HEALTHY HOMES SOLUTIONS

Interim Insights Paper

How do we find and engage with the most in need?

"One of the most comprehensive profiling, engagement and end-to-end vulnerability studies that has ever been performed in the UK."

Helen Lord, CEO, VRS

VRS Vulnerability Registration Service

"14.6 million people in the UK (27% of people) consider themselves vulnerable, with 24.5 million adults (45% of the population) affected by circumstances that the FCA defines as key drivers for vulnerability."

Reasons why people feel vulnerable include mental or physical illnesses or conditions, financial commitments and debt management, risk of coercion, accessibility, gambling addiction, low levels of capability or resilience, or temporary life events such as relationship breakdown, job loss or bereavement.

A real-life study into defining and engaging with vulnerable people and homes in poverty: the VRS & HHS Initiative.

"From the findings of the VRS & HHS Initiative, it is clear that more needs to be done to identify, engage, signpost and help vulnerable people to take advantage of the services and information that is available to them through one central point. We have seen from the results that making the process easier through a trusted entity is the most important change needed to support vulnerable people and their homes."
Vulnerability Registration Service (VRS)

"The FCA has warned that 28m adults are deemed 'vulnerable', and the results from this initiative clearly show that steps must be taken to make the VRS the central organisation to channel relevant information and services through to vulnerable people at the point at which they register. The VRS can only achieve this with funding and collaborative partners."
Healthy Homes Solutions Ltd (HHS)

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Executive Summary

What does it mean to be vulnerable?
In an economic and sociological sense, the meaning of the term 'vulnerable' has widened. Its historical definition focused on 'a lack of social support' (clinical vulnerability), but now, it can also include mental health, physical disability, financial hardship, gambling addiction, coercion disorder, trauma from life events, bereavement and many more sublevels that the VRS have identified.

The VRS & HHS Initiative was set up in partnership with Cadent Gas Ltd as a pilot to test the identification of vulnerable people and poverty homes and to learn the optimum engagement mechanisms for reaching residents with inclusive support opportunities within the Cadent regions of Manchester, Birmingham, North London and the East of England.

What makes this initiative different?
Helen Lord, CEO of VRS says "Since we started the Vulnerability Registration Service (VRS) nearly 7 years ago, I have never before seen such a comprehensive and holistic profiling and engagement programme performed in the UK. We have gained a significant level of detail on how to provide greater awareness, support and ease of registration for vulnerable people. The programme brings together a wide range of available support services into one central place."

"Over 76% of all recipients in the pilot signed up for services by proxy through a web enquiry page or call to the HHS team"

How does the VRS help?
Vulnerability Registration Service (VRS) is a totally free way to help communicate personal circumstances to the businesses and organisations with which members have contact.

What additional services does the VRS & HHS initiative provide?
For current and new VRS members, the initiative provides immediate registration to the Priority Services Register (PRS), Telephone Preference Service (TPS), carbon monoxide advice and monitors, First-Time Central Heating, Benefits and Grants Checker, Friends Against Scams online training, free water savings kits and information on broadband social tariffs for which they may be eligible.

What is the VRS & HHS Initiative?
The VRS & HHS Initiative pilot has been funded by Cadent Gas Ltd as part of the Vulnerability Carbon Monoxide Awareness fund (VCMA) and is a full end-to-end profile, messaging, engagement, support, and impact analysis programme that helps vulnerable people and homes in poverty sign up to additional services from which they would benefit.

A programme was developed to present recipients with a choice of services from a website registration page, scanning of a QR code, choosing when to have a call back or a telephone number to call to talk directly with a member of the HHS call centre support team.

The key differentiations of this initiative are:

1 Presenting a wide range of available support services to VRS members from one central place

2 Identifying, communicating and recruiting vulnerable people to the VRS

3 Providing different ways for the residents to engage with the Healthy Homes Support Team

4 Registering (where possible) the recipients to services by proxy through a website page or through the HHS contact call centre support team

5 Reducing stress and anxiety whilst increasing registrations and adoption of this initiative by removing the multiple registration forms that a resident would normally have to complete for each of the services.

A multi-channel approach to find and engage with the most vulnerable

The evidence for this paper is based on:

A. Multiple industry vulnerable and poverty data streams;

B. Results from the multi-channel communication engagement campaigns;

C. Mapping the data from (A) and (B) with the Healthy Homes National Housing Database (NHD) of 28m households, using additional household data such as wealth, life stage, council tax bands, EPC (energy efficiency bands), tenure, archetype, how the home is heated, if the home is in poverty, whether the resident(s) receive benefits, whether the homes has a pre-paid meter, and the data available on social housing.

"Over one trillion pieces of data have been modelled to create a list of different profile types ranked by location in the UK that are potentially in fuel poverty and vulnerable."

Our methodology for the study

Our approach has been to split the pilot study into four key component parts:

1 Engagement modelling

2 Data modelling

3 Propensity modelling

4 Recommendations

Recommendations

Using the research, live engagement testing and propensity modelling that have been performed in this study, the key findings has been the value in providing one central point to direct, engage, capture, and support vulnerable people and households in poverty.

The success of the VRS & HHS Initiative is due to it being simple to use, very effective and open to all. An operator listening to a caller's needs and "proxy sign up" has removed the barriers to normal engagement activity, particularly for those who are not digitally included, fearful of coercion, afraid to give details on a website, uncomfortable scanning a QR code or are simply more comfortable on a phone.

The VRS is seen as a trusted and helpful service, so providing additional services through this recognised route has made conversations easier and resulted in improved adoption of this initiative.

Confidence in the VRS ensures there is trust that what they provide is legitimate and helpful. Users of the service could be assured they will receive the right information and services they need without the hassle or anxiety they often feel.

1 To roll out this initiative to the rest of the UK and develop a standard template to engage with vulnerable people and households in poverty.

2 To commit and fund a long-term programme such as the government "tell us once" service.

3 To provide these additional services at the point at which a vulnerable person is registering with the VRS, rather than placing the onus on the vulnerable individual to find other services they need.

4 To widen the services in this pilot to include a more comprehensive list of services available in one central place.

5 To create a proactive engagement programme to auto sign-up vulnerable people and in-poverty homes to core services based on their VRS registration sub-flag.

6 To make the VRS the de-facto location for all additional vulnerability focused communications through greater industry partner collaboration.

7 To provide the VRS with additional support tools such as chat and intelligent FAQ responses.

8 To enhance the data modelling insights by creating a profile for damp and mouldy homes.

"25% of responders don't choose one of the sub-flags, which could be highlighting that some responders feel vulnerable but cannot categorise why they feel this way"

Analysis of trends and insights from multiple vulnerability data sources shows that one of the most vulnerable sets of households in the UK are less wealthy, young families – and their numbers are growing.

"The revolutionary way to identify and engage with UK homes"

What is the Vulnerability Registration Service?
The Vulnerability Registration Service (VRS) is not-for-profit organisation and a register of self-identified vulnerable individuals. Its purpose is to support organisations in identifying an individual's circumstances to ensure they are treated respectfully with an appropriate level of support to achieve the best outcomes.

VRS works with many organisations to source data about vulnerable individuals – these include local authorities, solicitors, charities, utilities and lenders. The VRS constantly look to engage with organisations with suitable data sources to make certain people receive the support they need and to prevent inappropriate services from reaching them.

Who are Healthy homes Solutions?
Healthy Homes Solutions Ltd (HHS). We work at the intersection of welfare, home health and energy efficiency by supporting housing associations, local authorities, managing agents and engagement organisations to prioritise the homes most in need.

HHS provides simple steps to reduce carbon, warm homes, save UK householders money, help vulnerable and in-poverty homes and improve social return on investment for UK households.

We prioritise resident outreach with effective engagement to ensure everyone has access to warm, dry and healthy homes by raising awareness of products, solutions and funding the available to empower change.

There's a great deal of relevant and helpful information, but it can be too confusing for someone who is dealing with their own vulnerabilities.

Information is readily available for vulnerable people and vulnerable households, but it can be too much and often too difficult for vulnerable people to understand. Our engagement shows that many organisations are taking action in silos to address vulnerability.

For example, utility companies provide valuable help guides for services such as the PSR (Priority Services Register), as well as information around scams and the cost-of-living crisis. Organisations such as Citizens Advice and MIND provide much needed support guides and information for educating consumers on their rights and wellbeing support. The Money and Mental Health Policy Institute has a guide for consumers on gambling vulnerabilities.

There are many more instances of siloed focus, all providing much needed information to their members and readers, but because no single point of authority for vulnerable people exists, it can be confusing or overwhelming to a vulnerable person to wade through what is available to find exactly what they need.

What is the VRS & HHS Initiative?
The VRS & HHS Initiative pilot has been funded by Cadent Gas Ltd as part of the Vulnerability Carbon Monoxide Awareness (VCMA) fund and is a full, end-to-end profile, messaging, engagement, support and impact analysis programme that helps vulnerable people and homes in poverty to sign up to additional services from which they would benefit.

A programme was developed to present recipients with a choice of services from a website registration page, scanning of a QR code, choosing when to have a call back or a telephone number to call to talk directly with a member of the HHS call centre support team.

This easier approach supports all households within the Cadent areas, whether they are aware of these services or not. By centralising the process with one-to-one support, the stress and anxiety of completing registration forms was reduced and, in some instances, removed.

Working with Cadent Gas Ltd, and using the VCMA funding scheme, Healthy Homes Solutions developed the initiative to test the following:

1 Find and engage with vulnerable and in poverty people to help them register for the VRS, PSR (Priority Services Register) and additional services in a holistic and easier way.

2 Provide additional services to vulnerable people they may not be aware of, but for which they are eligible.

3 Remove frustrations and anxiety of a vulnerable person related to completing the array of forms required to sign up to the different support services available.

4 Communicate and attract vulnerable people using a multi-channel approach, using the results to define which communication mechanisms work best for different profiles, demographics, and tenures.

5 Use collaborative vulnerability and poverty data along with live campaign results to map against the HHS 28m Household National Database (HND) to create a series of insight, trends and propensity models.

6 Compare data and campaign results from the Cadent areas versus the rest of the UK to identify additional trends and insights across two data reference points.

7 Utilise the HACT (Housing Association Charity Trust) independent UK Social and Wellbeing Index Value Bank to provide a bespoke social value index report for this initiative that presents the improved social wellbeing and social economic value for the participants and communities from this pilot.

8 Create an engagement approach to educate local authorities, housing associations, managing agents, other organisations and the government that adopting a proven template will greatly help vulnerable and in-poverty households, thus resulting in improved resident engagement, a greater level of awareness of services available to them and a model to reduce paperwork by centralising and triaging the sign-up process for such support services.

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How we made these services available to everyone within the Cadent areas:

A fundamental part of the pilot has been adopting a multi-channel nurture communications approach to ensure all types of households and profiles within the Cadent areas gain access to this pilot.

The benefits of a multi-channel communication approach are:

1 Improved engagement that provides a more interactive experience for the audience.

2 Consistent messaging that a trusted service exists for them using the VRS.

3 Improved customer service across channels, allowing recipients to choose the most convenient method for them to make contact.

4 Greater flexibility that covers different audience behaviour, preferences and interactions.

5 Increased reach across different demographics and engagement preferences.

6 Improved data collection and insights. Using multiple channels, we can collect more comprehensive data about the audience's behaviour, preferences and needs for constant service adaptation and improvement.

Overall, adopting a multi-channel communications approach has helped to better connect with the participants of this pilot, raise awareness of services available with an holistic approach, build stronger relationships through the HHS assessment call centre and ultimately achieve our communication and engagement goals to help as many people as possible improve their lives.

To create a proactive, end-to-end programme, utilising tailored communication channels that greatly improve resident engagement with services to which they are entitled.

Methodology

The overall objective of the programme was to take campaign engagement results and map them against known vulnerability datasets to produce profiles, insights and trends that could be developed into a propensity model and a template for the whole of the UK.

The initiative was implemented using a four-stage methodology:

1

Engagement modelling

Multi-channel communication engagement programme results.

2

Data modelling

Analysing Cadent area profiles compared to the rest of England and Wales.

3

Propensity modelling

Development of a model that identifies in ranked order target locations and homes across England and Wales that have the potential to be vulnerable or in poverty.

4

Recommendation

Present a series of recommendations to further support vulnerable people and households in poverty

Engagement Modelling

A series of workshops were performed and research conducted to identify a selection of interventions to test within the pilot initiative.

The list of interventions covered a range of services that could be signed up for "by proxy" through a website registration page and/or the HHS call centre team. The remaining interventions were focused on signposting recipients with further information and guidance on what they would need to complete the process. These interventions were based on contracts that needed to be signed by the individual.

The additional services presented:

Additional Service	Sign up or Signpost?
1. Priority Services Register (PSR)	Sign up by proxy
2. Telephone Preference Service (TPS)	Sign up by proxy
3. Carbon Monoxide Advice and Monitors	Sign up by proxy
4. First-Time Central Heating for Vulnerable Homes	Signposting
5. Householder Club Benefits and Grants Eligibility Checker	Sign up by proxy
6. Free Friends Against Scams Online Training	Sign up by proxy
7. Free Water Savings Kits	Sign up by proxy
8. Broadband Social Tariffs	Signposting

Multi-channel engagement approach

The engagement approach was split into two distinct recipient types:

A Current VRS members

B Recruitment of non VRS Members

HHS worked with VRS to identify the right messaging to use for both recipient types and from this developed an outreach programme that tested the following communications mechanisms:

1 Email campaigns

2 SMS text message campaigns

3 Facebook organic ad campaigns

4 Facebook "lookalike" ad campaigns

5 Google re-targeting campaigns

6 Direct marketing campaigns (letter, postcard, and booklet tests)

7 QR code campaigns

A complete multi-channel engagement programme was implemented to test silo and nurture engagement approaches.

Supporting messaging and design

To support the more holistic approach to testing the services available, the HHS team developed a simple but effective booklet, corresponding letter, social advertising assets and specific messaging hooks that detailed these different services and utilised them in testing the multi-channel communication approach.

A copy of the booklet and this interim insights paper can be downloaded from the HHS website:
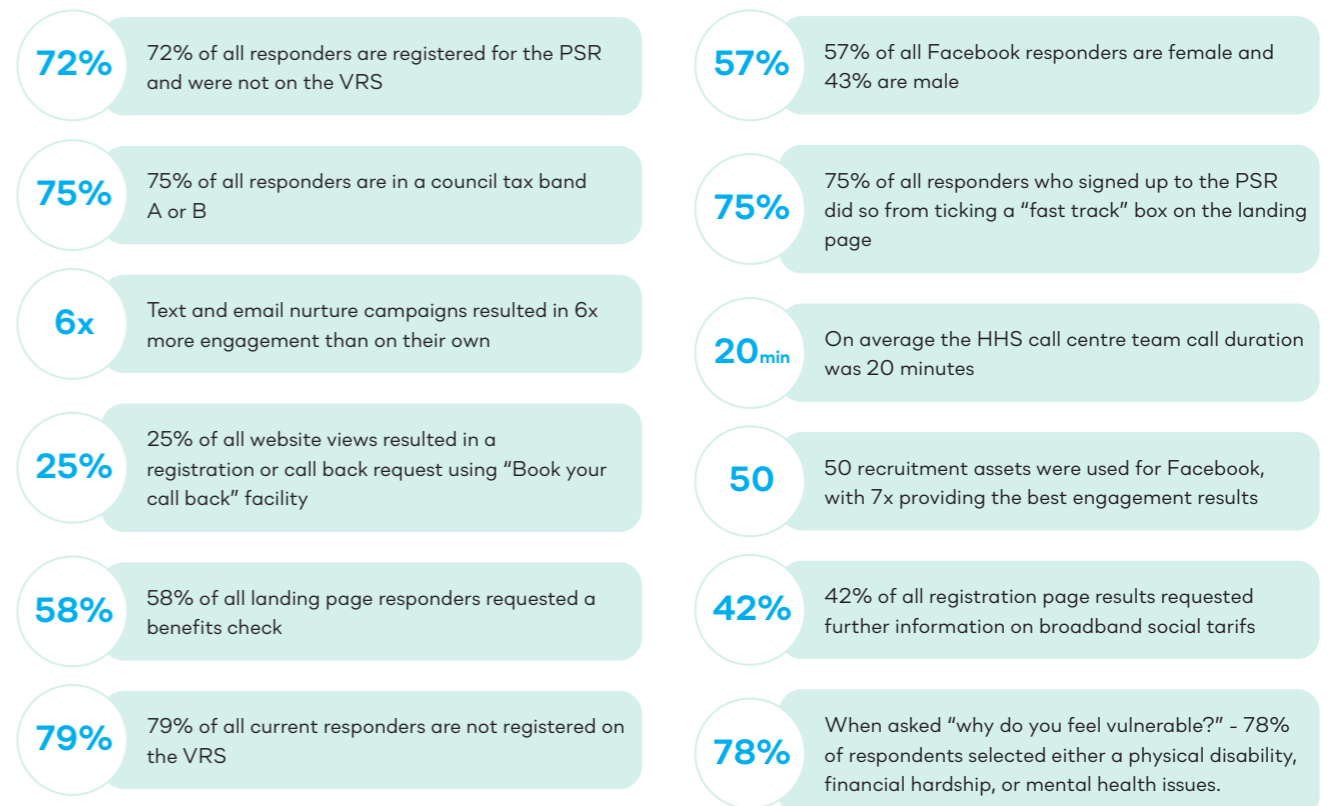
www.healthyhomessolutions.co.uk/insights

Examples of the booklet, letter and social assets used:

Results:

The following provide some interesting results from the engagement programme:

72% 72% of all responders are registered for the PSR and were not on the VRS

75% 75% of all responders are in a council tax band A or B

6x Text and email nurture campaigns resulted in 6x more engagement than on their own

25% 25% of all website views resulted in a registration or call back request using "Book your call back" facility

58% 58% of all landing page responders requested a benefits check

79% 79% of all current responders are not registered on the VRS

57% 57% of all Facebook responders are female and 43% are male

75% 75% of all responders who signed up to the PSR did so from ticking a "fast track" box on the landing page

20min On average the HHS call centre team call duration was 20 minutes

50 50 recruitment assets were used for Facebook, with 7x providing the best engagement results

42% 42% of all registration page results requested further information on broadband social tarifs

78% When asked "why do you feel vulnerable?" - 78% of respondents selected either a physical disability, financial hardship, or mental health issues.

Data Modelling

Five datasets were utilised in modelling the vulnerability data.

1 28m HHS National Householder Dataset (NHD)

2 400k VRS records (VRS)

3 3.2m additional vulnerability dataset (DOD) vulnerability records

4 4.5m Social Housing Dataset (SHD)

5 The postcodes representing the Cadent Gas areas in which the pilot was taking place:
   a. Manchester
   b. Birmingham
   c. North London
   d. East of England

Mapping all the data records against the Cadent areas, resulted in a list of additional profile attributes along with vulnerable and in-poverty households who have never been registered on the VRS service.

Profiling:
From merging the datasets, a series of insight models were developed to define specific attributes that helped identify which types of households to target and test in the multi-channel communications programme.

By bringing the additional datasets together with the NHD dataset, it became clear that a wider set of attributes could affect traditional vulnerability profiles and targeting that have historically been used.

By mapping against the NHD poverty database attributes, the results provided a wider set of households that could be classified as vulnerable and in poverty within the Cadent areas. This classification data was used in the multi-channel communications programme.

In the majority of instances within the VRS data, households were more affluent than those in the NHD poverty households within the Cadent areas. This is likely due to the historical support for the VRS from financial organisations, where members have registered due to their inability to pay their mortgage, loans and other other financial obligations.
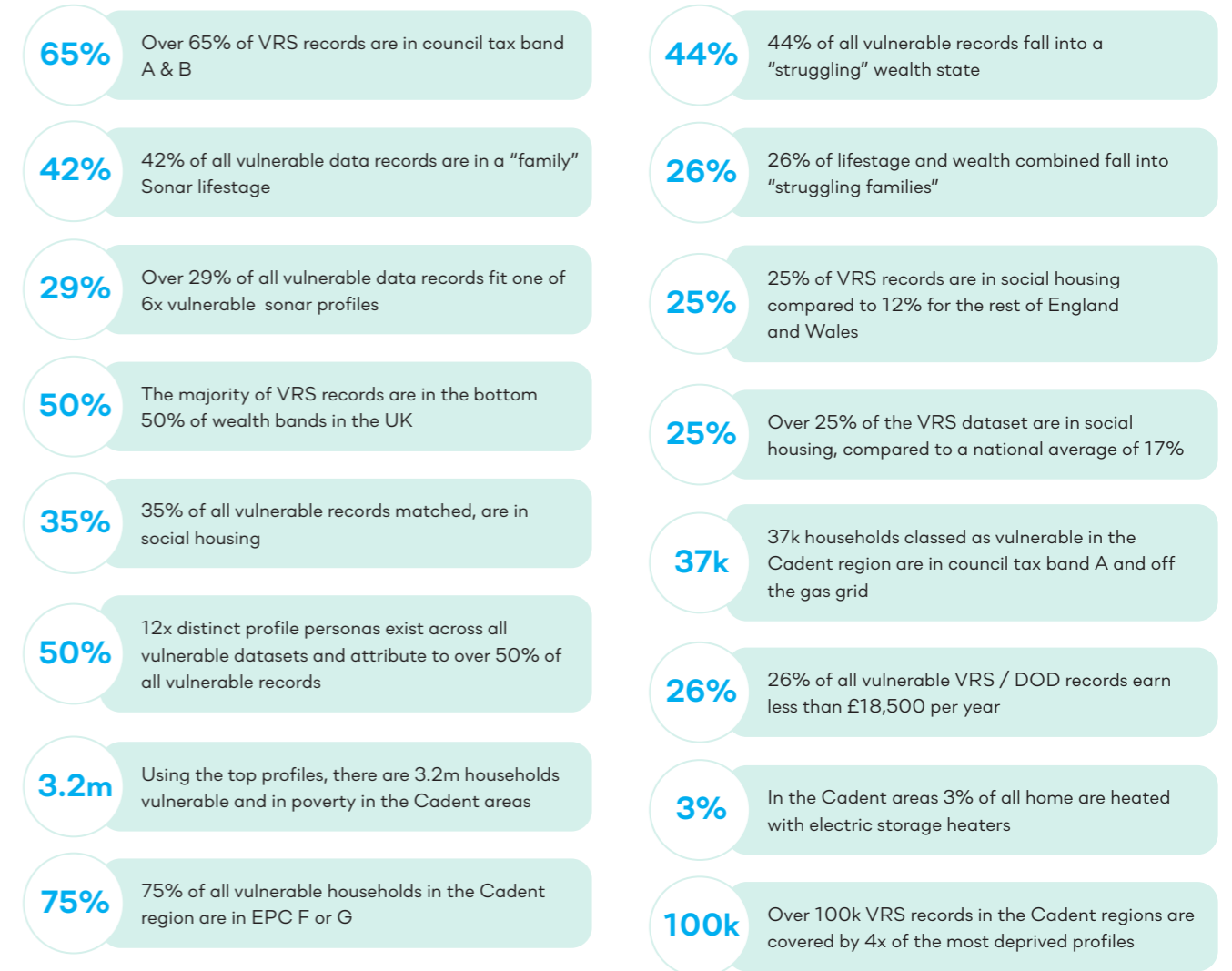
Identifying additional relevant attributes:
The final data mapping exercise will involve taking all the engagement results and additional profile attributes from the Cadent regions and comparing these to the rest of the UK households on the NHD dataset.

These additional attributes include council tax bands, wealth, life stage, Sonar, tenure, archetype, heating of home, pre-paid meter installed, EPC rating, occupancy and other new census data, payday loans, etc. that have helped the HHS team to develop a deeper set of vulnerability profiles and personas that would not have been achieved without this pilot initiative.

To test this theory, a series of data profiles were extracted and utilised in the outreach campaigns that selected and engaged with households with no landline number, email, mobile phone and matched a specific set of additional attributes as part of the direct marketing testing campaign to see if these households and demographics were more likely to be digitally excluded.

Results:
The following provide some interesting results from the engagement programme:

65% Over 65% of VRS records are in council tax band A & B

42% 42% of all vulnerable data records are in a "family" Sonar lifestage

29% Over 29% of all vulnerable data records fit one of 6x vulnerable sonar profiles

50% The majority of VRS records are in the bottom 50% of wealth bands in the UK

35% 35% of all vulnerable records matched, are in social housing

50% 12x distinct profile personas exist across all vulnerable datasets and attribute to over 50% of all vulnerable records

3.2m Using the top profiles, there are 3.2m households vulnerable and in poverty in the Cadent areas

75% 75% of all vulnerable households in the Cadent region are in EPC F or G

44% 44% of all vulnerable records fall into a "struggling" wealth state

26% 26% of lifestage and wealth combined fall into "struggling families"

25% 25% of VRS records are in social housing compared to 12% for the rest of England and Wales

25% Over 25% of the VRS dataset are in social housing, compared to a national average of 17%

37k 37k households classed as vulnerable in the Cadent region are in council tax band A and off the gas grid

26% 26% of all vulnerable VRS / DOD records earn less than £18,500 per year

3% In the Cadent areas 3% of all home are heated with electric storage heaters

100k Over 100k VRS records in the Cadent regions are covered by 4x of the most deprived profiles

To discuss the mapping approach performed in this programme, please contact a member of the Healthy Homes Solutions team.

Propensity Modelling

Through this programme we have developed a more focused statistical propensity model to predict the probability or likelihood of a certain event or behaviour occurring based on the characteristics or attributes of individuals or groups within a fuel poverty and vulnerability profile.

Using this propensity model, we are able to predict which households are more likely to be vulnerable or in poverty or fuel poverty. This is based on a series of profile attributes from the combined dataset, including situation, Sonar wealth and lifestage, demographic information and other relevant data.

We will look to continue to work with the VRS, their partners, government, housing associations, landlords, managing agents, industry associations and other data providers to improve this propensity model to help predict the likelihood of specific vulnerabilities or fuel poverty instances, including developing a household damp and mould profile based on these key factors.

We have built our model using a variety of statistical and machine learning techniques, such as decision trees, Chaid modelling and combined likeness scenarios. We use these techniques to identify high-risk individuals or groups, to help inform and educate on how to improve their lives and homes. For our industry partners this helps to improve decision making and funded scheme deliverables, providing a more targeted approach supported by our end-to-end communications capability.

The following are statistics from the VRS & HHS Initiative poverty and vulnerability propensity model for England and Wales.

"The HHS propensity model has highlighted 4.1m 'highly vulnerable' homes that this programme could support now if available across the UK (excludes NI) ."

62% — Outside the Cadent areas 63% of all "vulnerable tagged" properties fall into a D or E EPC rating

Mid Wealthy — A propensity trend shows "mid wealthy young families" are more likely to become vulnerable across the UK (excludes NI)

34% — 34% of all "vulnerable" flagged households in the Cadent areas earn £18,500 or less, compared to 41% for the rest of England and Wales

12x — 12x Sonar sub-flags represent the key profile definitions for vulnerable and in-fuel poverty households

4.1m — Using two key factors that identify vulnerable and in-fuel poverty homes returns a possible 4.1m households across the UK (excludes NI)

36% — Over 36% of all VRS records and 30% DOD records earn less £18,500 per year

2.4% — In the Cadent areas 2.4% of all homes classified as vulnerable or in fuel poverty are heated with electric storage heaters

Taking the profiles defined in the data modelling process and applying the known "highly vulnerable", "poverty" and "fuel poverty" factors, we have identified 4.1m households that equal the highest propensity to be the most-in-need properties across the UK (excluding NI). These homes could have their lives improved today using the VRS & HHS Initiative.

This is just a small representation of how the HHS propensity model can identify specific trends and insights to help identify the homes most in need.

We now need greater industry support to help create a central point of vulnerability and poverty data that can be used to improve UK homes and resident well-being through proven and effective engagement communication mechanisms.

The map below is an example of where the predictive model could help classify vulnerable, poverty and fuel poverty homes in the UK today (excluding NI). The coloured marking represents the four different Cadent areas targeted in this initiative.
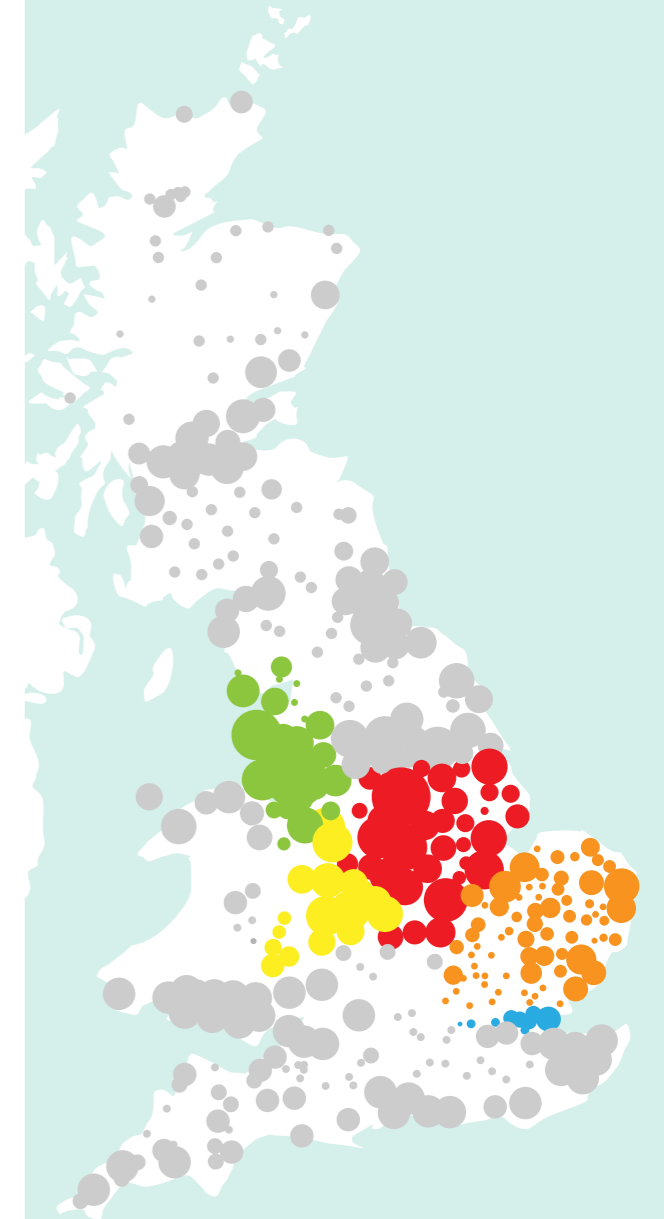
Recommendations

Using the research, live engagement testing and propensity modelling that have been performed in this study, the key finding has been the value in providing one central point to direct, engage, capture, and support vulnerable people and households in poverty.

The success of the VRS & HHS Initiative is due to being simple to use, very effective and open to all.
An operator listening to a caller's needs and "proxy sign up" has removed the barriers to normal engagement activity, particularly for those who are not digitally included, fearful of coercion, afraid to give details on a website, uncomfortable scanning a QR code, or are simply more comfortable on a phone.

The VRS is seen as a trusted and helpful service, so providing additional services through this recognised route has made conversations easier and resulted in improved adoption of this initiative. Even though this is an interim insights paper, the recommendations could be acted upon now.

Confidence in the VRS ensures there is trust that what they provide is legitimate and helpful. Users of the service could be assured they will receive the right information and services they need without the hassle or anxiety they often feel.

Data sharing and greater industry collaboration.
For years, many companies have been hiding behind GDPR as an excuse for not seeking out their vulnerable customers. But data protection regulations allow businesses to share and process data on vulnerable customers.

Cross-sector data is available using the datasets presented in this insights paper, which allows details of customers classed as vulnerable to be shared with multiple providers. A recent VRS survey found that 60% of vulnerable customers would tell an organisation they were vulnerable or in vulnerable circumstances, if they were asked.

We recommend more organisations look to share data in order to improve support programmes such as this pilot, making it easier to reach and help vulnerable people and households in poverty.

1 To roll out this initiative to the rest of the UK and develop a standard template to engage with vulnerable people and households in poverty.

2 To commit and fund a long-term programme such as the government "tell us once" service.

3 To provide these additional services at the point at which a vulnerable person is registering with the VRS, rather than placing the onus on the vulnerable individual to find other services they need.

4 To widen the services in this pilot to include a more comprehensive list of services available in one central place.

5 To create a proactive engagement programme to auto sign-up vulnerable people and in-poverty homes to core services based on their VRS registration sub-flag.

6 To make the VRS the de-facto location for all additional vulnerability focused communications through greater industry partner collaboration.

7 To provide the VRS with additional support tools such as chat and intelligent FAQ responses.

8 To enhance the data modelling insights by creating a profile for damp and mouldy homes.

Glossary

Here is a list of terms used throughout this insights paper:

HHS	Healthy Homes Solutions
VRS	Vulnerability Registration Service
NHD	HHS National Household Database
DOD	Data on Demand Vulnerability dataset
SHD	Openly available housing association dataset
SONAR	Powerful household segmentation classification approach
EPC	Energy Performance Certificate
HACT	Housing Association Charity Trust
FCA	Financial Conduct Authority
PSR	Priority Services Register
TPS	Telephone Preference Service
VCMA	Vulnerability Carbon Monoxide Awareness Fund
"By Proxy"	the authority to represent someone else
"Signposting"	provide direction to finding relevant information
Chaid modelling	Chi-squared Automatic Interaction Detection, classification method for building decision trees

Data Elements

This interim insights paper uses data that was available at the time of going to print, using a number of the data records based on postcode level. The VRS and DOD data is at property level and provides the more focused profiling elements of the propensity model. When this pilot is complete, the model will be updated to use the new census information published in 2023.

References

VRS – research report

https://www.vulnerabilityregistrationservice.co.uk/wp-content/uploads/2022/12/VRS-Vulnerable-Customer-Exclusion.pdf

FCA Statistics

https://www.fca.org.uk/news/press-releases/fca-finds-covid-19-pandemic-leaves-over-quarter-uk-adults-low-financial-resilience

VRS & HHS Initiative insight paper

www.healthyhomessolutions.co.uk/insights

Interim Insights Paper

With special thanks to

If you would like help in your resident profiling or engagement, please contact the Healthy Homes team by scanning the QR code