

United Utilities (9178)
Affordability and support research
Depth Interviews Discussion Guide (30 minutes)

Screening data gathered prior to interview:

- All are joint or sole payers of household bills
- Gender (mix)
- SEG (low income)
- Age (mix)
- Recipient of benefits (mix of yes/no)
- Arrears with water charges (mix of yes/no)
- Receive support from UU (mix yes/no)
- UU region: range

(I) Introduction	2 mins
Brief explanation of the purpose of the research	<p><i>Moderator to explain the nature of the research;</i></p> <ul style="list-style-type: none"> • I work for a company called DJS Research. We are an independent market research company and today we are working on behalf of United Utilities, the water supplier for the North West of England. • Today we're going to be talking about some of the different support schemes that United Utilities have such as social tariffs and other financial support. • DJS Research is a member of the Market Research Society and complies fully with the Data Protection Act and the Market Research Society's code of conduct. This ensures that your contact details are never passed on to any third parties without your permission. All data is aggregated and treated as private and confidential. The interview should last around 30 minutes and your answers will be used to help inform the way United Utilities delivers its affordability support in the future. • Brief explanation about audio/video recording.
Introductions	<p><i>Moderator to invite respondent to introduce themselves;</i></p> <ul style="list-style-type: none"> • Would you mind telling me a bit about yourself: name, who you live with, what you do for a living, approx. water bill, what you like doing in your spare time

(2) Warm up and views of United Utilities	3 mins
To understand customers spontaneous views towards UU	<p><i>I'd like to first focus on how you feel about United Utilities...</i></p> <ul style="list-style-type: none"> • How satisfied would you say you are with them? Could you give me a score out of 10 with 0 being not at all satisfied and 10 being extremely satisfied. <ul style="list-style-type: none"> ➤ What is it that makes you feel satisfied or dissatisfied? • How trustworthy do you perceive United Utilities to be using a scale of 0 being not at all and 10 being completely. <ul style="list-style-type: none"> ➤ What is it that makes United Utilities trustworthy/untrustworthy?

(3) Exploring affordability of their current bill	5 mins
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<p>To gently explore current financial situation and affordability of current water bill</p>	<p><i>I'd now like to talk a little bit about your current household finances...</i></p> <ul style="list-style-type: none"> • Overall, how do you feel about your household finances? Positive / negative? • Have your feelings towards your household finances changed within the past year? How so? • [MODERATOR: IF COST OF LIVING IS NOT MENTIONED IN RESPONSE TO THE ABOVE QUESTION] How has the recent Cost of Living crisis impacted your household finances? • Looking to the future, how do you feel about your household finances? Do you think your situation will change (better or worse) or stay the same? <p><i>Next, I want to focus specifically on your feelings towards your water bills...</i></p> <ul style="list-style-type: none"> • How affordable would you say that your water bills are? <ul style="list-style-type: none"> ➤ Is this different to other bills? How so? ➤ What does this mean for you and/or your household? • United Utilities provides a number of support schemes, such as social tariffs and other financial support, to customers who may find themselves struggling to afford their bills. Do you currently receive any financial support from United Utilities? <ul style="list-style-type: none"> ➤ IF YES: what scheme? [MODERATOR: CHECK AGAINST THE LIST]. ➤ IF NO: have you ever applied or enquired about financial support for your water bills? <p>[MODERATOR: IF YES GO TO SECTION 4 (currently using a social tariff), IF NO GO TO SECTION 5 (not using a social tariff).]</p>
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<p>(4) Overview of planned support and reactions (SOCIAL TARIFF CUSTOMERS ONLY)</p>	<p>10 mins</p>
<p>To test spontaneous awareness of the support schemes as well as reactions to the planned support amongst social tariff customers</p>	<p><i>In this next section I'd like to talk about the different support that United Utilities can offer their customers...</i></p> <ul style="list-style-type: none"> • In your own words, would you mind briefly explaining to me what support you think United Utilities can offer customers who may be struggling to pay their water bills? • [MODERATOR: TAKE NOTE OF ANY SPECIFIC SCHEMES OR SUPPORT THAT IS MENTIONED SPONTANEOUSLY] • What support is it that you receive from United Utilities? <ul style="list-style-type: none"> ➤ [MODERATOR: IF NEEDED] In what ways, if at all, does the support you receive benefit you? ➤ [MODERATOR: IF NEEDED] Do you find the support makes your bills more affordable? / Do you ever find yourself short for money to pay your water bill? ➤ [MODERATOR: IF NEEDED] Do you feel like the support you receive from United Utilities is sufficient? ➤ [MODERATOR: IF NEEDED] Is there anything that you think could be improved / done differently with regards to the support you receive? <p>[MODERATOR: SHOW CUSTOMER SLIDE 1 (SUPPORT SCHEMES) AND READ OUT THE INFORMATION ABOUT THE SCHEMES.]</p> <p>As we've just discussed, you receive support from United Utilities. Outside of the scheme we've spoken about, United Utilities also offers a number of discounted</p>

charges to help more customers to be able to afford their water bills:

- **WaterSure** – giving households with high water usage due to essential medical needs or because of a large family size (providing they are on a water meter and are in receipt of a qualifying benefit) a reduction on their bill. The average bill discount is £335 per year.
 - **Back on Track** – for customers in debt or those who have been impacted by a recent life event who are in receipt of benefits or low household income, United Utilities may be able to give them a capped more affordable bill based on their income. The average bill discount is £202 per year.
 - **Restart Grant** – United Utilities donates money each year to an independent trust fund offering customers a one-off restart grant to help clear their debts and start again. The current year's donation stands at £3.5 million.
 - **Payment matching** – a scheme for customers who are financially struggling and need support to clear arrears. Users of this scheme will have arrears payments matched by United Utilities (e.g. for every £1 the struggling customer pays, it will match £1 and after 12 months it will match with £2).
 - **Help to pay** – United Utilities can cap annual bills for customers in receipt of pension credit at a more affordable amount based on their income. The average bill discount is £189 per year.
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- What are your initial thoughts about the different support schemes?
 - [MODERATOR: IF NEEDED] Do they reassure you?
 - [MODERATOR: IF NEEDED] Do you think they are important / necessary?
 - Do you feel the support schemes do enough to support customers who may be struggling to pay their water bills?
 - Of the schemes mentioned, are there any that you think are particularly useful for customers struggling to pay their water bills?
 - IF YES: which one and why?
 - How does this information make you feel about United Utilities?
 - [MODERATOR: IF NEEDED PROBE FOR REASONING]
 - Now that you have seen a bit of information about the different schemes that United Utilities can offer customers, are there any that you had already heard of?
 - [MODERATOR: IF YES] Which schemes?
 - Are there any schemes, outside of the one you are currently on, that you have thought about applying to?
 - [MODERATOR: IF YES] What stopped you from applying?
 - Do you think United Utilities does enough to inform people about these services?
 - [MODERATOR: IF NO] What could they do to better inform people?
 - [MODERATOR: IF NO] What could they do that might convince you / other customers to make use of these services should you need them?

[MODERATOR: SHOW CUSTOMER SLIDE 2 (OTHER SUPPORT) AND READ OUT THE INFORMATION ABOUT THE SUPPORT].

Not all customers will meet the criteria to receive a social tariff or financial support. However, United Utilities have other ways in which they can help customers, this includes:

- **Free water meters** – United Utilities will fit water meters free of charge to customers who want them. There may be instances where it is not possible to fit a water meter i.e., if you share your water supply with other properties or if your landlord does not agree. **All customers can ask for this.**
- **Water meter lowest bill guarantee** – This means that customers won't be worse off during their two-year trial and if they don't make a saving, they can switch back to their fixed bill. **All customers can ask for this.**

- **Water efficiency devices and in home visits** – United Utilities can provide customers with water efficiency devices and online tools to help them save water. They can also send an expert to customers’ homes to offer you free advice on how to save water. **All customers can ask for this.**

[MODERATOR: AFTER TALKING THE RESPONDENT THROUGH FREE WATER METERS, LOWEST BILL GUARANTEE AND IN HOME VISITS, ASK THE BELOW QUESTIONS]

- What are your initial thoughts about these methods of support?
 - [MODERATOR: IF NEEDED] Do they reassure you?
 - [MODERATOR: IF NEEDED] Do you think they are important / necessary?
- Do you feel these services do enough to support customers?

[MODERATOR: THEN TALK THE RESPONDENT THROUGH THE BELOW]

- **Variety of payment methods** – Includes Pay As You Go (PAYG), payment breaks which are aimed at customers with low to middle household incomes (less than £21k per year). Customers from low-income households who are free from debt can ask for PAYG or payment breaks. **Customers who are struggling can ask for this.**
- **Variety of payment methods** – Flexible payment plans that flex around you. All customers can ask for flexible payment plans. **All customers can ask for this.**

[MODERATOR: AFTER TALKING THE RESPONDENT THROUGH THE VARIETY OF PAYMENT METHODS, ASK THE BELOW QUESTIONS]

- What are your initial thoughts about these methods of support?
 - [MODERATOR: IF NEEDED] Do they reassure you?
 - [MODERATOR: IF NEEDED] Do you think they are important / necessary?
- Do you feel these services do enough to support customers?

[MODERATOR: THEN TALK THE RESPONDENT THROUGH THE BELOW]

- **£50 discount** - Based on North West income deprivation data, we estimate that 16% of households in the United Utilities region are income deprived and struggle to pay their water bill. United Utilities recognises that there are some customers in this situation, who may not qualify for our existing social tariff and affordability schemes due to not meeting the eligibility criteria or the preferred tariff is fully subscribed. United Utilities will work with organisations like the Department for Work and Pensions (DWP) to proactively identify customers who are income deprived, but don’t currently qualify for bill discounts, to offer additional support of at least £50 per year off their bill. **Customers who are struggling can ask for this.**
- What are your initial thoughts this method of support?
 - [MODERATOR: IF NEEDED] Does this reassure you?
 - [MODERATOR: IF NEEDED] Do you think this is important / necessary?
 - Does £50 feel helpful / enough?
 - Do you think it would make a difference to your household?
- Of the other support methods mentioned, are there any that you think are particularly useful for customers?
 - IF YES: which one and why?

	<ul style="list-style-type: none"> • Have you accessed any of these services? <ul style="list-style-type: none"> ➤ [MODERATOR: IF YES] How did accessing this/these affect your household finances? ➤ [MODERATOR: IF NO] Do you think accessing this/these would affect your household finances? • Now that you have seen a bit of information on the other methods of support that United Utilities can offer customers, are there any that you had already heard of? <ul style="list-style-type: none"> ➤ [MODERATOR: IF YES] Which method of support? • How does this information make you feel about United Utilities? <ul style="list-style-type: none"> ➤ [MODERATOR: IF NEEDED PROBE FOR REASONING] • Have you ever considered accessing any of these methods of support? <ul style="list-style-type: none"> ➤ [MODERATOR: IF NO] Why have you not considered accessing them? • Do you think United Utilities does enough to inform people about these services? <ul style="list-style-type: none"> ➤ [MODERATOR: IF NO] What could they do to better inform people? ➤ [MODERATOR: IF NO] What could they do that might convince you / other customers to make use of these services should you need them?
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(5) Overview of planned support and reactions (POTENTIAL QUALIFIERS AND JAM CUSTOMERS ONLY)	10 mins
<p>To test spontaneous awareness of the support schemes as well as reactions to the planned support amongst non-social tariff customers</p>	<p><i>In this next section I'd like to talk about the different support that United Utilities can offer their customers...</i></p> <ul style="list-style-type: none"> • In your own words, would you mind explaining to me what support you think United Utilities can offer customers who may be struggling to pay their water bills? • MODERATOR: TAKE NOTE OF ANY SPECIFIC SCHEMES OR SUPPORT THAT IS MENTIONED SPONTANEOUSLY. • MODERATOR: IF A SUPPORT IS MENTIONED, PROBE FOR VIEWS. <p>[MODERATOR: SHOW CUSTOMER SLIDE 1 (SUPPORT SCHEMES) AND READ OUT THE INFORMATION ABOUT THE SCHEMES].</p> <p>United Utilities offers a number of discounted charges to help more customers to be able to afford their water bills:</p> <ul style="list-style-type: none"> • WaterSure – giving households with high water usage due to essential medical needs (e.g. flake skin disease, Crohn's disease etc.) or because of a large family size (providing they are on a water meter and are in receipt of a qualifying benefit) a reduction on their bill. The average bill discount is £335 per year. • Payment matching – a scheme for customers who are financially struggling and need support to clear arrears. Users of this scheme will have arrears payments matched by United Utilities (e.g. for every £1 the struggling customer pays, it will match £1 and after 12 months it will match with £2). • Back on Track – for customers in debt or those who have been impacted by a recent life event who are in receipt of benefits or low household income, United Utilities may be able to give them a capped more affordable bill based on their income. The average bill discount is £202 per year. • Restart Grant – United Utilities donates money each year to an independent trust fund offering customers a one-off restart grant to help clear their debts and start again. The current year's donation stands at £3.5 million. • Help to pay – United Utilities can cap annual bills for customers in receipt of pension credit at a more affordable amount based on their income. The

average bill discount is £189 per year.

- What are your initial thoughts about the different support schemes?
 - [MODERATOR: IF NEEDED] Do they reassure you?
 - [MODERATOR: IF NEEDED] Do you think they are important / necessary?
- Do you feel the support schemes do enough to support customers who may be struggling to pay their water bills?
- Of the schemes mentioned, are there any that you think you would personally benefit from?
 - IF YES: which one and why?
 - IF YES: how likely are you to look into applying for one of the schemes mentioned?
- Are there any barriers which would put you off applying for a support scheme? How does this information make you feel about United Utilities?
 - [MODERATOR: IF NEEDED PROBE FOR REASONING]
- Now that you have seen a bit of information about the different schemes that United Utilities can offer customers, are there any that you had already heard of?
 - [MODERATOR: IF YES] Which schemes?
- Are there any schemes that you have thought about applying to?
 - [MODERATOR: IF YES] What stopped you from applying?
 - If your situation was to change in the future, would you consider applying to one of these schemes?
- Do you think United Utilities does enough to inform people about these services?
 - [MODERATOR: IF NO] What could they do to better inform people?
 - [MODERATOR: IF NO] What could they do that might convince you / other customers to make use of these services should you need them?

[MODERATOR: SHOW CUSTOMER SLIDE 2 (OTHER SUPPORT) AND READ OUT THE INFORMATION ABOUT THE SUPPORT].

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[MODERATOR: AFTER TALKING THE RESPONDENT THROUGH FREE WATER METERS, LOWEST BILL GUARANTEE AND IN HOME VISITS, ASK THE BELOW QUESTIONS]

- What are your initial thoughts about these methods of support?
 - [MODERATOR: IF NEEDED] Do they reassure you?
 - [MODERATOR: IF NEEDED] Do you think they are important / necessary?
- Do you feel these services do enough to support customers?

[MODERATOR: THEN TALK THE RESPONDENT THROUGH THE BELOW]

- **Variety of payment methods** – Includes Pay As You Go (PAYG), payment breaks which are aimed at customers with low to middle household incomes (less than £21k per year). Customers from low-income households who are free from debt can ask for PAYG or payment breaks. **Customers who are struggling can ask for this.**
- **Variety of payment methods** – Flexible payment plans that flex around you. All customers can ask for flexible payment plans. **All customers can ask for this.**

[MODERATOR: AFTER TALKING THE RESPONDENT THROUGH THE VARIETY OF PAYMENT METHODS, ASK THE BELOW QUESTIONS]

- What are your initial thoughts about these methods of support?
 - [MODERATOR: IF NEEDED] Do they reassure you?
 - [MODERATOR: IF NEEDED] Do you think they are important / necessary?
- Do you feel these services do enough to support customers?

[MODERATOR: THEN TALK THE RESPONDENT THROUGH THE BELOW]

- **£50 discount** - Based on North West income deprivation data, we estimate that 16% of households in the United Utilities region are income deprived and struggle to pay their water bill. United Utilities recognises that there are some customers in this situation, who may not qualify for our existing social tariff and affordability schemes due to not meeting the eligibility criteria or the preferred tariff is fully subscribed. United Utilities will work with organisations like the Department for Work and Pensions (DWP) to proactively identify customers who are income deprived, but don't currently qualify for bill discounts, to offer additional support of at least £50 per year off their bill. **Customers who are struggling can ask for this.**
- What are your initial thoughts this method of support?
 - [MODERATOR: IF NEEDED] Does this reassure you?
 - [MODERATOR: IF NEEDED] Do you think this is important / necessary?
 - Does £50 feel helpful / enough?
 - Do you think it would make a difference to your household?
- Of the other support methods mentioned, are there any that you think are particularly useful for customers?
 - IF YES: which one and why?
- Have you accessed any of these services?
 - [MODERATOR: IF YES] How did accessing this/these affect your household finances?
 - [MODERATOR: IF NO] Do you think accessing this/these would affect your household finances?
- Now that you have seen a bit of information on the other methods of support that United Utilities can offer customers, are there any that you had already heard of?
 - [MODERATOR: IF YES] Which method of support?
- How does this information make you feel about United Utilities?
 - [MODERATOR: IF NEEDED PROBE FOR REASONING]
- Have you ever considered accessing any of these methods of support?
 - [MODERATOR: IF NO] Why have you not considered accessing them?
- Do you think United Utilities does enough to inform people about these

	<p>services?</p> <ul style="list-style-type: none"> ➤ [MODERATOR: IF NO] What could they do to better inform people? ➤ [MODERATOR: IF NO] What could they do that might convince you / other customers to make use of these services should you need them? <ul style="list-style-type: none"> • If your financial situation were to get worse, would you consider accessing any of the support we have gone through today? <ul style="list-style-type: none"> ➤ [MODERATOR: IF YES] Which ones? ➤ [MODERATOR: IF NO] Why not?
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(6) Quick summing up section		2 mins
To summarise what has been discussed so far	<p><i>I'd now like you to think about everything we have discussed so far...</i></p> <ul style="list-style-type: none"> • Do you think that the support from United Utilities in the form of support schemes and other methods of support is sufficient? <ul style="list-style-type: none"> ➤ Why / why not? • Do you think that the support from United Utilities is fair? <ul style="list-style-type: none"> ➤ Why / why not? • Thinking about the support package as a whole, on a scale of 1-10 with 1 being poor and 10 being excellent, how would you rate the support package offered by United Utilities? <ul style="list-style-type: none"> ➤ [MODERATOR: PROBE FOR REASONING] • Is there anything that you would urge United Utilities to do differently when it comes to affordability support? 	

(7) Predicted bill impact and reactions		7 mins
To explore customers views on the predicted bill impacts of the proposed affordability plan	<p><i>In this last section we're going to take a look at the predicted bill impact of United Utilities proposed affordability plan...</i></p> <ul style="list-style-type: none"> • When you think about your monthly household bills, which bill would you say that you worry about being able to pay least? <ul style="list-style-type: none"> ➤ Why do you worry less about this bill? <p>[MODERATOR: SHOW CUSTOMER SLIDE 3 (PROPOSED PLAN) AND READ OUT THE INFORMATION ABOUT THE PLAN].</p> <p>All of these investments from 2025 to 2030 are expected to deliver significant improvements to many of the day-to-day services that Untied Utilities' customers rely on. In support of this wider vision, United Utilities intends to commit to ten specific improvements to its service that affect its customers' everyday lives.</p> <p>The first six of these ten are improvements that the water regulator, Ofwat, says water companies must include in their business plans. The last four, are voluntary targets that United Utilities wants to set itself, but these aren't required by Ofwat.</p> <ul style="list-style-type: none"> • Reducing the amount of water leakage – 24% improvement • Reducing interruptions to your water supply – 45% improvement • Reducing the number of water quality issues customers experience – 55% improvement • Reducing the number of pollution incidents – 32% improvement • Reducing the number of properties affected by sewer flooding inside 	

	<p>their property – 31% improvement</p> <ul style="list-style-type: none"> • Reducing the number of properties affected by sewer flooding outside their property – 25% improvement • 900,000 new smart meters to reduce usage and lower bills • Halving the chance of experiencing a hosepipe ban • Carbon reduction to improve the environment – 42% reduction • £500 million towards affordability support <p>In order to deliver on its ambitions for the North West and to keep up its obligations for maintaining and improving the water network, United Utilities will need to increase customers’ bills. This means that your average water bill may go up by 65% by 2030. This increase includes the projected inflation as set out by the Bank of England and as an example a household that currently pays £200 per year would pay just over £314 by 2030. A household that currently pays £500 a year would pay just over £785 by 2030.</p> <ul style="list-style-type: none"> • What are your initial thoughts on the predicted bill increase? • Do you think this bill increase would be affordable for you and your household? <ul style="list-style-type: none"> ➢ Why do you say that? ➢ What impact will this increase have on your household? • Do you think the proposed improvements justify the bill increase? <ul style="list-style-type: none"> ➢ Why / why not? • Thinking about the affordability support package in light of the predicted bill impact, how acceptable do you think the affordability support package is? <ul style="list-style-type: none"> ➢ IF ACCEPTABLE: What is it about the plan that makes you think the bill impact is acceptable? ➢ IF NOT ACCEPTABLE: Is there anything additional you think United Utilities should be offering? <p>The previously mentioned support schemes are funded through a combination of customer bills and contributions from United Utilities. For household customers, there is a small charge on bills to pay for social tariff schemes, with the average household customer paying around 58p per month (1.7% of the average bill amount). In addition to this, United Utilities’ shareholders have contributed £140 million to support affordability schemes, and this will increase to at least £200 million in 2025-2030.</p> <ul style="list-style-type: none"> • To what extent do you think this is a fair or unfair way to pay for the support schemes? <ul style="list-style-type: none"> ➢ [MODERATOR: PROBE FOR REASONING IF NOT OPENLY GIVEN]
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(8) Wrap-up	3 mins
<ul style="list-style-type: none"> • Earlier, I asked you to rate United Utilities in terms of satisfaction and trust. Following this discussion, I’d like you to rate them again. Has what we’ve discussed changed your scores at all? [MODERATOR: CHECK IF THERE IS A CHANGE EXPLORE WHY]. • I also asked you how you felt towards your current water bill. Based on what you have heard today, how do you now feel about your water bill just now? • Are there any other comments that you would like to add? • Is there anything further that you would like to know about what we have been 	

talking about today?

- United Utilities has lots of information about the support they offer on their website. Alternatively, we have representatives from United Utilities here if you would like to discuss anything you've heard today in more detail.

Thank and close.