United Utilities

Affordability webpage testing research

Full report July 2026

Research background and approach

Background

This research explored customer perceptions of the affordability section of the United Utilities website, including key support pages, payment break information and customer case study content. The research assessed how easy the information was to understand, navigate and use, alongside identifying areas for improvement.

Objectives

The research explored customers' views of the United Utilities affordability webpages, focusing on the clarity and tone of the content, whether the information provided met customers' needs, and how easy it was to understand and navigate. The study also identified any gaps in information and assessed how easily customers could find relevant support content

Approach

An online survey was designed to faciliate this research, lasting 20 minutes.

Fieldwork took place between 8th June 2026 and 30th June 2026.

Respondents were recruited from the 'In the Flow' panel and from an external access panel.

Data

Data has been weighted to be representative of the United Utilities customer base.

Details of the sample can be found in the appendix.

Political & Economic Context (8–30 June 2026)

Fieldwork was conducted between 8 and 30 June 2026, during a period of continued cost-of-living pressures across the UK. While inflation had eased and energy prices had fallen compared with the previous year, many households continued to face affordability challenges from housing, household bills and wider living costs. Against this backdrop, testing the clarity, accessibility and usability of United Utilities' affordability webpages was particularly timely, as customers sought clear information on the financial support available. In the North West, economic conditions broadly reflected the national picture, with affordability remaining a key concern for many households.

8 June 2026:

UK households continued to experience cost-of-living pressures despite easing inflation, with affordability of household bills remaining a key public concern. The Government maintained its focus on economic growth and living standards.

9 June 2026:

The Government announced a partial reinstatement of Winter Fuel Payments for around nine million pensioners, reflecting the continued political focus on household affordability and financial support.

22 June 2026:

Prime Minister Keir Starmer announced his resignation following sustained political pressure. Andy Burnham, former Mayor of Greater Manchester, quickly emerged as the leading candidate to succeed him, creating a period of political uncertainty during fieldwork.

30 June 2026:

By the end of fieldwork, customers were considering affordability support against a backdrop of continuing pressure on household finances and national political change, reinforcing the importance of clear, accessible information about financial assistance and payment support.

North West (United Utilities):

Throughout June, Andy Burnham remained a prominent regional political figure, with his emphasis on affordability, public services and devolved decision-making maintaining a strong profile across the North West during the leadership transition.

Key Findings

Key findings from the Affordability Webpage Testing research

Key Findings

- **Overall acceptability was strong**: most pages score between 84–86% acceptability.
- **Language was the strongest area across pages**, usually the highest-rated statement
- Weaker areas were: **context, right amount of information,** and **navigation** (especially payment-support detail)
- **Very few respondents said content is missing or unclear**; 'did not understand' is low at 1–2% yes, indicating that understanding of the information is high.

Most acceptable pages:

- Ask all: landing pages - 86%
- Route A: your bill homepage - 86%
- Route A: Difficulty paying your bill - 86%

Least acceptable pages:

- Route A: Payment break - 84%
- Ask all: case studies, water arrears - 84%
- Route B: find the support that's right for you - 85%

Key Findings: What has worked well?

- **Clear, simple language across pages**

"Very clear messaging"
"Overall, this page provides clear, concise information and is easy to follow and understand"

- **Supportive and empathetic tone that reassures customers**

"The top banner features a comforting language alongside an image that visualises the exact stressful situation a user might be facing"
"The main banner using high reassuring language ("We really don't want you to worry")"

- **Strong visibility of available support options**

"There is support available"
"The support options available are very clear and laudable"

- **Relatable case studies help bring support to life**

"I like the use of names and examples of people. It makes it more relatable and easy to understand"
"I like the relatable examples"

- **Navigation and page structure were generally easy to follow**

"I like that the page is clear and well structured, with helpful sections. The use of simple language and blue and white colours makes it easy to read and navigate. I also like that it includes practical support options like difficulty paying your bill and setting up direct debit, which makes it useful and supportive for customers"

Key Findings: Areas for improvement

- **Reduce information overload and large blocks of text**

"Information overload"
"Information overload on one page"

- **Make eligibility criteria and next steps clearer**

"A clearer indication of what support is available and how to get that help"
"Need some clearer way of distinguishing what options are available on the page"

- **Improve readability (font size, spacing and accessibility)**

"The font size is too small, it makes it difficult to read through it"
"The font sizes are really small, it makes me strain my eyes to read, this can be stressful"

- **Strengthen authenticity of case studies and customer stories**

"Is a smiling lady the right choice?"
"I dislike that the situation is quite complex and may feel overwhelming for customers"

Key Findings: Likes

Common themes customers liked about the webpages:

- They were **clear and easy to understand**

"I like the whole of this section because it is clear easy to understand and very straightforward. Clarity is aided by the initial marker for each item and the space allowed between each item"

- Supportive, **empathetic tone**

"I love the tone of the message here. It is reassuring and the options listed below are easy to navigate"

Likes

Common themes customers liked about the webpages:

- **Range/visibility** of available support

"I also like that it includes practical support options like difficulty paying your bill and setting up direct debit, which makes it useful and supportive for customers"

- **Relatable and engaging** content

"I like the use of names and examples of people. It makes it more relatable and easy to understand"

Likes

Key Findings: Dislikes

Common themes customers disliked about the webpages:

- **Too much information/text**

"Too much information in this page with regards to debt problems. Feel it would overwhelm most people"

- **Readbility and accessibility** issues

"The font size of the write up is a bit blurry and might be too tiny to read"

Dislikes

Common themes customers disliked about the webpages:

- **Lack of clarity** about qualifying criteria

"What would I need to do to prove my income had dropped? I left my job, but have savings and cannot claim benefits. Would I be excluded? More clarity"

- **Trust and authenticity** concerns

"What does this mean ? Who are 'real people'?"

Dislikes

Key Findings: Which pages worked best?

- **Strongest pages:** Help managing your money led on clarity (89% language agreement; mean 4.5), followed by the Website landing page and Difficulty paying your bill.
- **Weakest pages:** Real support for real people and Water arrears had the lowest information-routing agreement (82%), while Payment break had the highest uncertainty on missing content.
- **Overall pattern:** Language is consistently strong; the improvement opportunity is for clearer next-step signposting, eligibility cues and reassurance for customers who need extra support.

Strongest pages from the analysis:

Help managing your money – 89% agree language is easy to understand; mean 4.5.

First landing page – 88% agree language is easy; tone/context also 84–85%.

Difficulty paying your bill – 88% language agreement and 97% say nothing is missing.

Weakest / priority pages:

Real support for real people – lowest information-routing score: 82% agree.

Water arrears – information-routing also 82% despite 97% saying no content is missing.

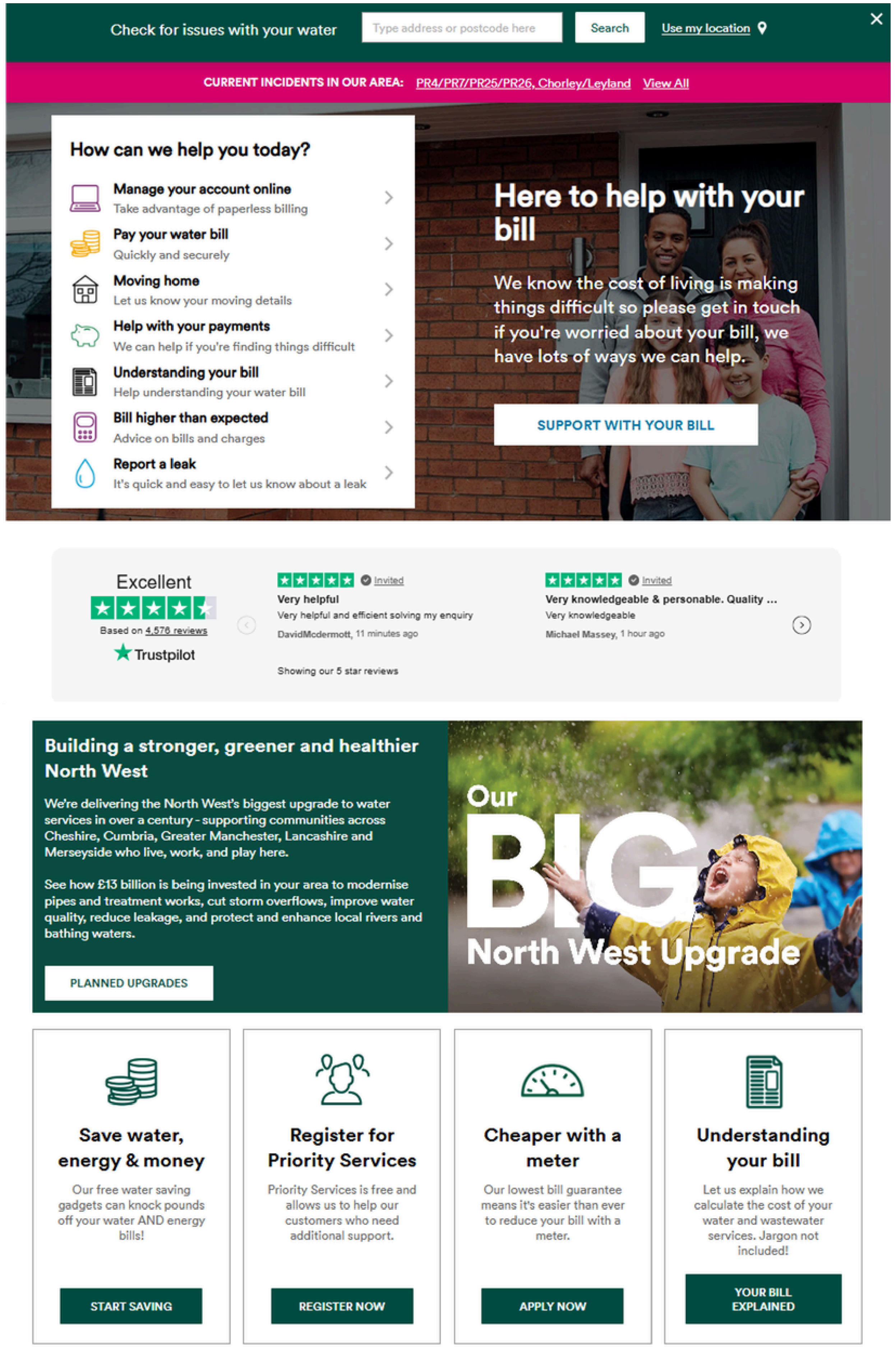
Payment break – 84% say nothing is missing, but 11% are unsure.

Heatmaps

Insights from the main landing page heatmaps

Heatmaps

Main landing page feedback



Heat mapping tool: Landing page feedback

Predominantly positive sentiment. Most respondents felt the page was clear, easy to navigate, supportive, and trustworthy. The bill-support messaging was generally well received, particularly its empathetic tone around financial difficulties and the cost-of-living situation.

Likes

1102

"I like the simple language, clear layout, and the supportive tone, especially as it offers help for customers worried about their water bill"

- Easy to navigate
- Clear & simple
- Helpful support
- Trustworthy
- Friendly & empathetic

Dislikes

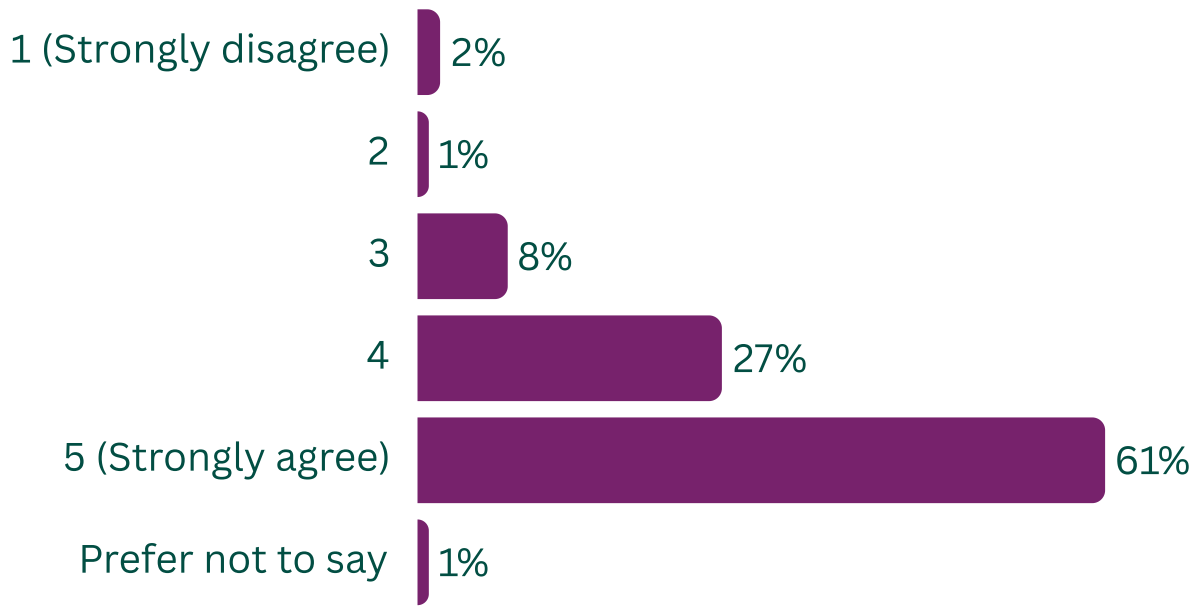
192

"The 'current incidents' banner at the very top is very distracting. Even though it's important for service outages, it draws one's eye completely away from the billing support information, making the person who is financially stressed more stressed"

- Difficult to read in places
- Too much information
- Crowded layout
- Reviews occupy too much space
- Need direct human contact options

First landing page – customer feedback was strong across all core measures: language led at 88% agreement (61% strongly; mean 4.5), with tone and context close behind at 85%/84% (mean 4.3). Technical confidence and absence of vulnerabilities were linked to stronger agreement.

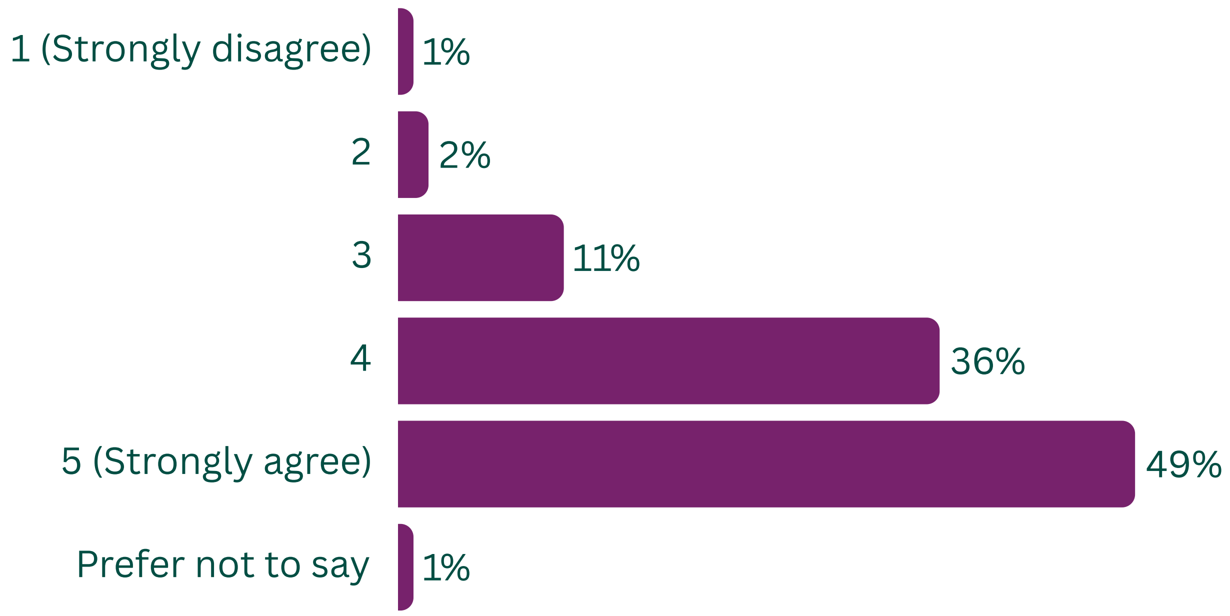
The language is easy to understand (1500)



Mean - 4.5

Those aged 18-29 were more likely to strongly agree that the language was easy to understand those aged 60-69

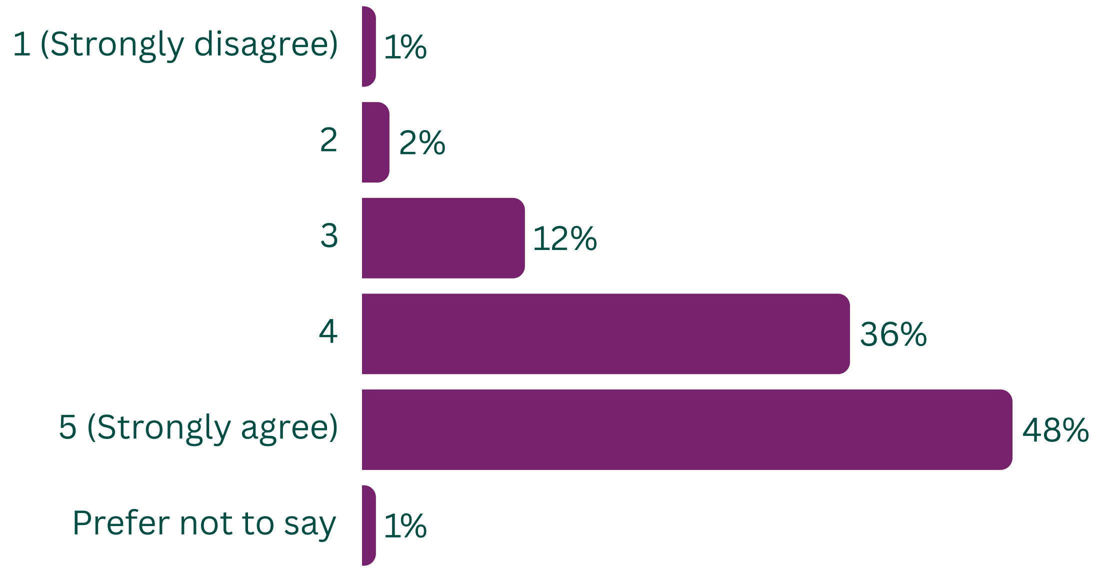
The tone of the language is 'just right' (1500)



Mean - 4.3

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

It provides the right level of context to understand the information on the webpage (1500)



Mean - 4.3

Customers with no vulnerabilties were more likely to strongly agree than those with a disability and those who are deaf/hard of hearing

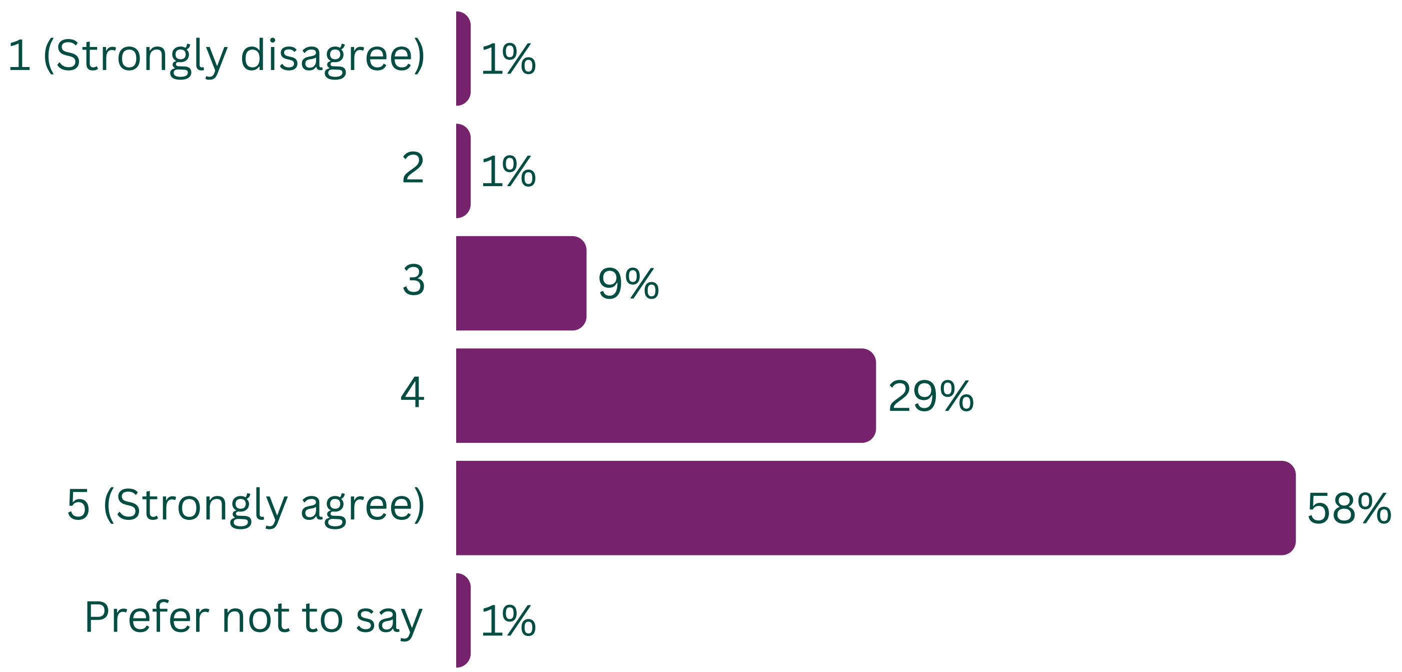
First landing page – navigation was clear for most customers, with 87% agreeing they knew what to click on (58% strongly; mean 4.4) and 78% saying no content was missing. Confidence was higher among very tech-confident and non-vulnerable customers, so accessibility cues may still need reinforcing.

White customers were more likely to strongly agree than Mixed White and Asian customers

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

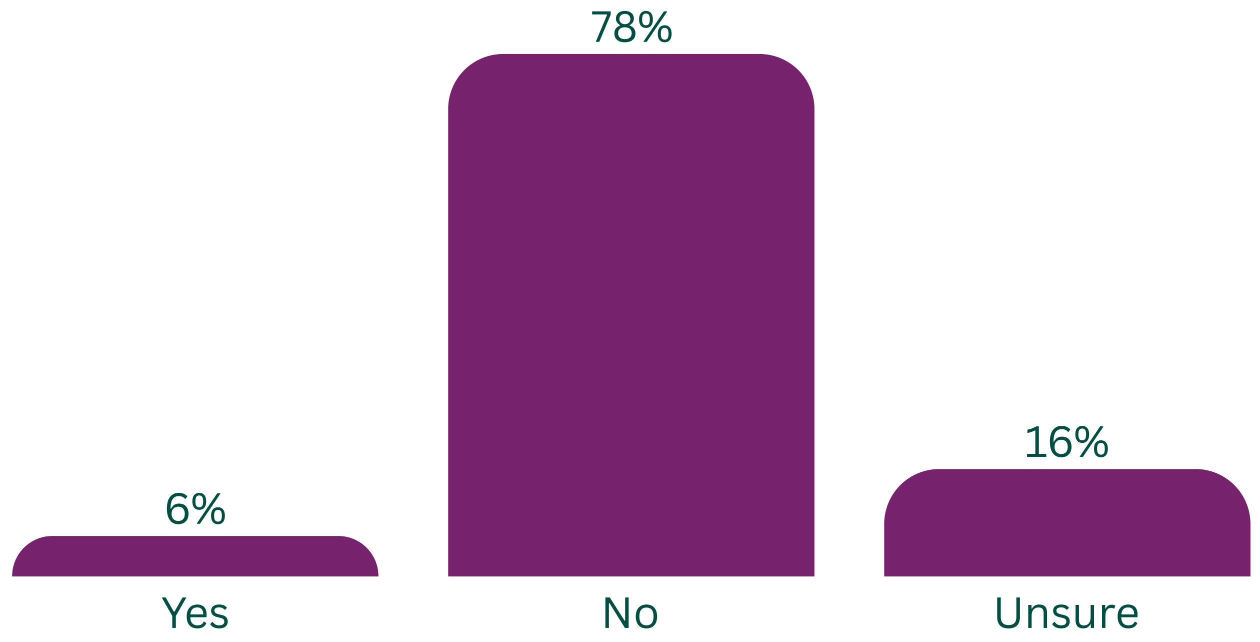
Customers with no vulnerabilities were more likely to strongly agree than customers with a disability, are visually impaired or who are deaf/hard of hearing

It is clear what section I need to click on to find out further information on support with my bill (1500)



Mean - 4.4

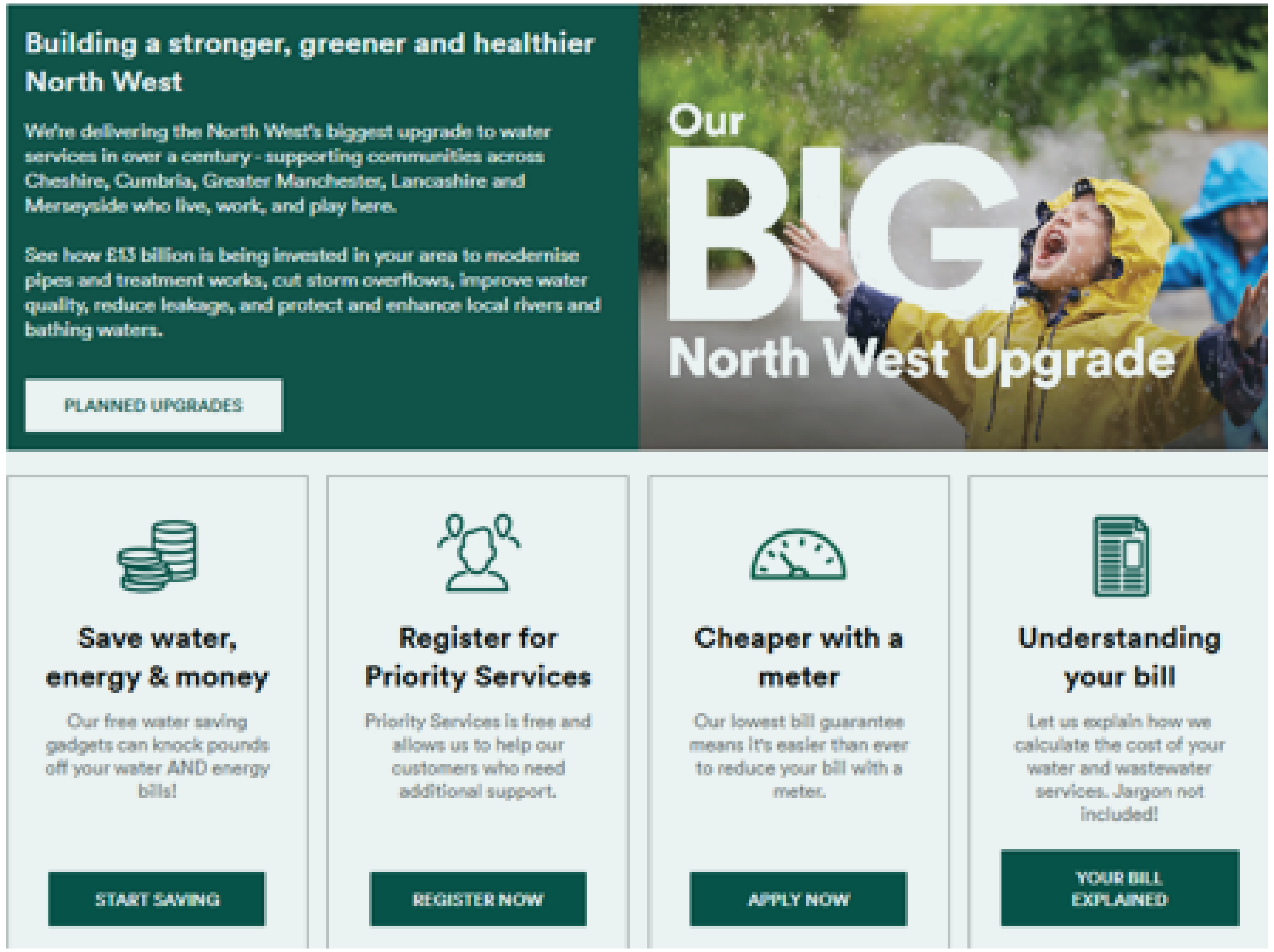
Do you feel there is any content missing from this section of the webpage? (1500)



Metered customers were most likely to think there was no content missing

Heatmaps

Second landing page feedback



Heat mapping tool: Building a stronger, greener and healthier North West page feedback

Feedback on the page was largely positive, with respondents generally finding it clear, easy to navigate, informative and supportive. However, there were some recurring concerns around trust, readability and messaging.

Likes

956

"I love how sectioned and easy to navigate the web page looks. It also looks very uniform"

- Easy to understand
- Helpful support content
- Strong navigation/signposting
- Positive/supportive tone
- Visual appeal

Dislikes

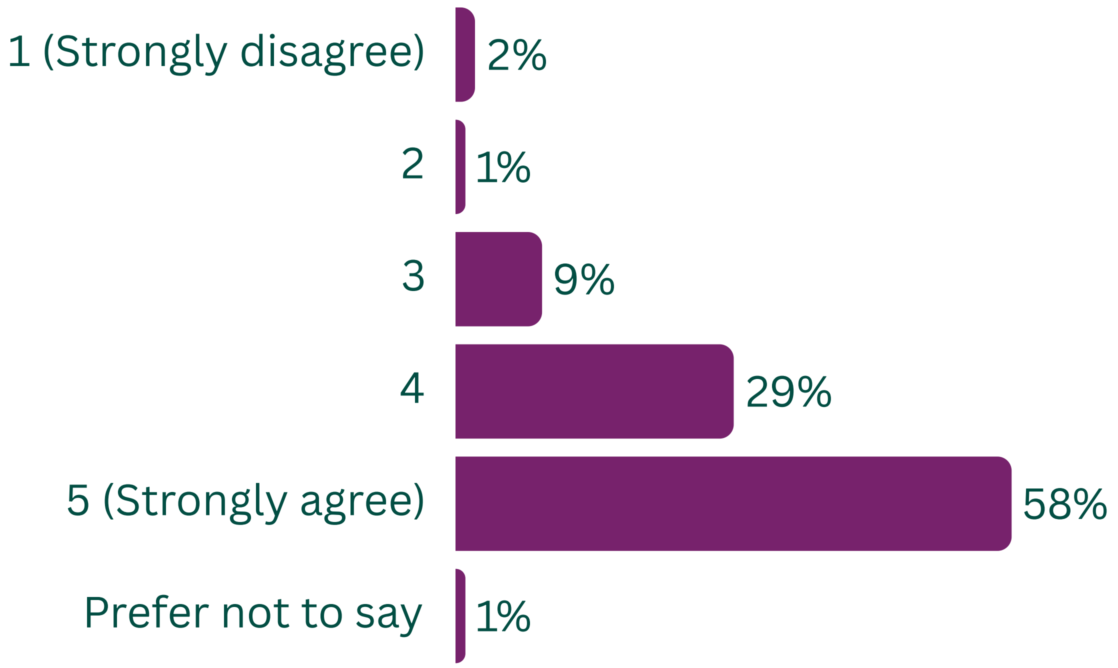
195

"The large top banner focuses on regional infrastructure and £13 billion investments. For someone who is stressed about paying their bills, this feels irrelevant and pushed far too up the page"

- Scepticism about water meter messaging
- Too much text
- Readability issues
- Trust/credibility concerns
- Relevance of investment messaging

Second landing page – the page performed consistently well: 87% agreed the language was easy to understand (58% strongly; mean 4.4), while tone and context also scored positively (both mean 4.3). Differences by region, employment and vulnerability suggest the wording works overall but may land less strongly for some groups.

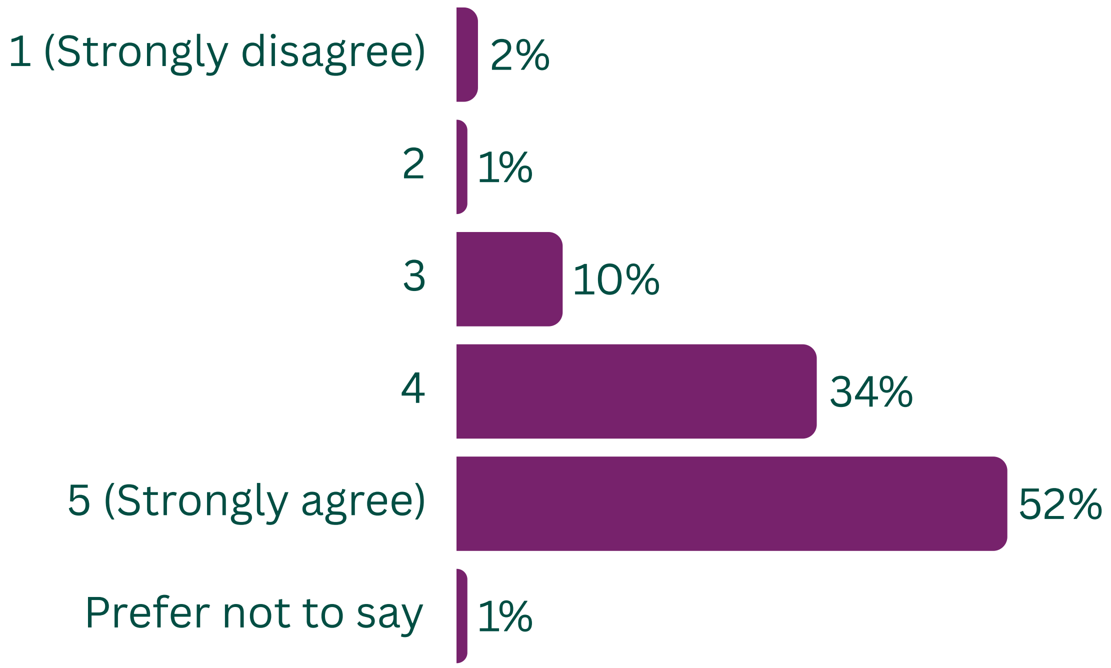
The language is easy to understand (1500)



Mean – 4.4

Customers from Greater Manchester were more likely to strongly agree than those from Cheshire and Cumbria

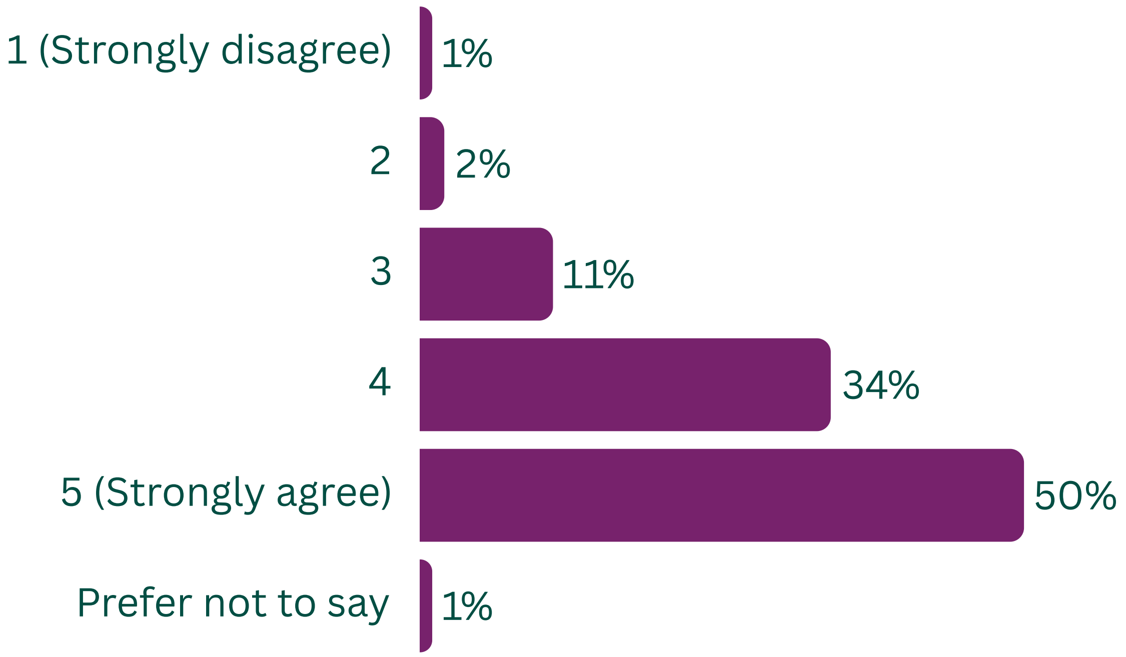
The tone of the language is 'just right' (1500)



Mean – 4.3

Customers who are a full time carer or unemployed were less likely to strongly agree than those with a higher paid occupation

It provides the right level of context to understand the information on the webpage (1500)

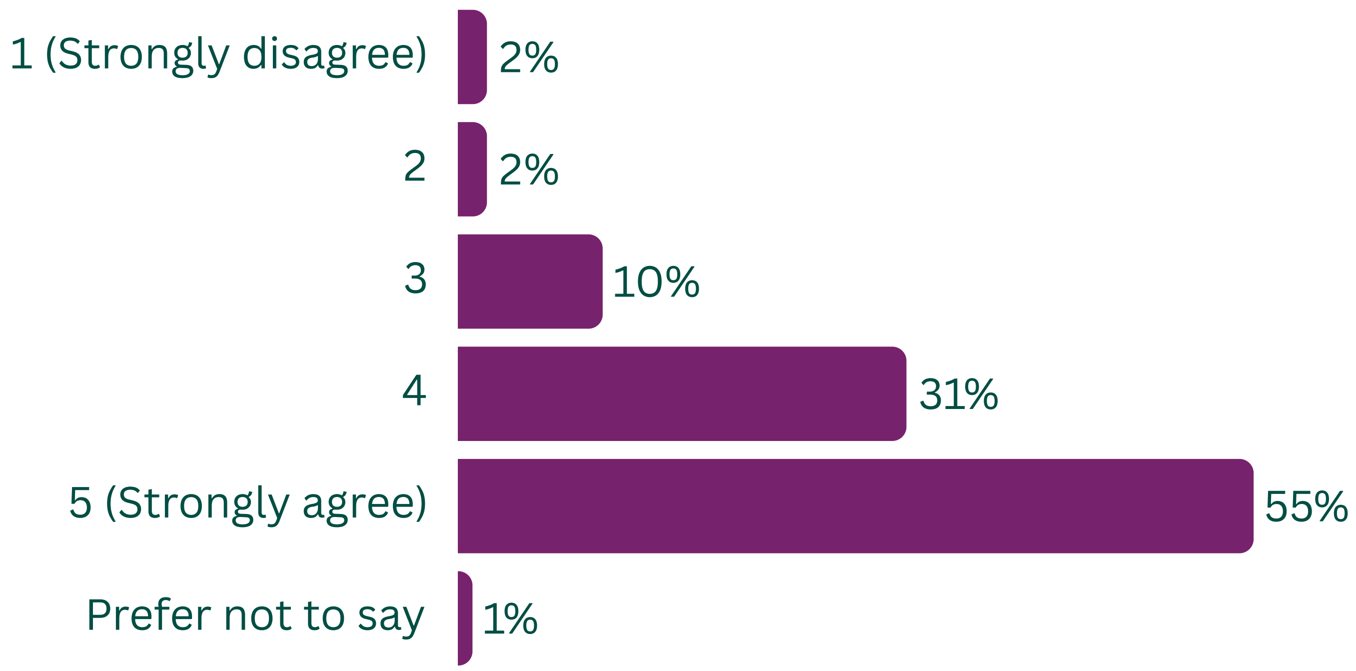


Mean – 4.3

Customers with no vulnerability were more likely to strongly agree than those who are deaf/hard of hearing

Second landing page – click-path clarity remains strong, with 86% agreeing it was clear what to click on (55% strongly; mean 4.4), and only 5% saying content was missing. Tech confidence again shaped responses, while Lancashire customers were more likely than Merseyside customers to identify a gap.

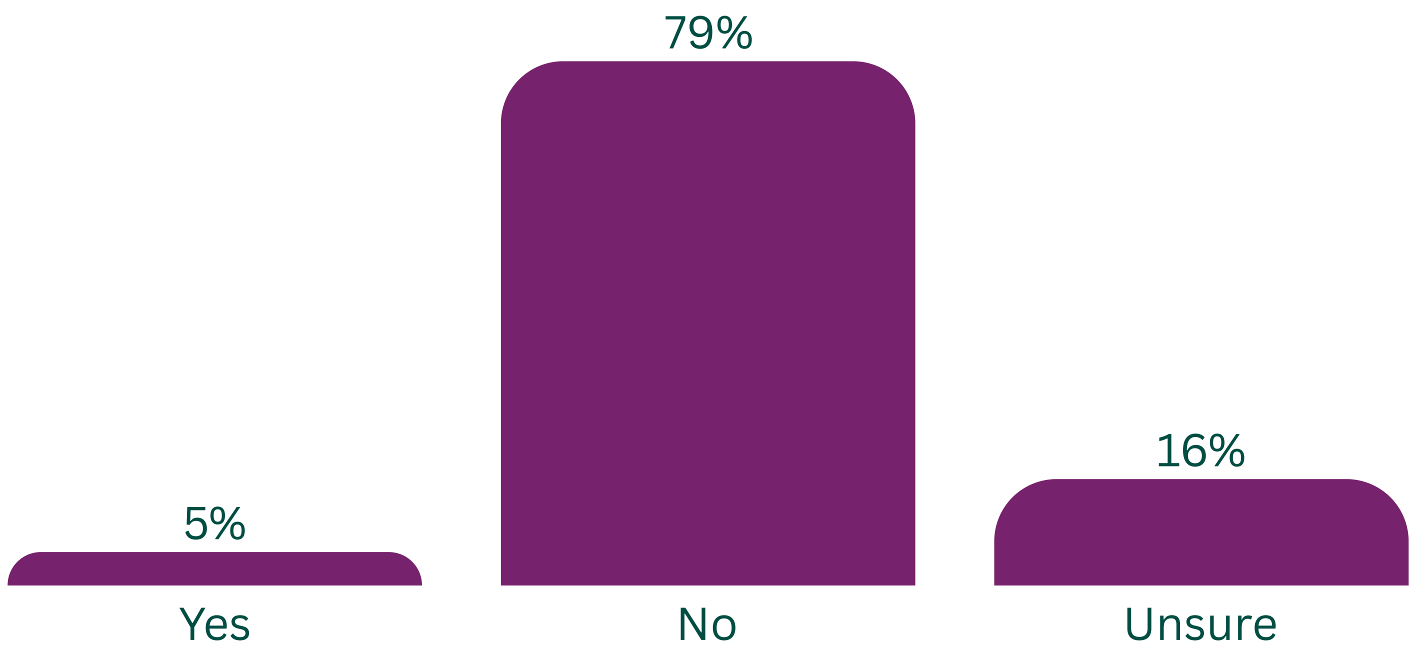
It is clear what section I need to click on to find out further information on support with my bill (1500)



Mean – 4.4

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

Do you feel there is any content missing from this section of the webpage? (1500)



Those from Lancashire were more likely to think something was missing than those from Merseyside

Second landing page – comprehension was very high: 93% said there was nothing they did not understand. The few customers who needed more help were most likely to continue on the website first, but understanding gaps were more evident among some ethnic, vulnerability and lower tech-confidence groups.

Customers from Chesire were more likely to say there was something they didn't understand than those form Cumbria

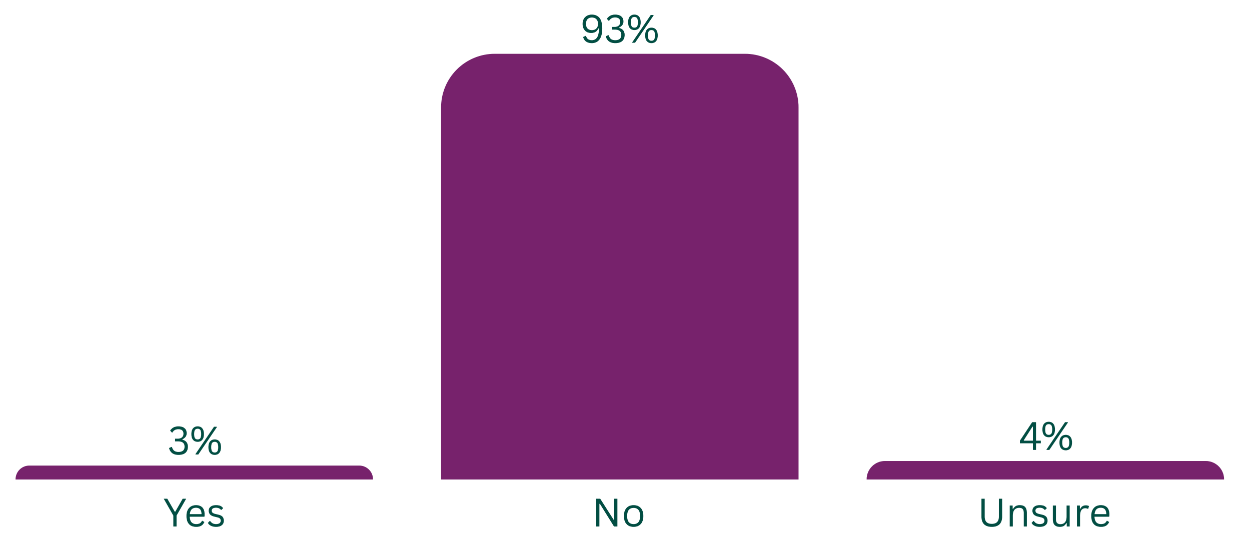
Asian Indian customers were more likely to say there was something they didn't understand than White or Black/Black British African customers

Customers who were neither confident nor unconfident in their technical ability were more likely to say there was something they didn't understand than those who were very confident

Customers with a disability, a learning difficulty or are a new parent were more likely to say there was something the didn't understand than those with no vulnerabilities

Customers who were casual workers were more likely to say there was something they didn;t understand than those with higher paid occupations

Is there anything on this webpage you did not understand? (1500)



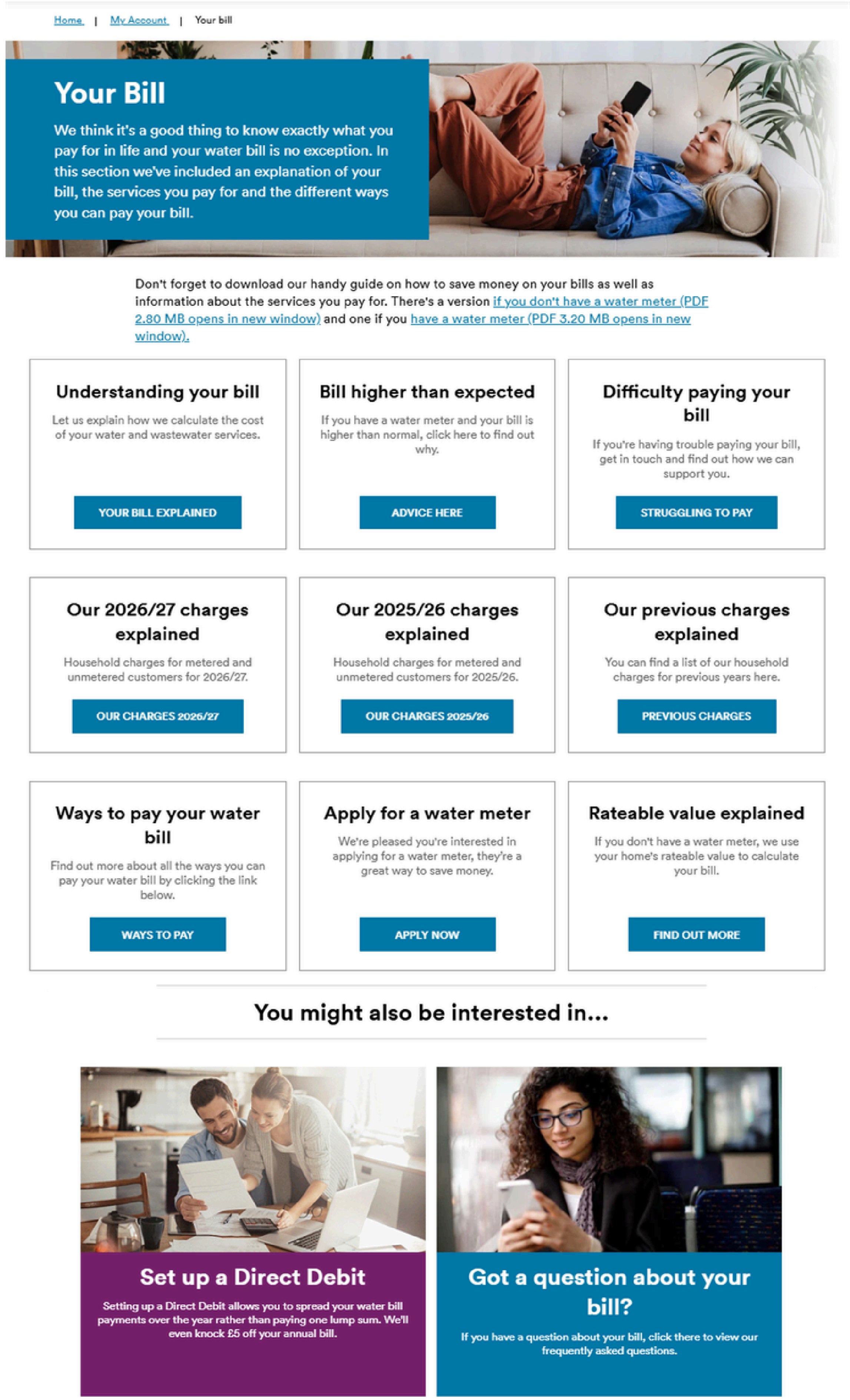
Where might you go to find any missing information? (45)

Heatmaps

Insights from the 'Your bill' section of the webpage

Heatmaps

Your bill section of the webpage



Heat mapping tool: ‘Your bill’ page feedback

Feedback on the page was very positive overall. Most participants felt the page was clear, easy to navigate, informative and supportive. Respondents frequently described the layout as well organised, with clear sections and straightforward language.

Likes

496

“I like that the page is clear and well structured, with helpful sections. The use of simple language and blue and white colours makes it easy to read and navigate. I also like that it includes practical support options like difficulty paying your bill and setting up direct debit, which makes it useful and supportive for customers“

- Easy to understand
- Well-structured layout
- Support & help options
- Useful bill explanations
- Accessible links & signposting

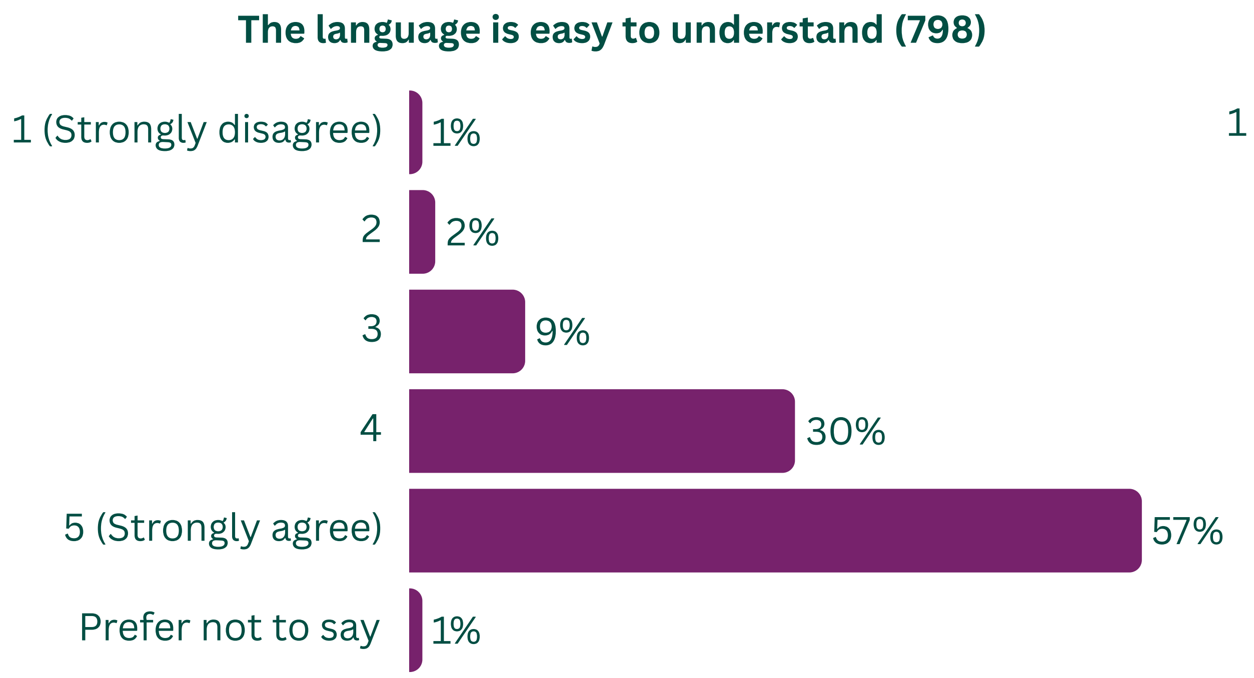
Dislikes

95

“Plain boxes, hard to distinguish different options“

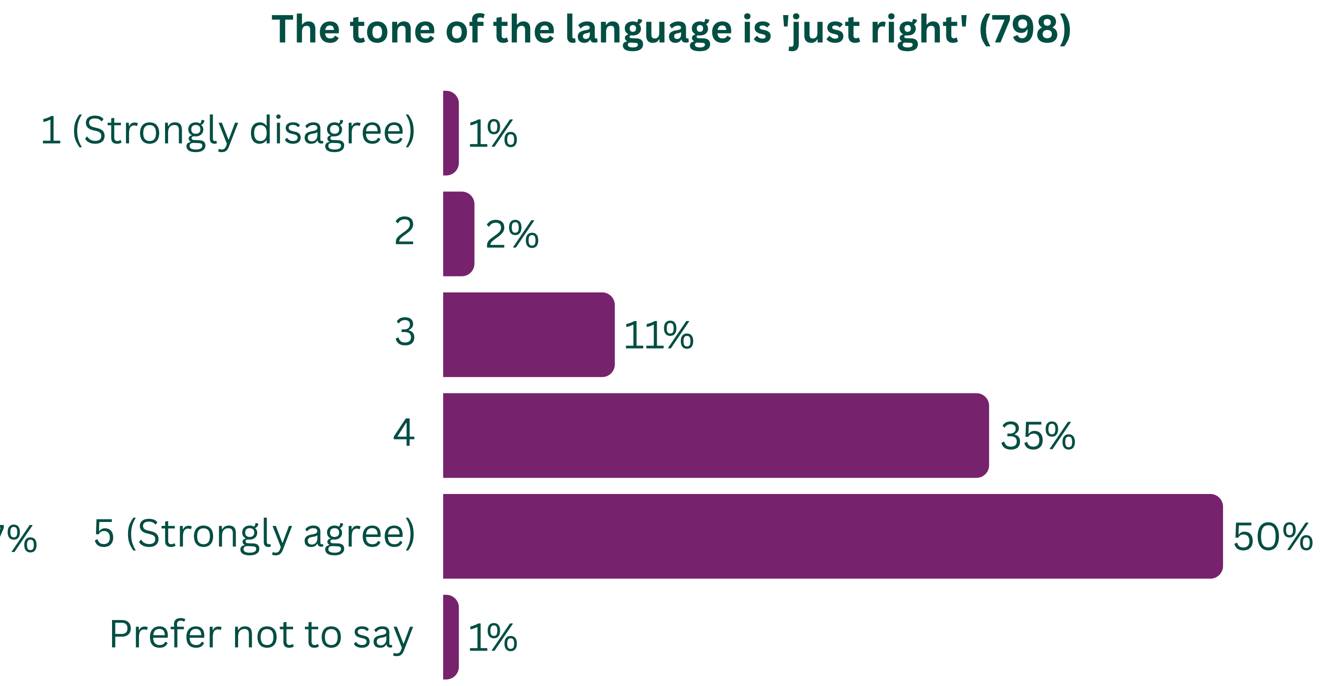
- Too much information
- Text size & readability
- Confusion around billing & charges
- Visual design concerns
- Accessbibility & customer support gaps

‘Your bill’ – feedback was positive across all three measures: 87% agreed the language was easy to understand (57% strongly; mean 4.4), with tone and context close behind (mean 4.3). Female and very tech-confident customers responded more positively, while casual workers were less likely to strongly agree.



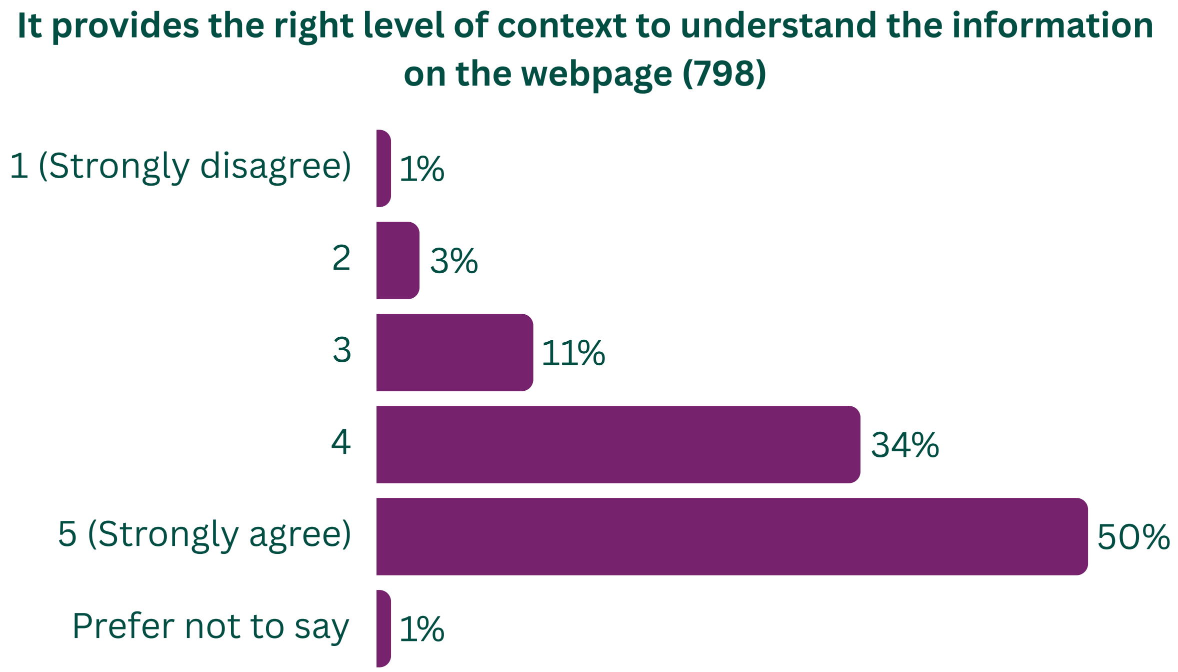
Mean - 4.4

Female customers were more likely to agree than male customers



Mean - 4.3

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

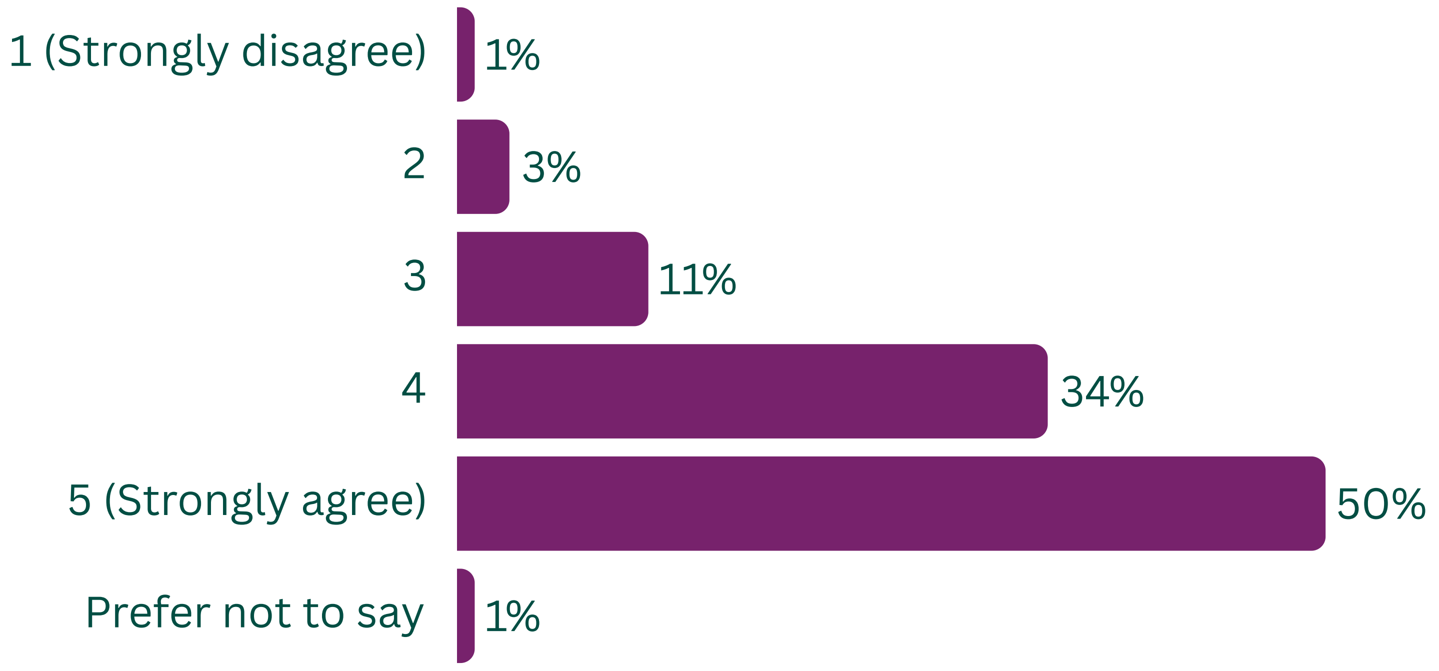


Mean - 4.3

Casual workers were less likely to strongly agree than those with higher income occupations

‘Your bill’ – the page gave clear direction on paying a bill: 86% agreed it provides the right amount of information (50% strongly; mean 4.3), and 95% said nothing is missing. Younger customers were more likely than older customers to see gaps, indicating a small need to test signposting for this audience.

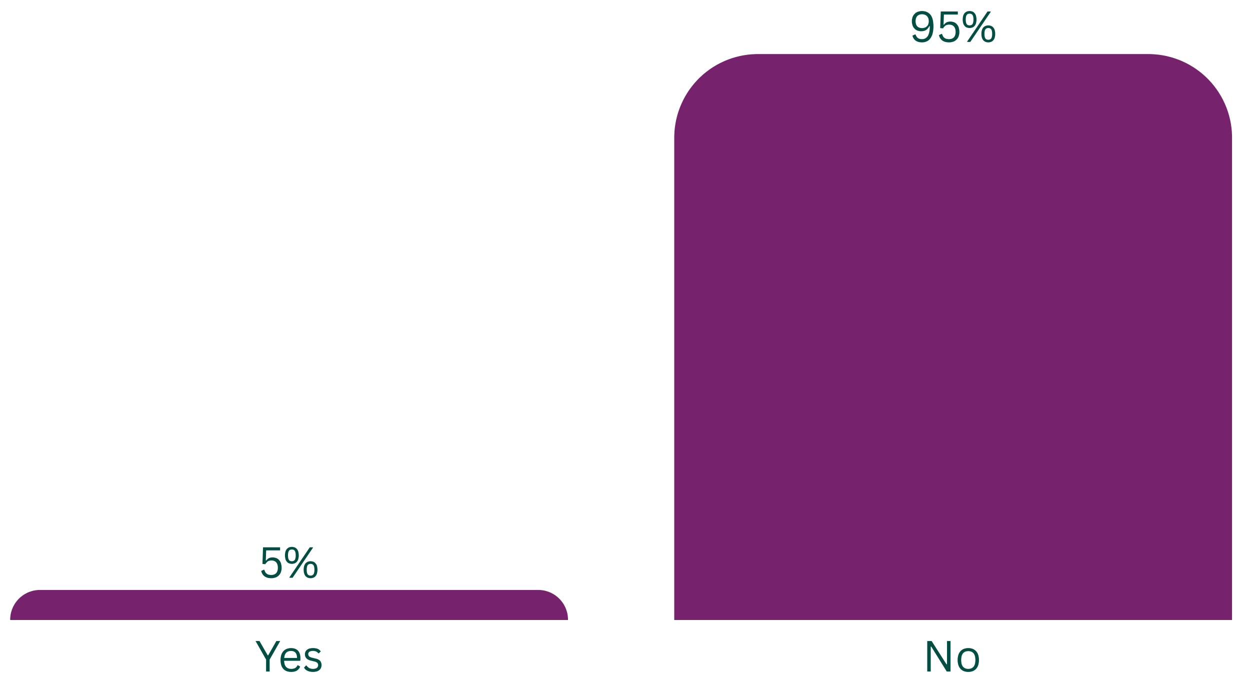
It provides the right amount of information to direct me to information about paying my bill (798)



Mean - 4.3

Female customers were more likely to agree than male customers

Do you feel there is any content missing from this section of the webpage? (703)



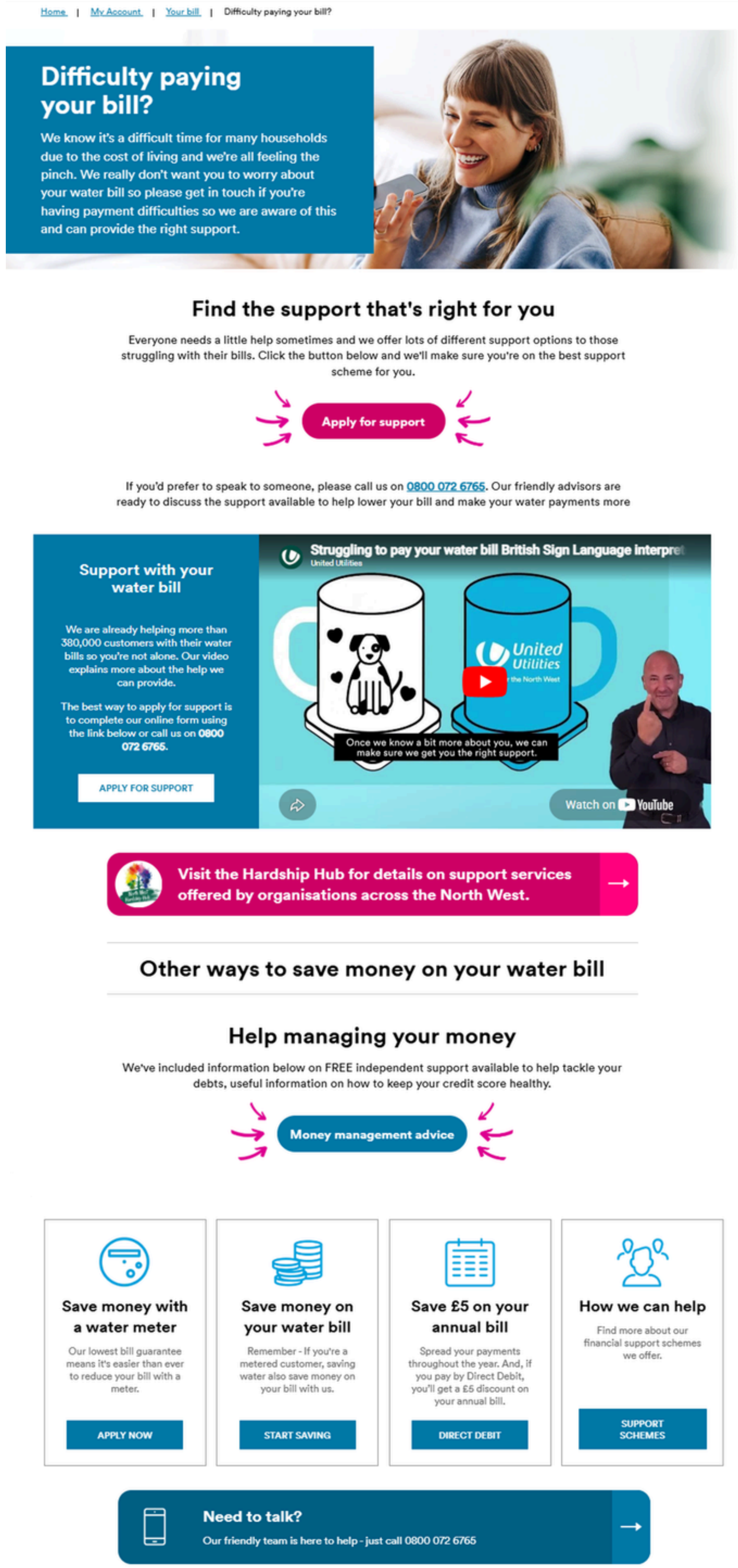
Customers aged 18-29 were more likely to think there was something missing than those aged 60-69

Heatmaps

Insights from the ‘Difficulty paying your bill’ section of the webpage

Heatmaps

Difficulty paying your bill section of the webpage



Heat mapping tool: 'Difficulty paying your bill?' page feedback

The vast majority of comments were positive, with respondents finding the page helpful, supportive, accessible and easy to navigate. Negative feedback was limited and focused on specific design and content elements rather than the overall concept.

Likes

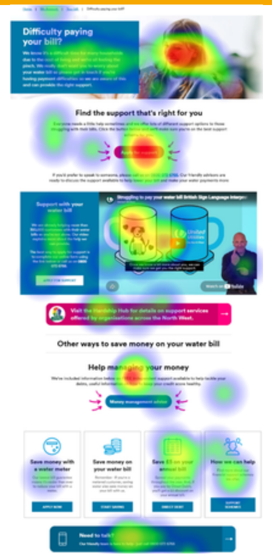
494

"I like that the visuals are catchy and visually engaging, which makes the page feel more fun and interesting to look at. It helps draw attention and makes the information more appealing"

- Clear support offer
- Easy to understand
- Accesible & inclusive
- Helpful video content
- Money-saving advice

Dislikes

75

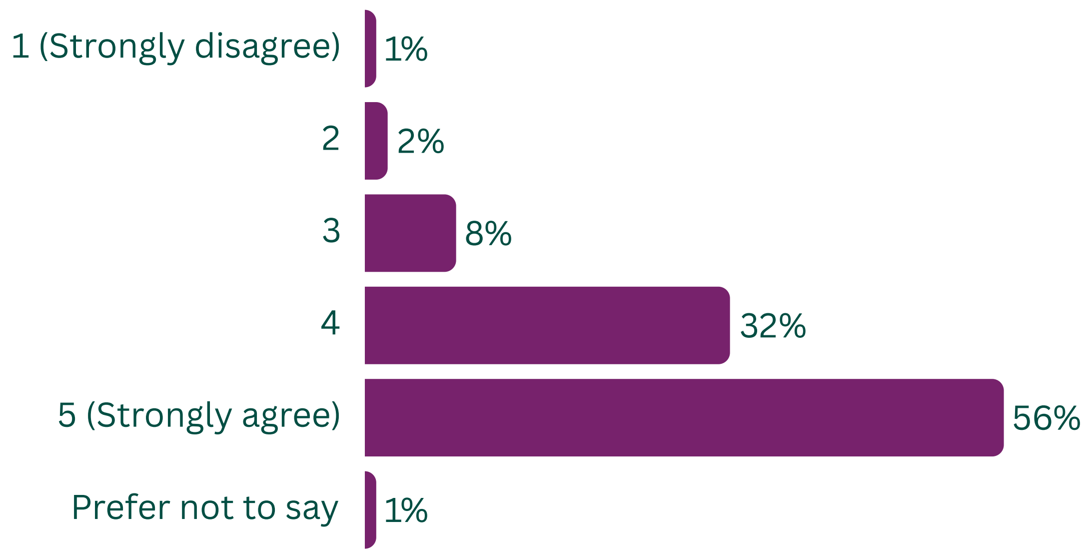


"Does not mention if any other languages than English are available"

- Inappropriate imagery
- 'Hardship Hub' terminology
- Page complexity
- Accessibility concerns
- Questions about support

‘Difficulty paying your bill’ – this section was well received, with 88% agreeing the language was easy to understand (56% strongly; mean 4.4) and tone/information both at mean 4.3. Agreement was stronger among female and 30–39 customers, while visually impaired customers were less positive than those with no vulnerability.

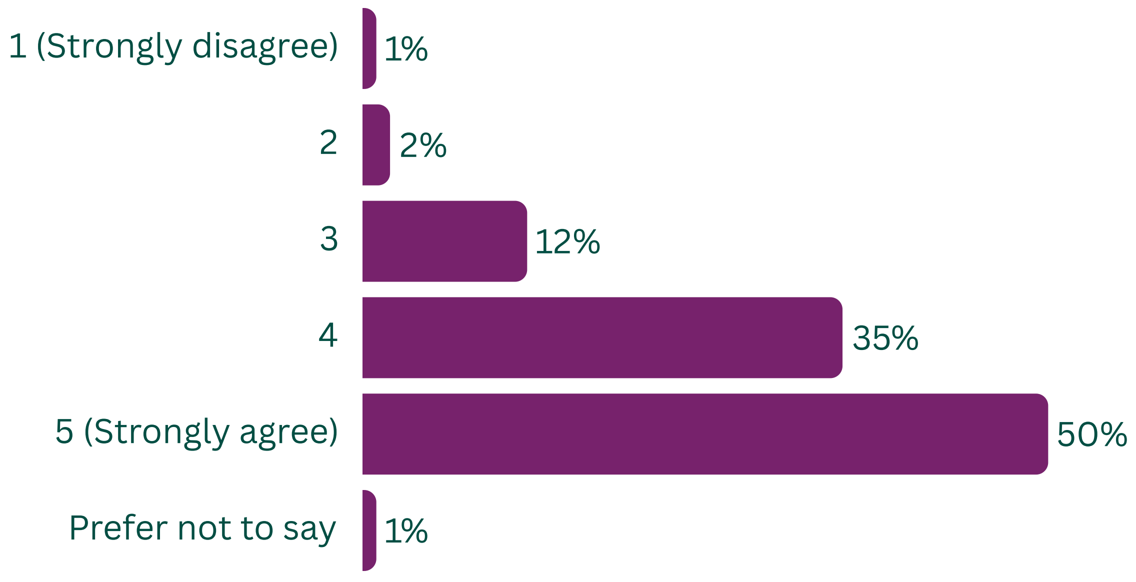
The language is easy to understand (798)



Mean - 4.4

Female customers were more likely to agree than male customers

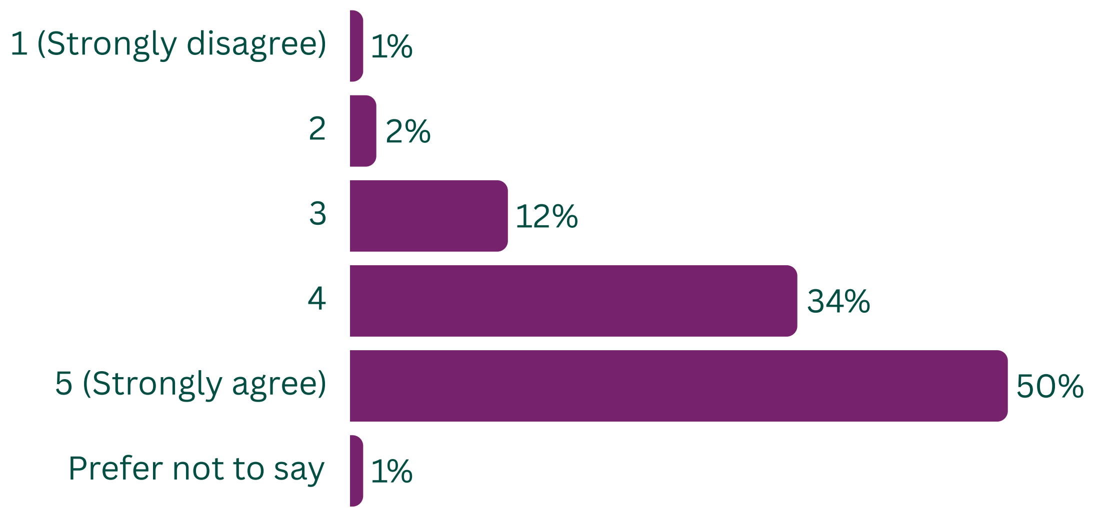
The tone of the language is 'just right' (798)



Mean - 4.3

Customers aged 30-39 were more likely to agree than those aged 70+

It provides the right level of information to answer questions I would have if I had difficulty paying my bill (798)

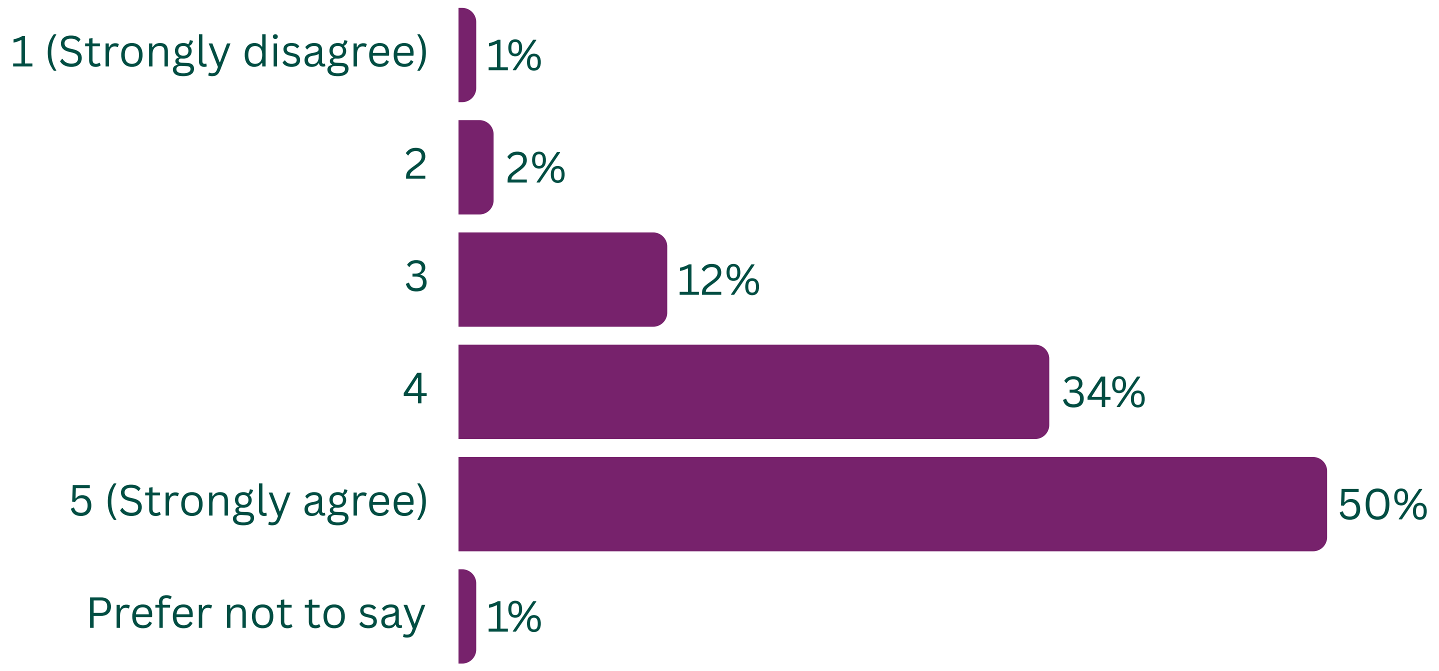


Mean - 4.3

Customers with no vulnerability were more likely to agree than those with a visual impairment

‘Difficulty paying your bill’ – information levels were strong: 84% agreed it answers likely questions (50% strongly; mean 4.3), and 97% said nothing was missing. The main improvement area is inclusivity, as customers with disability, visual impairment or hearing loss were more likely to identify missing content.

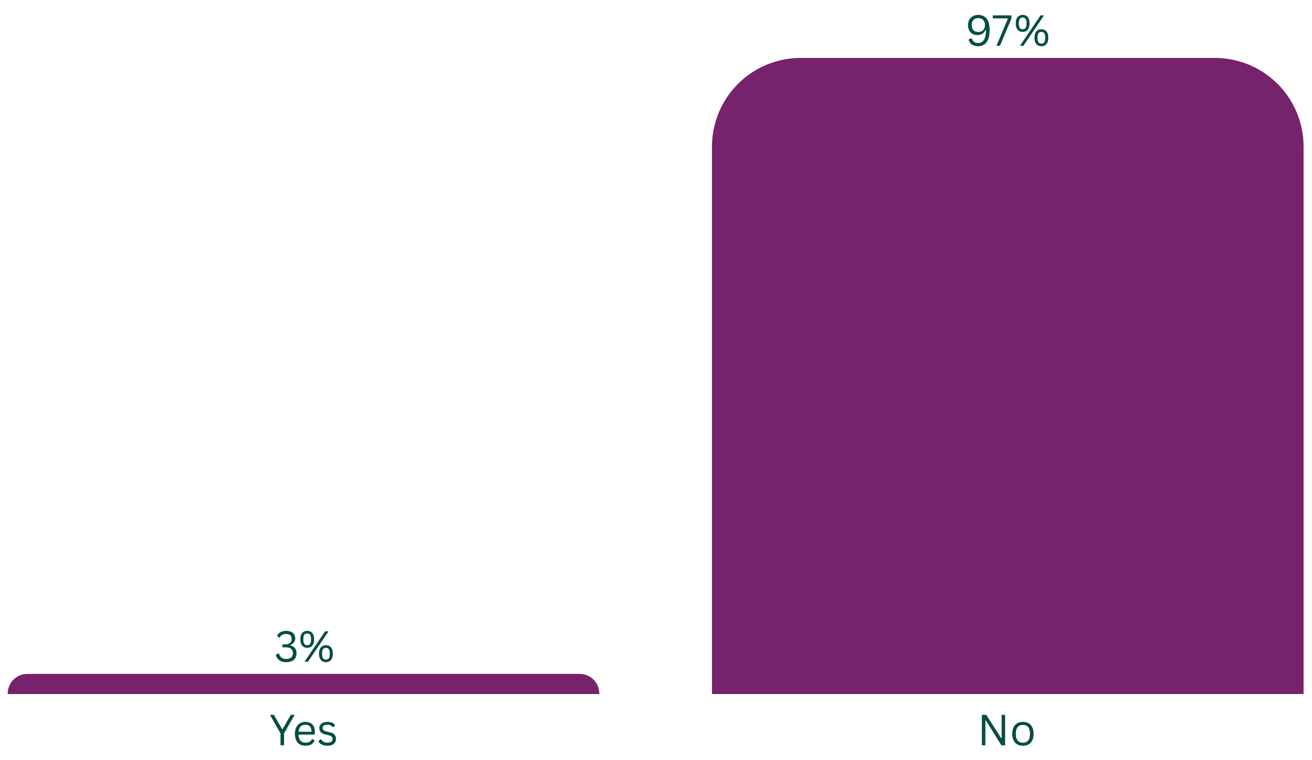
It provides the right level of information to answer questions I would have if I had difficulty paying my bill (798)



Mean - 4.3

Casual workers were less likely to agree than customers with higher paid occupations

Do you feel there is any content missing from this section of the webpage? (703)



Customers with a disability, visually impaired or deaf/hard of hearing were more likely to think something was missing than those with no vulnerabilities

Heatmaps

Insights from the ‘Payment break’ section of the webpage

Heatmaps

Payment break section of the webpage

Payment break

Financial support for life's surprises

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

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

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

It's specifically aimed at our customers who are on means-tested benefits or whose combined annual household income is below £22,500. The eligibility criteria is shown below.

How to apply

To apply for a Payment Break please call us on 0800 072 6765. Please make sure you meet our eligibility rules (shown below) before applying.

Eligibility rules

Our Payment Break scheme is aimed at customers with a combined household income of less than £22,500 or who receive one of the following means-tested benefits:

- Council tax reduction (but not single person discount)
- Housing Benefit
- Income Support/Income Based Job Seekers Allowance
- Pension Credit
- Income related Employment Support Allowance
- Working tax credits
- Universal Credit

Examples of significant life events

There are many reasons for additional pressure being placed on household income - we've outlined some of the main reasons here but our advice would be to call us so that we can understand your specific circumstances:

- A temporary drop in income, for example a gap between jobs, maternity leave, transitioning onto Universal Credit or as a result of benefit sanctions
- An unexpected expense such as a boiler breakdown, mechanical failure or unplanned large bill
- A personal illness or injury that prevents you from working for a period of time
- A personal life event such as a family bereavement, divorce or family illness
  The scheme is not suitable if you're already behind with your water bill payments. If you're already in arrears, you may be eligible for other financial support which could include us reducing your water bill, please call us on 0800 072 6765 to discuss this.

Heat mapping tool: ‘Payment break’ page feedback

Overall sentiment was positive. Most respondents viewed the page as helpful, clear, supportive and reassuring. However, there were recurring concerns about the amount of text and the perceived restrictiveness of the eligibility criteria.

Likes

285

“I like that the page is clear, supportive, and explains the payment break scheme and eligibility well. However, the eligibility details feel slightly complex and could be simplified for easier understanding“

- Easy to understand
- Supportive tone
- Clear elibility criteria
- Payment break scheme
- Contact iformation easy to find

Dislikes

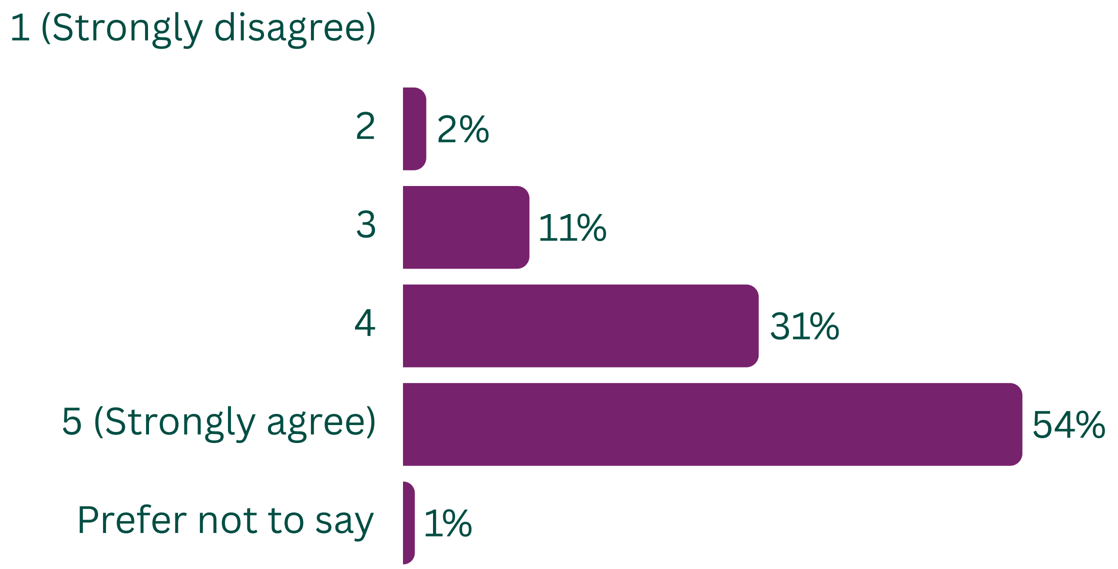
77

“I would prefer that as well as calling by phone, an online facility is also provided (as some people are not comfortable using the phone to speak to strangers)“

- Too much text/information
- Eligibility too restrictive
- Desire for online applications
- Visual presentation unengaging
- Questions around scheme

‘Payment break’ – language and support information were well received: 85% agreed the language was easy to understand (54% strongly; mean 4.4), with tone and information both at mean 4.3. No strong disagreement on language is encouraging, but customers relying on water for medical reasons were least likely to agree.

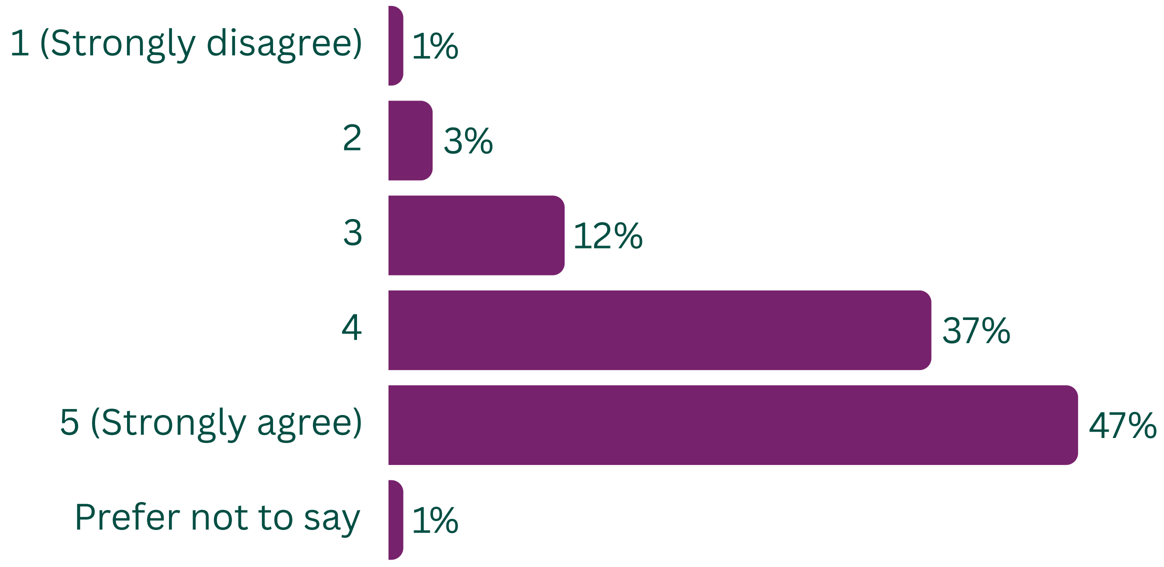
The language is easy to understand (798)



Mean - 4.4

Customers who rely on water for medical reasons were least likely to agree

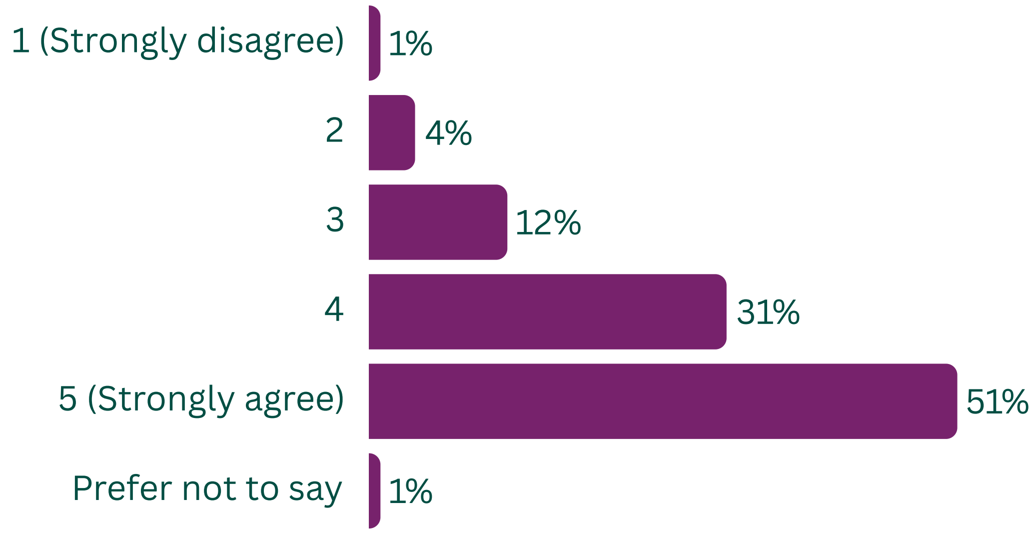
The tone of the language is 'just right' (798)



Mean - 4.3

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

It provides the right level of information to answer questions I would have if I needed a payment break (798)



Mean - 4.3

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

‘Payment break’ – perceived content gaps were limited, with 84% saying nothing was missing; only 5% identified a gap and 11% were unsure. Gaps were more likely to be flagged by less confident digital users, disabled/deaf customers, casual workers and future bill payers, pointing to a need for clearer reassurance.

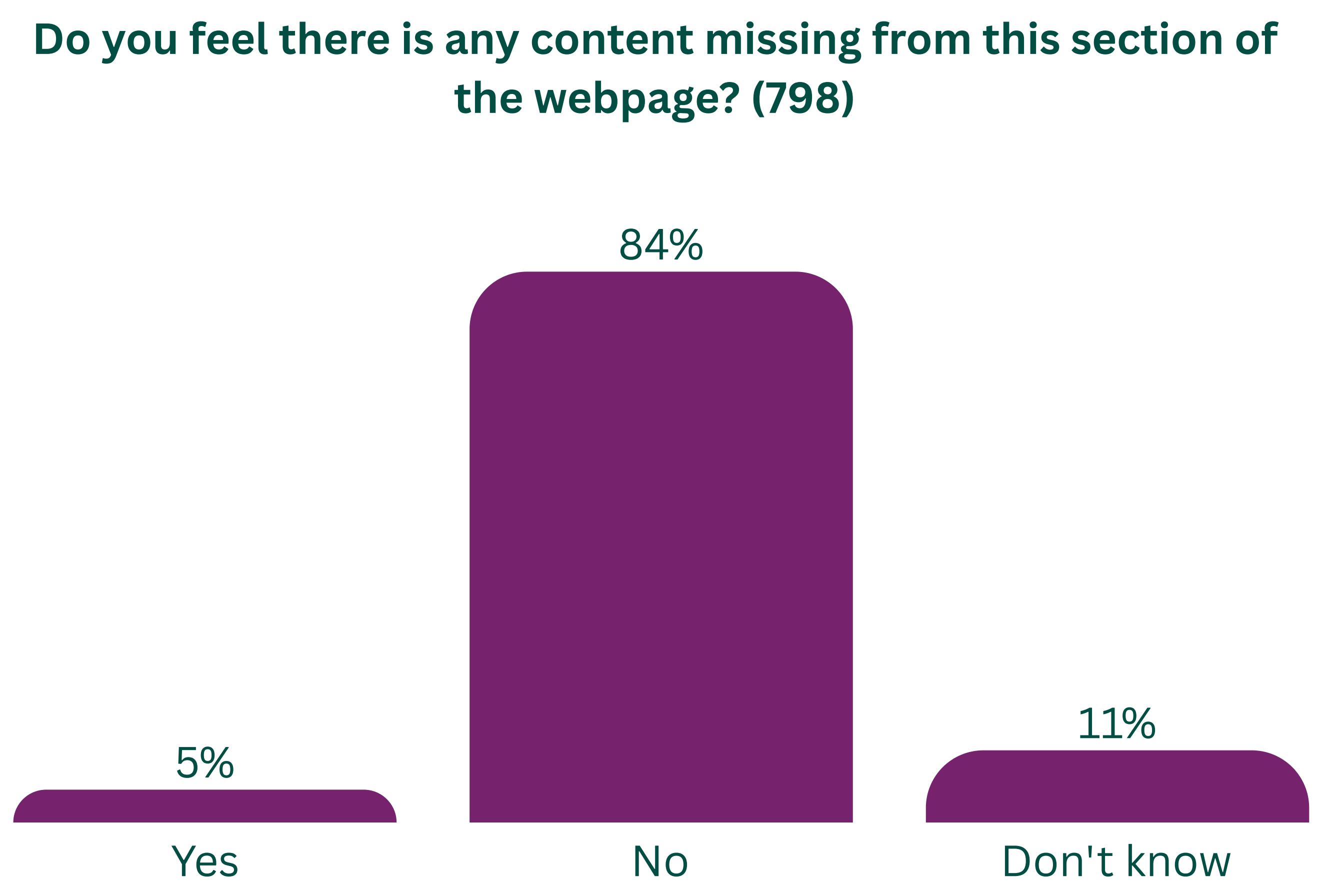
Customers from Merseyside were more likely to think there was something missing than customers from Cheshire

Casual workers were more likely to think something was missing than customers with higher paid occupations

Customers who were somewhat unconfident in their technical ability when it comes to using online tools were more likely to think there was something missing than those who were somewhat confident

Future bill payers were more likely to think something was missing than current bill payers

Customers with a disability or who are deaf/hard of hearing were more likely to think something was missing than those with no vulnerability



Heatmaps

Insights from the 'Help managing your money' section of the webpage

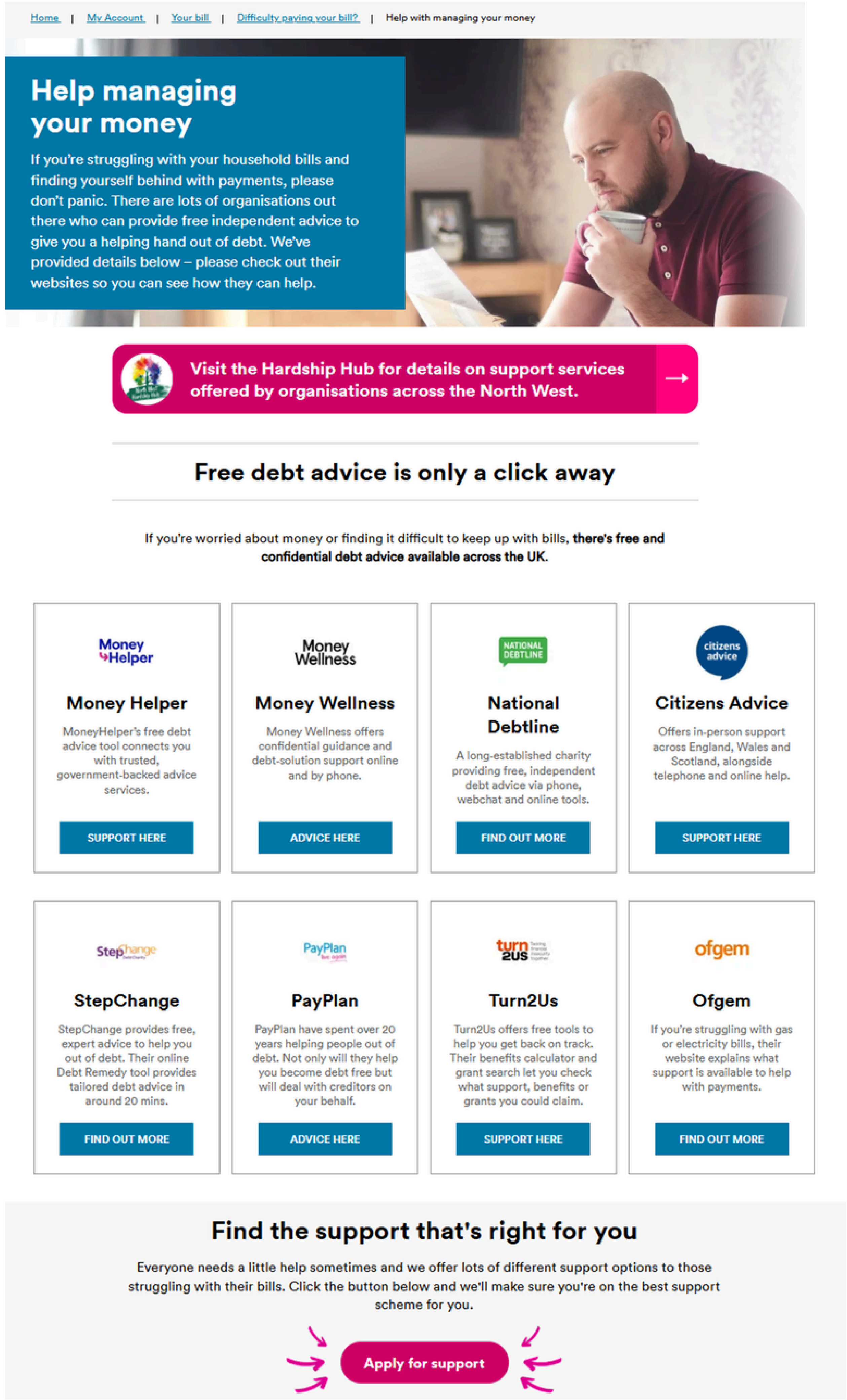
Water for the North West

on behalf of

Water for the North West

Heatmaps

Help managing your money section of the webpage

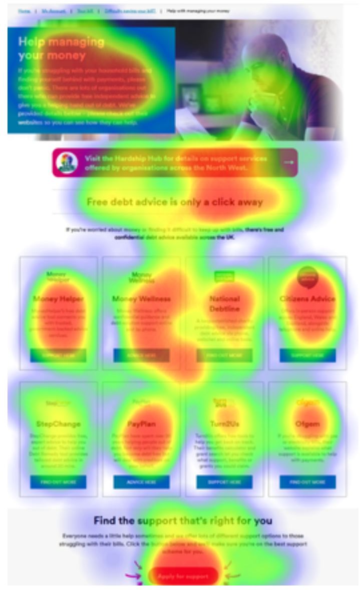


Heat mapping tool: 'Help managing your money' page feedback

Feedback was predominantly positive, with respondents generally appreciating the support-focused content and the range of help available. However, there were several recurring usability and messaging concerns.

Likes

496



"I like the detailed information here and it is easy to understand and use"

- Clear signposting to support
- Empathetic tone
- Useful range of support options
- Easy to navigate & understand
- Prominent support button
- Trust/credibility

Dislikes

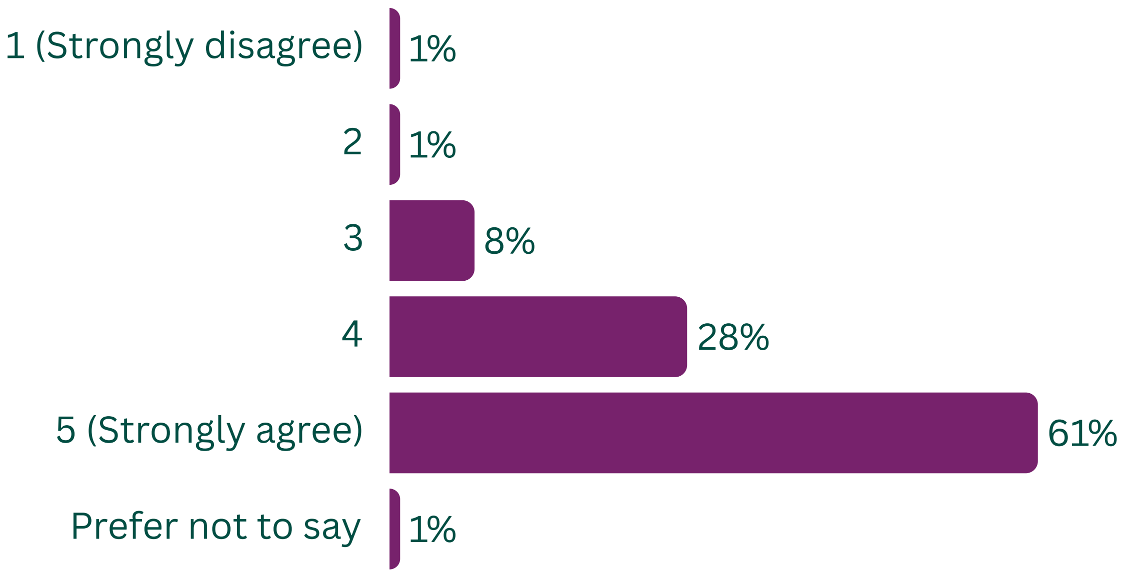
95

"Too many different organisations so confusing for vulnerable people"

- Too much information & too many choices
- 'Hardship Hub' wording
- Readability issues
- Insufficient support from UU directly
- Negative imagery
- Clearer identification of support route

‘Help managing your money’ – this is the strongest-performing page: 89% agreed the language was easy to understand (61% strongly; mean 4.5), with tone also high (mean 4.4) and information at mean 4.3. Lower-income and semi/unskilled groups were less positive, so support routes should remain prominent and plain.

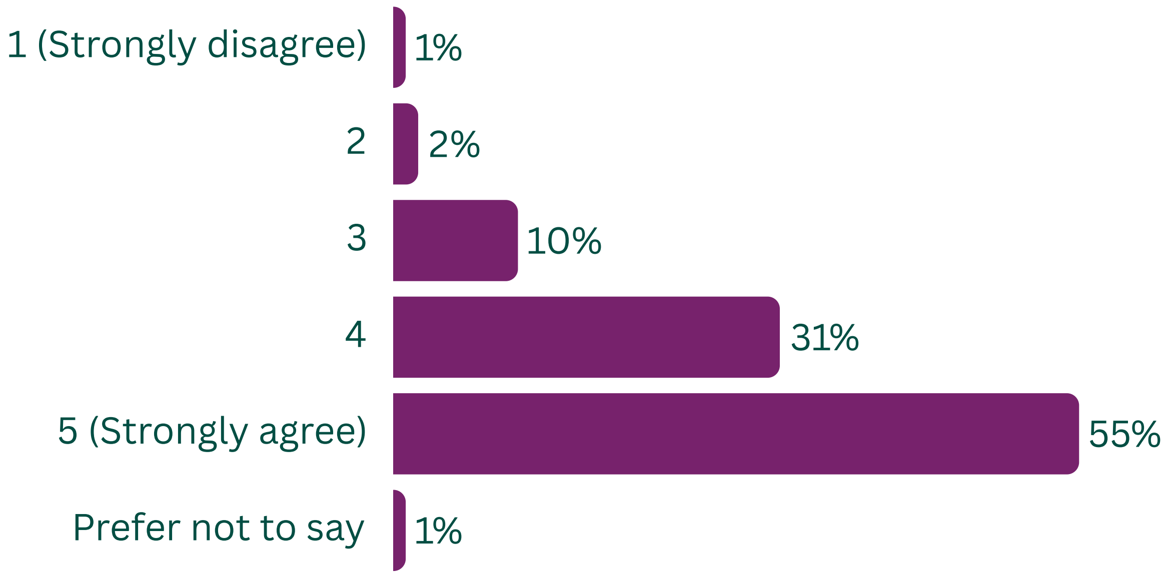
The language is easy to understand (702)



Mean - 4.5

Households with an income of £8,500-£12,999 were less likely to strongly agree than those earning £16,500 to £29,999

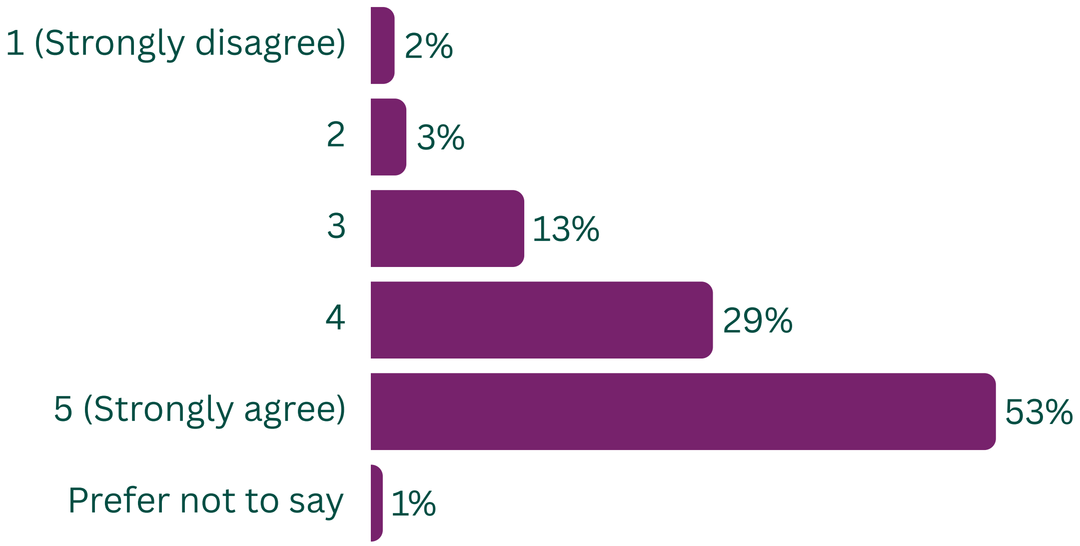
The tone of the language is 'just right' (702)



Mean - 4.4

Customers earning £30,000 to £39,999 were more likely to strongly agree than those earning £8,500 to £12,999

It provides the right amount of information to direct me to the billing information I need (702)



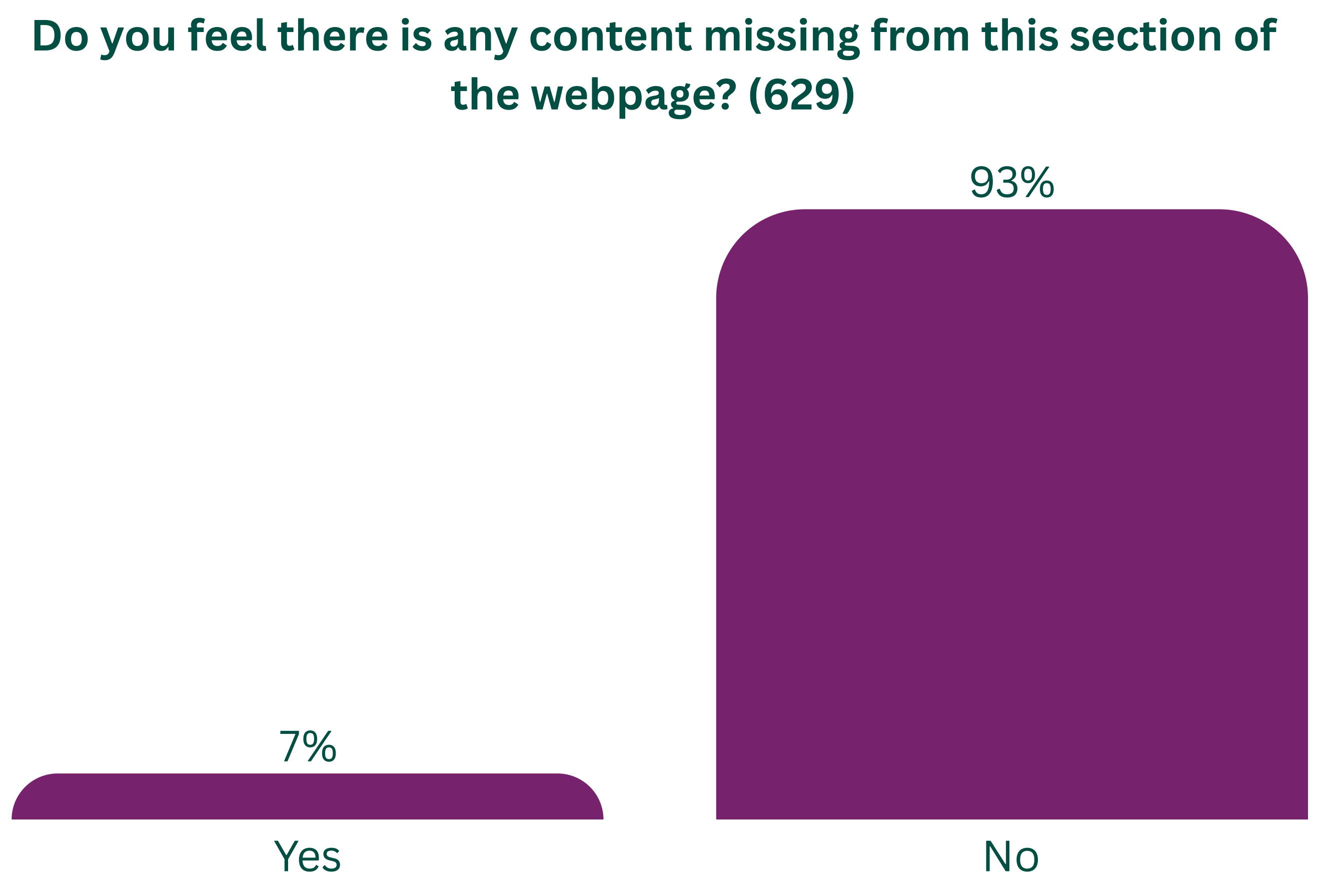
Mean - 4.3

Those with higher managerial, administrative or professional roles and intermediate managerial, administrative or professional roles were more likely to strongly agree than semi or unskilled manual workers

‘Help managing your money’ – most customers saw this section as complete, with 93% saying nothing was missing. The small gap group was more likely to include customers aged 30–39 or 50–59 and those with a learning difficulty, suggesting any additions should focus on clarity and practical next steps.

Customers aged 30-39 and 50-59 were more likely to think something was missing from the webpage than those aged 70+

Customers with a learning difficutly were more likely to think something was missing than most other vulnerabilities

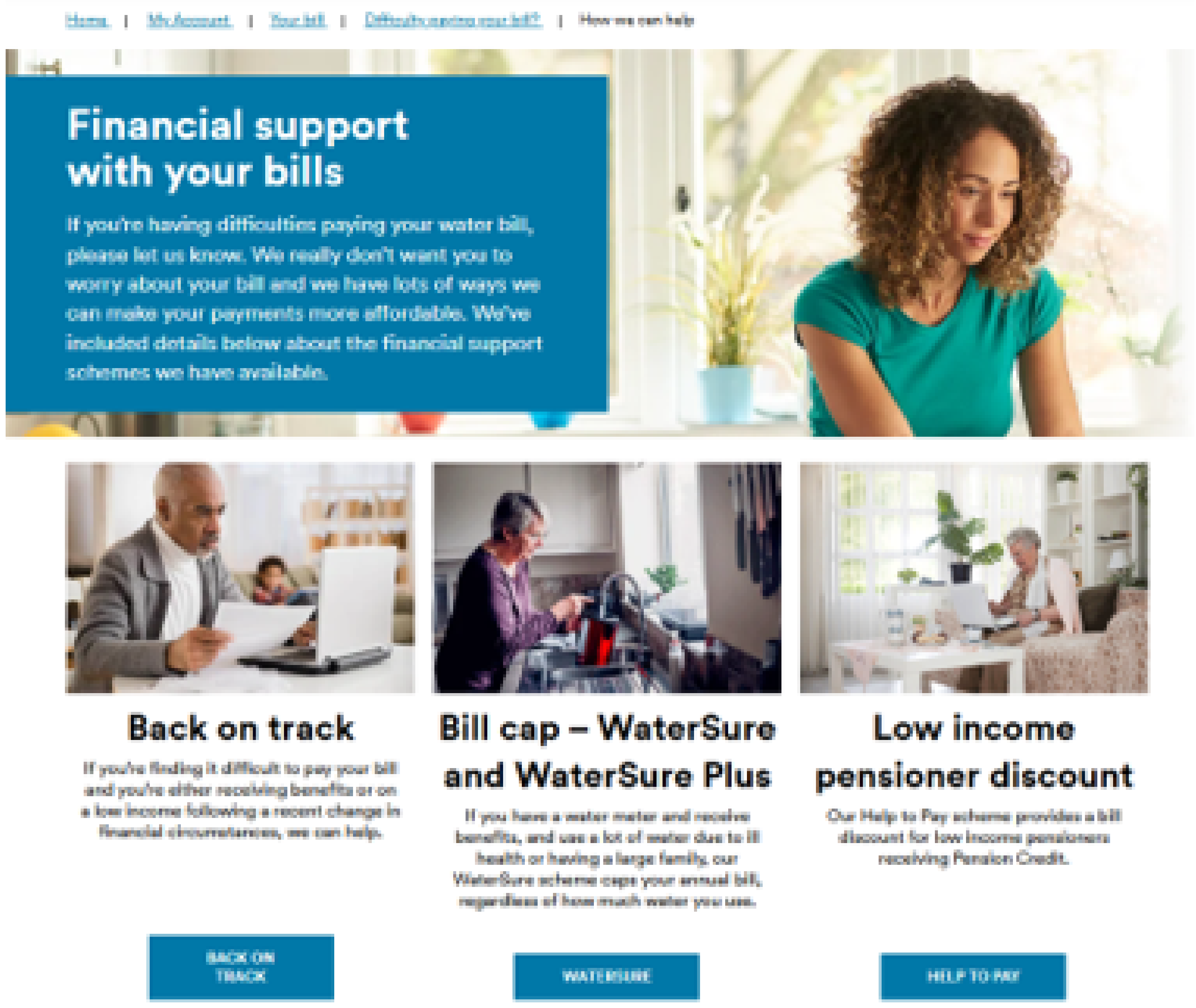


Heatmaps

Insights from the ‘Financial support with your bills’ section of the webpage

Heatmaps

Financial support with your bills section of the webpage



Heat mapping tool: ‘Financial support with your bills’ page feedback

Feedback was mostly positive. Most participants felt the page was clear, supportive and reassuring. However, there were recurring concerns about readability, eligibility criteria and clarity of some support options.

Likes

354

“I love the tone of the message here. It is reassuring and the options listed below are easy to navigate“

- Supportive tone
- Clear layout & navigation
- Availability of financial support options
- Simple language
- Engaging imagery

Dislikes

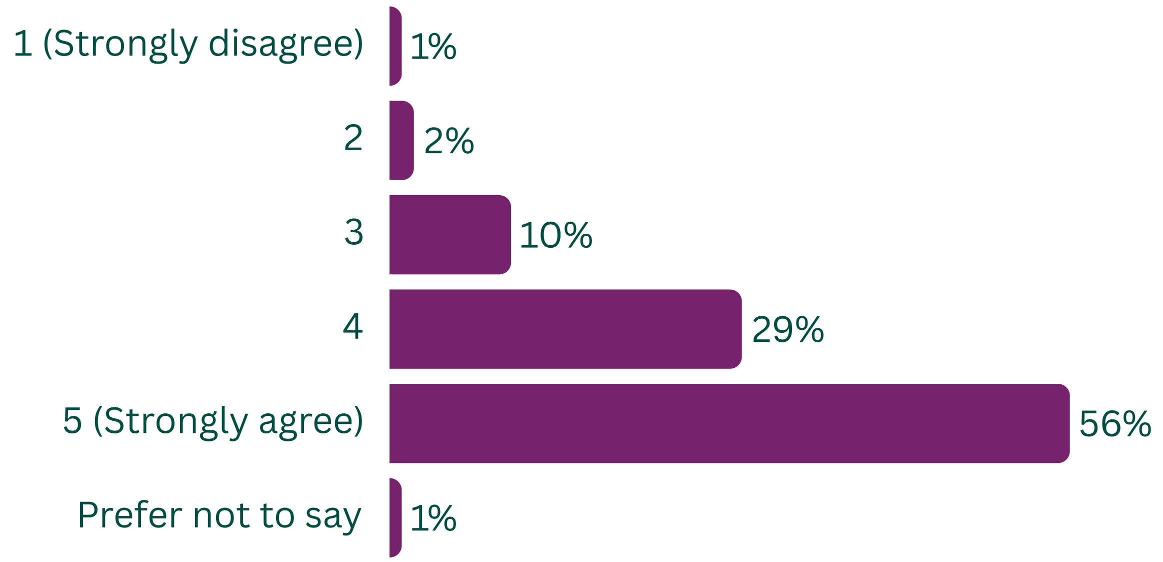
90

“The blue call-to-action buttons blend into the white back ground a bit too much“

- Text size & readbility
- Too much text
- Eligibility unclear
- Expand pensioner support
- Lack of clarity on next steps

‘How can we help with your bill’ – feedback was consistently positive: 85% agreed the language was easy to understand (56% strongly; mean 4.4), with tone and context both at mean 4.3. Regional and income differences showed the page is broadly effective, but may need sharper signposting for Cumbria and lower-income customers.

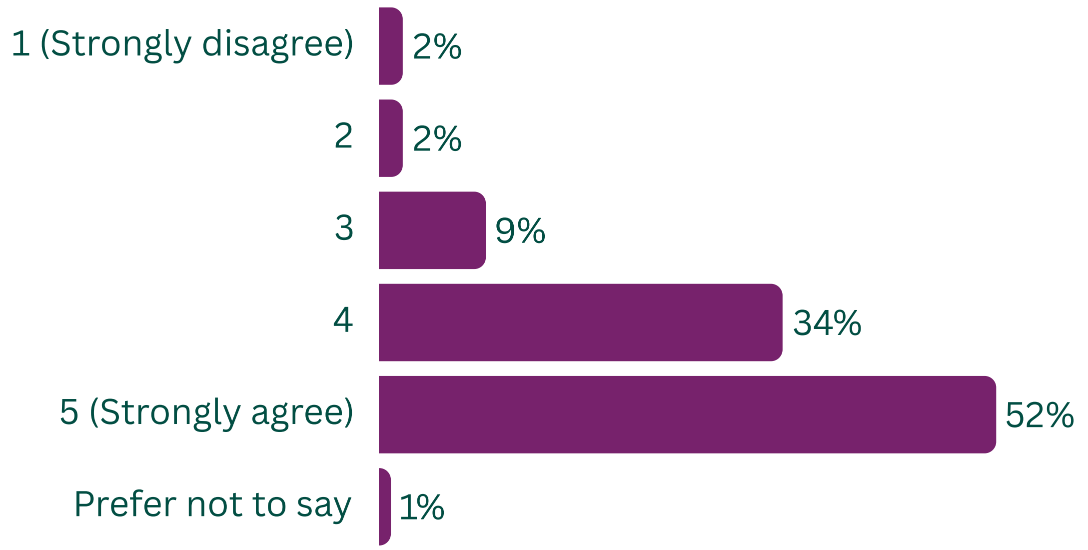
The language is easy to understand (702)



Mean - 4.4

Customers from Greater Manchester, Cheshire and Merseyside were more likely to strongly agree than those from Cumbria

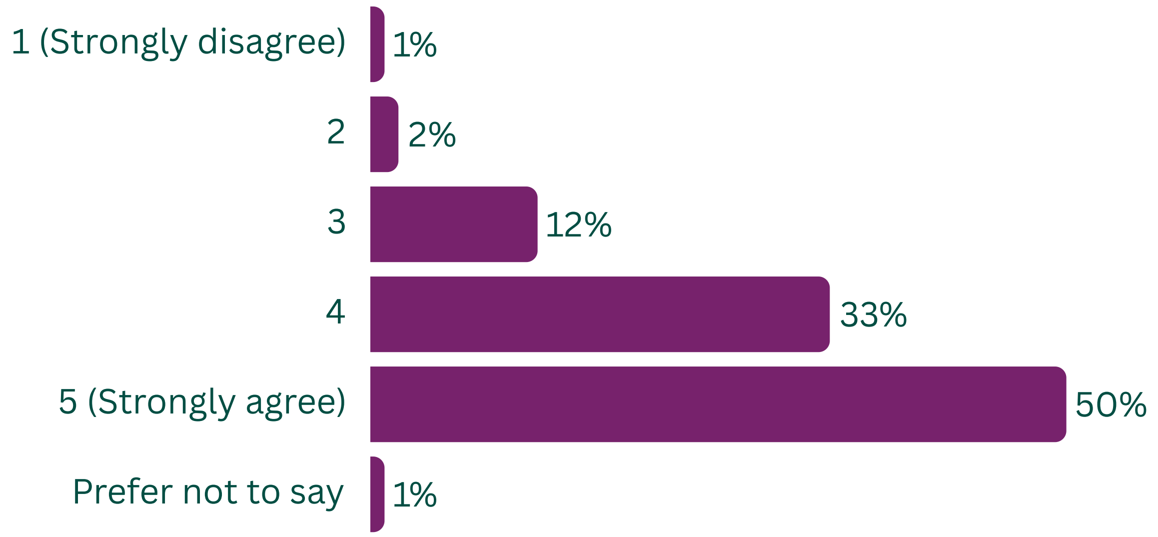
The tone of the language is 'just right' (702)



Mean - 4.3

Households on middle incomes were more likely to strongly agree than those on lower incomes

It provides the right level of information to answer questions I would have if I needed financial support with my bills (702)



Mean - 4.3

Customers from Greater Manchester, Lancashire and Merseyside were more likely to strongly agree than those from Cumbria

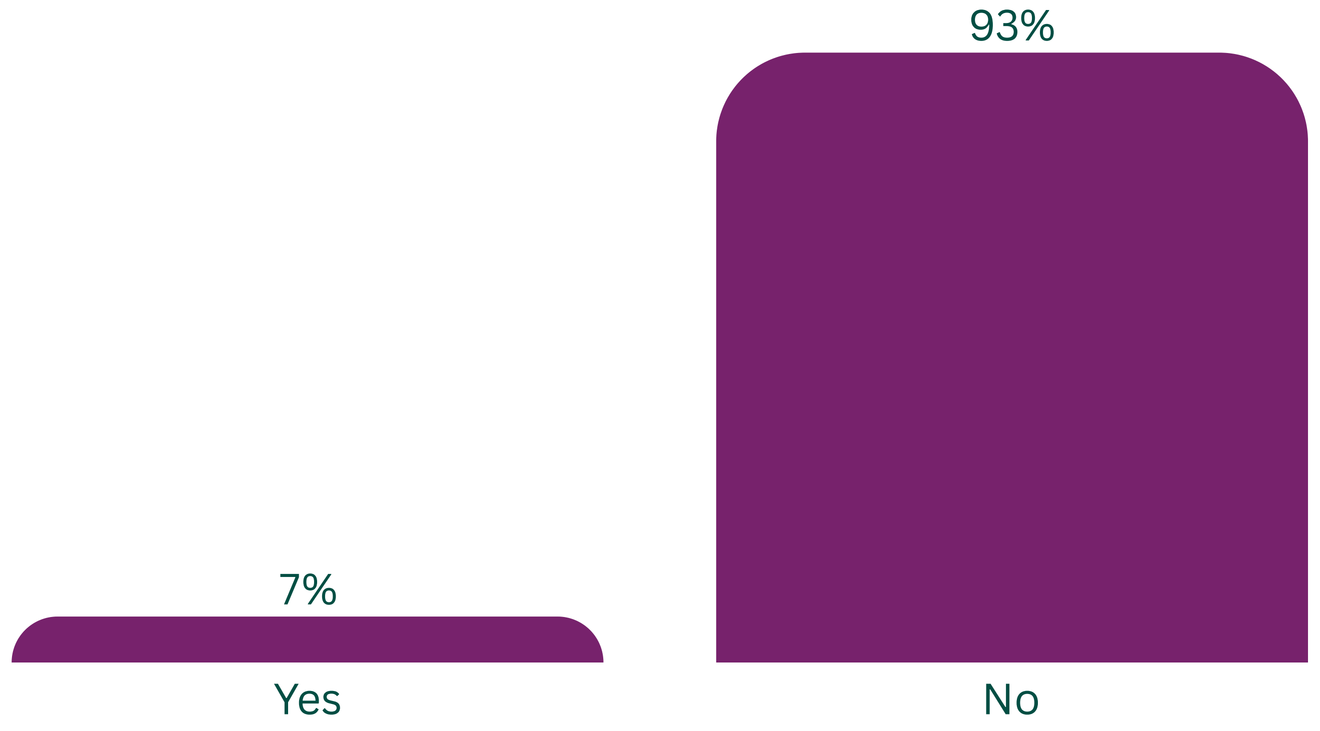
‘How can we help with your bill’ – the section appeared complete for most customers, with 93% saying nothing was missing. Those with disabilities or learning difficulties, lower-income households and some regions were more likely to see gaps, so any refinement should prioritise accessible support pathways.

Customers from Cheshire, Lancashire and Cumbria were more likely to think there was something missing than those from Merseyside

Customers who are disabled or have a learning difficulty were more likely to think there was something missing than customers with no vulnerabilities

Customers with an income of £8,500 to £12,999 were more likely to think something was missing than those with higher incomes

Do you feel there is any content missing from this section of the webpage? (613)

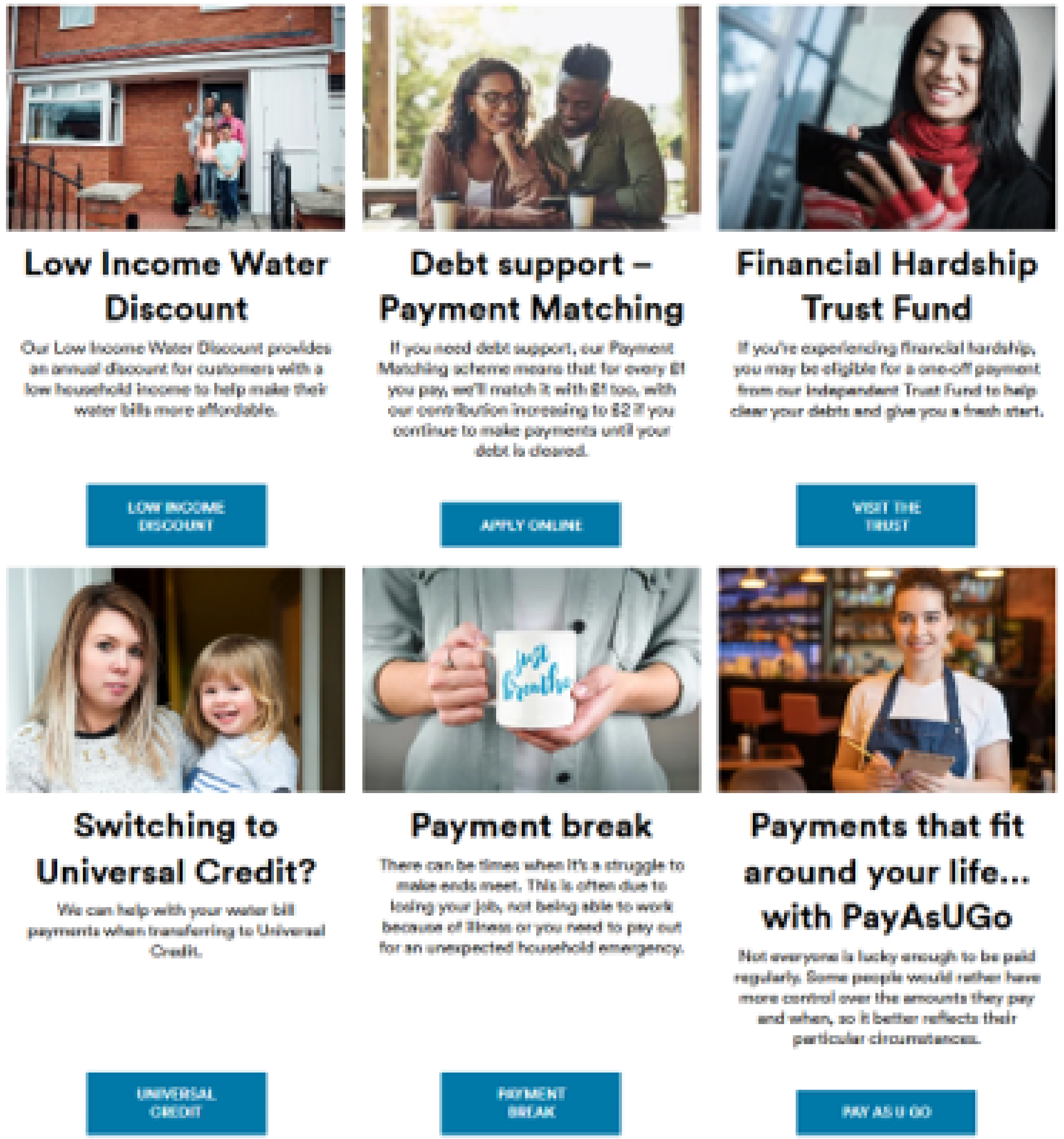


Heatmaps

Insights from the ‘Support options’ section of the webpage

Heatmaps

Support with your bill section of the webpage



Heat mapping tool: 'Support with your bill' page feedback

The feedback is very positive overall, with respondents generally feeling that the page was helpful, informative, and supportive. Most comments focused on the value of the financial assistance options rather than the page design itself.

Likes

436

"I like how the sections are organised and the bold fonts just makes it easy to understand it"

- Clear availability of support
- Wide range of options
- Easy to understand
- Reassuring tone
- Use of images in the layout to break up text

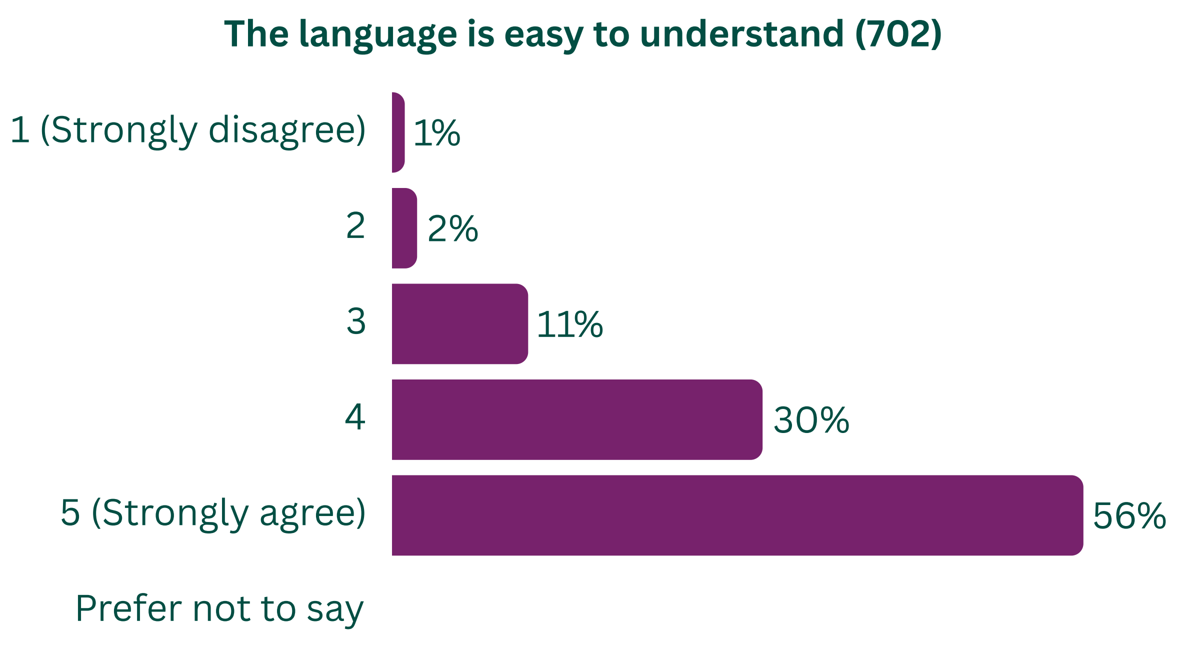
Dislikes

75

"Too much explanation offered on the page as a whole for all options shown"

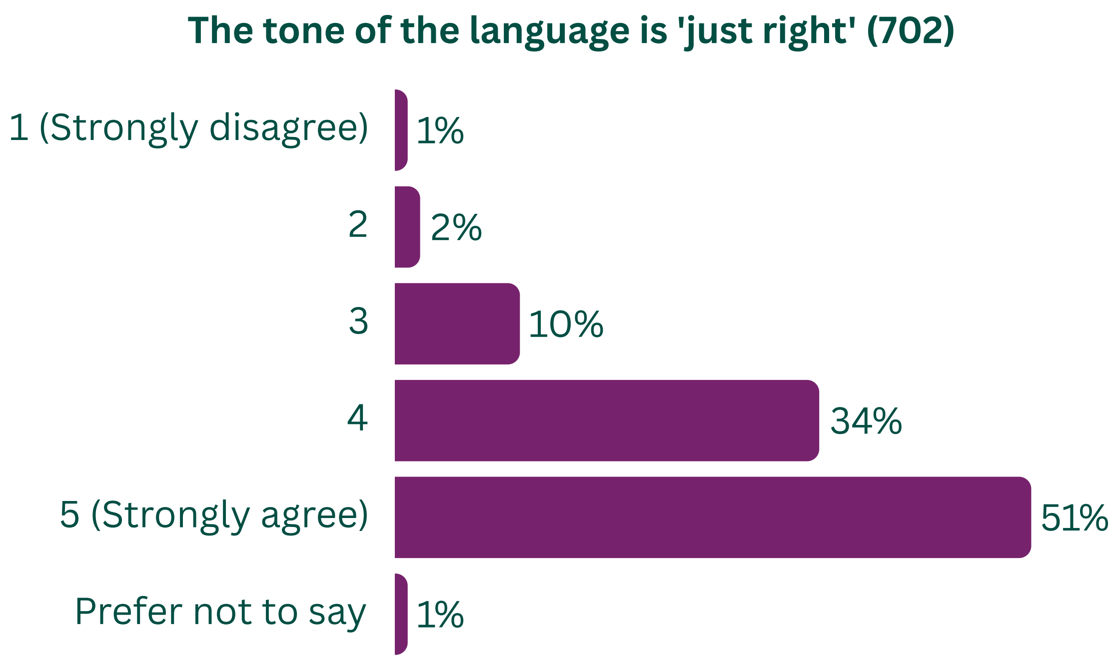
- Too much text/information
- Font size and readability
- Too many options displayed at once
- Inappropriate imagery
- Fairness of support schemes

‘Discount pages’ – language was clear and supportive: 86% agreed it was easy to understand (56% strongly; mean 4.4), while tone and information both scored mean 4.3. Regional differences persisted, but English as a second language and semi/unskilled manual customers responded particularly positively.



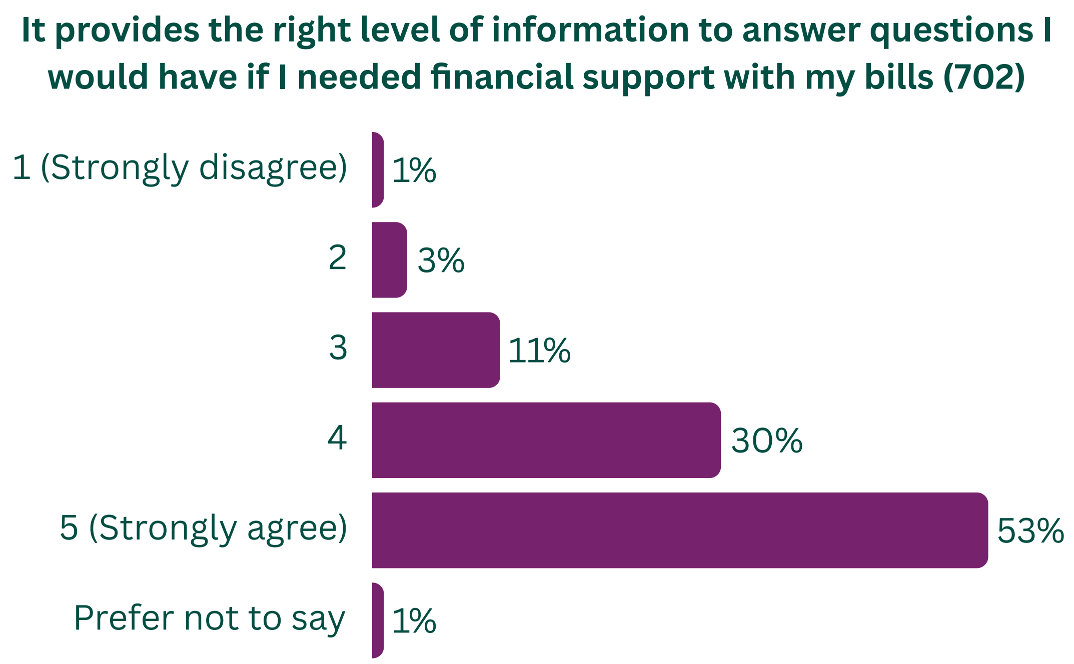
Mean - 4.4

Customers from Greater Manchester and Merseyside were more likely to strongly agree than those from Cumbria



Mean - 4.3

Customers who speak English as a second language were more likely to strongly agree than most other vulnerabilties



Mean - 4.3

Semi or unskilled manual workers were more likely to strongly agree than those with higher and intermediate managerial, administrative or professional roles

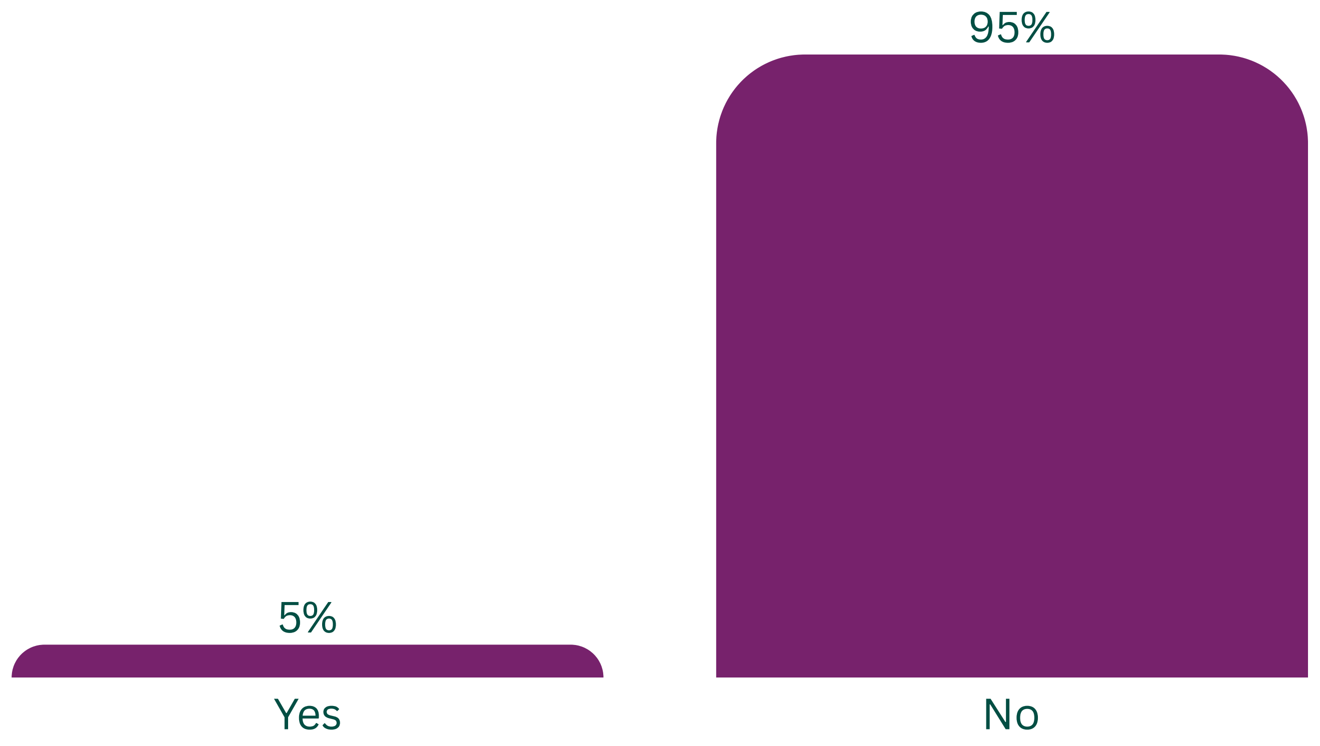
‘Discount pages’ – perceived content gaps were minimal, with 95% saying nothing was missing. The few gaps were more likely to come from new parents, lower-income customers and some regions, so the page could benefit from explicit eligibility prompts or links without adding unnecessary detail.

Customers from Cheshire, Lancashire and Cumbria were more likely to think there was something missing than those from Merseyside

Customers who are new parents were more likely to think there was something missing than most other vulnerabilities

Customers with an income of £8,500 to £12,999 were more likely to think something was missing than those with higher incomes

Do you feel there is any content missing from this section of the webpage? (613)



Heatmaps

Insights from the ‘Find the support that is right for you’ section of the webpage

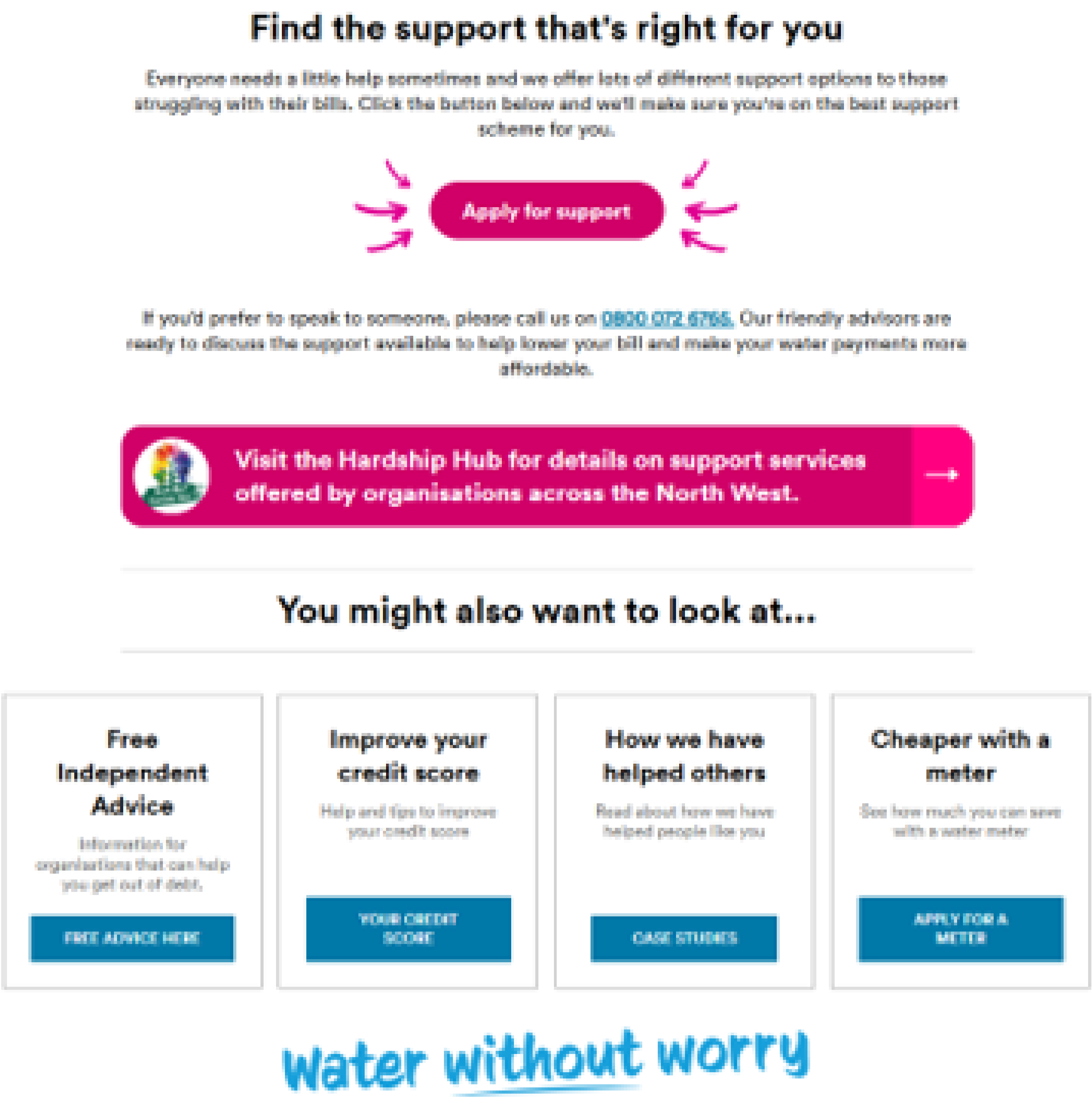
Water for the North West

in the flow

on behalf of United Utilities Water for the North West

Heatmaps

Find the support that's right for you section of the webpage



Heat mapping tool: ‘Find Support that is right for you’ page

Overall, feedback on this page was strongly positive, with respondents generally appreciating the supportive tone, relatable case studies, and clear demonstration of how United Utilities helps customers in financial difficulty.

Likes

389

“I like the entire web page. The different colours used and the detailed descriptions“

- Relatable case studies
- Evidence of support available
- Empathetic tone
- Easy to undestand layout and language

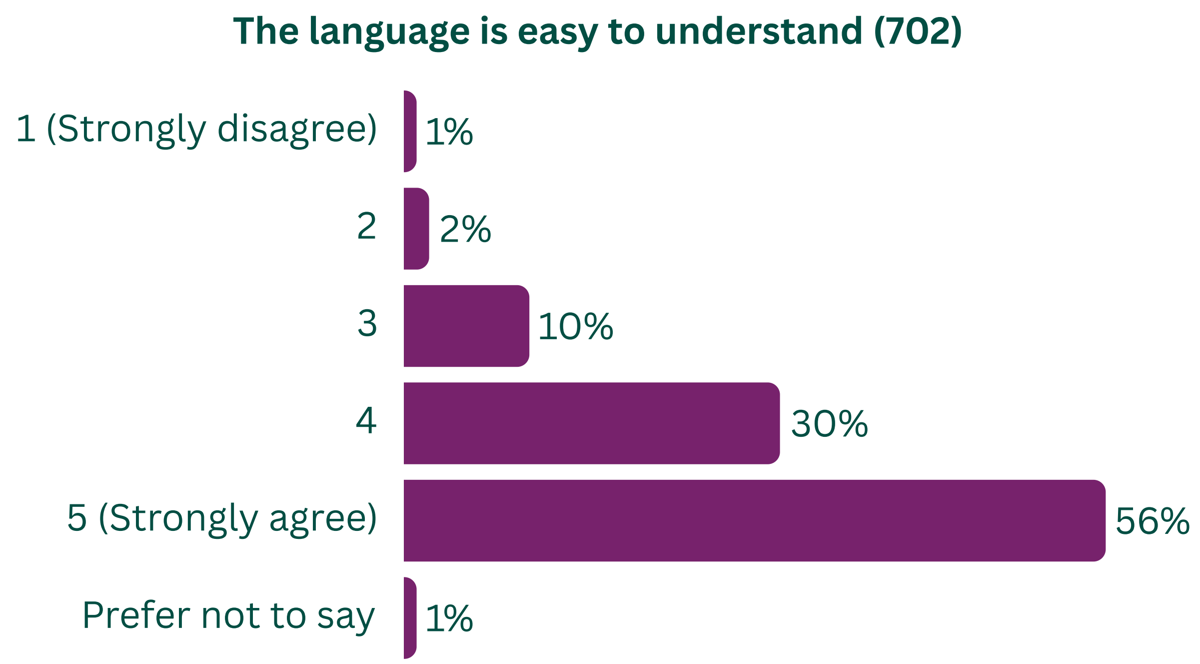
Dislikes

94

“Small font, but easy to understand“

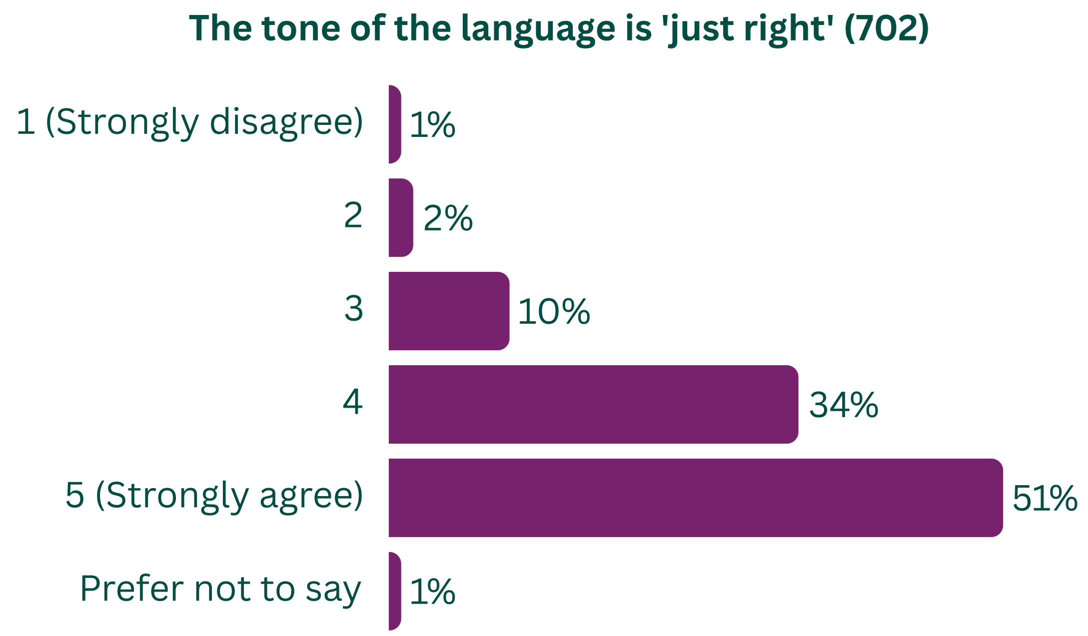
- Too much text/information
- Difficult to read smaller text
- Authenticity of case studies
- Confusion over how to qualify for support schemes

'Find the support that's right for you' – feedback was strong: 86% agreed the language was easy to understand (56% strongly; mean 4.4), with tone and support information at mean 4.3. Regional differences and weaker agreement among full-time carers suggest the page should make the range of support routes especially easy to scan.



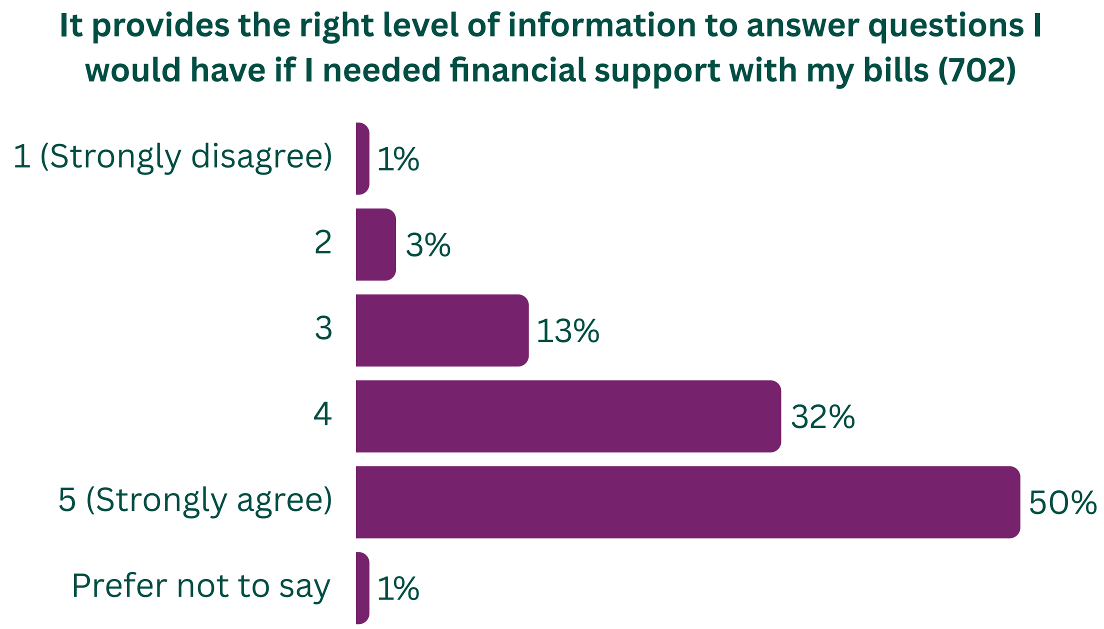
Mean – 4.4

Customers from Greater Manchester, Lancashire and Merseyside were more likely to strongly agree than those from Cumbria



Mean – 4.3

Full time carers were less likely to strongly agree than those with higher incomes



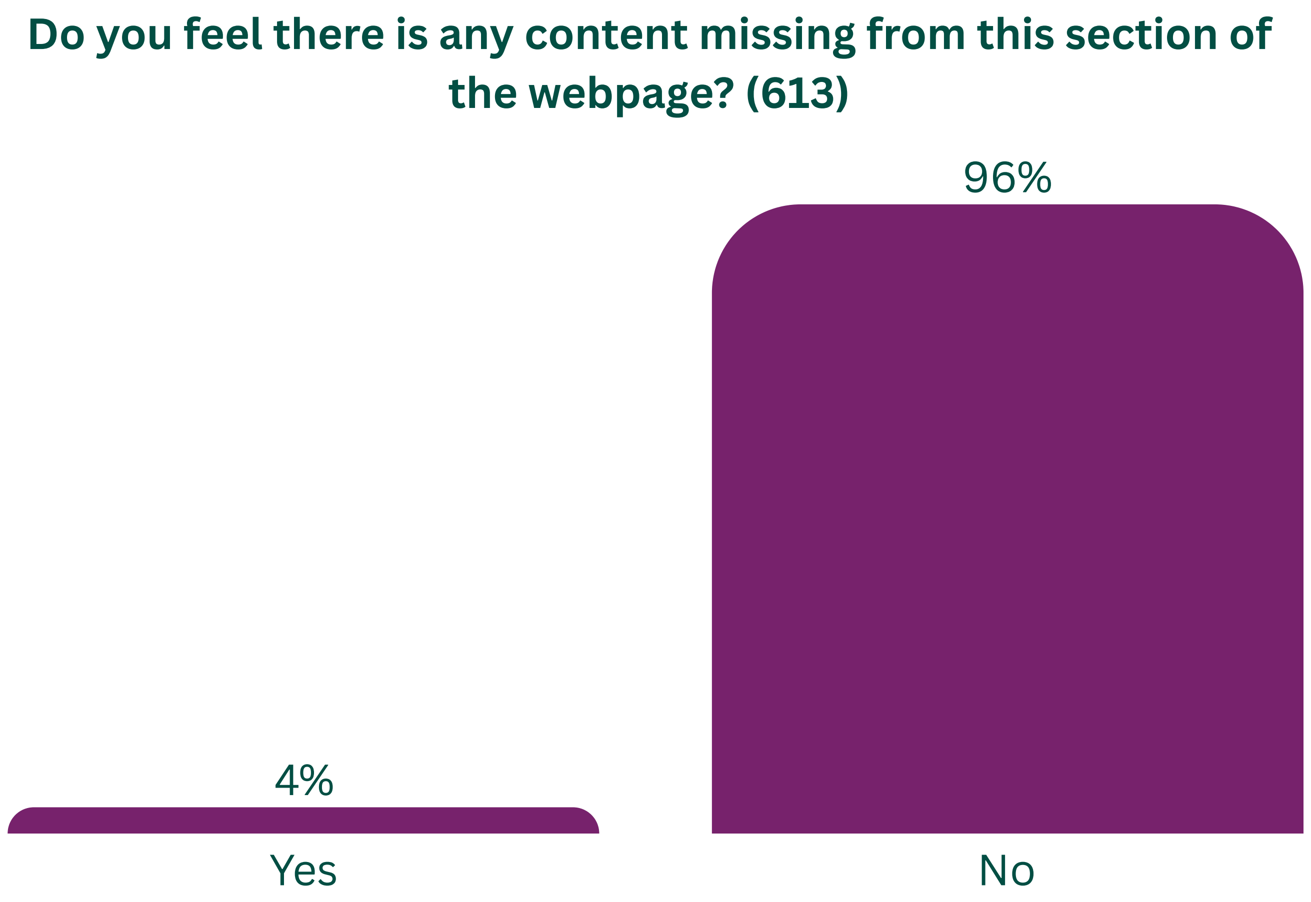
Mean – 4.3

Customers from Greater Manchester and Merseyside were more likely to strongly agree than those from Cumbria

‘Find the support that’s right for you’ – the section appeared complete, with 96% saying nothing was missing. Male customers and those in Cheshire, Lancashire and Cumbria were more likely to identify gaps than female or Merseyside customers, so follow-up testing should check whether local examples or signposts are clear enough.

Male customers were more likely to think there was something missing than female customers

Customers from Cheshire, Lancashire and Cumbria were more likely to think something was missing than those from Merseyside

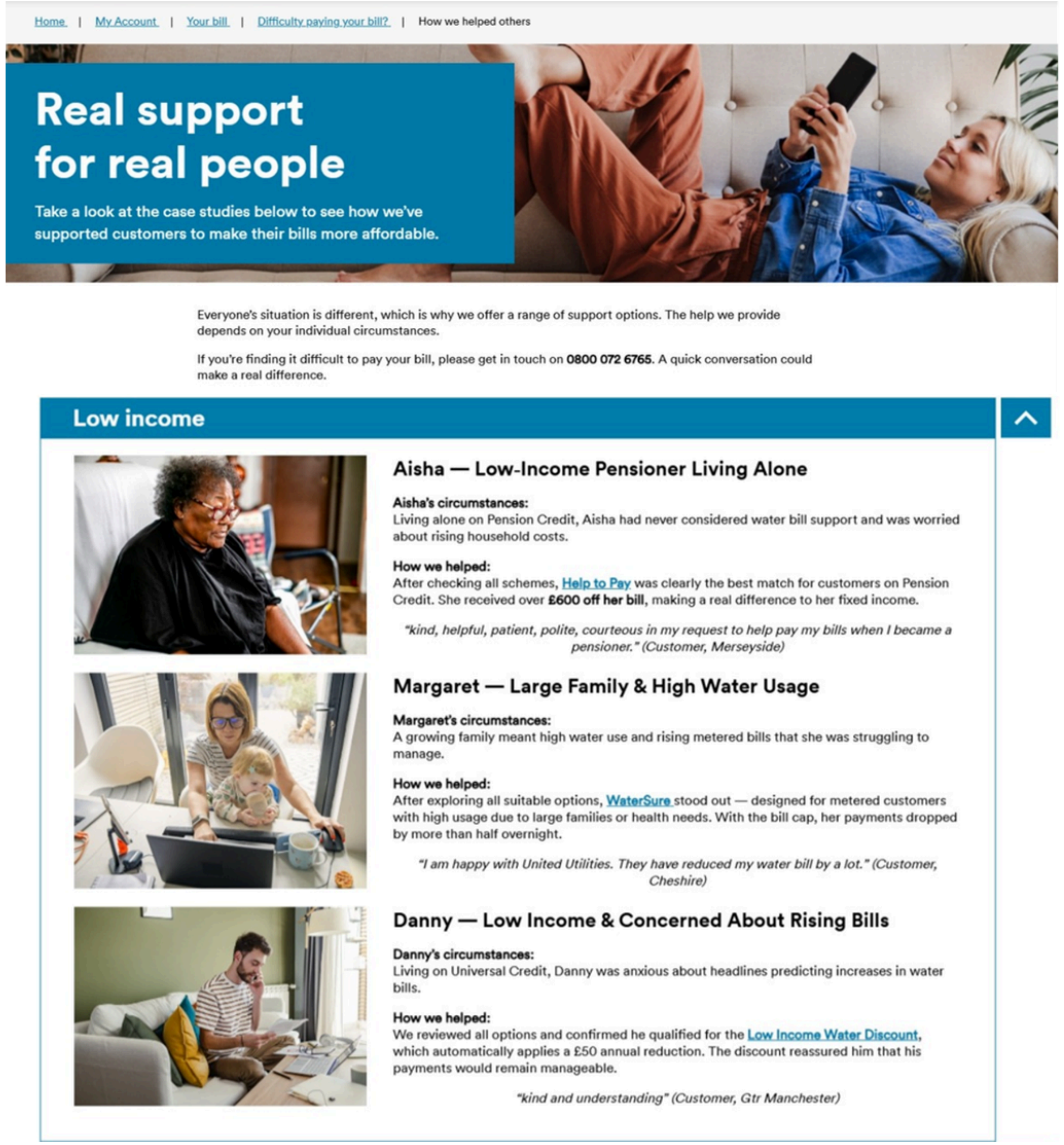


Heatmaps

Insights from the ‘Real support for real people’ section of the webpage

Heatmaps

Real support for real people
section feedback


Home | My Account | Your bill | Difficulty paying your bill? | How we helped others

Real support for real people

Take a look at the case studies below to see how we've supported customers to make their bills more affordable.

Everyone's situation is different, which is why we offer a range of support options. The help we provide depends on your individual circumstances.

If you're finding it difficult to pay your bill, please get in touch on **0800 072 6765**. A quick conversation could make a real difference.

Low income

Aisha — Low-Income Pensioner Living Alone

Aisha's circumstances:
Living alone on Pension Credit, Aisha had never considered water bill support and was worried about rising household costs.

How we helped:
After checking all schemes, Help to Pay was clearly the best match for customers on Pension Credit. She received over **£600 off her bill**, making a real difference to her fixed income.

"kind, helpful, patient, polite, courteous in my request to help pay my bills when I became a pensioner." (Customer, Merseyside)

Margaret — Large Family & High Water Usage

Margaret's circumstances:
A growing family meant high water use and rising metered bills that she was struggling to manage.

How we helped:
After exploring all suitable options, WaterSure stood out — designed for metered customers with high usage due to large families or health needs. With the bill cap, her payments dropped by more than half overnight.

"I am happy with United Utilities. They have reduced my water bill by a lot." (Customer, Cheshire)

Danny — Low Income & Concerned About Rising Bills

Danny's circumstances:
Living on Universal Credit, Danny was anxious about headlines predicting increases in water bills.

How we helped:
We reviewed all options and confirmed he qualified for the Low Income Water Discount, which automatically applies a £50 annual reduction. The discount reassured him that his payments would remain manageable.

"kind and understanding" (Customer, Gtr Manchester)

Heat mapping tool: 'Real support for real people' page

Predominantly positive with a smaller but notable group of critical comments. Most respondents felt the page successfully demonstrated that United Utilities provides meaningful support to customers experiencing financial difficulties.

Likes

684

"I like the webpage because it looks very appealing and easy to understand. The information are sectioned thoughtfully"

- Relatable case studies
- Range of support options
- Clear message that help is available
- Supportive tone
- Easy to navigate

Dislikes

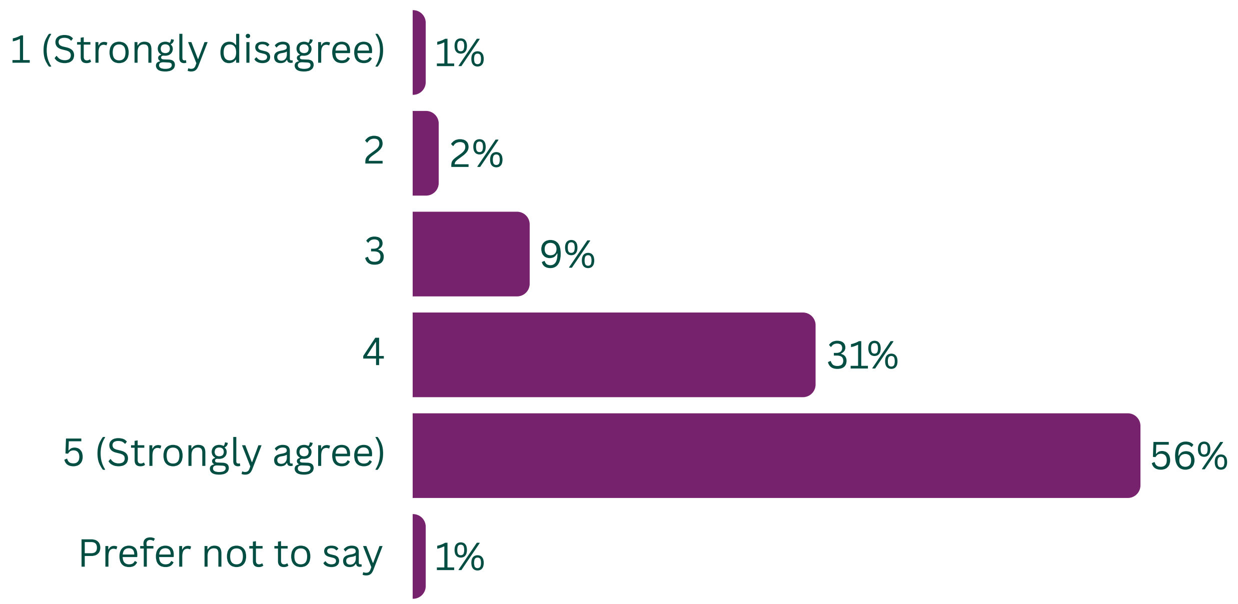
138

"Too much text and layout is not easy on the eye"

- Too much text
- Found some terminology confusing including arrears
- Difficult to read smaller text
- Questioned authenticity of stories

‘Real support for real people’ – responses were positive across all measures: 86% agreed the language was easy to understand (56% strongly; mean 4.4), and tone/context both scored mean 4.3. Lower-income households were less likely to strongly agree, while tech-confident and 30–39 customers more positive.

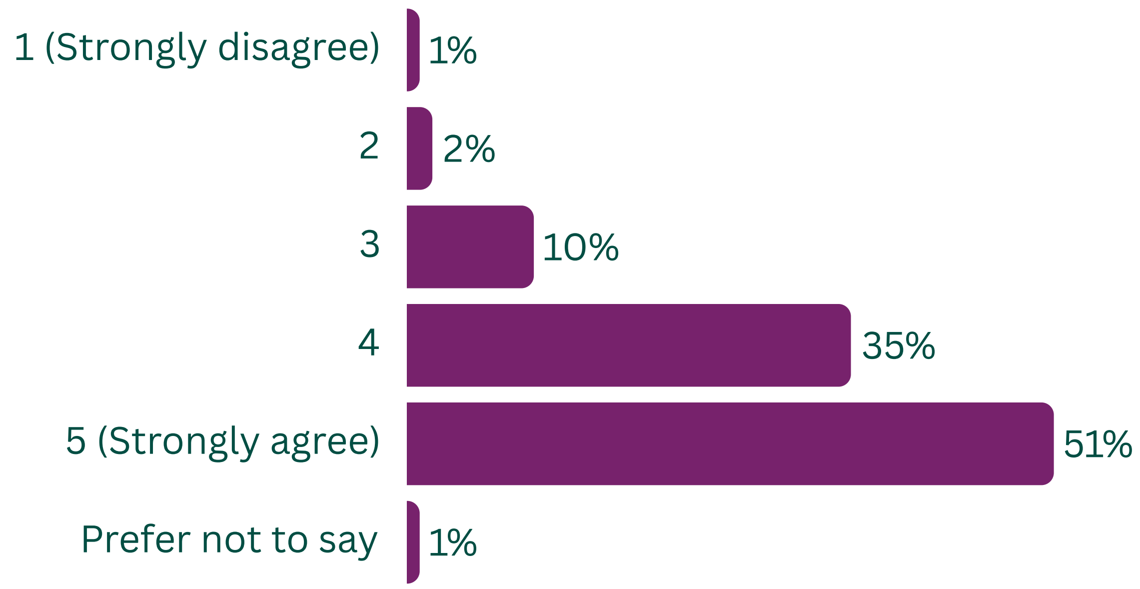
The language is easy to understand (1500)



Mean - 4.4

Households with lowest incomes were less likely to strongly agree than those with middle incomes

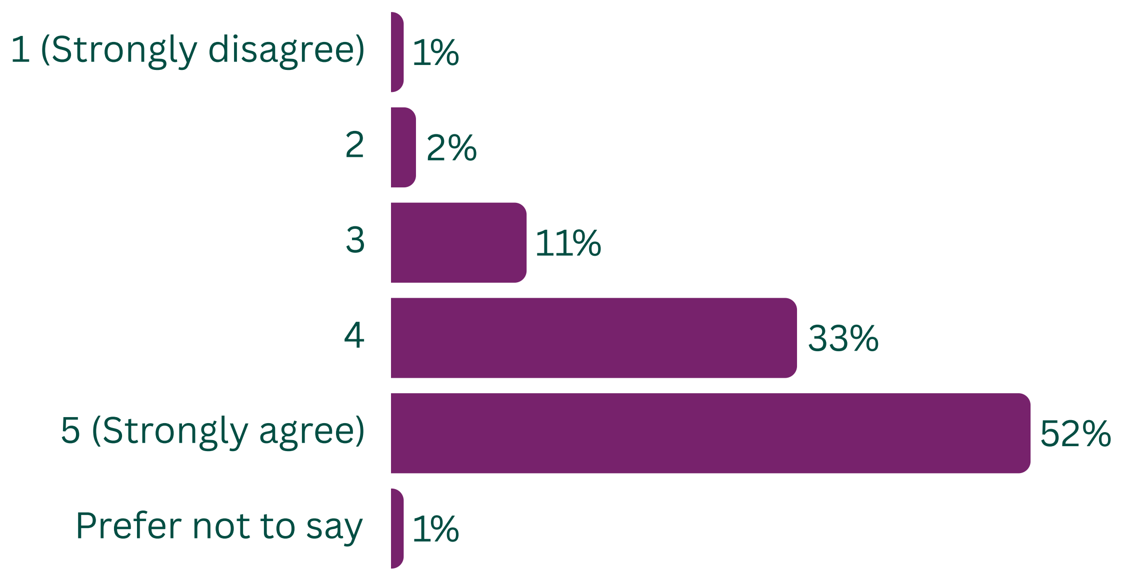
The tone of the language is 'just right' (1500)



Mean - 4.3

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

It provides the right level of context to understand the information on the webpage (1500)

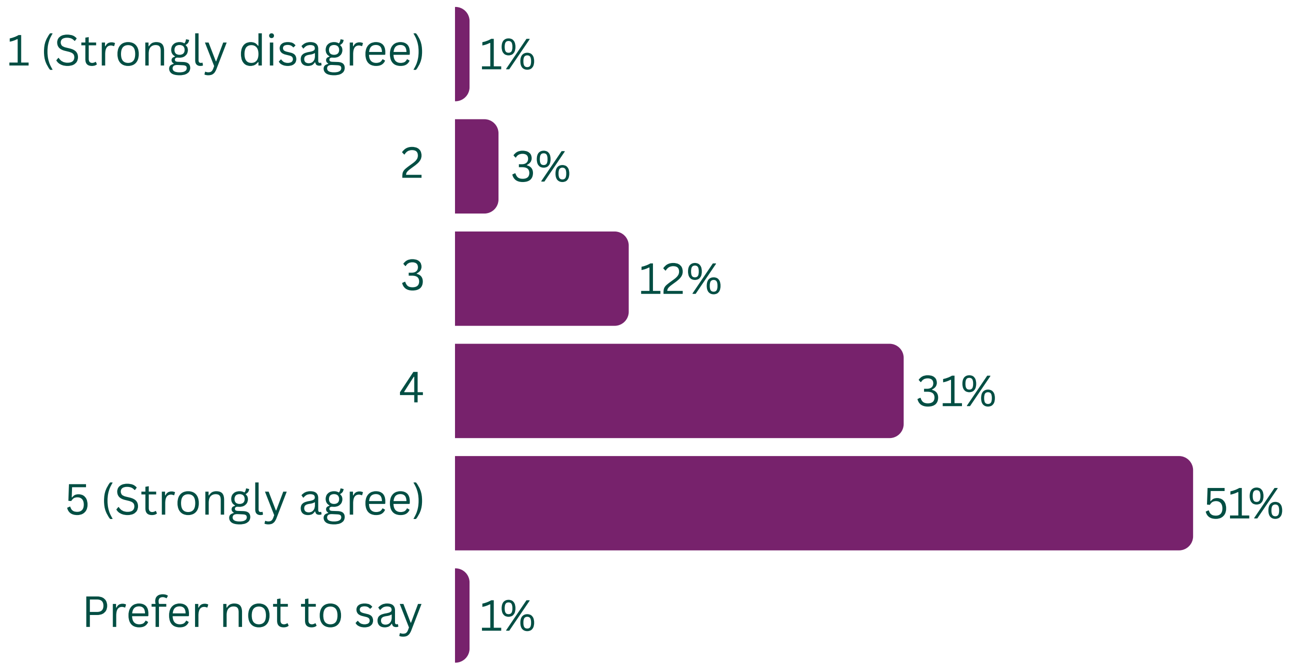


Mean - 4.3

Customers aged 30-39 were more likely to strongly agree than those aged 60-69

‘Real support for real people’ – information was generally sufficient: 82% agreed it directs them to the billing information they need (51% strongly; mean 4.3), and 95% saw no gaps. This is one of the lower agreement scores, so the page may benefit from clearer next-step links and more explicit support routes.

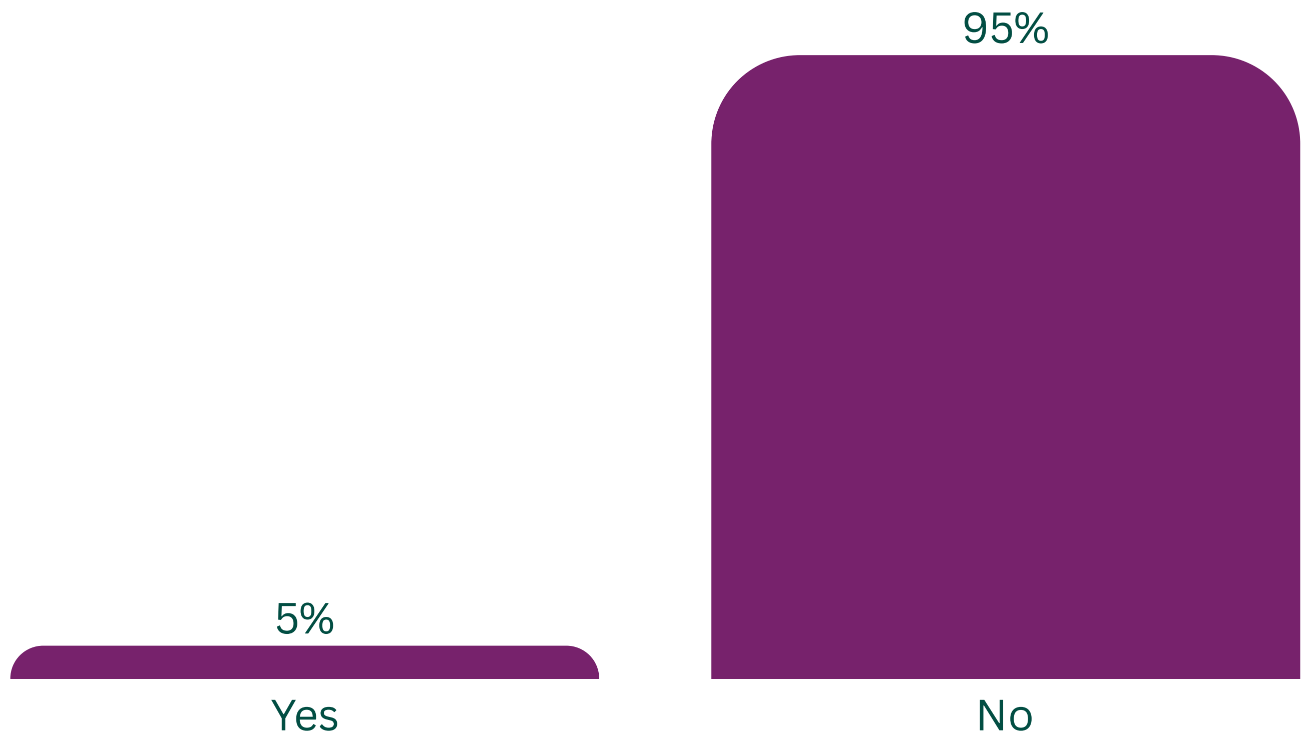
It provides the right amount of information to direct me to the billing information I need (1500)



Mean - 4.3

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

Do you feel there is any content missing from this section of the webpage? (1331)



Mixed – Any other mixed background customers were more likely to think there is something missing than White British customers

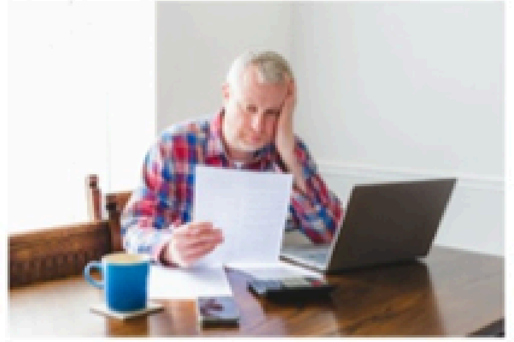
Heatmaps

Insights from the ‘Change in circumstances’ section of the webpage

Heatmaps

Change in circumstances section feedback

Change in circumstances

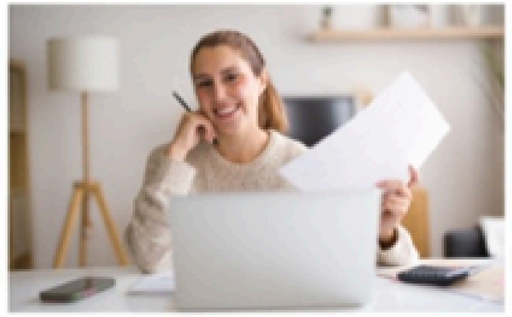


Edward — Reduced Income After Injury

Edward's circumstances:
After a serious fall at work, Edward had to reduce his hours, leaving him with a lower income and increasing worry about keeping up with water payments.

How we helped:
We reviewed all our support schemes and found that Back on Track was the best fit for customers whose income has recently dropped. The scheme reduced his bill significantly, giving him stability while he focused on recovery.

"Customer service always kind and helpful, go above and beyond!" (Customer, Lancashire)

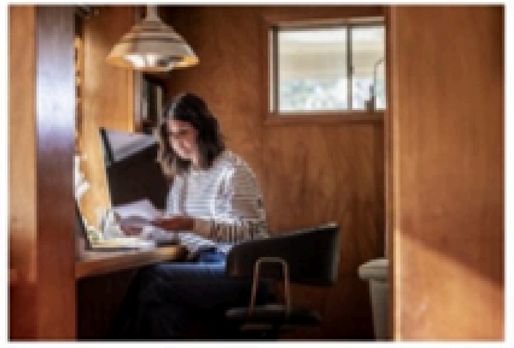


Sara — New Job Delayed, Short-Term Income Shock

Sara's circumstances:
A delayed job start date meant weeks with no income, putting her at risk of falling behind on bills for the first time.

How we helped:
After checking her eligibility, our Payment Break scheme provided a three-month pause in payments, giving her time to start work and set up a new plan to repay the missed months.

"This break gave me breathing space when I needed it most." (Customer, Cheshire)



Lauren — Switching to Universal Credit

Lauren's circumstances:
Switching from Employment Support Allowance to Universal Credit left her with a long wait before her first UC payment, creating unexpected financial pressure.

How we helped:
We assessed all available schemes and matched her to the UC Payment Break, giving her up to eight weeks' breathing room and a manageable plan for missed payments.

"United Utilities were very helpful, provided useful information and have friendly staff." (Customer, Merseyside)

Heat mapping tool: ‘Change in circumstances’ case studies

Feedback was strongly positive, with respondents appreciating the supportive message, relatable examples, and clear evidence that United Utilities helps customers. There were some recurring concerns around content volume, authenticity, and clarity.

Likes 573

“I like the examples because it clearly shows how the support scheme helps customers in real-life situations and provides financial relief and stability during difficult times“

- Relatable case studies
- Evidence of compassion
- Clarity of support options
- Easy to understand
- Clear layout

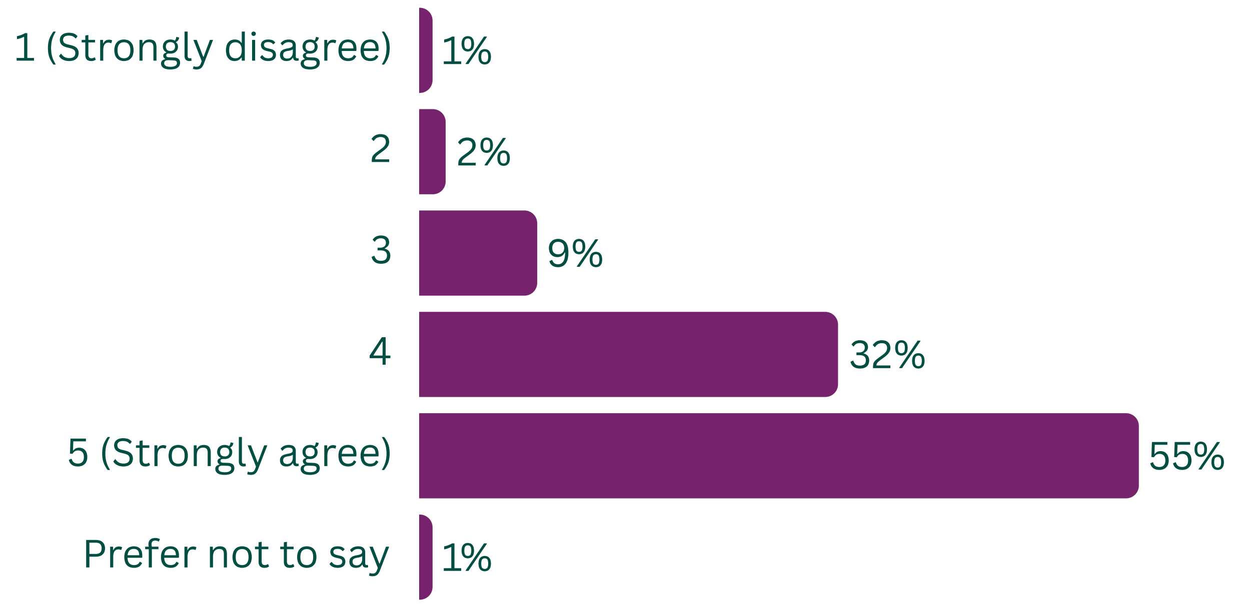
Dislikes 106

“No explanation of what back on track is and why it is the most appropriate“

- Too much information
- Questioned authenticity of case studies
- Lack of clarity

‘Change in circumstances’ – feedback was again positive: 87% agreed the language was easy to understand (55% strongly; mean 4.4), tone scored 4.4, and context scored 4.3. Female customers and £40k–£49k households were more positive, while lower-income groups may need clearer reassurance and practical direction.

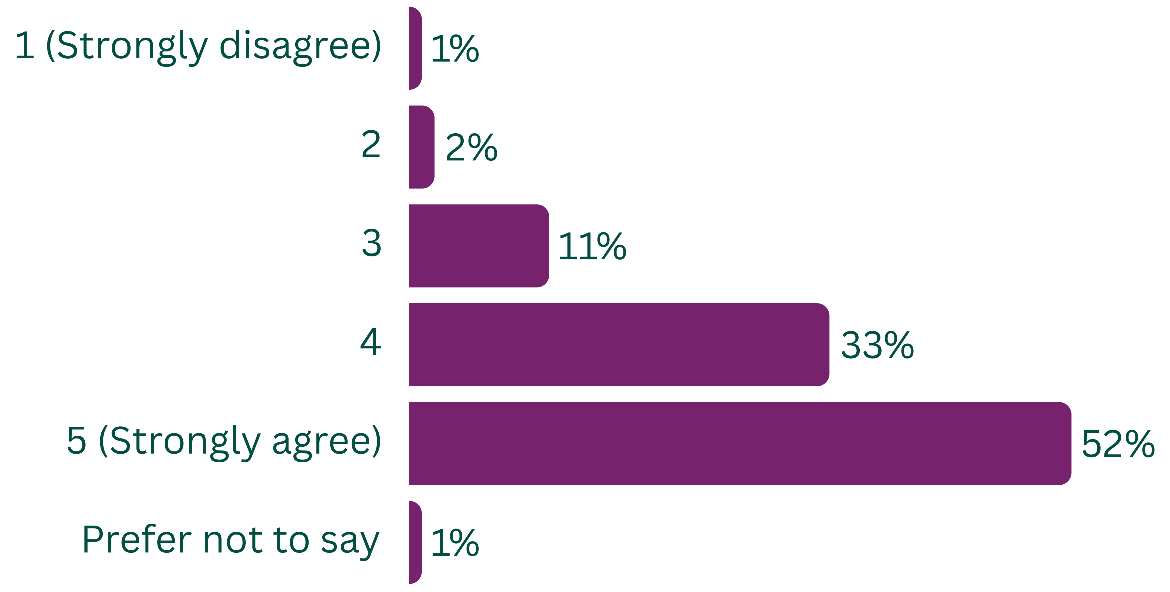
The language is easy to understand (1500)



Mean - 4.4

Female customers were more likely to agree than male customers

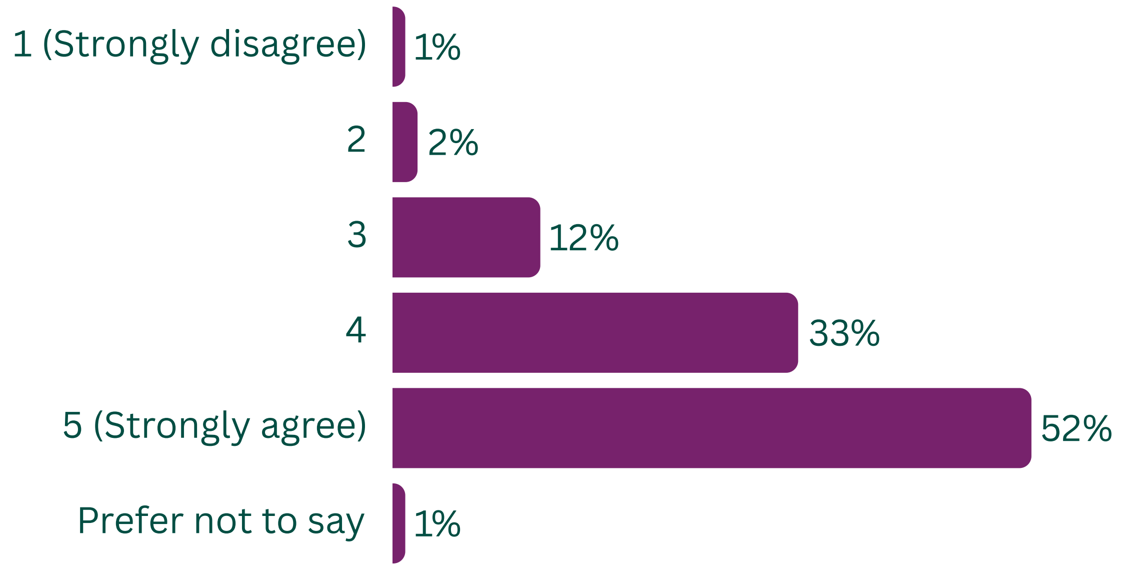
The tone of the language is 'just right' (1500)



Mean - 4.4

Households with an income of £40,000 to £49,999 were more likely to strongly agree than those earning less than £12,999

It provides the right level of context to understand the information on the webpage (1500)

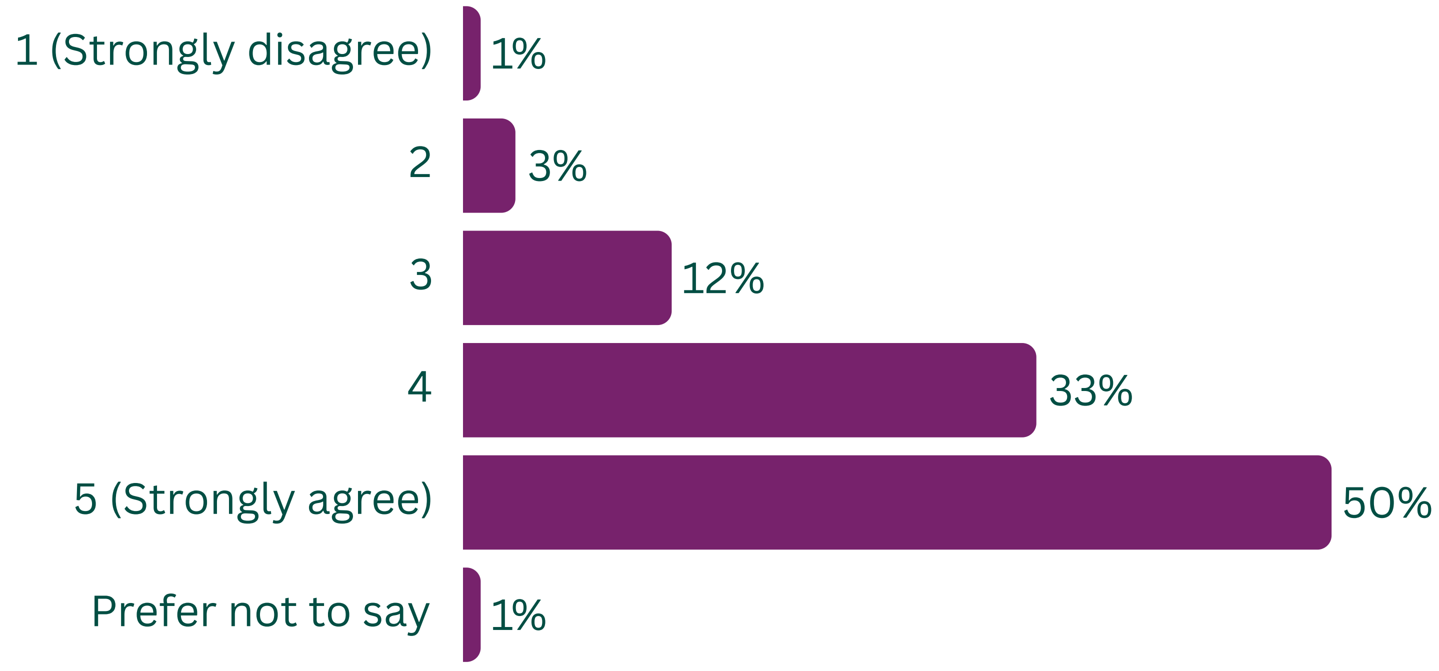


Mean - 4.3

Female customers were more likely to strongly agree than male customers

‘Change in circumstances’ – information levels were viewed positively: 83% agreed it directs them to the billing information they need (50% strongly; mean 4.3), and 97% saw no gaps. Female customers were more positive, while Lancashire customers were more likely than Merseyside customers to feel something is missing.

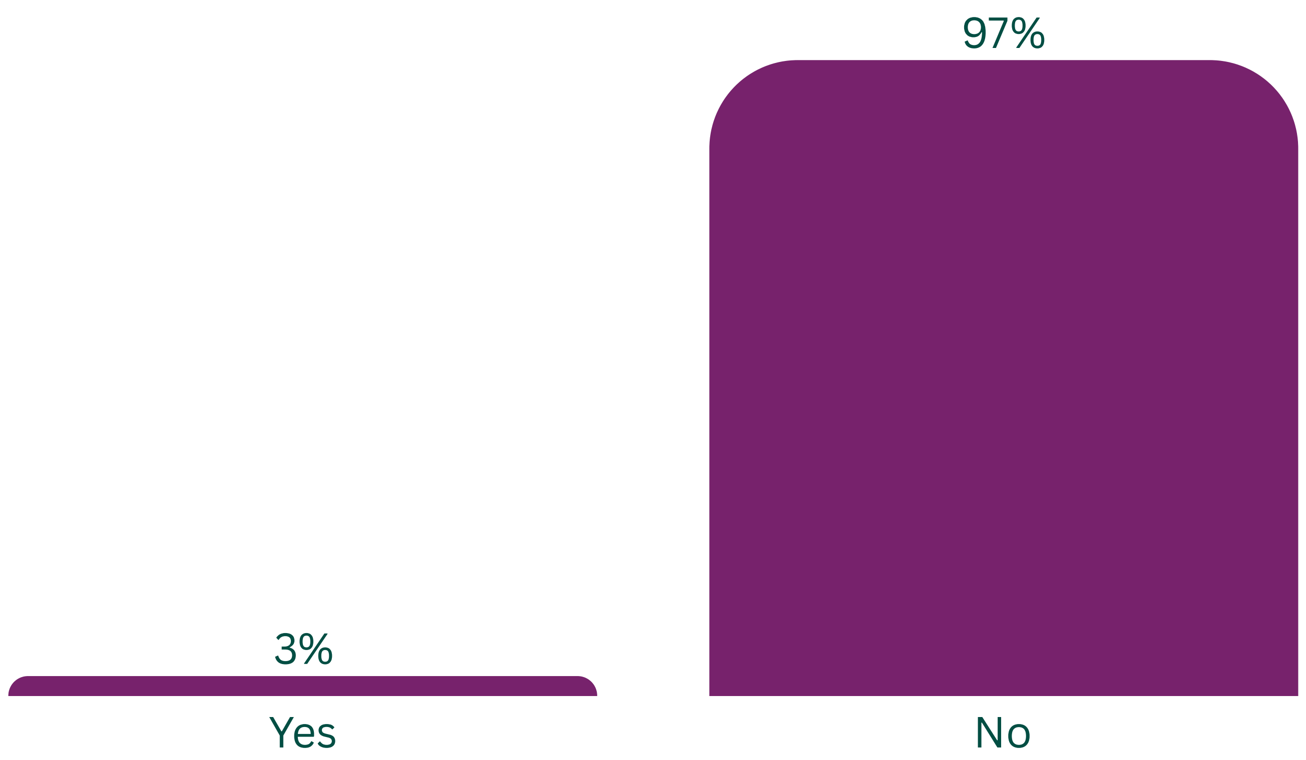
It provides the right amount of information to direct me to the billing information I need (1500)



Mean - 4.3

Female customers were more likely to strongly agree than male customers

Do you feel there is any content missing from this section of the webpage? (1323)



Customers from Lancashire were more likely to think something was missing than those from Merseyside

Heatmaps

Insights from the ‘Water arrears’ section of the webpage

Heatmaps

Water arrears section feedback

Water Arrears

Lindsay — Over £1,000 in Arrears and Struggling

Lindsay's circumstances:
Her family faced mounting bills and more than £1,000 in water arrears. She could only afford small payments and felt overwhelmed.

How we helped:
Among all schemes, Payment Matching offered the most impactful support — matching her payments pound-for-pound in year one, and double in year two. Her arrears have already reduced by more than half, putting her on track to become debt-free.

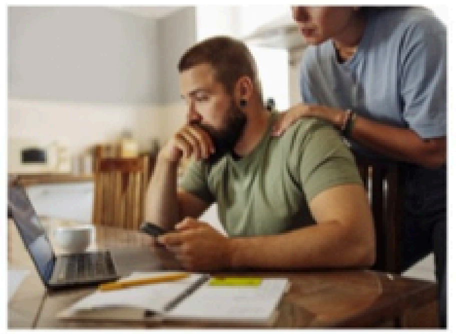
"Luke was amazing. He changed my payment plan to an affordable one. He was very kind and reassuring throughout." (Customer, Cumbria)

Imran — Severe Financial Hardship & Unmanageable Arrears

Imran's circumstances:
After facing serious financial and emotional difficulties, Imran felt unable to clear his water arrears alone.

How we helped:
Following a full review of all support schemes a referral to our independent Trust Fund was the most suitable. This grant cleared his outstanding balance and identified him for our Back on Track support tariff reducing his water bill moving forward to ensure long-term affordability.

After a recent medical emergency...fall behind with a few bills. Today, I called to address the United Utilities debt. Andy was personable, polite, friendly, and above all helpful. He was compassionate and understanding about my circumstances, and was keen to make sure we could pay an affordable payback. His Customer Service skills were wonderful. (Customer, Lancashire)



Connor — Multiple Debts & Financial Stress

Connor's circumstances:
Struggling with rent, bills, health issues, and missed payments, Connor felt overwhelmed and unsure where to turn.

How we helped:
As Connor was struggling with multiple debts, we reviewed all support options and found that the Free Independent Money Advice service was the best fit for his needs. Through our trusted partners, Connor received help applying for benefits and securing a debt relief order - transforming his financial outlook.

"Getting the right advice helped me take back control." (Customer, Manchester)

Heat mapping tool: ‘Water arrears’ page

Most respondents felt the page successfully communicated that United Utilities offers meaningful support for customers in financial difficulty. The case studies, range of support options and reassuring tone were generally well received.

Likes

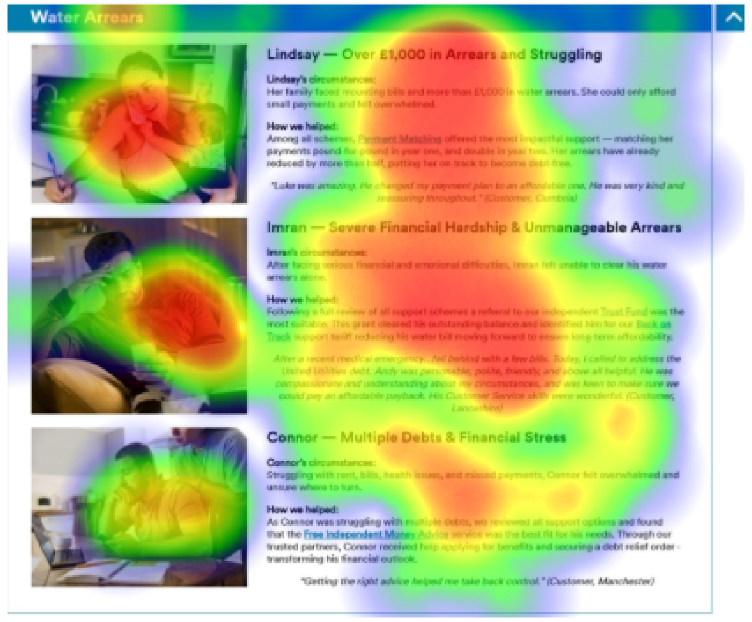
555

“It super easy to understand, the layout is perfect and it's easy to find information about the company“

- Relatable case studies
- Wide range of support available
- Supportive tone
- Clearly explained
- Useful information
- Engaging images

Dislikes

132

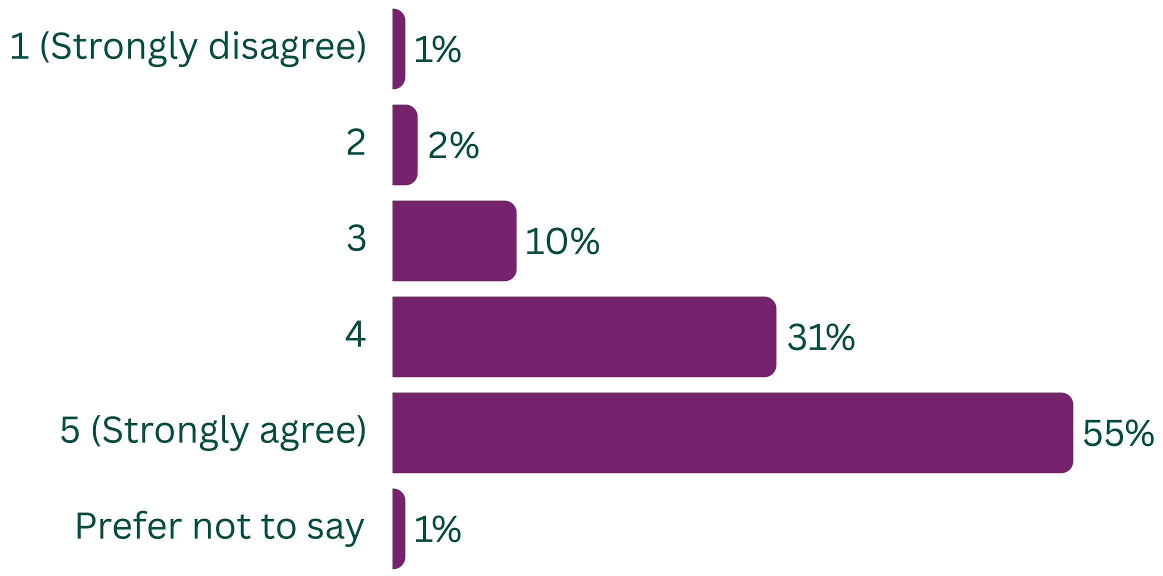


“I dislike that the situation is quite complex and may feel overwhelming for customers“

- Too much text
- Difficult to read small text
- Some imagery felt staged
- Support information felt complex
- Questions about fairness and funding

‘Water arrears’ – language was clear for most customers: 86% agreed it was easy to understand (55% strongly; mean 4.4), with tone and context both at mean 4.3. Greater Manchester customers, female customers and very tech-confident users were more positive, while Cumbria responses were less strong.

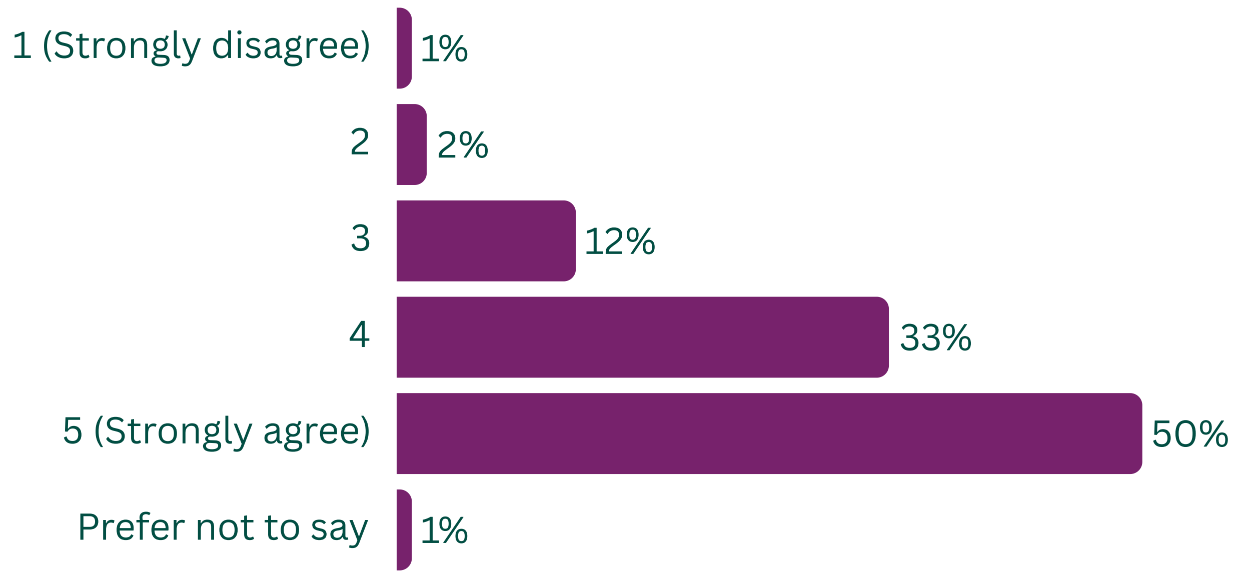
The language is easy to understand (1500)



Mean - 4.4

Customers from Greater Manchester were more likely to strongly agree than those from Cumbria

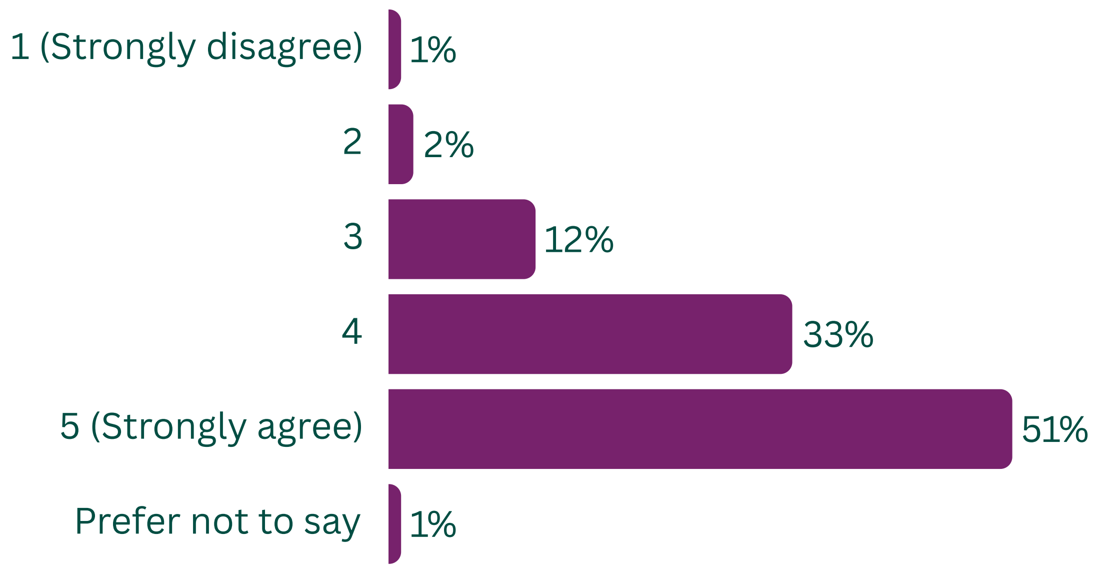
The tone of the language is 'just right' (1500)



Mean - 4.3

Female customers were more likely to agree than male customers

It provides the right level of context to understand the information on the webpage (1500)

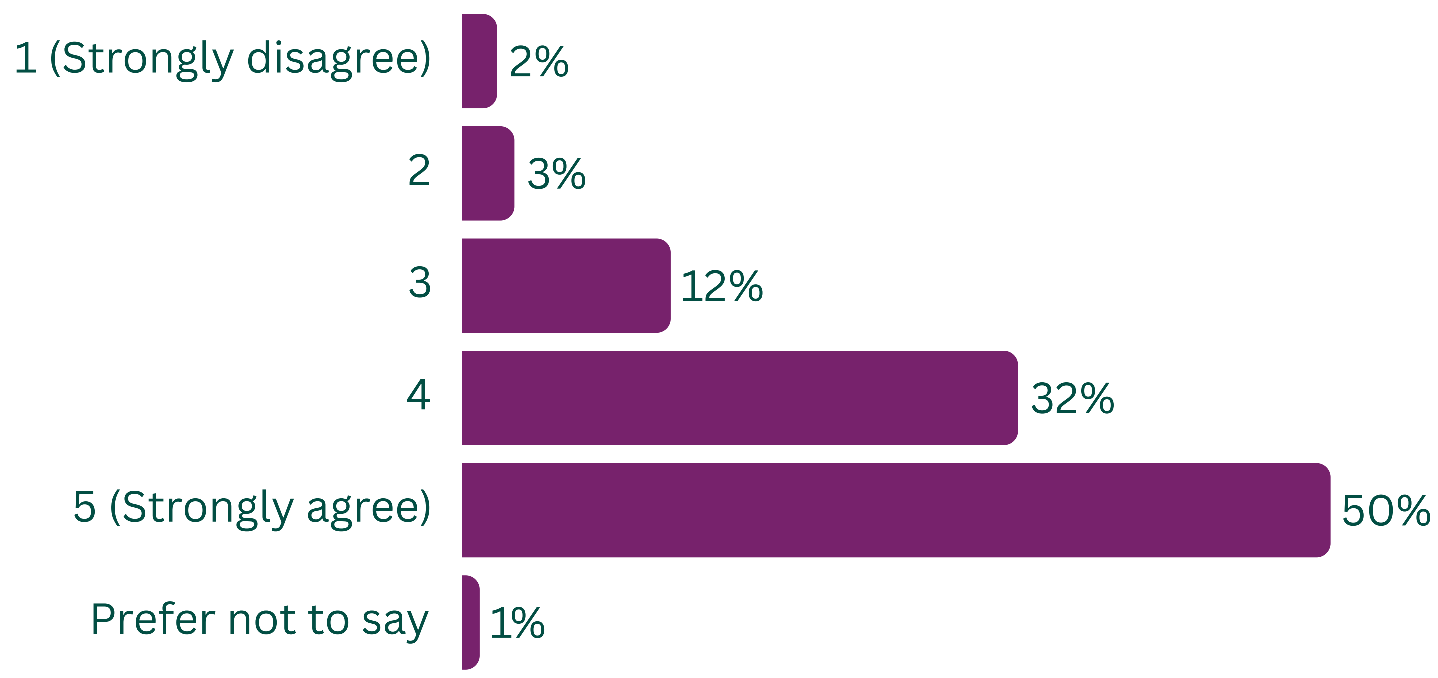


Mean - 4.3

Customers who were very confident in their technical ability when it comes to using online tools were more likely to strongly agree

'Water arrears' – information levels were broadly sufficient: 82% agreed it directs them to the billing information they need (50% strongly; mean 4.3), and 97% said nothing was missing. As with other information routing pages, the lower agreement score suggests clearer next-step signposting could improve confidence.

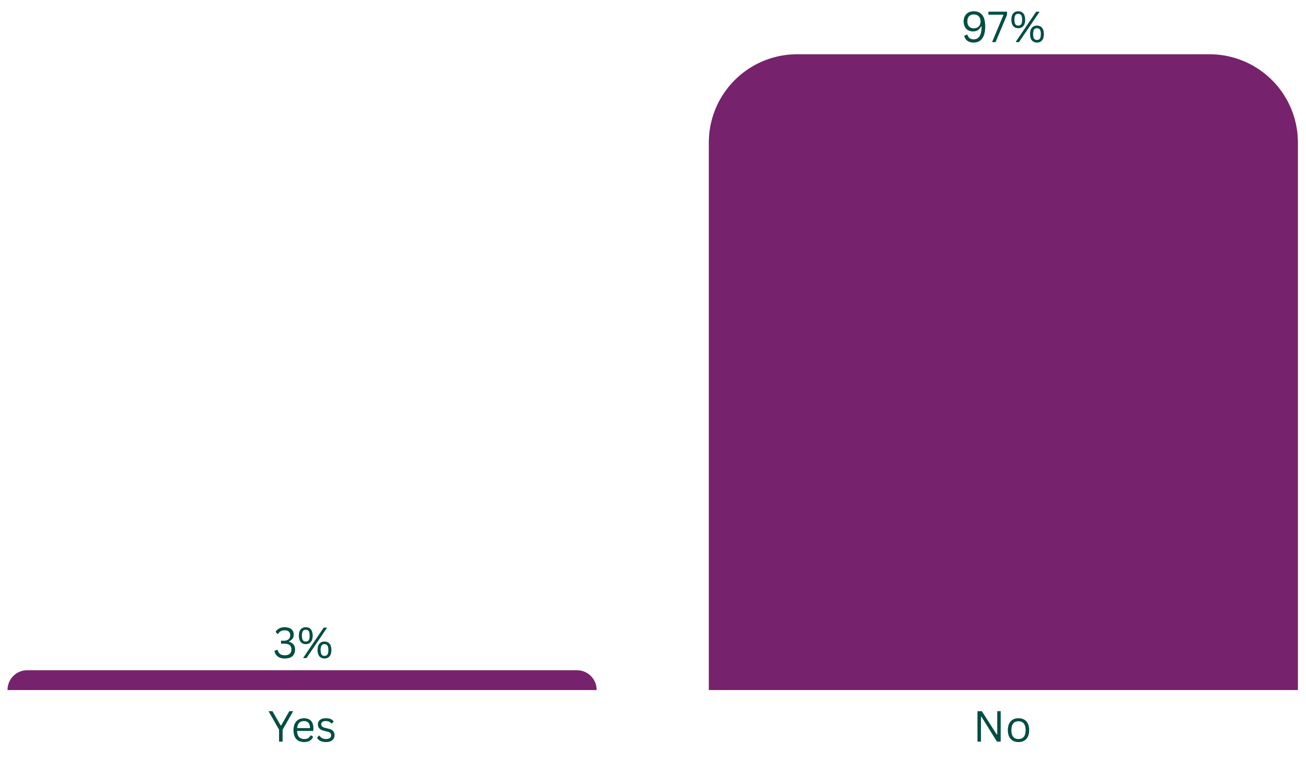
It provides the right amount of information to direct me to the billing information I need (1500)



Mean – 4.3

Customers with higher or intermediate managerial, administrative or professional roles were more likely to strongly agree than skilled manual workers

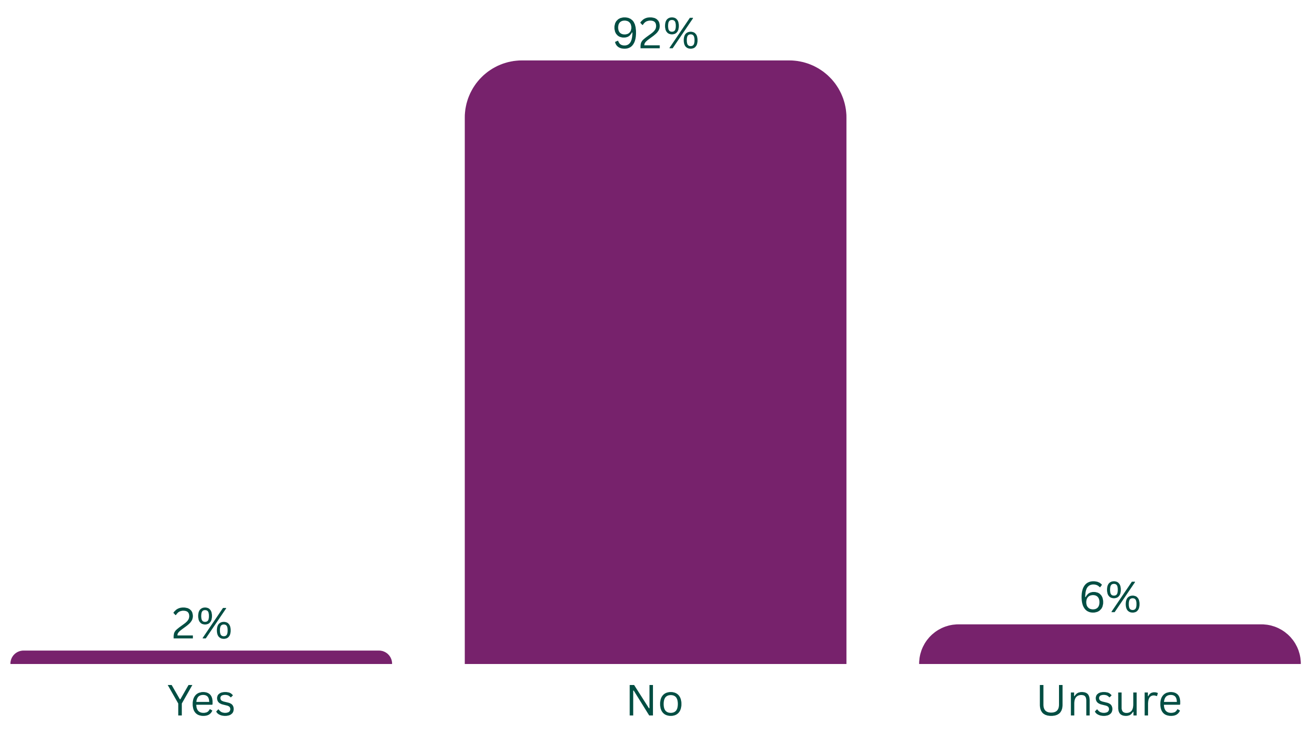
Do you feel there is any content missing from this section of the webpage? (1323)



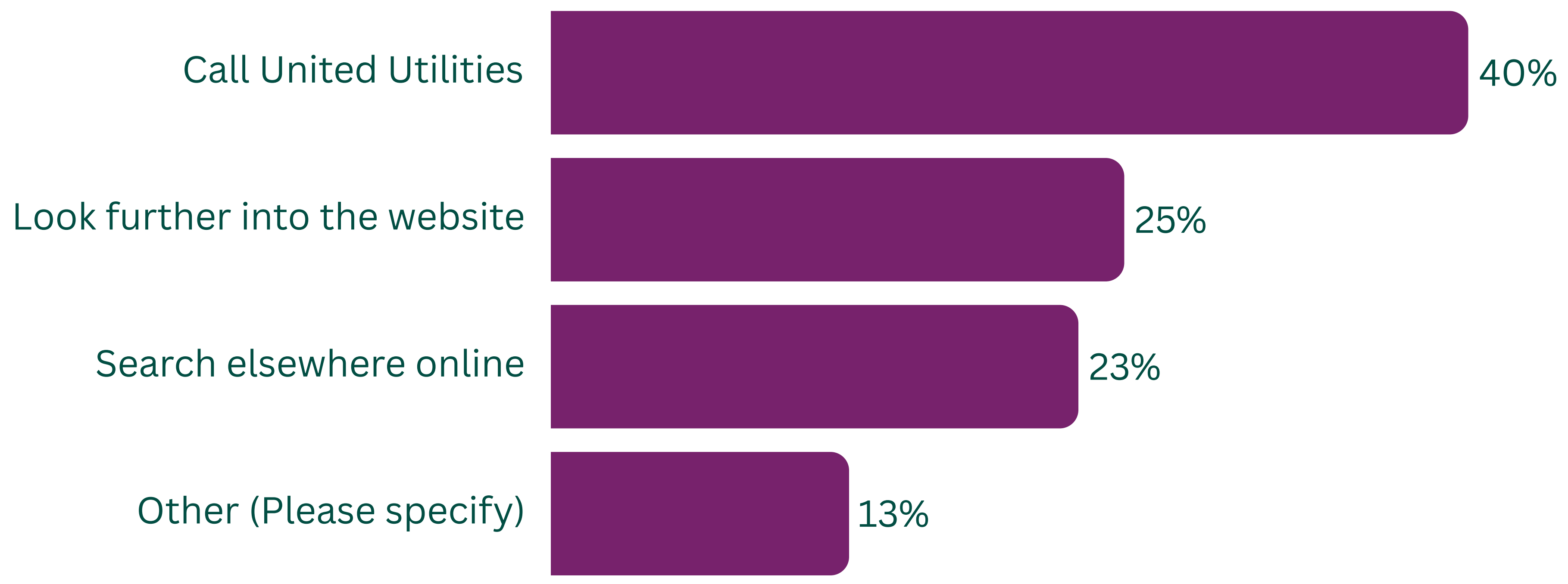
Asian Indian customers were more likely to think something was missing than Black African and White British customers

‘Water arrears’ – comprehension was high, with 92% saying they understood everything on the webpage. Those seeking more information would mainly look further on the website or search online, while Lancashire and some ethnic minority groups were more likely to report something they did not understand.

Is there anything on this webpage that you did not understand? (1500)



Where might you go to find any missing information? (32)



Customers from Lancashire were more likely to say they didn’t understand something than those from Mersyside

Asian Indian and Mixed - White and Asian customers were more likely to not understand something than White British customers

UX testing

Insights from the UX testing strand of the research

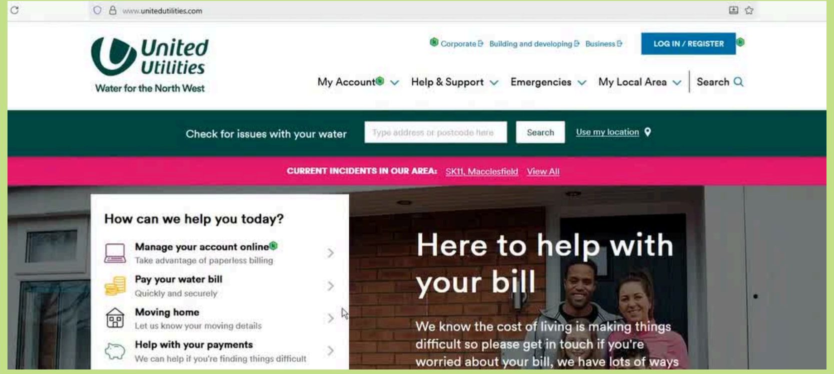
UX testers of Route A valued the clarity and navigation of the webpage, although some comments were made particularly on the payment breaks section, where respondents highlighted the wordy layout and inconsistency with previous page layouts.

Initial thoughts…

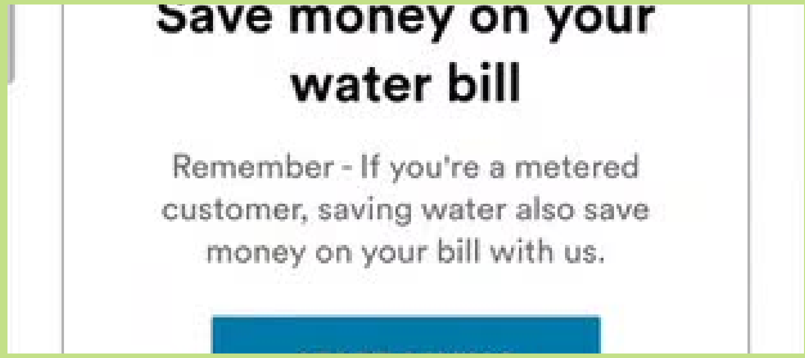
“So easy to navigate to any information required.”

“My initial thoughts were that the webpages looked clear and easy to read. The colour contrast was good, and the imagery, icons, and videos helped break up the text and made the pages feel more engaging. The links were also easy to spot… Once I got my bearings, the site was straightforward to navigate.”

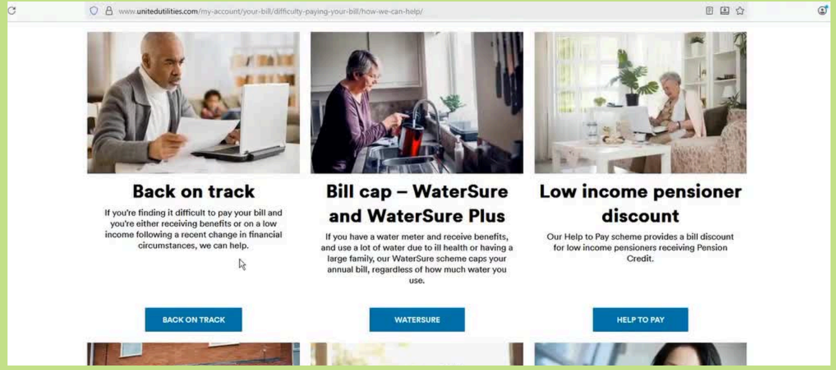
“Clear concise layout, easy to find the main links for the purpose of the task. Some of the lower pages were of a different style and would have been aided maybe by a flow chart type decision tree at the top to quickly see the option routes”



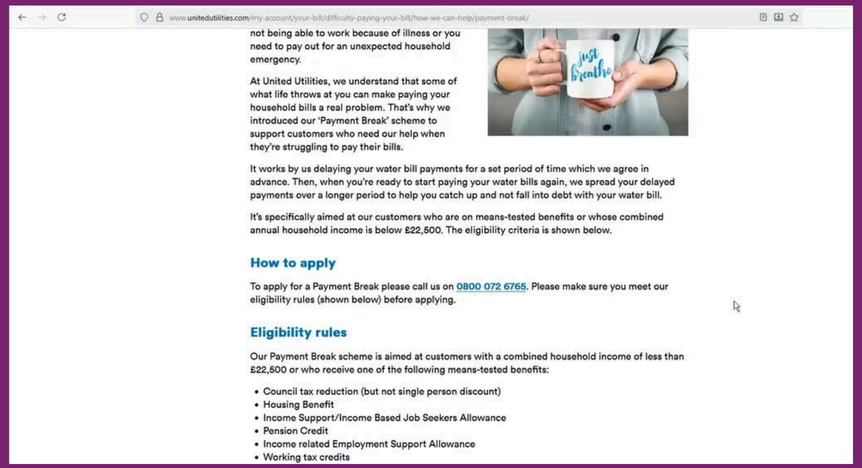
“Fairly clear screen”



“So easy to navigate for me”



“Easy to understand”

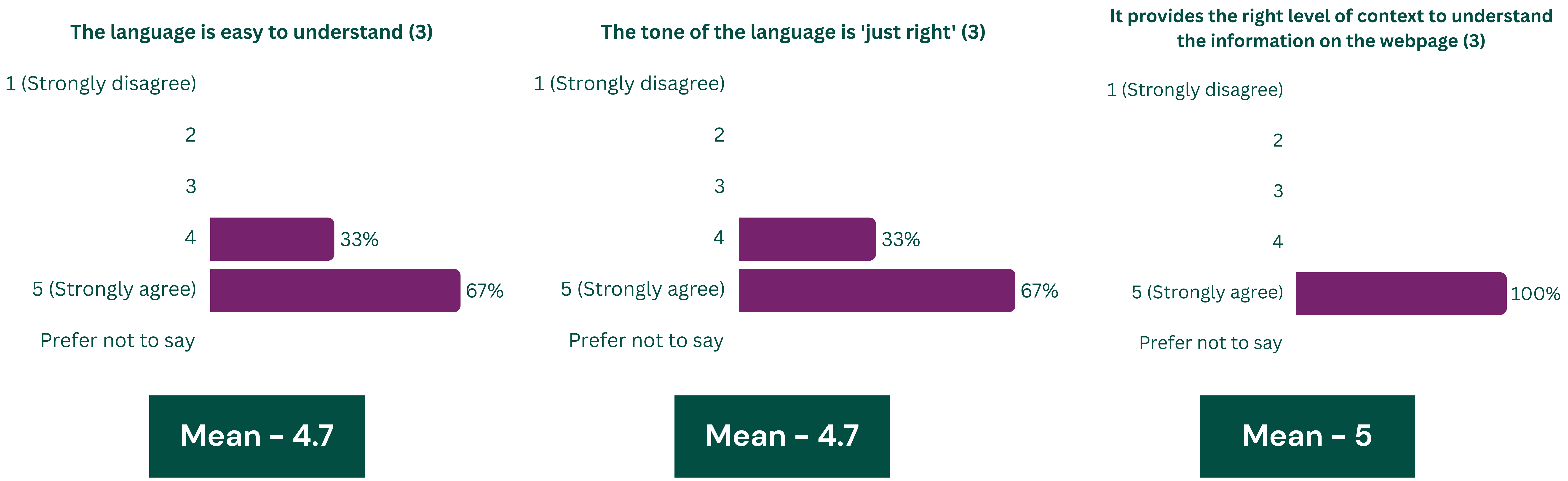


“There’s a lot of text” [Payment breaks]

“There does seem to be a difference between these pages” [Payment breaks]

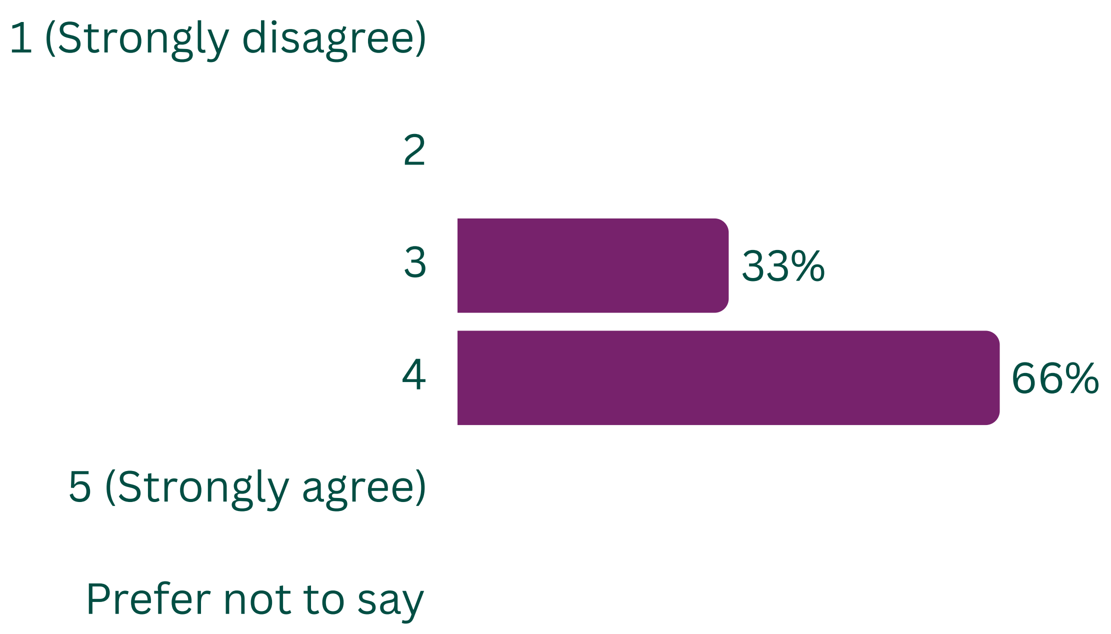
Route A: About your bill → Difficulty paying your bill → How can we help with your bill → Payment breaks

Respondents to the follow-up survey were generally very positive, with the majority strongly agreeing that the language as easy to understand (66%), the tone of the language is just right (66%) and that the website provides the right level of context to understand the information on the webpage (100%).



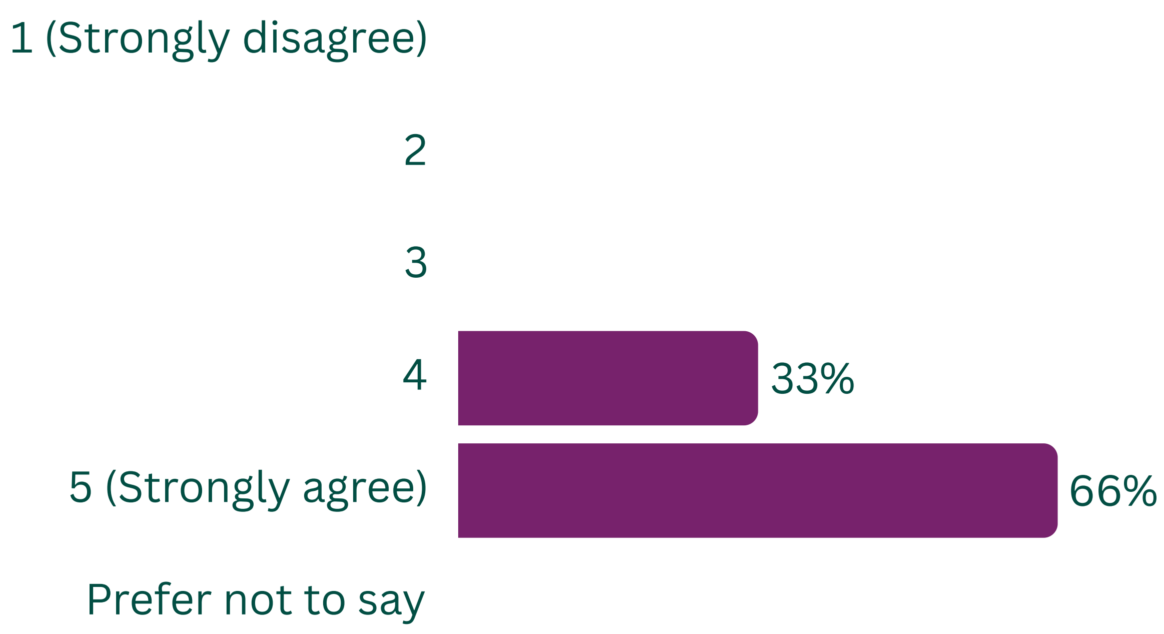
While there was some uncertainty on whether the webpage provides the appropriate level of information to understand why a bill may be higher than expected (33%), most respondents were generally in agreement that the webpage would give them confidence in taking the next steps.

The webpage provides the appropriate level of information to understand why my bill may be higher than expected (3)



Mean – 3.7

The webpage gives me confidence in the next steps I need to take (3)



Mean – 4.7

When asked what, if anything, could be improved on this webpage. Some suggested no changes were necessary, while others suggested more visual aid, including clear flow charts to help understand option navigation

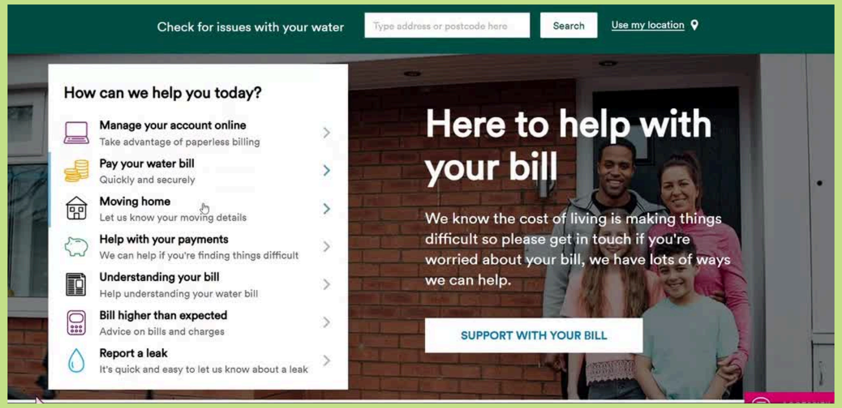
UX testers of Route B generally found the webpage to be well structured, clear and valued the use of infographics and an empathetic tone. Respondents most commonly found issue with too much information on one page.

Initial thoughts…

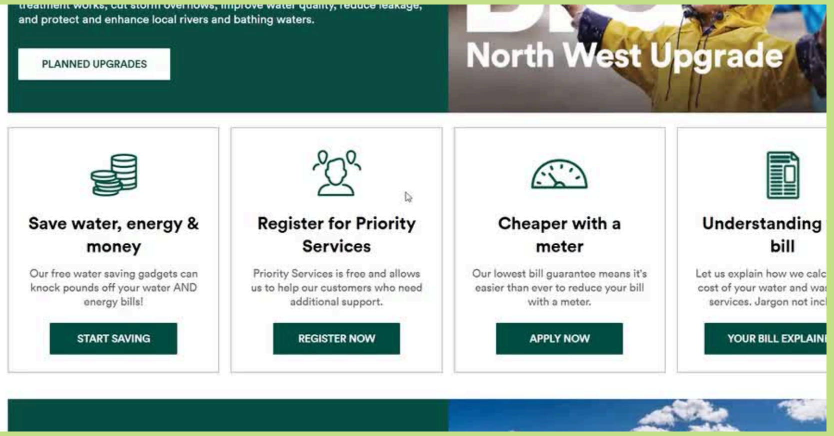
"I thought it was very well laid out and the header page has the "here to help with your bill" main section and a large tab "support with your bill" which directs you to the best section where all the help is available."

"The website seemed to be well structured, each department was labelled well making it was for me to get to the right section without confusion. It wasn't patronizing in tone but welcoming and caring."

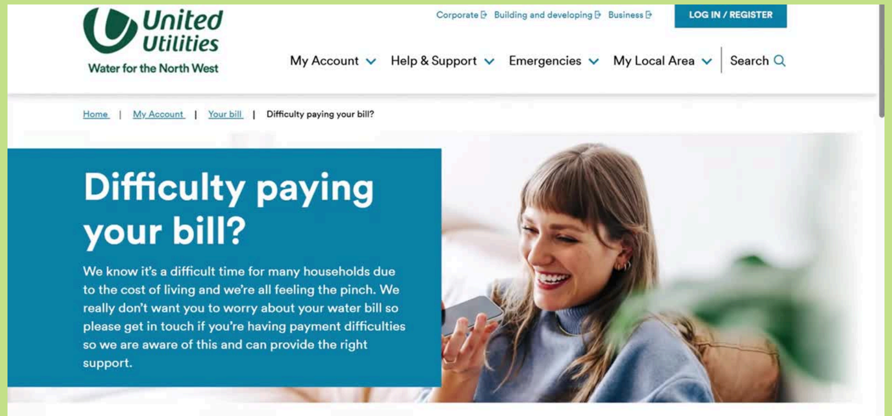
"Information overload, not well presented. The first help I saw said "Use Less Water"… very condescending… everything needs to be very simple and focused. When I did get to some potential options, everything has eligibility criteria."



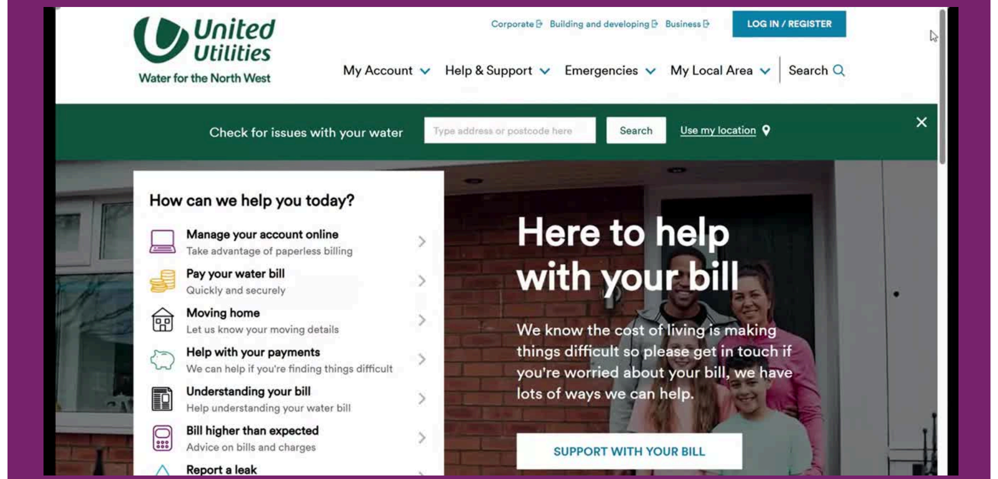
"Infographics and langauge is simplistic"



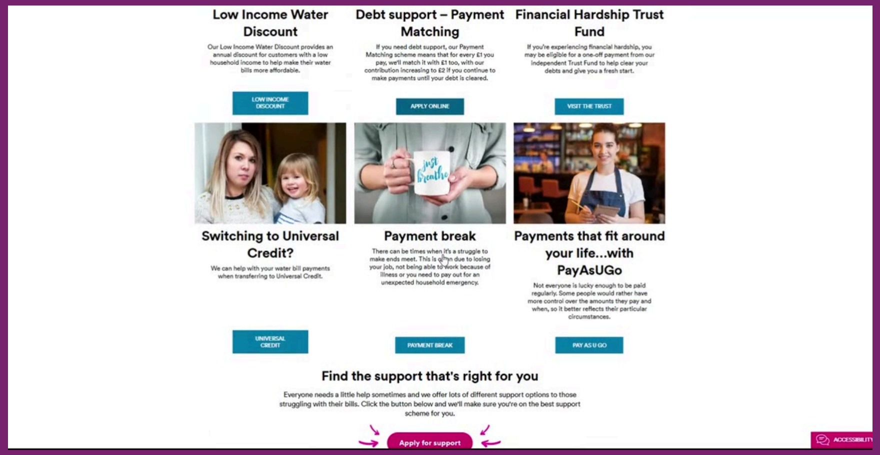
"The images here make it really clear"



"I like the tone of the language used"

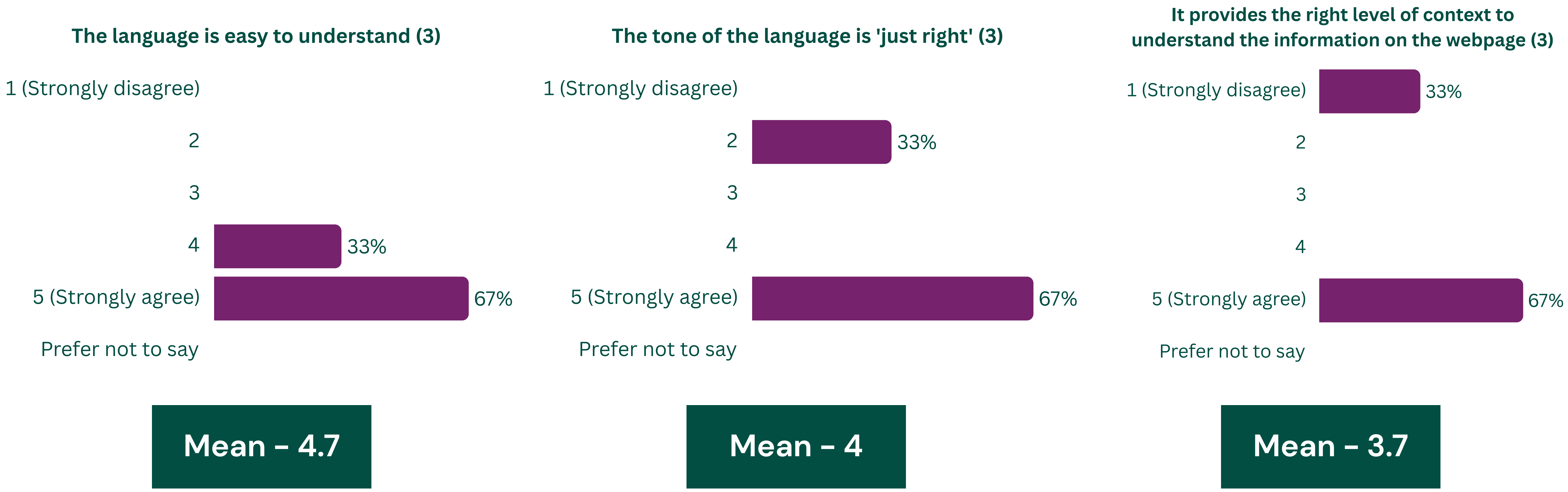


"'Water without worry' – thats a good slogan, maybe that should be at the top"



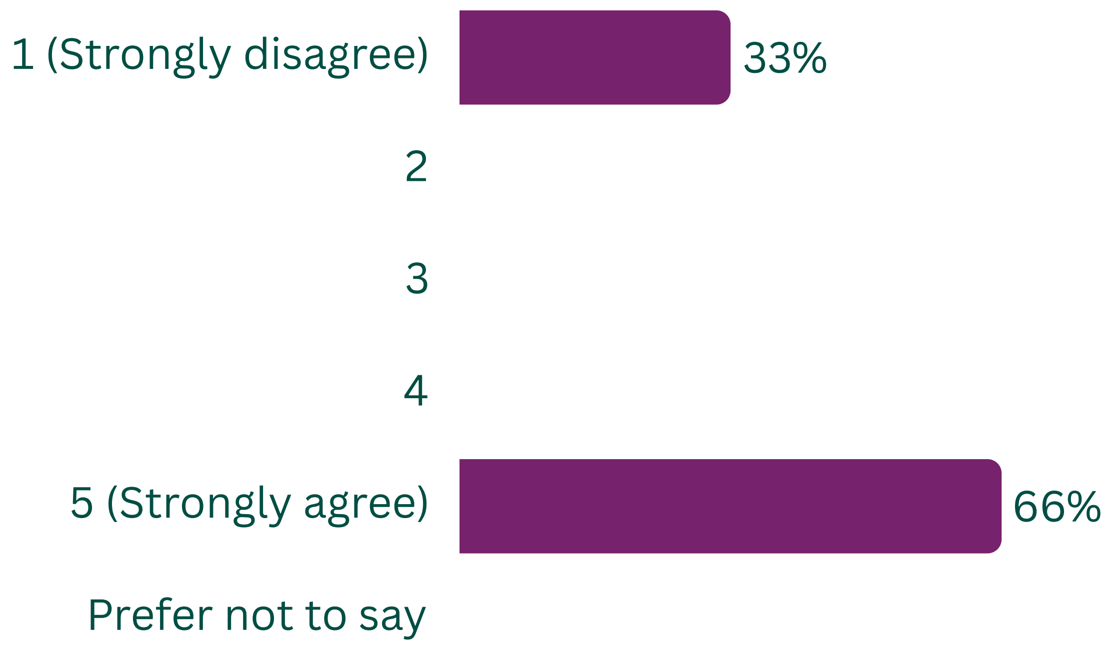
"It's just loads of information… it's not easy"

In the follow-up survey, UX testers of Route B were generally very positive in their response, with the majority strongly agreeing that the language as easy to understand (66%), the tone of the language is just right (66%) and that the website provides the right level of context to understand the information on the webpage (100%)



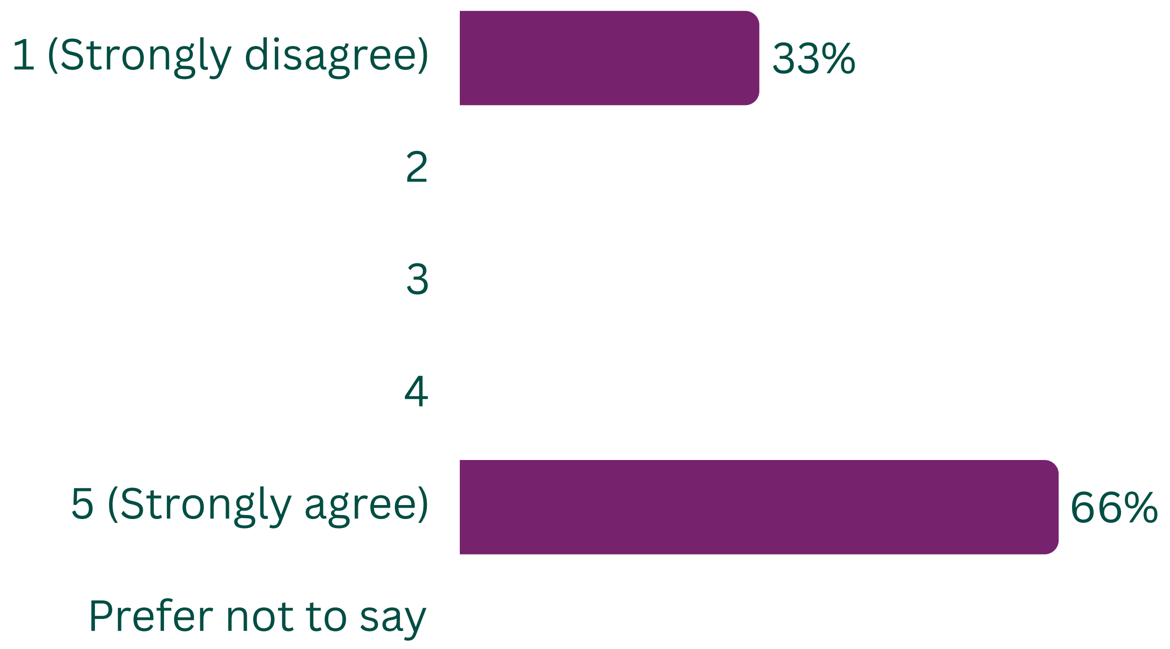
Most respondents agreed that the webpage provides both the appropriate level of information to understand increased billing and gives confidence in taking the next steps. One respondent found particular issue with these statements, suggesting the webpage held too much information and that customers may give up their search quickly.

The webpage provides the appropriate level of information to understand why my bill may be higher than expected (3)



Mean – 3.7

The webpage gives me confidence in the next steps I need to take (3)



Mean – 4.7

When asked what, if anything, could be improved on this webpage a number of suggestions were made. These suggestions primarily focussed on decluttering information and keeping focus on the matter.

Demographics

Demographics

Total	Weighted	
	Count	%
Gender		
Male	735	49%
Female	765	51%
Age		
18-29	120	8%
30-39	240	16%
40-49	255	17%
50-59	300	20%
60-69	240	16%
70+	345	23%
Region		
Cheshire	210	14%
Cumbria	135	9%
Greater Manchester	555	37%
Lancashire	300	20%
Merseyside	300	20%
Meter status		
Metered	705	47%
Unmetered	795	35%

Demographics

Total	Unweighted	
	Count	%
Vulnerability		
I or another member of my household is disabled or suffer(s) from a debilitating illness	248	17%
I or another member of my household have/has a learning difficulty	69	5%
I or another member of my household relies on water for medical reasons	69	5%
I or another member of my household is visually impaired (i.e. struggles to read even with glasses)	39	3%
I or another member of my household am/is over the age of 75 years old	192	13%
I or another member of my household speaks English as a second language	42	3%
I or another member of my household is deaf or hard of hearing	121	8%
I or another member of my household is a new parent	31	2%
None of the above	909	61%
Prefer not to say	14	1%
Ethnicity		
Asian – Bangladeshi	6	0%
Asian – Indian	23	2%
Black or Black British – African	98	7%
Black or Black British – Caribbean	18	1%
Mixed – Any other mixed background	23	2%
Mixed – White and Asian	19	1%
White – Any other white background	140	9%
White – English/Welsh/Scottish/Northern Irish/British	1144	76%
Other	21	1%
Prefer not to say	8	1%

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