

Support schemes pilot

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.

This report

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

These reports should be read in conjunction

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 consumers were finding life particularly tough and struggles were magnified in light of COVID, from both a financial and emotional perspective.

Support schemes



Pen portrait – a glimpse of life at the moment



Meet Charlie...

Charlie lives at home with his wife and two daughters. He **used to have his own business** that allowed him to work around his home life, but he **had to close it down due to COVID**.

Charlie is struggling to find work that he can fit around his kids and home life. This **sudden unemployment has had a big impact** on his finances and also his mental health and happiness.

He wasn't aware of any support schemes out there that could help him financially, he has **never looked into it as he has never been in a position of needing financial support** until now.

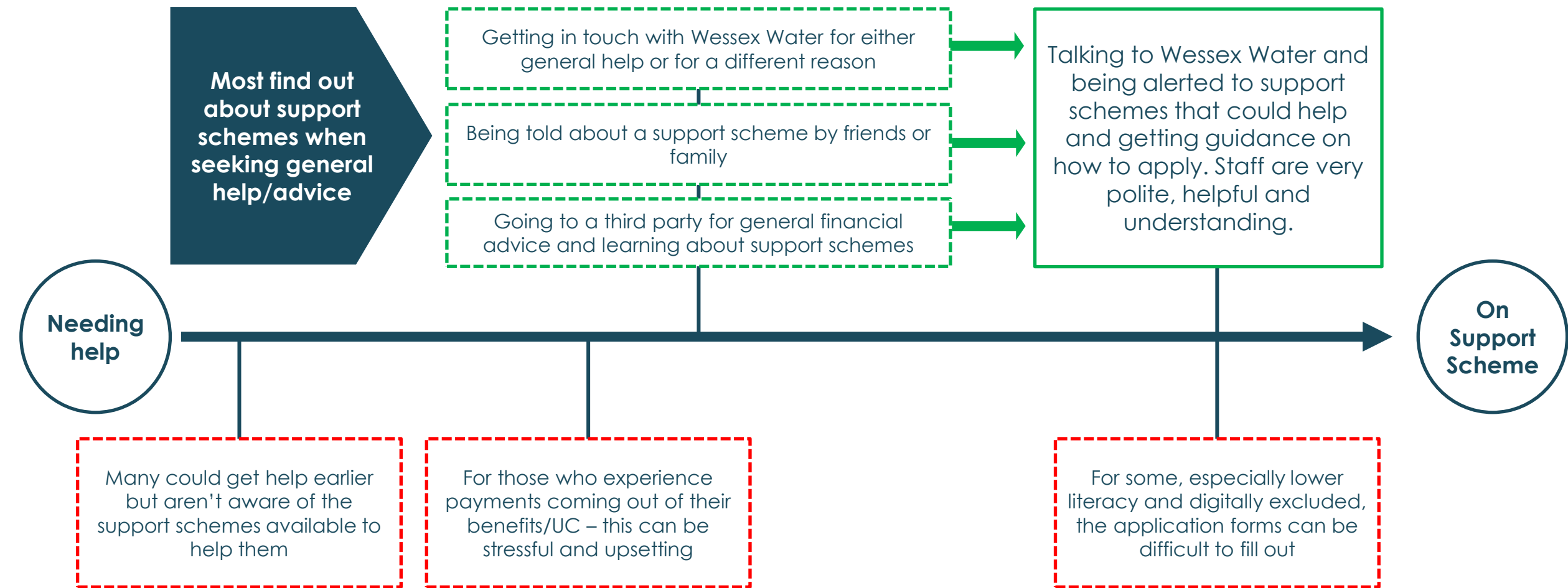
For Charlie, asking for help can feel a bit shameful and embarrassing as it's not something he has ever done before. In the past he may have tried to avoid doing this **but as he has kids at home he knows he needs to pluck up the courage to ask for help** if he is eligible.

"I had my own business but COVID wiped it out. I'm trying to find something that fits round the kids and it's really difficult."

"It's not something I suppose I have ever looked into. I've always worked up until recently."

Applying for a Wessex Water support scheme is an overall positive experience 6

– once people are made aware that they exist



There is no clear cut journey for getting on a Wessex Water support scheme

Pen portrait – the journey to support



Meet Amy

Amy is a **stay at home mum** and lives with her two boys who are 6 and 8, and her partner.

When it comes to dealing with companies, Amy struggles as she is dyslexic. She **finds it difficult to write what she wants to say** and that can be really frustrating and sometimes embarrassing as she doesn't want to come across badly. Verbally, she doesn't have any issues so always likes to contact people on the phone.

One of Amy's sons, Jamie, is autistic and often becomes very stressed and overwhelmed. A few years ago, Amy discovered that if she puts him in the bath and keeps the water running, it helps to soothe him. This was a great remedy to help Jamie, but **the cost of running the water for long periods of time frequently was impacting her bills** quite significantly.

She rang Wessex Water not really knowing what the outcome would be, but she wanted to explain her situation.

They were able to put her on a 'special tariff' that would cap her bills at a certain amount so they didn't get out of control – **she had no idea that this kind of help existed**. Though Amy was unaware, **she was eligible for the WaterSure tariff** and the person she spoke to recognised this and managed to get her set up.

"Until I rang Wessex Water, I didn't know there was any help available for this kind of thing."

Pen portrait – the journey to support



Meet Sharon

Sharon has four cats and four children, two of whom are young, and two who are older and haven't yet flown the nest. She is self-employed and works as an Avon cosmetics representative; she sells a lot online but also in the local community.

She loves her job as it's flexible and gives her some freedom, she can work the hours that suit her and can work around her kids' timetables. The money she earns isn't regular and **she's not 'comfortable' financially, but she has just enough to get by.**

A while back, Sharon had quite a few debts and **she found help through Christians Against Poverty**. A representative came round and went through her bills and was very patient and understanding. They helped her deal with her debts and provided a **4-week course on how to manage her money.**

A few years ago, her bill with Wessex Water was quite high and the payments just began to build up. She was aware that there were support schemes out there from her experience with CAP. She called up Wessex Water to ask how much she had left to pay and whether she would be allowed to pay in instalments.

The customer service advisor **told her about a scheme** and sent her the form to apply. The process was straightforward, although it was a bit slow as it wasn't online.

"The stress was really just making me ill and [Christian's Against Poverty] just lifted about 80% of that stress."

"Initially after the course I was in denial that I needed some help - even afterwards I thought 'no I don't need it' - I needed to be humbled and realise that I did need the help. There's a lot of stigma around admitting that you need help".

Many struggle to recall their application process experience, but are left with a positive, warm feeling about Wessex Water

This warmth and positivity for Wessex Water is down to:

- **Being treated well** and speaking to someone who is polite, kind and respectful
- **Feeling listened to** with staff taking the time to learn specific circumstances and hear people's stories
- **Surprise at what's on offer** and learning about the various schemes that are available to help people in different positions
- **Difficulty recalling process** suggests no problems or issues and felt relatively easy and straightforward
- **Being signposted by third party** that helped them navigate
- **Appropriate level of information and evidence required**

We didn't hear of any consistent or significant problems or issues with the Wessex Water application process or general route to getting support

"Other utilities are not as good as this... we would tell other organisations to learn from Wessex."
Local Stakeholder

For Wessex Water, raising awareness and alerting people about support schemes is the area that requires the most attention

When it comes to communications from Wessex Water, few were able to recall any specific comms received 10

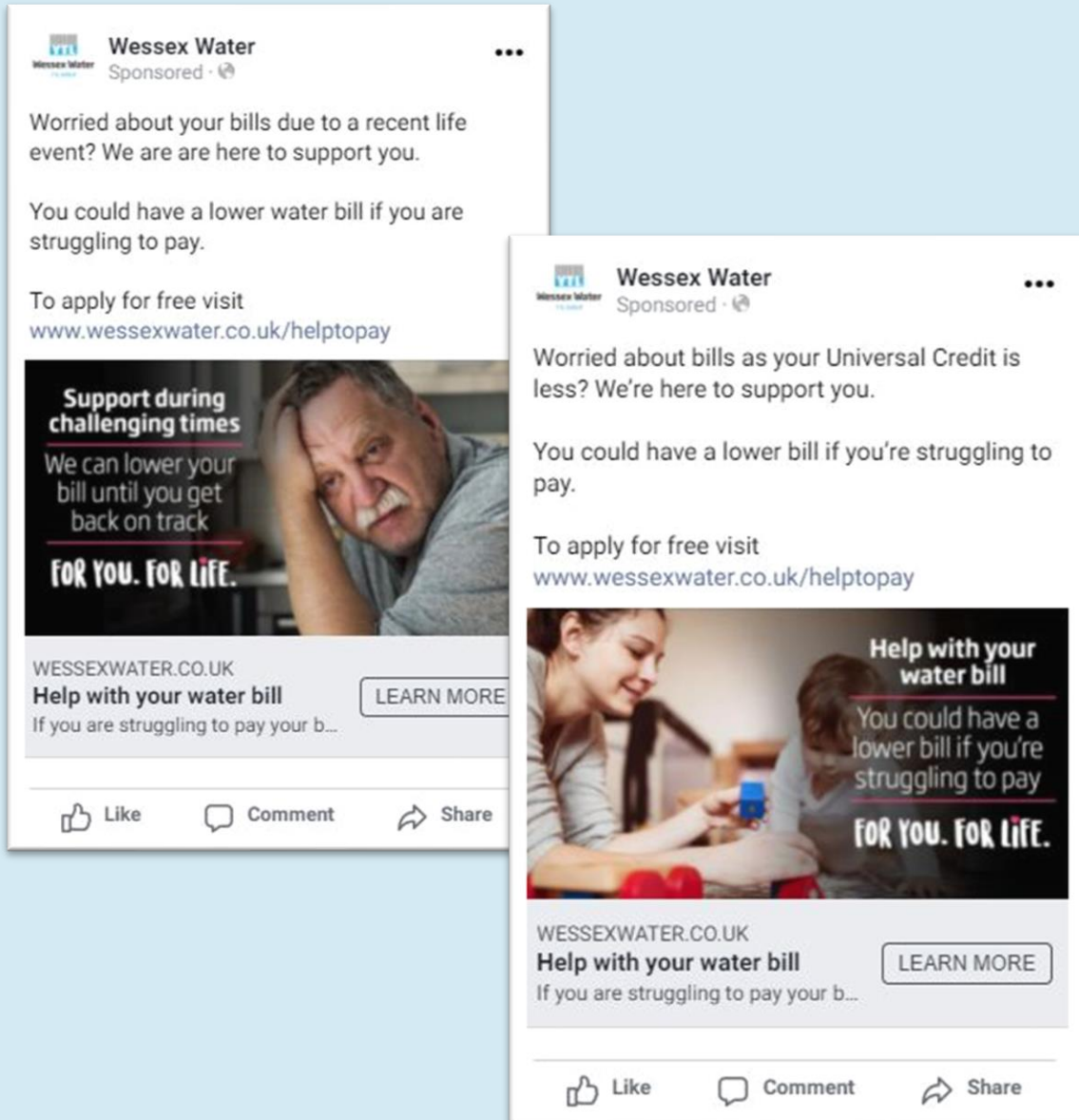
The majority of those we spoke to were unable to recall specific communications from Wessex Water beyond bills

Communications regarding support schemes in particular were not well-remembered

The following slides outline feedback on Wessex Water communications that we showed as stimulus

However, vast majority unable to comment on perception of comms received during application journey

Support scheme communications: Wessex-specific feedback



Wording

- Wording is comforting - "We are here to support you"
- Mention of 'Universal Credit' is clear and works well to explain whom the scheme is aimed at

Format/channel

- A good idea to spread word on social media – gets the word out there and easy to share

Imagery

- Image of woman and daughter is positive and well-received as it represents family



Wording

- Reference to 'recent life event' implies something big must have happened to get this support, not just general or ongoing struggle

Format/channel

- Customers want to see an option to call on the phone here and not be restricted to online only

Imagery

- Picture of man is overly dramatic, feels negative and 'a bit too much'
- Neither picture links to water, could be more overt in explaining what the piece of comms is about

Support scheme communications: Wessex-specific feedback

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, pre-pandemic or post-pandemic, we can help with different types of support on 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're on a water meter, receive benefits or 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 your state pension is your only form of household income and everyone in your home receives Pension Credit, 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 wessexwater.co.uk/help/topay or you can call our friendly team on 0345 600 3 600 (Monday to Friday, 8am to 8pm; Saturday 8am to 2pm).

Here for you: Get in touch with our friendly team




Wording

- "We've got your back" informs that it's about support (but could be more attention grabbing)
- Tone is quite positive and encouraging
- Headings in bold are quite clear for those who would take the time to skim the page

Format/channel

- Like that there are options for web and a phone number to find out more

Imagery

- Clear that this is a member of staff from Wessex



Wording

- Too much text on the page for most – puts many off reading through
- "Energy market crisis" feels like a jargon phrase
- "Catch up later" can allude to having a big amount to deal with at the end, and customers feel it is encouraging putting off the problem

Format/channel

- Few would actually read through a magazine or brochure from their water company
- Those who recall the magazine don't recall this page

Imagery

- Not particularly inspiring

Support scheme communications: Wessex-specific feedback

Wessex Water
FOR YOU. FOR LIFE.

About us | Careers | Contact us | Advanced search | Accessibility

Your account | Help and advice | Community | Environment | Services

Home > Your account > Help to pay

Help paying your bill

During these testing times, many are worried about what the future holds for their finances. If you're facing financial difficulty, either short-term or long-term, we are here for you.

We've helped more than 49,000 customers who were struggling to afford their bills or repay their debt.

You can view the full range of support available below and apply to any of our tariffs for free.

Lower your water bill

Covid-19 financial support

If you have a loss of income directly due to Covid-19 we can help. Find out how we can lower your water bill until you're back on track.

Assist

Assist is for households who are in extreme difficulty and cannot afford to pay their water bill. It means you pay a lower bill than normal based on your ability to pay.

Watersure Plus

If you receive social benefits or tax credits, and there are three or more children living at home, or someone living in the property has a medical condition that causes them to use significantly more water, you may be eligible for help.

SEARCH TAGS



Wording

- "Help paying your bill" gets straight to the point and is clear

Format/channel

- The headline and short description in the box work well and tell you what it's about so you can click for more
- Like that you can see the range of schemes available

? Would like to see an eligibility calculator here to help guide customers



Wording

- Be clearer that it's not only those who receive benefit payments who can get help
- Difficult to figure out which you'd be eligible for – need more assistance than what's here

Format/channel

- Text is a little bit small and tricky to read
- The style is a bit clinical and boring, like an NHS page
- Many wouldn't find themselves online for this so wouldn't see this information

Imagery

- Could do with some imagery to bring the page to life a little and help guide customers through the web page

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

- Consumers 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

Wessex Water specifically...



- **Wessex Water currently offer a range of channels for customers to find out information on support schemes should they wish to**



- **Consider including open text boxes in all online or written application forms to allow customers to tell their full story should they wish to**

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

Wessex Water specifically...



- The short description provided for each support scheme on the Wessex Water website is informative in telling participants what that scheme is about (but few looked online when experiencing financial difficulties)



- Current categorisation and layout of support scheme on the website is not immediately clear or intuitive (& includes 'standard' service offerings e.g. Direct Debits) <https://www.wessexwater.co.uk/your-account/help-paying>
- Some descriptions contain only vague eligibility criteria e.g. description of 'Assist' scheme (eligibility calculator/flow chart could work well)
- If advertising specific schemes, ensure it's clear that there are others available and where to find out more

Key principles for building a customer-friendly application process

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

Wessex Water specifically...



- Customers like the fact that Wessex Water offer support for people in a range of different circumstances – reassuring that they will be eligible for some form of support



- The large range of different schemes offered by Wessex Water can be confusing, as customers have a lot to read through to ensure they apply for the correct scheme - can be overwhelming to a point where it puts customers off investigating further
- Large number of schemes means customers feel they will need to do a lot of research to figure out which is appropriate (and whether eligible for multiple schemes)

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

Wessex Water specifically...



- For many who were put on support schemes following a phone call, the experience generally feels easy and like a single process
- Wessex Water staff are helpful over the phone when it comes to directing customers to the correct scheme



- Customers concerned that with the current process if they applied to a specific scheme online there is a risk they would apply for the 'wrong' scheme
- Current online application does not feel like a 'single process' (would prefer a single online application dynamically routing customers to appropriate schemes)

Key principles for building a customer-friendly application process

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 online 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

Wessex Water specifically...



- The process for Wessex Water generally feels quite straightforward for those whose initial contact was by phone
- No indication that customers feel like there are too many stages, or need to jump through multiple hoops (if initial contact is by phone)



- Customers concerned that with the current online process there is a chance of going through a full application before understanding they are not eligible

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)

Wessex Water specifically...



- **When making contact by phone, feedback on Wessex Water staff was overwhelmingly positive: the process was quick and their struggles were met with kindness, understanding and helpful solutions**
- **No apparent problems with processes taking a long time or lack of options for how to communicate**



- **Suggested improvements: build in ability to save the online form mid-way through completing it and enable customers to go backwards & forwards to check or change responses**

Key principles for building a customer-friendly application process

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

Wessex Water specifically...



- Using internal systems or databases to access information without needing to ask customers for evidence (e.g. receipt of UC)
- Overall, customers felt type of evidence requested was reasonable and appropriate to level of support provided



- Make clearer that Wessex Water can accept various forms of evidence (e.g. screenshots)
- Not always clear why certain pieces of evidence are needed (e.g. children's date of birth)

Key principles for building a customer-friendly application process

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

Wessex Water specifically...



- **Many schemes do not require third party involvement**
- **Positive experiences when third parties introduce customers to Wessex Water support schemes & help to complete application process**



- **Customers concerned that being transferred or referred to a third party during application process may be time consuming and complex**
- **Customers need to know the reason behind third parties needing to be involved**

N.B. The sample did not include any customer that had experience of being referred to a third party by Wessex Water in order to receive support

Key principles for building a customer-friendly application process

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)

Wessex Water specifically...



- Staff members proactively placed customers on the PSR when learning about their circumstances and learning that they should be on there



- Weave PSR application into support scheme applications (feedback from stakeholders)
- Ensure customers are aware of the PSR, what it is and who is eligible in case vulnerabilities are not revealed during interaction with Wessex Water
- Consider extending partnering with other organisations who can alert to someone being eligible to be on PSR (e.g. hospitals)



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