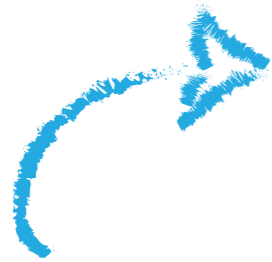


# Supporting customers in vulnerable circumstances



our approach



# Supporting customers in vulnerable circumstances

Our customers are at the heart of everything we do and we are committed to providing help when it's needed the most.

While many people don't like to consider themselves as vulnerable and often think the term could never relate to them, the reality is that anyone can become vulnerable at any time.

This can have short or long-term effects and be due to literacy, illness, unemployment or a sudden change in circumstances, such as a bereavement or divorce.

Although we should have established registers for those customers with disabilities or who have additional needs,

when it comes to supporting all customers in vulnerable circumstances we need to think much wider than that as people can move in and out of vulnerability during their life for many reasons.

Treating customers as individuals and tailoring help to suit their needs, in a way that is inclusive and accessible for all, is the only way to provide the right support.

Having the right staff with the right skills, confidence and awareness to deal with often quite complex situations is very important.

And if you get all of this right, vulnerability takes care of itself.

# Caring staff who can help

When it comes to customer service it's often the little things that make a difference. Often you only have one opportunity to get it right.

GEM – going the extra mile – sums up our approach to customer service. We encourage staff to put themselves in the customer's shoes and give them the confidence to achieve the best outcome for the customer.

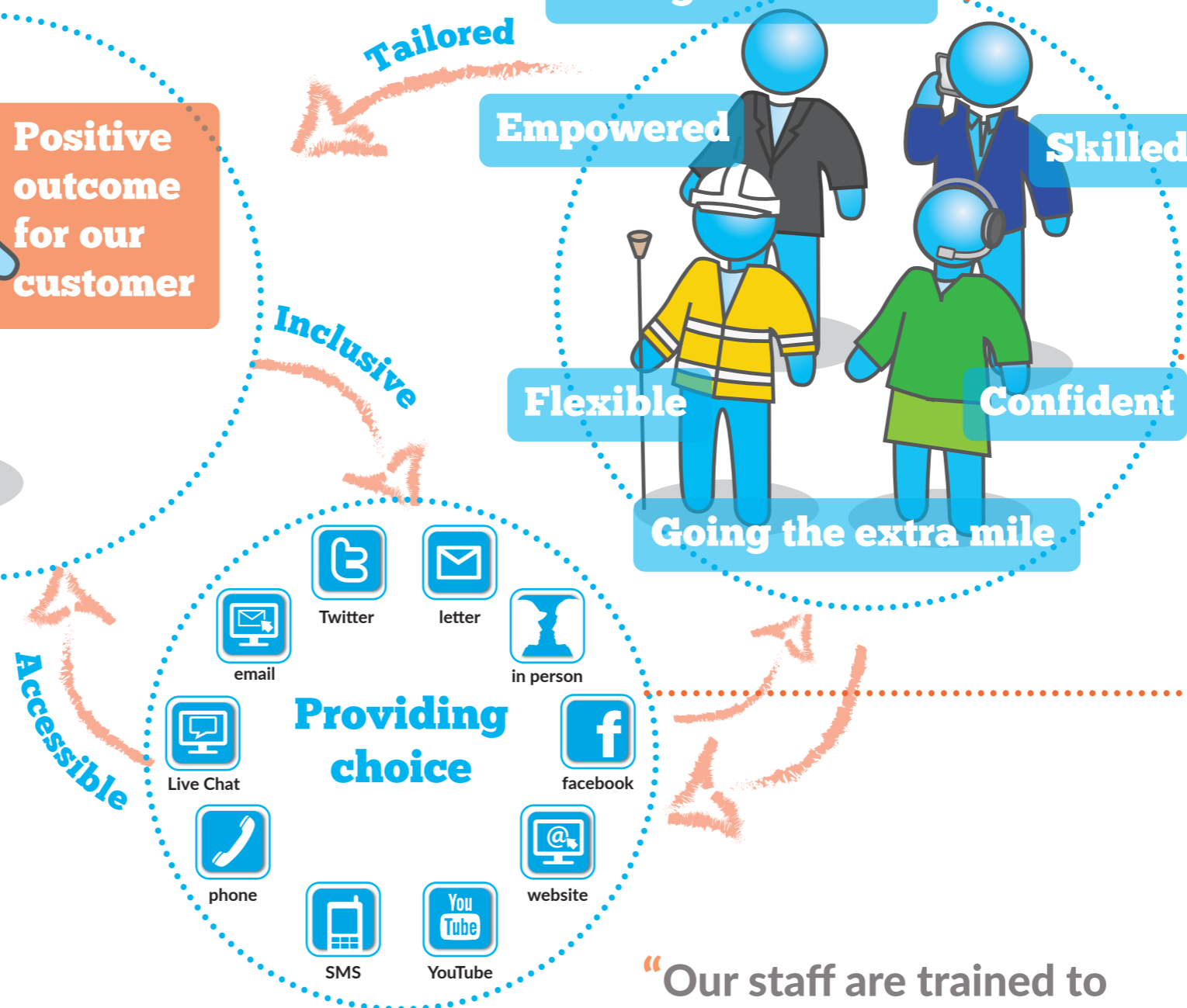
Staff quickly recognise when something isn't right and react in a way that provides immediate help. It's about losing the "computer says no" mentality and instead being flexible in their approach.

When it comes to supporting customers who are vulnerable, GEM comes into its own as it enables staff to deliver a high standard of service and think wider than just dealing with the situation in hand.



## Causes of vulnerability

- Digital exclusion
- Job loss
- Bereavement
- Relationship change
- Divorce
- Disability
- Physical or mental illness
- Level of education
- Poorer literacy
- Increased financial commitment



## Customer care

Showing compassion, being caring and sensitive and have staff who feel empowered to do whatever it takes is really important, as is tailoring the right service to the individual. But we cannot stand still, customer care needs to continuously evolve. We hold the British Standard for Inclusive Services, the Louder than Words charter mark from Acton on Hearing Loss, and the Customer Service Excellence award to ensure we continue to provide the very best care for our customers.

## Trained staff

We improve the skills and knowledge of staff through training, which is often done by specialist trainers. This ensures our employees are sensitive when it comes to dealing with difficult situations, but crucially they also have the ability to spot signs when things aren't right. For example, staff can recognise if customers may be in financial difficulty or have mental health issues.

## Accessible

We're focusing more and more on the quality of interactions with customers. We have widened our channels of communication to give them choice of how they want to get in touch. If, for example, a customer has suffered a bereavement, they might not feel like talking to someone on the phone and instead want a more 'faceless' but equally friendly interaction such as Live Chat.

Whatever the chosen method, our customer care team holds the hand of the customer through their journey.

## Turning lives around

A Wessex Water customer in her 20s posted on an online forum about her experience with debt.

"I've been in debt since I was 18, and it's got well out of control. Due to **depression, stupidity, and care-free attitude**, I got myself into around £10-12,000 worth of debt, and I'm really quite ashamed.

"I'm now 29. I can't go on living this way. I'd love to buy my own house one day, and be able to save a decent retirement fund. Now I've looked at the bigger picture, and got some **fantastic advice** and ideas from **wonderful people**.

"**They're so lovely**, I spoke to three different people, and **I didn't feel I was being judged**. My anxiety levels were actually pretty low.

"When I was on the phone to the water company **I felt quite comfortable**. The lady was so lovely about it all.

"My plan was 'debt free by 39' – but it looks like it's going to be 'debt free by just after 30' – **I don't think I've ever felt so happy!**"

"Our staff are trained to recognise when a customer is vulnerable."

# Caring for customers in financially vulnerable circumstances



## Customers in financial difficulty are often reluctant to engage.

This could be due to pride, denial there's a problem, lower literacy, mental health or simply because they don't know where to turn or don't think help is out there.

We have a range of schemes and low rate tariffs to help customers afford their ongoing charges, repay their debts and reduce their water and energy use.

Our solutions are tailored to the individual customer's circumstances – and we offer them through **tap** – our tailored assistance programme.

## Working with partners in the advice sector is really important.

Partly because our customers trust these organisations, but also because help can be broadened to properly support the customer – it's never just about water.

Customers will often have multiple debts to multiple creditors and often very limited financial capability skills. They may not even be claiming all the benefits to which they're entitled.

We signpost customers to holistic debt advice which results in a sustainable payment offer.

We've helped more than **27,000** customers facing problems paying their water bill

More than **90%** of our customers who had help with water debt are now back on track

More than **15,000** customers are benefiting from lower bills



Our affordability action plan promotes our tap initiative and helps break down barriers surrounding financial vulnerability. The key points of our action plan are:

- better information for customers using more engaging language
- extending our network of partners and working with them in a way that suits them
- wider promotion through multiple channels, media and partners with community engagement at its heart
- making it as easy as possible for customers to apply through whatever channel they prefer.

Working with our partners and building on our excellent standards of customer service ensures we are best placed to help customers in vulnerable circumstances and provide the appropriate support.

For more information contact Sue Lindsay, director of customer policy and engagement, Wessex Water, on 01225 526249 or [sue.lindsay@wessexwater.co.uk](mailto:sue.lindsay@wessexwater.co.uk) [www.wessexwater.co.uk/tap](http://www.wessexwater.co.uk/tap)