



ccw

The voice for water consumers
Llais defnyddwyr dŵr

Water for All

Water Affordability and
Vulnerability Report 2019-20



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Overview

This report considers the performance of water and sewerage companies in England and Wales in supporting customers facing financial vulnerability during 2019-20. It also examines the response to wider vulnerability and company efforts to ensure their services are accessible to all customers. We highlight examples of good practice

by companies and areas where they need to improve.

The report also reflects on the sector’s response to supporting customers through the immediate impacts of Covid-19 and how they are preparing to meet the longer-term challenges likely to flow from it.

Key Highlights

Affordability

- At the end of 2019-20 almost 900,000 financially vulnerable households in England and Wales were receiving help through reduced water bills (28% more than the previous year). This delivered annual bill reductions of approximately £150 million
- The number of households supported through social tariff schemes rose by 35% to 723,192 in 2019-20
- Several companies have responded to our challenge to expand the range of support options they offer, but gaps do remain for some companies
- The sector responded promptly and effectively in supporting customers facing the immediate financial impacts of the coronavirus pandemic. This included providing payment breaks to around 80,000 customers
- Companies must ensure they are prepared to meet the increasing demand for financial support likely to be linked with the longer-term economic impacts of the pandemic

Vulnerability

- Last year the number of customers in vulnerable circumstances registered for support increased by 41.73% to 595,839
- Only 42% of customers are aware of the additional support provided by a company's priority services, a decrease of 2% from the previous year
- 9% of customers would struggle to collect bottled water from a local distribution point in the event of a supply interruption
- Only 49% of customers rank their company 'Good' in terms of how it communicates about services, plans and availability of additional support services



What companies need to do to improve outcomes for customers facing vulnerable circumstances:

Affordability

We encourage companies to:

- Offer a comprehensive range of support measures to meet the differing needs of customers, such as whether their financial vulnerability is temporary or longer term
- Ensure they are prepared to effectively respond to an acceleration in demand for assistance from households impacted by the pandemic, including ensuring there is sufficient capacity within their social tariff schemes
- Do more to share the cost of funding social tariff schemes with their customers
- Reframe relationships with customers. Become seen as a source of help at a time when customers are facing challenging circumstances, including by reviewing the tone of voice used in their communications
- Collaborate with each other and with trusted third parties, including CCW, to help raise awareness of support and assist hard to reach customers
- Make full use of the data they hold on customer payment patterns and other indicators of financial stress to help them target support to those that need it at an early stage of problems emerging
- Progress the work they have begun to make use of the data sharing options opened up by the 'Digital Economy Act'

Vulnerability

We encourage companies to:

- Raise awareness of the support offered through the Priority Services Register to at least 60% by the end of 2025 and 75% by 2030
- Strive to be a trusted source of information and support within communities
- Improve customer communication, particularly to those customers who are hard to reach and where language, literacy and cultural barriers are preventing messages from being understood
- Get better at preparing for, informing on and responding to major incidents
- Offer services that are accessible and inclusive to all
- Offer support that is meaningful to customers
- Deliver social good through their vulnerability work




The current mechanisms used by companies to support those struggling to pay their bills have helped the industry to take huge strides forward in terms of the help available and delivered to customers. However there is a need to ensure that those mechanisms are sustainable long into the future and able to meet the challenges which lie ahead. We therefore strongly welcome the UK and Welsh Governments' announcement in October 2020 that it has commissioned CCW to undertake an independent review of the current support arrangements and opportunities to improve on these. CCW will publish the findings of the review in spring 2021.

Affordability

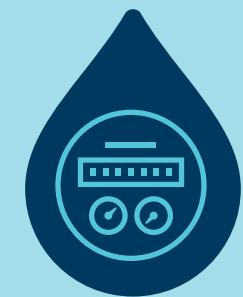
At the end of 2019-20 almost 900,000 financially vulnerable households in England and Wales were receiving help through reduced water bills - 28% more than the previous year. The overall value of bill reductions provided amounted to around £150m.

Water companies are also using a range of other schemes to help customers overcome their financial difficulties. However, the support available to customers varies based on where they live and current capacity within the schemes is not sufficient to eradicate water poverty.

Households don't face the risk of their service being disconnected if they fall behind with water bill payments. However falling into arrears can lead to a worsening of overall financial circumstances. This can arise from water company legal action to recover outstanding charges or the impact on credit ratings of missed payments.



Following Ofwat's review of charges for the 5-year period from 2020 the average annual water and sewerage bill for households in England and Wales was reduced by £17 to £397 for 2020-21. For companies providing both services the range of average bills was from £300 to £520.




900,000

Low-income households in England and Wales were receiving reduced water bills at the end of 2019-20



Conversely, as we know from our research², some customers continue to pay for their water and sewerage services even when they cannot afford them. However they only manage to do so by sacrificing other necessities such as heating, clothing and food. This is the more hidden side of the water affordability problem.

Ofwat's final determinations on water and sewerage price limits for 2020-25 will have a positive effect on the overall affordability of bills. In December 2019 the regulator announced that bills will reduce by an average of 12% over the five-year period to 2025. However, bills vary considerably between companies and individual customers (generally based on water usage or property rating valuation - rateable value). More significantly, customers' wider financial circumstances have a large bearing on their ability to pay for water services.



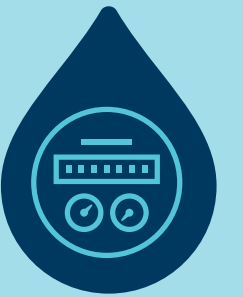
CCW's 2019-20 Water Matters research found that 1 in 10 customers considers their water and sewerage bills are not affordable (1 in 8 in Wales only). This suggests that around 3 million households may currently need help with their water bills.³

As part of their business plan commitments water companies have said they will increase the total number of customers supported through lower bills to over 1.4 million by 2025. They have also committed to help around 70,000 customers clear their debts through payment matching schemes and to use hardship funds to help 20,000 customers overcome financial crises.

We welcome these plans to help more customers, but remain concerned that this progress will not be sufficient to fully address the water affordability problem which already exists. The support available to struggling households is constrained by customers' willingness to fund it, and continues to vary based on where people live. These points will need to be addressed if the sector is to fulfil its commitment to make bills affordable for all households currently spending more than 5% of their disposable income on water and sewerage services by 2030.⁴

During the course of 2020 it has become clear that the UK is facing significant economic challenges as a consequence of the coronavirus pandemic. The Office of Budget Responsibility has indicated that there is potential for the number of people who are unemployed to increase by as much as around 2 million in 2021. Others, including casual workers and the self-employed, are likely to face reduced levels of income due to changes in normal economic activity.

Over the coming months we can therefore expect to see a significant increase in the numbers of households facing financial stress and struggling to maintain payments for their household bills. The current system is likely to struggle to cope. CCW's affordability review is therefore very well timed. It is essential that an effective framework of support is in place to support water customers through these challenging times



1 in 10

customers told CCW their water and sewerage bills were not affordable in 2019-20

² <https://www.ccwater.org.uk/research/living-with-water-poverty-research-report-2014/>

³ <https://www.ccwater.org.uk/research/our-annual-water-matters-survey-results/>

⁴ <https://www.water.org.uk/wp-content/uploads/2019/04/Public-Interest-Commitment-2.pdf>

What support are companies providing?

Water companies should provide a range of support options to meet the differing needs of their customers. Some need help overcoming short-term financial difficulties, while others have fallen into arrears and need a fresh start. There are also households facing longer-term financial stress, which leaves them unable to afford their water charges.

In the following sections of the report we look at the help which is currently being provided.

The WaterSure scheme protects low-income metered customers from unaffordable costs associated with high essential water usage needs by capping their bills, usually at that company's average household bill level.

In 2019-20 most companies continued to increase the number of customers being supported through the WaterSure scheme. In total 166,946 metered customers were registered for support at the end of the year, an increase of 7% on 2018-19 (156,543). The overall value of that support to customers in 2019-20 was estimated to be about £45m.

A further 15,812 unmetered customers of Dŵr Cymru Welsh Water meeting the WaterSure qualifying criteria were also supported under a legacy scheme.



WaterSure

The WaterSure scheme is offered by all companies. It limits metered bills for low income, high water users to, at most, the average for the region. Customers qualify for help through WaterSure if they are:

- metered;
- receiving certain welfare benefits; and
- receiving child benefit for three or more children under the age of 19, or have someone living at the property with a medical condition requiring high water use.

WaterSure take-up 2019-20

Company	Number of customers registered	Customers registered per 10,000 metered households
Water and Sewerage Companies		
Anglian	34,853	118
Dŵr Cymru	15,543	106
Hafren Dyfrdwy	847	86
Northumbrian	3,247	26
Severn Trent	13,959	33
South West	12,674	161
Southern	13,856	69
Thames	13,836	24
United Utilities	22,772	70
Wessex	7,779	63
Yorkshire	7,205	31
Water only companies		
Affinity	4,055	28
Bournemouth	729	37
Bristol	2,974	58
Cambridge	352	26
Essex & Suffolk	4,883	63
Hartlepool	320	74
Portsmouth	190	6
South East	5,220	54
South Staffs	1,411	25
SES Water	241	9
Industry Total/Average	166,946	99

Take-up of the WaterSure scheme at company level can be influenced by a number of factors. These include differing bill levels, welfare benefit take-up, the proportion of customers metered through optional or compulsory metering, and overlap with other available social tariffs. However company activity to promote the scheme to their customers, and to proactively sign them up, is also an important factor.

We do not know for certain how many customers are eligible for the scheme. Our Water Matters research⁵ shows that only 10% of customers are aware of this help, suggesting that many more households could tap into this source of support. In fact 5% of those surveyed said they would like to know more about the scheme. Awareness levels are a little higher in Wales (13%).

The wide range between the number of customers registered (per 10,000 metered customers) suggests a considerable number of companies could significantly improve performance in order to achieve performance closer to the best performing companies.

Based on take-up levels alone it seems that Portsmouth Water and SES Water may have most scope to improve the number of customers they support through WaterSure. In both cases fewer than 0.2% of those companies' metered customers are registered for support through the scheme. Both companies do support a higher proportion of customers than average through their social tariff schemes, in the case of SES Water, the second highest proportion in the sector.

There are a number of steps which companies can take to raise awareness of the support they offer.

- Greater collaboration across the sector including joined up investment in promoting common schemes such as WaterSure at an England and Wales level could help reach more customers
- Companies should work with relevant third party organisations (including CCW) to utilise their voices to help get messages about support out to customers. Those organisations are often more trusted by the public and can provide a 'way in' to some hard to reach customers



Good practice example

Affinity Water has a dedicated 'Money Worries' web page to help customers see the ways that the company has helped other customers who have had problems paying. This is in the form of different personas and each story outlines what the customers can expect from the company, and encourages contact if they have concerns.

Social Tariffs



Social Tariffs

Companies offer their own social tariff schemes that have the effect of limiting or reducing bills to some lower-income customers. In most cases the schemes are fully funded through other customers' bills. Companies must consult with their customers and CCW in developing these tariffs, but are otherwise free to determine the nature they will take. That has resulted in considerable variation in terms of the eligibility criteria of the schemes and the level and nature of the support which they provide.

CCW's website [has a guide](#) which customers can use to identify what support is available from the company which serves them.

By April 2020 almost three quarters of a million customers in England and Wales were receiving help through the social tariff schemes operated by water companies. This take-up by 723,192 customers represented a 35% increase on 2018-19, when 534,405 customers were registered for support.

Our work with water companies to introduce, improve and raise awareness of social tariffs has helped ensure the number of customers supported by these schemes has more than quadrupled over the last 5 years.



Good practice example

Northumbrian Water used the information it held on customers who had previously advised the company they received pension credits to automatically provide bill reductions under its Pension Credit Social Tariff, without the need for customers requesting them.

Informed by its research and work with other stakeholders on this issue, CCW has made a number of recommendations to the sector to help it continue to improve the effectiveness in the delivery of support to financially vulnerable households, including the hard to reach. The recommendations include:

- Making every contact count – using routine interactions with customers to deliver brief information about the availability of support
- Harnessing the power of behavioural insights – identifying what actions prompt the best response and applying this to future engagement work
- Ensuring communications are clear and easy to read
- Taking advantage of opportunities to engage customers during moments of change, such as moving house, when they can be more receptive to engaging with messaging
- Making use of case studies to demonstrate how others are being helped. This can often help people to realise that they also qualify for support
- Utilising a range of contact channels to promote support to meet differing customer needs

² Investigations are our most serious involvement in complaints and are undertaken when significant case handling failure has occurred.

We expect companies to take account of these recommendations to help maximise awareness of the help they offer. If customers know assistance is available, they can ask for it if they find themselves in need of support. This is particularly important given financial vulnerability can often be transient in nature.

CCW continues to help companies move forward on this issue by facilitating the sharing of good practice, including through our reports and seminars. We also extensively promote the support which is available, and our website tools which help customers navigate it. We also provide information and guidance to third sector advice agencies to ensure their teams can direct financially vulnerable households to the right help.

Funding for social tariff schemes comes from customers' bills. Government guidance requires companies introducing schemes to consult with their customers about the extent to which they are willing to fund these and to take account of their views.

Customers in different parts of England and Wales have indicated quite different levels of willingness to fund social tariff schemes - ranging from around £1 to £20 a year. As a result, the schemes which have been developed by different companies vary considerably in terms of who is eligible for support, the value of the assistance provided and how many customers can be potentially helped each year before funding is exhausted.

CCW has called on companies to contribute to the cost of funding social tariffs. Currently just three companies make a financial contribution to their schemes from their profits - Dŵr Cymru Welsh Water, United Utilities and Yorkshire Water. We feel this demonstrates a real commitment on the part of these companies to help support their customers. More companies need to follow suit in order to play their part along with their customers.

We estimate that under current arrangements the social tariff and WaterSure schemes may have the capacity to support up to around 1.5 million customers. However this would still leave around half of those who need help unsupported. The distribution of support would also vary considerably between companies.

Good practice example

United Utilities has launched a friends and family helpline to offer advice to people who are concerned that someone they know is struggling to pay their bill. It serves as an additional way to promote support schemes to people who may not otherwise contact the company for help. The person who calls the dedicated affordability team can explain available schemes to their friend or family member and encourage them to contact the company.



Social tariff take-up 2019-20

Company	Number of customers registered	Customers registered per 10,000 households
Water and Sewerage Companies		
Anglian	24,307	83
Dŵr Cymru	88,024	599
Hafren Dyfrdwy	872	88
Northumbrian	25,742	208
Severn Trent	52,690	124
South West	11,547	147
Southern	84,373	420
Thames	150,372	260
United Utilities	68,552	210
Wessex	34,789	280
Yorkshire	19,795	85
Water only companies		
Affinity	60,230	415
Bournemouth	671	34
Bristol	15,966	312
Cambridge	1,306	95
Essex & Suffolk	4,882	63
Hartlepool	559	130
Portsmouth	8,401	275
South East	33,575	345
South Staffs	22,228	395
SES Water	14,311	509
Industry Total/Average	723,192	236

Good practice example

Severn Trent Water has launched a pilot to provide financial support to care leavers as they move into independent living. The trial will initially see the company working in partnership with Coventry City Council, where young adults will be fast-tracked onto the company's social tariff scheme. The longer-term aim is to also expand support to cover education around bills and how to save water, as well as showcasing all the opportunities that are available such as work experience placements and apprenticeships.

The financial value of support delivered by social tariff schemes

Customers benefitted from social tariff bill reductions worth an estimated £105 million during 2019-20.

The average value of the bill reductions provided to customers through different social tariff schemes varies considerably. A number of factors significantly influence these figures and should be considered in any assessment of this data. These include differing bill levels, whether single or dual (water and sewerage) services are provided and, in the case of companies providing both services, the proportion of customers supported with the bills

for just one service by each company. The following companies serve a high proportion of customers with just one service (and therefore only need to provide a bill reduction against either water or sewerage charges for those customers): Hafren Dyfrdwy, Wessex Water, Southern Water, Thames Water, Anglian Water and Severn Trent Water.

Fuller data outlining historical progress against the measures reported in this section can be found on our website.

Approximate monetary value of support provided through social tariffs⁷

Company	Estimated value of support provided (£)	Average bill reduction (£)
Water and Sewerage Companies		
Anglian	4,324,001	178
Dŵr Cymru	24,365,606	277
Hafren Dyfrdwy	88,116	101
Northumbrian	3,464,030	135
Severn Trent	11,667,823	221
South West	1,388,448	120
Southern	5,655,365	67
Thames	15,482,176	103
United Utilities	20,254,575	295
Wessex	4,664,597	134
Yorkshire	2,147,268	108
Water only companies		
Affinity	4,596,151	76
Bournemouth	14,864	22
Bristol	1,320,247	82
Cambridge	95,539	73
Essex & Suffolk	421,060	86
Hartlepool	49,453	88
Portsmouth	189,732	23
South East	2,076,651	62
South Staffs	1,805,712	81
SES Water	1,383,100	97
Industry Total/Average	105,454,513	236



Other support schemes

- Charitable trusts and in-house crisis funds**

These make awards of company funds to help customers facing financial crisis.
- Payment matching**

Where customers maintain regular payments against a debt the company will match those payments, usually with an equal payment or in some cases more than equal.
- Payment breaks**

A facility to allow customers to defer payments by agreement to help them manage short-term financial stresses.
- Benefit entitlement checks**

Supporting customers by helping them identify if they are claiming all the benefits to which they are entitled.
- Water efficiency home audits**

Visits to customers' homes to help them identify how to save water and therefore reduce metered bills.
- Lowest bill guarantee**

Schemes that allow customers to switch to a meter without risk, as the company guarantees it won't ask the customer to pay any more than they were before the meter was installed.
- Money/debt advice referral arrangements**

Companies have arrangements with advice agencies to transfer customers to them, in order that they can help them address their overall financial circumstances.



Good practice example

South Staffs and Cambridge Water provide a 100% water discount for 8 weeks for social tariff applicants who have made a new Universal Credit claim – helping them during a period when they may have no income.

Customers can struggle with their water bills for a range of reasons and their financial vulnerability can take different forms and may be longer term or more transient in nature.

In last year's report we called on companies to ensure they have a comprehensive range of measures to support financial vulnerable customers whatever their circumstances. We are pleased to note that several companies have responded to this challenge and widened the range of schemes available to their customers. Changes from last year are highlighted in blue.

⁷ Based on company assessments of the value of support delivered. These may be subject to varying degrees of accuracy. Patterns of take-up may also impact the data on average bill reductions.

Summary of the key support measures provided by companies

Company	Charitable Trust or in-house crisis Fund	Payment Matching to clear debt	Payment Breaks (Permanent schemes rather than as part of Covid-19 response)	Benefit entitlement checks	Water efficiency home audit	Lowest bill guarantee as part of meter option	Money /debt advice referral arrangement
Water and Sewerage Companies							
Anglian	✔	✔	✔	✔	✔	✘	✔
Dŵr Cymru	✘	✔	✘	✘	✔	Coming soon	✔
Hafren Dyfrdwy	✘	✔	Coming soon	✘	✘	✘	✘
Northumbrian	✘	✔	✔	✔	✔	Coming soon	✔
Severn Trent	✔	✔	Coming soon	✔	✔	✘	✔
South West	✔	✔	✔	✔	✔	✘	✔
Southern	✘	✔	✔	✘	✔	Not applicable*	✔
Thames	✔	✔	✘	✔	✔	✔	✔
United Utilities	✔	✔	✔	✔	✔	✔	✔
Wessex	✘	✔	✔	✔	✔	✔	✔
Yorkshire	✔	✔	✔	✘	✘	✔	✔
Water only companies							
Affinity	Coming soon	Coming soon	✔	✔	✔	✘	✔
Bournemouth	✔	✔	✔	✔	Coming soon	✘	✘
Bristol	✘	✔	✔	✔	✘	✘	✔
Cambridge	✔	✘	✔	✘	✔	✘	✔
Essex and Suffolk	✘	✔	✔	✔	✔	Coming soon	✔
Hartlepool	✔	✔	✔	✔	✔	✘	✔
Portsmouth	✘	✔	✔	✘	✘	✘	Under trial
South East	✔	✔	✔	✘	✔	Not applicable*	✘
South Staffs	✔	✘	✔	✘	✔	✘	✔
SES Water	✘	✔	✔	Coming soon	✔	✔	✔

* Not applicable in the cases of Southern Water and South East Water as they have fully rolled out universal metering schemes



Good practice example

United Utilities funded the design and launch of a new tool to help money advisors who support customers in the North West of England. The North West Hardship Hub offers money advisors a ‘one stop shop’ for all debt support schemes available to their clients. Saving time and effort and ultimately helping them help more clients. Following the principles of Trip Advisor, money advisors can search for all the available help in their local area and be able to rate schemes, recommend them to colleagues, access application details and obtain key contact details of scheme owners.

We also called on companies to do more to overcome the barriers which prevent customers from realising the savings they could make by switching to a meter. In particular we encouraged them to offer lowest bill guarantee schemes to help customers make the switch risk free. We very much welcome the fact that several companies have now implemented a scheme of this type or are in the process of doing so. We are continuing to call on the remaining companies (other than those who have completed universal metering programmes) to follow suit. CCW would be happy to help those companies explore the benefits which might be realised by implementing a lowest bill guarantee scheme.

We expect all companies to keep their range of support options under review to ensure they have appropriate measures to meet the differing circumstances of customers. There are some gaps in terms of the range of help offered by Hafren Dyfrdwy and Portsmouth Water and we therefore call on these companies to bolster their suite of support measures during the current year.



Good practice example

Thames Water doubled its funding contribution to the Thames Water Trust Fund from £500k to £1m as part of its response to Covid-19. This money included a personal contribution from Thames Water staff, including the board.

In targeting the delivery of help companies should seek to make full use of the data they hold, such as payment patterns and other signs that customers are falling into difficulties. This can help them support customers at an early stage of difficulty, preventing problems growing.

We also look to companies to progress the work they have begun to make use of the data sharing options opened up through the provisions of the ‘Digital Economy Act’ to help them effectively target support. A number of companies had been preparing to commence data sharing arrangements with DWP in spring 2020. This work was delayed due to the coronavirus pandemic, but is now in the process of resuming.



Good practice for partnership working

Many companies have found that partnership arrangements with other local and national organisations can help them better reach the customers who need their support.

Recent examples highlighted by companies include:

Hafren Dyfrdwy is working in partnership with Warm Wales to develop a one stop application arrangement. Trained Warm Wales agents will process applications and accept customers onto the company's affordability schemes on its behalf.

Affinity Water has a partnership with the Money Advice Trust. Dual-branded web pages provide support for customers via debt advice, particularly focused on customers with debts with multiple creditors. Here customers can speak to an independent debt counsellor and receive help and support on income maximisation and expenditure.

Affinity Water is also developing a partnership with Christians Against Poverty to help assess and place their clients on the most suitable social tariff without requiring an application from the customer.

Yorkshire Water is working with the Job Centres across its region to provide upskilling and knowledge sharing about its financial support schemes so this information can be shared with their clients.

Southern Water held surgeries in the Job Centres located in some of its most deprived areas. Their team worked with the work coaches to set up appointments with clients as well as helping 'walk-ins' with their water bills.

Southern Water and Portsmouth Water operate a Home & Well project, which brings together Citizens Advice Hampshire, SSEN and Portsmouth Water in an initiative to provide advice to patients leaving hospital. Home & Well ensures that vulnerable patients are given the best possible chance to focus on recovery by resolving any issues with utility bills or wider financial problems, as well as making sure they are on the Priority Services Register.

Water Direct

The Water Direct scheme enables companies to arrange to take payments direct from a customer's benefits before they are paid. Some customers find this helpful in supporting them to manage their budgets. Customers generally have to be in debt for an arrangement to be set up. Limits apply to the amount which companies are permitted to collect from benefits.

Responding to the COVID-19 Pandemic

The economic consequences of the coronavirus pandemic have raised both immediate and longer-term challenges for the water sector in terms of its support for financially vulnerable households.

Measures to protect against the spread of the virus resulted in many businesses facing periods of closure or reduced operation. Around 10 million people were placed on the Government's furlough scheme by their employers.

It was vital for water companies to respond to the needs of customers suddenly facing unexpected financial vulnerability. They had to do so at a time when they faced significant challenges in terms of adapting the way they operated to maintain key services.

Overall, we feel the sector responded extremely well to these immediate challenges.

Severn Trent Water introduced a temporary social tariff. Customers whose financial circumstances were impacted by the pandemic can apply for a 50% bill reduction of 2020-21 charges only.

South Staffs and Cambridge Water introduced an additional social tariff option for customers temporarily impacted by the pandemic. The scheme provided a temporary discount of 60% for 3 months for those customers affected through furlough, self-employed and statutory sick pay.

Wessex Water has established a foundation to bring its community-based funding together and to ultimately share outperformance over the coming years.

The Foundation is a dedicated funding scheme for projects across the region and is being run in partnership with the Somerset, Wiltshire, Dorset and Quartet Community Foundations.

It has three key funding streams for 2020 and beyond:

- immediate support for local groups impacted by the Covid-19 crisis
- a recovery fund to support groups rebuilding our communities beyond Covid-19
- a new permanent fund providing grants totalling at least £500,000 each year from 2021 onwards to support community projects, debt advice and charities dealing with those suffering the consequences of poverty through poor mental and physical health, hunger, housing or unemployment.

As part of its Covid-19 response, the Government provided a temporary £20 per week uplift in Universal Credit payments. South West Water, Bournemouth Water, Northumbrian Water and Essex and Suffolk Water excluded this from the income calculation for their social tariffs to ensure that customers who are benefitting from this uplift do not become ineligible for the tariff or receive a lower discount than they would under normal circumstances.

19

Companies worked together through their trade body, Water UK, and in consultation with key stakeholders, including CCW, to promptly put in place a set of common commitments to support customers.

Companies pledged to use the full range of their schemes to help customers who are struggling to pay their bills in the difficult circumstances.

Customers opting for a meter

During the period of lockdown when they were unable to install meters that households had requested, several companies took steps to help ensure customers didn't miss out on the savings they were aiming to achieve.

United Utilities and Dŵr Cymru Welsh Water adjusted charges to metered levels for those waiting for a meter to be installed.

Wessex Water waived charges for customers for the duration of time a meter could not be installed.

Bristol Water applied WaterSure charges ahead of meter installation where customers were planning to access that support by opting for a meter.

South East Water recognised the potential for short-term financial impacts of the pandemic to become longer-term ones. Where customers who took payment breaks later find themselves eligible for the company's social tariff the company will apply the lower charges retrospectively to the point of the initial payment break. So their charges will be capped for the whole period.

Specific common measures introduced included:

- Actively offering payment breaks or payment holidays for anyone in financial difficulty as a result of Covid-19 (including those companies without existing payment break schemes)
- Ceasing new court applications and all enforcement visits during the lockdown period
- Proactively identifying cash payers unable to make payments due to being unable to leave their house and providing alternative payment options
- Ceasing the placement of customers with external collection agencies during the support period where they have identified themselves as requiring additional support

In the period from the end of March companies provided payment breaks to around 80,000 households, helping them through the immediate impacts which lockdown measures were having on their income. This was particularly helpful to customers who were furloughed and not receiving full pay, on more casual contracts and the self employed.

Many companies also took steps to help customers already receiving support by automatically renewing their social tariff and WaterSure applications, or simplifying the process, in recognition of the challenges customers may have in resubmitting evidence of eligibility during the lockdown period.

A number of companies made financial donations to local community and charity groups working to support the public in their regions.

The measures put in place by the sector, combined with the broader Government support mechanisms, have so far proved effective in ensuring a large proportion of customers facing potential financial vulnerability have been able to stay afloat and have not fallen behind with water charges.

However the longer-term impact on household financial circumstances remains of considerable concern. In particular the expected rises in unemployment levels are likely to make water charges and other bills less affordable for many households.

Proactive contact

Several companies took steps to proactively contact customers in response to the pandemic to highlight their financial support options.

Northumbrian Water sent emails to all customers and Affinity Water sent text messages.

Southern Water and Hafren Dyfrdwy contacted customers registered on their Priority Service Registers to highlight the support available to those struggling with bills.

We are working with companies to ensure they are considering their response to these longer-term impacts, particularly where companies have limited remaining capacity in their social tariff schemes. As a result of this several are currently in the process of taking steps to allow them to meet the needs of an increased number of customers seeking help over the coming months and years.

We have previously called on companies to work to reframe their relationship with customers, in order to become seen as a source of help in times of difficulty. The pandemic has provided the sector with an opportunity to do this and, to date, it has responded very positively. We want companies to build on this good work as they prepare to support customers through the ongoing economic impacts.

Wessex Water's Community team was able to provide immediate support via their connection to Community Foundations in the area. They partnered with Age UK BANES to deliver 6,500 hot lunches to vulnerable elderly people self-isolating in and around Bath.

The challenges presented by the pandemic mean the time is right to take a fresh look at the sector's approach to supporting financially vulnerable households. We therefore strongly welcome the decisions by UK and Welsh Governments to call on CCW to undertake an independent review. Over the coming months we will work with a wide range of stakeholders from within and outside of the sector to gather evidence, ahead of publishing our recommendations to strengthen support next year.



Non-Financial Vulnerability

What the Covid-19 pandemic has shown us all is that our lives can change almost in the blink of an eye. People can suddenly shift from needing no support to struggling for a short period of time. Others may need support that is more permanent.

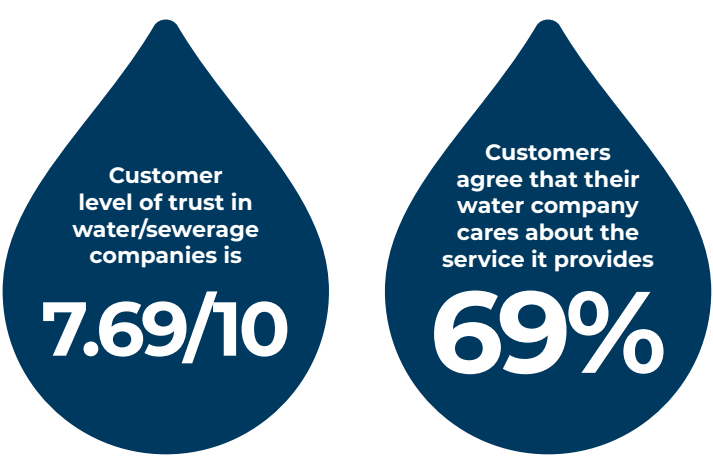
It is imperative that consumers can trust their essential service providers to give them the support they need. This is vital in the case of water and sewerage services. For example, some customers may find it difficult communicating or receiving information in the formats that companies ordinarily use. Others may struggle to boil water during a water quality incident so could need bottled water.

It is, therefore, crucial that the support offered by companies is meaningful and that consumers are aware of what is on offer so that they can access the help when needed.

With all companies now working towards a set of common performance commitments for vulnerability set out by Ofwat, there is a real danger that this could become the sole focus for their vulnerability work. This would be detrimental to customers if this happens.

To make tangible progress in supporting and improving outcomes for customers in vulnerable circumstances companies need to widen their focus and CCW is launching our vulnerability manifesto. It sets out the key priorities we will be focussing on and collaborating with companies and other organisations to deliver the improvements needed.

Building Trust



Companies need to establish themselves as a trusted source of information and support within communities. This will result in their customers being comfortable in engaging with the company and asking it for help when they need it.

Good practice on how companies could do this:

- Each contact point with a customer is an opportunity for companies to build up trust. To make the most of these opportunities companies need to have well-designed strategies to promote the services they provide
- Companies could look for opportunities to establish relationships with customers by creating more beneficial contact for customers, such as introducing monthly customer meter reads
- Frontline staff need to also be able to offer, or signpost to, appropriate assistance when people make contact for whatever reason



Good practice from outside the sector

Many of the innovative new entrant energy companies have built up trust quickly with customers by making a reason to engage with them each month. They have successfully achieved this by promising customers they will make sure bills are as accurate as possible and to do this they send a reminder each month for the customer to send in a meter read. This makes the customer feel engaged with the company and that it cares about them in wanting to get the bills correct, therefore building up trust.

There is an opportunity for water companies to introduce this with their metered customers. By building up this monthly relationship, it opens the door for companies to raise awareness about support available as well as other advice such as water efficiency, a reminder of what not to flush etc.

Raising awareness of support available

Insights from our Water Matters research

Overall awareness of priority services has decreased over the last 5 years. Companies need to act fast to reverse this decline and bolster awareness to 60% by the end of 2025.

The following companies have the highest proportion of customers (as a 6-year rolling average) who are aware of priority services:

South West Water	52%
Bristol Water	52%
Cambridge Water	51%
Essex and Suffolk Water	50%
Hartlepool Water	50%

The following companies have the lowest proportion of customers (as a 6-year rolling average) who are aware of priority services:

Thames Water	40%
Affinity Water Central	42%

Approximately 5% of households where someone has a disability want to know more about priority service schemes.

Approximately 3%-4% of households where someone has a disability are already subscribed to priority service schemes.



Our latest research shows that 42% of consumers are aware of the additional support provided by a company’s priority services and the six-year trend is decreasing – down from 48% in 2014.

We believe it is possible for companies to raise customer awareness to over 60% by 2025. There is no quick fix for this and it will require a concerted long-term effort. Companies also need to do more to breakdown linguistic and cultural barriers that prevent key messages filtering through to some people.

Last year we reported that three of the companies whose customers experienced difficulties accessing services during the extreme weather brought about by the ‘Beast from the East’ in March 2018 had customer awareness levels significantly below the industry average. This demonstrated that lessons learned had not been acted on, but we are pleased to see that Severn Trent Water is showing signs of an improving trend.

In the case of Thames Water its 6-year rolling average awareness levels are below industry averages and show a declining trend. Southern Water is closer to 6-year rolling average levels but also shows a declining trend.

Good practice on how companies could improve on engaging with customers to raise awareness:

- Undertake a program of understanding on how communities in their area communicate. The program should gather information on ethnicity, language, literacy, trusted sources of information, preferred and most used communication channels and which audiences are using them. Companies should then use the evidence to communicate to customers in a language they understand and through channels customers use
- Enhance their local communication partnerships by including influential local figures such as social media influencers, youth MPs, faith leaders and prominent voluntary sector organisations
- Seek to create national communication partnerships with established community communication networks such as Neighbourhood Alert
- Behaviour change techniques e.g. use postcards to get messages out and avoid envelopes (fear of unknown of what’s in an envelope)
- Deliver the energy and water priority services data share project⁸ and embark on a collaborative priority services awareness campaign. Treating priority services as a brand and using brand-raising awareness principles will assist in regional, national and collaborative endeavours to significantly bolster awareness



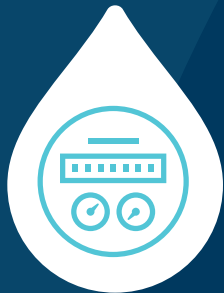
Good practice from outside the sector

Getting to know how a community communicates is vital. The Communicating with Disaster Affected Communities (CDAC) network states that: “It is essential that the right people get the right information at the right time through the right channels. Knowing what is happening, where to go for assistance, how to avoid further risk, and who to call for help is crucial for a community’s survival and recovery.

Communication is a form of aid. For it to be effective, it needs to be more than just providing information to a person - it also requires the ability for communities to be able to voice their opinions and provide feedback”.

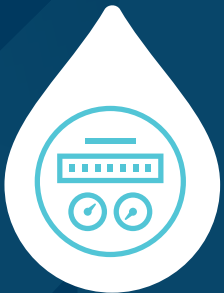
Their website www.cdac.network.org contains guidance for suggested ways to understand communities.

In addition to sharing good practice in this report, CCW is committed to improving the outcomes for customers who are hard to reach due to language, literacy, cultural and other barriers preventing engagement and understanding of communications from their water company. A key component of our work in this area will be collaboration between CCW, water companies, Ofwat and other organisations to develop and progress solutions to address those barriers.



42%

of consumers are aware of the additional support provided by water companies' priority services.



60%

we believe is achievable by 2025 if the industry makes a concerted effort



⁸. This project is working towards establishing arrangements which will enable customers to be registered for both energy and water priority services by speaking just once to either their energy or water supplier.

The need to get better at preparing for, informing on and responding to incidents

Building trust, raising awareness of support available and communicating effectively are all essential areas to be getting right to improve the customer experience if a major incident occurs.

As a result of the ongoing Covid-19 pandemic, now more than ever consumers are dependent on having a reliable supply of clean water. When an incident occurs where a consumer unexpectedly loses supply then they need to be able to trust their company to keep them informed and provide them with the support they need. As well as getting the support to those registered on their Priority Service Registers (PSR), it is imperative that companies identify who is facing transient vulnerability e.g. those who are struggling in the moment to access the support.

Companies are now more focussed on preparing for incidents. However, it is clear that there is still more effort needed by companies to plan, prepare and respond to incidents.

Incident planning presently fails to include enough experiential knowledge of people who have suffered/are most likely to suffer because of a major incident. This community understands how such incidents make them vulnerable and what their needs are during the incident. Engagement with this community needs to happen early in the planning stages, ideally to help co-produce emergency plans.

Water companies struggle to identify who may be more likely to be in transient vulnerable circumstances caused by an incident. Relying on Priority Service Registers is not enough; these do not capture consumers who are facing transient vulnerability.

For the first time in our annual tracking report, we asked customers about their capacity to collect bottled water from a local water company distribution station if their water supply was off for more than a few hours.

80% of customers felt they would be able to collect it themselves, 9% of customers said someone would be able to collect it for them and a further 9% told us they would be unable to collect it and had no one else to pick it up for them.

When asked under what circumstances they felt they would be unable to collect water, respondents identified the following main reasons:

- Housebound due to illness or disability 11%
- Lack of transport 6%
- If ill health deteriorated 5%
- Short-term acute illness 4%

Companies need to do all they can to reach out to these customers and provide them with the support they need.

Some water companies have encountered difficulties in getting timely access to data about who needs help from some local resilience forums (LRF) to enable the companies to plan and deliver support. This was recently evidenced during a water supply incident during the UK's lockdown period.

Water companies were not included in the list of organisations that had automatic access to people who were advised to shield during lockdown. At a time when water is seen as essential to households in order to accommodate the additional hand washing and clothes and house cleaning, water companies are unable to fully plan for prioritising shielded consumers.

We must therefore look for opportunities to improve outcomes for consumers when a major water incident happens.

Good practice on how companies could do this:

- Use social vulnerability indexes to identify potential areas where most transient support may be needed
- Use experiential learning of people who have suffered/are most likely to suffer because of a major incident. This community understands how such incidents make them vulnerable and what their needs are during the incident. Engagement with this community needs to happen early in the planning stages, ideally to help co-produce emergency plans
- The industry should have standardised formal arrangements in place with Local Resilience Forum's (LRF's) for information to be shared at preparation, planning and responding stages. This could include standardised agreed trigger mechanisms being put in place and agreed timescales
- Companies should continue at pace to establish effective partnerships. They should be clear on what they expect from their partnerships whether that be:
 - Identification partners – to identify people who need temporary support
 - Response partners - to help get the support to people who need it
 - Communication partners - to help share information about the incident
 - Learning partners – to help understand what support would be most useful
- Companies would benefit from having temporary categories on their PSR for consumers who have transient additional support needs. These should be reviewed after an agreed timescale such as 6 months
- Make it easy for customers to self-identify they need support
- Make it easy for friends, neighbours, relatives or third parties to notify the company that someone needs support
- Have effective emergency communications



Social Vulnerability Indexes

Social vulnerability can help illustrate the level of susceptibility for an individual or group to a risk. It is a concept based on the belief that people/groups have different abilities to cope with incidents and as such, it is not enough to plan for an incident based solely on the characteristics of the cause (e.g. the weather during the freeze and rapid thaw.) Social vulnerability adds the dimension of sensitivity to the scenario by considering the capacity or capability of a person to adapt.



Good practice example

Anglian Water is working in partnership with Scope to better understand its customers' needs. The company is seeking to understand how best it can meet customer expectations and needs during an interruption to water supply incident, particularly amongst those customers who may have disabilities or vulnerabilities that might mean they require additional, more tailored support.

Scope supports the demographic that Anglian Water is trying to reach and they have the social network and tools needed to help them reach such customers.

Scope have promoted a questionnaire through their various social media channels, ensuring that as diverse a range of participants as possible are reached, with a wide range of disabilities and vulnerabilities recruited to take part. So far, they have successfully engaged with more than 1000 customers.

A key finding from our Customer experience of supply interruptions research⁹ was that communication by companies to their consumers was poor. Two out of five affected consumers didn't hear from their water company about the interruptions. There was an over-reliance on social media and people found 'word of mouth' by families and friends the best way to get information. Since then we have been looking for and sharing good practice on how to improve emergency communications with companies.

Communications need to be:

- Identifiable in terms of who the communication is coming from and consistent
- Clear and easy to read
- Explanatory on:
 - what is happening
 - action the customer needs to take including what, why, when and how
 - action the company will take
- Linguistically matched to a customer's needs
- Delivered in a way which meets the customer's needs
- Timely



Good practice from within the sector

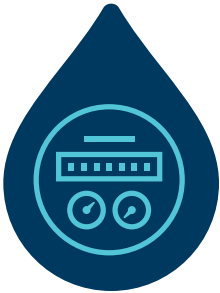
Thames Water –The company has rolled out a new app which gives its employees live face-to-face access to a British Sign Language (BSL) interpreter and alternative language interpreters via a handheld device or laptop. This means they can communicate with their hearing-impaired customers and non-English speaking customers in a way that's convenient and helpful for them.

The company recognised that the need for language access has become more unpredictable as society has become increasingly multilingual. By being able to assist every individual regardless of their language, culture or ability companies can deliver a higher value experience at the moment of need. Thames Water believe this will be of great benefit to its field workers.

The company worked with LanguageLine and deafPlus in London to pilot and introduce the app.

Affinity Water- The company has introduced a phone service through which customers who are on the PSR are automatically routed to a VIP line when calling about an operational incident.

During the period of high summer demand for water, the company was able to predict areas that may be affected by supply or pressure issues. Customers on the PSR in these affected areas were proactively called to let them know that they may be impacted and to check if they needed any support.



41.73%

increase in consumers registered for Priority Services in 2019-20.

Numbers of customers signed up for priority services

Companies record on their Priority Services Register the additional support that consumers need.

has been increasing at a steady rate over the last five years, from 273,455 in 2015-16.

We continue to see encouraging signs of year-on-year growth in the numbers of consumers signed up for priority services. Last year the number of customers registered increased by 41.73% from 420,392 to 595,839

This is an increase of 118% across the five-year period. We welcome the efforts that companies have made in promoting their schemes to achieve this, particularly by the upper quartile companies Anglian Water, SES Water, Hafren Dyfrdwy, Bournemouth Water, Bristol Water, Portsmouth Water and Dŵr Cymru Welsh Water.

The chart below shows that the number of customers who have signed up for extra help

Number of customers registered for Priority Services by company

Company	2015-16	2016-17	2017-18	2018-19	2019-20	% change 2018-19 to 2019-20
Water and Sewerage Companies						
Anglian	9,969	12,805	15,317	25,932	82,383	217.69%
Dŵr Cymru	23,747	23,712	26,196	32,731	56,119	71.46%
Hafren Dyfrdwy	N/A	N/A	N/A	765	1,531	100.13%
Northumbrian	14,171	14,916	13,629	14,414	16,897	17.23%
Severn Trent	31,820	35,579	38,922	43,607	50,130	14.96%
South West	9,983	10,523	11,060	17,909	24,157	34.89%
Southern	11,482	13,334	16,149	18,836	20,420	8.41%
Thames	59,542	57,225	60,020	69,130	80,824	16.92%
United Utilities	20,351	31,006	52,367	73,683	98,420	33.57%
Wessex	5,622	6,684	8,474	9,717	16,209	66.81%
Yorkshire	37,670	39,448	44,194	53,966	65,661	21.67%
Water only companies						
Affinity	16,921	24,259	24,922	22,521	31,212	38.59%
Bournemouth	856	779	757	702	1,269	80.77%
Bristol	2,884	3,315	4,018	4,329	7,583	75.17%
Cambridge	774	768	757	897	1,203	34.11%
Dee Valley	872	143	151	N/A	N/A	N/A
Essex and Suffolk	4,184	4,791	5,237	5,695	6,376	11.96%
Hartlepool	585	590	651	788	883	12.06%
Portsmouth	205	225	315	419	730	74.22%
South East	7,304	7,984	8,665	9,832	13,512	37.43%
South Staffs	12,954	11,070	10,923	12,146	14,273	17.51%
SES Water	1,559	1,449	2,260	2,373	6,047	154.83%
TOTAL	273,455	300,605	344,984	420,392	595,839	41.73%

However, the actual percentage¹⁰ of household customers signed up generally remains very low. Given that 9% of consumers have said they couldn't collect bottled water in an incident, this illustrates that there are needs out there that are currently not being met. Despite good progress this year, Portsmouth Water still has the lowest percentage with only 0.24% signed up. Dŵr Cymru Welsh Water has the highest percentage with 3.82%. All companies have work to do to reach Ofwat's target of 7% of household customers being registered by 2025.

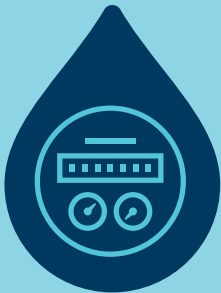
Percentage of household customers registered for priority services

Water and Sewerage Company	PSR numbers as a % of total HH connections
Anglian Water	2.80
Dŵr Cymru	3.82
Hafren Dyfrdwy	1.55
Northumbrian Water	1.37
Severn Trent Water	1.18
South West Water	3.07
Southern Water	1.02
Thames Water	1.40
United Utilities	3.01
Wessex Water	1.30
Yorkshire Water	2.83

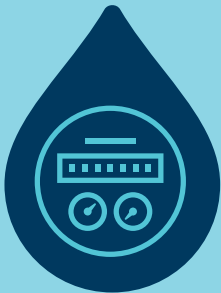
Water only company	PSR numbers as a % of total HH connections
Affinity	2.15
Bournemouth Water	0.65
Bristol Water	1.48
Cambridge Water	0.87
Essex & Suffolk Water	0.82
Hartlepool Water	2.05
Portsmouth Water	0.24
South East Water	1.39
South Staffs Water	2.54
SES Water	2.15
Yorkshire Water	2.83



9% consumers said they couldn't collect bottled water in an incident.



0.24% of Portsmouth Water customers are signed up despite good progress this year.



3.82% Dŵr Cymru Welsh Water has the highest percentage of customers signed up.



7% is Ofwat's target of household customers being registered by 2025.

Good practice from within the sector

Anglian Water achieved 218% growth in the numbers of consumers registered for priority services.

As well as ongoing promotion of the PSR, the company recognised that the Covid-19 pandemic meant it needed to respond at pace to extend its approach to reaching consumers with additional needs who may not be aware of the support available. The company took a variety of approaches to achieve this, including:

- Six email campaigns with 2,054,000 emails being sent in total
- Adverts on 18 local radio stations
- Fifteen newspaper/magazine articles
- Four Covid-19 community hubs were founded which promoted the company's website, social posts and newsletter articles
- A targeted PayPoint campaign, with 104,000 receipts printed which promoted both PSR and financial support
- A joint promotional campaign with Western Power Distribution through the charity, HealthWatch Lincolnshire. The digital campaign ran for 90 days to raise awareness of PSR, address people's fears and anxieties in relation to asking for support, answer questions and ultimately convert to sign-up of the PSR

Through the campaign they were able to reach a total of 84,730 customers and generated 141,187 views and shares.

- A 250,000 pharmacy bags campaign promoting PSR. As a very rural region, the company are targeting independent pharmacies who have reach and a trusted relationship with a demographic who would benefit from PSR.

Thames Water has created a new webform with automation built in. Customers can now fully self-serve to register, update their details or remove themselves from the PSR. Validating their details helps customers see their existing records with the company. Eighty five percent of webform submissions have been automatically processed, freeing up more time for staff to help those who are unable to self-serve.

The company has also changed its legal basis for acquiring and holding customer data to "substantial public interest". This means that hard to reach customers can be added to the PSR by friends, family members or carers.

Yorkshire Water – during the early stages of the pandemic, the company maximised the huge increase in website traffic to their PSR page to make registering for support easier for customers. This was achieved in two ways:

- Better positioning on the website, helping people to recognise that they need the support and a reduction in the number of clicks required to sign up.
- Making the online sign up easier so that friends, relatives and professionals could sign people up, making the text easier to read and removing obligations such as the need to enter complex details like account numbers.

Affinity Water - PSR shared video. As part of the utility networks group, it has had access to a video 'Lifelines – Introduction to Priority Services Register'. The company has this on its website and shared it via social media, as well as with its community partners.

The company also sent proactive SMS messages to more than 400,000 customers linking to its Covid-19 page, to drive awareness of support for all customers.

United Utilities - Increased social media posts and emails from its CEO to all customers in May 2020, highlighting the benefits of registering for priority services and this saw an increase in registrations.

¹⁰ Source: CCW reports as at 31 March 2019

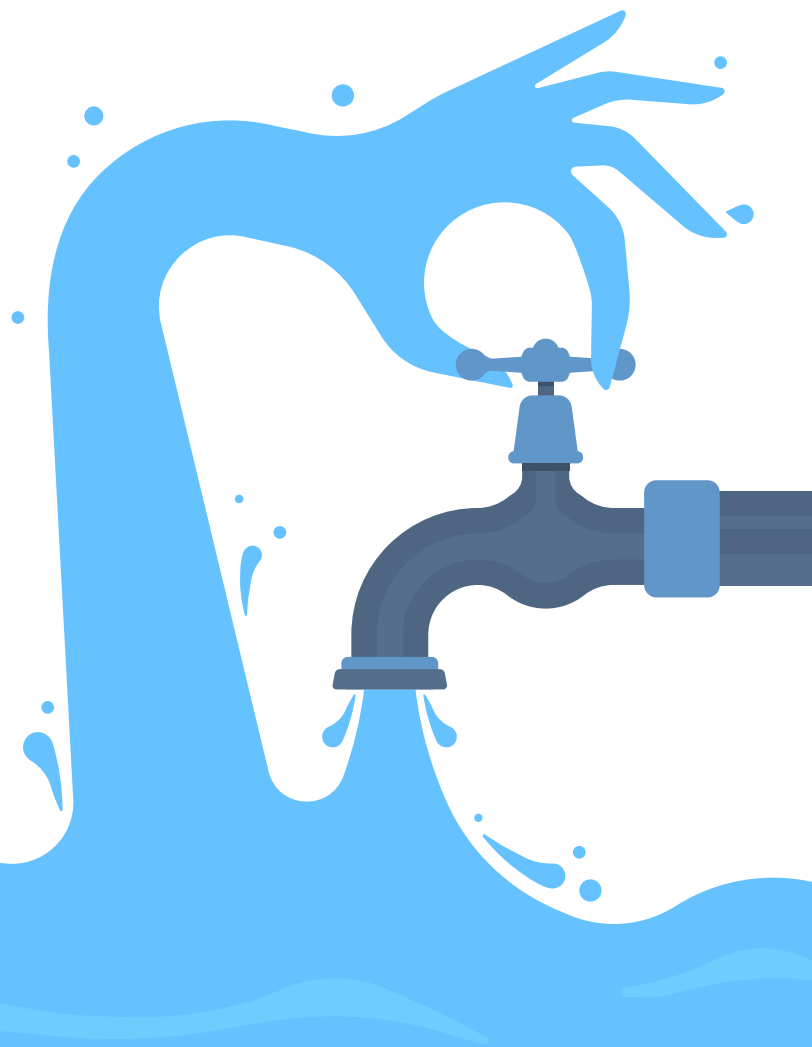
Accessible and inclusive services

Whilst having specific support available through priority services is helpful for customers, companies should strive to make all their services accessible and inclusive.

CCW is committed to helping water companies understand the needs of customers and we will be seeking opportunities to do this through our vulnerability manifesto work.

Good practice on how companies could do this:

- The water industry can take a leading role in inclusive design. Much can be learned from the work of The Centre for Excellence in Universal Design (CEUD)¹¹. In particular, the Universal Design for Customer Engagement in Energy Toolkit¹² provides comprehensive best practice guidance on achieving better customer communication for all customers.



Good practice from within the sector

Anglian Water - Mechanical Tap

Anglian Water want to find products to help better support its customers living with dementia to help them stay independent within their own homes. For people living with dementia, some seemingly simple tasks, such as remembering to switch off running taps, can become challenging. This can also affect people who do not have dementia.

Overflowing bathtubs or basins can cause water damage to the property and the situation can be highly distressing and potentially dangerous for people living with dementia. The loss of water can also lead to high bills which could cause financial worries for the customer.

Anglian Water is currently exploring the potential use of a new innovation which is a Mechanical Tap, designed to help customers living with dementia and also avoid wastage of water. Early stages of this innovation suggest it would be built as a hidden mechanical device which shuts off both taps (or the mixer tap) when the bath water level reaches the overflow. The Mechanical Tap shut off is integrated into the head of the bath and remains unseen and unnoticed until it is triggered. This is an 'invisible product', i.e. it has both utility and represents technology in a familiar guise. It could also be used by anyone who wants additional peace of mind.

Delivering Social Good

Last year we highlighted that there has been an increased focus within the industry in relation to social value. When you combine this with the industry's pledge to tackle wider social challenges and deliver social good, water companies have an opportunity to take a broader role in society. Examples of good practice from within the industry that we have seen include:

Anglian Water - In April 2020, the company launched the Positive Difference Fund. It is used to support projects that are having a positive impact on people and in the communities they serve, allowing them to provide help and connecting people with the practical and essential support they need. In the context of Covid-19, that commitment to 'social prosperity' translates into a desire to restore a sense of wellbeing and security among its communities, whether through practical support or help for emotional wellbeing. The company has now funded almost 100 groups across its region, including Hartlepool. The fund has already supported a wide range of organisations, each providing a vital service for those most in need in their community. These organisations estimate that this will help over 85,000 people.

The fund has supported a diverse array of causes from those providing hot meals for people sleeping rough and groups combatting coronavirus fraud, to those adapting services for autistic children and vulnerable adults, including telephone befriending for people with dementia and providing devices for adults with learning difficulties to reduce isolation.

Additional support offered to customers includes financial advice, payment holidays, instalment plans, the use of income maximisation tools to signpost additional help and the promotion and extension of its Priority Services Register. Through effective partnership working, the company has offered all organisations who have sought the support of the Positive Difference Fund the opportunity to work with them, to promote the ways that Anglian Water can support their service users.

Yorkshire Water – Following on from the shared work of creating the Utilities against Scams guide, the company has started work to improve its response to customers who may be subject to fraud. The company has improved its response to customers who are concerned around the legitimacy of a Yorkshire Water caller at the door and have designed a process to communicate with customers if there is a cluster of bogus callers using the "water board" ruse. The company has partnered with West Yorkshire and South Yorkshire police on this initiative and this has so far led to 2,000 customers registering for the password service.

Affinity Water – The company partnered with other utilities including UK Power Network and water companies to offer collective financial support to community foundations in the area where they operate. This has helped to make sure the funding quickly gets to where it can make the most impact in boosting community resilience, including local foodbanks, volunteer centres, food delivery services and outreach programmes for those at risk of isolation.

The company's CEO and Director of Customer Operations visited a group of customers in its supply area as part of a focus group and learned about the impact that Covid-19 has had on its communities. Topics covered included affordability, communications, water quality and brand awareness.

Portsmouth Water – Through these unprecedented times, the company has recognised that the need for it to support the community has never been greater. Its engagement with stakeholders has increased, ensuring organisations that help the most vulnerable are aware of what the company can offer and can signpost to them when needed.

¹¹ <http://universaldesign.ie/>

¹² <http://universaldesign.ie/Products-Services/Customer-Engagement-in-Energy-Services>

There are about nine million people over 70 in the UK, which is about 14% of the population. In response to the guidance given by the Government, the company has automatically registered those who it identified as being 70 or over onto its Priority Services Register. The purpose is to provide help if a water interruption occurs and they are unable to leave their property to obtain water, due to lockdown restrictions or health concerns.

United Utilities – The company joined forces with Northern Gas Networks, Cadent Gas, Electricity North West (ENW) and SP Energy Network to create the North West Utilities Together group. This will enable it to share best practice and work more consistently with gas and electricity in the future, to help tackle the issues of customers living in vulnerable circumstances in the North West.

With thousands of people in the North West losing their jobs over the past 6 months, the company has partnered with The Launch Group to offer free support, guidance and online courses to help people with interview skills, CV writing etc. to help them kick-start their career again.

Summary

With more people than ever facing financial and non-financial vulnerability, we will be working with Ofwat, water companies and other organisations to improve the support that the industry can provide.

This report provides companies with an opportunity to learn from the good practice and recommendations.

Our independent affordability review, that commenced in October 2020, provides a great opportunity to collaborate on improving support to those who are experiencing financial vulnerability.

The launch of our non-financial vulnerability manifesto sets out the priorities we will be working towards and we hope will provide a catalyst for CCW, Ofwat, the water industry and other organisations to collaborate on:

- Establishing the industry as a trusted source of information and support
- Improving identification of transient vulnerability
- Getting better at raising awareness and communicating about their services, plans and availability of support with all their customers
- Offering accessible and inclusive services
- Getting better at preparing for, informing on and responding to major water incidents.



The voice for water consumers
Llais defnyddwyr dŵr

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