

## Hard to Reach Customers

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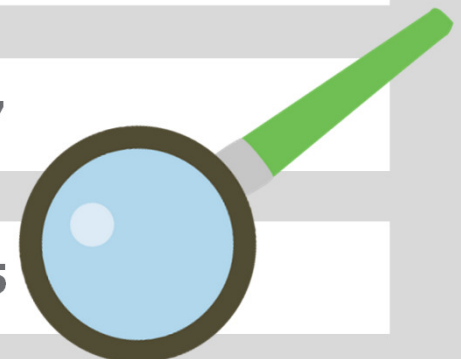


JN 4838



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# 1.

## Background & method





# Background

South Staffordshire Water (SSC) wants to **ensure that it offers relevant services to those customers who need additional support. Vulnerability can take many forms** (i.e. age, illness, disability etc.) It could relate to a change of circumstances such as a family break up, or losing a job or could also include health related issues. Vulnerability can also be transient – people can move into or out of it, but may also have more than one vulnerability rather than just one.

SSC currently provides a number of support services for people in a range of situations, but **has undertaken** limited direct customer research with vulnerable people and **wishes to gain insight in order to further develop strategy** and better understand **how to reach those in need of additional support.**



# Objectives



1

Explore the different ways in which customers may be vulnerable and build up a greater understanding of what services & support hard-to-reach customers require.

2

Analyse the different ways in which these customer groups depend on water and the individual needs they may have in a variety of scenarios.

3

Understand what sort of financial support and communications assistance these customers may need and their expectations and awareness of the support services available at the moment.

4

Identify how services can be developed to meet the current and future needs of customers as well as how best to reach out to these individuals and ensure that their needs are being met.



# Research methodology



## 20x 2 hour face to face interviews with customers

10 x South Staffs Customers (6 on a meter)

10 x Cambridge Water Customers (4)

Quotas set:

Number achieved with cross-category vulnerabilities:

4 x Limited access to services



6

4 x Physical Disability



7

4 x Mental Impairment



5

4 x Financially vulnerable



6

4 x Transient



6

6 highly water dependent

15 female / 5 male

6

2 x aged 75+

13 x paired depths with a carer present to provide input

3 x English second language



# Research methodology



**2x 2 hour co-creation groups with customers**

**1x group amongst South Staffs Customers**

**7 Participants:** 2x Limited access to services, 1x Financially vulnerable, 1x Transient, 2x Mental disability, 1x Physical Disability

**1x group amongst Cambridge Water Customers**

**9 Participants:** 2x Mental Disability, 2x Financially vulnerable, 1x Transient, 2x Limited Access to services, 2x Physically Disabled



# Research methodology



5x 1 hour tele depth interviews with stakeholders

- A range of job positions spoken to
- Director / Chairman
  - Store Manager
  - Site Manager
  - Services Director
  - Centre Manager



# Research engagement

Customers enjoyed participating in the depth interviews with many keen to take part in the co-creation groups as well. The high participation rate & willingness to attend these groups is good testament to customers' experience with the depth interviews.

**7/10** customers took part in the South Staffs Group & **9/10** took part in Cambridge despite the groups being arguable harder and more effort to attend than a in-home interview at a time of their choosing

The vast majority of customers rated all aspects of their experience in the co-creation group as either 4 or 5 (Good or Excellent) with the only area where customers gave lower scores being the accessibility of the venues (Little parking in Cambridge/hard to find in Staffs) or the temperature (Felt to be too cold on Staffs).

*"It was interesting to find out & a chance to talk about the service and talk about the payment holidays"* – Limited Access, South Staffs

*"I have no comments it was well organised"* – Financial vulnerability, South Staffs

*"Apart from the lack of parking this event was enjoyable & very well run The presentation was also very visual and easy to follow which kept me engaged"* – Physical disability, Cambs

All but one participant gave their permission to take  
9 part in future discussions on this topic for SSC

## Slide 9

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**EL8**

Added in as suggested but again feel this may be taking up vital slide space given we are limiting to 40.

Emma Lay, 02/02/2018



## Remember this...

Our findings are very similar to those uncovered in other projects with hard to reach audiences. Vulnerability isn't defined by region but circumstance. Water companies could learn from each other by collaborating findings & triangulating

1

Support needs & communications preferences are diverse & dependent on individual circumstances so customers cannot be easily defined or serviced according to a 5 piece segmentation – all customers' needs should be assessed on an individual basis

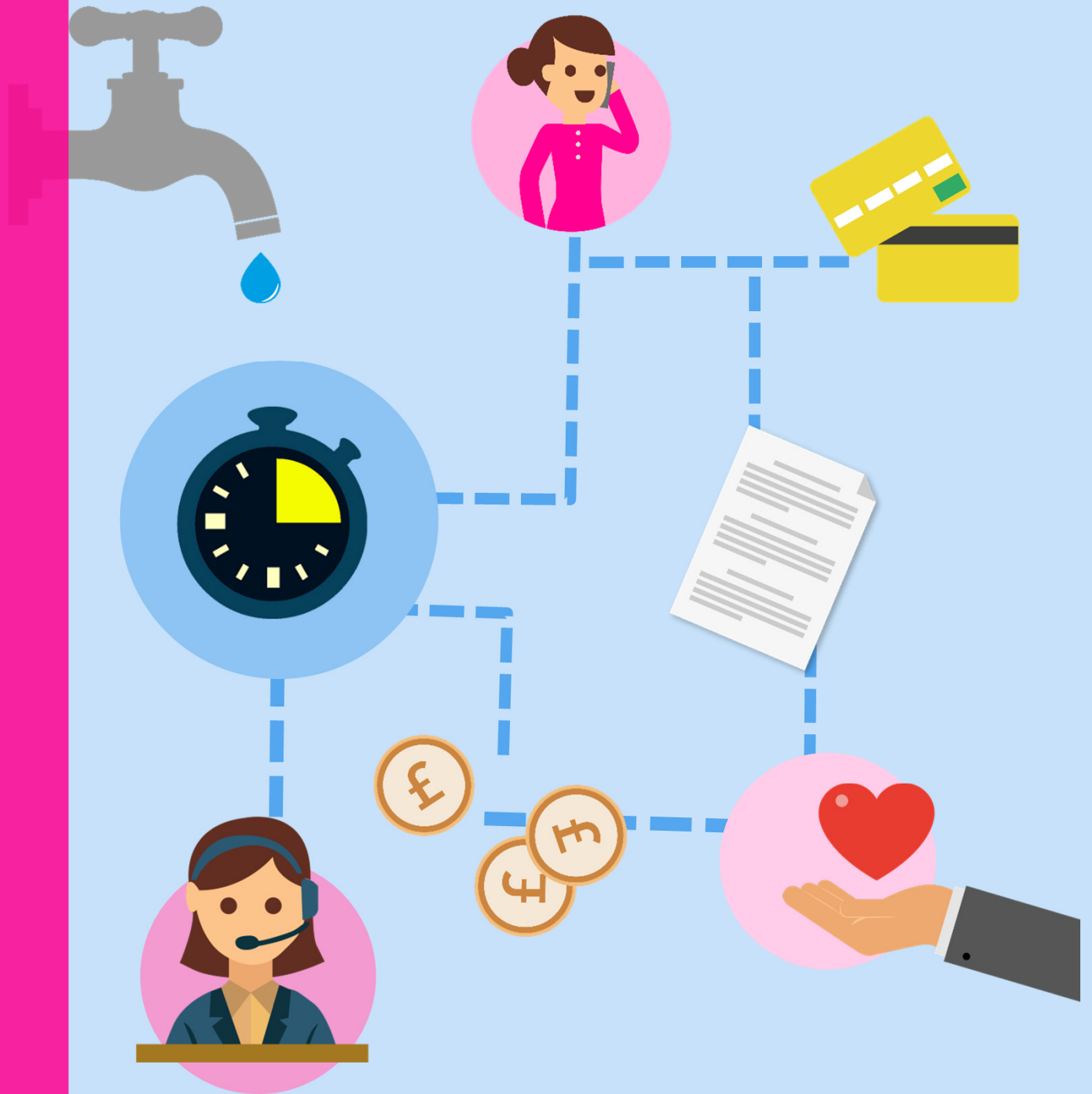
2

3

There is evidence that a dedicated support package would significantly help & be of interest. There is a role for new technologies such as apps, voice assistant & live chat to help with this combined with the personal touch

# 2.

The hard to reach customer

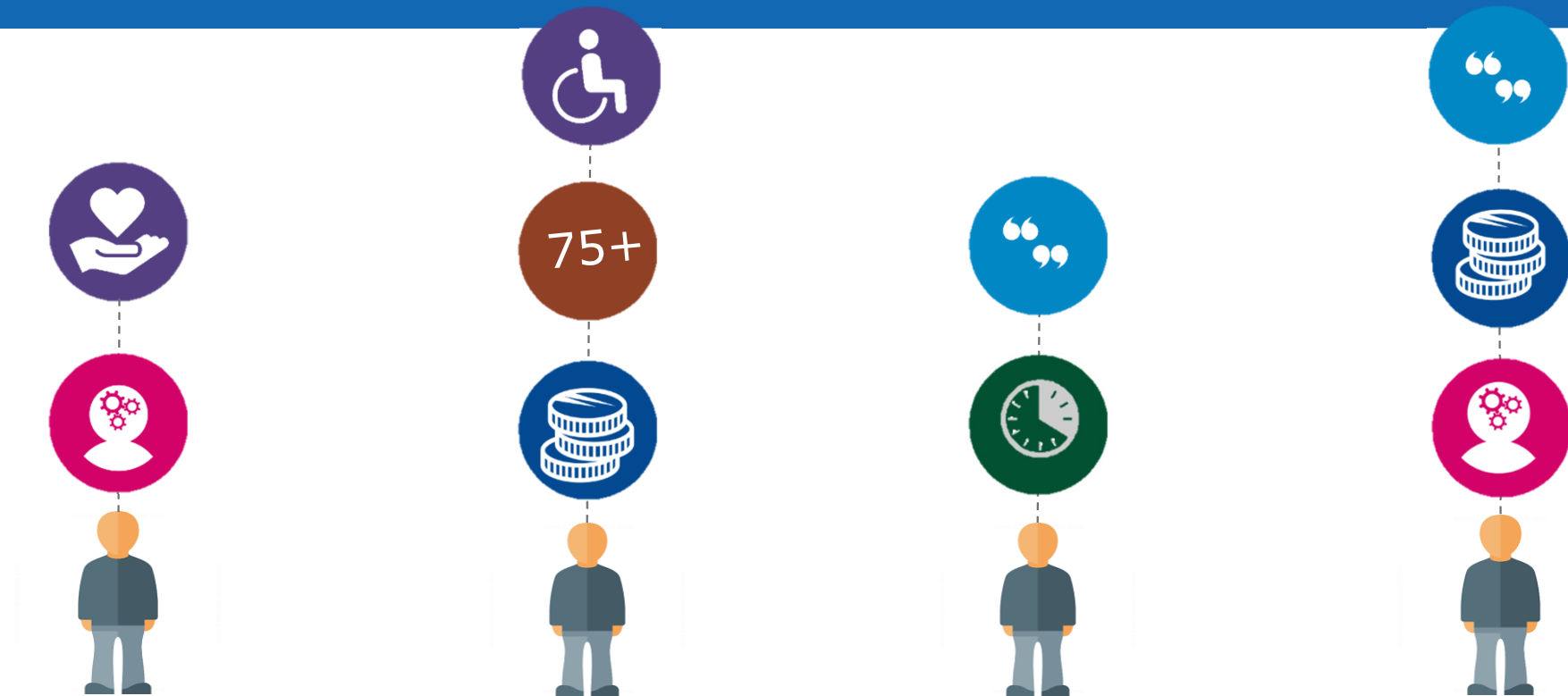






# A number of circumstances that result in a range of needs

While there are a number of groups that hard to reach customers can be categorised into, our research has shown that not all customers **can necessarily be defined** by just **one vulnerability** code, with customers often falling into **several categories**.



When speaking with hard to reach customers their needs often span across many different areas.

It is important to understand **'not one size fits all'**



# Complex & diverse challenges with unique outcomes

Although a customer may fall into a vulnerability category they might not be defined or adversely impacted by it with various factors such as support network & even attitude being highly influential



**Aged 75+ & has Parkinson's, Heart Disease & incontinence, but...**

- Still drives & enjoys shopping
- Walks her dog daily
- Assists other residents with forms & organises activities with them



**Paraplegic, incontinent & confined to a wheel chair, but ...**

- Works part-time
- Lives independently
- A good network of friends who she plays wheelchair tennis with

However, ability to cope varies dramatically with some customers experiencing very difficult challenges and whose circumstances leave them particularly vulnerable



**Has severe PTSD which triggers anxiety attacks, depression & agoraphobia...**

- Rarely feels able to leave the house
- Doesn't feel comfortable answering the phone
- Any unexpected noise can trigger an attack



**Has fibromyalgia & Scheuermann's disease ...**

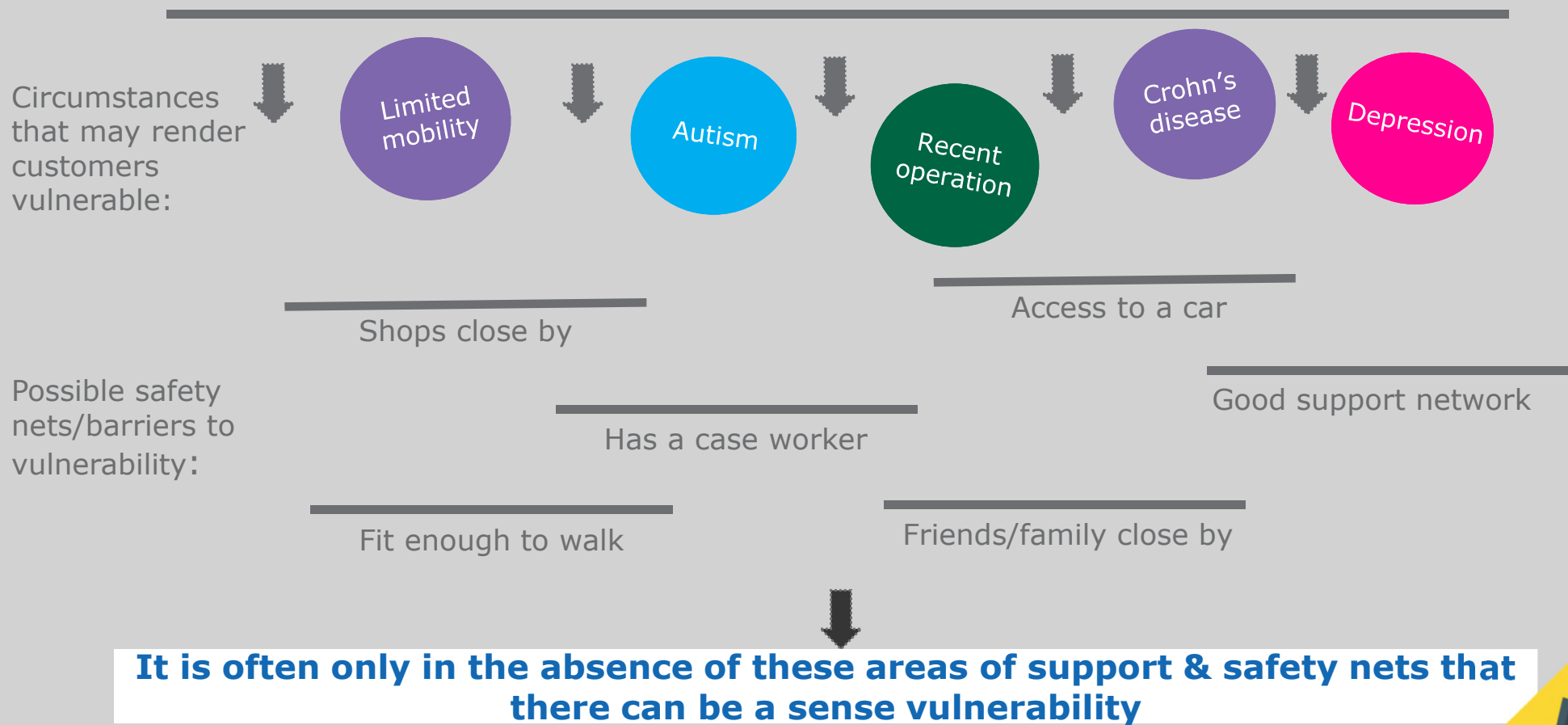
- Reliant on her elderly mother for support & can be left isolated when she is unavailable to help
- Chronic pain leaves her virtually house bound & fatigue affects her mentally

It is therefore important for SSC to understand the different ways in which a customer may be vulnerable and the very individual requirements these customers may have.



# Customers often don't consider themselves vulnerable

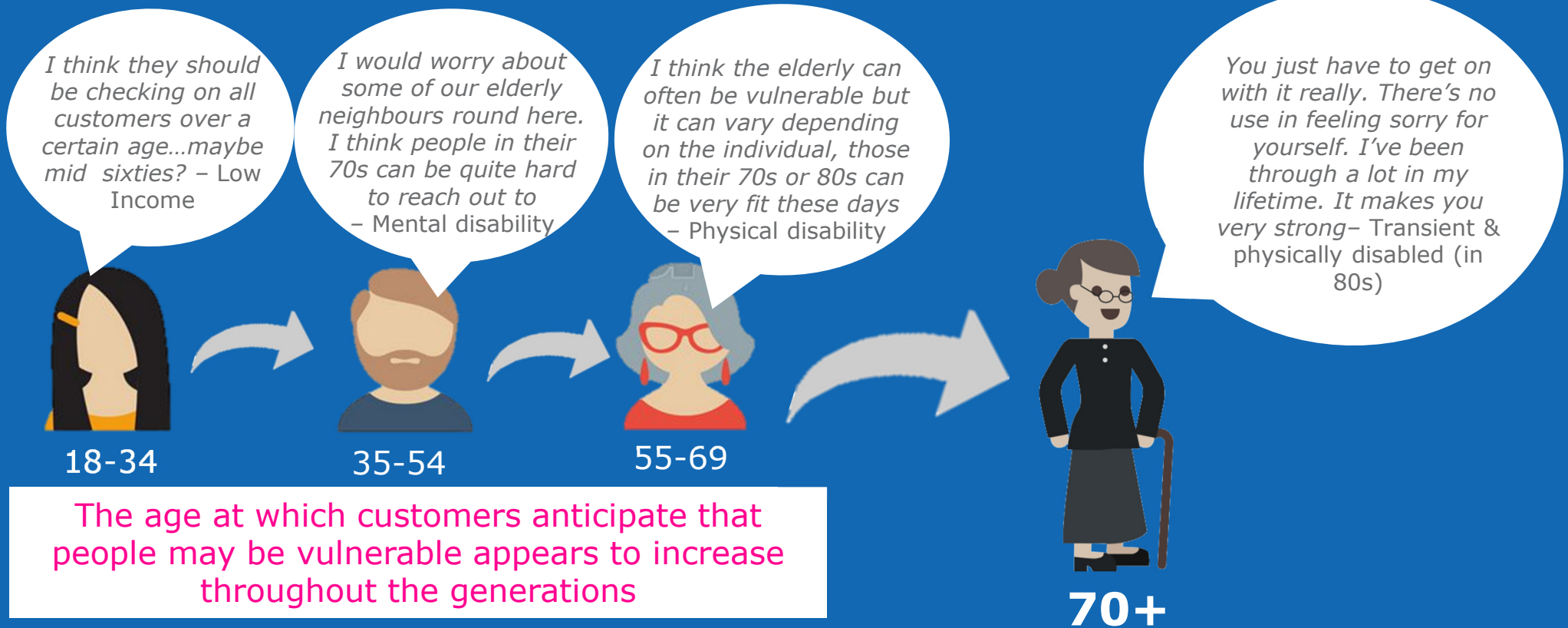
Although many of the customers we spoke to are contending with some very difficult circumstances and would admittedly find it challenging in the event of a service issue or disruption, a large proportion are adamant that they would be able to cope. Many of those we spoke to feel that there are other groups that are more vulnerable than themselves.





# A generational difference

Older customers in particular appear to have a very stoic attitude and do not necessarily expect to receive any form of prioritisation or special support. Although they may seem so to others, they may not necessarily recognise or admit to being vulnerable.



The age at which customers anticipate that people may be vulnerable appears to increase throughout the generations

A reluctance to complain/ask for help

A sense of resilience gained through life experience

Don't want people to have to 'go out of their way' for them

# A reluctance to ask for help

Despite the number of ways in which customers may struggle and require extra support from time to time many would feel too uncomfortable to ask for help or admit vulnerability.

The **elderly** and those with **physical disabilities** were identified as being groups that may be particularly **reluctant to ask for help** or admit to being vulnerable...

Fear of being viewed a burden

*"We often find that elderly people find it particularly hard to admit to struggling & thinking about the worst case scenario as they're so focused on trying to cope that they convince themselves that they're OK" – Stakeholder*



Hard to come to terms with disability

*"When a disability has happened as a result of traumatic event, an accident or just quite quickly you find that they are often in denial about their disability for sometime & battle to retain their old life as much as possible but in doing so not embracing help" – Stakeholder*



# Those who are vulnerable are often struggling financially

Debt can mount up, but the water bill may be one of the last bills to address.

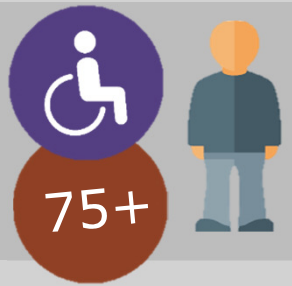




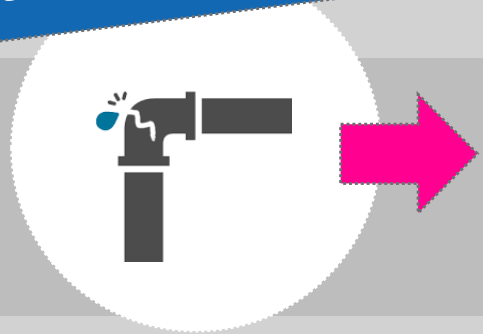
# Unexpectedly high bills can as a result be difficult to deal with

There were a number of instances where customers have been faced with unexpectedly large bills which they have either struggled to pay or had to reduce their consumption to help get back on track again.

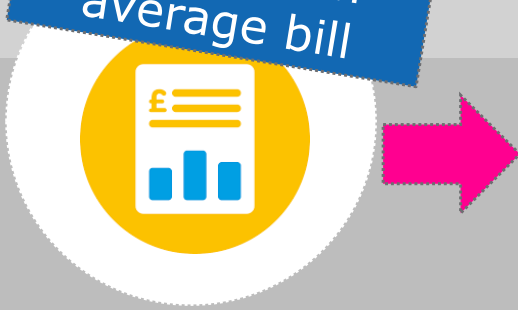
Actual case:



Undetected leak



Higher than average bill



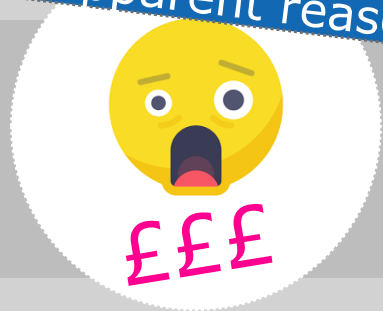
Forced to cut down on essential water use as no help offered



Actual case:



Unusually high water bill (more than 4x normal amount) for no apparent reason



Customer service unwilling to help or investigate



Forced to borrow money & make cut backs which is exacerbates anxiety

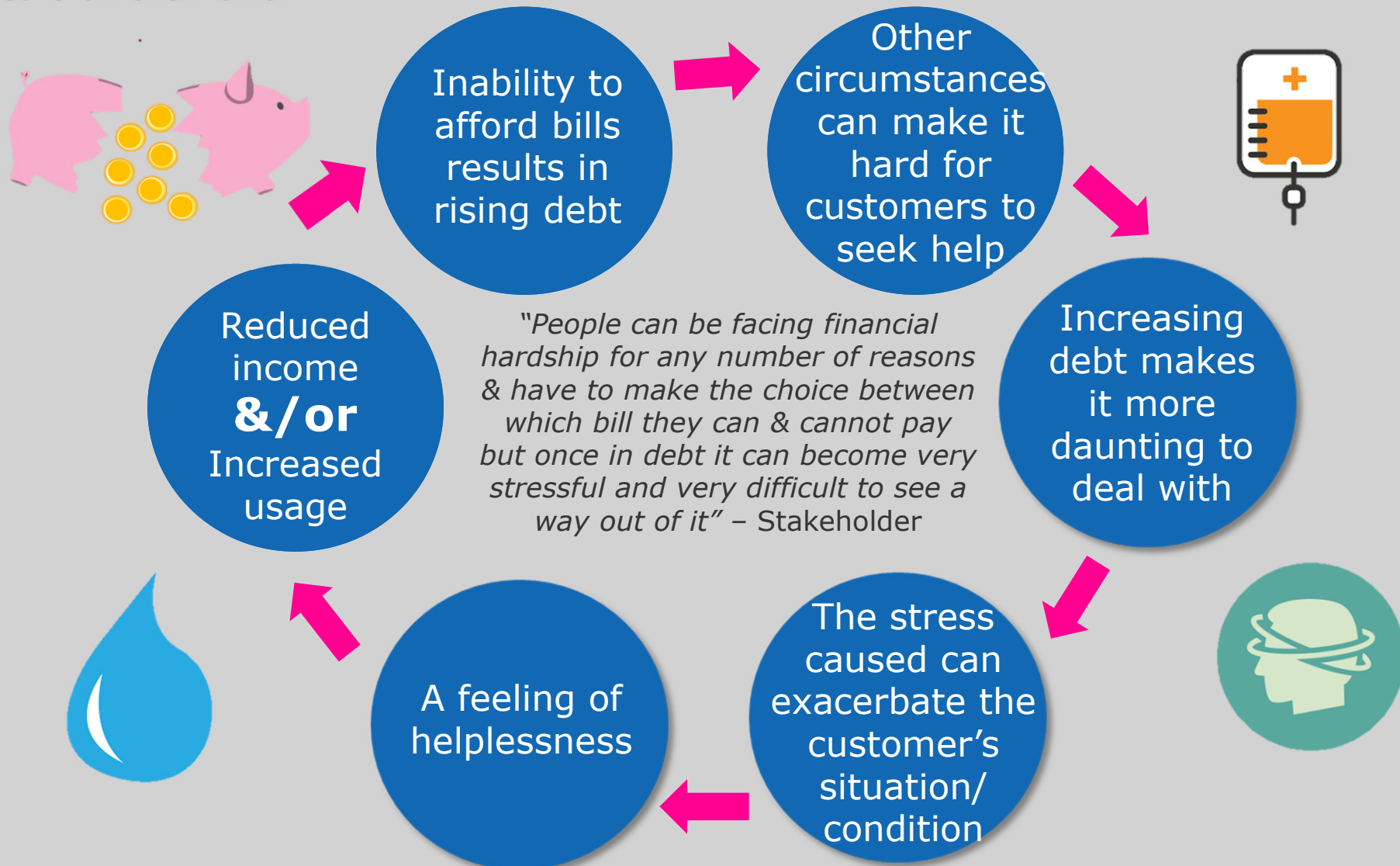






# The circumstances that people are in often lead to arrears

The circumstances that render customers vulnerable can increase water usage but can also result in a reduced income due to inability to work. These factors can often lead to customers accruing arrears on their bills.





# 3.

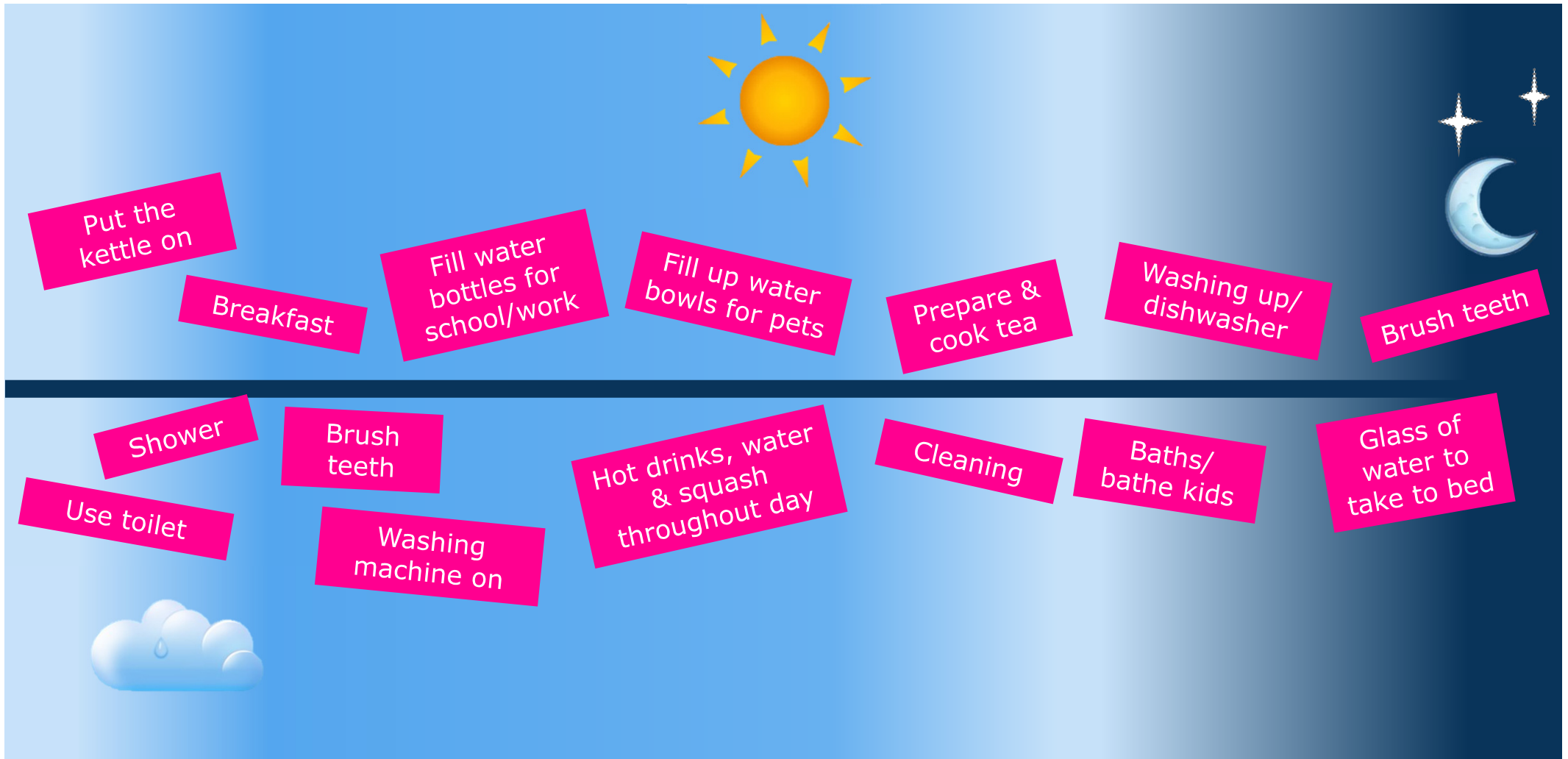
## Water dependence & the impact of disruption





# An important part of daily life

Unsurprisingly, there are many consistent ways in which vulnerable customers and their families use water in their day to day lives...

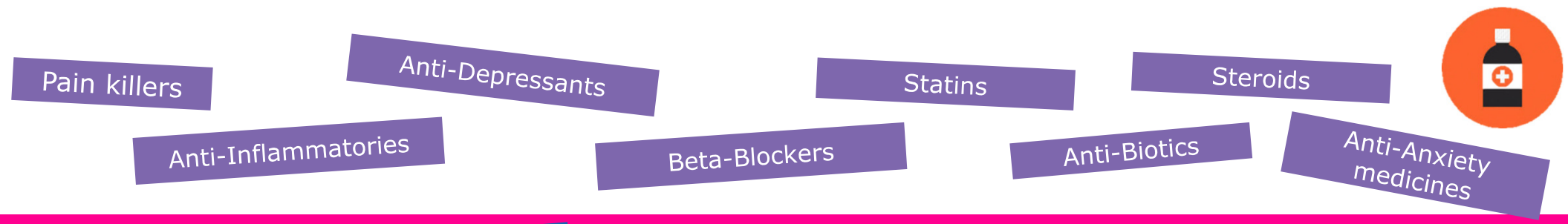




# High use of medications does increase dependence on water

Whilst water is important for the day to day function of all households, it is especially essential to vulnerable customers where there is a particularly strong level of usage for **treatments & medications.**

A significant proportion of vulnerable customers are taking some form of medication to help manage their conditions or for pain relief with a number of the customers we spoke to taking...



Water is used not only for administration but is often important to keep well hydrated as **part of the treatment** of some conditions...



The prospect of **not having access to water to take medicines is very concerning** for some and would potentially leave them in a very difficult situation ...

*I have to drink around 2 litres of water every day as I have a poor kidney function and need to keep hydrated to avoid complications.*  
Physical Disability

*If I couldn't take my meds it would be concerning as my mood starts to deteriorate quite rapidly.*  
– Mental Disability



# Bathing is not just important but often essential

There is clearly a great deal of bathing amongst vulnerable customers too with this used not only for **hygiene** but for **pain** and **mood management** too.



A couple of the customers we spoke to also had conditions that result in increased sweating & therefore need to wash more frequently to maintain hygiene levels.



# Vital to have access to dishwashers & washing machines

There were many instances in which customers were found to be more likely to do an increased amount of laundry and were using their dishwashers more frequently...



*I currently have a ileostomy bag which can get very sweaty. In the summer I often need to change my clothes at least more than once a day. – Physical disability*



# More time spent at home also increases usage

In addition to more specific needs for water it was noted by customers that their circumstances results in more time spent home resulting in a increase in water usage more generally.



Many customers were found to spend **more time at home** due to circumstances such as **illness, disability retirement or unemployment** but this often results in...



More drinks



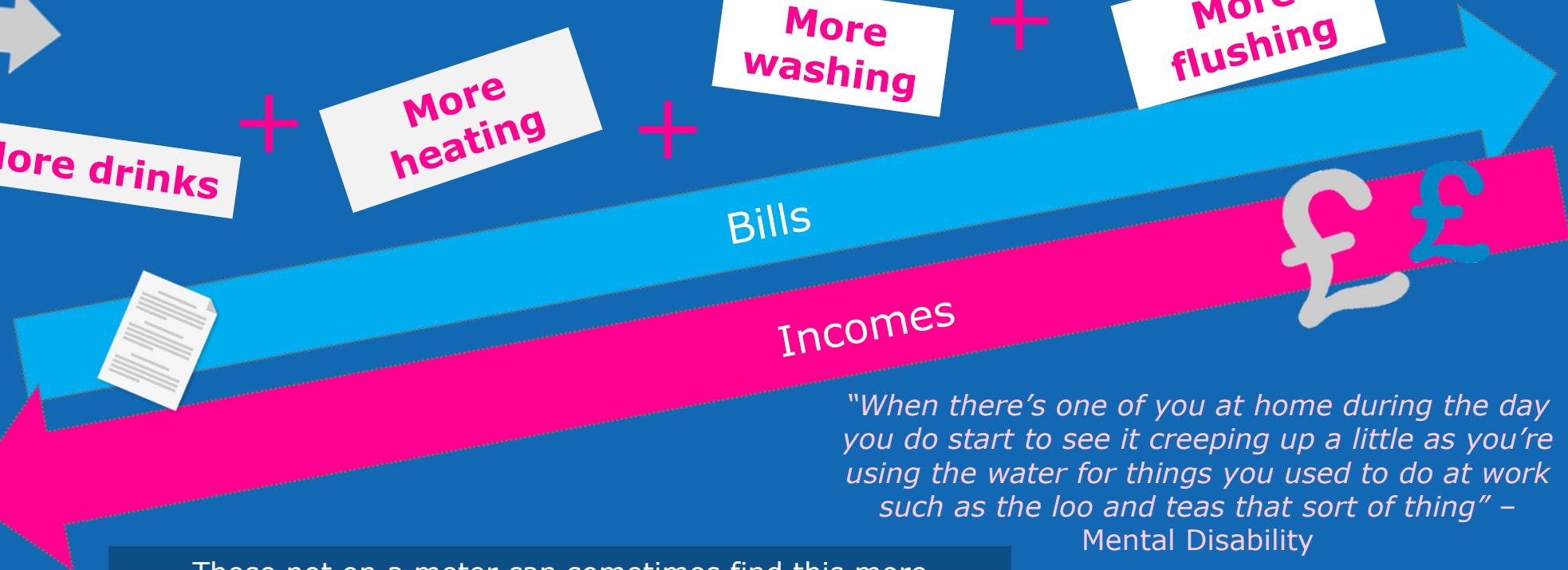
More heating



More washing



More flushing



*"When there's one of you at home during the day you do start to see it creeping up a little as you're using the water for things you used to do at work such as the loo and teas that sort of thing" – Mental Disability*

Those not on a meter can sometimes find this more reassuring as they know their bills will stay consistent

# Water has additional significance for some ethnic minority groups

Water can also be considered to be vital for a number of religious and cultural reasons with customers citing the importance of a constant supply for particular activities & events.



In the run up to Diwali it was noted to be particularly **important to have access to water in order to thoroughly clean and wash the house** inside and out. This tradition is also observed in Islam in the run up to Eid

A Sikh customer also noted the importance & symbolism that water plays in their religion – **gifting water** to the gods and **offering water out to others** during festivals

Religious festivals were generally noted to be a key time for water usage across cultures with water being **used more for the cooking of feasts** and to host guests



Planned disruptions should therefore take into consideration significant dates and events across different cultures & faiths.





# A planned disruption: A necessary evil

Customers were largely very understanding of the fact that the supply may need to be disrupted at times in order to maintain the network or resolve an issue. A planned stoppage would certainly be difficult for many, however if it is much better than an unplanned incident.

*"It would be very difficult but given time to prepare I think we would cope."* – Limited Access

Might have to go without things that bring comfort/pain relief i.e **heating, baths**

Have to **spend money** on extra water and food preparations

Have to **make arrangements /preparations** on top of what they're currently dealing with in their day to day lives



**Helps to maintain/improve** water supply

**Helps to prevent serious/unplanned** disruptions from occurring

**At least arrangements can be made** or any possible issues anticipated



A planned disruption

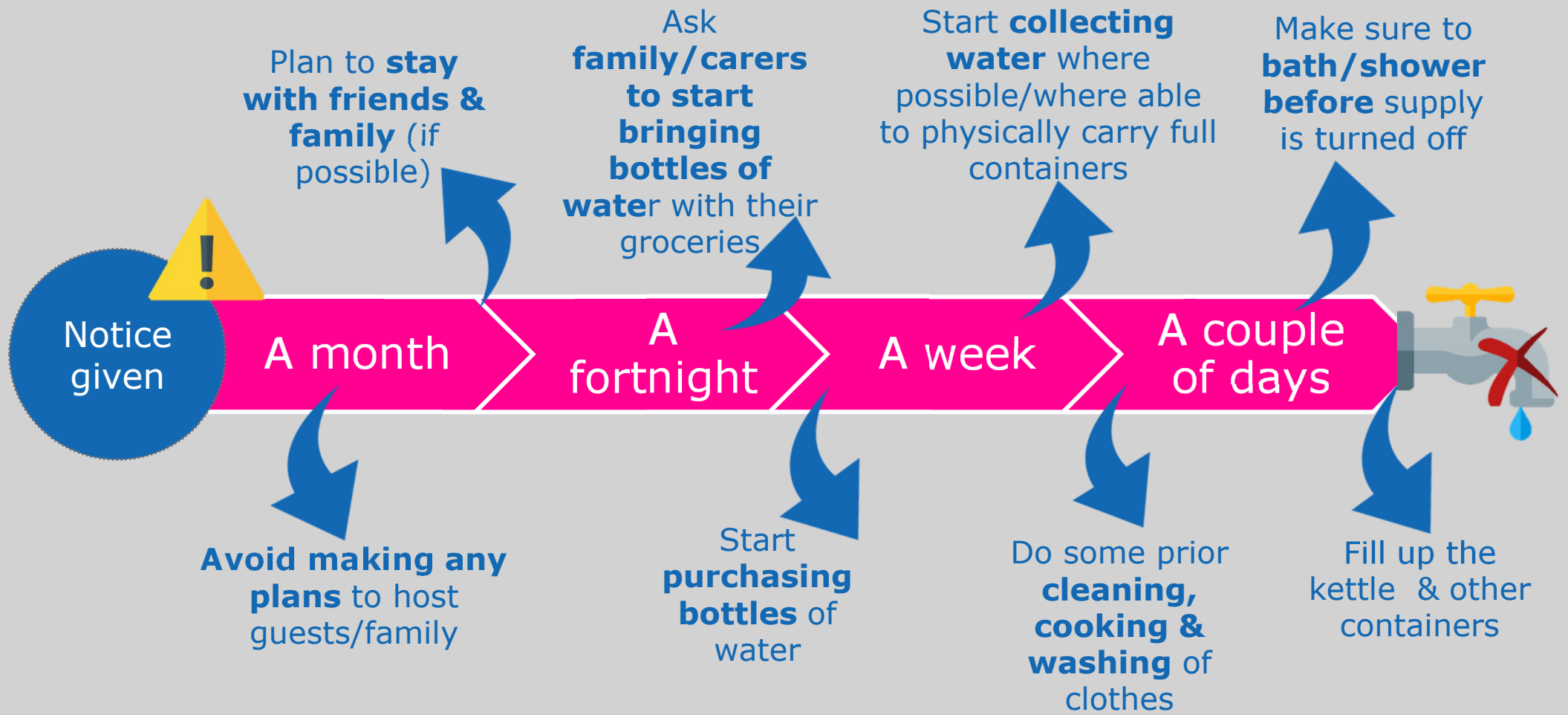




Planned

# Pre-warning is key to help make plans

There are a number of ways in which customers would help soften the impact of a planned disruption, with preparations requiring some advanced notice.



*"I would get up very early on the day of the planned works, maybe 3am and make sure I do all my cooking and cleaning. Our cuisine requires a lot of water for boiling." – Limited Access*



Planned

# Not all customers are able to fully prepare

Whether it be physical restrictions, a lack of resources or simply just not having the foresight/experience of what to do in such situations there are a number of factors that may limit some customers' ability to properly prepare for an outage.

## Lack of physical strength or dexterity



*I can't even pick up a small pan once I've filled it with water so collecting water isn't really an option for me. - Physical disability*

*I would struggle anyway but particularly since my operation I've been struggling to lift heavy items - Transient*

## Lack of resources such as a bath or containers

*We just don't have things like containers in the house apart from the kettle. - Financial vulnerability*



*My bath has been turned into a special shower to make it easier for me so I would really miss out there. - Physical disability*

## Lack of foresight or inclination

*On some days I just don't think I could face having to fill up containers or go out and buy water I probably wouldn't do it. - Mental disability*



*You know what, I wouldn't even think about preparing, it just wouldn't cross my mind to do that, I'm not even sure how you would? - Financial vulnerability*

# Length of cut determines ability to cope



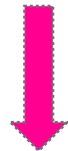
For most customers a cut-off of around 6 hours (with prior notice) would be largely manageable but if it goes beyond this point the situation starts to become more problematic.

*The main issue is the impact on my son, with his autism he doesn't like disruption to his routine so we may be able to set his expectations for one morning but not if it was the evening too - Transient*

*I could just about cope from 9am to maybe 5pm but the issue is if my Crohn's flairs up as I wouldn't be able to flush the toilet & it's not easy to leave the house like that - Physical disability*

*My main concern would be the baby as we can't use bottled water for her bottles and she needs bathing, on day 2 we would need something to be done - Mental disability*

**Less vulnerable** felt that they could **last for a couple of days** until action was required



Those with additional vulnerabilities that make it harder to make preparations in advance would struggle much sooner.



Unplanned

# An unplanned disruption: more distressing

An unplanned disruption would be very concerning for customers but particularly distressing for those with vulnerabilities.



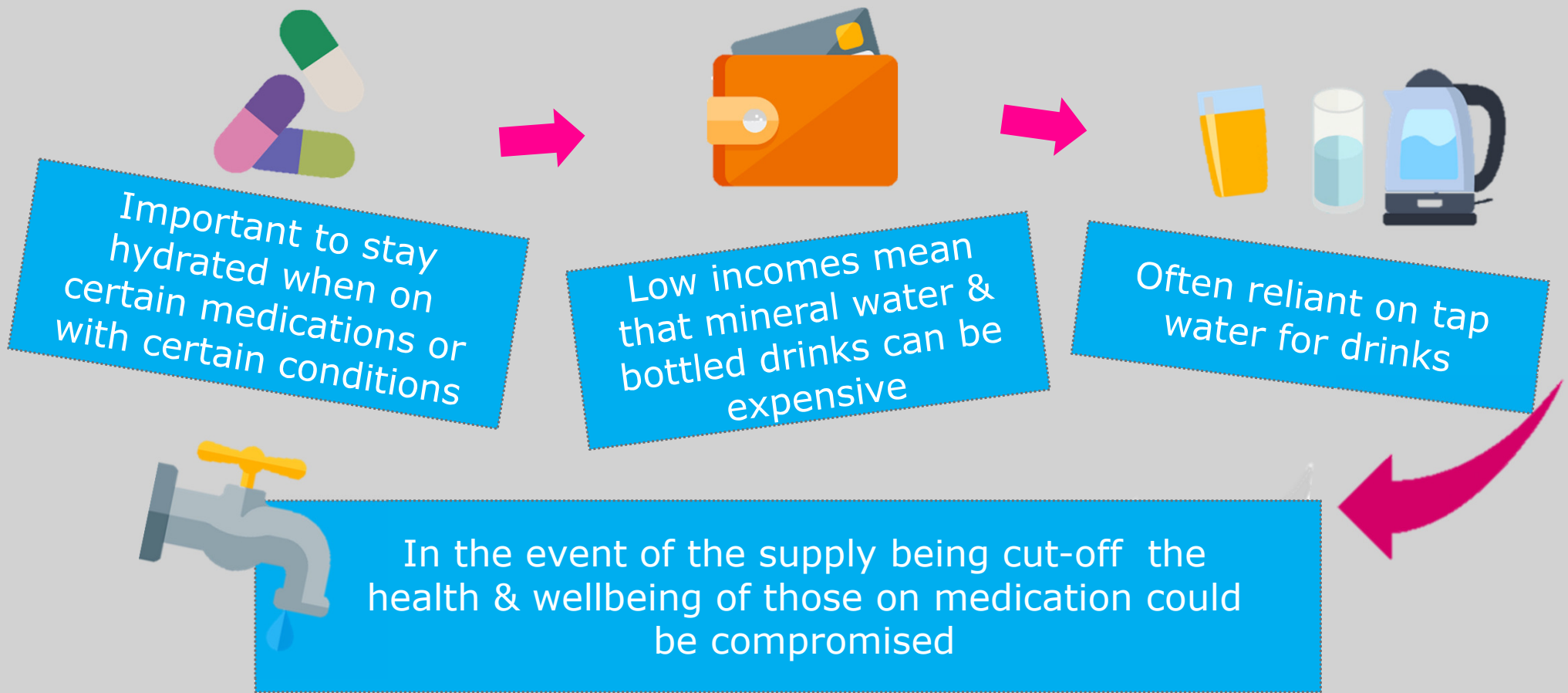
Unplanned disruption



Unplanned

# A concern for those on medication

An immediate and critical concern for many vulnerable customers would be the inability to take any medications if they didn't have access to an alternative source of water/drinks. Many of those we spoke to were often on low incomes so tend to rely on tap water, hot drinks & squash for a cost effective way to stay hydrated.





Unplanned

## A lack of an alternative supply can lead to complications

Whilst waiting for a supply to return or whilst making arrangements to get water, customers could potentially be missing out on taking doses of their medication or having to seek unsatisfactory alternatives that could render them even more vulnerable.



Poor alternatives

*"I would just have to hope that I had enough milk in to drink as we tend not to have anything else in but milk isn't ideal as it doesn't hydrate you which is important when on medication" – Mental disability*



Pain & discomfort

*"I have a lot of pills to take and without them the pain starts up again fairly quickly" – Transient*



A mental deterioration

*"If I don't take my meds I tend to deteriorate pretty quickly and given the stress caused I probably won't feel up to leaving the house so it might spiral" – Mental Disability*



Infection risk

*"I really need to be able to shower properly given my condition as poor hygiene can cause an infection and hand washing isn't ideal" – Physical disability*

# The shock of a disruption can be the most distressing factor

For many customers the worst aspect of an unplanned disruption would be the psychological and emotional impact of the unexpected cut-off and the impact this would cause.



Unplanned



**Important to prepare both physically & mentally...**

Could be particularly disruptive for those with certain learning disabilities as it can often be very **important to maintain a set routine**

For customers with mental disabilities it is often important for them to **mentally build themselves up** to disruptive events as there can be a **tendency to self blame**

The shock and **uncertainty** of the situation and the **prospect of getting into difficulty** would cause a great deal of **anxiety** for many which could **exacerbate their conditions**

*"Quite often when something goes wrong my first emotion is to think that it's something I've done wrong or specifically out to get me" –*  
Mental disability

*"I really struggle with not being in control of situations, anything unpredictable makes me very anxious and on-edge"*  
- Limited access





# A costly experience for the financially vulnerable

Unplanned

For those experiencing financial hardship, having to go out buy bottled water, pay for transport to go elsewhere or buy alternative meals can be an expense too far.

Some customers are on extremely tight budgets where every last penny counts

Some customers felt if they would really struggle if....



*You have to bear in mind that for many families they will often have the stuff in to create one meal & have no other options. If they can't make it because it needs water then they can't always buy in something else or get a take-away*  
- Stakeholder



**They have to buy bottled water which in most local convenience stores is limited to branded mineral water**



**They have to leave their homes for the day or stay with friends/family who are a bus fare or taxi fare away**



**They have to buy in alternative meals or eat out**



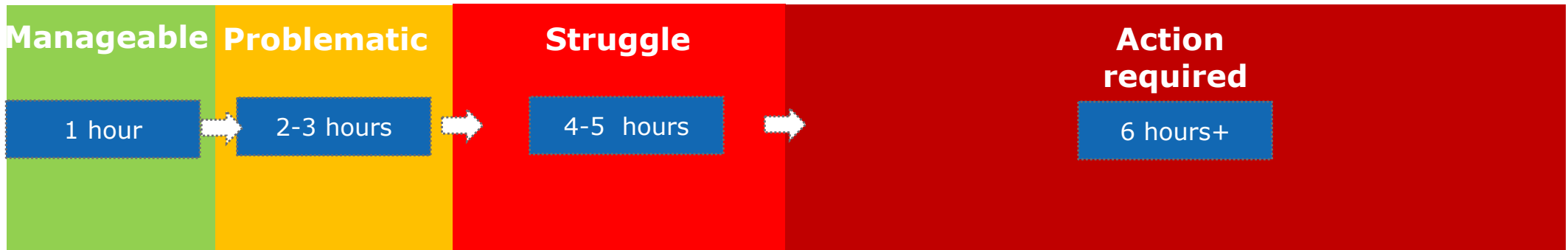
# Ability to cope is detrimentally impacted

Vulnerable customers are less able to cope with unplanned incidents therefore the length of time that they can manage for is greatly reduced

Well you'd start to struggle straight away really, especially if you've got nothing to take tablets with – Physical disability

I would be in a state of complete panic which will just get worse and worse, I would be so worried about the baby and just need that reassurance quite quickly – Mental disability

The **Less vulnerable** felt that they could **last for a day** without assistance



Vulnerable customers *usually* could cope for a couple of hours without water but since some cannot easily get out of the house to get water at short notice then action is required fairly quickly to get water to them – particularly for those that are on medication or incontinent



# Discolouration would be just as bad as a cut-off

The vast majority of those we spoke to said that they would not drink or bathe in discoloured water, even if told that it was safe.



Safe



**Just as bad as a cut-off**

- ~~Wouldn't bathe~~
- ~~Wouldn't cook~~
- ~~(Most) Wouldn't wash clothes – especially whites~~
- ~~Wouldn't drink~~
- Might wash dishes
- Would wash floors & surfaces ✓
- Would use on plants ✓



Unsafe



**Worse than a cut-off**

- ~~Wouldn't do anything with it!!~~
- Would worry about children/dependents using the water ✓
- Would worry about residual infection ✓



## Noise creation from repair works also needs to be carefully considered

There are many ways in which maintenance and repair works can create a number of difficulties for customers with noise being a key issue.



Loud & **unexpected noises** can cause distress to those with conditions such as **PTSD**

*"I've had PTSD since being caught up in the 7/11 bombings, ever since then any loud noises can trigger flash backs" – Mental Disability*

Loud & **repetitive noises** can be problematic for those with anxiety & insomnia

*"They were doing some work on the pipes the other week actually which I didn't know about and the noise went on and on whilst I was trying to sleep as I can't seem to sleep at night. It gave me a migraine and didn't help my anxiety at all" – Mental Disability*

It is therefore vital for customers within audible distance of any repair works to be informed in advance so that they can mentally prepare or make arrangements to stay elsewhere (if able to!)



# Repair works can create accessibility issues

Although customers appreciated maintenance works need to be done some were able to not a number of instances where they have been left vulnerable due to accessibility issues.



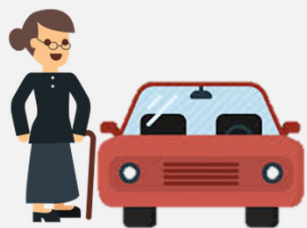
Customers in **wheelchairs** can struggle when **pavement access is blocked** either because of areas being worked on or by utilities **vans mounting pavements**

*"It can make the difference between me getting where I need to or not because I can't use the pavement" – Physical disability*



**Surfaces** can often be **left at a different level** then previously or **uneven** after repair works. This can **cause accidents** & issues for **blind or partially sighted** customers

*"We hear about a lot of accidents being caused by surfaces not being made good again or at least as they were – any slight change can be problematic" – Stakeholder*

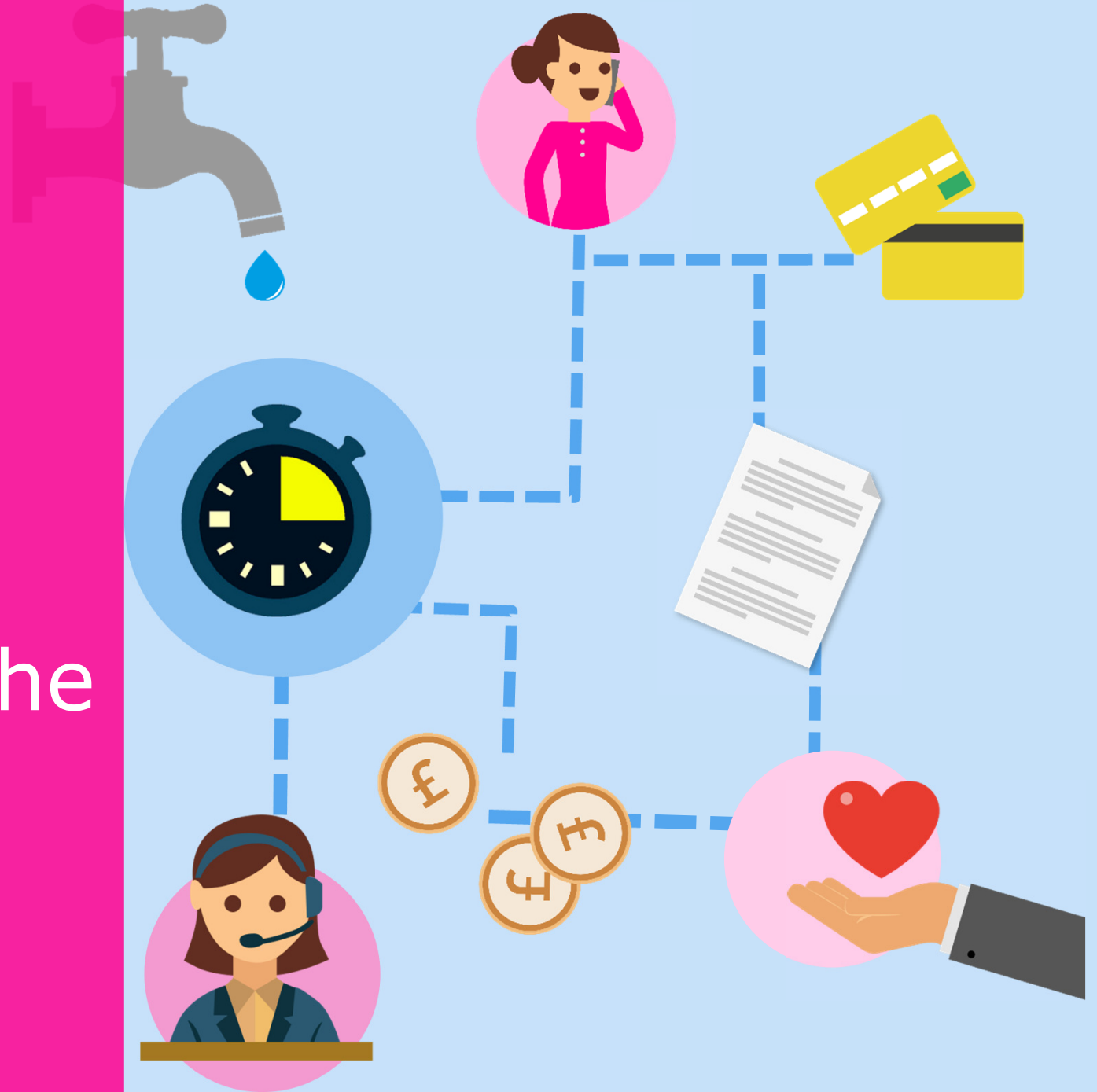


By **blocking driveways or roads** those that have **reduced mobility** can find **it harder to get around** and get from their cars to their doors – especially if they have shopping bags

*"I've had it before where they've had vans outside the house so I've had to park further away & struggle with the bags" – Physical disability*

# 4.

Desired response & support in the event of a disruption



# Customers expect to be told about disruptions

Customers have varying needs and expectations but first and foremost amongst all groups is the desire to receive any notifications in good time. It is also important that any timings stipulated are accurate and closely kept to.



Planned work should be communicated as **far in advance** as possible, ideally **a month before**, with **reminder updates** closer to the time

Helps to prepare



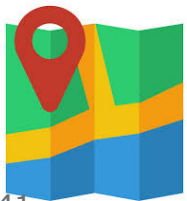
**Notifications** acknowledging and explaining unplanned incidents should be **sent out ASAP** in order to **reassure customers** that the problem is being dealt with

Helps to reassure



**Timings** given should be **accurate and realistic** – better to under promise and over deliver to avoid disappointment. An update should be given if timings cannot be kept

Helps set expectations



As well as **why** a disruption is happening there should be a clear indication of the **area the disruption covers** so customers can make informed arrangements

Helps to plan



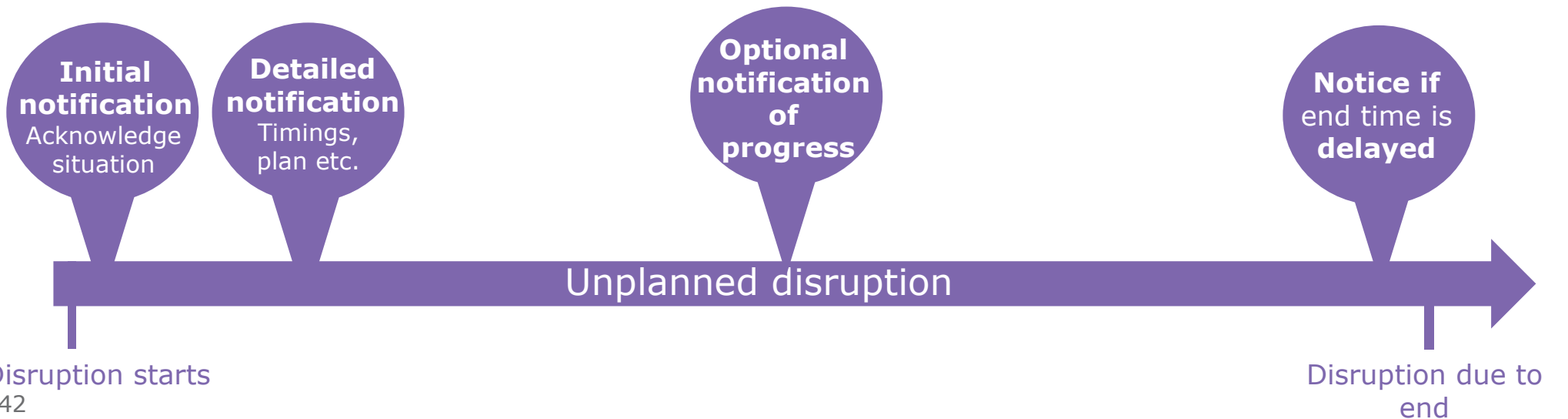
# Frequency depends on notice given

The desired frequency in which notifications are received depends largely on whether or not the incident is planned or unplanned.



*"With three little ones it's important for me to have as much notice as possible as it's not easy to make arrangements at short notice" -Mental disability*

*"I would need to have another reminder just before it was about to happen as I can easily forget especially if things have been a bit crazy like they have been" - Transient*



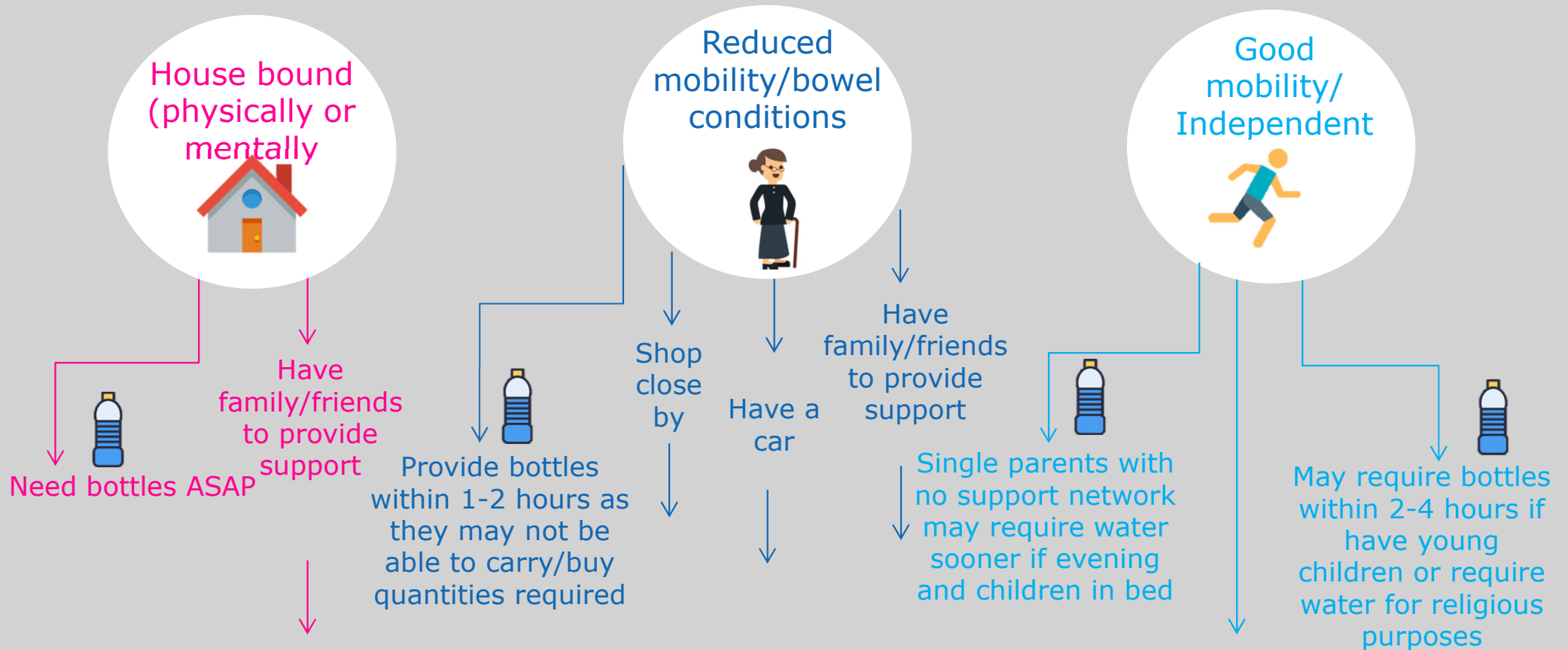
Disruption starts

Disruption due to end



# Bottled needed sooner rather than later for some

For some it is an absolute necessity to receive water as soon as possible but depending on circumstances some can wait a little longer



For a disruption of 8 hours or more water bottles would ideally be provided for all to help with sanitation (toilets, washes etc.)

# Some may need more water than others

There are certain circumstances where some customers may require more water than others or where bottles may not be practical or sufficient enough.





# A better solution than bottles might be required

Where water bottles are insufficient/impractical customers often suggested a different variety of containers and solutions depending on their needs.

Solution:



A large **communal water tub/bowser** with smaller containers provided

Good for:



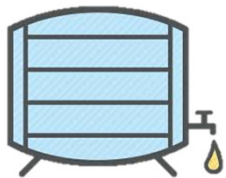
Close knit communities



Physically able

*"When you have 3 young kids a bottle isn't going to go anywhere – we get through so much water, I would be really stressed out about that" – Mental disability*

Solution:



Deliver an individual **tapped water barrel**

Good for:



Those mobility, dexterity or strength issues



Those requiring particularly large quantities

*"I would struggle to lift and use heavy bottles I would ideally have something with a tap so I don't have to lift it" – Physical disability*



# Discolouration requires the same level of response – even if safe to drink

For the most part, customers were largely of the opinion that they wouldn't use discoloured water for most vital tasks such as cooking, drinking and washing. As a result, the same level of response as a cut-off is often expected.

In light of this a response would need to work on a similar basis to a cut-off



Water would generally be avoided for most uses if discoloured

Plenty of notice if expected

Quick & informative communications

Bottles provided if necessary

Arrangements made to use public showering facilities if necessary

*As far as I'm concerned there's no way I'm going to touch so it might as well not work, I wouldn't even give it to the animals – Financial vulnerability*



# Limit the impact of maintenance works

There was a general consensus that SSC should, where possible, consider the potential impact on different groups of customers when planning & executing maintenance work

- Plan disruptions around key religious festivals & outdoor events
- Consider providing more/better replacement water solutions during special cultural/religious events
- Provide noise cancelling solutions where possible such as ear plugs & make residents aware of any possible noise – even during the day
- Ensure that surfaces and pathways are left as close as possible to how they were previously & inform residents of any possible change
- Ensure that driveways and pathways are kept clear where possible and if not provide good notice or alternative access routes





# Financial compensation could help

A number of customers would either struggle or feel hard done by if a disruption were to leave them out of pocket. As budgets can be tight for some households South Staffs should ensure that their service doesn't adversely impact already stretched finances.

If a disruption is likely to require households to purchase any supplementary food or water then compensation would help to **prevent exacerbating any existing hardship** in some households



## Potential solutions



Direct compensation for any expenses incurred

Vouchers for local restaurants/eateries



Vouchers for bottled water



A slight reduction on the next bill (e.g. £20 off)

# A local presence would be appreciated during disruptions

Many customers felt that there should be a dedicated representative or warden for South Staffs/Cambridge Water in the local community who could better understand the unique demographics of the area, be accessible to those who prefer face to face conversations and be visible during disruptions.



*"We have a local fire warden that comes to see us every now and then and does talks here at the centre. He's also on hand to answer any questions so I think something like that could help raise the profile of Cambridge Water" – Physical Disability*

*"We have a lot of people from different countries around here, a lot of older people and problem with money so I think someone local who understands the area and can be there to help if needed would be good" – Limited access*



# 5.

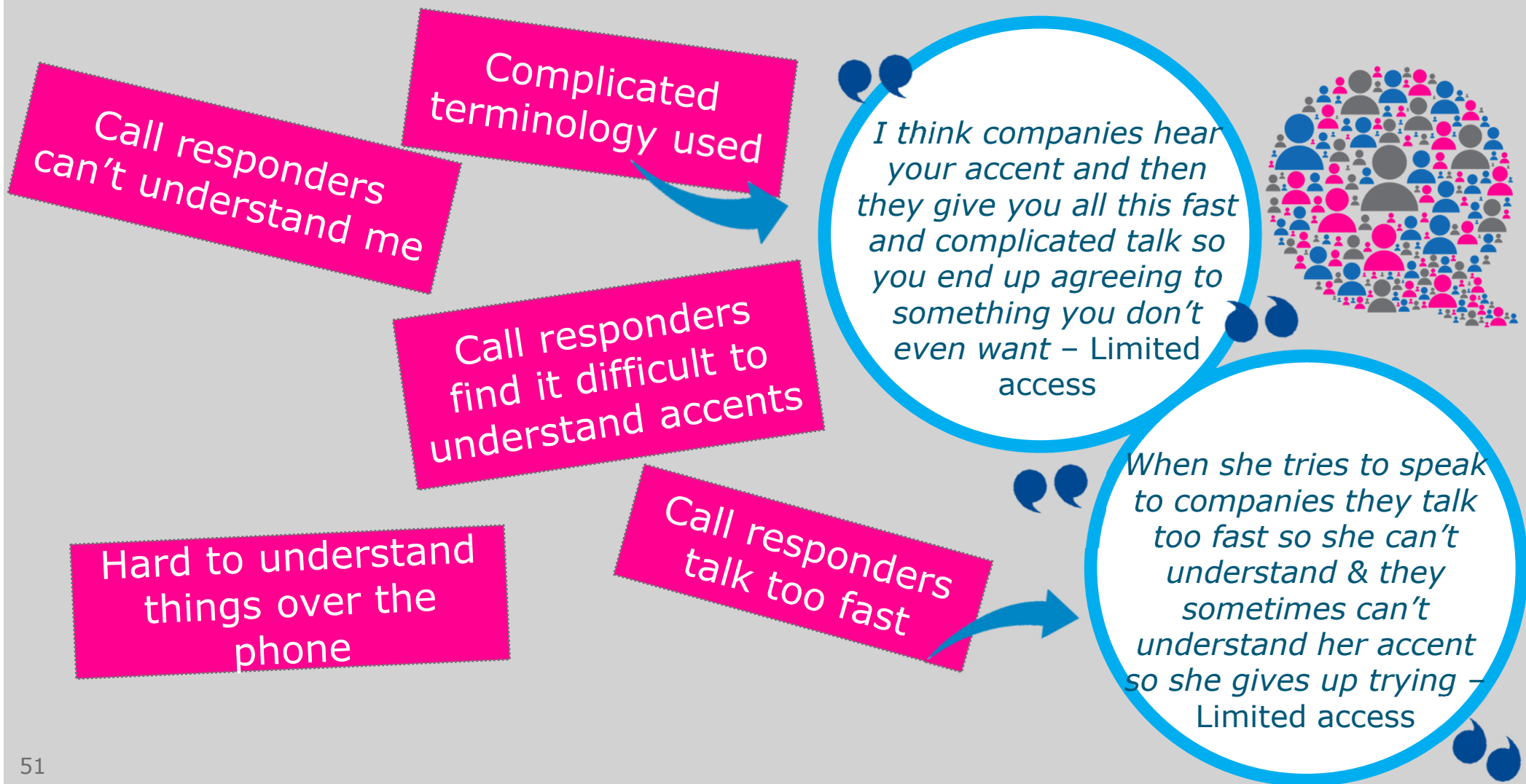
Communication:  
pain points, key  
needs and  
accessing help





# Language can be a barrier to accessing services

Those who speak English as a second language were able to note a number of examples of where they or a close friend/relative have struggled to directly communicate with service organisations or fully understand the literature they have received.





# Physical & learning barriers to communications

There are a number of ways in which those with both physical and learning disabilities can struggle with the communications they receive from companies with challenges presented in both written and verbal forms.

Limited access to the internet



Not all customers use the internet regularly or have Wi-Fi making it harder for them to manage accounts online

*"We don't have Wi-Fi currently due to finances. We can use our phones but struggle to get signal sometimes so we're not always able to use it" – Financially vulnerable*

Visual problems



Those with **impaired vision** can often **struggle with smaller text** and also with certain **colours & font styles**

*"A lot of companies insist on communications being in line with their branding but this can make it much harder for partially sighted individuals who might struggle with these particular colours" – Stakeholder*

Dyslexia & other learning difficulties



Those with learning disabilities can often **struggle to understand numeric values or text heavy communications** but often **don't receive support** to help understand these or fill out applications

*"A lot of people with moderate learning disabilities don't get any support as they're not severe enough to be picked up by social services but might not understand their bills or the letters they get and fall into difficulty" – Stakeholder*

Speech impediments & hearing loss



**Phone conversations can be especially difficult** for those with **hearing & speech difficulties** who **rely greatly on visual cues** when communicating

*"The decline of face to face interaction with companies is particularly hard for these groups as speaking to someone in person can be so much easier" – Stakeholder*



# Mental barriers are just as hard to overcome

Mental disabilities can make communicating difficult at times with some customers actively avoiding a number of communication channels.



Those with anxiety issues can often find telephone conversations very stressful & therefore struggle to articulate themselves. Some would rather struggle with a problem than face a call



Depression can often lead to customers finding the opening of letters to be quite daunting – particularly if they look very official as they can be associated with bad news



The impact of a mental disability can vary on a daily basis with some customers noting that their ability to deal a strange face at the door can vary greatly



# Traditional communications such as letters work for some, but are problematic for others

Although a letter is often expected for formal communications, some groups of vulnerable customers are unlikely to open their letters in good time.

Letters can be left for long periods of time before opened therefore are **not best for urgent notifications**



## This is particularly the case for...

Those with **learning disabilities** can sometimes find letters hard to read/understand

The **elderly** can sometimes struggle with small text always be aware of the option to request and will not a bigger font size

Those with **physical disabilities** can struggle to pick up letters that have fallen onto the floor

Those with **mental disabilities** can often find opening letters arduous or associate them with bad news

Those on **low incomes** can sometimes associate letters with bills or struggle to understand them

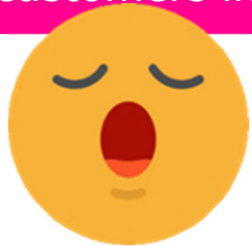
However some view letters to be more official and are more likely to eventually open and read them unlike leaflets which may end up in the bin





# Calls for help not always well received when they are made

Due to both previous experiences with SSC itself & other utilities providers there is a preconception that South Staffs might not be either able or interested in providing help to customers in need of support.



Customer services **staff have appeared to sound disengaged & disinterested**



Passed from pillar to post & **had to re-explain distressing situations** to each contact



Customer services **staff that have limited understanding of their circumstances or conditions**



**Not been offered help** or support previously despite struggling



**Information** regarding their circumstances **not always recorded or acted upon**



Assume that there is **no help available**

*"We explained to them that this water bill didn't make any sense & there was no good reason for it being that high. It meant that we had to struggle for a few months to get it paid but they didn't offer any help. It was a very stressful time for us" – Mental disability*

*"I told them that my husband had passed away so it was just me in the household now but they still send me the bills and letters with his name on it" – Physical disability*





# As a result a personal touch is often preferred in difficult circumstances

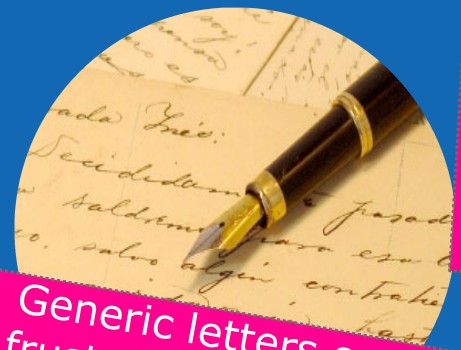
Many customers are averse to generic or automated communications with the fear of not being able to speak to someone directly often putting them off from making contact. For those experiencing difficult circumstances a personal touch is felt to be more accessible & approachable.



Automated phone lines can be confusing and off-putting



A desire to speak to a 'real' person especially when in difficulty but with this option not felt to be widely available



Generic letters can be frustrating and appear impersonal

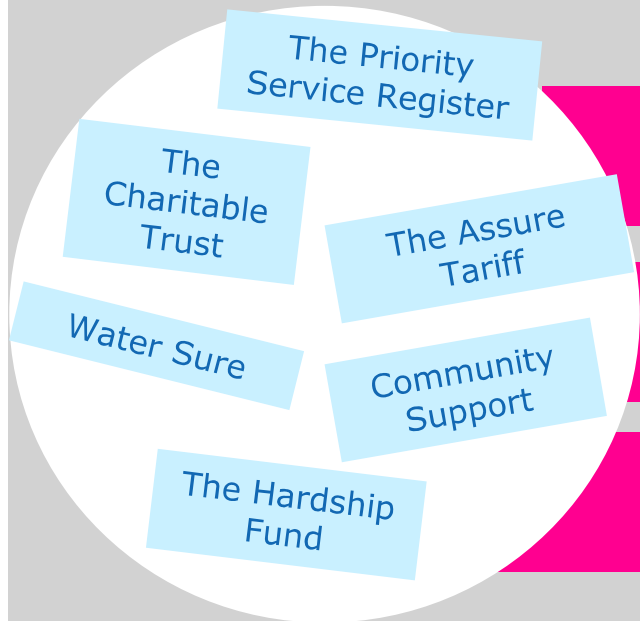
*"I had it the other day where I needed to ring up this company and it had all this press one for this and six for that and I ended up going to the wrong person, I just gave up in the end" - Elderly & 75+*





# Little to no awareness of SSC's current support

Apart from a couple of stakeholders who have previously engaged with South Staffs specifically regarding the support tariffs available the vast majority of customers had no awareness of the support currently available with many assuming that there wouldn't be any help offered.



Customers not aware of them

Customers pleasantly surprised to hear about them

Most didn't think that this sort of support would be available

*"That's really shocked me, I had no idea! I didn't think that they would offer anything like that. They don't seem like that they're that sort of a company"*  
– Financially vulnerable

*"I think that they don't want people to know about these services, it's like they hide them on purpose"* – Limited access

Some were on the PRS with their energy company but not aware of this service for water

There was a general consensus amongst both customers & stakeholder that these services have not been sufficiently promoted

Upon asking customers to find out about the help available online most information was well hidden on the website with the support pages not always working or being easy to navigate to

*"You would have to know exactly what to look for in order to find it. It's good information but it's not obvious, especially if you don't know that there is that kind of support available"* – Mental disability

# Filling in forms can be difficult for many



It was noted generally that application forms can be difficult & off-putting and the SSC form was no exception

Assure tariff application form

Too much information – heavy text off putting

Too many repetitive questions – i.e. bank details & address that SSC should already have

Too many personal questions i.e. how much spent on clothes



Typically people felt that your form would be difficult to complete even though we showed them the recently revised version

# 6.

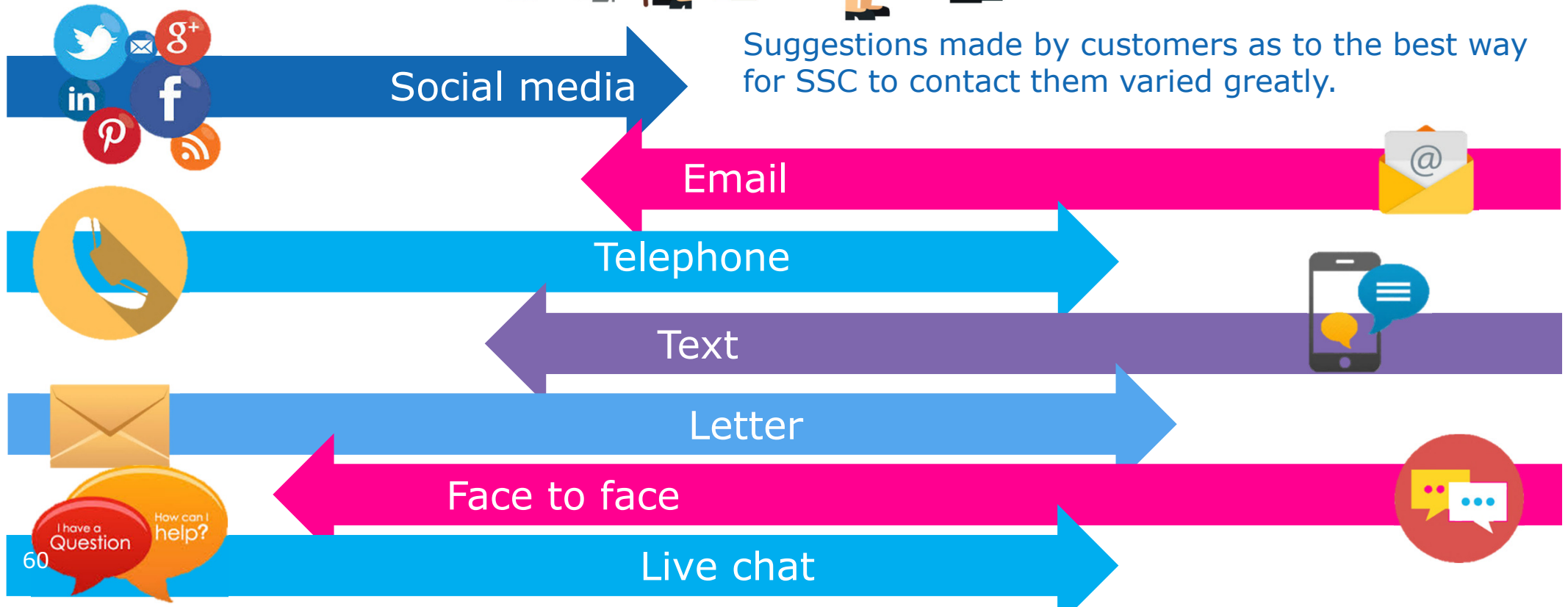
## Communicating effectively





# How to communicate: All routes to capture all audiences

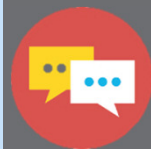
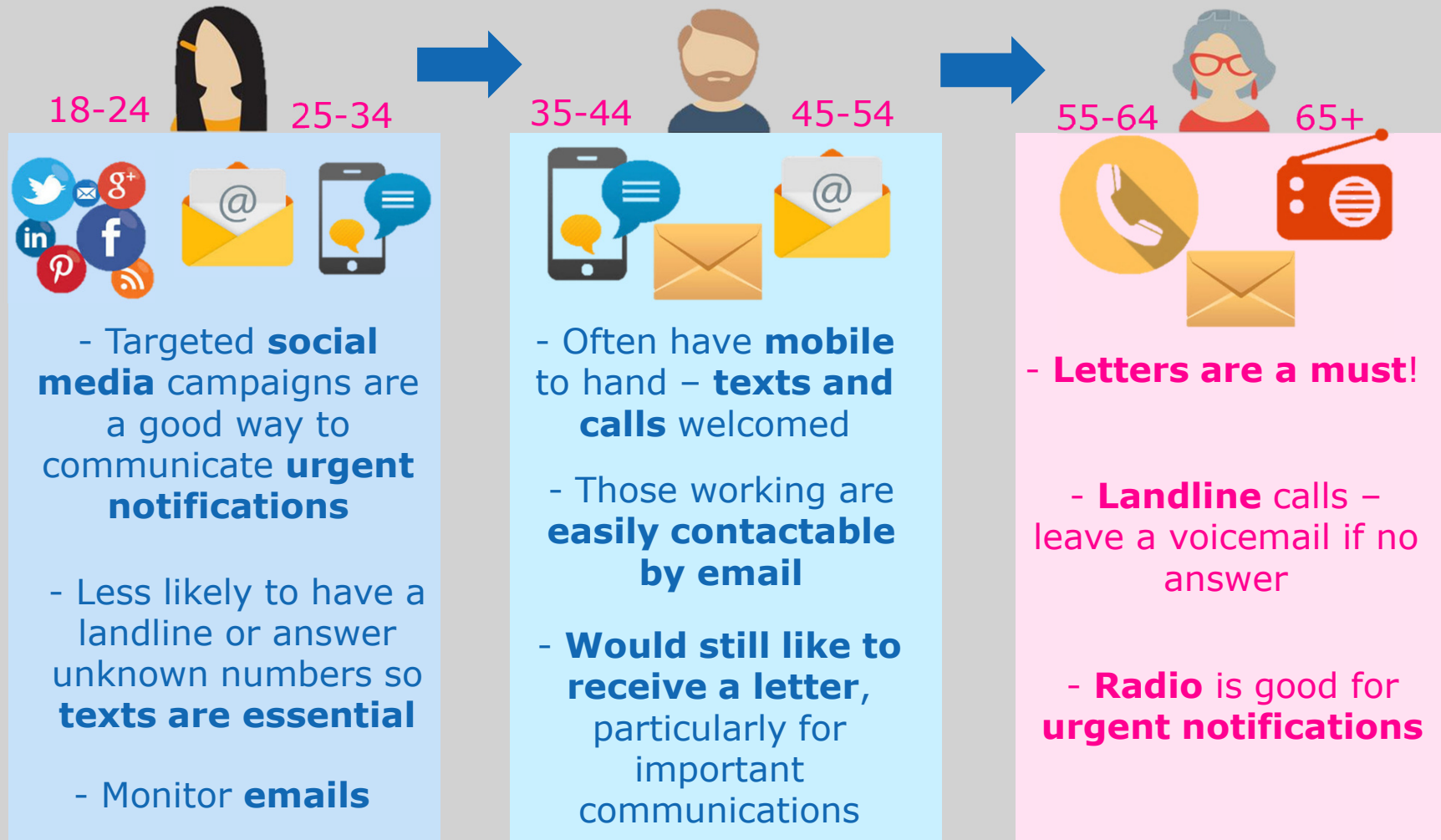
Different groups of customers all have different preferences with regard to communications. In order for SSC to reach out to all customers it is important to have a multi-channel approach to ensure that there is no room for anyone to 'slip through the net'.





# Media preference often linked to age

The spectrum of effective communications appears to correlate most closely with the age of a customer



All age groups appear open to **face to face** so long as it is used in conjunction with other forms of communications.

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# Mental Disabilities: A friendly tone & online options



Those with mental disabilities can sometimes struggle with the formal tone of communications and can often be reluctant to get in touch for help due to a fear of being judged.

## Problems



Can find the overly formal tone of letters accusatory

Worry about having to explain their conditions over the phone for fear of judgment

Can get anxious when talking on the phone and struggle and can struggle to quickly articulate their concerns

Most of those we spoke to with mental disabilities or confidence issues would get their partners/carers to make calls to services company's on their behalf.

LIVE CHAT

Make sure communications use clear but friendly and reassuring language

Allow them to register their condition online/via webchat/upon signing up so that when they call their condition is flagged up automatically

Refer them to a specially trained advisor who has a patient, understanding and friendly tone

Allow for online account management where possible & a live chat function for queries

## Suggested solutions





# Language options for ethnic minorities

First generation ethnic minorities can sometimes struggle with communications due to language barriers which can result in a lack of understanding. Older people from ethnic minorities often rely on their younger relatives to communicate on their behalf.



## Barriers

- 1<sup>st</sup> generation immigrants often speak **limited formal English** making any communication beyond their bill difficult
- Often have a **limited understanding and awareness** of South Staffs and water services more generally
- Older generations may **need family or friends to speak on their behalf** but are sometimes **prevented by strict company policies or the availability of those friends/relatives**

## Suggested solutions



- Look to employ at least a small proportion of call **responders that speak some of the top languages spoken** in the region so that calls can be referred to them if necessary
- Provide an **information pack** on the responsibilities and services provided by South Staffs as well as the support available. These packs could be sent in **language variations**
- Get involved with **ethnic community groups & events to help raise awareness** of South Staffs & direct customers to further information & support





# Adaptable comms for learning & visual disabilities

Although South Staffs currently provide Braille and increased font sized options there is a requirement for more adaptability and tailoring options for partially sighted customers and those with learning disabilities.



## Barriers

- Can find **certain colours difficult** – Dyslexics particularly struggle to read black text on white backgrounds
- Those with learning disabilities can struggle to engage with **lots of information/text**
- Can find **particular font types difficult** to read
- Those with certain learning disabilities can struggle with **a lot of numerical information**
- Can find it easier to read and understand **information on a screen** rather than on paper

## Suggested Solutions



- A variety of **colour & font size options** for written & online communications
- **Summarizing bills & letters** to **key points** that can be shown upfront with more detail in the main body if needed
- **Icons & visual prompts** used where possible to break up text
- Websites & portals that are **responsive to mobile devices**
- Websites & apps that allow for enlarging and tilting (both landscape & portrait view)



# On the ground engagement & education

In addition to more tailored communications it was suggested that South Staffs could try to engage with people in the community & public places by setting up stalls or by going into schools and community centres to do talks.

## Barrier



A lack of engagement with the general topic of water & communications from South Staffs more generally

## Solutions

Have stands in public places such as shopping & community centres engaging people with water bottles or free water saving devices



SSC could use this opportunity to strike up a conversation to discuss wider needs & give customers information on services to take-away with them

Speak at schools to teach kids about water usage & raise awareness of water issues before introducing information on support services



Kids will then tell their parents about what they've learnt & also

*Kids are the best way to let people know about something as they love to come home & tell you about something they learnt & then the next generation are more informed – Financial vulnerability*

*They could set up stalls in the local shopping centre & attract people by offering something like water bottles or something & then giving people more information on services – Limited accessibility*



# An app & voice assistant would be desired by some

The prospect of managing water accounts and services via an app or voice assistant is desirable for some, with increased visibility of usage & what's going on in the area being appealing. However, an app & voice assistant was not felt to be a good stand alone account management option with a number to call in case of any queries & a written/visual communication still felt to be necessary.



## Great for...

## Should have...

Visibility of usage & bills

Less need to call

More self management of account

Show what's going on in the area i.e. any incidents or works

Ability to submit meter readings to keep payments up to date

Water quality information

Usage & spend data

A number in case of any queries/issues

Easy to use functionality



Convenient – easily check & make changes to account

Quickly check if there is an issue with supply

A visual/written form of communication in addition to this for those that struggle with verbal instructions

Would work well alongside some form of smart meter to gain real time usage information

# 7.

## Additional support & the Extra Care Package





# A duty of care to provide financial support

Customers feel providing financial support to those that may struggle with bills during times of hardship is the right thing to do, however they do feel that it is important that customers should contribute in some way towards the water they use.

Balanced solutions suggested:



*"It's important to make people feel like they are contributing towards their debt even in a very small way, that sense of doing the right thing is very empowering" – Stakeholder*



# A helping hand to get back on track

In addition to financial support customers were able to suggest a number of alternative ways to help customers that might be struggling that go beyond that of payment options.



Work experience to help add to CVs

*"My dad has been out of work for a while now & has left a big gap in his CV, it would be nice for them to help offer work experience to help people to find work that will get them out of that situation"* – Physical disability

Referral to support groups & charities that can help

*"We would be more than happy for South Staffs to refer people on to us so we can offer that help and advice and act as mediator"* – Stakeholder

Offer water saving devices & tips



*"We go into local businesses & charities to find out what help & support is out there for our clients so we can make them aware so South Staffs could do something similar"* – Stakeholder

Budgeting tools & tips





# A responsibility to make it easy to ask for help

Customers generally do not expect SSC to pre-emptively safeguard customers without having been informed about a customer's condition or circumstances beforehand but they do expect SSC to make everyone aware that there is help available to them if they are struggling and to make this as accessible as possible.



**We can help!!**



Customers appreciate the challenge SSC face in trying to identify potential vulnerability

*"I think that they don't want people to access these services so I think that's why they've not tried to make it clear what they offer or how they can ask for it" – Mental disability*

Customers feel that the best thing that SSC can do is to make the help they can offer as visible and as clear as possible.

*"It needs to be really clear, no jargon, a phone number in big clear letters not hidden away" – Stakeholder*

As vulnerability can be transient & hard to clearly define customers feel that support options should be widely promoted so that all customers are aware & able to access these services





# Happy to help identify vulnerability

The majority of customers would welcome SSC asking them a few questions to help establish whether or not they require or would benefit from any help or support they can offer with a number of ways suggested in which this information could be collected.

In order to help **capture the needs of all types of customers** it was suggested that SSC should **adopt a number of different channels and approaches** to capture as many people as possible:



A door to door survey/discussion with letters sent out in advance to pre-warn



Capturing details as & when customers contact SSC



Having a tick box option to capture needs either to return via post or capture on website

In order to capture all the needs that customers might have and ensure they receive the support they need it was also suggested...



Questions should be open & conversational to encourage detail



SSC should be able to listen to what customers are saying & make proactive suggestions as to how they can help



# A dedicated support service

As well as reaching out to customers to try and capture information on their needs & circumstances it was also suggested that South Staffs could provide a dedicated support line which enables customers to call as and when they feel they may need some additional support.



## Current concerns

It is not felt that general customer services staff are currently based equipped to deal with support enquiries



Automated call routing systems were also felt to be off putting

Fear that they won't be able to empathise or be interested



## Suggested solution

Staff that are specially trained to deal with those experiencing vulnerability



A separate dedicated line for those in need of extra support

Staff that have relatable life experiences &/or are able to empathise

A single point of contact that can become a dedicated account manager & build rapport with customers

*"It can be hard to get people to open up so what we do is make sure that we employ people that are able to demonstrate empathy and show a real understanding. Many of our staff have life experience of these circumstances so they can relate & gain that trust" – Stakeholder*

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# Better communication between organisations

Rather than identifying and supporting customers in isolation, many customers feel that South Staffs could do more to interact and communicate with similar organisations and support groups to ensure that customers needs are better identified and met.



Have a dedicated line or contact for support organisations to directly refer clients in need of support to SSC

*"It would be great for us to be able to have a contact there that we can speak to directly to discuss a case as often with organisations you write a letter and it can take ages to get a response" – Stakeholder*



Communicate with organisations to help notify & support those with vulnerabilities in the event of an incident

*"Not to completely take away the responsibility from Cambridge Water but if they could speak to us about an incident that is likely to impact our members we could help ensure those that might struggle are informed & advise on what sort of support they might need" – Stakeholder*



Consider similar schemes to 'Tell them once' where a change of circumstance (such as bereavement) is communicated across organisations

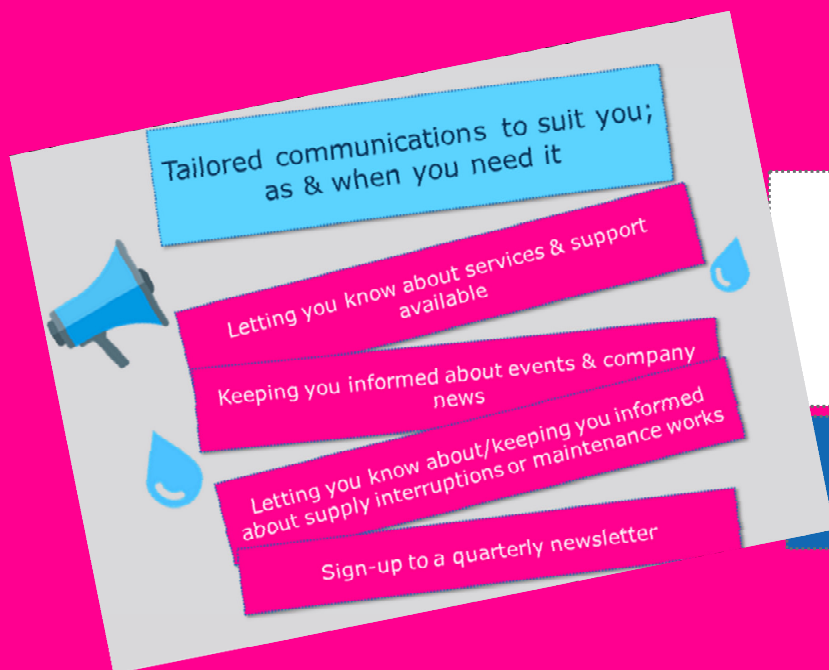
*"It was a really upsetting time and every conversation with a company to inform them about my dad was very difficult. I was surprised they weren't on scheme such as Tell them once" – Mental disability*

# Taking these areas of priority into account SSC proposed a support package concept to be tested in the co-creation groups...





# Tailored Communications



*Quite helpful* = **5/16**

*Very helpful* = **11/16**

*Slightly more of a priority in South Staffs region*

**Key take – outs**



Important to ensure both traditional & online options available

Content should also be tailored to ensure continued engagement

Frequency options should be available for both general information, check-ins & disruption alerts

Newsletter is highly desirable



## Tailored Comms – How it is received

Customers note a variety of communications preferences based on their individual needs so they appreciate having the option to be able ensure the service they receive works well for them as well as other customers.

Great to move away from purely letter & telephone based communications as these don't work well for all customers currently

Helps to bridge the generation gap between younger customers who want more innovative communication methods & older customers who are still very reliant on letters & personal conversations

Felt to be a good way for customers to learn more about South Staffs & Cambridge water as currently some what of an unknown entity – customers welcome hearing more from their water company



*"I get really tongue tied when I'm on the phone so I would prefer more ways to be able to do it online"* – Mental Disability, Staffs

*"By giving people the choice you ensure that no one gets left behind"* – Limited Accessibility, Cambs

*"Even if it's just hearing something from them once a year it would make all the difference"* – Financially vulnerable, Staffs

HELLO!



# Tailored Comms – How it could work

Have a tick box option online & on return mail to allow customers to select the best communications options for them and see the choice available

Customers could select frequency for general information as well as frequency for disruption alerts including support required during these events

Customers could also select the types of information they would find interesting or useful to receive

A newsletter was felt to be a great way to receive more general info with a quarterly communication felt to be about right. This should be available in paper & online form

Should be offered as standard to all customers to choose communications preferences not just those in difficult circumstances

Should also allow customers to choose language options

Should also provide different text and font options for those with learning disabilities

Should allow customers to speak about different options over the phone as some might struggle to read or understand





# App, online portal & voice assistant



**Extra Care Package**  
Here for you

Available through an App & online portal or through a Voice Activated Assistant – check your services, keep you informed, help you manage your account

Capturing your specific water & support needs so that the service & help in the event of an incident can be tailored to suit you


*No more or less helpful = 1/16*

*Quite helpful = 2/16*

*Very helpful = 13/16*

**Equally as popular in both regions**

**Key take – outs**



The idea of an app & online portal is very popular although these platforms would need to have really slick functionality & usability in order for customers to embrace them

Use of VAA systems amongst hard to reach customers is low (around 2 users in each area) but a service utilising this form of communication still felt to be worthwhile investing in.

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# App, online portal & voice assistant – How it is received

Although not all customers felt they would use an app or online portal (often older) there was virtually universal agreement that this is the future and that SSC should pursue these options if not only to keep up with other services organisations. However, account management via voice assistant is felt to be a really innovative approach that would help SSC to really stand out.

Apps are felt to be the way forward with customers managing more and more aspects of their lives through these. However, older customers were less likely to adopt these so there are concerns that all services available through the app should also be made accessible through traditional channels

Apps are felt to be particularly good for those with busy lifestyles as it allows them to discreetly do their 'life admin' whilst on the go or in public places

The online portal is felt to be a great way to empower those who would rather not make phone calls and be better able to manage their accounts where they might of shied away from doing so previously

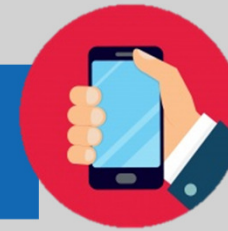
Not many customers were currently using voice assistants – particularly for the management of services. However, the idea of using these to check disruptions & manage accounts was felt to be really innovative and convenient as well as catering to those with sight & literacy impairments

*"Sometimes I want to be able to check something but not want to have to ring and disturb my little girl so this would allow me to do this quietly" – Mental Disability, Cambs*

*"It's not something I use but I think it's a great idea, you have to keep moving forward" – Physical disability, Cambs*

# App, online portal & voice assistant – How it could work

Would need to have tilt functionality to work well in both portrait & landscape



Would need to be really responsive & easy to use – fear that many companies release poor apps that are subsequently deleted.

Particularly in Cams



The portal & app could also have section for general updates & news

The app should provide push notification alerts in the event of a disruption



Voice assistant might not always be best for understanding complex or numerical information – this should be available elsewhere

Voice assistant could work through mobile variations (such as Siri) as well as smart speakers such as Google Home & Alexa



Need to ensure that the Voice Assistant is able to understand a variety of accents

# Dedicated team to call



*Not very helpful = 1/16*

*Quite helpful = 4/16*

*Very helpful = 11/16*

Equally as popular in both regions

Key take – outs



Needs to be manned by staff that are well trained in skills such as listening, probing & conflict management but above all they need to be empathetic & proactive in suggesting support solutions

A live chat option should also be available for those that struggle with phone calls

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## Dedicated team to call – How it is received

This concept is felt to be a real priority and one of the best ways to ensure that SSC can help to safeguard customers that be struggling. The need for the call responders to be highly skilled and well trained was felt to be vital to the success of this service.

A dedicated support team is felt to be the best way to help support & identify the needs of customers requiring additional assistance since so many feel they wouldn't feel comfortable asking for help or revealing their difficult circumstances through the general contact line.

The idea of getting through to not only a 'real' person but the 'right' person straight away is felt to be very reassuring particularly if there was a guarantee of staff being specially trained

Thought to be a difficult challenge for this service to strike the right balance of being accessible enough to encourage people to use it but ensuring that it is not abused by customers looking to use it for more general enquiries

Some concerns are raised regarding the ability for this service to cope and be sufficiently manned in the event of a major disruption where a great number of customers may be struggling

*"Even if you had to wait a little bit longer to get through you wouldn't mind so long as they're the right person to help"*  
- Mental disability, South Staffs

*"I worry that when everyone is trying to get hold of South Staffs when the water goes off they'll get hundreds of people calling it because they know they'll get through to someone"* - Physical disability, South Staffs

Particularly in Staffs

# Dedicated team to call – How it could work



Phone calls would be off putting for some – a live chat function could help those who struggle to articulate themselves through conversation

Staff should have training in dealing with those experiencing different disabilities & conditions – some responders could specialise in certain areas of need

Staff should have counselling type skills – good at listening, asking open questions, identifying needs etc.

Staff need to be able to show empathy & build rapport. A way to re-contact same responder directly again is desired

The general contact line needs to maintain quality & good response times in order for this service to not be taken advantage of

The number needs to be well promoted and easy to relocate in times of need – have on all letter, provide fridge magnets etc.

If calls can't be answered straight away a call back option should be provided & follow-up calls should be made to check-in on customers to see how they're getting on



Particularly in Staffs





# Support with bills



Support with bills – payment options

*Possible payment options during times of hardship...*

Flexible payments	Payment holidays	Points based system
Spread payments across a period that makes it more manageable & convenient i.e. pay on any day of the week/month and across any number of days.	The water company offers you a break from payments to help you get back on your feet – when payments re-start you pay a little off the missed payments in small additional amounts added to your bill – spreading the cost over a longer time.	Those that usually pay their bills on time and in full are allowed some grace during hard times. For every bill paid on time customers receive a point to acknowledge this & customers experiencing hardship can then redeem these to either reduce or pause payments.

*No more or less helpful = 1/16*

*Quite helpful = 3/16*

*Very helpful = 12/16*

A preference for points based system in Cambridge but this concept is not popular in South Staffs

Key take – outs



There was some concern (particularly in Staffs) that the points based system was discriminatory towards customers that are in long-term hardship, however some (especially in Cambridge) felt that this option worked well for customers who have always tried to do the right thing and pay their bills but have through sudden and unexpected circumstances fallen on hard times.

The three options were largely felt to provide a good coverage of support for different financial needs & circumstances.



# Support with bills – How it is received

The bill support options were received positively for the most part although there were mixed feelings regarding the points based system.

The **flexible payments** option was felt to be a good way to help those that may have variable incomes (self-employed or those running small businesses) and for those that are paid on a fortnightly and weekly basis who might struggle to budget on a more long-term basis

Those with variable incomes

Those who struggle to budget

The ability to **spread payments** was felt to be helpful for those that might receive an unexpectedly high bill that they could struggle to pay. Although in Staffs it was felt that this didn't go far enough to help those that have experienced high bills due to leaks

Unexpected large bill

**Payment holidays** were received positively with a number of customers having used a similar service with their mortgage providers. However, this process was felt to be long winded & arduous to apply for with customers noting the requirement for a balance between making it accessible enough for people to apply but with the need for some questioning to ensure it is not used and abused for the wrong reasons

Those that need a little time to get back on their feet again

The **points based system** was perhaps the most controversial with customers often being either strongly in favour for or against this service. Whilst many wanted their loyalty and prompt payments to be acknowledged in times of hardship others felt it didn't help those that have never been in a position to afford their bills

Those facing extenuating circumstances

Mostly against in Staffs but mostly in favour in Cambs

# Support with bills – How it could work



The option to go on a meter should also be more proactively suggested where customers are likely to benefit from it (i.e where there are fewer householders than rooms)

A conversation to discuss financial circumstances should be had to determine suitability for the different support options & for the most appropriate service to be proactively suggested

Needs assessment for these schemes should not be overly probing & off-putting – shouldn't require too many household expenditure questions which can be off-putting for those most in need of support

All customers should automatically be recognised for their payments under the points based system

Customers should be made fully aware how much repayments will add to their bills under the payment holiday scheme

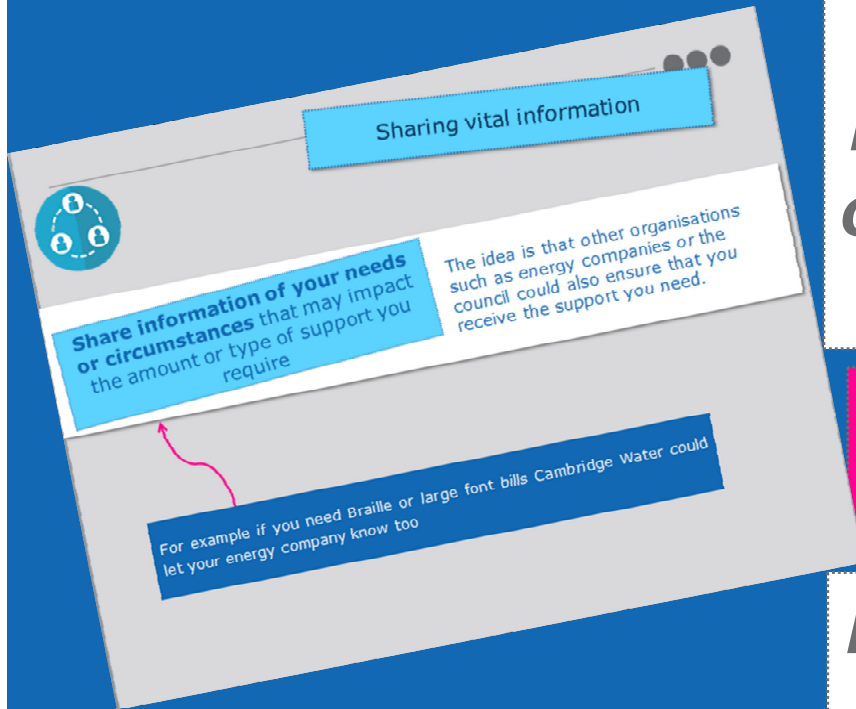
All customers should be made aware of these payment support options as most wouldn't assume they are available in times of hardship



*"I applied for a payment break on my mortgage & it was like the Spanish Inquisition and took a while to come through – it needs to be accessible for people" – Financially vulnerable, Staffs*



# Sharing information



*Not very comfortable = 2/16*

*Neither/nor = 4/16*

*Quite comfortable = 4/16*

*Very comfortable = 6/16*

Mixed feelings in both regions but slightly more comfortable with concept in Cambridge

*No more or less helpful = 1/16*

*Quite helpful = 9/16*

*Very helpful = 7/16*

Key take – outs

Customers were not overtly against the idea of information regarding their needs being shared although many wanted clear reassurances to ensure that they would be fully informed & in control of exactly what data is being shared, the organisations being shared to as well the use of this information



## Sharing information – How it is received

Customers had some concerns about how this might work in practice with data protection laws

Some scepticism as to whether other organisations would have any interest in supporting customers in the same way

Some concerns it may result in sales calls related to their circumstances

Felt that this could be particularly helpful during times of bereavement, terminal illness or dementia in informing other organisations

Particularly Staffs

*"It would be nice if they could use this to help people when there has been a bereavement as those calls to tell companies are so difficult"*

- Mental Disability, Cambridge

## Sharing information – How it could work

Felt that a signed agreement would have to be obtained from customers to grant permission

Provide customers with a list of organisations that they can pick and choose their information to be shared with

Any translation or language preferences should also be obtained

*"I think you'd have to be really careful to ensure that in communicating these needs that any confidential information isn't revealed such as specifics of a health condition"*

- Mental Disability, Cambridge

Could work with GPs who could also inform any organisations in this scheme of any change of customers circumstances related to health

# Referring customers to 3<sup>rd</sup> party support



**Sharing vital information**

Share information on or **make recommendations to customers of other support services & organisations** that are out there

Such as charities or specialist advice centres. Making suggestions based on customer's needs and circumstances to help them get the right support.

For example if you're struggle with your bills because of debt Cambridge Water could recommend a debt advice charity

**Communicate and work with organisations** such as councils, care services and charities **who can fast track you directly onto the Extra Care package** so that **you don't need to request this personally**

They can explain the types of support that you might need and get this in place for you. They could even ensure that you have access to suitable payment support and tariffs if they feel you are eligible

*No more or less helpful = 1/16*

*Quite helpful = 5/16*

*Very helpful = 10/16*

Equally quite popular in both regions

Key take – outs

Overall customers felt quite comfortable with the prospect of receiving suggestions of other support organisations that could help so long as they are not bombarded by information & that suggestions were not made in an impersonal manner (i.e. receiving an email out of the blue)



## Referring customers- Reception

Customers could anticipate very few difficulties or drawbacks to this service with many feeling that signposting to other services that help could only be a good thing

It is important that any suggestions made are done so in a personal and delicate way as to not offend. Suggestions are best made as part of a wider conversation regarding needs as opposed to marketing collateral



## Referring customers – How it could work

Customers permission should be sought before referrals are made to organisations

Need to ensure that customers are not pestered by marketing or pushed into schemes by organisation they are referred to

*"If it's charities then I don't see why anyone would have an issue as they're only going to want to help you"*  
- Financially vulnerable, Cambridge

# Fast track referrals



**Sharing vital information**

Share information on or **make recommendations to customers of other support services & organisations** that are out there

Such as charities or specialist advice centres. Making suggestions based on customer's needs and circumstances to help them get the right support.

For example if you're struggle with your bills because of debt Cambridge Water could recommend a debt advice charity

**Communicate and work with organisations** such as councils, care services and charities **who can fast track you directly onto the Extra Care package** so that you don't need to request this personally

They can explain the types of support that you might need and get this in place for you. They could even ensure that you have access to suitable payment support and tariffs if they feel you are eligible

*Not very helpful = 1/16*

*Quite helpful = 3/16*

*Very helpful = 12/16*

*Slightly more popular in South Staffs*

*Key take – outs*

This was felt to provide another much needed avenue to help direct customers in need of additional help to the support services offered by SSC, although it was still felt to be important that this worked on permission first basis.





## Fast track – How it is received

Felt that this could be a good way for organisations to help better support customers before they fall into arrears or difficulties i.e if someone is struggling to pay their energy bill the chances are they will eventually struggle with their water so by informing the water company once a financial difficulty is identified SSC can offer support

*"There could be a commercial benefit in knowing about who is struggling with bills elsewhere so you can help before they start missing payments with you"*

- Physical disability,  
Cambridge

## Fast track– How it could work

Felt that a signed agreement would have to be obtained from customers to grant permission

SSC would need to provide a lot of training & information to other organisations to help their staff to proactively identify needs & refer them to the schemes



# Carer support option



**Carer support option**

As part of this care package customers could also have the option to be able have a carer/nominated person that could manage their account and access/request support services on their behalf.

Pro-active calls from the extra care team with the carer to assess level of support and manage the account

*Not very helpful = 3/16*

*Quite helpful = 5/16*

*Very helpful = 10/16*

*Slightly more popular in South Staffs*

**Key take – outs**



This service was felt to be important for those that are less able to interact with organisations over the phone or online themselves, although some were surprised that this wasn't currently in place (Staffs)

In Cambridge there were some concerns as to how SSC could ensure that vulnerable customers were safeguarded from being taken advantage of through this scheme



## Carer support option – How it is received

This was felt to be particularly helpful in households where English is not spoken as a first language and where account holders rely heavily upon their relatives to speak to organisations on their behalf on a regular basis

There were concerns that SSC would need to go to great lengths in order to ensure that customers who are particularly vulnerable are not taken advantage of – any financial or banking information would need to be blocked from carers being able to access this information

*"At the moment I have to go round to my parents house to speak to companies for them & it takes so much time having to be their with them to get that permission – you should be able to get the permission once then that's it "- Financially vulnerable, South Staffs*

← Noted in Cambs

## Carer support option – How it could work

Felt that a signed agreement would have to be obtained from customers to grant permission

Assume that a pin code or password would be needed in order for carers to manage the account remotely

All communications (from general info to disruption alerts) should be sent to both the carer and care receiver in order to keep all parties in the loop

SSC should have an annual check-in with carers to see whether or not any further support is required

← Noted in Staffs

**How's it going?  
Can we help?**

# Priority Preference

Whilst not necessarily felt to be the most helpful individually, when it comes to choosing which service should be prioritised by South Staffs the dedicated support team comes out top for first place

## Top 3 priorities to launch

One participant only chose one option

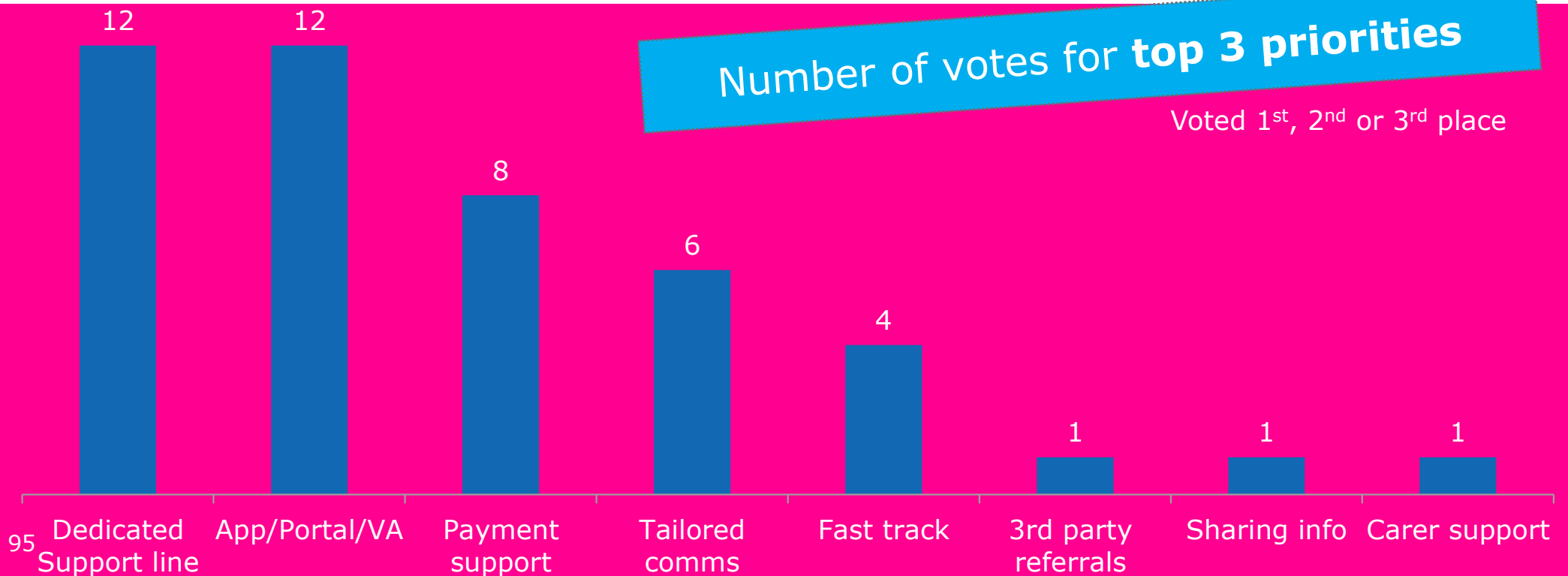


**Dedicated support team** – 7 votes 1<sup>st</sup> place

**App/portal/VAA** – 5 votes 1<sup>st</sup> place

**Bill support** – 3 votes 1<sup>st</sup> place

**Tailored comms** – 1 vote 1<sup>st</sup> place



# Mixed feedback on the 'Extra care package' name

"Extra care"

Does what it says on the tin - clear to grasp



Especially in Staffs

"Package"

Sounds like you get lots of different services to choose from



"Here for you"

Friendly & reassuring - should be used in main title

Especially in Cambs

"package"

Sounds all inclusive rather than tailored

Especially in Cambridge



"Care"

Sounds too clinical - associations with long term social care. Prefer 'support'.

Especially in Cambridge



NH6  
EL4  
Tagline unnecessary - won't be taken notice of

Especially in Staffs



## Slide 96

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### NH6

Here for you: from my notes CAM customers really liked this and though we should lead on this - need to flag this up otherwise comes off as negative. This slide might work best as a table approach to see the regional differences in the responses to the words

Nicholas Hollaway, 01/02/2018

### EL4

Not sure a grid will work well as we don't have much to go off really - I've straddled this across the positives and negatives instead

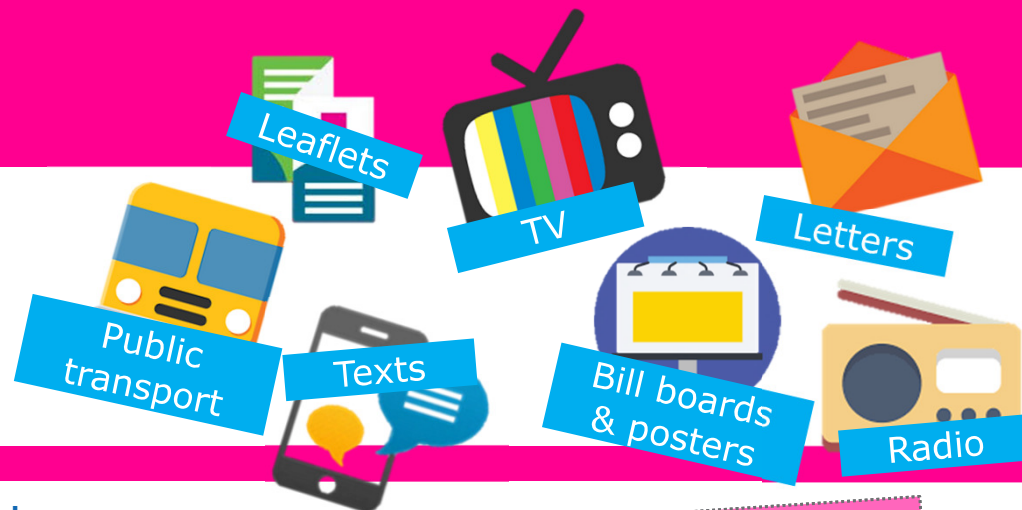
Emma Lay, 02/02/2018



# A multi channel promotion campaign proposed

There was a universal call from customers for SSC to launch large scale communications campaign to raise awareness of these new support services since existing services are felt to have been so poorly promoted.

As well as **direct communications** to every customer via both letter and text a **wider campaign** should also be undertaken to make it top of mind



Any direct communications should carry a clear message to **reassure customers that they are offering support** & not harbouring any bad news

Here to help!!

Communications should be **light hearted** to engage customers



But be **clear**, snappy & **to the point**



And **colourful** with **good imagery** to capture attention



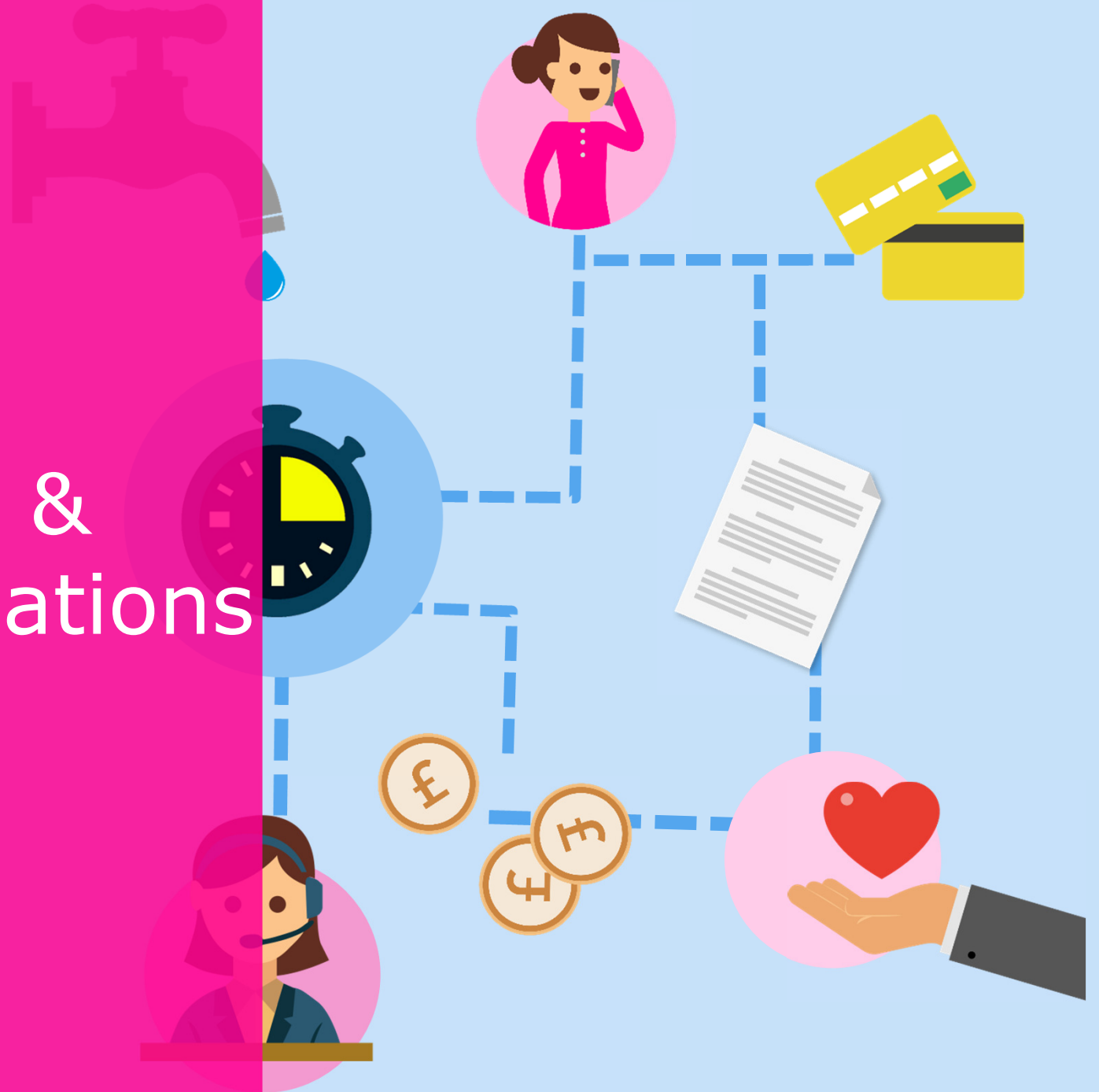
*"They need to make a big hoo ha about it to get it out there, it's no good if people don't know it's there" – Physical disability, Cambridge*

*"It should be a bit like this presentation you've shown us really, easy to understand, colourful and engaging" – Physical disability, Cambridge*



# 8.

## Conclusions & recommendations



# Key communication take-outs

SSC should use a multichannel approach and provide a variety of options to tailor communications to the need of different groups.



Provide more display & formatting options, allowing customers to change things like colours, fonts & layout both online & in letters to make it as easy as possible for customers to read information.

Speak slowly & clearly to customers & repeat back information to ensure it is understood

Where possible provide language options for communications

Provide more flexibility for carers to manage accounts where needed



Provide a contact number for customers in need so that they can speak to a 'real' person straight away and not have to navigate through automated commands which can be confusing and off-putting. Ensure that staff are well trained in dealing with those experiencing difficult circumstances & conditions & demonstrate empathy.



It is important to ensure that communications are clear but not overly formal in tone. communications and customer services staff should be friendly and reassuring. There should be the ability to register a mental disability online or in writing so that these customers do not have to go into any great detail about their condition over the phone.



Customers can find themselves getting into arrears without even realising – SSC should notify a customer as soon as this happens and before the debt becomes too intimidating or unmanageable & proactively offer solutions. Communications about debt should take a helpful and concerned tone as opposed to appearing like demand notice.

**It is vital that all support options are widely communicated & actively suggested to customers based on their needs.**

# Key support take-outs

All service propositions are felt to be worth investing in but with some caveats & suggestions. The dedicated team, payment support & App/VA/Portal were felt to be the greatest priorities

## Tailored communications

Important to ensure both traditional & online options available

Content should be tailored to ensure continued engagement

Frequency options should be available for both general information, check-ins & disruption alerts

Newsletter is highly desirable

## App, VA & Online portal

The idea of an app & online portal is very popular although these platforms need to have really slick functionality & usability in order for customers to embrace them

Use of VA systems amongst hard to reach customers is low (around 2 users in each area) but a service utilising this form of communication still felt to be worthwhile investing in or the future

## Dedicated support line

Should be manned by staff well trained in skills such as listening, probing & conflict management but above all they need to be empathetic & proactive in suggesting support solutions

A live chat option should also be available for those that struggle with phone calls

## Payment support

Concern that the points system discriminates those in long-term hardship, but some feel that this option works well for those who have always tried to do the right thing & pay their bills but have through unexpected circumstances fallen on hard times

The three options largely felt to provide a good coverage of support for different financial needs & circumstances

## Sharing information

Customers are not overtly against data regarding their needs being shared but want clear reassurances that they would be fully informed & in control of exactly what is being shared, the organisations being shared to & how it is used

Customers quite comfortable with the prospect of receiving suggestions of support organisations that could help so long as they are not bombarded by info & that suggestions are not made in an impersonal manner

Felt to provide another avenue to direct customers in need of help to the support services offered by SSC, although it was still felt to be important that this worked on a permission first basis.

## Carer support

Felt to be important to provide but SSC needs to ensure that vulnerable customers are safeguarded & consider any legal implications.

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## What will a successful vulnerability strategy look like?

Doesn't use the term vulnerable. **Customers with additional needs** works better

Communicates using a wide range of channels, and doesn't rely on one only

Recognises that vulnerability doesn't fit into neat boxes – people can be facing multiple issues

Training will be key to success – use infographics to help explain the range of situations people are facing to front line teams

Should focus first on things that customers found most appealing (Dedicated Support Team, Bill Payment Options & App/Online Portal) all underpinned by personalisation

Invest in new technology to aid communication, but recognises that traditional communication techniques and approaches also have a place



**If SSC do develop and offer the support package, it will be important to remember that people aren't aware of the current support available. A campaign to raise awareness will be needed if you do develop the support package**



# How useful is SSC's current segmentation?

It is useful to help understand the challenges that customers are facing, but some people are lost within the definitions:

- Language/literacy issues – combines too many groups of people
- Ethnic minorities who do not speak English and the elderly may need to be separate groups (other water companies treat them as such)



SSC must also remember that issues can transcend segment! Call centre and support staff must think across segment to ensure needs are met



# What does SSC need to build on?

SSC are currently have some of the services in place that are required as part of the extra care package....

**Website** – contains some information on support available

**Community support** – SSC are currently active in the community

**Simplified information** – The Assure application form has been simplified

**New technology is being embraced** – Trial of Voice Assistant etc.

**Carer password scheme**

These initiatives need to go further to support customers in need of assistance and customers are often not aware of what is on offer. The core bits of the Extra Care package that people liked included the tailored approach the usage of a wide range of communication channels and dedicated and personalised support. There are gaps in these areas (but this is likely to be the case for other water companies)



# Next steps....



Key take out cards

Key watch points per vulnerability

1x infographic summary



SSC to advise what would be helpful



Further research?

Quantitative survey to test the Extra Care Package appeal

The qualitative research has shown wide spread support and appeal for the Extra Care Package but SSC may want further confidence that a quantitative survey would provide in proving if new technology is a worthwhile investment

But note you would need large numbers of hard to find customers and this would be very costly

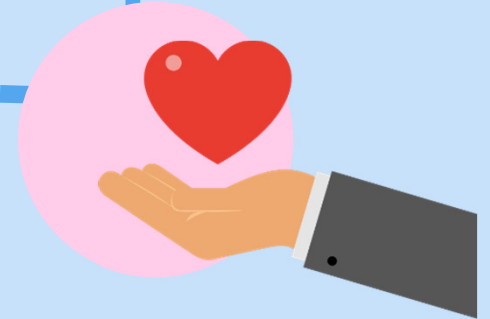
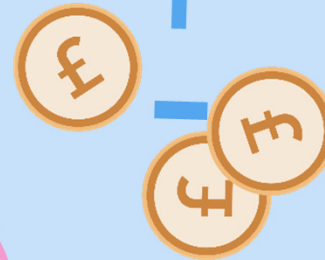
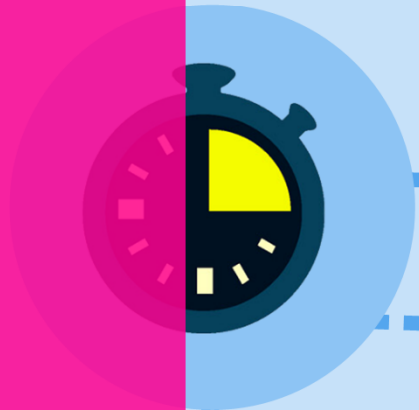
However we can do further testing with the customers consulted in this research





# 9.

## Appendix & additional info



# Key suggestions from stakeholders


The insights & recommendations from Stakeholders largely mirrored and re-confirmed what we found in the customer research




- Ensure that support & customers service staff are well trained in dealing with vulnerable customers especially those with learning disabilities & mental disabilities
- Employ support & customers service staff are able to demonstrate empathy & understanding. A number of Stakeholders claimed to employ staff with relatable life experiences so they were able to truly understand the needs of the people they deal with and have specialists for particular needs or circumstances.
- Communicate more with third parties to not only better understand how SSC can sign-post customers to their services but also provide more information to stakeholders on the support services that SSC provides as awareness of these was low amongst stakeholders.
- Make sure that staff and communications are flexible enough to adapt to the needs of different customers such as call responders adjusting the speed and tone of their voice for those with learning or mental disabilities and allowing written communications to be adapted to different sizes and colours. Staff should also repeat back and check customers understanding of the information they give them to ensure it is fully understood.
- Be proactive in offering support and make suggestions based on discussing & assessing customers needs – customers won't always know that they can even get help for certain needs!
- Be personable, engaged & receptive to customers who contact you in difficulty, it is noted that SSC has not always demonstrated the best attitude to customers who have been struggling – especially those that are financially vulnerable.
- Think more deeply about the possible impact that a disruption might have on different groups – ensuring that communications are proactive, timely (good notice with reminders closer to the time) and clear. Communications should make it clear how customers can get in touch if they are struggling.

# Desired contact methods consistent

Customers had the virtually consistent needs & preferences when it came to preferred method of contact with this not varying whether it was for meter fittings, leaks or other scenarios.



Older customer & those preferring a more personal touch preferred to use the phone for all queries



Those with anxiety & other mental disabilities often consistently preferred online

Younger customers sometimes preferred to have an online form of contact for less 'urgent' scenarios such as account management & change of address

Customers were not easily able to find information on support services with these often being well hidden on the website. Once found, customers were pleasantly surprised by the information they found on these services but felt they wouldn't stumble upon them ordinarily as they had little need or inclination to visit the site at present. More generally though the site was felt to be easy enough to navigate and clear to understand.

# Mixed customer services experiences

The feedback regarding interactions with SSC was fairly mixed with many of the positive experiences being the speedy and effective response to supply & maintenance issues. However there were a number of missed opportunities to better support customers.



The majority of positive experiences involving South Staffs were in regarding the **prompt & efficient response to a supply issue** & the handling of these incidents

Many also noted the **quick response times to their calls** more generally

*"We let them know about the problem and in all fairness they came out even quicker than they promised and handled it really well" - Transient*



There were a number incidents where customers felt that they **could have been offered more help** with some responders appearing to lack the ability to proactively suggest solutions

Customers not offered meters despite struggling with fixed charges & upon telling SSC that they live alone

Customers not offered help despite missing bills or not paying in full

Customers not offered help despite speaking to SSC upon receiving unexpectedly high bills that they're struggling to pay

*"I must say I do feel that the desire to better help & show some leniency with customers has been lacking ever since they switched to Walsall. There's been a marked change in the attitude! - Stakeholder*





# Great service is hard to come by

For the most part customers found it much easier to think of companies that were providing poor customer service but they were able to note a few examples which largely focus on offering a tailored and personable service.

Pet food supplier - Taking the time to 'get to know customers'



*"They always take the time to have a chat & offer help without me asking"* - Transient

Dyson - Trusting customers with a 'no questions asked approach'

*"I didn't have any proof of purchase but they gave me a refund with no questions asked - it's nice to be trusted"* - Physical disability

Three - Tailored language options

*"As soon as they saw my surname they asked if I would prefer to take the call in Punjabi"* - Limited Access

Hotpoint - Not considering the needs of those with disabilities

*"They refused to connect the water pipes for me which was difficult for me with my health conditions"* - Physical disability

SSC - Not offering support for those struggling

*"I didn't know why my bill was so high and when I asked they weren't interested in offering any explanation or help"* - Mental disability

Sky - Making it difficult to contact



*"I had to press all these different numbers to get to different departments & kept being passed from pillar to post"* - Physical disability

# A lack of resonance but a desire to learn more

Whilst all customers were aware of South Staffs/Cambridge Water, there is a great deal of confusion about the organisation's remit and responsibilities beyond the supply of clean water.

The provision clean water is top of mind



Most felt that they knew very little about the company



Many customers were unsure about SSW/CW responsibilities regarding their waste water



Many had little contact with the company beyond their bill or the occasional change of address



Some customers had only found out they were with South Staffs having originally contacted the wrong company



In the South Staffs region customers felt that their water was of a high quality



In Cambridge a number of customers noted issues with water pressure (most learnt more about this through local Facebook groups)



Despite the general lack of knowledge or interaction with South Staffs/Cambridge Water there is a strong desire to learn more and hear more from the organisation





## Mixed views on metering

Where customers lived in household of two or less occupants they tended to feel that they were or would be better off on a meter

Where customers had larger households (usually two or more children) they felt they were or would be less well off on meter

*"I think it should work both ways – you can choose to go on a meter but you should also be able to choose to have fixed charges based on your household" – Physical Disability*



Some customers were surprised that SSC hadn't actively offered them a meter when experiencing a rise in bills upon moving to unmetered properties or experiencing a reduction in the number of householders

Customers who were using more water due to their conditions or circumstances (such as Crohns or regular baths for pain relief) also had concerns about being worse-off on a meter



**Slide 111**

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**EL9**

Again added this as requested but don't feel that this is telling us much new

Emma Lay, 02/02/2018