



ccw

The voice for water consumers  
Y corff sy'n rhoi llais i ddefnyddwyr dŵr

# Low income households' experiences of water bill affordability & support

Research report 2021

djs  
research

[ccwater.org.uk](http://ccwater.org.uk)



# Contents

<b>1</b>	<b>Foreword</b>	<b>4</b>
<b>2</b>	<b>Executive summary</b>	<b>5</b>
2.1	Introduction	5
2.2	Managing finances	5
2.3	Water company relationships	6
2.4	Barriers to seeking help	6
2.5	Social tariffs & other support schemes	7
2.6	Communication preferences	8
<b>3</b>	<b>Introduction</b>	<b>10</b>
3.1	Background	10
3.2	Research objectives	10
3.3	Research methodology	11
<b>4</b>	<b>Managing finances</b>	<b>14</b>
4.1	Introduction	14
4.2	Context	14
4.3	Financial vulnerability spectrum	15
4.4	Current feelings towards money	17
4.5	Impact of winter & Christmas	18
4.6	Drivers of financial vulnerability	18
4.7	Impact of the Covid-19 Pandemic	19
4.8	Budgeting	20
4.9	Prioritisation of bills	21
4.10	Looking to the future	22
<b>5</b>	<b>Water company relationships</b>	<b>24</b>
5.1	Introduction	24
5.2	Perceptions of Water Companies	24
5.3	Comparisons to energy suppliers	25
5.4	Contact during the Covid-19 Pandemic	26
5.5	Asking for help	27
<b>6</b>	<b>Barriers to seeking help</b>	<b>29</b>
6.1	Introduction	29
6.2	Lack of awareness	29
6.3	Lack of trust	29
6.4	Emotional barriers	30
6.5	Mental health	30
6.6	Physical health conditions	30



---

6.7	Practical administration tasks.....	31
6.8	Language barriers.....	31
6.9	Reduced workforce during pandemic.....	32
<b>7</b>	<b>Social tariffs &amp; other support schemes .....</b>	<b>33</b>
7.1	Introduction.....	33
7.2	Awareness of social tariffs.....	33
7.3	Social tariff application process .....	34
7.4	Impact of social tariffs.....	35
7.5	Eligibility confusion.....	36
7.6	Other support schemes explored .....	36
7.7	Usage of water meters.....	39
7.8	Customer-generated suggestions .....	40
<b>8</b>	<b>Communication preferences .....</b>	<b>41</b>
8.1	Introduction.....	41
8.2	Channel preferences .....	41
8.3	Additional considerations for non-native speakers .....	41
<b>9</b>	<b>Appendices .....</b>	<b>42</b>
9.1	Pre-task .....	42
9.2	Discussion guide .....	43



# 1 Foreword

Over the last decade there has been a significant increase in the range and scope of financial assistance measures provided by water companies in England and Wales to support customers who would otherwise struggle to pay their household water and sewerage bills. However, not all households are receiving the support they need, and the economic impacts of the COVID19 pandemic are likely to drive greater need for support.

The economic consequences of the coronavirus pandemic have raised both immediate and longer-term challenges for the water industry in terms of its support for financially vulnerable households. The measures put in place by the sector, combined with the broader Government support mechanisms, have so far proved effective in ensuring many 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, rises in unemployment levels would make water charges and other bills less affordable for many households. It is vital that the sector's future approach to supporting households is capable of meeting these challenges.

In October 2020 The UK and Welsh Governments asked CCW to undertake an independent review of the current affordability support for financially vulnerable water customers, and to identify if changes to existing measures and delivery mechanisms could provide greater benefits to customers facing financial pressures.

In undertaking the review, we have sought to gather insights and evidence from a range of sources. In particular it was vitally important to us to ensure that we heard from customers who face financial challenges so that we are able to reflect their experiences and views in our final recommendations. We were therefore delighted to be able to appoint DJS Research to undertake this important piece of work. The findings will help us place customers' voices at the centre of the water affordability review, and our future work, helping us achieve further progress in ensuring effective financial support is available and that it reaches those who need it.

**Andrew White, Senior Policy Manager**  
**The Consumer Council for Water**



## 2 Executive summary

### 2.1 Introduction

Improving the affordability of water charges for the financially vulnerable is a key focus for CCW. CCW commissioned research to understand the specific experiences and attitudes of customers on low incomes. This included their experience of managing household budgets, whether/how their situation has been affected by the pandemic, their relationship with their water company, awareness/usage of assistance schemes, barriers to seeking help and how they would like to be communicated with.

The research will be used to update and expand CCW's understanding of the needs of financially vulnerable customers. It will be used to inform the CCW Affordability Review, which was launched in October 2020.

40 one-hour in-depth interviews were conducted with a range of customers on low incomes (less than £16,000 per year), across England and Wales. 12 of the respondents were already on a social tariff and 3 of the respondents spoke English as a second language.

The interviews were conducted via video or telephone, depending on the respondent's preference. Prior to their interview, all respondents completed a task (either online or on paper) to understand their attitudes to money, impact of the pandemic and to record any in-the-moment trade-offs they were making when considering spending money.

As a qualitative piece of research, the focus was on collecting rich, detailed insight from a relatively small number of people, as opposed to a nationally representative survey of hundreds of people. The findings are based on individual stories and experiences.

The research was conducted between 30th November 2020 and 18<sup>th</sup> January 2021.

### 2.2 Managing finances

- Financial vulnerability is a spectrum on which people can move up or down. At the time of the research, each respondent fell into one of the following categories but these circumstances are not necessarily fixed:

**In Arrears:** behind with some or all household bills (not necessarily water bill)

**Struggling:** either occasionally or regularly struggling to afford some or all household bills (but not in arrears)

**Making Ends Meet:** able to afford household bills without difficulty.

- Both short and long-term issues/events can result in financial vulnerability – it can happen to anyone at any time. Those in a more short-term situation may only require support for a relatively short period of time.
- The Covid-19 pandemic has affected everyone to varying degrees but had completely shaken the financial stability of some of those within the sample.



- Typically, those on low incomes have learnt, through necessity, to budget very carefully. They are keen to contribute to their bills, but require some flexibility.
- Rent and utility bills were often prioritised over other outgoings. These were generally considered a priority to pay due to the fear of being evicted or of being cut off from utilities. This included a fear of having their water cut off, highlighting low awareness of the fact this would not happen.
- Some felt cautiously optimistic about the future whereas others communicated a sense of desperation or fear about an unpredictable or difficult future.

## 2.3 Water company relationships

- Feelings towards water companies varied considerably from very negative to very positive, generally depending on an individual customer's personal experience or interaction with the company.
- Crucially, those on a social tariff/in receipt of help from their water company were typically most positive. Those in need of help but unaware of, or felt unable to access such support, were the most negative. This underlines the importance of communicating the help available.
- The majority of respondents described the relationship as distant. A key reason for this appears to be the fact that contact with their water company is minimal for most. This 'distance' can lead to low awareness of available support, a lack of trust, and prevent some customers from feeling that they can ask for help.
- Some customers felt that they received more frequent communication from their energy supplier(s), which is perhaps to be expected given the competitive nature of that market. Despite this, some customers had very negative experiences of their energy provider. For example, if they had been billed incorrectly and were fighting for it to be reviewed or if they felt their provider did not offer sufficient flexibility around payment.
- Most respondents could not recall specific communications from their water company relating to financial help during the pandemic, although some acknowledge this may have been received but forgotten about.
- Most customers claimed that if they were struggling to afford their water bill, they would contact their water company in the first instance. The channel for doing so depended on personal preference. There are, however, a number of barriers to seeking help (see 2.4).

## 2.4 Barriers to seeking help

Key barriers to seeking help from a water company:

- **Lack of awareness** that help is available. There was an assumption by some that because a customer cannot switch water provider, they are forced to accept the tariff they are on.
- **Lack of trust:** There was a general feeling of disenfranchisement amongst some, particularly those with longer-term financial difficulties. This was not necessarily





specific to water companies, but all large companies/organisations considered to hold 'power'.

- **Emotional barriers:** Debt is incredibly personal and often associated with feelings of shame and embarrassment. Customers facing financial difficulties can feel too proud to ask for help and as such their struggles may be currently going under the radar.
- **Mental health conditions:** Conditions such as anxiety and depression can be a barrier if they are preventing a customer from engaging with financial problems.
- **Physical health conditions:** Customers with chronic physical health conditions noted they may have periods where they are not well enough to engage with their finances or seek help.
- **Fear of practical administration tasks:** Some customers were worried about any practical administration tasks, such as filling in forms, they might be required to complete in order to access help.
- **Language barriers:** For those for whom English is not their first language, finding out about available support in the first place can be difficult unless information is translated. Some nervousness evident about speaking on the phone in case communication is difficult.
- **Perceptions of a reduced workforce due to the pandemic:** Some respondents noted worries that in the current pandemic there may be fewer people working in customer services. Those who were would be very busy, and that some staff are likely to have been furloughed. This could make it harder to get help, plus they do not wish to be considered a burden.

## 2.5 Social tariffs & other support schemes

- 12 customers were already on a social tariff within this research sample. Of those 12, most claimed to have found out about the relevant scheme as a result of their own actions rather than via proactive contact from the water companies.
- Those who applied on their own (as opposed to with the help of a case worker) found the application process easy, particularly if it was largely completed via telephone.
- The only negative was the length of time some had to wait from initial contact to discovering what, if any, help would be provided. Some respondents described waiting a few weeks and this did result in some anxiety.
- Those on a social tariff explained that this has a very positive impact on their lives. It reduces anxiety/stress about at least one bill, the money saved can be spent on other essentials such as food or energy bills and it helps recipients to feel more in control.
- A number of other types of support schemes were presented to the respondents as potential ideas, as not all are currently available:
  - **Charitable trusts and in-house crisis funds** were deemed a great way to help someone in crisis and would show a water company to be caring and helpful. Some respondents were concerned it could be open to abuse and



they questioned how the water company might decide who is eligible and most in need.

- **Payment matching** considered an incentive to keep paying what they can and to still feel that they are making an active contribution, whilst simultaneously demonstrating a caring and helpful attitude from the water company. However, some suggested it was unfair to other people who are just about managing to pay but are not in debt, or that it could be open to abuse.
- **Payment breaks** were deemed useful for specific short-term issues. It was felt it would demonstrate understanding on the part of a water company, recognising that anyone can be faced with financial stress at any time. However, there were concerns a payment break would simply defer the problem rather than solve it.
- The idea of **benefit entitlement checks** was generally welcomed as it can be difficult to find out about benefit entitlement. However, it was deemed at odds with the role of a water company for some, and they would prefer to use a more central source such as their local council.
- The idea of **money/debt advice referral arrangements** was generally welcomed and deemed helpful. It offers a longer-term solution e.g. learning how to better manage money. Given potential feelings of pride and embarrassment, any referral would need careful handling.
- **Water efficiency home audits** were deemed a good idea in principle, all respondents were keen to save water for environmental and financial reasons. It is seen as a water company's role to provide such advice and is therefore a natural fit.
- The idea of the **lowest bill guarantee scheme** was very positively received and some felt it could help them overcome their fear of switching to a meter by ensuring they could still be charged on their lower unmetered rate. However, some were dubious about the guarantee.

## 2.6 Communication preferences

- Few respondents were reading their water bill in detail as it was considered boring and/or complicated. Consequently, communications about the help available such as social tariffs would be more likely to stand out via a separate, stand-alone communication.
- Some customers preferred email for this (low cost, low environmental impact) whereas others would prefer a written communication (less internet savvy, less trusting of email). In either case, there was a desire for the communication to be visual rather than text heavy, friendly in tone, sympathetic and clear. Some suggested they would prefer a telephone call to find out if they needed any help.
- Respondents suggested a variety of other relevant channels of communication. These included GP surgeries, food banks, job centres and community centres.
- Respondents who spoke English as a second language stressed the need for communications to be translated into multiple languages. They also





---

recommended communicating via local community centres/community leaders as they will be in a better position to spread messages in the most appropriate ways.



# 3 Introduction

## 3.1 Background

Improving the affordability of water charges for the financially vulnerable is a key focus for CCW. The Operational Business Plan for 2020/1 includes a campaign to create excellent, accessible and affordable services for all.

CCW commissioned research to understand the specific experiences and attitudes of customers on low incomes (i.e. in receipt of income related benefits, or household income of less than £16,000 a year). This included their experience of managing household budgets, whether/how their situation has been affected by the pandemic/lockdown, their relationship with their water company and how they would like to be communicated with.

### **CCW plan to use the research findings to:**

- Update and expand their understanding of the needs of financially vulnerable customers
- Inform the independent review of water affordability support and wider water affordability work. The research will be used to inform the CCW Affordability Review, which was launched in October 2020.

Evidence from the research will provide CCW with greater legitimacy and accuracy in representing consumers through an up-to-date evidence base to inform their thinking.

## 3.2 Research objectives

### **The research objectives were to explore the following with customers on low incomes:**

- How these bill-payers manage their household budgets and particularly their water bills
- If and how their financial situation has been affected by the pandemic/lockdown
- Whether or how water companies have responded any differently because of the pandemic situation and what bill-payers would have liked them to have done
- To understand their relationship with their water company and willingness to seek help from them
- Preferences in terms of sources of information and support and reasons for this
- Awareness of and effectiveness of social tariffs and assistance schemes
- Barriers to awareness and access to support
- Views on the types of support schemes offered by companies. Do they provide the support needed? Can customers easily understand and engage with them?
- Gaps in the help currently provided by water companies, including consideration and comparison with the support offered by other utilities/service providers.



### 3.3 Research methodology

A qualitative methodology was used to explore the personal experiences and attitudes of people on low incomes. The research objectives required depth and detail, as opposed to breadth and statistics.

The maximum threshold for 'low income' in this case was set at £16,000 annual household income (before tax and national insurance, and including any pensions, benefits, or extra earnings). A variety of other definitions were explored, including that of the previous affordability research undertaken by CCW in 2014. That research included those whose household income was no more than 10% above the threshold for defining low income for their household composition using the most commonly used definition of being in poverty – household income is below 60% of the median or mid-point income of all UK households. Those with less than 60% of median income are classified as poor. This 'poverty line' is the agreed international measure used throughout the European Union.

However, defining financial vulnerability has become increasingly complex as a result of the Covid-19 pandemic. Those who are financially vulnerable could be feeling this for the first time because they fear they are about to be made redundant, or work in an industry that is particularly affected by the pandemic. They may also have spent at least part of the year on furlough, with a lower income than normal. Added to this, two families with the same household income can have a different perception of how they are coping financially.

In addition to this, it was acknowledged that water companies themselves use different criteria for entry to their support schemes. Hence it was agreed to keep the criteria relatively simple and use a maximum household income threshold of £16,000 a year.

40 hour-long in-depth interviews were conducted with water bill payers. Due to the Covid-19 pandemic it was not possible to interview respondents in person and instead the interviews took place either via Zoom or telephone (depending on respondent preference). Interviews were recorded for the purpose of analysis.

Aside from the core criteria that all the respondents were bill payers and in receipt of £16,000 or less annual income, a mixture of other criteria was applied to ensure a broad range of respondents were interviewed. A screening questionnaire captured this information during the recruitment process.



The following table provides an overview of the respondents included in the research:

<b>Criteria and detailed breakdown of the 40 x 1-hour in-depth interviews</b>	
<b>Geographical region</b> (see further information on next page)	36 x England: North West x 6, North East x 2, Yorkshire x 7, Midlands x 6, East of England x 5, London x 5, South East (excluding London) x 3, South West x 2 4 x Wales
<b>Capacity to pay household bills<sup>1</sup></b>	4 x In Arrears 22 x Struggling 14 x Making Ends Meet
<b>Children</b>	10 x No children 13 x Children living at home 17 x Children grown up
<b>Life-stage</b>	Age range 22-79 years old 12 x Retired
<b>Gender</b>	27 x Women, 13 x Men
<b>Ethnicity</b>	30 x White British 6 x Asian/Asian British 3 x Mixed 1 x Chinese
<b>Language</b>	3 x English as second language
<b>Social tariff</b>	12 x on a Social tariff
<b>Water meter</b>	15 x unmetered 15 x inherited meter 9 x requested meter 1 x compulsorily metered

<sup>1</sup> Based on capacity to pay household bills in general as opposed to just the water bill. See next page and Section 4.3 for more detail.



The mixture of geographical regions was intended to ensure a spread of different water companies were included in the research, rather than to provide a robust sample of customers from every water company. Findings are not reported at regional/water company level.

In terms of a respondent's capacity to pay household bills, this was included at the recruitment stage and further refined during analysis once the researchers had been able to speak in depth with each respondent. The question at the recruitment stage was as follows:

***When it comes to paying household bills, such as the water bill, which of the following best describes you/your household at the moment?***

Code	Answer option	Tick box	Code as...
1	Keeping up with household bills without any difficulties	<input type="checkbox"/>	'Making ends meet'
2	Keeping up with all household bills but it is a struggle from time to time	<input type="checkbox"/>	'Struggling'
3	Keeping up with all household bills but it is a constant struggle	<input type="checkbox"/>	'Struggling'
4	Falling behind with some household bills	<input type="checkbox"/>	'In arrears'
5	Having real financial problems and have fallen behind with many bills	<input type="checkbox"/>	'In arrears'

For analysis and reporting each respondent was categorised as either 'In Arrears', 'Struggling' or 'Making Ends Meet'. In a small number of cases, this was different to how the respondent was initially classified at recruitment. It should be acknowledged that financial vulnerability is not a fixed state and a respondent who was defined as 'Making Ends Meet' could now be 'Struggling' or 'In Arrears'. Please see section 4.3 for further detail.

Interviews were conducted between 30th November 2020 and 18<sup>th</sup> January 2021.

In addition to the interview, all respondents completed a pre-task. The pre-task was designed to help the researchers build rapport with respondents, particularly as we were unable to visit them in person due to the Covid-19 restrictions. It helped respondents to think in advance of their interview about their money management style, general attitude to finances and the impact of the pandemic. For example, respondents were asked to find images that represent how they feel about managing money and their financial futures as well as recording any in-the-moment trade-offs they were making when considering spending money.

Respondents received the pre-task a few days before their interview and the majority (30) were able to complete this via a free-to-use specialist mobile research app. This allowed the moderators to see respondent uploads straight away, engage in conversation and ask some additional questions via the app. For those without access to a smartphone or lacking in confidence to use such an app, a version was provided by email or post.

The pre-task and discussion guide are both provided in the Appendices.



# 4 Managing finances

## 4.1 Introduction

This section provides an overview of the context in which the research took place and the different types of financial vulnerability that exist, as well as some of the driving forces behind such vulnerability. It explores the ways in which customers on low incomes manage their day-to-day finances, how they prioritise household bills and how they feel about their financial circumstances both now and in the future.

## 4.2 Context

The research took place in the midst of the global Covid-19 pandemic. During the course of the research period (November 2020 – January 2021), England and Wales were subject to various local tier restrictions and national lockdowns at different times. This limited non-essential travel, retail, leisure and hospitality as well as requiring schools to close.

Upon the outbreak of the pandemic early in 2020, the Government introduced various measures to offer financial support to those impacted. These included:

- The furlough scheme, in which the Government contributed 80% towards wages of employees unable to work
- Self-Employment Income Support Scheme grants
- A £20 weekly uplift to Universal Credit payments

Several of the respondents within the research sample were currently on or had previously been on furlough.

Several respondents were receiving Universal Credit, although awareness of the reasons for the £20 uplift was mixed.

The research also included a number of people who were accessing food banks for the first time as a result of the pandemic, reflecting findings from the Trussell Trust:

**More than 1.2 million emergency food parcels were given to people struggling to afford essentials by food banks in the Trussell Trust's UK-wide network between 1st April & 30th September 2020, making it the busiest ever half-year period for food banks.<sup>2</sup>**

---

<sup>2</sup> <https://www.trusselltrust.org/news-and-blog/latest-stats/mid-year-stats/>





## 4.3 Financial vulnerability spectrum

Financial vulnerability is a spectrum on which people can move up or down. At the time of the research, each of the respondents fell into one of the following categories but these circumstances are not necessarily fixed:

- **In Arrears:** behind with some or all household bills (not necessarily water bill)
- **Struggling:** either occasionally or regularly struggling to afford some or all household bills (but not in arrears)
- **Making Ends Meet:** able to afford household bills without difficulty

One small set-back such as an appliance breaking can push someone who was previously coping into a more difficult situation.

Given the third national lockdown that began in England in January 2021, it is possible that some of the respondents interviewed prior to January 2021 will have seen their financial circumstances worsen.

It is also noted that how one views one's own financial situation can be subjective. Two people might receive the same income but their capacity to manage and their mind-set towards it can be very different e.g. they may not consider themselves to be 'struggling' in relation to people they consider to be 'worse off'. Respondents were classified into one of the above categories during the analysis stage using agreed definitions.

### 4.3.1 In Arrears

Respondents classified as 'In Arrears' had fallen behind with at least one household bill (not necessarily their water bill). In the most extreme case, one respondent was behind with all bills, borrowing money from friends to survive and was unsure where to turn.

At the time of the research, 4 of the 40 respondents were classified as 'In Arrears' but some of the other respondents had been in arrears in the past.

### Case Study 1: In Arrears

Female, 50, lives with grown-up daughter.

This respondent ran her own business until she was diagnosed with cancer. This, along with other long-term chronic health conditions, has meant that she has been unable to return to work.

She is in receipt of Universal Credit and the Warm Home Discount Scheme, and describes herself as living "week to week".

With regards to her water bill, she was on the Water Direct scheme.

*"Not everyone is in the same position. We might all be in the same boat at the moment but some of us are just clinging on at the back."*



### 4.3.2 Struggling

Respondents defined as 'Struggling' were not in arrears but did describe it as a struggle to afford their household bills (either some or all the time). Many of them were making difficult decisions/trade-offs in order to pay their bills, for example using food banks. Some of these respondents also explained that they had been in debt in the past, reinforcing the fact that financial vulnerability is rarely a fixed state.

At the time of the research, 22 of the 40 respondents were classified as 'Struggling' to some extent.

#### Case Study 2: Struggling

Female, 42, lives with husband and 2 children.

Due to Covid, this respondent was put on furlough (she worked part time in the hospitality industry) and her husband was unable to continue with his work as a self-employed photographer. He has since found work on a farm.

They are not in receipt of benefits but are on a low-income tariff with their electricity provider.

They are not on a social tariff with their water company, but feel their water bill is more manageable than their energy bills. She noted that she would not want to "take too much from the system" if she can afford to pay.

*"I like to pay my way. I have never missed a bill and I always pay or pay what I can afford/the minimum."*

### 4.3.3 Making Ends Meet

Respondents classified as 'Making Ends Meet' felt able to afford their household bills without sacrificing other essentials such as food. They were relatively 'comfortable' in comparison to other respondents within the sample and were not under the same pressure to count every penny. They were typically (but not exclusively) less likely to have children living at home.

At the time of the research, 14 of the 40 respondents were classified as 'Making Ends Meet'.

#### Case Study 3: Making Ends Meet

Female, 22, lives alone.

Respondent suffers from chronic fatigue and pain and is therefore not able to work at the moment. She receives Employment and Support Allowance and Personal Independence Payment. As she has been receiving these benefits for some time, her finances have not been particularly impacted by the Covid-19 pandemic.

She has minimal outgoings and her benefit payments cover her bills and food. She describes herself as extremely organised with money and always looking for deals, coupons etc rather than paying full price for items.

Although she is currently making ends meet, she does feel uncertain about her financial future:



*"As someone who struggles with everyday tasks due to chronic fatigue and pain, finding a job or starting a business that works around my issues seems like a hugely daunting task."*

## 4.4 Current feelings towards money

As part of the pre-task, respondents were asked to find an image that sums up how they currently feel about managing their finances.<sup>3</sup>

Most of the images (and associated explanations) related to struggling and feeling anxious or stressed, for example:



*"I never see any money for myself. I can't save because no money left over. I might as well chuck it out the window."*

### **In Arrears**

*"It can be a never-ending battle."*

### **Struggling**

*"Managing money on a tight budget feels like it just slips through your fingers, no matter how tight you clench your fist"*

### **Making Ends Meet**

Other images related to the need for careful budgeting on a low income, for example:



*"A few days before payday I work out everything that is going to be paid out and see what is left."*

### **Struggling, Social Tariff**

<sup>3</sup> **Image disclaimer:** we do not have individual permissions to these images, they are merely a reflection of an internet search that respondents undertook as part of a market research task and may not be reproduced.



## 4.5 Impact of winter & Christmas

Several of the respondents who were classified as 'Struggling' or 'In Arrears' provided examples of the difficult decisions they have to make on a low income. The cold weather meant they were spending more on energy and Christmas was adding to the pressure, particularly for parents. For example:

*"To be honest I've had no spare cash for two weeks and have been living on soup and sandwiches since then. My universal credit went into my bank today and I have been straight to the supermarket to fill my fridge and cupboards up with enough food for the next month.... This afternoon I will go online and pay all my bills. I don't expect to have much left. It makes me feel pretty helpless when the money comes in and by the end of the day it's all gone."*

### **Struggling, Social Tariff**

*"You apply for universal credit but they won't give you anything as you have to wait seven weeks. If you are doing five contracts in a year, that is 35 weeks you have lost. Although I have worked all my life, I have sat for two years in December with no hot water, no electricity, no food and the third year it happened I had to phone 999 as I was ill."*

### **Struggling**

*"I was tempted to buy my daughter a Barbie dreamhouse she really wants for Christmas. However, it means putting on a store card which means interest to add on... There's no way we can afford it out right especially when we've been relying on foodbanks to help us."*

### **In Arrears**

*"I saw lovely decorations today in the Asda book and I thought aw I'd love to have those but I only have £10 left until my money comes on Saturday and I need extra electric as the heating is on more now so the electric comes first"*

### **In Arrears**

## 4.6 Drivers of financial vulnerability

A mixture of drivers had led to the financial vulnerability of respondents in this sample. This serves to highlight the fact that anyone can become financially vulnerable at any time and it can be caused by both short and long-term issues or events.

### **Short-term events resulting in financial vulnerability included:**

- Having a baby (e.g. a single parent and now unable to work)
- Redundancy
- Lost job/income as a direct result of the Covid-19 pandemic.



Those impacted by short-term events anticipate some 'light at the end of the tunnel.' Whether it be plans to return to work once a child is at school or the expectation of finding a new job, they believe that their financial situation will improve in the future.

Customers in these types of short-term circumstances may only require financial support for a relatively short period of time. However, they can potentially be less willing to ask for help given the stigma attached to debt or receiving benefits. If they have worked all their life up to that point a sudden change in fortune can be difficult to come to terms with.

#### **Long-term issues or events resulting in financial vulnerability included:**

- Disability or chronic health condition limiting physical ability to work
- Mental health difficulty/condition
- Low-income work
- Retired with little/no savings.

For these customers, their financial situation is unlikely to change and as such, support is required on an ongoing basis. Generally speaking, respondents in these longer-term situations had a greater awareness of the type help available as they were already familiar with Universal Credit, food banks and other local support networks.

## **4.7 Impact of the Covid-19 Pandemic**

The Covid-19 pandemic had affected everyone's finances to varying degrees.

The respondents most impacted financially had been made redundant or had their income severely reduced. Typically, these respondents worked in the leisure, hospitality or travel industries. Some were struggling or in debt for the first time in their life and some were claiming benefits for the first time. This has forced them to reassess things they may have previously taken for granted and has impacted their sense of identity.

In other cases, the impact of the pandemic on respondents' finances was considerably lower. Those who were in stable employment, retired or who were already claiming benefits prior to Covid-19 had seen little change to their income. In fact, in some cases they have been able to save what they might have otherwise spent on commuting, eating out or holidays. It should be noted, however, that such savings are often off-set by other costs e.g. higher energy bills as a result of being at home every day.

#### **A number of common themes emerged in relation to the pandemic:**

- Spending more time at home resulted in higher utility bills (especially during winter)
- Changing shopping behaviour was often leading to increased costs (e.g. switching from Aldi/Lidl in order to get home delivery or no longer being able to access charity shops).
- Negative impact on mental health, which in some cases was leading to impulse purchases or spending more on food, alcohol, or cigarettes etc. in a bid to cheer themselves up.



---

*"I used to get lifts to discounted stores like Aldi, Lidl and Home Bargains but now I'm trying to find delivery slots for supermarkets like Sainsbury's, Tesco or Asda where the products I buy are more expensive."*

### **Struggling, Social Tariff**

## **4.8 Budgeting**

The majority of those interviewed were highly conscious of their exact incomings and outgoings and careful budgeting behaviour was common. For some, going over budget even slightly can be the difference between affording food at the end of the week or using a food bank.<sup>4</sup> Respondents were budgeting weekly, fortnightly or monthly depending on when they receive their income/benefits/pension. Many would calculate any available spend after rent/bills paid, often using a hand-written budget or an Excel spreadsheet.

*"I feel I have to log all of my income and expenditure on an Excel sheet, Excel is my friend!"*

### **Struggling**

Many were using Direct Debit to aid budgeting and for convenience. This meant that they did not have to worry about forgetting to pay a particular bill and going into arrears. For some, however, Direct Debit caused anxiety and was avoided. Some were worried that a company would be able to take any sum of money from their account. Others knew they would not necessarily have sufficient funds to cover Direct Debits on a set date and preferred the flexibility to pay in other ways such as Pay As You Go or paying online.

The use of debit cards was common but some were budgeting by withdrawing a set amount of cash for a particular period. Use of credit cards was low, either because this was unavailable to them or a general reluctance to use credit (particularly if they had struggled with debt in the past). Some were using catalogues to spread the cost of items but also noted that this sometimes restricted their choices to more expensive brands.

There were some attempts at saving, usually ad-hoc and small amounts. Saving mechanisms included secondary current accounts, easy access savings accounts, virtual 'pots' on banking apps, as well as physical tins/jars.

*"Any change I have in my purse daily goes straight into a tin...Pennies make pounds after all."*

### **Making Ends Meet, Social Tariff**

---

<sup>4</sup> 5 people within the sample spontaneously talked about using food banks.





In addition, some of the respondents discussed the use of coupons, searching out deals and waiting to purchase items during sale periods (e.g. Black Friday).

Only a small minority felt 'out of control' and past the point at which a budget deemed useful. However, several of those now working to a budget had been in debt in the past and learnt to manage their finances with the help of debt advisors or debt advice charities.

## 4.9 Prioritisation of bills

Rent and utility bills were typically prioritised over other outgoings. These were generally considered a priority to pay due to the fear of being evicted or of being cut off from utilities. This included a fear of having their water cut off, highlighting low awareness of the fact this would not happen.

Generally speaking, however, the affordability of water is less of a concern compared to gas and electricity.

### **Given the relative size of gas and/or electricity bills there were a number of measures in place to manage spending:**

- Some use of smart meters. These were deemed helpful by some to enable them to understand which appliances they should limit/how to change their behaviour to save money (although they can also cause more anxiety for others)
- Some use of Pay as you Go meters (pre-payment cards or smart meters)
- Others who feel they can afford to do so using Direct Debit for ease, peace of mind and in some cases a discount
- Several mentions of the Warm Home Discount Scheme as well as specific help received from provider including payment breaks
- Switching provider for a better deal

### **The water bill typically caused less anxiety but many had still taken action to manage their bills. For example:**

- Requested a water meter to reduce bills
- Limiting use of water e.g. water butts, showers instead of baths, filling up the kettle only once a day, or in one extreme case washing clothes whilst showering
- Use of social tariffs (see Section 7)
- Paying by Direct Debit for peace of mind and/or discount but some had a general dislike of Direct Debit as it is felt to reduce their control
- Those not paying by Direct Debit were either paying via Post Office, cheque or online for the ability to pay on the date that suited them.

*"The gas and electricity bill is like a mill stone round my neck... like a fierce mangy cat, whereas the water bill is a nice little hamster in the corner."*

### **Struggling**



Once these priority bills were paid, respondents would be able to review how much they could spend on food and their other bills. A number of respondents were making sacrifices with regards to food; for example, surviving on soup for several days at a time, cooking a chicken to last several days and the use of food banks.

*"The main thing is you pay for the roof over your head first, then you pay for your bills, then with what's left, you get food."*

### **Making Ends Meet, Social Tariff**

**Other bills considered a lower priority compared to rent and utilities were as follows** (not all relevant to all and therefore not listed in any particular order):

- Council tax
- Phone
- TV
- Internet
- Catalogues
- Car insurance

Decisions are made as to which of these bills to pay or delay, depending on individual needs and priorities. Several references were made to "robbing Peter to pay Paul" whereby a respondent would juggle payments.

There was also some evidence of tactics to delay payments e.g. paying by cheque or purposefully making a slight error on the cheque so it cannot be processed straight away.

## **4.10 Looking to the future**

As part of the pre-task, respondents were asked to find an image that sums up how they feel about the future in terms of their financial situation.<sup>5</sup>

Some of the images (and associated explanations) portrayed feelings of tentative optimism and hope:

---

<sup>5</sup> **Image disclaimer:** we do not have individual permissions to these images, they are merely a reflection of an internet search respondents did as part of a market research task and may not be reproduced.



*"Hopeful as there is a flower growing but very delicate as it can be very fragile and break at any point."*

**Struggling**

However, other images communicated a sense of desperation or fear about an unpredictable/difficult future. There was fear about increasing bills and food prices (often related to Brexit), and some feared the removal of the weekly Universal Credit uplift:



*"Are energy bills going to be increased, are my family going to lose their careers? What about financial institutions, will my money be protected? Are food supplies going to be the same or will my weekly shopping increase?"*

**Struggling**

*"There is no chance of returning to work, there was little chance before the crisis, but none now. I am far from destitute but the future is less rosy."*

**Struggling**



# 5 Water company relationships

## 5.1 Introduction

This section looks at spontaneous and prompted perceptions of water companies, and the type of relationships customers feel they have with their water company. It provides comparisons with energy providers, including the type of communications received by customers during the Covid-19 pandemic.

## 5.2 Perceptions of Water Companies

### 5.2.1 Spontaneous perceptions

Respondents were asked to complete a brand personification exercise in which they had to imagine their water company came to life as a person - how would they describe them? The purpose of this exercise was to understand how they really felt about their water company, beyond a top of mind, rational response.

Feelings towards water companies varied considerably from very negative to very positive, generally depending on an individual customer's personal experience or interaction with the company. Crucially, those on a social tariff/in receipt of help from their water company were typically most positive. Those in need of help but unaware of (or felt unable to access) such support were the most negative.

**At the more negative end of the spectrum the following words were used:**

- Robotic
- Uncaring
- Confusing
- Disappointing
- Lacking understanding
- Like a ghost

**At the more positive end of the spectrum the following words were used:**

- Professional
- Trustworthy
- Good listener
- Fair
- Reliable
- Pleasant
- Understanding
- Safe

**There were also some descriptions in the middle of the spectrum, neither strongly positive or negative, that generally related to being distant in some way:**

- Reserved
- Formal
- Laid back
- Quiet
- Distant

Further to this, some respondents found it difficult to describe their water company at all, which suggests a relatively distant relationship.



## 5.2.2 Prompted perceptions

Respondents were then asked to choose which of the following words most closely described their relationship with/perceptions of their water company:

- Close relationship or distant relationship
- Helpful or unhelpful
- Friendly or unfriendly

The majority of respondents described the relationship as distant.

A key reason for this appears to be the fact that contact with their water company is minimal for most. In some cases, the only contact they could recall was the bill, either once a year, twice a year or quarterly (some were unsure). Few were reading this in any detail beyond the date and amount.

Those paying by Direct Debit rarely take any action at all, hence the relationship is very passive. Others may only be making a transaction once or twice a year.

*"I don't have a relationship with them. They're just a name.  
I don't know them. I don't see them."*

### Struggling

The level of contact only increases where there is a problem; for example, the customer goes into arrears or asks for help. However, by this point the situation is already serious. The research has highlighted that there are customers who need help but because they are managing to pay their water bill and do not ask for support, they are going under the radar. Whilst customers do not wish to be bombarded by communication, if the relationship is too distant it can lead to low awareness of available support, a lack of trust, and prevent some customers from feeling that they can ask for help.

Barriers to seeking help are explored fully in Section 6.

Interestingly, however, many of those who felt they had a distant relationship did assume that their water company would most likely be friendly and helpful if they did get in touch. This perception was often based on previous contact in relation to their water supply such as a leak or blocked drain.

## 5.3 Comparisons to energy suppliers

Some customers felt that they received more frequent communication from their energy supplier(s), which is perhaps to be expected given the competitive nature of that market. Communications included:

- Information about alternative tariffs
- Information about smart meters
- Use of a smart meter app to track usage and make payments



- Direct contact if not topped up Pay As You Go Meter for some time (recipient of Warm Home Discount Scheme).

As a result of more frequent communication and particularly if any discount was also provided, some customers felt more warmly towards their energy supplier compared to their water company.

## Case Study 4

Female, 63, Struggling.

Customer considers her energy provider (dual fuel) to be more approachable and would describe the relationship as 'closer' compared to that with her water company.

When she switched to her current energy provider they enquired as to whether there was anybody elderly or with medical conditions in the household and consequently placed her onto their priority list. They send her information about smart meters, alternative tariffs etc. and wrote to her during the pandemic inviting her to call if she was worried about paying her bill. She claims to have had no such communication from her water company.

*"Compared to my gas and electricity, I don't seem to have any contact with them...They just want your money every three months."*

On the other hand, some customers had very negative experiences of their energy provider (e.g. billed incorrectly and fighting for it to be reviewed, or in arrears and struggling to get help). The relationship could be 'close' given the sheer volume of contact but considered unfriendly. In such cases, some prefer to have 'distant' relationships with their providers if this means everything is running smoothly.

## 5.4 Contact during the Covid-19 Pandemic

Most respondents could *not* recall specific communications from their water company relating to financial help during the pandemic, although some acknowledge this may have been received but forgotten about.

Those who do recall some communication claim to have seen something on their bill and one customer noted contact through a local community group:

### Good practice example

*Water Company made contact with a local Covid-19 support group to explain what help is available. The support group leaders were then able to share messages with vulnerable customers through word of mouth as well as posters in the community centre. If needed, the support group leaders could make contact with the Water Company on a vulnerable customer's behalf.*





Regardless of the pandemic, messaging on bills is likely to be missed. Many customers are not reading their bills in detail as they are considered complex and/or boring. Some were burying their heads in the sand and not looking at their bills at all because they felt so anxious about their financial situation. This points to the need for stand-alone communications to ensure messages have stand out.

Most of the customers who started receiving financial support during the pandemic made pro-active contact with their water company, uncertain of what the response was likely to be. There were mixed views in terms of if the onus should be on the customer or water company to make contact:

- Some feel it is the customer's responsibility to ask for help if and when they need it
- However, others feel the water company should better publicise support available, otherwise they would not feel comfortable asking for help. Pride and embarrassment are amongst the key barriers (see Section 6).

There was some recall of communication from gas and electricity providers in relation to financial help during the pandemic, but again this was relatively limited. Some claim to have received an email or letter, others noted something on their bill. However, a lot of communication during the pandemic has blurred into one given the similar messaging or has been overlooked/ignored if a customer is feeling overwhelmed by the situation as a whole.

## 5.5 Asking for help

Most customers claimed that if they were struggling to afford their water bill, they would contact their water company in the first instance. The channel for doing so depended on personal preference:

- Some would be most likely to look on the website for information initially
- Others would call first. They either feel that would be the quickest way to resolve a problem or they are not confident internet users
- Some noted a preference for live chat vs. waiting on hold to speak to someone in a call centre, particularly if they have young children who require their attention.

Crucially, those most willing to call their water company for help were either already on a social tariff (so have direct experience of such help) or had experienced debt in the past and aware that many companies have specific departments to help. However, for those without such experience making contact is much more daunting (see barriers in Section 6).

**In the event the water company was unable to help, customers may then turn to:**

- Citizens Advice Bureau (many had dealt with in the past/high awareness)
- Local council
- Debt charity: although this was considered a last resort and some would feel too proud to do this. A minority noted negative experiences with debt charities;



---

for example, one respondent explained that she was told to cut back on buying sanitary products and to use that money for something else. Some did, however, have positive experiences with debt charities and had learnt to budget with their help.

**The following information sources were also noted in terms of looking for general money saving tips** (as opposed to when really struggling to afford bills):

- Martin Lewis/Money Saving Expert
- Google search/money saving chat forums
- Social media e.g. Facebook
- Asking friends/family.



# 6 Barriers to seeking help

## 6.1 Introduction

This section explores the range of barriers that may prevent a customer from directly seeking help from their water company. Some customers may only experience one of the following barriers but it should be noted that the barriers are not mutually exclusive, with some customers experiencing multiple barriers.

## 6.2 Lack of awareness

There was a low level of knowledge of existing support schemes amongst those not currently on a social tariff. In some cases, a distant relationship with their water company meant that customers had not even considered that support may be available. Some customers were surprised to learn about social tariffs and in some cases even slightly dubious (see 6.3 Lack of trust).

*"They should have some sort of scheme for people on benefits!"*

### **In Arrears**

There was an assumption that because a customer cannot switch water provider, they are forced to accept the tariff they are on.

There was also some evidence amongst those who had moved to the UK recently (small sample of 2) that lack of awareness is likely to be a particular issue amongst immigrants who are used to different processes in their native country.

## 6.3 Lack of trust

There was a general feeling of disenfranchisement amongst some. This was not necessarily specific to water companies, but all large companies/organisations considered to hold 'power'. Typically, this feeling was more evident amongst those with longer term financial difficulties who perhaps feel let down by the system as a whole. There is an assumption that companies are profit-driven and do not care about individuals.

In a minority of cases, some respondents felt that their water company had not taken their situation seriously in the past and this had caused them to lose trust. Experiences can be heavily influenced by the individual customer services representative spoken to – if the customer feels they are not being listened to this can prevent them from trying again.

*"Some people are not bothered, they don't listen to you."*

### **Struggling, Social Tariff**



## 6.4 Emotional barriers

Debt is incredibly personal and often associated with feelings of shame and embarrassment.

Customers do not wish to be considered in debt or struggling and are nervous about asking for help – especially if they have never been in this situation before, for example as a result of the Covid-19 pandemic.

*"I'm a father. It's my job to carry the burden and not ask for help, but losing my job has really crushed me."*

### **In Arrears**

*"I'm usually the one who helps out other people, not the one who needs the help."*

### **Struggling, Social Tariff**

Some felt that they would be uncomfortable discussing their personal finances with the water company. They would be worried about the type of information they may need to share and if they would have to justify all spending.

Consequently, there was some evidence of 'head in the sand' as customers were in denial about their problems. One customer was putting his bills in a drawer without even opening them – out of sight, out of mind.

## 6.5 Mental health

Mental health conditions can be a barrier if they are preventing a customer from engaging with financial problems.

Some respondents talked about suffering from anxiety or depression and going through phases where they did not open bills or feel able to pick up the phone and ask for help.

*"Without my key worker my self-assurance was so low, depression, anxiety... I would not have been the one to reach out."*

### **Struggling, Social Tariff**

This can be a vicious cycle in which financial problems can exacerbate mental health issues.

## 6.6 Physical health conditions

Customers with chronic physical health conditions noted they may have periods where they are not well enough to engage with their finances or seek help. They may also be slower responding to communications from their water company.

*"I might not be able to deal with letters or emails straight away, so take that into account."*

### **Making Ends Meet**



Other disabilities such as blindness and deafness were noted in terms of the ability to find out about support and make contact, although this did not apply directly to any customers in this sample.

## 6.7 Practical administration tasks

Some customers were worried about any practical administration tasks they might be required to complete in order to access help.

Evidence of a lack of confidence completing forms whether that is understanding what is required of them or general writing or computer skills.

*"I'm no good with forms, I prefer to chat through it."*

### **Making Ends Meet, Social Tariff**

The perception that the process of obtaining help could be difficult links closely to a lack of trust i.e. that companies may make processes *purposefully* difficult in order to minimise take-up.

## 6.8 Language barriers

For those who speak less (or indeed no) English, finding out about available support in the first place can be difficult unless information is translated.

Respondents who spoke English as a second language were nervous about calling to ask for help in case they were not easily understood or they found it difficult to understand the other person. This was particularly true where they had struggled to understand strong regional accents in call centres in the past.

*"If I can't understand what they are saying, will they lose interest in me?"*

### **In Arrears, English second language**

Consequently, there was a preference to look for information online or on paper in order to digest it at their own pace, or to get it translated.

*"People bring letters to me at the Chinese community centre and I help to translate it for them."*

### **Struggling, English second language**



## 6.9 Reduced workforce during pandemic

Some respondents noted worries that in the current pandemic there may be fewer people working in customer services and they are very busy, and that some staff are likely to have been furloughed.

*"Is anybody even working in customer services at the moment with furlough and people working from home?"*

### **Making Ends Meet**

They had received messages from various companies (e.g. retail, finance, utilities – not necessarily water) warning of long delays to get through on the phone, unprecedented call volumes, and polite requests to avoid calling and use the website instead unless it is an emergency.

In such cases, customers may be put off from calling if they think it will take too long to get through but it may also be the case that they do not want to be a burden.





# 7 Social tariffs & other support schemes

## 7.1 Introduction

This section firstly explores the experiences of those customers already on a social tariff, with regards to how they first became aware of the scheme, the application process and the impact on their lives. It goes on to discuss other types of assistance schemes and customer-generated ideas.

## 7.2 Awareness of social tariffs

12 customers were already on a social tariff within this research sample. Of those 12, most claimed to have found out about the relevant scheme as a result of their own actions rather than via proactive contact from the water companies. For example:

- Several customers called their water company to explain they were struggling to pay their bill (including during the Covid-19 pandemic) and were then informed about the social tariff over the phone
- Pro-actively looking on their water company website
- Asking Citizens Advice Bureau for help with regards to benefits
- Looking on Martin Lewis/Money Saving Expert website

### Case study 5

Female, 59, Struggling, Social Tariff.

Prior to Covid -19 pandemic this customer's key source of income included Airbnb and work cleaning other local holiday lets. The pandemic stopped this source of income and the customer realised she had no savings to fall back on. She felt she had no choice but to claim benefits. She is now receiving Universal Credit, but this does not cover all of the household bills.

She called every company/organisation to whom she pays money (utilities, council tax etc) and explained the situation in the hope of agreeing a lower amount. Her water company offered her a lower rate tariff on the phone, she felt that being on Universal Credit 'opens the door' to additional help.

*"I cried with relief when my water bill went on to a low income basic rate."*



### **In some cases, an external source helped to raise awareness:**

- Case worker (e.g. mental health, housing charity)
- Friends/word of mouth

### **In two cases, the water company was proactive:**

- One customer received a leaflet about Watersure with their bill and responded to that
- One saw their water company had a stand at a local community/school fair

Whilst this is a small sample, it does reflect the low awareness of social tariffs amongst the rest of the sample (section 6.2) and a perceived low level of communication.

A small minority felt their water company were actively *not* telling customers about social tariffs, or at least were deemed resistant to talk about them. One respondent explained that when they were told about the social tariff over the phone it felt like they were being told a secret:

*"They said 'I'm not supposed to tell you this, but you can actually apply for this.'"*

#### **Struggling, Social Tariff**

## **7.3 Social tariff application process**

Those who applied on their own (as opposed to with the help of a case worker) found the application process easy, particularly if it was largely completed via telephone.

In some cases, this process was a number of years ago so detailed recall was limited but there was a mixture of applications via paper, online and telephone. None suggested it was a difficult or onerous process. One customer who was nervous about filling in forms by herself was offered help to complete the process over the telephone.

The only negative was the length of time between initial contact and discovering what, if any, help would be provided. Those who found out immediately noted their "instant relief" whereas others felt "in the dark". The difference in experience at this stage could be either due to different company processes and/or the specifics of a customer's personal situation.

*"I didn't know what my new amount would be until I got my first bill a few weeks later, so I felt a bit in the dark."*

#### **Making Ends Meet, Social Tariff**

*"Instant relief I didn't have to spend 2-3 weeks gnawing with worry."*

#### **Struggling, Social Tariff**



## Case study 6

Female, 31, single parent, Struggling, Social Tariff.

This customer began to receive Universal Credit when her daughter born, prior to this she had been working. Citizens Advice Bureau helped her to apply for benefits, and she believes they also told her about the social tariff. She called her water company, explained that she was in receipt of Universal Credit and asked if a reduced tariff was available.

She received an application form in the post, which she felt was easy to complete and posted back. Then she waited for a letter confirming she had been accepted and outlining her new monthly payment. The period between the initial call and confirmation letter caused some anxiety as she did not know what to expect.

She was pleased with the reduction and also noted that it was reassuring not to have to reapply as long as she is in receipt of Universal Credit. This is in contrast to her electricity provider's special rate, for which she has to re-apply each year.

## 7.4 Impact of social tariffs

**Those on a social tariff explained that this has a very positive impact on their lives:**

- Reduces anxiety/stress about at least one bill
- The money saved can be spent on other essentials such as food or energy bills
- Helps them to feel more in control

Several respondents were actively spreading the word to raise awareness; for example, via friends, family and social media. They wanted other people who were struggling to benefit from the same type of help.

Overall, there was a sense of gratitude and relief as opposed to a strong desire to see the bills further reduced.

*"The scheme is, without a doubt, the most phenomenal thing I've ever been a part of. I hope gas and electric adopt something similar, because people on low incomes find it extremely hard to budget, to make sure we've got everything and we can live a fairly okay quality of life. It would be nice not to offset hot water, the heating."*

**Struggling, Social Tariff**

*"It's immense, it makes a huge difference, freeing up a small chunk of money and means fewer sacrifices."*

**Struggling, Social Tariff**



## 7.5 Eligibility confusion

In a minority of cases, customers had overcome barriers such as pride in order to ask their water company for help. However, despite being in receipt of Universal Credit, receiving help from gas/electricity providers and in very difficult financial circumstances, they claim they were not offered a social tariff.

This may be a communication issue, for example the customer not necessarily articulating their situation or some confusion in terms of eligibility but in these situations it reinforced a lack of trust in the water company.

### Case study 7

Male, Struggling, not on a social tariff.

The customer has a long-term health problem (Diabetes), is long term unemployed and claims Universal Credit.

He is on a water meter (asked for it to be fitted to help manage bills), but still feels that his water bill is increasing because the company is increasing prices (rather than increased usage of water).

He barely has enough money to cover his bills, and as a result, has regularly accessed food banks. Recently he has found that he has had to travel further afield to access food banks as he has accessed the one in his local area the maximum number of times. He then struggles to pay for the transport costs to get to the food bank.

He did call his water company last year because his water bill was rising, but they were not able to do anything to help him. Previously he had also tried to access a crisis fund via Citizen's Advice Bureau but wasn't successful (this was 4 years ago).

Describes his relationship with his water company as 'non-existent'. He had low expectations of companies contacting him during the pandemic because he feels they do not care.

## 7.6 Other support schemes explored

A number of other support schemes were explored briefly with respondents. A short description was read aloud by the researcher to ascertain any pre-existing awareness or usage and to gather feedback/likelihood to use in future. It was made clear to the respondents that not all water companies currently offer all of these schemes.

### 7.6.1 Charitable trusts and in-house crisis funds

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

This idea was positively received overall. It was deemed a great way to help someone in crisis and would show a water company to be caring and helpful.

There was low pre-existing knowledge of similar schemes within water or other sectors.



Some respondents were concerned it could be open to abuse and they questioned how the water company might decide who is eligible and most in need. There was a sense even amongst those really struggling and in arrears that there is always someone worse off and they would not wish to be taking money from a family with a greater need for help.

It was also suggested that this type of help is best offered in conjunction with a longer-term solution as it is a relatively temporary fix.

### **7.6.2 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.*

This was considered to be a very helpful scheme and positively received by most. It incentivises a customer to keep paying what they can and to still feel that they are making an active contribution, whilst simultaneously demonstrating a caring and helpful attitude from the water company.

One customer in the sample had experienced payment matching from his water provider. He was very grateful “they met me half way” and allowed him to pay off his debt much sooner. Aside from this, there was low awareness of this type of support.

However, some customers suggested payment matching was unfair to other people who are just about managing to pay but are not in debt.

Some were concerned it could be open to abuse (i.e. that someone may lie in order to get help paying off their debt) whereas others felt it was too good to be true and were dubious there must be a ‘catch’.

For some, this type of help is at odds with their personal values. They felt strongly that they wanted to ‘pay their own way’ and other people should do so as well.

### **7.6.3 Payment breaks**

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

Customers could envisage payment breaks working well for specific short-term issues, for example if someone had a heart attack and had to take a period of time off work.

It was felt it would demonstrate understanding on the part of a water company, recognising that anyone can be faced with financial stress at any time.

One customer in the sample had experienced a payment break from their water company when they were furloughed and felt that this was hugely beneficial.

*“I got a payment break from gas, electricity and water. It saved me financially.”*

### **Struggling**



There was some awareness of payment breaks in other sectors, for example mortgage 'holidays'.

However, some did not like this idea. There were concerns a payment break would simply defer the problem rather than solve it. Respondents who had previously experienced debt were amongst those who raised these concerns. The risk is that the debt will simply build up further, particularly if a customer is unable to return to work as soon as they expected.

Some would rather still pay *something*, even if a very small amount and therefore avoid too much debt building.

#### **7.6.4 Benefit entitlement checks**

*Supporting customers by helping them identify if they are claiming all the benefits to which they are entitled.*

This idea was generally welcomed as it can be difficult to find out about benefit entitlement.

A minority claimed to have experienced similar help via their gas/electricity provider and found it useful.

However, it was deemed at odds with the role of a water company for some, and they would prefer to use a more central source such as their local council. Some would not feel comfortable going into this level of detail with their water company.

It would be considered most helpful in conjunction with one of the other more 'direct' forms of financial help such as payment matching or crisis funds.

#### **7.6.5 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.*

This concept was generally welcomed and deemed helpful.

It offers a longer-term solution e.g. learning how to better manage money.

Some customers suggested they would want reassurance the advice agency has been vetted/is reliable, as it could reflect badly on the water company if not.

There were some negative experiences of debt agencies and this put some respondents off from accessing similar help in future.

Customers would also not wish to feel their water company was simply 'passing the buck' and therefore it should be offered in conjunction with another form of assistance such as payment matching. Given potential feelings of pride and embarrassment, any referral would need careful handling.



### 7.6.6 Water efficiency home audits

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

This was deemed a good idea in principle, all respondents were keen to save water for environmental and financial reasons. It is seen as a water company's role to provide such advice and is therefore a natural fit.

Many respondents would already describe themselves as savvy with regards to saving water and therefore may not take up the offer, but they are certainly not against the help being offered per se.

### 7.6.7 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.<sup>6</sup>*

This scheme was very positively received and some felt it could help them overcome their fear of switching to a meter. However, some were dubious about the 'guarantee'; for example, they expect it would only last for a certain time period and after a few years their bills would suddenly increase.

*"The terms and conditions would change and it would come back to bite you."*

**Struggling, Social Tariff** (not on a meter)

## 7.7 Usage of water meters

Perceptions of water meters were explored to understand the key drivers and barriers to usage.

The sample included people with and without a meter and hence mixed views, as well as some misconceptions, evident.

### Key drivers for requesting a meter as follows:

- Children left home, aware bills would likely be cheaper on a meter with fewer people in the household
- Live alone (more bedrooms than people)
- One customer requested a meter following a mix up with a bill in a housing association property.

---

<sup>6</sup> This was presented as an idea to explore, given that this is currently an emerging form of support and currently only offered by a small number of companies.



### **Key barriers as follows:**

- Fear it will increase bill
- Inertia/satisfied with the status quo
- Question accuracy if live in a flat
- Some do want a meter but unable to have one fitted due to specifics of property.

*"I've never had a meter. I suppose I've just not got round to it."*

### **Making Ends Meet**

**Several** (but not all) **customers felt that their water company had provided general advice at some point on how to save water and reduce bills, for example:**

- Flyer about getting a water meter fitted
- Free devices to put in shower, toilet etc.
- Hints/tips on water company website or direct mail (paper or email).

Most described themselves as savvy in terms of water saving, whether driven by financial and/or environmental motivations. Some had picked up tips online or from friends and family.

## **7.8 Customer-generated suggestions**

In addition to the schemes explored above, respondents were invited to suggest other ideas for helping customers on low incomes.

**Where respondents were able to think of additional ideas, these mostly related to utility companies working together to ease the burden on vulnerable customers:**

- Signposting to different schemes a customer could be eligible for, for example a water company signposting to gas/electricity social tariffs (or at least raising awareness/prompting the customer to check)
- Transferring customers to the same central advice agency to ensure consistent messages and support
- Working towards more standardised/uniform eligibility criteria for support schemes. This could help applying for a scheme feel less daunting and provide reassurance that if you have been accepted onto one company's scheme (e.g. water company) you will also be accepted onto that of another (e.g. electricity provider).





# 8 Communication preferences

## 8.1 Introduction

This section explores the ways in which CCW and the water companies could raise awareness of the help available to customers on low incomes.

## 8.2 Channel preferences

Few respondents were reading their water bill in detail as it was considered boring and/or complicated. Consequently, communications about the help available such as social tariffs would be more likely to stand out via a separate, stand-alone communication.

Some customers preferred email for this (low cost, low environmental impact) whereas others would prefer a written communication (less internet savvy, less trusting of email). In either case, there was a desire for the communication to be visual rather than text heavy, friendly in tone, sympathetic and clear. Some suggested they would prefer a telephone call to find out if they needed any help.

In addition to direct communication from their water company, the respondents suggested a variety of other relevant channels of communication. These are places where they felt they would be likely to see information:

- Job Centres
- GP Surgeries
- Food banks
- Supermarkets
- Bus/train stations
- Local charities (including charity shops)
- Community Centres
- Places of worship
- Local Council buildings
- Social media
- Local press/media
- National media

## 8.3 Additional considerations for non-native speakers

The respondents who spoke English as a second language stressed the need for communications to be translated into multiple languages (perhaps focusing on the languages most commonly spoken in a particular area e.g. Chinese, Urdu etc). They suggested that from their own personal experiences within their communities, a lack of awareness and trust may be more prevalent amongst people who speak little or no English.

These respondents also recommended communicating via local community centres/community leaders as they will be in a better position to spread messages in the most appropriate ways.



# 9 Appendices

## 9.1 Pre-task

The following tasks were programmed onto a free-to-use mobile research app. Slightly edited versions of these tasks were provided via email or post for respondents unable to complete the pre-task using the app.

### 1. All about you

First of all, please tell us a little bit about yourself. We'd love to see some photos too! We'd like you to write a note about yourself and share at least 1 photo but feel free to share more with us! Tell us about...

- Your family/pets/who you live with
- Any hobbies and interests
- The area where you live, what do you like or dislike about it?
- Are you working at the moment, what do you do?

### 2. Managing your money

Take a photo or find one online that sums up how you feel about managing your money. Please share the photo with us and explain why you chose this photo in the caption.

### 3. Impact of the pandemic

Tell us about how, if at all, the coronavirus pandemic/lockdown has impacted your finances

Are you in a worse or better position than before, or about the same? Why is that?

### 4. You and money in the future

Take or find a photo that sums up how you feel about the future, in terms of your financial situation. Please share with us at least one photo and explain why you chose this photo in the caption.

### 5. Spending money diary task

Over the next few days, we want you to tell us about any time you are thinking about spending money on something. You can take a screenshot, photo, write a note or upload a video. Please tell us:

- What are you thinking about spending money on?
- How did you decide whether or not to spend money on it?
- Did you have to make a decision between spending money on that thing or spending that money on something else?



## 9.2 Discussion guide

The following discussion guide was used in the in-depth interviews:

<b>(I) Introduction</b>		<b>5 mins</b>
<b>Brief explanation of the purpose of the research</b>	<p><i>Moderator to explain the nature of the research</i></p> <ul style="list-style-type: none"> <li>• I work for a company called DJS Research, we are an independent market research company and we are working on behalf of the Consumer Council for Water, which represents customers of water companies in England and Wales.</li> <li>• Thank you for completing the first part of the research, we now want to find out more about you and how you manage your money, as well as what you think about your water company and how they could better support customers who might need help paying their bills.</li> <li>• I am not going to ask you anything confidential about your finances and if there is anything you do not wish to answer just tell me and we will move on.</li> </ul> <p><i>Moderator to reassure respondents about confidentiality/GDPR compliance/MRS Code of Conduct</i></p> <ul style="list-style-type: none"> <li>• Feedback will be summarised into a report along with other research, but this will not include names/specific details of who we have spoken to</li> <li>• There are no right and wrong answers; we are just interested in your views, opinions and ideas.</li> <li>• Brief explanation about audio/video recording information (as appropriate) – we may use anonymised quotes in our report to illustrate the research findings for our client, but these will not be attributed to your personally.</li> <li>• I will ask you at the end about how you feel about us including any photos/videos that you uploaded to the app – it is entirely up to you if you want to give us permission for this or not.</li> </ul>	
<b>Introductions</b>	<p><i>Moderator to invite respondent to briefly introduce themselves, building on what they have already said in Task 1 of the Pre-task...</i></p> <ul style="list-style-type: none"> <li>• Family/pets/who you live with</li> <li>• Age</li> <li>• Any hobbies and interests</li> <li>• Tell me a bit more about the area where you live, what do you like or dislike about it? Why?</li> <li>• Working status/if retired, what did you used to do?</li> <li>• What, if anything, keeps you awake at night?</li> </ul>	
<b>(II) Money Management Context</b>		<b>15-20 mins</b>
<b>Me &amp; Money</b>	<p><i>Moderator to continue to refer back to the pre-task, asking for more details about any photos they uploaded etc.</i></p> <ul style="list-style-type: none"> <li>• How would you describe yourself when it comes to managing money?               <ul style="list-style-type: none"> <li>◦ Has that changed over time? In what ways?</li> </ul> </li> <li>• PROBE ON TASK 2 OF PRE-TASK i.e. you uploaded a photo of 'x' when we asked you to sum up how you feel about managing money, can you tell me a bit more about why you chose that photo?</li> </ul>	



	<ul style="list-style-type: none"> <li>• PROBE ON TASK 4 OF PRE-TASK i.e. we then asked you to think about the future in terms of your financial situation and you uploaded a photo of 'x' - can you tell me a bit more about why you chose that photo? <ul style="list-style-type: none"> <li>○ How do you feel about the future? (<i>Moderator to try to keep this upbeat, but will be led by respondent's pre-task</i>)</li> <li>○ Explore if/how their 'future' photo is different to their current situation – why is that? What is going to happen between now and then?</li> <li>○ Probe on any anxieties/worries – what is causing this? Or if they are feeling optimistic – what's behind that?</li> </ul> </li> </ul>
<b>Budgeting</b>	<ul style="list-style-type: none"> <li>• How (if at all) do you tend to manage your money? <i>Probe for as much detail as possible e.g.</i> <ul style="list-style-type: none"> <li>○ Do you budget daily? Weekly? Monthly?</li> <li>○ Use of bank account(s), cash, credit cards, savings, loans, any other things e.g. Credit Union</li> <li>○ How do you generally use the accounts - Online, face-to-face or telephone</li> <li>○ Do you receive any benefits e.g. Housing Benefit, Universal Credit – if so, what difference does that make?</li> </ul> </li> <li>• Where do household bills fit into this (e.g. water, electricity etc), how do you budget for those? <ul style="list-style-type: none"> <li>○ <i>Probe for any differences between water vs. other household bills</i></li> </ul> </li> <li>• How do you pay your household bills? <i>Specifically cover off water, gas and electricity:</i> <ul style="list-style-type: none"> <li>○ Direct Debit, Post Office, cheque, online, other?</li> <li>○ Why do you choose to do it that way?</li> </ul> </li> <li>• PROBE ON TASK 5 OF PRE-TASK e.g. you told us you bought x instead of y, can you tell me a bit more about that and why you made that decision? <ul style="list-style-type: none"> <li>○ Do you find yourself making decisions like that on a regular basis?</li> <li>○ How do you feel about that?</li> </ul> </li> </ul>
<b>Pandemic</b>	<p><i>If not already covered above, specifically explore...</i></p> <ul style="list-style-type: none"> <li>• In what ways (if any) has the Covid-19 pandemic effected your financial situation?</li> <li>• PROBE ON TASK 3 OF THE PRE-TASK i.e. has it made it better/worse/the same and reasons why</li> </ul>

<b>(III) Water company deep dive</b>	<b>30-35 mins</b>
--------------------------------------	-------------------

<b>Relationship/ perceptions</b>	<p><i>This section will explore current perceptions/relationship with water company. Even if respondent does not know name of water company, we will try to cover as much of the following as possible</i></p> <ul style="list-style-type: none"> <li>• Do you know who your water company is? If so, who?</li> <li>• How would you describe your relationship with them: <ul style="list-style-type: none"> <li>○ What do you know about them?</li> <li>○ How often do you have contact with them?</li> <li>○ What sort of contact/interaction do you have?</li> <li>○ What are they like when you do contact them? Or if not had to make contact, what would you expect them to be like?</li> <li>○ Sum up your relationship with them in 3 words</li> </ul> </li> </ul>
----------------------------------	--



	<ul style="list-style-type: none"><li>• PERSONIFICATION EXERCISE: Imagine your water company was a person, what sort of person would they be? How would they talk/act?<ul style="list-style-type: none"><li>○ Is there a famous person or character they would be like?</li></ul></li><li>• I'm going to read out some pairs of words and I want you to pick the one that most closely sums up how you feel about your water company<ul style="list-style-type: none"><li>○ Close relationship or Distant relationship</li><li>○ Friendly or Unfriendly</li><li>○ Helpful or Unhelpful</li></ul></li><li>• How is your relationship with your water company the same or different to other companies you deal with such as gas, electricity, TV/internet?</li><li>• What do you do with the water bill when it arrives – do you read it in full, or just check the amount? <i>Try to ascertain if they ever read detail (on the back potentially), for example about support that might be available</i></li></ul>
<b>Pandemic</b>	<ul style="list-style-type: none"><li>• Has your water company been in touch/made any changes for you specifically as a result of the Covid-19 pandemic? (FOCUS ON PAYING BILLS, NOT WATER SUPPLY ETC)<ul style="list-style-type: none"><li>○ If so, explore fully</li><li>○ If not, would you have expected them to do something? What would you have liked them to have done? <i>Particularly probe on this if respondent has already said they are financially worse off because of pandemic.</i></li><li>○ Is the onus on the customer or the water company?</li></ul></li><li>• Have any other companies you deal with been in touch (e.g. gas, electricity, internet etc.)?<ul style="list-style-type: none"><li>○ If so, what have they done?</li><li>○ If not, would you have expected them to do something?</li></ul></li><li>• Have you got in touch with your water company as a result of the Covid-19 pandemic? If so, explore fully:<ul style="list-style-type: none"><li>○ Why did you make contact?</li><li>○ How did you make contact?</li><li>○ How did they respond/what was the outcome?</li></ul></li><li>• Have you been in touch with other companies about other bills? If so, explore.</li></ul>
<b>Support</b>	<ul style="list-style-type: none"><li>• If you felt you needed help/support with paying your water bills (due to pandemic or otherwise), what would you do?<ul style="list-style-type: none"><li>○ Where would you look for information? Why</li><li>○ Who, if anyone, would you speak to? Why</li><li>○ If they wouldn't do anything – explore reasons e.g. unsure who to contact? Unsure if support is available?</li></ul></li><li>• Would you speak to any of the following:<ul style="list-style-type: none"><li>○ Water company</li><li>○ Debt advice charity (which one?)</li><li>○ Citizens Advice</li><li>○ Consumer Council for Water</li><li>○ <i>For each of the above explore reasons why would or would not contact</i></li></ul></li><li>• Imagine that you needed help/support - is there anything that would put you off from making contact with your water company?<ul style="list-style-type: none"><li>○ Is there anything you might be worried about? Why?</li></ul></li></ul>



	<p><b>MODERATOR TO FULLY EXPLORE ANY BARRIERS TO ACCESSING SUPPORT, INCLUDING THE SPECIFIC VIEWS OF PEOPLE WHO SPEAK ENGLISH AS A SECOND LANGUAGE</b></p> <ul style="list-style-type: none"><li>• Have you ever looked at ways to reduce your bills? If so, what?</li><li>• Has your water company ever given you advice about how to reduce your bills? If so, what?</li><li>• Explore use of/perceptions of water meters</li></ul>
<b>Social tariffs</b>	<p><i>If not already discussed above spontaneously, cover social tariffs...</i></p> <ul style="list-style-type: none"><li>• Do you know if your water company offers any help for people on lower incomes to pay their water bill? This could be capping water bills or offering a discount<ul style="list-style-type: none"><li>○ <b>If yes</b> – how did you find out about this?</li><li>○ Is it something you receive? Why/why not</li><li>○ What do you know about it?</li><li>○ How do you feel about it?</li><li>○ <b>If no</b> – would you be surprised if you found out this is something they offer?</li><li>○ Would it be something you would find useful? Why/why not?</li><li>○ What would be the best way to make your household aware of this?</li></ul></li><li>• <b>ASK THOSE ON A SOCIAL TARIFF:</b><ul style="list-style-type: none"><li>○ Do you know the name of the scheme?</li><li>○ What kind of support do you receive – explain it in your own words to someone who has never heard of it</li><li>○ How did you find out about it e.g. flyer in your bill, online, letter etc?</li><li>○ Did you approach the water company or did they approach you?</li><li>○ How easy/difficult was the application process? If difficult – what would have made it better?</li><li>○ How helpful was the water company in guiding you through the process?</li><li>○ How easy/difficult was the information to understand? If difficult – what would have made it better?</li><li>○ How long have you used the scheme?</li><li>○ What difference does it make to you/your household? Does it make enough of a difference for your household, if not what would/how could it be improved?</li><li>○ If you could change anything else about it, what would that be?</li></ul></li></ul>
<b>Other help available</b>	<p><i>MODERATOR TO REFER TO LIST IN APPENDIX</i></p> <p>I'm going to read out some of the different ways in which companies such as water companies can help people who for whatever reason might be struggling to pay their household bills. For each one I want you to tell me...</p> <p><i>Moderator to go through each of the different types of help available one at a time</i></p> <ul style="list-style-type: none"><li>• Is this something you have ever personally experienced with any company? If so, please tell me about it</li><li>• Regardless if used or not, how do you feel about this as a way of helping people who might be struggling with their bills? Why?</li><li>• <b>WHEN ALL COVERED:</b> Do any of these stand out as being a particularly good way to help people, for any reason? Why?</li></ul>



<b>(IV) Future improvements</b>	<b>5-10 mins</b>
---------------------------------	------------------

<b>Future improvements</b>	<ul style="list-style-type: none"><li>• What is the best way to let everyone know how they can get help with their water bills?<ul style="list-style-type: none"><li>○ Who/which organisations would be best to do this? Why?</li><li>○ What sort of places do you go regularly or use to find out information? <i>(Moderator note: doesn't just have to be water company, could be GP surgery, Post Office, food bank etc)</i></li><li>○ How should they tell people?</li></ul></li><li>• How would you prefer your water company to contact you/tell you about the type of help and support they can offer?<ul style="list-style-type: none"><li>○ What could/should they be doing differently to let people know?</li></ul></li><li>• If you were in charge at the water company, what would you do to help people on low incomes who might be struggling to pay their water bills?<ul style="list-style-type: none"><li>○ <i>Probe for as many ideas as possible – open to all suggestions</i></li></ul></li><li>• Is there anything that water companies could learn from other service/utility companies (e.g. gas, electricity etc) in terms of how they help their customers with bills?</li><li>• Is there anything that your water company is better at than other companies in the way they help people on low incomes, that they could learn from?</li></ul>
----------------------------	--

<b>(V) Summary</b>	<b>5 mins</b>
--------------------	---------------

<b>Re-cap</b>	<ul style="list-style-type: none"><li>• Re-cap how you would summarise your relationship with your water company and why?</li><li>• One piece of advice to your water company in terms of helping people on lower incomes.</li></ul>
<b>Permissions</b>	<ul style="list-style-type: none"><li>• We will be writing two reports for the Consumer Council for Water based on our research, one which is just for their internal use and one which will be published on their website. To reassure you, we will not be publishing your name or any personal details about you. If we include any of your comments from today or the pre-task it will be anonymous so nobody would be able to tell who said what.</li><li>• Would you be happy for us to include the photographs you uploaded to the app in:<ul style="list-style-type: none"><li>○ A) the internal report: Yes/No</li><li>○ B) the published report: Yes/No</li></ul><i>Moderator to stress there is no obligation/pressure for them to agree to this element.</i></li></ul>



***Types of additional help offered by companies:***

***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.





### **For more information**

**Sharon Nichols, Research Director**

[snichols@djsresearch.com](mailto:snichols@djsresearch.com)

**Helen Menzies, Associate Director**

[hmenzies@djsresearch.com](mailto:hmenzies@djsresearch.com)

### **Head office:**

3 Pavilion Lane, Strines,  
Stockport, Cheshire, SK6 7GH

### **Leeds office:**

2 St. David's Court, David Street,  
Leeds, LS11 5QA

**+44 (0)1663 767 857**

**[djsresearch.co.uk](http://djsresearch.co.uk)**



**[ccwater.org.uk](http://ccwater.org.uk)**