



Support schemes pilot Industry report

February 2022

Wessex Water
YTL GROUP



blue  marble

Background and objectives

Overarching objective: co-creation of a single, simple application process to cover all support schemes and to inform the Defra Affordability Review

Background: CCW's Affordability Review Recommendations:

- Following the independent review of water affordability, CCW made a recommendation that a wide range of support options should be offered to customers and that these should have clear eligibility criteria, and be easily accessible for all customers, with co-design principles being adopted.
- This pilot addresses the specific recommendation: that all water companies should have a simple application process covering all support schemes. The pilot covers both financial support schemes and Priority Services.

3 principal objectives:

- 1 Wessex Water:** enable Wessex Water to implement specific changes and improvements to its current application processes and materials.
- 2 Industry:** draw out principles for the design, language, images and process that other water companies can apply to their application process for their support schemes.
- 3 National:** provide insight on application processes to inform the Defra's single social tariff development group.

Outlined in Wessex Water report
which specifically draws on findings relevant to their processes

These reports should be read in conjunction

This report

Outlined in Industry report
which draws out insight and key principles that can be applied more widely across the water industry

Methodology and sample

Stage 1: October-November 2021

Understand customers' **lived experiences** and the current application processes

Desk review of current application processes

(excluding eligibility criteria) for both Wessex Water and other water companies to develop research stimulus materials

18 x depth interviews with Wessex Water customers

on range of support schemes

5 x individual depth interviews with a range of stakeholders

3 x group discussions with eligible Wessex Water customers not currently on support schemes (5 respondents per group)

Stage 2: December 2021

Co-design simple application processes

Co-creation workshop to co-design and assess a variety of application process options and understand customers' views on different support scheme names

Attendees:

- **Wessex water staff**
- **Stakeholders**
- **9 Wessex Water customers** (hand-picked from Stage 1)

NOTE: this project was conducted towards the end of 2021 around 18 months into the COVID pandemic. We found many people were finding life particularly tough and struggles were magnified in light of COVID, from both a financial and emotional perspective.

Customer context



Many find it difficult to address and talk about their financial struggles

Generally, when in a position of financial struggle most feel burdened with stress and feel under pressure

- Many feel ashamed and embarrassed that they've ended up in such a position
- Often, it's easier to not tell anyone you have a problem with debt in the first instance

With hindsight, many wish they had addressed their financial issues sooner before letting the problem snowball

Dealing with financial struggles is particularly tough for those who had previously been financially stable and have been suddenly thrown into instability, e.g. due to loss of job during COVID or sudden illness

Barriers to seeking help initially:

Emotional

- × Feelings of shame or embarrassment

Attitudinal

- × Thinking you can manage it yourself, so you don't reach out for help
- × For young people in particular, it's difficult to admit to having financial problems - they don't want to be seen as less of an adult

Lack of knowledge or understanding

- × Not knowing who to go to or talk to
- × Not knowing what help or support is available – lack of awareness
- × General issues with understanding – struggling to read letters or emails, being digitally excluded, language barriers or issues with comprehension

Barriers to seeking help as the problem progresses

Emotional

- × Blocking out or ignoring the problem – ignoring phone calls and letters
- × Worrying that raising the issue might alert other authorities to your debt and subsequently leave you in trouble
- × Poor mental health, stress, depression: can make asking for help very difficult

Attitudinal

- × Not wanting to interact with companies for fear they'll be rude or threatening
- × Feeling that you are better off than others so won't be eligible for help



Meet Elyssa...

Elyssa is a single mum to her young daughter. She's out of work at the moment and has really been struggling to find work during COVID. She has had a **hard time recently not only financially, but also emotionally** as she has lost her aunty and her cousin to COVID over the past year.

Elyssa has **really struggled with debt** in the past. The missed payments for various bills seemed to sneak up on her, and she didn't know what to do. In particular, she was building up a lot of debt on her water bill. She ignored them for a while as she didn't want to talk to them as **she was worried about the fact that she owed them money**. She then got a letter from Universal Credit to explain that her bills would start being taken from her benefit payments, which she couldn't afford.

She **built up the courage** to call her water company and explain that she was unable to afford the payments she was currently having to make. She didn't know what they could do to help, but **she felt she had no choice**.

She was **surprised and relieved** that the experience was easy and that the staff she spoke to were so kind and understanding. They **managed to get her on a support scheme**, which she didn't know existed.

The overall experience was great, **and she'd encourage anyone in her position to reach out for support** and reassure them that they **won't get penalised for asking for help**.

"I don't know why I was worried, they were really nice and stuff. At that point I didn't know there was schemes available that could help."

"I think they do it all right... they're there to help anyway. When they send letters out, they could add some messaging about not being penalised, I think that would help so that people worry less and so they don't just let their bills pile up."

Many have negative perceptions of utility companies due to bad previous experiences

Most have had experience of having to get in touch with utility companies and other large companies for some reason or other (often when something goes wrong)

Many have had poor experiences when dealing with utility companies, especially energy companies

Being ignored

Being spoken to rudely

Unhelpful customer service

Complaints about non-UK call centres or automated services

Long waiting times on telephone lines

These experiences feed into the general barriers to seeking help:

- Might feel reluctant to get in touch
- Potentially delay contacting someone
- Might feel antagonistic towards companies

Therefore, it is important that companies show empathy and understanding when communicating with customers in financial distress

Be understanding

Show that you understand the difficulty they're going through and that you're here to help

Reassure

Make it clear that admitting your debt won't have negative consequences

Raise awareness

Continue to make customers aware of the support schemes available and how to apply

Be clear

Outline what circumstances will qualify you for help so that it's easy to understand whether you're eligible for support

Support schemes



There are some barriers that prevent people from applying to support schemes across all categories 10

Key barriers for support schemes in general:

Lack of awareness

- For those who face issues paying their bills, it can feel as though serious measures – such as seeking out third party debt advice – are the only option
- Few are aware that there are smaller ways of getting support
- Therefore, few are actively looking for help

'Support scheme' is unfamiliar terminology

- Not the language commonly used
- Preference for more simple, stripped back terms: help, assistance, advice

"It's not for me"

- Assumption that support is only for those who really desperately need it
- Don't consider themselves to be eligible for help as their situation isn't serious enough

Key barriers for water support schemes:

Water bill is minor in context of other bills

- Compared to other utilities, water is often the lowest bill and therefore lower on the priority list
- Many aware that they won't be cut off in the same way they might with energy

"I think they're just not advertised enough. You just don't know about them."

"I'm not aware of any support schemes. I've never looked into it because I used to work full time and have never needed them."

For those who have sought help through support schemes (across multiple sectors), the route taken was rarely direct to the end company

Motivations to get support:

Reaching a crunch point

- When you've reached a point where you're unable to pay a bill and have no choice but to contact the company you owe money to

When finances become out of control

- When your financial situation becomes progressively worse and you have to reach out or be referred to a third party who can help with your overall financial struggle (e.g. Citizens Advice)

Word of mouth

- Being informed of support schemes and how to access them
- This is often through friends or family who have been in similar positions
- Can also be through other organisations such as food banks

Seeking help through messaging on bills

- Only for a small minority, following the communications on bills that offer financial help to those who need it

Few are actively searching for something specific like a support scheme to help them, but instead reaching out generally to try and address their problems and see what can be done

Overall, feedback on support schemes was limited. For those who had applied to any in the past, the process was pleasant and helpful enough

"I didn't ring them to get on a scheme, I actually rang them up to talk about how much I had left to pay and ask if I could pay in instalments. They then told me about a scheme and sent a form out for me to fill out and send back."

Support scheme communications: visuals should be relevant and relatable

Visuals

- Visuals help **bring a page to life** (digital or physical) and break up the text. However, too many images can be distracting
- Images **need to add to the message** i.e. communicate something about the scheme (water/bills) or the type of people it's aimed at – avoid generic or irrelevant images
- Can be **difficult to ensure photographs resonate**; customers respond to 'people like them'. Avoid stereotypical stock images, or overly dramatic images – can be off putting
- **Icons and infographics less likely to be actively off putting** and more likely to feel relevant to wider group of customers; but still need to be relevant and informative
- **Animations useful** as customers are more able to **project/associate themselves** with the character
- **Tone is important** – keep positive and caring



Relatable people/scenarios & water-related



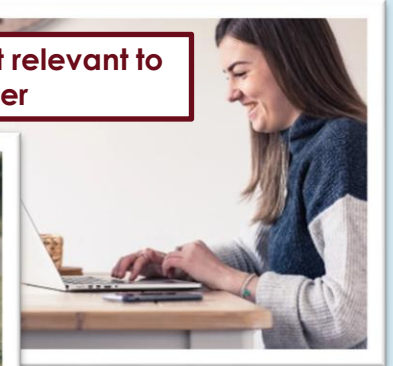
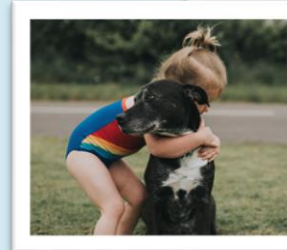
Irrelevant, don't match headlines



Not sure which is for you?



Generic – not relevant to water



Easy ways to pay

We offer a range of options to help you manage your payments.



Relevant, informs



What happens if you don't pay your bill



Stereotypical, over-dramatic



Support scheme communications: text should be succinct and informative

Text

- **People will not read long passages** of text – they are unlikely to feel sufficiently motivated to stop and read wordy communications
- Keep all communications as **short and succinct** as possible:
 - Use as few words as possible
 - Use short sentences, with few sub-clauses
- Text **layout is important to chunk up information**, make it feel less daunting:
 - Use headings and sub-headings
 - Use bullet points
 - Use bold or colour to break up text
- **Carefully select font and colour** to help those with dyslexia, literacy issues
- People want text to be informative and get straight to the point
- Ensure phone number is prominent – provides reassurance that help is available



Succinct,
informative

WaterSure

If you have a water meter, claim an income-based benefit, claim Universal Credit and need to use extra water because you have a medical condition or three or more children, you might be able to get help with our WaterSure scheme.

Water Direct

If you've fallen behind with your payments, you can pay both the money owed and your current charges from your benefits



But sub
headings work
well



There can be times in life when it's a struggle to make ends meet. This is often due to losing your job, not being able to work because of illness or you need to pay out for an unexpected household emergency.

At United Utilities, we understand that some of what life throws at you can make paying your household bills a real problem. That's why we've introduced our 'Payment Break' scheme to support our customers who need our help when they're struggling to pay their bills.

It works by us delaying your water bill payments for a set period of time which we agree in advance. Then, when you're ready to start paying your water bills again, we spread your delayed payments over a longer period to help you catch up and not fall into debt with your water bill.

It's specifically aimed at our customers who are on means-tested benefits or whose combined annual household income is below £21,000.

Other reasons to delay your payments may include an injury that stops you working in the short term or a family bereavement which adds additional pressure to family income. Always give us a call if you have a specific issue which means you're struggling with your water bill payments so we can see how best we can help.

If you feel our 'Payment Break' scheme could benefit you, why not give us a call on **0800 072 6765** and let us take away the worry of your water bills.



Too wordy, wouldn't read

We've got your back

After a tough couple of years with a global pandemic, unstable employment, cuts to Universal Credit and most recently an energy market crisis, people on low incomes have faced lots of uncertainty and hardship. If you've been affected, we could help with your water bill.

Over the years we have helped tens of thousands of customers in financial difficulty to make their Wessex Water bills more affordable and get back on track if they are in debt.

During the pandemic, many customers have approached us seeking short-term help for a variety of reasons brought about by Covid-19, including being on a reduced income, redundancy or being unable to work. Luckily, we've been able to help them out with our Assist tariff, specially adapted for Covid-19.

If you're in financial difficulty, whether it's long-term or short-term, pre-pandemic or post-pandemic, we can help with different types of support offer.

Pay less now and catch up later

If you're having short-term problems paying, we can offer you a flexible payment plan. You can pay less than you need towards your water bill for an agreed period and catch up on payments later.

Lower your water bill

If you have a water meter, receive tax credits, and have three or more children under 19 living at home, we can put a cap on your bill, so you won't have to pay more for reasons beyond your control. The same applies if someone in your household has a medical condition that requires them to use more water than normal.

If you're in extreme financial difficulty and unable to afford your ongoing water bill, we can also cap your bill based on your ability to pay.

Discount for low-income pensioners

If you're on state pension and your annual household income and Universal Credit combined is below £10,000, you could be entitled to around £60 off your water bill. Don't miss out.

Apply today

More information on how to apply for help - including what information you need to provide - as well as further advice on repaying any debt can be found on our website. Visit www.wessexwater.co.uk/help/topay or you can call our friendly team on 0345 500 3 600 (Monday to Friday, 8am to 8pm; Saturday 8am to 2pm).

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Here for you: Get in touch with our friendly team



Too wordy, people only reading green text

But prominent
phone
number



Language

- **Use plain English;** if you can find a shorter/simpler word to use then do so. (Stakeholder rule of thumb: can an average 8 year old read and understand this?)
- **Avoid any industry jargon, 'official' terms and acronyms** as can be overwhelming and off-putting
 - Beware of phrases that may appear well-known amongst professionals e.g. 'energy market crisis'
- **Tone of voice:** should be empathetic, understanding and supportive – emotional words can provide reassurance
 - Esp. for those with mental health issues and anxiety
- **Headings critical to draw people in:**
 - Simple, clear and supportive messages work best e.g. "Struggling to pay?", "Help paying your bills", "Pay less now and catch up later"
 - Avoid headings that are not literal e.g. "We've got your back."
- People notice **key phrases that work as a short cut** to determine whether information is relevant to them e.g. 'Universal Credit', 'recent life event', 'unstable employment', 'pensioner'



Empathetic and real

Oh no, not another bill...

**TALK TO US if YOU NEED HELP
TO PAY YOUR BILLS**



Confusing / contradictory language

"Is the support 'until you get back on track' or 'for life'?"

Support scheme communications: important to clearly outline resources

Resources

- **Offer a variety of ways** to get in touch or find out more information (phone, post, link to website) to suit needs and circumstances of different individuals
- **Always have a clear phone number** as many are likely to immediately beeline towards a number so that there's an option to speak to a human being
- **Strike a careful balance** between giving enough information from the start but not overwhelming with lots of text, as before. Short headlines to alert people what the below text is about helps them to navigate to the information they require
- **List third parties** and their contact details for those who have questions or need assistance applying

In case you need to contact us:



To talk to us about your bill:

0345 672 2888 if you don't have a water meter

0345 672 2999 if you have a water meter

Opening hours: 8am - 8pm Mon to Fri; 8am - 4pm Sat

To talk to us about your water and wastewater services:

0345 672 3723

Opening hours: for emergencies we are open 24 hours.

You can also call this number to check the identity of one of our representatives.

If you need additional support due to age, ill health or disability, register for our Priority Services: **0345 072 6093**

If you have hearing or speech difficulties, and use a textphone, please dial **18001** followed by the number you require.



You can go online:

Send a message at [www.wat.gov.uk](#) or visit our website and click on 'Live Chat' to webchat with a member of our team.



Or write to us at:



Multiple ways to get in touch



Avoid pages that are very text-heavy

Am I eligible for this scheme?

To be eligible you must:

- (1) receive one of the benefits/tax credits shown below **OR** have a household income of less than £21,000 a year if applying due to your income being affected by COVID-19 (see clause (3) below):
 - council tax reduction (but not single person discount)
 - housing benefit
 - income support
 - income-based job seeker's allowance
 - working tax credit
 - pension credit
 - child tax credit
 - income related employment and support allowance
 - universal credit.

and either

- (2) be in arrears with previous years' water charges,

or

- (3) be able to demonstrate a change in circumstances due to COVID-19 that has resulted in a reduction in income impacting your ability to pay your water bill.

To be accepted onto the scheme you must:

- (i) Complete an affordability assessment;
- (ii) Agree to a declaration giving permission for United Utilities to validate your benefit receipt with third party organisations, and where specifically requested provide evidence of current benefit entitlement and/or household income;

and

- (iii) If applying through clause (3), provide credible documentary evidence that supports the statement that a change in circumstances due to COVID-19 has resulted in a reduction in household income. For example we would accept a letter from your employer confirming you have been furloughed under the Coronavirus Job Retention Scheme (CJRS), confirmation from HMRC that you are benefiting from the Self Employed Income Support Scheme (SEISS), a redundancy notification, or other similar documentation.

In addition:

- you live at the address which is on your water bill
- along with your new charges you agree to pay an affordable amount towards any outstanding water charges. The contribution you will be asked to pay towards your outstanding water charges is subject to a minimum amount
- water supplied to your home is not used for:
 - watering a garden (other than by hand) by means of any apparatus; or
 - automatically replenishing a large pond or swimming pool.

Wherever possible, customers will be expected to pay their water bill by Direct Debit or via application to the Department for Work and Pensions to pay their water charges direct from their benefits. Where this is not possible, we will set up an alternative payment plan for you.

If you stop making payments you will be removed from the scheme and automatically go back to the way you were charged before you qualified for the scheme.

You can find full terms and conditions at [www.wat.gov.uk](#)

Some examples...

Payment holidays

Can't make this month's payment? If your circumstances have changed and you're struggling to pay your bill, or you're concerned you might struggle in the future, please don't worry.

You can apply for a payment holiday if:

- your income has stopped and you need to pause your payments
- your income has significantly reduced and you need to lower your payments for a while
- you're unable to get out to pay your bill.

[Apply for a payment holiday](#)



- ✓ Short simple, easily understood heading
- ✓ Short sentences
- ✓ Empathetic language 'please don't worry', 'struggling to pay'
- ✓ Bullet points
- ✓ Relevant image

We have several schemes that can help you if you're struggling to pay your bill, whatever your circumstances. From setting up regular, manageable payments, to reducing your bill to an amount you can afford if you're on a low income, we're here to help.



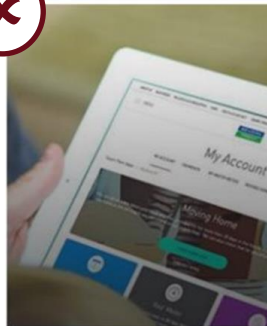
WaterSure



Big Difference Scheme



Severn Trent Trust Fund



Payment options



- ✗ Not all images resonate
- ✗ Images do not appear to match scheme titles – or provide clues to help customers understand
- ✗ Support scheme titles not intuitive – customers can't immediately understand whether they may be relevant

The application process



Key principles for building a customer-friendly application process

Principles drawn from insight gained across:

- Interviews with customers who have successfully applied for help and support from Wessex Water
- Group discussions with eligible customers that are not receiving help and support from Wessex Water
- Co-creation session with eligible customers, staff and stakeholders exploring 4 potential approaches to the application process:
 - **Behind the scenes:** customer makes general application for help and support without needing to know which scheme they are applying for. Behind the scenes process ensures customer placed on most appropriate scheme
 - **Customer selection:** customer decides which support schemes they wish to apply for and applies via separate application processes
 - **Single application process with 2-step 'triage':** initial short application process to determine eligibility, followed by 2nd stage (e.g. income & expenditure form/further evidence) only if necessary
 - **Single application process:** a single process for all support schemes, where only one application is filled out in 'one sitting'



1. Build flexibility into the process – choice of channels is vital
2. Provide simple & transparent information about the range of schemes
3. Provide well structured, but limited range of support schemes
4. Single application process to apply for any/all support schemes preferred
5. Limit the number of stages in the process and number of interactions required
6. Make process as quick and easy as possible
7. Ensure it's easy to provide evidence
8. Streamline involvement of third parties and reassure customers
9. Integrate PSR application process with financial support services

Key principles for building a customer-friendly application process

1

Build flexibility into the process

- People have their **own personal preference** and choices as to how they'd like to apply for support
- Important for the process to be flexible – both in terms of channels and in terms of amount of help they receive when applying
- Some prefer to explain their personal circumstances and the full picture in order to receive the correct support; others prefer to go through a more 'tick box' route where they give the minimum information possible



Choice of channels is vital

- Strong preference for initial telephone contact. Customers look for phone number when reading all company communications – signals good customer service.
- Many question motive of companies that 'hide' phone number – pushing customers online or 'self serve' in order to save money?



Phone

- ✓ Fast – get an instant response
- ✓ Talking to a real human
- ✓ Necessary for those who are digitally excluded or struggle with tech
- ✓ Good for those with literacy & numeracy issues



Live chat

- ✓ Efficient for some who can do other things whilst they chat
- ✓ Good for simple questions/ queries
 - Many dislike the automated responses and find it impersonal
 - Strong preference for live over 'chat bot'



Online/email

- ✓ Can be useful to look up information at leisure
- ✓ Ensures customers have written record of correspondence – e.g. confirm phone conversations
 - Generally felt to be a bit too slow and too much effort



Text / WhatsApp

- ✓ Some with low literacy/ confidence like WhatsApp voice message and 'speech to text' functions which avoid need to put into writing
 - Not universally considered appropriate for business communications

Key principles for building a customer-friendly application process

2

Provide transparent information about the range of schemes

- Once aware that support is available, many **want the option to be able to see the range of support schemes** on offer (i.e. not just '*behind the scenes*' approach)
- Customers want **simple cues** to help indicate there may be a scheme that's relevant (most often via name of support scheme or headline message)
- For some, it's important to be able to look at the **eligibility criteria** for each scheme before applying
- Even if customers do not intend to look at the details having information easily available is important to **demonstrate transparency** – helps to overcome any scepticism or lack of trust

3

Provide well structured, but limited range of support schemes

- Offering too many support scheme can be confusing and off-putting - customers need to know there is help relevant to their circumstances without being overwhelmed by options

Naming of support scheme and tariffs

Support scheme/tariff names are important:

- To help customers identify what support is relevant for their particular situation
- Make it easier for customers to communicate with their water company - a name is easy to refer to and remember
- Help spread awareness via word of mouth (e.g. Warm Homes Discount currently appears to be working well in this way)

Key principles for consumer-friendly support scheme or tariff names:

Terms such as 'help', 'assistance', or 'support' **demonstrate understanding** and empathy

'Discount' can imply that customers are **entitled** to a reduction in bills and has potential to increase uptake. (Especially important amongst older age groups.)

Short, literal, descriptive and immediately obvious names work best – a '*does what it says on the tin*' approach

Explicit references to 'arrears', 'bills', 'payment' help customers understand type of support that is being offered (For some 'debt' can be intimidating – but also provides clarity)

NOTE: WaterSure as a name in particular was felt to be non-descriptive and vague – even those who were part of the scheme struggle to recall, mistakenly referring to 'Staysure' or 'Surestart'

Watch-outs, names to avoid

- **Acronyms** (e.g. LIFT, LITE): do not resonate, relevance not immediately apparent
- **Too generic:** (e.g. HelpU, Support Plus): insufficient information to help people understand what the scheme/tariff does or whether it is relevant to them
- **'Trying to be clever'** (e.g. Back on Track, Resolve, PayAsUGo): off-putting for some and unnecessarily complicates or makes it feel 'obscure'
- **Unfamiliar or corporate language** (e.g. Aquacare Plus, WaterSure Plus): does not resonate, does not feel customer focussed
- **Use of word "Trust" and "Fund"** (e.g. Community Trust, Trust Fund): confusing as associated with private trust funds/people or organisations with lots of money
- **Use of "Plus"** feels unnecessary, no obvious meaning to customers
- **Potential for alienating** e.g. some felt Discount for Low Income Pensioners could put off those that don't think of themselves as 'low income'

Consistent national approach

- Although individuals are only dealing with a single water company having consistent naming conventions would help build awareness of support available nationally
- Stakeholders in particular would like to see consistent naming approach across all water companies – would make it easier for national partners offering advice and support

Key principles for building a customer-friendly application process

4

Single application process to apply for any/all support schemes preferred

- **Single entry point:** declaration that want help or support
- Despite wanting to know what support scheme options are available **most customers would find it difficult to decide which to apply for** without advice:
 - Difficult to interpret eligibility criteria
 - Concern/anxiety that would apply for 'wrong' scheme (too stressful for some)
 - Concern/anxiety that will be turned down, anticipate 'computer says no' will happen more frequently if separate processes
- Anticipate that will be **less time consuming** to complete a single process if eligible for >1 scheme
- Anticipate **more likely to be offered** some form of support or help (more likely to meet at least some eligibility criteria)
- **Eliminates need to repeatedly** provide the same information

5

Limit the number of stages in the process and number of interactions

- Customers would rather go through a single longer form to **avoid going through multiple stages** of application
- Customers want **ability to be 'ruled out' at the start** if it's clear from the beginning that they won't be eligible for any kind of support
- Expectation that water companies are capable of **designing an application form that has dynamic routing** for different schemes with different eligibility criteria, so that the customer only has to go through a single process
- Ideally want to be able to complete process in a single stage:
 - Limit number of phone calls/emails etc
 - Limits potential frustrations of waiting for water company staff to respond
 - Reduced potential anxiety/stress
 - Avoid need to find the appropriate time, energy and motivation to re-contact the company

Key principles for building a customer-friendly application process

6

Make process as quick and easy as possible

- Once customers have taken the step to ask for help or support they **want an answer as quickly as possible** (to reduce stress & anxiety)
- Need to provide **multiple channel options** at all stages of the process – different people find different channels challenging (or time-consuming)
- **High customer expectations** that it is possible to design a process that is quicker for 'straightforward' customers and only longer for more complex cases
- **Avoid any steps that can cause delay** e.g. long phone wait times, being transferred to different departments, waiting for forms to be sent out
- If the form is online, customers appreciate the ability to save the form part way through to be able to come back (and go back to review answers)

7

Ensure it's easy to provide evidence

- There is an **acceptance that customers will need to provide some evidence** (e.g. benefit status) based on previous experience but it needs to be clear why the information is required
- Very helpful to provide examples of what evidence counts e.g. can you give **screenshots/photos vs. original documents** (ensure no need for printers or scanners)
- Consider accepting evidence that is easier for customer to obtain e.g. do you require letter from GP to verify medical condition or could photo of prescription be sufficient?
- For those who may struggle, **ensure extra support is available** e.g. a phone number to call for help
- **Avoid delays** between providing evidence and making a decision to reduce anxiety & stress
- Ideally conduct **follow-up phone call** once all evidence received to explain decision and give customer choice of support/tariff where appropriate

Despite positive experience of support from third parties customers have reservations about being referred

Many recalled positive experiences when dealing with third parties (such as Citizens Advice):

- Access to help they didn't know they could get
- Friendly and understanding staff
- Presenting multiple options to suit their needs and get relevant support/help

It is often advice or information from third parties that alerts and encourages customers to apply to water company support schemes

"In 2015 I had quite a few debts, Christians Against Poverty helped me...they did a service, a guy came round, went through it all and set it all up. The stress was really making me ill and they just lifted about 80% of that stress."

However, many customers put off by idea of additional third party involvement, indeed making it a necessary requirement can act as a potential barrier to completion.

- Want to **only deal with single issue** they planned to address – don't want to feel pushed into dealing with all financial / debt issues at once (not mentally prepared)
- **Reluctance to having to 're-tell your story'** – it takes a lot of strength and courage to do this for most, and it can be a stressful / anxiety inducing experience
- **Anticipate delay:** Not wanting to deal with the wait times of being transferred or make an appointment with another organisation (many stories of very long phone wait times and significant problems getting appointments when trying to access third party support independently).

To help address this, it's important to make the handover process to third parties as quick, seamless and pain-free as possible, ensuring participants do not have to repeat a process they've already been through. It's also important that customers clearly understand the benefits of seeking advice from third parties and what they can do for them.

8

Streamline involvement of third parties and reassure customers*

- Ensure referral process **does not lead to significant delays**
- Ensure **smooth data transfer** during referral process to prevent need for customer to repeat information
- **Customers need reassurance about why they are being transferred to a third party** (expect water companies only concerned with water debt not wider financial circumstances of customers)
- **Customers need reassurances about streamlined processes** e.g. transferring calls directly, priority/dedicated appointment times, no need to repeat personal information

* These points should bear in mind the capacity, process and resource challenges faced by third parties and that water companies may be constrained by these

9

Integrate PSR application process with financial support services

- Customers are generally **happy being asked about health conditions, disabilities** and extra support needs if they believe it will lead to help or support
- Seems appropriate to integrate application for PSR with other financial support services if both are required
- Would also appreciate being asked whether need any extra support applying for financial support schemes (e.g. due to literacy, numeracy, IT confidence issues). But must be done sensitively – avoid being condescending or patronising

Note on questions regarding health conditions & disabilities (e.g. for PSR or WaterSure)

- Easier to respond to pre-coded tick list of options
- But also want open-ended question asking whether any conditions that may lead to higher than average water use to ensure capture all eventualities (e.g. autistic son who is calmed by running water)

Completing applications forms is seen as a necessary evil

- **Expectation that will need to compete an application form** in order to receive support/reduced tariff
 - Resigned acceptance that it is a necessary part of the process
 - Understand company needs to determine whether customers are eligible
- Generally feel **familiar with process** and accustomed to form filling e.g. benefit applications
- **Expect it to take time and effort:** need to set aside specific time, tackle it when feeling in the right state of mind/have sufficient mental energy
- Those with **literacy and numeracy** issues or digitally excluded often have specific trusted family member or friend they call on to help complete forms/do paperwork – but appreciate any extra support from companies (e.g. complete over phone)
- **Completing forms can be stressful** for many, raising anxiety levels – concerned about getting it right, consequences of not answering correctly
- Very few concerns about data security/data protection

“These are a nightmare, I know that they have to be done and have to be filled in, they just take time...”

Specific consideration for designing application questions

Expected, acceptable and easy to answer questions include:

- Name, address, contact details
- Household composition
- Work or employment status
- Receipt of benefits (individual and household)
- Tenancy
- Water meter

More detailed personal information is easy to answer, but would like simple explanation of rationale for including:

- NI number
- Dates of birth of family members
- Employer details (self or other household members)

Questions about debt can be sensitive and potential barrier to full completion:

- Appropriate to ask about water debt
- But asking about debts other than water can feel intrusive, rationale not immediately clear

Avoid asking how much customers are able to pay for their water bill without context or advice or conversation

- Customers do not know how to answer – some overestimate (do not feel able to say e.g. £2) whereas others put “as little as possible”

General considerations

- **Question tone matters:** e.g. “Why have you not been able to pay your bill?” can be considered too aggressive, whereas “Please tell us about any reasons why you have not been able to pay your bill” is more empathetic and understanding
- **Include “other” boxes** wherever possible to allow for circumstances that do not fit into pre-coded options – feels more tailored/personalised
- Include an **“anything else” open question:** allow customers to give any further information or evidence in their own words to support their case

Establishing income levels is the most problematic area

- Customers **understand the need to ask about household income** and widespread awareness that income is often the critical eligibility criteria
- Therefore customers know it's vital to answer this correctly
- A simple single open-ended question asking *"What is your household income"* can be difficult to answer without clarification:
 - Is an estimate acceptable?
 - What happens if it varies month to month?
 - Does it include all benefits especially child benefit, carers benefit, disability benefits?
 - Does it include housing benefit – can have a significant impact?
 - Does it include all household members, including teenagers?
- Often easier for customers to place themselves in income bands than provide exact income amount

Detailed Income and Expenditure forms

- Many familiar with income & expenditure budget forms – have completed for other reasons e.g. benefit applications, receipt of debt advice
- Know that it takes considerable time and effort to complete – resigned if necessary
- Would only expect to complete if getting significant reduction on bill / assistance
- For those in financial difficulties feels fairer than just asking about headline income – takes personal circumstances into account
- Challenge for those with literacy and numeracy or anxiety and mental health issues – many would need or want help to complete

| 3b Monthly outgoings: Fixed costs | | | | € | p | W / M | Notes |
|---|--|--|--|---|---|-------|-------|
| Home and contents | | | | | | | |
| Rent | | | | | | | |
| Ground rent & service charges (factor fees if you live in Scotland) | | | | | | | |
| Mortgage | | | | | | | |
| Mortgage endowment | | | | | | | |
| Second home | | | | | | | |
| Council Tax/rates (including water charge if you live in Scotland and rates in NI) | | | | | | | |
| Appliance & furniture rental (including appliance and furniture RP, conditional sale and so on) | | | | | | | |
| TV licence | | | | | | | |
| Other costs | | | | | | | |
| Total home & contents costs per month | | | | | | | |
| Utilities | | | | | | | |
| Gas | | | | | | | |
| Electricity | | | | | | | |
| Other costs (including coal, oil, calor gas etc.) | | | | | | | |
| Other expenditure | | | | | | | |
| Total utilities costs per month | | | | | | | |
| Water | | | | | | | |
| Water/sewage bill from Bristol Wessex Billing Services | | | | | | | |
| Water/sewage bill from other provider eg. Bourenmouth Water | | | | | | | |
| Total water costs per month | | | | | | | |
| Care and health costs | | | | | | | |
| Disability costs | | | | | | | |
| Adult care costs | | | | | | | |
| Child maintenance or child support | | | | | | | |
| Prescriptions and medicines | | | | | | | |
| Dentistry and opticians | | | | | | | |
| Other care and health costs | | | | | | | |
| Total care and health costs per month | | | | | | | |
| 3 Please tell us about your financial situation (please include all household income) | | | | | | | |
| Please indicate if the figure given is weekly (W) or monthly (M) | | | | | | | |
| 3a Income | | | | € | p | W / M | Notes |
| Earnings | | | | | | | |
| Salary or wages (take home) | | | | | | | |
| Partner salary or wages (take home) | | | | | | | |
| Other earnings (including self employment) | | | | | | | |
| Total salary and wages per month | | | | | | | |
| Benefits and tax credits | | | | | | | |
| Universal Credit | | | | | | | |
| Jobseeker's Allowance (income based) | | | | | | | |
| Jobseeker's Allowance (contribution based) | | | | | | | |
| Income Support | | | | | | | |
| Working Tax Credit | | | | | | | |
| Child Tax Credit | | | | | | | |
| Child Benefit | | | | | | | |
| Employment and Support Allowance or Statutory Sick Pay | | | | | | | |
| Disability benefits | | | | | | | |
| Carer's Allowance | | | | | | | |
| Local Housing Allowance / Housing Benefit | | | | | | | |
| Council Tax support | | | | | | | |
| Other benefit/tax credits (eg. maternity benefits) | | | | | | | |
| Total benefits and tax credits per month | | | | | | | |
| Pensions | | | | | | | |
| State pensions | | | | | | | |
| Private or work pensions | | | | | | | |
| Pension credit | | | | | | | |
| Other pensions | | | | | | | |
| Total pensions per month | | | | | | | |
| Other income | | | | | | | |
| Maintenance or child support | | | | | | | |
| Bonuses or dividends | | | | | | | |
| Non-dependent contributions | | | | | | | |
| Student loans and grants | | | | | | | |
| Other income | | | | | | | |
| Total other income per month | | | | | | | |
| Monthly total income | | | | | | | |



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