Inclusive Oxfordshire

Age UK Oxfordshire

Vulnerability and Carbon Monoxide Allowance

July 2024
SGN

SGN
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Contents

1   Description

Project title	Inclusive Oxfordshire
Funding GDN(s)	SGN
New/Updated (indicate as appropriate)	New
Date of PEA submission:	July 2024
Project contact name:	Janet Duggan
Project contact email:	janet.duggan@sgn.co.uk
Total cost (£k)	£385,490
Total VCMA funding required (£k)	£385,490

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 is lowering 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.

The cost-of-living crisis has highlighted the difficulties that those living with inequality experience.

An online survey conducted by Opinium in 2022 , on behalf of Age UK, found three-quarters of older people in the UK are worried about the rising cost of living, according to research for Age UK. Over half (54%) of those surveyed said they'll have to heat their home less, and a quarter (24%) said they'll have to choose between heating their home and the food they buy. In total, two-fifths (43%) said they would have to cut back, go into debt or simply will not be able to afford to pay their bill.

Oxfordshire has ten areas of high need as identified by the Guide to geography | Oxfordshire Insight described as Lower-level Super Output Areas (LSOAs) which are classified within the 20% most deprived nationally according to the IMD 2019 and be home to people most likely to experience inequalities. Impacting people's incomes, health and living standards and making them at risk of fuel poverty.

Inequality is not just about living in deprived areas. Those who are socially isolated or digitally excluded have barriers to accessing support and are 'off the radar' for many services. They face long waiting times for telephone support from their energy providers and report that they would prefer to be able to speak to someone face to face.

Those with critical illness and dementia are also affected by inequality. Oxfordshire Insight states that as of 30 September 2019, there were 5,733 GP registered patients aged 65+ with dementia in Oxfordshire and the latest estimate of dementia diagnosis rate, suggests a total of 8,500 older people living with diagnosed and undiagnosed dementia in Oxfordshire. The dementia support service 'Dementia Oxfordshire' has amazing reach into communities of people living with dementia but limited capacity to support them with applying for their entitlements and maintaining a safe and warm home.

Age UK national analysis from June 2024 has highlighted that 29% of people aged over 75 and 9% of those aged between 65 and 74 do not use the internet. Across Oxfordshire that equates to approximately 24,000 older people who do not use the internet at all. Of those that do use the internet, only 60% use it to manage their finances and only 53% use it to shop online.

At the same time, we are living in a world where digital is becoming the default for accessing many of life's essentials such as banking, energy accounts, shopping, healthcare and even social interaction. For example, since 2015, over 5,000 bank branches have been closed nationally (especially in rural communities like Oxfordshire) and many people no longer have access to a branch. We are also seeing the impact on access to primary care with fewer face-to-face appointments available and a divide opening up between those who can access their GP online and those who can't.

Digitisation brings many benefits but too many older people are missing out unnecessarily and increased digitisation in the future will only make things harder. People in later life should have the same opportunities to access information, keep in touch, shop, manage their finances, and access public services online if they choose and we should work to remove the barriers that prevent them from doing so.

National research tells us that the principal barriers among older people who are not using the internet but would like to are:

Lack of digital skills and confidence of people aged over 75:
- 79% report that not having good enough IT skills is a barrier.
- 69% are unable to complete all of the 8 fundamental tasks required to use the internet successfully and safely.

Lack of trust / fear of scams

- 39% of all people over 65 say that not trusting the internet is a barrier.

Access to equipment and connectivity

- Not having equipment or broadband access was identified as a barrier for 30% of people over 65.
- 40% of people aged over 65 do not use a smartphone.

3   Scope and objectives

By working in partnership with Age UK Oxfordshire, the objective of the partnership is to reach people who are experiencing inequalities, including those living with dementia and people who are digitally excluded in Oxfordshire.

We aim to target support to vulnerable households who may be experiencing barriers to assessing services, to help alleviate fuel poverty and increase energy safety awareness.

Working in partnership with Age UK Oxfordshire this initiative will ensure support reaches those older people experiencing inequality due to:

- Critical illness and disability – with a focus on dementia
- Living in a deprived area
- Being socially isolated or digitally excluded

We will identify and support people in the key groups above in the following ways:

Gas safety in the home:

- Carbon monoxide alarm distribution
- Locking Cooker Valve installation
- Support to access the Priority Services Register

Increasing energy efficiency:

- Support to access energy efficiency advice and access to energy efficiency schemes, facilitated through the National Energy Foundation

Providing support to help keep people affordably warm:

- Supporting access to hardship funds
- Supported access to benefits entitlement checks

By working together our objective is to increase the support services for those experiencing inequalities in Oxfordshire by;

- Providing one-to-one personalised advice and support to claim entitlements (Benefits Advisers embedded in the Dementia Oxfordshire team)
- Providing one-to-one personalised advice and support to reduce digital exclusion, including loaning tablet devices and referring to Getting Oxfordshire Online for a refurbished device
- Upskilling staff and volunteers across the charity to identify households to provide access to information on gas safety in the home (CO alarms, LCV), how to sign up to the Priority Services Register, ways in which you can increase your energy efficiency and access to help to keep affordably warm for people in energy crisis
- Sharing information and advice at community events to raise awareness of support available

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 with dementia and those experiencing inequality who are struggling to maintain a safe and warm home.

The project delivers against SGNs Vulnerability Strategy, by providing targeted support to households experiencing critical illness, exclusion and inequalities 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 in 3 & 4)

5 Evidence of stakeholder/customer support

5.1 Age UK Oxfordshire

Age UK's national policy position paper sets out the commitment of the network to ensuring older people feel able to sufficiently heat and power their homes. Fuel poor older households are some of the most vulnerable in the energy market. With energy prices increasing concerted Government action is needed to ensure older people struggling on a low fixed income have sufficient support to meet their heating needs.

Age UK Oxfordshire are part of the network of independent local charities ensuring this policy position translates to actual support on the ground for households in Oxfordshire. They embrace the County Council's vision of "The Oxfordshire Way" in their service structure, enabling residents and facilitating resilient communities, whilst giving the most vulnerable active 1:1 assistance to maximise their income and ensure their energy safety. Thus, promoting their independence and breaking the downward spiral of financial hardship and cold homes and their impact on mental and physical health.

Work through Age UK Oxfordshire's key service 'Dementia Oxfordshire' prevents people living with dementia and their carers experiencing isolation and loneliness, and nine out of ten carers for people with dementia experience feelings of stress or anxiety several times a week (Alzheimer's Society, 2018)

Dementia Oxfordshire prevents loneliness and isolation for people living with dementia by connecting them into their communities, signposting to support groups or, for those who are particularly vulnerable, supporting them to engage with their communities with the help of Support Workers.

Dementia Oxfordshire works closely with a wide range of professionals across the county including Memory Clinics, GPs, Adult Social Care, other third sector organisations including our Age UK Oxfordshire partners, day centres, care homes, memory groups and cafes. Their close relationship with these partners is key to helping us deliver a valuable service to the clients and carers.

When asked how they found out about Dementia Oxfordshire in a survey, 48% of clients said they were referred through their GP or Memory Clinic. This suggests that a significant proportion of clients are clear who generated a referral but there is still more work to do to make the referral process more transparent for clients.

"I appreciate the interaction between the GP, Warneford Hospital, Age UK and Dementia Oxfordshire. You seem to work together well. Truly."

Through the delivery of this project, we will continue utilising existing partnerships to ensure our approach to supporting vulnerable clients is tailored in order to ensure the best energy safeguarding outcomes possible.

5.2 Case Study

George* is 87 years old. He lives alone since being widowed in 2014. He feels very lucky to have relatives nearby but living in an older, poorly insulated home in Oxford makes it difficult to keep on top of the bills. He and his family approached Age UK Oxfordshire for support when he was diagnosed with Alzheimer's, alongside having poor mobility, diabetes and hearing loss.

Age UK Oxfordshire provide the family with ongoing support with managing symptoms of George's dementia, advice on aids and adaptations that will assist him, and 6 monthly check-ins with one of our Dementia Support Workers. The Age UK Oxfordshire team were able to support George with a face-to-face full benefit check which revealed that he was trying to manage on the means-tested benefit 'Pension Credit' alone. This only provided £218 per week, as he was not entitled to a State Pension and had no other income. With rising bills, hospital visits and needing more care and support this money was quickly gone each week.

Age UK Oxfordshire supported George to apply for a disability benefit called 'Attendance Allowance' which was awarded at the higher rate of £108.55 per week, which then lead on to him being entitled to more Pension Credit and also being exempt from having to pay Council Tax. Overall increasing his income and

reducing his outgoings to a total of over £215 per week. He now has £433 per week to assist with paying bills and for day-to-day support. His EPC rated his property as grade E, so our team referred him to SGN's partner National Energy Foundation, Better Housing Better Health and they are working to provide loft insulation and additional energy saving measures to increase this to grade C.
Name changed

5.3   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 navigating their journey with dementia, those living with inequalities and digitally excluded households

In 2023 our strategic steering group re-iterated the vital impact we could have by co-ordinating 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 the twenty-month partnership will enable SGN and Age UK Oxfordshire to employ an Energy Advice Coordinator to oversee the success of this project in:

- Maximising the income of households living with Dementia through welfare benefits and other sources of financial support
- Improving skills to identify and support eligible households into energy schemes including the PSR, energy efficiency advice, energy crisis support and carbon monoxide awareness and distribution and the Locking Cooker Valve
- Supporting households with energy safeguarding services and feeling more confident to maintain a safe and warm home
- Improving digital literacy by supporting residents to address digital barriers by managing financial and skills gaps
- Achieving outcomes for households that improve health, finances and wellbeing

6.2   Success Criteria

Through our partnership, we aim to effectively support 8,000 people who are living with dementia, a critical illness and disability, and vulnerable older households in Oxfordshire to be safe and warm at home.

We will use the key outcomes to measure success:

- Reach a minimum of 22,692 people via a winter readiness safe and warm multi-channel campaign providing information on the Priority Services Register, CO Awareness and tips on energy safeguarding measures
- Provide 8,000 vulnerable households with energy safeguarding, including information on energy efficiency, carbon monoxide awareness, Locking Cooker Valve, and supported access to the Priority Services Register via face to face or over the telephone discussions
- Approximately 800 CO alarms distributed to vulnerable households

- Train 5 from Age UK Oxfordshire Fuel Debt Advice in the Community 6281-16 (C&G Level 2 Award) via National Energy Action
- Provide 16 community events (energy advice sessions) to provide energy safeguarding information reaching 160 vulnerable households
- Train 233 frontline workers/volunteers in energy safeguarding enabling triage and basic advice
- Provide 227 vulnerable households living with dementia with one-to-one personalised advice and support to claim entitlements (Benefits Advisers embedded in the Dementia Oxfordshire team)
- Identify and support 625 households with one-to-one personalised advice on digital exclusion and an onward referral for a refurbished device provided by Getting Oxfordshire Online where eligible
- Support 800 vulnerable households to sign up to the Priority Services Register
- Identify 50 households that would benefit from an LCV and onward referral to SGN
- Identify 800 households for assessment for energy efficiency measure schemes (eg HUG / ECO4) via SGNs Safe and Warm partnership network (YES or National Energy Foundation) and make an onward referral to Oxfordshire Residents Support Scheme for energy and food crisis vouchers as required

7   Project partners and third parties involved

- SGN – regional gas network providing programme funding and support to the delivery team, including training on energy schemes including PSR and CO safety, access to a broader referral partner network, and direct services for customers including but not limited to dedicated energy advice services, fuel vouchers, Locking Cooker Valves and CO alarms.
- Partner – Age UK Oxfordshire – multi-faceted grassroots support to groups of people facing inequality due to Living with Dementia, living in an LSOA, social isolation or digital exclusion. Providers of the Dementia Oxfordshire service.
- Partner - National Energy Action – providing energy advisory training where required for energy support officers.
- Partner - Gas Safe Charity Think CO programme – providing training specifically for carbon monoxide awareness to staff and volunteers.
- Partner – NEF – receive referrals for warm & well assessments and home visits, receive training on Dementia Awareness from our specialist team
- Oxfordshire County Council – Residents Support Fund – receive referrals for Fuel and Food vouchers
- Getting Oxfordshire Online – receive referrals for low-cost devices

8   Potential for new learning

Monitoring and evaluation

This partnership has been co-designed by Age UK Oxfordshire 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 living with dementia, households that are digitally excluded and living with inequalities. Through working across Oxfordshire, 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 Consultancy 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 £4.34

Social Value Measurement

Total cost*	£376,742.63
Total gross present value	£2,011,776.09
Net Present Value (NPV)	£1,635,033.46
SROI	£4.34

Accounting for inflationary factors over the term of the project.

10 VCMA Project start and end date

The project will run from 1st August 2024 to 31st March 2026 (20 months)

11 Geographic area

Oxfordshire

12 Internal governance and project management evidence

SGN has worked alongside Age UK Oxfordshire 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 which has been forecast at adding an additional £4.34 for each £1 invested, this will be monitored closely to ensure we adhere to the VCMA governance criteria.

SGN and Age UK Oxfordshire 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.