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Fuel crisis: Data-driven strategies for inclusive change

Key sector themes and areas for development

March 2025

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Setting the scene

Recognising the value of data for improving customer experiences and vulnerability reporting, Xoserve and the Fuel Bank Foundation brought together key stakeholders from the utilities, banking, and UK Government sectors for an event in March.

The 'Fuel Crisis: Data-driven strategies for inclusive change' event explored the potential of cross-sector data sharing to address fuel crisis and vulnerability support through:

- An immersive experience based on personal experiences of Fuel Bank Foundation clients.
- A panel discussion with leading industry experts on initiatives to support vulnerability reporting and the value of data sharing to provide actionable insights.
- A group discussion drawing on information from the previous sessions to explore opportunities for delivering improved customer experiences and payment support using cross sector data - and the challenges of implementing this.

The event was hosted at Queensborough Community Centre in London, one of Fuel Bank Foundation's many partner hubs, directly involved in supporting households facing fuel crisis.

Following the success of our previous award-winning collaborative event in March 2024, the day commenced with a similar immersive experience led by the Fuel Bank Foundation. Attendees were introduced to their assumed personas, based on real Fuel Bank Foundation clients, to bring the human-focused approach to the day. For a deeper understanding, attendees engaged in five immersive activities designed to simulate the challenges of fuel crisis.

This report will summarise key takeaways from the panel discussion, a summary of themes and discussion points from group conversations and recommended areas for development regarding cross-sector data sharing in addressing the fuel crisis and improving vulnerable customer experience.

Conversation themes

Section 1

Panel discussion

Following a morning immersion into fuel crisis, we hosted a panel discussion that gathered insights on existing support for vulnerable customers and explored the opportunities and challenges of data sharing across the energy, water, and banking sectors.

Panellists

- Juliette Sanders, Chief Communications Officer, Energy UK
- Chris Fitch, Vulnerability Lead Consultant, Money Advice Trust
- Andrew White, Senior Policy Leader, Consumer Council for Water.

Moderated by Steve Brittan, CEO of Xoserve.

Key takeaways

Energy

Energy UK has a **Vulnerability Commitment** through which suppliers pledge to go above existing obligations to support customers with additional needs. Currently, 95% of the retail energy market has signed up. As part of the commitment, Energy UK also publishes a report highlighting different ways suppliers have innovated, invested and gone beyond existing regulations to support customers in need.

Observations from the audience pointed out hurdles for suppliers and the challenge of **limited face-to-face contact**, which can hinder customer awareness of available support and trust in their suppliers.

> "Every year, we [Energy UK] produce a good practice report from which suppliers can learn from each other about how they can best support customers. What we've seen in the last couple of years is great innovative use of technology within that space, with a lot of suppliers using AI."
>
> ***Juliette Sanders, Energy UK***

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Water

Andrew White discussed the water sector's ambition to eradicate water poverty by 2030, detailing initiatives such as a **single social tariff**, **debt support schemes**, and **payment breaks**.

Andrew advocated moving from the current"postcode lottery" effect of localised social tariff schemes to a national approach and **a distribution of funds** across all water companies.

Water companies collaborate with a wide range of community groups and stakeholders, including **food and fuel banks**, and in some cases operate **mobile hubs** to improve direct customer interaction.

Data sharing under the Digital Economy Act is occurring with local DWP and some councils, though limitations remain, as it often provides **a binary view of customers' circumstances (in receipt of benefits or not)** rather than a more detailed view of financial circumstances.

Banking

Chris Fitch emphasised the importance of a **needs-based approach** to data sharing as well as financial services' responsibility to avoid foreseeable harms, as set out in the Financial Conduct Authority's Consumer Duty.

Chris defines one way of causing potential harm as designing a system that works technically but not in the way customers need it to.

> "It's about building a public infrastructure in the same way the 999 service was built."

He also stressed the importance of **consistent support** across all sectors, noting that data sharing is not merely a technical initiative, but rather about identifying the most effective way to advance a project.

Chris supports a human-centric approach to any data sharing system and cautioned against the pitfalls of **multiple "tell us once" programs** within utilities.

He also emphasised the benefits of **clear guidance and language for organisations** and employees when assessing customer needs, as medical diagnoses alone do not indicate the necessary support required.

> "The question isn't what's making people vulnerable, it's what are people vulnerable to?"

An external barrier to effective data sharing, he noted, is **customer trust** around organisations sharing consumer data, including how it's used and how it will be projected.

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Section 2

Breakout discussion

In the final session, attendees divided into smaller groups to consult on how the initiatives presented in the panel discussion could be applied to support the personas they had been assigned earlier in the day.

Discussions were set around two themes:

- Vulnerability reporting and customer experience
- Tailored support and managing financial crisis

Summary of discussion themes

Vulnerability reporting and customer experience

- The need for a central and singular "tell us once" platform for streamlining the process of informing multiple energy, utility and bank suppliers about customer needs.
- Groups recognised concerns for customers around how their data is used and trust barriers.
- To address data security concerns, it was suggested that customers should be in control of their data, specifying its permitted uses and benefits when completing a portal application.
- Despite the benefits of safeguarding customer data, it has also limited projects for sharing data to support and help customers across sectors moving forward.
- To overcome this obstacle, it was suggested that data could be governed by licence obligations.
- One group discussed the use of Social Return on Investment (SROI) to measure the outcomes delivered by UK energy networks and the potential impacts of innovation projects on customers in situations of vulnerability.
- The group queried how a Social Value framework could be communicated to consumers to promote engagement.
- The low volume of data and a lack of clarity regarding its purpose were discussed as barriers to effective vulnerability reporting.
- Concerns were raised about the effectiveness of the current Priority Service Register (PSR) in addressing individual needs. Discussions centred on whether a new system should prioritise a person's needs over their current circumstances or medical condition.
- Groups also mentioned out-of-date data within the PSR and how data sharing could keep a new system up to date on eligibility.
- One suggestion was to expand the existing Experian Support Hub to include a central register of support entitlement. This could have the potential to provide better consistency of data across water, gas and electricity and could be part of the solution that the Northumbrian Water project takes forward. Currently there is only one signatory from the energy sector.
- Customers' expectations on levels of supplier support will vary, based on community recommendations. Therefore, there needs to be consistency to manage expectations.

Tailored support and managing financial crisis

- The groups suggested the role of regional arrangements in sharing data, as seen in some existing energy and water collaborative projects across the UK.
- There was a strong agreement across groups for utility organisations to be informed of customer needs where necessary. Example: a customer has an oxygen supply at home, fire service is informed for health and safety reasons. Should water and energy be informed at the same time?
- A wide consensus found that banks were forward-thinking regarding tailored support and learnings could be taken and rolled out across other sectors.
- Could the Support Hub's remit be expanded to include automatic notifications to customers and suppliers on support available based on shared data?
- One group questioned the language within the data governance, which could be "off-putting" or confusing for customers, and questioned if it could be simplified.
- Organisations within health should also be included in discussions, as they have front-line communications with customers and can bridge the gap with suppliers.
- Regulation can't be the driving force behind change, it needs to have a holistic approach.
- Customers using prepayment meters showed low engagement with the Energy Bill Support Scheme. There is a need for more data to understand why certain groups are not taking up the support offered.
- The groups raised concerns about a possible stigma associated with social tariffs, particularly regarding the quality of service and the clarity of communication about what social tariffs are.
- Many were optimistic about smart meter data for identifying rationing of consumption and disconnection. This data could be used to identify vulnerable households where limited data is available.
- Warm Home Discount was considered a good example of data sharing *(currently only available in England and Wales)*.
- Could the Government be the central data source, as they have a large volume of data on financial and household circumstances? Example: HMRC data

Recommended areas for development

The morning session and panel discussion played an integral part in shaping the afternoon discussions. Several key themes and topics emerged, revealing common concerns and actions necessary to support vulnerable groups. These shared insights have been compiled into recommended areas for development by both industry stakeholders, the UK Government and public bodies.

Policy and regulations:

- A unified strategy for enabling consistency of support across all utilities, regardless of supplier or region,
  - This could be in the form of a social tariff.
  - Extending, reviewing and updating the criteria for the Warm Homes Discount.
- A review of existing data legislation to identify inconsistencies in approach and address barriers to data sharing, specifically to support vulnerable customers.
- A thorough assessment of the potential role of government as a central data holder, considering data governance, security, and accessibility.

Practices for the utility and banking sectors

- Active participation in and support for initiatives promoting cross-sector collaboration and secure information sharing, with a coordinating role for relevant trade bodies to share reports with other sectors.
- Exploration and potential consolidation of the "tell us once" process into a single, program accessible across all relevant sectors.
- For clear and consistent communications and advice for vulnerable customers, the utility and banking sectors should consider how to link existing best practice guides together during periodic reviews of these documents.

Technology and systems

- Investigation into the feasibility and benefits of AI or other technologies to automate the identification and flagging of potentially vulnerable customers based on a central, secure customer database (subject to data protection regulations and ethical considerations).
- Exploration of mechanisms to flag customers at risk of financial crisis to relevant utility suppliers by assessing data derived from smart meters to identify significant drops in consumption.

Additional resources

Fuel Crisis Report 2024

The Fuel Crisis Report offers valuable insights, with a particular focus on how suppliers can leverage data to better support customers in vulnerable situations, making it highly relevant to the publication.

www.fuelbankfoundation.org

Thriving Communities Australia

A not-for-profit organisation that enables collaboration across sectors for everyone's fair access to modern essential services.

www.thriving.org.au

Support Hub

A free service for customers to share support needs with all service providers by Experian

supporthub.experian.co.uk

Vulnerability Commitment Good Practice Guide

Highlights how energy suppliers used innovation and data to help support customers in vulnerable circumstances from Energy UK

www.energy-uk.org.uk

The FCA's Consumer Duty: what is foreseeable harm? And why does it matter?

Chris Fitch discusses the FCA's statement on its new Consumer Duty

moneyadvicetrust.org