

July 2021

Listen, Care, Share

Water customers' experiences during Covid-19



Of **w**at

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Ofwat's Listen, Care, Share conversation

The past 18 months have changed all our lives. The pandemic has affected our families and our finances; our physical and mental wellbeing; who and where we meet; and how we work.

At Ofwat, we are passionate about ensuring water companies have meaningful, trusted relationships with customers, based on an understanding of their needs. We also want to drive water companies to meet long-term challenges through increased collaboration and partnerships. During the pandemic, there have been some great examples of water companies stepping up to support their customers, quickly adapting to changing circumstances. But, at the same time, some of the customers who most need support are missing out¹.

We wanted to understand more about customers' experiences during the pandemic and the different types of support required and offered. Earlier this year we began our Listen, Care, Share conversation to develop this understanding. The conversation included customer research and events, bringing together water companies with CCW, charities and other partners.

This report sets out the challenges water customers are facing and suggests ways in which water companies can make a difference.

We discovered that financial worries are growing and could get worse; many customers' mental health has worsened during the pandemic, which can make it more difficult for them to seek support; and although some excellent help is available, too many customers are not aware of it.



We are asking water companies to read this report and consider the areas of change we have identified, ensuring they provide customers with the best possible support now and in the future. Within Ofwat we are carefully considering how the findings should influence our own work.

The effect of the pandemic will be felt for many years to come. It has put the spotlight on inequalities and struggles that already existed in society. There is a real opportunity to make positive changes now.

David Black
Interim Chief Executive, Ofwat

Our approach to Listen, Care, Share

Customers, water companies, charities and others all joined in our Listen, Care, Share conversation, sharing their experiences of what water customers have faced since the start of the Covid-19 pandemic. Water companies also shared how they are supporting customers during this challenging time.

Research with customers

We commissioned two pieces of customer research:

- An online nationally-representative survey of 2,100 bill payers in England and Wales. The survey was conducted by Panelbase between 26 March and 1 April 2021. This report sets out key findings from the survey. More information on the sample is set out on page 31. The [full data set](#) is available on our website.
- Qualitative research with 15 participants, conducted by ICM Unlimited. This involved a three-day online panel, with individual tasks for each day. Six participants took part in interviews after the panel. Fieldwork took place 16-20 March 2021. A [report](#) on the findings of this research is available on our website. Participants in the research are quoted in this report. Information is provided to show whether or not the participants quoted were receiving support with household bills around the time of the research ('support'/'no support').

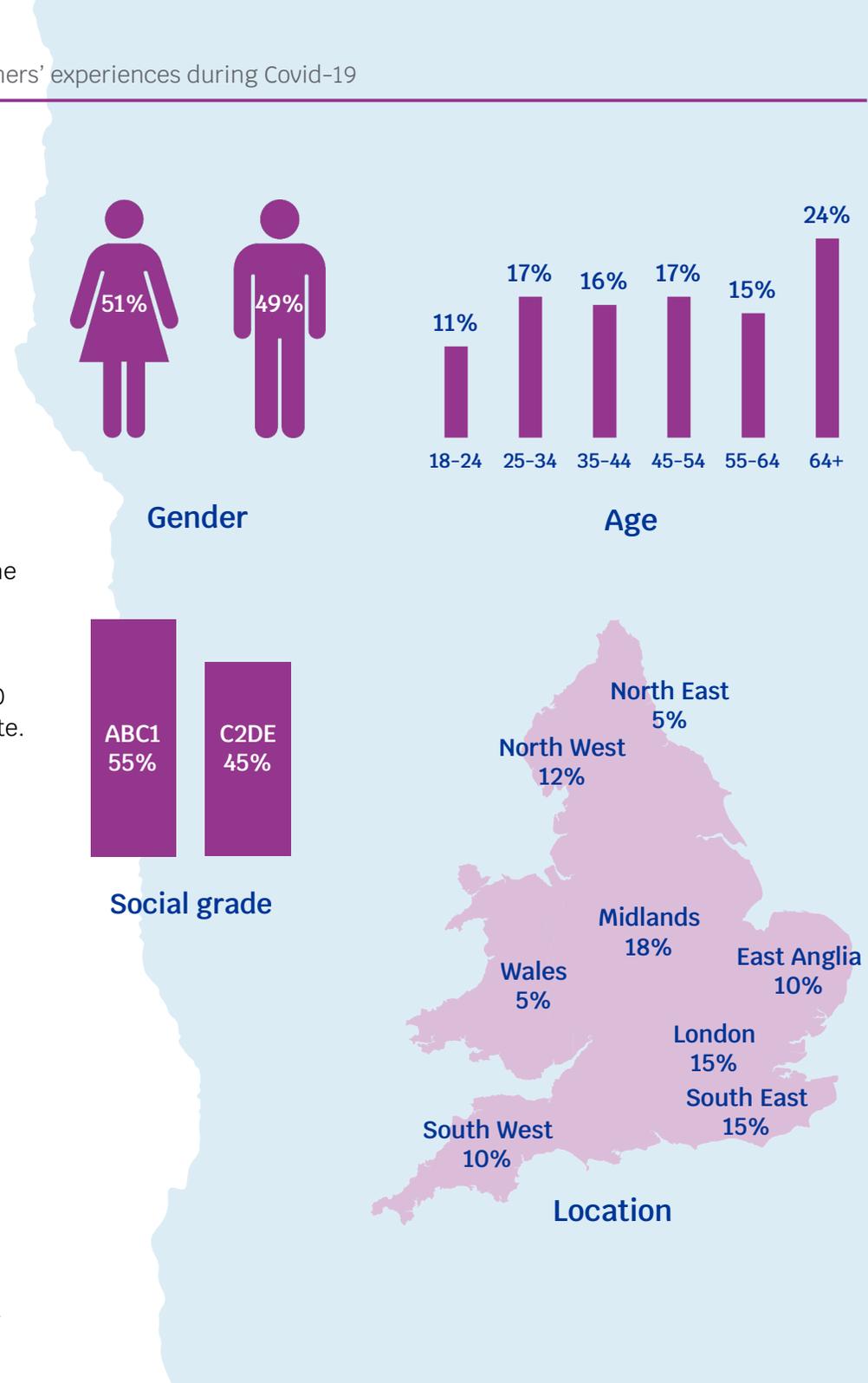
Listening to water companies and expert organisations

Water companies, CCW, charities and other expert organisations joined the conversation in a variety of events.

We held three sessions (February to April) with the Collaboration Network at which we examined the changing circumstances for vulnerable customers. We ran two further sessions (March and April) with presentations from the Good Things Foundation and the Money and Mental Health Policy Institute.

We also heard from expert organisations including Scope, Starting Point, Plain Numbers, National Energy Action and Resolver.

Thank you to everyone who has taken part.



Improving outcomes for customers

It is clear that more needs to be done to help customers who need support. Our Listen, Care, Share conversation identified important ways to provide support.

Increase visibility

Ensure customers know that support is available

Customer awareness of support available from water companies is low, including among those who need help. Using varied communication channels is one way to tackle this, making the most of digital and non-digital options. Support needs to be clearly promoted and well signposted.

Case study

South Staffs Water runs a community hub², designed to be an easy and informal way for customers to find out about their water and talk about any concerns they have.



Be proactive

Look for those who are struggling

Water companies can reach out to those who are or could be struggling financially. Contacting customers early is a way to avoid debt building up. We heard about water companies using information available to spot signs that customers are struggling. This includes signs of behaviour change such as changes to how bills are being paid or missing payments. This provides companies with an opportunity to better anticipate customer needs and provide support before the situation worsens for customers.

To achieve this, we heard about the importance of training and empowering staff to be able to spot different types of vulnerability and tailor their approach accordingly.

Case study

Soon after the start of the pandemic, United Utilities improved the way it identified customers most at risk if they suffered an income shock. Using that data they then ran campaigns targeted at specific groups promoting support and alternative ways to pay.



Communication style

Communicate in a way that people understand and that is empathetic

Making messaging consistent and simple will improve customer understanding. This includes using Plain English and avoiding jargon or terms that customers are not familiar with. To help achieve this, water companies can take an inclusive approach to design. This would include designing and testing communication directly with customers, including vulnerable customers.

Customers tend to interact with their water company quite infrequently. It's important to maximise every interaction, enabling customers to build trust and confidence so they feel comfortable enough to share information. This can be done by using clear language, empathy, and understanding personal circumstances.



Case study

Thames Water have been making changes to improve their bills and participated in a trial with Plain Numbers to test whether the numbers and calculations in their new bills are well understood by customers³. The research supported a number of changes they have already made and identified a few areas of change in the way the numbers are presented. The findings are being used by Thames Water to update their communications.

Accessing support

Keep as simple as possible

Accessing support is new territory for many customers. Some of our research participants were unfamiliar with the process of seeking support. They told us that seeking help can be a daunting task both practically and emotionally. Our survey findings also show that those struggling with mental health can find it difficult to ask for support with bills.

The process of accessing support can also be complex for customers. We found a range of practical hurdles, including needing to print out forms, and delays in finding out whether support would be provided.

Those accessing support may have specific language or other communication needs. All customers need to be able to access the support they need.



Case study

Bristol Water has joined forces with Wessex Water and Western Power Distribution to better support customers with dementia⁴. As part of the partnership, the utility companies have jointly funded 1,000 of Avon & Somerset Police's new dementia wristbands and committed to better information sharing to improve the service to customers with dementia.

Customer journey

Tailoring interactions

Our research participants told us about the need to approach support as part of a customer journey, rather than one-off interactions. For example, asking customers receiving support how often they want to hear from the company, or checking in with customers before support comes to an end. This allows them to understand the options available to them.

Get involved

We are currently consulting on our guidelines in supporting residential customers pay their bill, access help and repay debts. [Access the consultation on our website](#) and tell us your views by Wednesday 28 July.



Partnerships

Work with others to provide support

We identified the need to think about support in a holistic way. This could include water companies directing customers to agencies who can help them manage their finances. Those agencies could also point customers struggling with bills to access the support that water companies provide.

Case study

Scope provides free energy advice to disabled people, helping them to manage their energy needs. Thanks to investment from members of Scope Utilities Membership, including Anglian Water, this service is being extended from September and will include water. [Scope's Disability Energy Support Service video.](#) Anglian Water has teamed up with Carers First to raise awareness of the support it offers across Lincolnshire and Essex, including the Priority Services Register⁵.



Knowledge

Make better use of data

Data sharing is an opportunity to better reach those in need of support, and reduce communication burdens on customers through a 'tell us once' approach⁶. Reviewing data that is collected and the use of this data also enables water companies to understand more about those who are receiving or missing out on support. This information can help companies and others understand patterns of support across the sector. Data can be used to monitor the effectiveness of support in a transparent way and to help others to do the same.



Case study

Thames Water has partnered with London Fire Brigade (LFB) to help more customers in vulnerable circumstances join the company's priority services register (PSR). LFB will help Thames identify people from its Home Fire Safety Visits who may benefit from extra support⁷.

Share

Tell others about what works

We welcome water companies and others sharing information on ways to support customers. There are opportunities to improve together to benefit all customers. This has formed a key part of our approach to the Listen, Care, Share campaign.





Customers struggling to pay bills

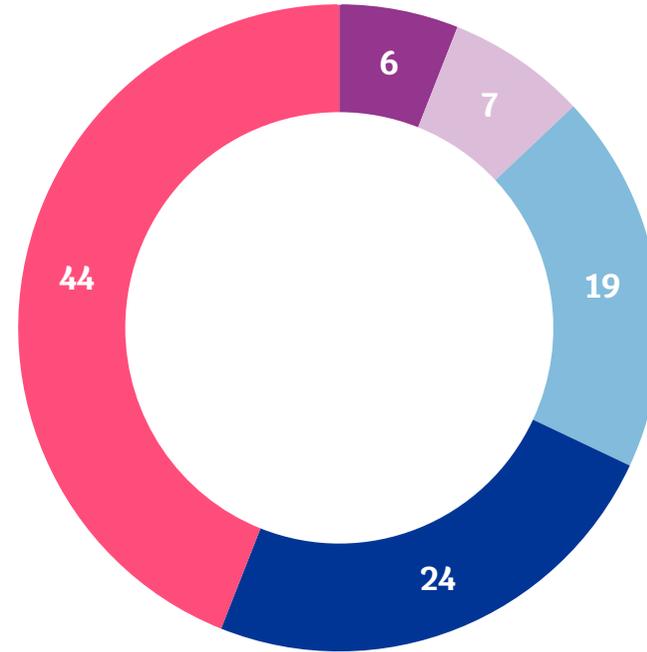
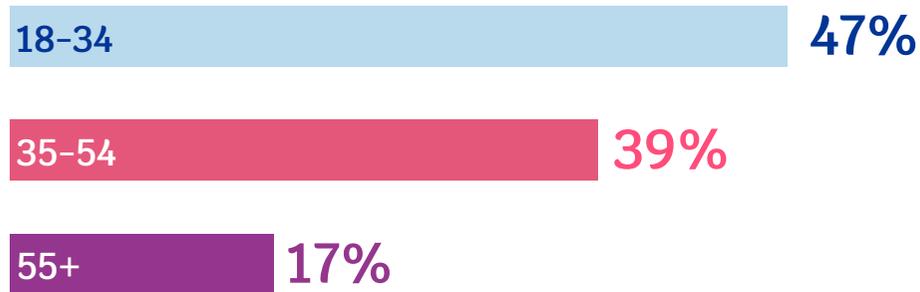
Financial difficulties

About a third of customers face difficulties in paying household bills. For some of these customers, this is a regular struggle – as the chart to the right sets out.

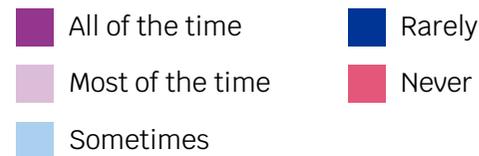
Our research shows younger customers are much more likely to struggle with household bills than older customers.

We also found that those with young children in the household are twice as likely to face difficulties paying household bills (51%) than those who do not have children in the household (26%).

Customers more likely to struggle with household bills by age



One-third of bill payers are struggling to pay their bills at least 'sometimes'



2x



Those with young children are twice as likely to face difficulties paying household bills

Base: All respondents (2,100), those with children age 11 or under (429)

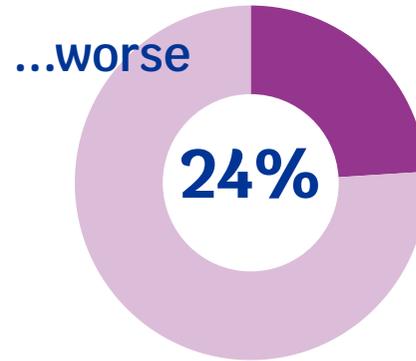
Some expect their finances to get worse

The last year has seen a worsening financial situation for some customers. The impacts have not been evenly spread. While for some the pandemic was a chance to grow savings, many customers faced a reduced income and uncertainty about their financial future.

Our research found a third (34%) of bills payers described their financial situation as getting worse over the last 12 months, with 18% reporting it was better.

This variation in experiences has been described as a 'K' shaped recovery⁸. We found that a quarter (24%) expect their financial situation to get worse over the next year, with a similar proportion (26%) expecting it to get better. Younger age groups (18-34s) were more likely to expect their financial situation to improve.

Over the next year, bill payers expect their financial situation to get...



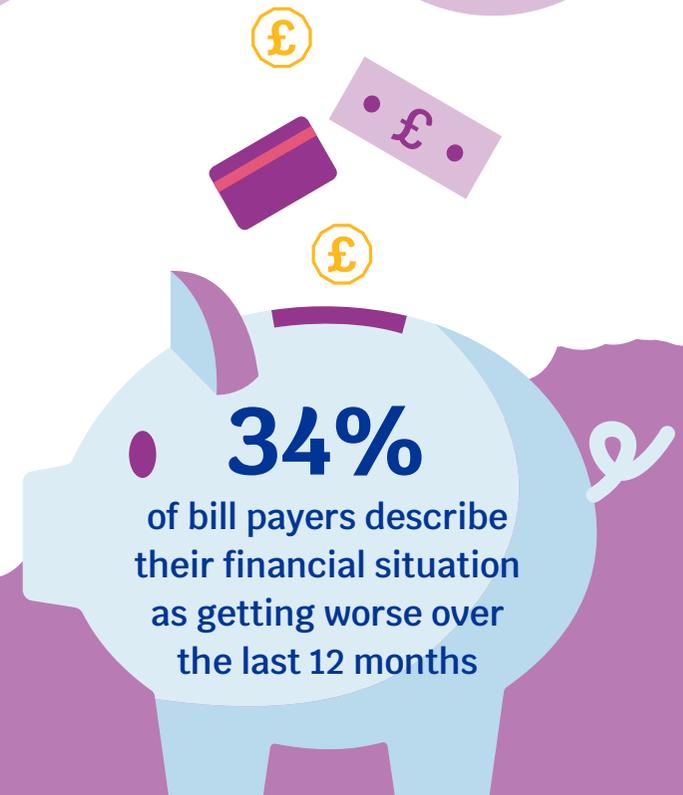
Younger people are more likely to expect their financial situation to improve



41%
improve



19%
get worse



”

My husband and I separated after 15 years of marriage and are currently in the middle of a divorce. His business, a pub, was forced to shut its doors”

– Female, no support

With the pandemic I have not been able to work and it has changed our lives a lot being in lockdown and put a strain on our financial needs as well as stressing our relationship out”

– Male, support

“

I don't have a job.

I was on leave from work then was sacked before lockdown. I was on a temporary contract so nothing I could do”

– Female, no support



Small proportion of water customers receive financial support

Our research found that only a small proportion of bill payers report receiving support for utility bills over the last year.

Only 4% of those with a total household income below £20,000 a year report receiving support with paying their water bill over the last year. This compares to 6% reporting support with electricity bills and 6% for gas bills.

Younger age groups, who are more likely to be struggling with bills, are also more likely to report having received financial support. 6% of 18-34 year olds told us they received support compared to 1% of those aged 55+.

Almost nine in ten customers (88%) with a household income under £20,000 report they aren't getting support from any utilities.

Only 3% of customers report receiving financial support from their water provider over the past year



Only 4%

of those on the lowest incomes report receiving support with paying their water bill over the last year



Those with the lowest incomes reported receiving support for their...



4%

water bills



6%

gas bills



6%

electricity bills

88% with a household income below £20,000 report they aren't getting support from any utilities



“

The pandemic has left us in a load of debt and we had to struggle throughout it”

– Male, support

I am now claiming **Universal Credit free school meals and free NHS prescriptions**. I wasn't eligible before but now all our savings have gone”

– Female, no support

I've had to borrow money off family until I was financially stable”

– Female, support

”

Receiving financial support or delaying paying bills

Customers struggling financially are exploring different and potentially more costly ways to try and cover their bills – including relying on credit cards or overdrafts, and delaying payments. For some, the pandemic is the first time they had requested or used these financial support options.

3X
Customers are three times more likely to pay bills by credit card than ask a company about support

Not all those who are struggling ask for support. We heard that some customers do not know how to approach people for help or where to look for support. The Financial Conduct Authority (FCA) found only a minority of those who need debt advice are accessing it⁹. 1.7 million people accessed debt advice between March and October 2020. The FCA estimated that far more may need advice: with potentially up to 8.5 million over-indebted in October 2020.

CCW report that customers facing financial difficulties can feel too proud to ask for help and, as such, their struggles may be going under the radar¹⁰.

Base: All respondents (2,100), those with children 11 or under (429) those without children (1321)

35% have taken at least one of these actions in the past 12 months

12%
credit cards to pay bills

10%
overdraft to pay bills

10%
asked family/ friends for financial support

7%
looked online for financial support

6%
fallen behind on utility bills

4%
spoken to companies about financial support

4%
short term loan

4%
food banks

4%
mortgage holiday scheme

3%
fallen behind on rent or mortgage

2%
other

1%
debt charity

54% for those with children aged 11 or under in the household have taken one of these actions compared to 29% of those without children in the household

Identifying those in need of support

We heard from participants in our qualitative research how their income can change from month to month. This can make it difficult for customers to get the support at the times they need it, and hard for water companies to make decisions as to who qualifies for support.

Natalie's experience of accessing support

Trigger for support

Natalie's hours were reduced at the beginning of lockdown. She missed several water bill payments before her water supplier got in touch. She was put onto a match payment scheme, which helped her reduce her arrears.

Six month review

About five months into the support, Natalie's hours then increased, but her income was not enough for her to feel she could afford bills without her water support. She then received a six-month review check-in from her water supplier. She was asked whether her circumstances had changed. She was honest with them and they told her she was no longer eligible for support.

New support scheme

Natalie explained that she didn't realise the support would be reviewed after six months, and that she would no longer be able to afford payments if she didn't have this support. Her water company were understanding and appreciated her honesty in declaring increased hours. She was put onto a reduced payment plan for three months.

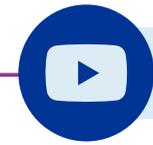
No support currently, but still struggling

Her support has now ended, but since then her hours have decreased. She is uncertain whether to go through the process of applying for support again as her hours could increase. Natalie said the reduced payment plan was helpful, but the water company has now checked in since to see if her circumstances have changed. She is feeling quite anxious about re-contacting them.

They said we could just add this money back onto your bill of the extra month of support you're getting, but because you have been honest, we won't do that"

“

I feel even if your hours change or there's a slight increase in wages, that they should keep the agreement, but explain that due to the increase of funds customers can and should try to make extra payments, but it isn't a must"



Mental health

The link between mental health, ability to pay and low awareness of support is clear. We found that struggling with mental health can make it harder for customers to ask for financial support. But our research also suggests that when customers receive support, it can have a positive impact on their wellbeing.

More customers are dealing with poor wellbeing

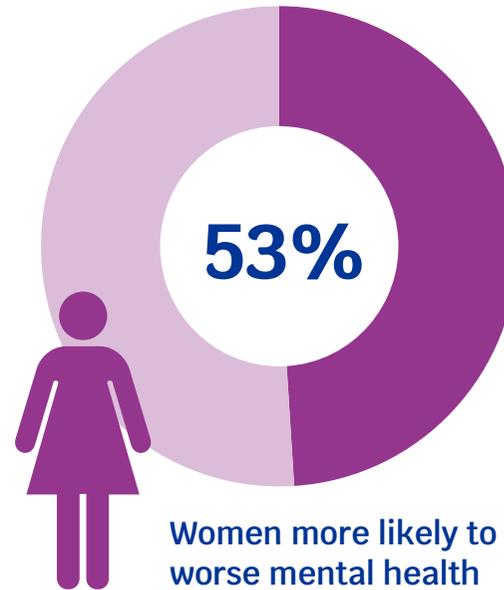
Many people have struggled with anxiety and poor wellbeing since the start of the pandemic. We asked bill payers how their mental health has been over the last year, compared to previous years. Almost half reported it was worse.

People's struggles with mental health and wellbeing have been recorded by the Office for National Statistics (ONS) since the start of the pandemic. Their weekly Opinions and Lifestyle Survey has regularly found a third or more of adults reporting high levels of anxiety¹¹. During lockdown three (January to March 2021), more than half of adults regularly reported that their wellbeing was being affected by Covid-19.

There is a clear connection between mental health and financial circumstances. Our survey found those who have struggled to pay their household bills over the last year are almost 50% more likely than those who haven't struggled with bills to report their mental health has got worse.

We also found some significant demographic differences. Women are more likely to than men to report their mental health has got worse (53% vs 43%). Younger people are more likely to report this than older age groups.

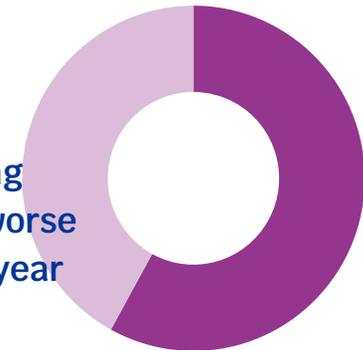
Base: All respondents (2,100), those struggling to pay bills (686)



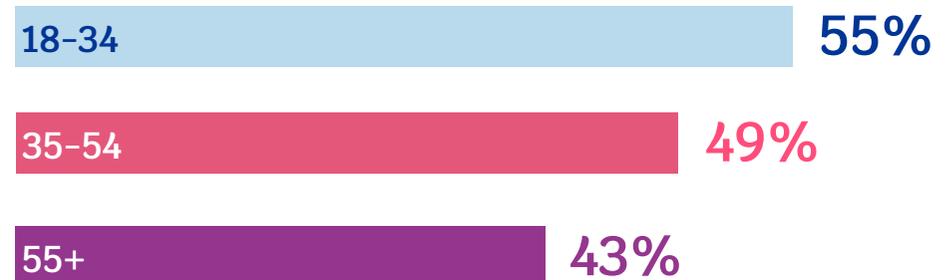
48% say their mental health has been worse than previous years

Women more likely to report worse mental health

58% struggling to pay bills report worse mental health this year



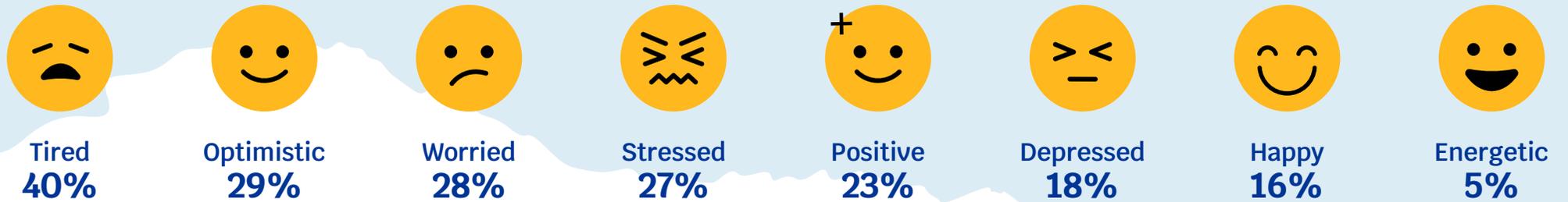
Customers reporting worse mental health: age groups



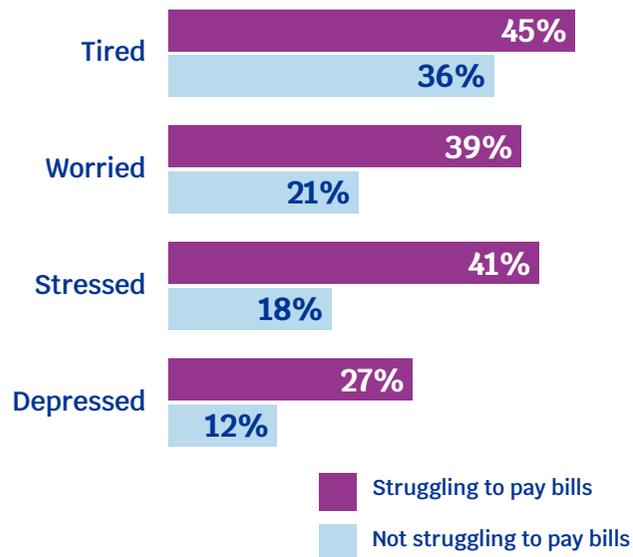
What this means for day-to-day life

We asked bill payers which emotions best describe how they’re feeling about day-to-day life. This was asked at the end of March 2021, as lockdown measures were gradually being lifted.

Day-to-day bill payers were feeling...



Our findings show a correlation between struggling to pay bills and indicators of poor wellbeing.



A similar pattern is clear for those whose financial situation has got worse vs those whose financial situation has got better.



While the pandemic has impacted on many people’s mental wellbeing, ONS research has found four characteristics are associated with moderate to severe depressive symptoms during the pandemic¹¹:

Younger adults aged 16 to 29 years were more likely than older adults to experience some form of depression.

Women were more likely than men to experience some form of depression across all age groups.

Disabled adults and those who identified as clinically extremely vulnerable were more likely to experience some form of depression than non-disabled adults or those who are not clinically extremely vulnerable.

Employment, income and ability to afford unexpected expenses were also correlated with likelihood of experiencing depressive symptoms.

Base: All respondents (2,100), those struggling to pay bills (686), never struggling to pay bills (915), those whose financial situation got worse (713), those whose financial situation got better (383)

We also heard from participants at a Listen, Care, Share event about the wide scale impact caused by increased health worries, anxiety or financial concerns. Water companies told us at the event that it is very common for those in debt to be experiencing a mental health issue. They also reported that customers had been far more open because of the pandemic, perhaps because customer service agents were better able to relate to customers' experiences.

“

It seems like a never ending road. **Worrying about making ends meet and trying to do it alone.** Trying to make everything as normal as possible for my son”

– Female, support

Not sleeping... anxiety, kids driving me mad, worrying about them and money”

– Female, support

Lonely due to becoming a single parent and lacking support. Not being able to access support from my family due to distance and limited social interactions made me feel isolated”

– Female, no support

Felt like I have been drowning in bills and struggling with lockdown mentality it's been hard on myself and I think the children too”

– Female, no support

”

Poor mental health makes it harder to ask for financial support

There is a clear view among bill payers that struggling with mental health makes it harder to ask for help with bills. 51% of bill payers agreed this was the case and 9% disagreed.

This belief is much higher among those who may be in the position of needing help with bills.

Two-thirds (65%) of those who struggle to pay household bills believe mental health problems make it harder to ask for support with bills. This compares to 41% who don't struggle to pay bills.

Those whose financial situation has got worse over the last year are also more likely to agree that struggling with mental health makes it harder to ask for help with bills – 61% compared to 43% of those whose financial situation stayed the same.

Those who struggle to pay their bills are much more likely to agree that they avoid or delay opening bills when struggling with mental health: 41% compared to 7% of those who don't struggle with bills. For those whose financial situation has got a lot worse over the last year, this rises to 48%.

It is important for support to be visible to those who need it. CCW's recent affordability review recommended that financial support information is visible on envelopes¹³. This would help address the anxiety some customers face when opening bills.

Base: All respondents (2,100), those whose financial situation got worse (713), those struggling to pay bills (686), those whose financial situation stayed the same (1,005), those whose financial situation has got a lot worse (159)



of customers facing a worse financial situation over the last year agree that struggling with mental health makes it harder to ask for help with bills



41% of customers who struggle to pay bills avoid or delay opening bills when struggling with mental health



Receiving support early on can make a difference

Our qualitative research showed how receiving support can help customers who are struggling. The research found those experiencing mental health challenges may find it more difficult to seek help for financial strains.

We heard that encouraging people to get in touch and talk about their circumstances early on is key. Customers need to trust water companies to be able to open up – it can be a big step for a customer to share information about their mental health, with a reluctance to share these details over the phone.

Although water companies often have dedicated support teams available to help people, the onus is normally on customers to take the first step. The challenge for water companies is for them to identify and act upon potential issues at an early stage.

“

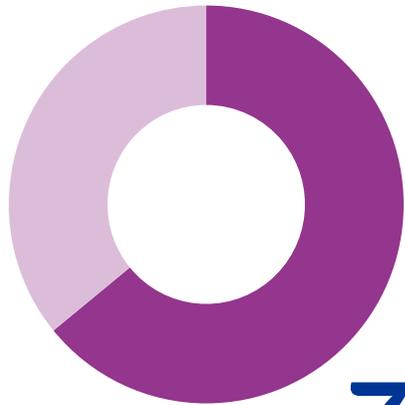
The outcome of my water company phone call was great! It was very helpful. They explained what I was entitled to because of my income and having young kids... brilliant service, great customer service”

– Female, no support





Information and communication needs



71%

are not aware of any utilities providing financial support during the Covid-19 pandemic

Low awareness of support available

Many of those in need of support are not aware of what support is available. Information is not always reaching those who need it.

Only 15% of bill payers were aware of water companies providing financial support during the pandemic. Those most in need of help were not much more likely than others to be aware of its availability. Instead, awareness of this support was spread among income groups.

Low awareness is not only a challenge for water companies. The comparative awareness level for electricity is 19%, for gas it is 17%, and for broadband it is 9%. Our research found 7 in 10 are not aware of any utilities providing financial support during the Covid-19 pandemic.

The charity Scope highlighted at a Listen, Care, Share event that some great support is available to vulnerable customers, but customers often do not know that it is there. This was echoed by participants in our qualitative research.

Bill payers’ awareness of companies providing financial support during the pandemic ▶



19%

Electricity



17%

Gas



15%

Water



9%

Broadband

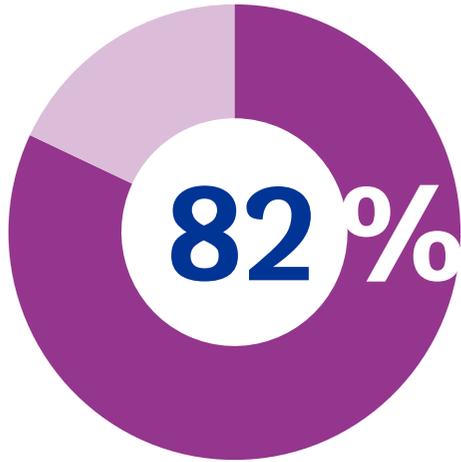
Base: All respondents (2,100)

Participants' reaction to support

66

4 in 10 say:

I believe these schemes could be helpful for people like me”



believe companies should do more to make people aware of these schemes

48%

were surprised that there is support is available



Participants are likely to look into schemes available to support people who are struggling to pay their bills ▶



31%
Electricity



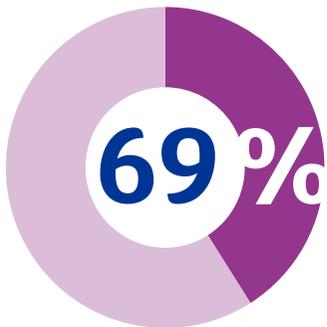
32%
Gas



30%
Water



27%
Broadband



of those who struggle to pay bills would like to learn more about these schemes

2/3

of those whose financial situation had got a lot worse over the last year said they were likely to look into schemes for people struggling to pay their water bill



Base: All respondents (2,100), those struggling to pay bills (686), those whose financial situation got worse (713), those whose financial situation got a lot worse (159)

Never tried or heard of help with utility bills, especially water, never even thought to ask”

– Female, no support

“

I haven't received anything from my water supplier. I have just never even thought about asking what support they can offer”

– Female, no support

I was only aware that mortgage providers were offering mortgage holidays. **I wasn't aware of any other financial help from water companies”**

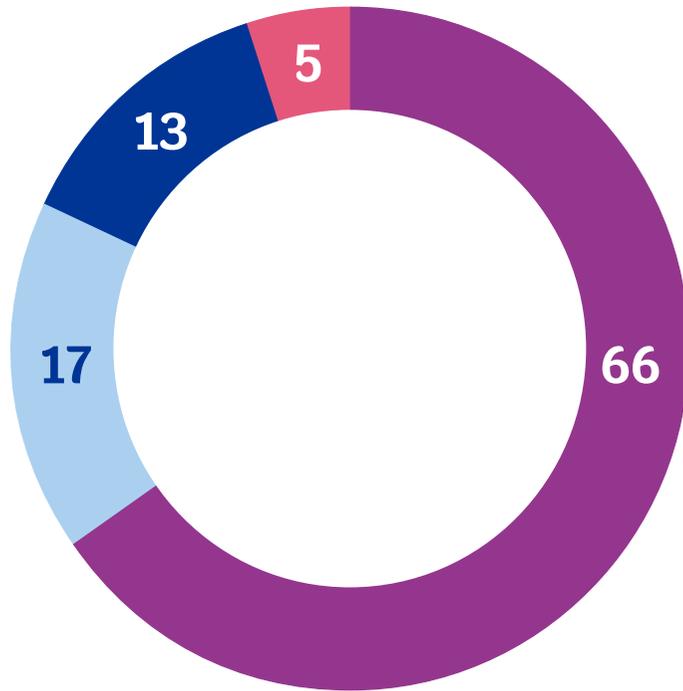
– Female, no support

”



Low awareness of other types of support

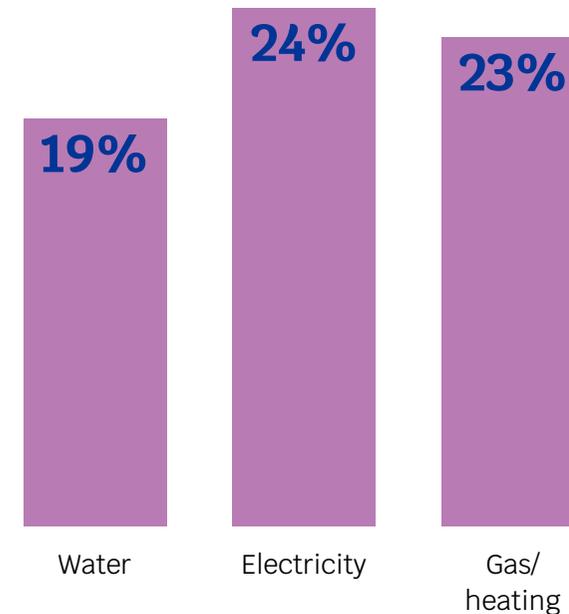
Water companies provide a range of support options through priority schemes – often known as the Priority Services Register. Most bill payers are not familiar with this.



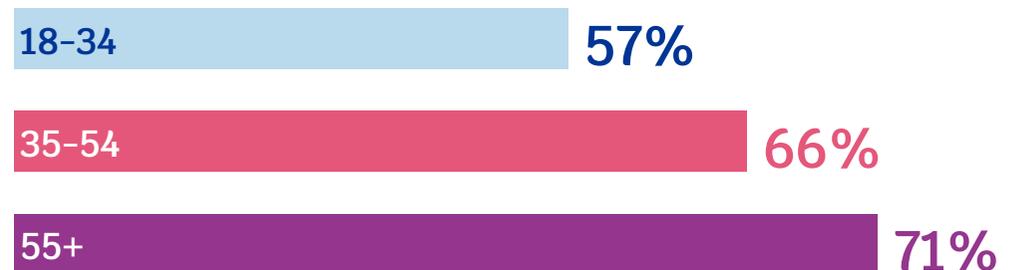
Two-thirds of bill payers have not heard of priority services

- Not at all familiar – I have not heard of it
- Not very familiar – I think I may know what it is
- Familiar – I know what it is
- Very familiar – I know what it is and have used it

Awareness of Priority Services Register by utility



Older people are more likely to say they are not at all familiar with the Priority Services Register



Difficulties in asking for support

Even when aware of support that is available, embarrassment and avoidance can mean customers delay in asking for support. Participants at a Utility Week event suggested that customers experiencing financial problems for the first time may be extremely reluctant to share that they're in need of support¹⁴.

Research by the FCA found that adults in debt report embarrassment or not wanting to face dealing with the problem as one of the biggest barriers to accessing support services: 35% gave this reason for not using debt advice¹⁵.

“

**Before last year
I never had to look
into any of this. It all
felt really daunting”**

– Female, no support

Particular challenges that make it more difficult to engage with information

Customers may struggle to understand information provided to them for a range of reasons. At a Listen, Care, Share event, we heard from the Money Advice Trust that many adults in the UK have low literacy and numeracy skills. Water company representatives raised concerns about the barriers that low literacy rates can create, as well as the need for companies to be aware of language barriers that may exist when communicating with customers.

Research published by CCW as part of its affordability review highlighted the need for companies to translate some communications into multiple languages¹⁶. Participants 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.

Those in vulnerable circumstances may face particular challenges when it comes to communications. Certain health conditions or medications can affect people's concentration, decision-making capabilities or their ability to use certain communication channels. This can make communication more difficult.

This was also noted by participants in CCW research¹⁷. 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.

Scope and Resolver spoke at a Listen, Care, Share roundtable about how organisational blindspots around different types of vulnerability can lead to exclusion by accident. Scope explained that organisations can have blindspots to certain types of vulnerability, such as bereavement care, mental health or physical disabilities. Water companies need to be aware of all the different types of vulnerability that exist.

Digital exclusion

Lacking digital skills or internet access is another communication challenge. Digital exclusion exacerbates factors that lead to debt, such as poverty and high costs, and makes it harder to manage their impacts¹⁸.

The proportion of households offline seems to be decreasing. The 2021 Lloyds Bank Consumer Digital Index found 95% of households use the Internet, up from 92% last year¹⁹. Similarly, Ofcom found only 6% of homes were without internet access in March this year, compared to 11% in March 2020 (although they note that a different methodology was used for the latest research)²⁰.

However, Ofcom's research also finds that for those offline, digital exclusion during lockdown was particularly disempowering. There were fewer opportunities for face to face engagements and at some points these stopped altogether. At a Listen, Care, Share event held jointly with the Collaboration Network, we heard that customers became harder to reach as certain channels restricted.

Also, some people who are online have low digital engagement and can be described as 'narrow users'. Ofcom explain that these internet users may be more limited in their online use and less likely to be able to navigate online confidently and knowledgeably²¹.

The organisation Starting Point provided us with examples of how costly mobile data can be and the challenge faced by customers relying on mobile devices. They found that just because customers are connected to the internet it did not mean they were connected to messages from utility companies.

The Cambridge Centre for Housing and Planning also highlighted the cost around data, the fact that water is linked to other areas of poverty, and that families encourage others to not engage online because of a fear of scams. A water company representative gave the example of some customers being wary of any organisation that forced interactions to be digital.

Participants in our qualitative research told us other sectors have sent initial check-in emails, letters, and had phone calls with customers to let them know of the support available. This provided them with an element of reassurance and stability, easing some of the emotional strain and boosting feelings of trust and connection.



Difficulties applying for support

We asked bill payers whether or not they found it difficult to fill in the forms or provide the information needed to qualify for support with water bills. This question was asked to those who had received financial support from their water company over the last year and those who had previously applied for support but not received any. This applied to only a small proportion of the sample (6%). 57% of this group felt it was difficult to fill in the forms or provide the information needed. 16% disagreed with this.

While this is a small sample, it points to possible issues with the application process. This was also a challenge for some participants in our qualitative research. One participant told us she was expected to print the form herself, but without access to a printer.

If they hadn't of rang me then I would have been waiting a long time before receiving the support I need!"

Gemma's recent application process with her water supplier

Trigger for support

After being made redundant, Gemma looked at all her monthly outgoings and contacted all suppliers she thought she could get a payment break with. She never considered her water supplier.

Initial contact

After this research, Gemma went on the water company website to apply for a social tariff scheme. The process was frustrating because she had to print a form and she doesn't have a printer. She decided to ring the helpline instead but couldn't get through.

Completing the form

She then contacted them on Facebook, where they offered to send it via post. It wasn't until she gave feedback on a survey form, that a customer agent rang her to fill in the form over the phone for her.

Awaiting confirmation

She has now applied for the tariff scheme to receive up to 60% on her water bill, and will receive confirmation within 10 working days. Despite coming up against some barriers she thought the service was good and she was happy with the support she received.

“

I just felt that it was a monthly bill which you had to pay and there was no flexibility in the amount you pay”

They said I would receive confirmation in 10 working days. I am really happy that I have been able to get this support, it will take a lot of pressure when paying my bills”

”

Participants who took part in our qualitative research told us about the support they received...

Reduced bills

This was the most common support offered. This took the pressure off those who had reduced income

Clearing bill arrears

One customer had received a one-off grant to pay their debt on their water account

Match payment scheme

One customer was offered a match payment scheme to help reduce debt on their account

Capped bills

Some customers' water bills were capped for the year to ensure they could manage monthly payments

Payment breaks

For those who had had sudden changes in their income, payment breaks helped relieve some financial pressure

66

My water supplier reduced my bill to make it more manageable for me to pay weekly. It has made my life easier”

They paid some money in our account so we could get out of arrears. It was a one-off payment”

I received a match payment scheme where I paid a reduced bill each month and my water supplier paid the same to clear my debt”

We were put on a water bill cap as our daughter is disabled. It has really helped us”

When I was furloughed, I was put on a three-month payment break with my water supplier”

Next steps

We started our Listen, Care, Share conversation to enable us all to learn more about the challenges water customers have faced since the start of the pandemic.

Our conversation builds on recent findings by CCW, who concluded that water companies must improve the way they engage with their customers to ensure those who are struggling the most to afford their water bills don't miss out on support²³. We encourage water companies to look at the issues raised in this report and consider any areas in which they need to take action.

We are also aware that, since the start of the pandemic, abuse and hostility aimed at front line and customer service staff, including in water companies, has been increasing. This is never acceptable. We support the call by the Institute of Customer Service for customers to adjust their expectations and behaviour in support of service professionals.

Within Ofwat, we are committed to responding to the challenges that we have heard about. Our work includes:

- The consultation on our guidelines for water companies in supporting residential customers pay their bills, access help and repay debts. We expect to publish our final guidelines in the autumn.
- Considering the case for new high-level licence obligations. These would provide binding requirements on how companies treat their customers and the most vulnerable in society. This is something we are considering following our 'Time to Act, Together' strategy and is also a recommendation in CCW's affordability review²⁴.
- Partnering with CCW to encourage water companies to learn more from complaints to improve services for customers. This includes making better use of data²⁵.
- Working closely with CCW to deepen our understanding of customers and their needs.



End notes

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- ³ Plain Numbers. Phase 1 Project Report <https://plainnumbers.org.uk/phase-1-project-report/>
- ⁴ Partnership to help customers with dementia Partnership formed to support customers with dementia <https://www.bristolwater.co.uk/our-blogs/dementia-partnership>
- ⁵ Carers First and Anglian Water join forces during Carers Week <https://www.anglianwater.co.uk/news/carers-first-and-anglian-waterworking-in-partnership-this-carers-week/>
- ⁶ UKRN, Ofgem, Ofwat, Making better use of data to identify customers in vulnerable situations. A follow-up report. <https://www.ukrn.org.uk/wp-content/uploads/2018/11/UKRN-Making-better-use-of-data-to-identify-customers-in-vulnerable-situations-follow-up-report.pdf>
- ⁷ Thames Water partners with London Fire Brigade to support more customers <https://www.thameswater.co.uk/about-us/newsroom/latest-news/2021/mar/thames-water-partners-with-london-fire-brigade-to-support-more-customers>
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- ¹⁰ CCW & djs research, Low income households’ experiences of water bill affordability and support: research report 2021 (May 2021) [Affordability-research-report-2021.pdf \(ccwater.org.uk\)](https://www.ccwater.org.uk/wp-content/uploads/2021/05/Affordability-research-report-2021.pdf)
- ¹¹ Office for National Statistics, Opinions and Lifestyle Survey, data updated weekly, [Coronavirus and the social impacts on Great Britain - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/people-and-work/employment-and-unemployment/coronavirus-and-the-social-impacts-on-great-britain)
- ¹² Office for National Statistics, Coronavirus and depression in adults, Great Britain: January to March 2021 (May 2021) [Coronavirus and depression in adults, Great Britain - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/people-and-work/employment-and-unemployment/coronavirus-and-depression-in-adults-great-britain)
- ¹³ CCW, Independent Review of Water Affordability (May 2021) [Independent-review-of-water-affordability.pdf \(ccwater.org.uk\)](https://www.ccwater.org.uk/wp-content/uploads/2021/05/Independent-review-of-water-affordability.pdf)
- ¹⁴ Utility Week, Insight report: Fighting an invisible enemy – the consumer debt challenge for utilities (April 2021) [Fighting an invisible enemy: consumer debt and utilities - Utility Week](https://www.utilityweek.co.uk/insight-report-fighting-an-invisible-enemy-the-consumer-debt-challenge-for-utilities)
- ¹⁵ Financial Conduct Authority, Financial Lives (February 2021) [Financial Lives 2020 survey: the impact of coronavirus | FCA](https://www.fca.gov.uk/financial-lives-2020-survey-the-impact-of-coronavirus)
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- ¹⁸ IPPR, Centre for Economic Justice, Helping households in debt (November 2020) [Helping households in debt \(ippr.org\)](https://www.ippr.org/insight/report/helping-households-in-debt)
- ¹⁹ Lloyds Bank, UK Consumer Digital Index 2021 (May 2021) [210513-lloyds-consumer-digital-index-2021-report.pdf \(lloydsbank.com\)](https://www.lloydsbank.com/uk-consumer-digital-index-2021-report.pdf)
- ²⁰ Ofcom, Adults’ media use and attitudes report 2020/21 (April 2021) [Adult’s Media Use and Attitudes report 2020/21 \(ofcom.org.uk\)](https://www.ofcom.gov.uk/consult/condocs/adults-media-use-and-attitudes-2020-21/adults-media-use-and-attitudes-2020-21.pdf). A further 1% of adults had access to the internet at home but did not use it. (p19)
- ²¹ Ofcom, Adults’ media use and attitudes report 2020/21 (April 2021) [Adult’s Media Use and Attitudes report 2020/21 \(ofcom.org.uk\)](https://www.ofcom.gov.uk/consult/condocs/adults-media-use-and-attitudes-2020-21/adults-media-use-and-attitudes-2020-21.pdf).
- ²² CCW, Water Matters: Household customers’ views on their water and sewerage services 2020. (June 2021) <https://www.ccwater.org.uk/wp-content/uploads/2021/06/Water-Matters-2020-Data-Report.pdf>

End notes

²³ Ofwat, Guidelines for water companies in supporting residential customers pay their bill, access help and repay debts: a consultation. <https://www.ofwat.gov.uk/consultation/guidelines-for-water-companies-in-supporting-residential-customers-pay-their-bill-access-help-and-repay-debts-a-consultation/>

²⁴ CCW & djs research, Low income households’ experiences of water bill affordability and support: research report 2021 (May 2021) [Affordability-research-report-2021.pdf](https://ccwater.org.uk/Affordability-research-report-2021.pdf) (ccwater.org.uk)

²⁵ Ofwat and CCW, Putting things right: Household complaints practices in the England and Wales water industry. <https://www.ofwat.gov.uk/publication/putting-things-right-ofwat-ccw-report/>

Please note: This document contains stock photography which does not necessarily represent our research participants.

Survey sample sizes

All respondents	2,100
Female	1,073
Male	1,026
Prefer to self describe	1
18-34	585
35-54	698
55+	817
Social grade – ABC1	1,155
Social grade – C2DE	945
Current household income under £20k	616
Current household income £20k – £30k	528
Current household income £30k – £50k	552
Current household income £50k – £75k	266
Current household income £75k+	138
Children 11 or under in the household	429
Children in the household NET	779
No children in the household	1,321
Ethnicity – White British	1,776
Ethnicity – White Irish/White other	104
Ethnicity – Asian/Asian British	107
Ethnicity – Black Caribbean/Black African/any other Black background	54
Ethnicity – Mixed background	37
Ethnicity – Arab/other ethnic group	14
Ethnicity – prefer not to say	8
Struggle to pay household bills NET frequently	686
Struggle to pay household bills rarely	499
Struggle to pay household bills never	915
Financial situation over the last 12 months NET worse	713
Financial situation over the last 12 months NET better	383

[Full data sets](#) available on our website.

**Ofwat (The Water Services Regulation Authority)
is a non-ministerial government department.
We regulate the water sector in England and Wales.**

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