

# Cruse Bereavement Support

Vulnerability and Carbon Monoxide Allowance

July 2024

SGN



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# Contents

<b>1</b>	<b>Description</b>	<b>3</b>
<b>2</b>	<b>Problem statement</b>	<b>3</b>
<b>3</b>	<b>Scope and objectives</b>	<b>4</b>
<b>4</b>	<b>Why the project is being funded through the VCMA</b>	<b>5</b>
<b>5</b>	<b>Evidence of stakeholder/customer support</b>	<b>5</b>
5.1	Cruse Bereavement Support	5
5.2	Expert viewpoint – Andy Langford, Cruse Clinical Director	6
5.3	Case Study	7
5.4	SGNs Vulnerable Steering Group	7
<b>6</b>	<b>Outcomes, associated actions and success criteria</b>	<b>8</b>
6.1	Outcomes	8
6.2	Success Criteria	8
<b>7</b>	<b>Project partners and third parties involved</b>	<b>9</b>
<b>8</b>	<b>Potential for new learning</b>	<b>9</b>
<b>9</b>	<b>Scale of VCMA Project and SROI Calculations, including NPV</b>	<b>9</b>
<b>10</b>	<b>VCMA Project start and end date</b>	<b>10</b>
<b>11</b>	<b>Geographic area</b>	<b>10</b>
<b>12</b>	<b>Internal governance and project management evidence</b>	<b>10</b>

## 1 Description

<b>Project title</b>	Cruse Bereavement Support
<b>Funding GDN(s)</b>	SGN
<b>New/Updated (indicate as appropriate)</b>	New
<b>Date of PEA submission:</b>	July 2024
<b>Project contact name:</b>	Janet Duggan
<b>Project contact email:</b>	<a href="mailto:janet.duggan@sgn.co.uk">janet.duggan@sgn.co.uk</a>
<b>Total cost (£k)</b>	£684,934
<b>Total VCMA funding required (£k)</b>	£684,934

## 2 Problem statement

According to the Department for Energy Security and Net Zero, the number of households who are required to spend more than 10 per cent of their income (after housing costs) on domestic energy rose in 2023 to 36.4 per cent of households (8.91 million), up from 27.4 per cent in 2022 (6.66 million). Lower income households are more likely to respond to higher energy prices by cutting energy use below safe levels. Some will find themselves in the situation where energy will become unaffordable, resulting in self-disconnection or unmanageable energy debt.

Typical energy bills under the January to March 2024 price cap were almost 60% higher than in winter 2021/22. Although the price cap has started to lower again from April this year, with no further cost of living payments scheduled, we can say with some certainty that the effects of the cost-of-living crisis will continue to be felt by our residents. DESNZ have also reported that rising housing costs have brought an estimated 51,000 households into fuel poverty this year and “after considering energy rebates, energy efficiency and household changes the overall required energy costs increased by 27 per cent between 2022 and 2023 in real terms. The change in energy prices after government support is estimated to have increased fuel poverty by around 238,000 households over this period.”

Nationally, Citizen’s Advice helped over 220,000 people with crisis support in 2023 – their highest figure to date. They are also seeing a marked increase in people presenting with complex problems, and multiple debts so when someone presents with energy issues, such as affordability, billing, and customer service, they also need support in other areas.

As the UK’s leading bereavement charity, we have identified Cruse as a key partner to reach many of these vulnerable households who are likely to be affected by fuel poverty. The link between bereavement and fuel poverty in the UK is many sided and rooted in social, economic and health dynamics. Bereavement can lead to a reduction in household income, often completely removing an earned salary from a household. This impact, which is often sudden, can worsen existing financial difficulties and increase the risk of falling into fuel poverty. Additionally, many bereaved people may only be made aware of their household’s financial situation when someone dies, including many people who will discover that there are large debts they are now responsible for such as unpaid bills, mortgage arrears, credit card debt and gambling debts.

The emotional, psychological and physical strain of losing a loved one can also significantly impair an individual's or family’s ability to manage financial matters, leading to increased vulnerability. This can be particularly acute when the bereaved person is older and now on their own following the loss of their partner, especially when the deceased person solely managed the family finances.

Fuel poverty can have severe health implications, particularly for bereaved individuals who may already be experiencing heightened emotional stress. Cold homes are linked to various health issues, including respiratory and cardiovascular conditions, and can exacerbate mental health problems such as depression and anxiety. Bereaved individuals living in fuel poverty are therefore at a higher risk of both physical and mental comorbidities. There is increased risk of developing complex grief, and also prolonged grief disorder. The rise in energy costs and inadequate energy efficiency in many homes has contributed to this issue, putting additional financial and emotional pressure on vulnerable people who should be focused on their own emotional wellbeing, self-care and their grief at such a sad time.

Cruse Bereavement highly trained Bereavement and Helpline Volunteers and staff often find in their support of bereaved people that there are complex financial issues including secondary loss issues such as fuel poverty, issues at work, relationship issues and other financial worries. Cruse volunteers often hear about the difficulties faced by people following a sudden drop in income. They see the impact this has especially on low-income households, who may already be struggling to meet essential costs like fuel, food and rent and currently do not have the knowledge or skills to provide helpful guidance or practical onward pathways to help with those unable to maintain a safe and warm home.

### 3 Scope and objectives

By working with Cruse Bereavement Support the partnership aim is to support people experiencing a bereavement and pre-bereavement with help to alleviate fuel poverty and ensure access to energy safeguarding services designed to help people maintain a safe and warm home.

Through the partnership with Cruse, we will support bereaved people and those dealing with end-of-life planning, who are impacted by fuel poverty with information about the utility support services they are eligible for and where relevant referring for onward appropriate help.

Working together across SGN's southern network we aim to upskill Cruse's dedicated team of volunteers and staff across the 21 local Cruse branches to be able to recognise the signs of financial distress and support individuals affected by fuel poverty at a time when they are also dealing with the devastating impact of a bereavement. This partnership will make good use of our expertise and resources, enabling us to provide support to some of the most vulnerable bereaved households regardless of background or circumstances. This partnership will enable us to promote our support services across all Cruse branches located within the SGN southern based network (currently 21 including SGN priority areas such as South Hampshire and the Isle of Wight), through Cruse's helpline, where customers can be appropriately signposted via their postcode, and through web-based information and support services.

Through the partnership, the Cruse volunteers and staff will help bereaved households to stay safe and warm via offering information and signposting through community-based groups (online and in-person), 1-2-1 support (in-person, via telephone and online) and through web-based information and support services. The initiative looks to support bereaved people by;

- Providing information and training to approximately 600 Cruse volunteers and staff (both helpline and local branches) on energy safeguarding services including how to identify fuel poverty, carbon monoxide harm and how to describe the benefits of registering to the Priority Services Register (PSR) alongside increasing the knowledge of everyone at Cruse around the impact of fuel poverty and energy insecurity on bereaved people
- Providing practical energy and safeguarding information alongside supporting individuals to discuss their bereavement during 1-2-1 interactions with Cruse Bereavement Volunteers, when appropriate
- Provide opportunities to share and explain energy and safeguarding information alongside supporting individuals to discuss their bereavement, connect with others, combat loneliness and isolation whilst strengthening individual resilience and community bonds at the safe and warm drop-in sessions, support groups and community events

- Providing information on the benefits of the Priority Services Register and support where required to help people sign up for support
- Providing information on carbon monoxide safety so that bereaved households have access to information about the risks of carbon monoxide and how to mitigate them, and providing CO alarms
- Provision of crisis support including utility triage, and the allocation of energy vouchers for customers via Prepayment meter vouchers, or direct to energy accounts for direct debit customers through signposting to project partners National Energy Foundation and Citizens Advice Bureau
- Developing and providing a range of appropriate information, both digital and printed materials, to support vulnerable households affected by fuel poverty. These materials will form part of work to improve Cruse's practical information offer in key areas like planning for end of life and financial worries. This information will also be shared across the extensive Cruse network of staff and volunteers, many of whom will fit within the vulnerable categories identified as eligible for the PSR.

The partnership will help bereaved people, and people facing a bereavement, to have a warm, safe home so they can focus on their mental health and wellbeing whilst grieving for a loved one, rather than worrying about their fuel bills.

Through collaboration the partnership will directly alleviate some of the financial stress caused by rising fuel bills for bereaved households during a time of need, and through the training of hundreds of Cruse volunteers and staff and provision of information will continue to leave a lasting legacy within the communities of SGN's southern network.

## 4 Why the project is being funded through the VCMA

This project is proposed for funding through the Vulnerability and Carbon Monoxide Allowance (VCMA) which aims to work with households experiencing fuel poverty. This project does this by providing direct support to people who are experiencing a bereavement and are struggling to maintain a safe and warm home.

The project delivers against SGN's Vulnerability Strategy, by providing targeted support to households who are experiencing a bereavement most at risk of living in fuel poverty based upon their personal circumstances.

This partnership service goes above and beyond our core responsibilities as a Gas Distribution Network and is eligible under the VCMA funding criteria as it will provide support to those people in some of the priority groups and in the regional communities most at risk, providing information on using energy safely, efficiently and affordably.

This partnership aligns to the SGN commitment to deliver support services customers aligned to our four strategic pillars:

1. Services Beyond the Meter
2. **Supporting Priority Customer Groups**
3. Fuel Poverty & Energy Affordability
4. Carbon Monoxide Awareness

This project aligns to strategic pillars 2 (with outcomes linked to 3&4)

## 5 Evidence of stakeholder/customer support

### 5.1 Cruse Bereavement Support

Cruse Bereavement Support exists to support people through one of the most painful times in life – with bereavement support, information and campaigning.

Cruse is the UK's leading bereavement charity, with well over 1 million users of their website annually, and providing 121 and group support to around 100,000 grieving people each year. Everyone Cruse supports is

vulnerable, which is highlighted by people who are 'recently bereaved' being included in the PSR criteria. Also, Cruse support bereaved people in all situations and from every background, so large numbers of the people they support will also fit within one or more of the other vulnerabilities making households eligible for the Priority Services Register.

They've been there for vulnerable, bereaved people for more than 60 years, providing support and information at both a community and national level. They have a specially trained dedicated team of around 4,000 volunteers working across England, Wales and Northern Ireland, including hundreds supporting people across SGN's southern based network area. Last financial year they had over 1.28 million website users including many people from across the SGN Southern based network such as Southampton (3,247 website users), Oxford (4,278 website users) and Hastings (1,334 website users). Their local branches in the area supported over 7,000 people with 121 and group support. Their Helpline supported over 17,500 people from SGNs Southern network area.

Cruse currently offers support in a variety of ways through in-person support, over the telephone or via video calls, both individually and in groups and through their national helpline. They also provide a wide range of information and support through their website and signpost to other specialist organisations and providers when it's in the best interests of the bereaved person. This broader, often more digital, offer allows bereaved people to be supported in a way that is most appropriate to their circumstances and need and allows Cruse to provide more signposting and information in a digital format, to increase engagement.

Cruse works in a way that helps people get the help they need in a way that works for them, be that emotional or practical support. Studies have shown that a majority of people need light-touch support to help them following a bereavement. They are likely to receive most of their emotional support from family and friends and the role of Cruse is to provide easily accessible information through their website, national services and local branches and reinforce the normality of feelings about grief through sharing stories. Other bereaved people need moderate support for which Cruse provides 121, group support and helpline support. They also provide information to help practically following a bereavement. A small percentage of people will struggle with prolonged grief disorder or other complex grief issues and Cruse refers them to specialist mental health professionals and will involve social services or emergency services when needed.

Grief can be lonely and overwhelming, but Cruse helps in any way they can. Cruse is working to create a world where everyone grieving is supported, respected and understood. Key to this is being able to provide practical support and important information to help them live in safe and warm homes, so that they can focus on their grief and wellbeing, not worrying about how to pay their fuel bills.

## **5.2 Expert viewpoint – Andy Langford, Cruse Clinical Director**

"Working in partnership with SGN to support bereaved households with their energy issues is a great opportunity for Cruse to develop more comprehensive support for bereaved people.

We know that fuel poverty is more likely to be encountered following a bereavement and this is particularly the case when the person bereaved is over 60 years old. This could be due to a reduction of household income, an increase in unplanned expenditure or changes to the quality of accommodation, such as due to a council house reallocation. Bereavement and fuel poverty also heighten the risk of social isolation. For instance, someone is less likely to invite people into their home if they cannot heat it or provide light. Similarly, these challenging environmental issues may be detrimental to physical health.

We have also witnessed a rise in the likelihood of child poverty following a death in the family. For example, the loss of a grandparent is intrinsically linked to the capacity of a household to bring in income, due to grandparents often providing childcare. These issues exacerbate any existing problems brought about by reduced income and the stress caused by not being able to meet rising fuel bills.

The experience of acute grief and stress resulting from fuel poverty, and the impact on physical health results in increased prevalence of depressive symptoms and anxiety. There is desperation generated by the caustic mix of a loved one dying, crushing financial issues, and severely reduced quality of life because heating and lighting the home is beyond reach, with no foreseeable way out of the situation. When faced with extreme

hopelessness because of these factors, depression and anxiety can escalate to experiencing thoughts of suicide or acting to harm oneself.

Upskilling the Cruse team, including our incredible volunteers, and expanding the information and signposting we provide will make a real difference to the service we are able to offer vulnerable people during one of the most difficult times they will ever face.”

### 5.3 Case Study

#### **Jane, single parent following the sudden death of her husband (told by a frontline Cruse staff member)**

Jane contacted our national helpline in great distress. One of our trained volunteers spent some time listening to her until she stopped crying. Jane disclosed that her husband Robert had died suddenly, eight weeks previously whilst at work, of a heart attack. She was experiencing severe panic attacks and felt as though life was not worth living. Jane also disclosed that they had a three-year-old son and one year old Robert was the primary earner in the family, and also dropped off the children at nursery in the mornings so Jane could go to work. Robert’s death meant that Jane was without her life partner, their children were without a father, and his death left Jane and her children in a financial crisis. Jane had been unable to sustain her work due to childcare needs, and so had tried to claim benefits but her application had not yet been processed.

Furthermore, the need to sustain the family through a severe drop in income, and the cost of the funeral, had wiped out any savings the family had.

Upon being asked by our volunteer, Jane declared that she was calling from a neighbour’s flat, as hers was not lit or heated. She no longer had the use of her own phone as she was unable to pay the bills. She was filled with shame and revealed that if it wasn’t for the children, she would have killed herself, as she couldn’t see a way out of her situation. Jane was worried for her children’s health. It was winter, and without the heating on, the flat was starting to get damp, and mould was forming on the inside of the bedroom and living room walls. Her young daughter had developed a severe cough, but Jane felt ashamed to take her to the doctor.

We spent some time with Jane, helping her to feel cared for and feel listened to. We provided her with information about when she could attend her local Citizens Advice drop-in service and how to access interim help from her energy provider, so that the utilities could be restored, and she could heat and light her flat again. In addition, we were able to provide details of the local food bank and the process to obtain supplies there. Finally, we were able to help her get in touch with a benefits case worker, who could support Jane’s benefit application.

Two weeks later, Jane completed one of our online feedback forms, to state that our service literally saved her life. She had been able to get some stability around the family finances, which meant she could heat and light the flat, and obtain food for her and her children. This had given her confidence to contact her GP about her daughter’s cough, and the landlord about the damp, which was being treated. She was extremely grateful to Cruse for helping her through this dark and distressing time.

### 5.4 SGNs Vulnerable Steering Group

Our Vulnerable Steering Group has helped us shape our vulnerability strategy and our priorities for GD2 from strategy into delivery. With their guidance we intend to prioritise key initiatives to support our most vulnerable customers. With a data driven approach to identify communities most likely to suffer detriment from living in a cold and unhealthy home, it was identified that we should prioritise programmes that help people who are most likely to be experiencing critical illness and or financial vulnerability.

In 2023 our strategic steering group re-iterated the vital impact we could have by coordinating our activities with others to identify and support those most in need, those most impacted by the cost of living and energy cost crisis.

## 6 Outcomes, associated actions and success criteria

### 6.1 Outcomes

Working together, SGN and Cruse will be looking to support bereaved people, and those facing a bereavement, to stay safe and warm at home. Over the duration of the partnership, we aim to deliver the following outcomes:

- Through training and information, increase the knowledge of Cruse staff and volunteers around fuel poverty, energy safeguarding and increased energy efficiency, supported by the energy project team of key Project Champions and a dedicated Project Lead
- Deliver information and support to bereaved people in a holistic way, including 1-2-1 support (in-person and via video calls), in-person groups and drop-in sessions, online group sessions, through a telephone helpline
- Provide information on the benefits of the Priority Services Register to bereaved people and support to access as required
- Provide safety awareness of the dangers of carbon monoxide in the home and how to mitigate this including providing CO alarms, when required
- Increased confidence from the bereaved community in what to do if struggling with fuel debt and onward referrals for crisis support where needed
- Increased awareness on the extent of fuel poverty within bereaved households, the serious impact of a cold home on bereaved individuals and easy access to practical information to mitigate its negative impact

### 6.2 Success Criteria

To support over 8,000 people impacted by bereavement with information and support to maintain a safe and warm home.

We aim to achieve this by;

- Providing training to 600 Cruse Bereavement Support staff and volunteers on how to identify fuel poverty and provide energy safeguarding support and onward referral where required for case worker support
- Provide information to 5,200 in the Cruse team and supporter database with seasonal messaging through newsletters on how to help people maintain a safe and warm home
- Train 5 key staff in Fuel Debt Advice in the Community 6281-16 (C&G Level 2 Award) via National Energy Action
- Introducing a dedicated energy project team who will provide training and support to the wider Cruse team and provide personalised support and referrals for people with emergency energy needs
- Provide 8,000 bereaved people with personalised energy information through the Cruse network of staff and volunteers across their helpline and wide range of community services, where appropriate
- Provide 100 energy safeguarding information sessions via Understanding your Bereavement groups, community-based groups and local events to promote the support available to access PSR, CO Awareness and other energy safeguarding services reaching 3,200 people, including 2,000 new contacts at community events
- Signing 200 people directly up to the PSR and 300 more estimated to have self-registered
- Provide 8,000 vulnerable households with CO safety conversations with an estimated 2,600 CO alarms distributed
- Refer 800 bereaved people into energy crisis services for additional help via SGN's Safe and Warm Partnership network including National Energy Foundation and local Citizens Advice services
- Reach 68,000 people who have experienced bereavement through Cruse online and print activities including direct marketing messages that are tailored to seasonal energy safeguarding messaging



(winter preparedness for example) to promote the Priority Services Register and the energy support service provided by Cruse.

## 7 Project partners and third parties involved

- SGN for funding, expert energy information and content
- Cruse Bereavement – for the delivery of the core scope and success criteria
- National Energy Action - training partner for Cruse Project Lead and Project Champions
- National Energy Foundation for assessment for energy efficiency measures such as fuel vouchers and support on energy matters including energy efficiency advice
- Citizens Advice Bureau in the SGN Southern based network to provide crisis support

## 8 Potential for new learning

### Monitoring and evaluation

This partnership has been co-designed by Cruse Bereavement Support and SGN, building capacity by providing access to key services including the PSR, interventions that address fuel poverty and broader safeguarding and wellbeing services to those in need. As we continue to evolve the partnership and progress with the delivery, the following activities will be in place to monitor and evaluate project progress and impacts:

- Quantitative and qualitative customer outcomes
- Feedback questionnaires to ensure that the services are valued by those who use it
- The questionnaires have additional space for attendees to write more in-depth personalised reviews and this qualitative data is invaluable to us in helping assess and shape our services
- Ongoing referrals from/to partners to ensure that we’re delivering outcomes that address both crisis and long-term fuel poverty / health outcomes
- Each month we will review the progress of the support service to share ideas and challenges through individual and organisational partnership case studies.

### Learning

We are keen to learn from this project and for successes to be incorporated into ongoing projects that engage with people who are going through a bereavement. Through working across SGN’s Southern footprint the group will review the success of training, workshops and case studies to identify and share best practice. In addition to networking, the project offers learning opportunities across stakeholder organisations which result in an improved understanding of clients' needs. SGN will share the outcomes via stakeholder mechanisms including the SGN Safe and Warm partnership network the GDN Vulnerability Working Group as well as via the VCMA Annual Showcase and VCMA Annual Report.

## 9 Scale of VCMA Project and SROI Calculations, including NPV

We worked with leading social impact research consultancy SIRIO Strategies to carry out an assessment of the financial and wellbeing outcomes applicable to our services for vulnerable customers incorporated in this partnership using the industry standard social value framework and supporting GDN rulebook. Carrying out an in-depth assessment of the predicted outcomes we forecast a positive net social return of £1.59.

### Social Value Measurement

<b>Total cost*</b>	£669,391.78
<b>Total gross present value</b>	£1,734,828.80
<b>Net Present Value (NPV)</b>	£1,065,437.03
<b>SROI</b>	£1.59

\*Accounting for inflationary factors over the term of the project.

## 10 VCMA Project start and end date

The project will run from 1st September 2024 – 31<sup>st</sup> March 2026

## 11 Geographic area

The project will take place within the SGN Southern Network *including* Kent, Dorset, Hampshire, East & West Sussex, and in some areas of Surrey, South London, and Oxfordshire.

## 12 Internal governance and project management evidence

SGN has worked alongside Cruse Bereavement Support to co-design this partnership and ensure that its ambition contributes to the delivery of our Vulnerability Strategy, the guidance from our Vulnerable Customer Steering Group and adheres to the updated VCMA governance criteria.

The SROI has been externally assessed by SIRIO Strategies using the industry standard social value framework and GDN rulebook. As detailed above SIRIO Strategies have reviewed the current partnership scope which has been forecast at adding an additional £1.59 for each £1 invested, this will be monitored closely to ensure we adhere to the VCMA governance criteria.

SGN and Cruse Bereavement Support will meet monthly and quarterly to review outcomes, learn, share best practices, and address any delivery issues.

The PEA has been reviewed and approved by the business lead Kerry Potter and the Director of Customer Services Maureen McIntosh.