

PR24 Social Tariffs Research 2023:  
*Supporting Documents*

For South Staffs Water and  
Cambridge Water - SSC

15 September 2023



**QaResearch**

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## **Introduction**

The purpose of this document is to compile all the supporting documents used to undertake this project so that they can be easily accessed in one place for reference.

This includes research materials, qualitative discussion guides, stimulus materials and the survey.

It also includes detail regarding the sampling and data processing of the quantitative data and the amends made to the initial survey draft as a result of the cognitive interviews.

Full details of the supporting documents included in the following sections are outlined in the Contents page.

Within the Full Report, references are made at key points to sections contained within this document, so the two should be read in conjunction.



# 1. Method Statement

## 1.1 Qualitative: Household Focus Groups

Household customers were engaged in the cross-subsidy study through four online focus groups, conducted between 17<sup>th</sup> and 20<sup>th</sup> July 2023. They took place via Zoom and lasted 90 minutes each.

The focus groups had up to 6 participants in each, plus a moderator and 1-2 observers from South Staffs and Cambridge Water or their independent challenge group (ICG) known as the Stakeholder Challenge Panel (SCP). Observers only participated briefly if and when asked by the moderator to help with clarifications / answering questions from respondents that were deemed useful in helping customers to form a more accurate opinion about the topic.

Participants were recruited free-find using Qa Research's pool of locally-based recruiters, who met a range of quotas to ensure a demographic mix. Participants were offered a £50 cash incentive for taking part. In total, 23 participants attended across the four focus groups.

All focus groups were audio and video recorded to ensure accuracy of write up. Some participants were asked if they would like to stay behind and record a 'vox pop' video answering two questions on camera, which could be used in reporting and debriefing of the project.

### Sample

Each group covered either South Staffs or Cambridge region, as well as a designated life stage and social economic background. BC1 refers to managerial and office-based work among other things meaning participants were likely to be more affluent, while C2DE covers skilled labour, manual labour and unemployed participants, who were more likely to be on lower incomes. No A social grades (very senior managers, highest professional occupations) were included as they are typically too challenging to recruit without a very high incentive and the high incomes of these group mean they are less likely to struggle financially, therefore not be negatively impacted by an increase cross-subsidy. However, customers in A social grade were picked up in the survey and are therefore included in the overall research.

In addition to qualifying for the group, customers were asked a series of questions about their demographic background, to ensure a mix of participants took part that represented the local area.

The table overleaf shows a full demographic breakdown of the groups.

	SSW (x12)		CAM (x11)	
Life stage	<b>6x pre- / young family</b> 3x pre-family 3x young family	<b>6x family / post-family</b> 3x family 3x post-family	<b>5x family / post-family</b> 5x post-family	<b>6x pre- / young family</b> 4x pre-family 2x young family
Social grade*	<b>6x BC1</b> 3x B 3x C1	<b>6x C2DE</b> 4x C2 1x D 1x E	<b>6x BC1</b> 1x B 4x C1	<b>5x C2DE</b> 4x C2 1x D
Gender	3x female 3x male	3x female 3x male	5x female	4x female 2x male
Urban / Rural	2x urban 1x town 3x rural	2x urban 1x town 3x rural	5x rural	1x urban 5x rural
Ethnicity	4x White British 1x Black British 1x Indian	4x White British 1x Black British 1x Indian	5x White British	6x White British
Metered	2x metered 4x unmetered	4x metered 2x unmetered	5x metered	2x metered 4x unmetered

### Methodology and sample justification

A qualitative focus group method was chosen to allow customers a chance to discuss and debate issues in detail. Cross-subsidy can be an emotive topic and potentially controversial, so an extended and informed discussion is essential to capture the nuances of customer views rather than simply their instant reaction.

Being in a group environment where the other participants have a similar social background was also a deliberate decision, as it helps customers explore other viewpoints and debate the topic of cross-subsidy while still feeling like they can be honest.

Due to various constraints on the project, the only method for this part of the research was online, via Zoom. It is acknowledged that customers who are digitally disengaged or can't get online were not in scope for this part of the project, but they were able to take part in all other parts of the research – surveys, cognitive testing of the surveys as well as the face-to-face co-development workshops.

### Discussion materials

A discussion guide and showcard deck was produced by Qa Research in collaboration with South Staffs and Cambridge Water. These were also reviewed by colleagues from the expert SCP and considerations taken on board, which resulted in some revisions to the guide and approach.

The discussion guide followed the below structure:

- Section 1: Introduction – 10mins
- Section 2: Relationship with South Staffs / Cambridge Water - 5 min
- Section 3: Water bill – value for money & affordability - 10 min
- Section 4: Cross-subsidy - 10 min
- Section 5: Understanding Assure & levels of current support – 15 min
- Section 6: Level of support for paying more for Assure – 15 min
- Section 7: Discount level vs number of customers – 5 mins
- Section 8: Essential Use tariff – 10 min
- Section 8: Shareholder match-funding – 10 min
- Section 9: Final comments & Vox-pops – 5 min

The discussion guide and showcards took care to give participants all the information they needed to give informed views on the topics. A full version of the final discussion guide and showcard deck can be found in section 2.1.

## **Analysis**

The qualitative team undertook a thematic analysis approach to the data. First, all interview recordings were run through a transcription software, and interviewers listened back to their own transcripts, making notes. Next, the team hosted an extended analysis session where themes were discussed, debated and formed into a report narrative.

Please note that the results of qualitative research cannot be projected onto the overall population, due to the sample size. Instead, it gives depth of opinions from customers regarding cross-subsidy.

## **1.2 Qualitative: Stakeholder Interviews**

The views of relevant stakeholders were an additional qualitative element to this project, the goal being to gather an over-arching view of the key issues. Stakeholders were selected on the basis that they came into contact with customers or clients experiencing financial issues and struggling to pay bills.

All stakeholder participants took part in a semi-structured interview, either one-on-one or two stakeholders in a dual interview, using a discussion guide to prompt conversation. Interviews lasted around 45 minutes and all took place via Microsoft Teams.

Participants were recruited with the support of South Staffs and Cambridge Water and members of the SCP, who provided a short-list of contacts in local stakeholder organisations. Qa then contacted a range of stakeholders via email offering them a range of times to participate.

All interviews were audio and video recorded to ensure accuracy of write up. Participants were reassured that their organisation or name would not appear in the report to ensure they felt comfortable speaking freely in the interview.

## **Sample**

In total, 6 stakeholders took part. 3 stakeholders covered the South Staffs region, 2 covered Cambridge and one covered both regions.

The stakeholders represented:

- Local authorities
- Poverty charities
- Money advice organisations
- Housing Associations
- Specific support audience charities – e.g. older people

## **Methodology and sample justification**

Depth interviews were chosen as the most appropriate methodology. Each organisation took part separately so they could feed back in detail about their expert knowledge and specifics of their organisations. A remote methodology was chosen as all stakeholders working in this field had access to the internet, and it was far more convenient and cost-effective to carry this out online. No incentives were provided due to the stakeholders' vested interests in the outcome, they were happy to participate in a professional capacity.

The relatively small sample was chosen to target experts with a breadth of knowledge and be proportionate to the research objectives. As such, their expert perspectives should be seen as indicative of the issues at hand, and a summary of the project findings, rather than representative of all stakeholders in the area.

## **Discussion materials**

A discussion guide was produced by Qa Research in collaboration with South Staffs and Cambridge Water. Once again, these were reviewed by colleagues from the expert SCP and considerations taken on board, which resulted in some revisions.

The discussion guide followed the below structure:

- Section 1: Introduction
- Section 2: About you and your role
- Section 3: About customers supported
- Section 4: About the support provided
- Section 5: Cross-subsidy
- Section 6: Essential Use tariff
- Section 7: Final comments

In addition, a briefing note was sent to stakeholders with key information about the different topics and ideas being tested, so that they could give informed views on the topics. A full version of the final discussion guide can be found in section 2.2.



## **Analysis**

As with the cross-subsidy groups, the team undertook a thematic analysis approach to the data. First, all interview recordings were run through a transcription software, and interviewers listened back to their own transcripts, making notes, followed by an analysis session.

### **1.3 Qualitative: Co-development Workshops**

Low-income and Assure tariff customers were engaged in the study through two co-development workshops, conducted between on the 16<sup>th</sup> and 17<sup>th</sup> August 2023. They took place in person at a local community based venue and lasted 3 hours each. Locations were chosen based on being close proximity to the target audience for these workshops. Co-development is a research method where participants can engage with stakeholders in a moderated dialogue to refine and develop ideas; in this instance, the aim was to improve the Assure scheme in various ways as well as develop the Essential Use tariff which was currently in a draft format.

The workshops had up to 14 participants in each, plus 2 moderators and 2 observers from South Staffs and Cambridge Water. Observers participated in a co-development capacity, offering help with answering questions from respondents, asking follow up questions and working with customers on creating a realistic solution to the co-development questions.

Participants who were not on the Assure tariff were recruited free-find using Qa Research's pool of locally-based recruiters, who met a range of quotas to ensure a demographic mix. Participants who were on the Assure tariff were recruited by telephone from a customer list provided by South Staffs and Cambridge Water.

Participants were offered a £70 cash incentive for taking part as well as a buffet and drinks included. In total, 26 participants attended the workshops.

All co-development sessions were audio recorded to ensure accuracy of write up. Some participants were asked if they would like to stay behind and record a 'vox pop' video answering two questions on camera, which could be used in reporting on the project.

## **Sample**

Each workshop covered either the South Staffs (SSW) or Cambridge (CAM) region. Within each group, there were three types of customer invited:

- Receiving Assure tariff
- Not receiving Assure tariff, but eligible for Assure – household income under £19,050
- Eligible for Essential Use tariff - £19,050-£25,000 household income

These customers were selected because of their first-hand experience of lower household incomes, challenges with paying bills, receiving (or being eligible for) financial support

schemes. They were the target audience of the schemes being tested, and therefore were able to provide informed views on the basis of being recipients or potential recipients.

In addition to qualifying for the workshops, customers were asked a series of questions about their demographic background, to ensure a mix of participants took part that represented the local area. The below tables show a full demographic breakdown of the groups.

	CAM (x14)		
Eligibility	5x Assure	5x Assure eligible	4x Essential Use eligible
Gender	3x female 2x male	4x female 1x male	3x female 1x male
Life stage	3x pre-/younger family 2x older/post-family	1x pre-/younger family 4x older/post-family	1x pre-/younger family 3x older/post-family
Employment	1x employed 2x unemployed 2x retired	3x employed 1x unemployed 1x retired	4x employed
Ethnicity	5x White British	5x White British	1x White British 2x Black British 1x Chinese British
Disability	5x physical health/disability 2x dyslexia, autism, ADHD	2x physical health/disability 1x mental health 2x dyslexia, autism, ADHD	1x physical health/disability
Metered	3x metered 2x unmetered	3x metered 2x unmetered	1x metered 3x unmetered

	SSW (x12)		
Eligibility	3x Assure	4x Assure eligible	5x Essential Use eligible
Gender	1x female 2x male	1x female 3x male	3x female 2x male
Life stage	3x older/post-family	2x pre-/younger family 2x older/post-family	3x pre-/younger family 2x older/post-family
Employment	1x unemployed 1x retired 1x employed	1x employed 3x unemployed	4x employed 1x unemployed
Ethnicity	3x White British	4x White British	4x White British 1x Black British
Disability	1x physical health/disability 3x mental health 1x dyslexia, autism, ADHD	3x physical health/disability 3x mental health 1x dyslexia, autism, ADHD	2x physical health/disability 1x mental health
Metered	1x metered 2x unmetered	1x metered 3x unmetered	1x metered 4x unmetered

### Methodology and sample justification

The creative, collaborative method of a co-development workshop was deemed the most suitable to meet the research objectives due to the research objectives. In particular, customers needed to digest information about potential new tariffs, discuss and deliberate on them, debate how to tweak and improve them, as well as come up with ideas about how to promote support schemes. All of these require a lot of 'back and forth' between customers, South Staffs and Cambridge Water staff, the moderator and stimulus materials; meaning co-development was the standout method to meet these criteria.

A face-to-face methodology was identified as the most appropriate approach here, for a few reasons. First, the relative vulnerability of the participants meant that there was a higher instance of digital disengagement and disabilities that meant a face-to-face group was the only option. Fully accessible venues were chosen to ensure customers could participate regardless of any physical disabilities.

The second justification for the face-to-face method is that the length of the workshops (3 hours) and creative, collaborate format are far more appropriate for a face-to-face setting, as physical activities such as timelines, pictures and worksheets were all part of the running order.

### Discussion materials

A discussion guide, presentation slides and showcard deck was produced by Qa Research in collaboration with South Staffs and Cambridge Water.

The session followed the below structure:

- Section 1: Welcome
- Section 2: Warm up discussion
- Section 3: **Co-development session: Assure (part 1)**
- Section 4: Short comfort break (6.55-7pm)
- Section 5: **Co-development session: Assure (part 2)**
- Section 6: Comfort break (7.55-8.10pm)
- Section 7: **Co-development session: Essential Use**
- Section 8: Closing and vox-pops

The discussion guide, presentation slides and showcards clearly outlined for participants all the information they needed to give informed views on the topics, and were explained by the Qa presenter and South Staffs and Cambridge Water staff, who were also on hand to answer any questions. A full version of the final discussion guide, presentation slides and showcard deck can be found in section 2.3.

### **Analysis**

The qualitative team undertook a thematic analysis approach to the data. The team hosted an extended analysis session where they considered the transcripts, notes and activities from the co-development session. Customer views and themes were discussed, debated and formed into a report narrative.

Please note that the results of qualitative research cannot be projected onto the overall population, due to the sample size. Instead, it gives depth of opinions from customers on lower incomes regarding financial support options and the future of South Staffs and Cambridge Water's affordability schemes.

### **1.4 Quantitative: Surveying**

A multi-method approach was undertaken to ensure that surveying gathered a robust and representative sample of SSC customers as a whole and also of SSW and CAM customers.

The same questionnaire was used for all methods and with all target audiences, with some small amends to the screener questions as required for each approach.

The questionnaire was initially drafted by Qa Research and then refined and updated based on comments from SSC, CCW and the SCP. Additionally, insight from the qualitative depth interviews and household focus groups fed into the development of the survey and the images contained within it. Once the questionnaire was agreed, it was scripted into an online CAWI (Computer Assisted Web Interviewing) version and cognitive testing was carried out, before being fully finalised and the surveying undertaken.

The following sections detail the different methods used for the quantitative research;

### 1.4.1 Cognitive Testing

The questionnaire was tested ahead of launch via 10 cognitive interviews. The purpose of these interviews was to ensure that participants understood all the questions; that they could understand any instructions on how to complete the survey and what they had to do; that the visuals made sense and were informative and unambiguous; and that the explanations of Assure, Assure Assist, matched funding and the new 'Essential Use' tariff were clear and could be understood by the majority. In summary, the cognitive interviews were designed to confirm that the survey could be completed by SSC customers from all backgrounds as a self-completion, online survey. The table below summarises the profile of the 10 participants;

	Cognitive interviews x10
Region	6x South Staffs region 4x Cambridge region
Age	1x under 40 6x 40-69 3x over 70
Social grade	2x B 4x C1 3x C2 1x D
Gender	5x female 5x male
Urban / Rural	5x urban 5x rural
First language	7x English first language 3x English not first language
Metered	5x long-term condition / disability 2x mental health condition 2x cognitive disability e.g. dyslexia, autism, ADHD

Interviews were completed by experienced Qa Research moderators and took place Monday 24<sup>th</sup> to Wednesday 26<sup>th</sup> July 2023. All were carried out via Zoom, with respondents completing the survey via a test link while the moderator discussed their experiences of completing it with them as they went along. Any areas that caused difficulties were discussed in detail to understand why this was the case and how they could be improved. Additionally, some of the content in the survey was examined in detail, regardless of whether the respondent struggled with it or not, to ensure that everyone had understood it as intended.

Key findings from the cognitive interviews along with recommended amends were shared with SSC and revisions made to improve the questionnaire. Details of changes made directly as a result of the cognitive interviews are outlined in Section 3.2.



### 1.4.2 Direct Survey – Online

The main survey method was an online survey, which was used to gather the bulk of survey completions amongst SSC customers in a suitable, cost-effective and timely way. Contacts for this survey were extracted at random by SSC from its customer database and checked to ensure the final profile broadly matched the profile of the customer database, based on key demographics (i.e. age and gender), account information (i.e. meterage, registration on Priority Services Register (PSR), receipt of a social tariff) and geographical indicators (i.e. ACORN and IMD).

Each extracted contact was assigned a URN and a list of these URNs was then sent to Qa. Qa then assigned a unique survey link to each contact and these were returned to SSC so that customers could be issued with an invitation email directly by SSC. The invitation email was designed by Qa Research and agreed by SSC.

Once signed-off, the questionnaire was scripted into a CAWI (Computer Assisted Web Interviewing) format by Qa Research using the Askia software package and fully tested to ensure all routing and text substitutions worked as expected. Then, unique survey links were created and one was assigned to each of the contact URNs.

Email invitations were issued 11<sup>th</sup> August 2023 and the survey was closed on Monday 20<sup>th</sup> August 2023. The survey was hosted by Qa Research, who therefore collected all data directly.

A total of 48,141 email invitations were successfully *Delivered* (i.e. they did not bounce-back) and this generated 1,077 completed surveys which represents a response rate of 2.2%. This total splits out by region as follows;

- SSW - 38,934 *Delivered* email invitations leading to 778 completed surveys (a 2.0% response rate)
- CAM - 9,207 *Delivered* email invitations leading to 299 completed surveys (a 3.2% response rate).

Note, that a prize draw was used to help boost responses rates and this was open to all respondents to the Direct Survey, PSR Survey and Vulnerable/Digitally Disengaged Survey.

The questionnaire took an average of 15 minutes to complete.

### 1.4.3 Panel Survey – Online

As a relatively limited number of CAM contacts were available for this research from the SSC customer database (due in part to their inclusion in other PR24 research projects) it was agreed that a 'top-up' sample of CAM respondents would be gathered via Dynata, a commercial access panel. Additionally, this surveying would be targeted towards younger

CAM bill payers as much as possible as they were likely to be under-represented in the Direct Survey sample.

It was also agreed that this method would be used to undertake a soft launch of the survey with both SSW and CAM customers, before any other methods were implemented.

Email invitations were issued 28<sup>th</sup> July and the survey was closed on Monday 20<sup>th</sup> August 2023 and the survey was hosted by Qa Research.

In total, 100 surveys were completed by CAM customers (as well as 30 by SSW customers as part of the soft launch). As the soft launch confirmed that the survey was working as expected and there was no need to make any amends to it, so data from all 130 of these panel survey completions was retained and included in the final dataset.

#### **1.4.4 Vulnerable/Digitally Disengaged Survey – Face-to-face**

The purpose of this approach was to ensure that vulnerable customers and those who were digitally disengaged (and therefore excluded from the Direct Survey due to its online methodology) were included in the survey.

The survey was converted into a CAPI (Computer Assisted Personal Interviewing) version so it could be completed on a laptop by a face-to-face interviewer. Small changes were made to the survey to reflect the interviewer administered approach (e.g. READ OUT instructions were added) and some questions either moved forward or added to act as screeners for respondent recruitment.

The survey targeted 100 interviews with minimum quotas set as follows;

- Minimum 66% to be **Digitally Disengaged** classified based on survey response of;
  - *'Never' OR 'Rarely (few times in the year)' use the Internet*
- Minimum of 32% **Aged 75+ and living alone** classified based on survey response of;
  - *'75 and over' AND '1' person in household*
- Minimum of 32% **Long term health condition/disability** classified based on survey response of;
  - *'Yes, someone has a physical condition' AND/OR 'Yes, someone has a mental condition'*
- Minimum of 32% **Very low income** classified based on survey response of a household income of;
  - *'Up to £366 per week OR 'Under £19,050' per year*

All interviewing was completed on-street with potential respondents approached by the Qa Research interviewer team and invited to take part in the survey. If interested, they were then asked a number of screener questions to ensure they met the target sample specification before taking part.

In total, 99 surveys were completed (50 with CAM customers and 49 with SSW customers). The following areas were visited via interviewer shifts:

- Tamworth - South Staffs Water
- Loaves and Fishes foodbank at provision house in Dudley - South Staffs Water
- The Brasshouse Community Centre at Smethwick - South Staffs Water
- Cannock - South Staffs Water
- Rugeley - South Staffs Water
- West Bromwich - South Staffs Water (2 x interviewer shifts)
- Lichfield - South Staffs Water
- St Ives - Cambridge Water (3 x interviewer shifts)
- Cherry Hinton - Cambridge Water (2 x interviewer shifts)
- Chesterton - Cambridge Water (3 x interviewer shifts).

#### **1.4.5 PSR Survey - Phone**

In order to ensure that customers registered on the Priority Services Register (PSR) with '*water use dependent conditions*' were sufficiently well represented in the surveying, these customers were contacted directly and invited to take part in the survey by phone. Contact details were extracted by SSC from its customer database and provided to Qa Research.

A version of the survey was created in CATI (Computer Assisted Telephone interviewing) so that it could be delivered over the phone by an interviewer. All surveys were completed by Qa Research's in-house contact centre based in York.

A total of 23 surveys (19 with SSW customers and 4 with CAM customers) were completed between 3<sup>rd</sup> August and 11<sup>th</sup> August 2023.

#### **1.4.6 H2Online Survey - Online**

*H2Online* is a pre-recruited community of customers that is recruited and managed by SSC and is periodically invited to give feedback to inform the company's decision making.

Following a similar process to the Direct Survey outlined above, SSC issued email invitations to community members and a total of 31 completed the survey (10 CAM customers and 21 SSW customers).

## 1.5 Quantitative: Data Analysis

Data from all survey completions were combined into a single dataset and quality checking was undertaken. For the Panel Survey this was carried out to identify and remove speeders or other records of insufficient quality (none actually needed to be removed) and for the face-to-face interview data from the Vulnerable/Digitally Disengaged Survey verification took place to ensure the survey had been completed as expected by interviewers. Note that a minimum survey length of 8 minutes was set on all panel completions to remove speeders.

Coding was then carried out on all open responses to ensure that quantitative analysis could be undertaken. Data tables were then produced and within these tables key sub-groups were identified and added as tables and/or cross-breaks. Finally, weighting was applied (see Section 3.3) before the data was ready for reporting.

Outlined below are details of how key sub-groups were calculated for inclusion in the data tables;

**Financial Vulnerability** – a respondent is deemed as having a Financial Vulnerability if they meet the criteria for at least one of the primary indicators, or if they meet the criteria for at least two of the secondary indicators shown below.

<b>Indicator</b>	<b>Primary</b>	<b>Secondary</b>
Response to Q5: <i>Which of the following best describes how affordable you find your water and sewerage bill and other household bills?</i>	<ul style="list-style-type: none"> <li>I am rarely, or never, able to pay my water bill on time</li> <li>I often find it difficult to pay my water bill on time</li> </ul>	
Response to Q34: <i>Overall, how well would you say you are currently managing financially?</i>		<ul style="list-style-type: none"> <li>Finding it very difficult</li> </ul>
Response to Q33: <i>In the last 12 months, have you or anyone in your household experienced any of the following?</i>		<ul style="list-style-type: none"> <li>Severe financial hardship</li> <li>Unemployment</li> </ul>
Response to D3 (and D4): <i>Which one of the following best describes the occupation of the main income earner in your household?</i>		<ul style="list-style-type: none"> <li>Unemployed or not working due to long-term sickness</li> <li>Student</li> <li>Full-time carer of other household member</li> <li>Retired and state pension only</li> </ul>
Response to D11: <i>Which of the following income bands does your household fall into?</i>		<ul style="list-style-type: none"> <li>Per year: Under £19,050</li> <li>Per week: Up to £366</li> </ul>
Social tariff recipient	<ul style="list-style-type: none"> <li>Marked as on a social tariff in SSC database</li> </ul>	<ul style="list-style-type: none"> <li>Self-report as being on a social tariff in response to a survey question (Q19a)</li> </ul>
		<ul style="list-style-type: none"> <li>Likely to be eligible now</li> </ul>

Response to Q20: <i>Thinking specifically about Assure and not Assure Assist, do you think you may be eligible for the Assure tariff now or in the near future?</i>		
IMD – Income Deprivation		<ul style="list-style-type: none"> <li>• Lowest 20%</li> </ul>

**Social Vulnerability** – a respondent is deemed as having a Social Vulnerability if they meet the criteria for at least one of the primary indicators, or if they meet the criteria for at least two of the secondary indicators shown below.

<b>Indicator</b>	<b>Primary</b>	<b>Secondary</b>
Response to Q33: <i>In the last 12 months, have you or anyone in your household experienced any of the following?</i>	<ul style="list-style-type: none"> <li>• Serious illness</li> <li>• Disability (where you are registered disabled)</li> <li>• Mental health condition</li> </ul>	<ul style="list-style-type: none"> <li>• Something else which has affected your well-being</li> </ul>
Response to D10: <i>Does your household currently receive any of the following benefits?</i>	<ul style="list-style-type: none"> <li>• Incapacity benefit</li> <li>• Disability Living Allowance</li> <li>• Personal Independence Payments (PIP)</li> </ul>	
Response to S8: <i>Is anyone in your household registered disabled, or have a long term health condition that impacts on their everyday lives - including both physical and mental conditions?</i>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>	
Priority service register	<ul style="list-style-type: none"> <li>• Marked as on PSR in SSC database</li> </ul>	<ul style="list-style-type: none"> <li>• Self-report as on PSR in response to survey question.</li> </ul>

**Vulnerability** – this includes anyone defined in the *Financial Vulnerability* or *Social Vulnerability* categories above AND anyone who isn't but meets the criteria for at least one of the secondary indicators of *Financial Vulnerability* and at least one of the secondary indicators for *Social Vulnerability*.



## 2. Qualitative Research: Supporting materials

### 2.1 Household Focus Groups

#### 2.1.1 Discussion Guide

##### Section 1: Introduction – 10mins

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Welcome & thanks

Who I am and Qa

##### **Explain what group focus groups are:**

- Confidential
- No right or wrong answers – just want your honest feedback
- Please do not talk over each other—but feel free to make comments or opinions in response to other people's points
- Video and audio recording—any objections?
- Research is to help South Staffs and Cambridge Water to understand how customers view the company, how affordable you consider water bills to be, what you think of the support South Staffs and Cambridge Water offers to customers who are struggling to pay, and how this should be funded in the future. The conversations we are having will be very helpful for South Staffs Water / Cambridge Water in devising their support over the next 5 years.
- The group will last around 90 minutes.
- Qa follows the MRS Code of Conduct which means you have the right to withdraw from the research at any time, and you don't have to answer any question if you don't want to.

##### **Get the group to introduce themselves:**

- Name
- Where do you live?
- Who do you live with?
- What do you do? Working / at home

##### **What sort of property do you live in?**

- House, flat, bungalow?
- Rent or owned?
- Metered or unmetered water supply? Don't know?

## **Section 2: Relationship with South Staffs / Cambridge Water (5 min)**

---

**What words or images spring to mind when I say South Staffs / Cambridge Water?**

- Positive or negative?
- Explore reasons why
- Any interactions in recent years? What / how was this experience? Why was this?

**Just to be clear, South Staffs / Cambridge Water only provide CLEAN WATER services in your area, which accounts for around 46% (SSW) / 40% (CW) of your water bill – the remainder goes to Severn Trent Water / Anglian Water for your sewerage/wastewater services. In this focus group we want to only concentrate on the South Staffs / Cambridge part of your bill.**

- Does that make sense? Any clarification needed?
- Were you aware of this or is it new info?

## **Section 3: Water bill – value for money & affordability (10 min)**

---

**Do you know how much your current total water bill is?**

- If not why not?
- Do you know the amount you pay for your other household bills? Is water different? Why?

**Do you feel your clean water bill is good value for money? (If needed, stress that South Staffs / Cambridge only provide clean water)**

- Why / why not?

**How do your clean water bills compare with your other household bills?**

- Is your water bill one of your bills you worry about?
- How affordable is it compared with your other household bills (e.g. gas/electric/internet/housing/council tax)?

**How has the rise in the cost of living affected your household, if at all?**

- Changed shopping habits
- Switched providers
- Changed usage to save money – energy, water etc
- Cancelled subscriptions
- Stopped treats / holidays / luxuries
- Stress / worry / anxiety

## How do you feel about your future finances over the next few years?

- Positive / negative?
- Explore reasons why

## Section 4: Cross-subsidy (10 min)

---

We are going to come back to water bills and services a little later.

For the next section we're going to focus on the subject of cross-subsidy when paying for services.

### Who would like to have a go and say what they think 'cross-subsidy' means?

- Don't worry it is not a test!
- Does anyone have a different description?

For the purpose of this session we'll define cross-subsidy as: ***'Paying for things on your household bills that may not always benefit you directly, but will support particular households'***

- Is this something you are aware of?
- How do you feel about this notion? Supportive or against it? Why?

### SHOWCARD 1: TYPES OF CROSS SUBSIDY [SHARE SCREEN]

**I am now going to show you a variety of household bills / things you might buy that include a cross-subsidy element.**

- Postage stamp – fixed price whether sending locally or long distance in UK
- Home insurance – % of all bills contribute to protecting homes at risk of flooding
- 'All you can eat' buffet – pay fixed price regardless of how much you eat

### Had you heard of these?

- Any you were unaware of?
- How do you feel about any of these?

**Thinking about the water scheme in particular, how happy would you be to contribute to this sort of thing (in principle)?**

- Just a quick reaction – supportive or unsupportive?

## Section 5: Understanding Assure & levels of current support – 15 min

---

### SHOWCARD 2: WATER INDUSTRY SOCIAL TARIFFS [SHARE SCREEN]

Talk through:

- All of the regulated water companies in England and Wales operate 'social tariffs' to help customers in genuine financial difficulty

- Offer a bill discount to customers who are struggling to pay
- All customers pay a small amount towards funding the scheme
- Aim is to reduce 'water poverty' and make bills affordable for those in need
- South Staffs Water's / Cambridge Water's scheme is called 'Assure'.

### **SHOWCARD 3a and 3b: SSC ASSURE TARIFF [SHARE SCREEN]**

Talk through:

- Yearly household income of less than £19,050 qualify
- If you have children, you get an extra allowance of £1,500 per dependent child
- Scheme offers 60% discount in first year and 40% discount in second year. At the end of this period the household is assessed again and may continue to be on Assure and receive a 40% discount until then are assessed again
- 'Assure Assist' exists for customers who have no income at all – 8 weeks at 100% discount before dropping down to 60% for 10 months and then 40% for a year
- All household customers currently contribute £5 each year (42p per month) through their water bill to fund Assure
- Currently, an annual contribution of £5 (42p per month) means that **43,800** (SS) / **3,400** (CAM) customers in your region being on Assure.

**First, does anyone have any questions about Assure, how it's funded or what it is? Does it make sense**

**What is your initial reaction to the Assure scheme?**

- Was anyone aware of the Assure tariff before tonight?
- Views on the criteria to be eligible to receive it?
- Views on the level of discount? What about Assure Assist?
- Views on length of time on the scheme (2 years) – but you can then re-apply
- Views on the number of customers being helped?
- Views on amount customers are paying to fund the Assure Tariff?

**Now you know that you're already contributing, and by how much, does this change how supportive or unsupportive you are about contributing?**

- Surprised at already paying?
- Annoyed or angry?
- Level of contribution, more or less than you expected?
- Happy with current contribution?
- Any thoughts on who should pay for schemes like Assure e.g. customers, water company, general taxation?

## **Section 6: Level of support for paying more for Assure – 15 min**

---

### **SHOWCARD 4: SSC AMBITION FOR ASSURE [SHARE SCREEN]**

Talk through:

- Estimated 16% (SSW) / 7% (CAM) or around 1 in 7 households (SSW) / 1 in 14 (CW) are living in income deprived households who are currently or may struggle to pay their water bills
- The company want to support more customers who are struggling to pay, as the company estimates that only around half of the customers who should be receiving support through Assure are – *moderator remind of figures as needed who are currently on Assure* - **43,800** (SS) / **3,400** (CAM)
- **But in order to be able to do this they would need to increase household customers' bills to cover any increase in the number of households on this Assure tariff**
- They are consulting with customers now to assess what customers think about what the contribution should be from next year through to 2030.

### **How supportive would you be in principle for South Staffs / Cambridge Water to:**

- Increase the number of Assure tariff recipients?
- Increase all customer bills to help pay for the increase in Assure recipients?
- Why do you say this?

### **SHOWCARD 5: BILL IMPACTS [SHARE SCREEN]**

Before we look at the detail on increasing the bill to increase the funding for Assure, there are two important points to be aware of:

- 1) The next planning period for water companies cover 2025-2030. Ahead of 2025, all customers' water bills will be reviewed to reflect the cost to water companies of delivering a range of service improvements.
  - The company currently offers 4<sup>th</sup> lowest (SSW) / 3<sup>rd</sup> lowest (CAM) clean water bill of all companies in England and Wales.
  - To deliver the improvements needed the typical household clean water bill will increase by about 24%
  - **This means the average bill would rise from £174 (SSW) / £167 (CAM) in 2023/34 to £216 (SSW) / £207 (CAM) over the 2025 - 2030 period.** This includes the impact of inflation: SSW is £26 / CAM is £24
  - There will also be rises to fund investments for wastewater/services.
  - Service improvements include ... build/expand reservoirs/transfers, reduce leakage, improve treatment works, reduce carbon emissions, restore water environments, improve customer service



**2) Because customer bills will be higher going forward, the current pot of money for Assure won't be able to stretch as far.** (If needed - For example, a 60% discount on the current average household clean water bill is £83, but between 2025 and 2030 the figure is £113. So fewer people can get that 60% discount if the pot of money stays the same)

- This means that the £5 (42p pcm) contribution would only raise enough money to support around 30,700 (SSW) / 2,300 (CW) customers.
- The contribution would need to rise from £5 to £7 a year (42p pcm to 58p pcm) for each customer in order to support a similar number of households as it does this year.
- Does anyone have any questions?
- Check understanding before showing showcard 6

### **SHOWCARD 6: ANNUAL CONTRIBUTION POLL ON ZOOM [SHARE SCREEN]**

Talk through:

- Future yearly contributions and number of customers who could be helped

### **VIEW POLL**

You'll see a poll come up on screen, I'd like you to select the level of contribution you'd be happy to pay per year to contribute to the social tariff

- Look at most popular, – why did you choose this level?
- Explore reasons for choosing level of contribution
- Does seeing a monthly breakdown make any difference / have any impact?
- What if there was a 50p option – such as an additional £3.50 more?
- Would you consider a higher amount than shown? If so, how much would you be prepared to pay?
- *MODERATOR NOTE AMOUNTS FOR LATER COMPARISON*

## **Section 7: Discount level vs number of customers – 5 mins**

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Another way that South Staffs / Cambridge Water could support more customers is to change the level of bill discount that customers receive.

This would involve reducing the level of discount provided through Assure, so that more people could be helped from the same pot of money.

### **SHOWCARD 7: DISCOUNT LEVEL VS NUMBER OF CUSTOMERS [SHARE SCREEN]**

Talk through – remind this is just an example of what could happen:

- Option A – Assure scheme stays as it is
- Option B – Reduced the discount rate for households on Assure, but this means more households can receive support as the funding can be spread wider

### Which option do you prefer?

- Explore why?
- Positives and concerns around option A?
  - Will it help all who need to be helped?
- Positives and concerns around option B?
  - Will a lower level of discount make a big enough impact for those on Assure?
- On balance, which is more appealing?

## Section 8: Essential Use tariff – 10 min

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Thanks for your views on Assure so far. We're now going to talk about a new idea that South Staffs / Cambridge Water is looking to trial next year, to help customers whose household income is too high to get on Assure, but are still likely to be struggling to pay bills. We need your help ahead of the trial.

### SHOWCARD 8: ESSENTIAL USE TARIFF [SHARE SCREEN]

Talk through:

- 'Essential Use' tariff provides a discount on some of the water customers use at home for those who qualify
- To be eligible, must have a household income between £19,050 and £25,000 per year and be on a water meter
- Explain the tariff:
  - If a household qualifies for this new tariff, then all the water each person uses for "essential use" is charged at the discounted Assure rate.
  - In the trial, essential is planned to be defined as 75 litres of water per person used per day. That's the same as 7 buckets of water for each person a day, or around half a bath tub. For people who live by themselves a higher essential use figure will be used.
  - After the essential use limit is reached the remaining water used is charged at the normal rate, with no discount applied.
  - *Moderator prompts as needed for questions: please remember if you go over your essential use level you aren't paying more you are just paying the amount you would have done before. It is not a penalty.*

### SHOWCARD 8a: ESSENTIAL USE TARIFF EXAMPLE [SHARE SCREEN]

Talk through:

- Normal metered household bill based on family of four
- 1<sup>st</sup> bar – normal usage, not on a scheme
- 2<sup>nd</sup> bar – normal usage, essential use tariff
- 3<sup>rd</sup> bar – household only uses water up to the essential use limit, when on the essential use tariff

- 4<sup>th</sup> bar – for comparison, what the bill would be if household was on the Assure discounted tariff and normal usage.

**What do you think of this idea?**

- Does it make sense?
- Anything need more explanation?
- What are the main positives?
- What are the main areas of concern?
- Any other potential issues or implications?
- Do you think the level of water use set for “Essential use” per person is fair?
- Do you know anyone who would qualify? How do you think they would feel about it?

**Thinking about the different elements of the ‘Essential Use’ tariff, to what extent do you support the way it’s structured? Would you improve it in any way?**

- Views on eligibility criteria / who it is aimed at?
  - £19-25K per year
  - Have to have a water meter?
  - Why?
  - What improvements would you make to this?
- Views on structure of the discount?
  - Whilst the charge for water used is discounted, what about the standing charge for being on a water meter – should this be half price, full price?
  - Why?
  - Improvements? Should there be different discount levels for this tariff?
- Views on levels of discount given for this tariff?
  - Standing charge, half price essential use, full price discretionary use?
  - Why?
  - Improvements?

**Overall, to what extent do you support the ‘Essential Use’ tariff trial going ahead?**

- Moderator to ask if fully support, in the middle or totally against.
- Why / why not?

**How do you think the ‘Essential Use’ tariff should be funded?**

- By the company/shareholders or customers bills, or another way?
- Why?

**It is still at pilot stage, but the plan for the future is for ‘Essential Use’ tariff funding to come out of the same pot that Assure comes out of – does this change your views?**

- More or less supportive of 'Essential Use' tariff? Why / why not?
- Which is higher priority in your opinion? Why / why not?
- Would the pot need increasing, or the existing pot split?

## **Section 8: Shareholder match-funding – 10 min**

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### **Who has heard of the term 'match-funding'?**

- What do you think it means?
- Who can give me an example of a 'match-funded' scheme?

### **Who has been involved in any charity fundraising in the past?**

- An example is where a company or employer will offer to match any money raised as part of a fundraising event
- E.g. you raise £1000, company matches £1000 = £2000 total
- Do any other examples come to mind?

### **What do you think about these types of match-funded schemes?**

- Positive or negative views?
- Why?

### **Coming back to the Assure Tariff and helping people who struggle to pay their water bills....**

- To what extent would you be happy to contribute even more than what you said earlier if the water company shareholders were to match this additional amount beyond what you have already stated. This would mean they return some of dividends they take from customers' bills to help fund Assure (currently between 2-5% of bills each year between 2020 to 2025 goes to shareholders)?

## **SHOWCARD 9 CAMBRIDGE ONLY: CONTRIBUTING TO SOUTH STAFFS**

### **Before we finish, to what extent were you aware that Cambridge Water was merged in to South Staffs Water in 2014?**

Since this happened the money from all customers' bills across both supply regions goes into funding services and support across both regions

The same is true for Assure, where the contribution from Cambridge Water customers goes to supporting customers across both regions.

At this time there are up to 9,400 customers in the Cambridge Water region on Assure.

Important to note that, over time, as more Cambridge Water customers apply for Assure the contribution from Cambridge customers goes to supporting them. For example, if there was a large jump in the number of customers in Cambridge who needed the Assure tariff and less in South Staffs, then the contribution from South Staffs customers would go more towards supporting those Cambridge customers in need.

For interest, the proportion of households that are deprived in South Staffs Water region is 16%, the figure you saw for the Cambridge Water region is 7%.

- How do you feel about this?
- To what extent does it impact the contribution level you put forward earlier?
- Any reason for more / less?
- Why the change / no change?

### **SHOWCARD 9(SSW)/10(CAM): SHAREHOLDER MATCH FUNDING [SHARE SCREEN]**

Talk through:

- Example, you may have said you would contribute £5 to fund Assure.
- Would you consider contributing £6 if the water company shareholders were to match that additional £1?
- This would make the total additional contribution £7 (£6 from you and £1 from the water company).
- Why / why not?

### **What do you think of this idea?**

- Does it make sense?
- Anything need more explanation?
- What are the main positives?
- What are the main negatives?
- Any potential issues or implications?

### **Would having a match-funding element to the Assure tariff make you more supportive of paying a bit extra for the scheme?**

- Yes.
- No
- If no, why not?
- If yes, how much extra would you be willing to contribute beyond what you have already stated?

MODERATOR NOTE DOWN ANY ADDITIONAL CONTRIBUTION LEVELS & ASK WHY

### **Section 9: Final comments & Vox-pops – 5 min**

---

- Thank you for your time this evening
- Does anyone have any final comments?
- Would one or two of you please stay back to record a short video 'vox-pop', where you answer a couple of questions on camera
- *If no one comes forward – would anyone be able to send us a self-recorded video?*



### **Gain consent for being used in SSC report:**

- The footage would be used as part of our reporting outcomes for South Staffs/Cambridge Water team
- Footage **will not** be used in the public domain, social media or websites
- Are you happy to take part on this basis

### **Vox pops questions:**

- To what extent do you support contributing more towards the Assure tariff and why?
- To what extent do you support contributing more to help fund the Essential Use tariff and why?
- If Shareholders match funding, to what extent would that change your contribution and why?

*Moderator to mention that a short satisfaction survey will be sent by e-mail for completion as important to understand what went well and what could be improved in the future. Plus remind about incentive payment.*

### **Thank & close**

## **2.1.2 Stimulus Material Presentation**

Note, that separate sets of stimulus were produced for use with SSW and CAM customers which only showed figures from their region. For brevity, only one of these sets (CAM) has been included in the section below.



### Qualitative Research Showcards

## Contents

- 1) Types of cross subsidy
- 2) Water industry social tariffs
- 3) a. CW Assure Tariff b. Current contribution level
- 4) CW's ambition to help more customers
- 5) ZOOM POLL: additional annual contribution
- 6) Level of discount vs number of people
- 7) Essential Use Tariff
- 8) Shareholder contribution



## SHOWCARD 1: Types of Cross Subsidy

- **Postage stamp** – fixed price whether sending letter locally or long distance in UK
- **Home insurance** – % of all bills contribute to protecting homes at risk of flooding
- **'All you can eat' buffet** – everyone pays fixed price regardless of how much you eat



## SHOWCARD 2: Water Industry Social Tariffs

- All water companies operate 'social tariffs' to help customers in **financial difficulty**
- Offer a **bill discount** to customers who are struggling to pay
- **All customers pay a small amount** towards funding the scheme
- Aim is to **reduce 'water poverty'** and make bills affordable for those in need
- Cambridge Water's scheme is called '**Assure**'



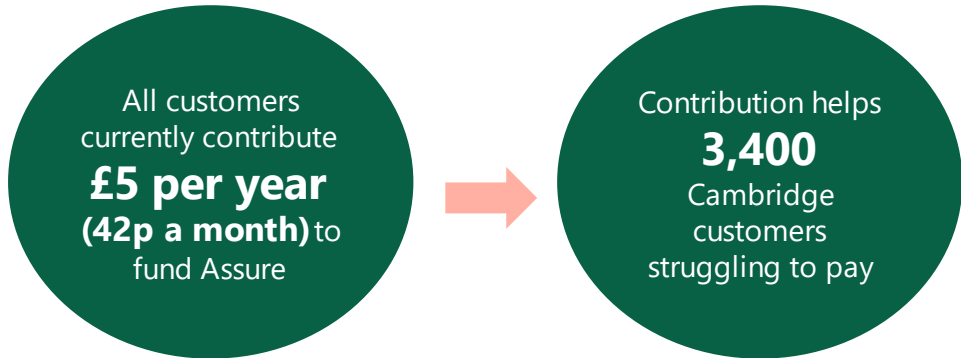
## SHOWCARD 3a: Cambridge Water's 'Assure' Tariff

Additional	Total
<b>WHAT IS THIS TARIFF?</b>	Standard discount tariff if you are struggling to pay your water bill
<b>DO I NEED TO BE ON A WATER METER?</b>	No
<b>DO I QUALIFY FOR SUPPORT?</b>	Your total household income must be less than <b>£19,050 a year</b> (excluding any benefits)  (If you have dependent children at address add £1,500 per child to your income)  OR Receive Pension Credit Guarantee Element
<b>DETAILED ELIGIBILITY</b>	Income doesn't include: <ul style="list-style-type: none"> <li>• Disability benefits (e.g. DLA, PIP)</li> <li>• Carer's allowance</li> <li>• Housing or Council Tax benefit</li> </ul>
<b>WHAT DO YOU RECEIVE?</b>	Discounted 2-year tariff  <b>Year 1 is 60% discount</b> <b>Year 2 is 40% discount</b>

### 'Assure Assist'

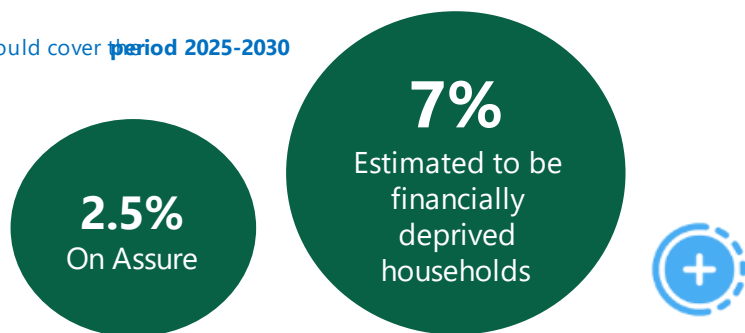
Exists for customers who have **no income at all**  
Offered for 8 weeks at a **100% discount** before dropping down to 60%

### SHOWCARD 3b: How the Assure Tariff is Funded

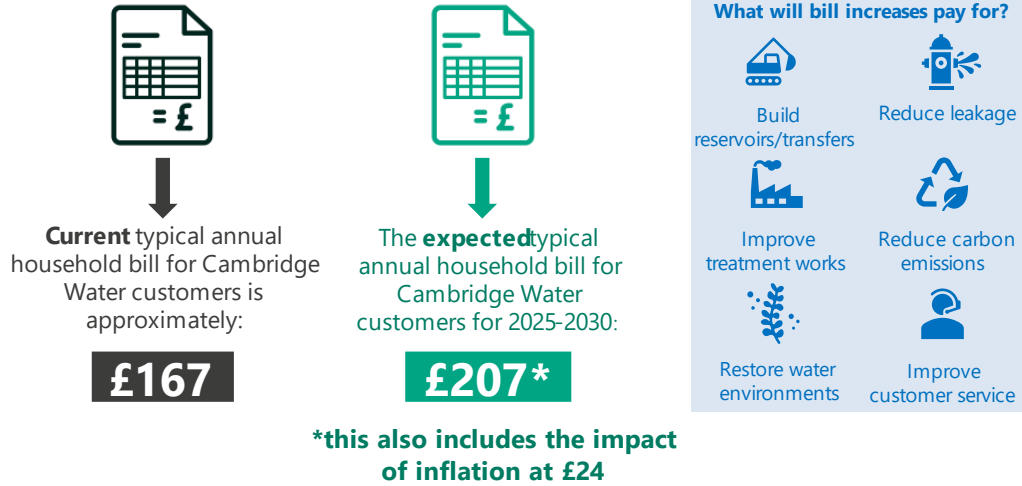


### SHOWCARD 4: Water company's ambition for Assure

- It's estimated that **7% of households** are financially deprived in this region
- CW want to **support more customers** who could be eligible for Assure & struggling to pay bills
- Customer **bills would need to rise** to cover any increase in the number of people receiving Assure
- Any additional contribution would cover **the period 2025-2030**



## SHOWCARD 5: Bill impacts



## SHOWCARD 6: Additional annual amounts & how many helped from 2025

**Reminder:** the current annual £5 contribution would only raise enough money for around 2,300 Cambridge customers from 2025

Additional contribution above £5 per household	Total annual contribution per household	Monthly Contribution per household	Number of Cambridge customers helped
£0	£5	42p	2,300
£1	£6	50p	2,800
£2	£7	58p	3,200
£3	£8	66p	3,700
£4	£9	75p	4,100
£5	£10	83p	4,600
£6	£11	91p	5,000
£7	£12	£1	5,500
£8	£13	£1.08	6,000
£9	£14	£1.16	6,400
£10	£15	£1.25	6,900

← Keep the same amount of customers on Assure

← Support all customers who would be eligible

## SHOWCARD 7: Discount level vs number of customers

### Option A

Change to Assure: None

Year 1 discount: 60%

Year 2 discount: 40%

Customers helped with a £7 contribution: 3,200

### Option B

Change to Assure: Yes

Year 1 discount: 40%

Year 2 discount: 30%

Customers helped with a £7 contribution: 4,600



## Showcard 8: areas Cambridge Water and South Staffs Water serve

### South Staff Water

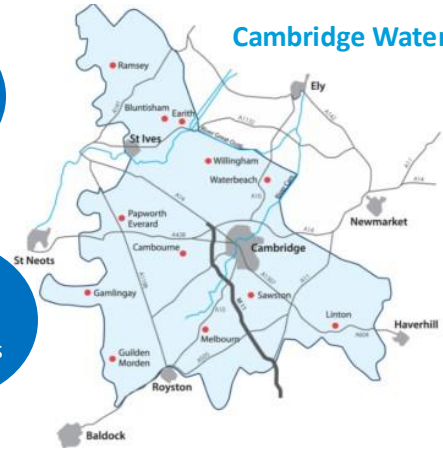


Contribution  
**£5 per year**  
from Cambridge  
customers

Supports  
**6,000**  
customers

Supports  
**3,400**  
customers

### Cambridge Water



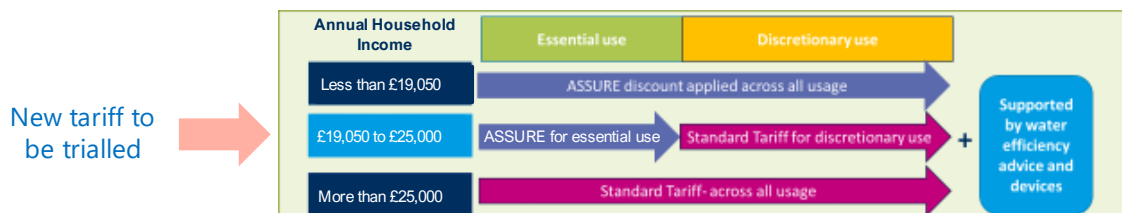
Serves over 1.3m people  
living in around 556,000 homes

Serves almost 360,000 people  
living in around 140,000 homes



## Time to repeat the poll on contribution preferences

### SHOWCARD 9: Essential Use Tariff



#### Who?

- Metered customers only – customers can switch onto a meter if they don't have one
- Income too high for Assure, but likely still struggling to pay their bills
- Household income between £19,050 and £25,000
- 'Income' doesn't include Disability benefits, Carer's allowance, Housing / Council Tax benefit

#### How?

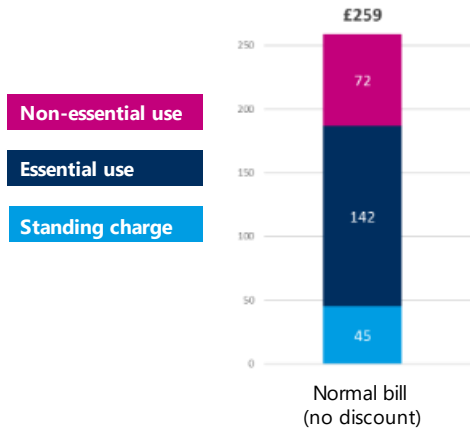
- Assure discount applied, but ONLY on essential water use
- 'Essential use' is worked out based on number of people in a household
- Anything over the essential water level is charged at normal rate



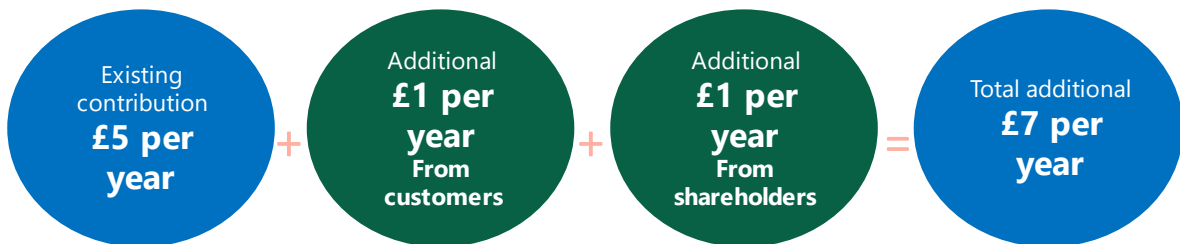


## SHOWCARD 9a: Essential Use Tariff example

Typical metered household bill-based on family of four



## SHOWCARD 10: Shareholder contribution



## 2.2 Stakeholder Depth Interviews

### 2.2.1 Discussion Guide

Interviewer: Participant: Organisation: Date: Time: Phone Number (if telephone interview):
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#### Section 1: Intro

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My name is XXXX and I work for Qa Research, an independent research organisation. Thank you for agreeing to participate in our research about affordability issues on behalf of South Staffs and Cambridge Water. We're looking for honest feedback on the types of affordability challenges customers are facing at the moment, and your views on the support available from South Staffs and Cambridge Water – both now and in the future.

The conversations we are having will be very helpful for South Staffs and Cambridge Water in devising their financial support over the next 5 years.

The interview will take up to 45 minutes depending on how much you have to say. I would like to record our discussion with your permission so I can listen back to it later. Would that be okay? Qa follows the MRS Code of Conduct. If we decide to use any quotes, you will stay anonymous.

#### Section 2: About you and your role

---

- First, can you tell me about your role and organisation?
  - How would you describe the policy objectives of your organisation/team?
  - In what ways do you interact with customers facing lived experience of affordability issues?
  - How long working in this role, any other background in affordability issues?
  - In what ways, if any, do you link in with South Staffs and Cambridge Water in your work – or other water companies or other utility suppliers?
- *NOTE TO MODERATOR: throughout interview, query whether views are a result of lived experience they see from customers or reflect policy position of organisation*

### Section 3: About customers

---

- What **types of people** / customer groups do you think are **struggling the most** with general affordability at the moment i.e. cost of living pressures? (Probe demographics, background, mindset, priorities etc.)
- Can you tell me about some of your recent customers? i.e. what customer groups are **accessing your services** for advice or support?
  - How have your customer groups and the type of help they need changed over time?
  - How has the impact of the pandemic, and more recently the increase in cost-of-living, impacted on who accesses your support and the type of help they need?
- Any affordability issues you feel are unique or different in the local/regional area South Staffs and Cambridge Water covers?
- What are the current **affordability challenges** you see on a regular basis?
  - What bills / outgoings are people prioritising and struggling to pay the most?
  - To what extent are people changing their behaviours or consumption?
  - How has this changed over time?
- What are the **reasons why people are currently struggling** with affordability of bills in general?
  - How have these reasons changed over time? Persistent vs new issues?
  - Are these affecting particular types of people more / less? How far do life stage factors such as childcare contribute?
  - To what extent does the water bill contribute to the current affordability issues?

### Section 4: About the support

---

- Can you tell me about the ways in which you directly support people facing affordability issues?
- Can you tell me about the ways in which you signpost people to other help when facing affordability issues?
  - Do you signpost people to help with their water bill or not? Why?

- What are the **main barriers** to people seeking and getting help with affordability?
  - Awareness, easy process, stigma, culture?
  - Language and communication?
  - Digital access and skills?
  
- South Staffs and Cambridge Water offer a range of support with affordability – including their Assure tariff (two year discount scheme for low-income customers – 60% in year 1 and 40% in year 2), Assure Assist (100% discount for 8 weeks for customers who have no income), Short term payment plans / breaks, plus the national schemes like WaterSure.
  
- They can also fit a water meter for free, which may save people money if they are unmetered and have more bedrooms in their home than occupants. They also offer the Get Water Fit online service to help people reduce their usage and order free water saving devices.
  - From your point of view, how **comprehensive and adequate** is the help available from South Staffs and Cambridge Water? How could it be improved?
  - Are there any **gaps in the support** available? If so, what?
  - How does it compare to other organisations, companies, utilities etc?
  - How can South Staffs and Cambridge Water better promote the support they have available?

## **Section 5: About cross-subsidy**

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- I'd like to talk more about South Staffs and Cambridge Water's future plans for their Assure scheme:
  - If needed: Assure is funded through cross-subsidy, currently £5 of customers' annual bill goes into a pot that funds Assure
  - Estimated 14% who are struggling to pay – and currently around 7% are on the scheme
  - South Staffs and Cambridge Water want to support more customers who are struggling to pay
  - But in order to be able to do this they would need to increase customers' bills to cover any increase in the number of people on this Assure tariff.
  
- What are your initial thoughts on this? Do you support water companies continuing to offer social tariffs (like Assure and Assure Assist) for households that are struggling to pay their water bills? What could be learnt from other sectors or is water ahead?

- Is it likely to have a **positive or a negative impact**? On the people you support vs other customers? Why?
- Currently, the contribution level is £5 per year from each household - South Staffs and Cambridge Water are looking to increase this level by conducting research with the customers to say if they would support this.
  - For the people you support who would just miss out on qualifying for Assure (household income over £19,000), what impact would it have on them if their water bills went up to allow more people to be supported by Assure and Assure Assist?
  - Do you think the people you support would be in favour of this?
- South Staffs and Cambridge Water are also considering shareholder matched funding, e.g. customer puts in £1 extra and is voluntarily matched by £1 from shareholders. Does this change your view at all?
  - More / less supportive or the same?
- How would you like to see water company social tariffs evolve in the future? Specifically for the company's Assure tariff:
  - How they are funded?
  - How support is best targeted?
  - What's the best way to promote it to reach the circa 50% of households who should be receiving support, who currently aren't
  - What the discount level should be for Assure – e.g. at the moment its 60% in year 1, 40% in year 2 – should they look to decrease the support level to allow more customers to be on Assure, or keep as is, or increase it and support fewer customers, but with a higher discount?
  - Any other suggestions on how they would take the Assure tariff forward to ensure support is targeted and appropriate for those households who need it most?

## **Section 6: About Essential Use tariff**

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- South Staffs and Cambridge Water are considering a new idea that would help customers whose household income is too high for Assure, but are still struggling to pay their water bill. They plan to pilot it next year with customers and are looking for ideas and views to help ensure the trial is a success:
  - 'Essential Use' tariff provides a discount on some of the water customers use
  - To be eligible, must have income between £19-25K and be on a meter
  - Explain tariff

- What do you think of this idea?
  - Does it make sense?
  - What are the main positives?
  - What are the main negatives?
  - Who would it help?
  - Who wouldn't it help?
  - Any potential issues or implications?
  - How should they best promote this tariff?
  
- Would you improve the idea in any way? How?
  
- Overall, do you think the 'Essential Use' tariff is worth trialling?
  
- The current plan is for 'Essential Use' tariff funding to come out of the same pot of funding that the existing Assure scheme is funded from:
  - Does this change your views?
  - Is 'Essential Use' tariff worth pursuing?
  - Knock on effects on Assure customers?
  - Would the pot need increasing, or the existing pot split?
  - How do you think the 'Essential Use' tariff should be funded?

## **Section 7: Final comments**

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- When creating their next business plan for 2025 - 30, what is the one thing that South Staffs and Cambridge Water needs to do to ensure water bills don't cause or worsen hardship for customers?
  
- That's it for my questions, is there anything else you'd like to mention before we finish?
  
- **Thanks again for your time today.**

## 2.3 Co-development Workshops

### 2.3.1 Discussion Guide

#### Respondent Profile:

Mix of South Staffs / Cambridge Water customers:

- Assure customers x5
- Eligible for Assure x5
- Eligible for Essential Use tariff x4

#### Session plan:

- Buffet on arrival
- **5 mins** Welcome
- **20 mins** Warm up
- **80 mins** Co-development session: Assure (short comfort break in middle)
- **15 mins** Comfort break
- **40 mins** Co-creation session: Essential Use
- **10 mins** Closing and vox-pops

#### Welcome

**(5 min)**

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- Sign in participants
- Buffet available

#### Section 1: Warm up

**(20 min)**

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##### Presentation: Welcome (SLIDES 3-4)

- Thank you for coming
- Introduce aim of session, ground rules, introductions and plan for evening
- Clarify South Staffs / Cambridge Water is clean water only
- Qa follows the MRS Code of Conduct which means you have the right to withdraw from the research at any time, and you don't have to answer any question if you don't want to.
- Confidential
- No right or wrong answers – just want your honest feedback
- Please do not talk over each other—but feel free to make comments or opinions in response to other people's points
- Audio recording—any objections?

#### Get to know each other

First, let's go around the table and everyone introduce yourself. Can you tell me a bit about yourself / your family / your home?

- Where you live and have you always lived there?
- Who lives in your household at the moment?
- Is anyone in your household working at the moment? What do you / they do?

### **How are you finding life the moment?**

- What brings you enjoyment?
- What brings you stress or negativity?
- Why is this?

### **Experiences and impact of rising cost of living**

- How has the rise in the cost of living affected your household, if at all?
- In the way you live your life – cutbacks, shopping, activities
- In the way you feel – stress, anxiety, isolation
- On your finances – debts and arrears, using savings to pay bills

### **Water bill affordability**

- Is your water bill one of your bills you worry about? (reminder: When we say water bill please remember South Staffs / Cambridge Water only provide your water services and supply to your taps, they don't take away and treat your waste water, that is done by another supplier. Your clean water bill makes up about 40% (or 40p for every £1) of your total water and sewerage bill)
- How affordable is it compared with your other household bills (e.g. energy/ internet/ housing/ council tax)?
- Do you feel your clean water bill is good value for money? Why / why not?

### **About your water company**

- Do you feel you get a good service and support from South Staffs / Cambridge Water? Why / why not?

## **Section 2: Co-development session: Assure**

**(80 min)**

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### **Understanding Assure – 10 mins**

Presentation: Introduce current Assure support (SLIDES 5-6)

- *What is Assure and who qualifies*
- *How is Assure funded and how many customers benefit.*

General reaction to Assure

- Any questions or clarifications?



- What do you think of Assure as a way of supporting customers who are eligible? Positive / any concerns? Why?
- (Those not on Assure) had you heard of it before today? Where?
- How does Assure compare to support from other organisations that you receive/are aware of?

#### Impact of Assure

- (For those who are on Assure) What has the impact of being on Assure been? How has it affected your finances, mental wellbeing? Any other impacts?
- (For those who are eligible / nearly eligible) What would the impact be of receiving at 60% or 40% water bill discount? Major or minor difference to your overall situation and finances? Why?

#### **Co-development idea 1: Eligibility and structure of Assure – 20 mins**

##### Presentation and activity: Assure structure options (SLIDE 7)

- SHOWCARD 1: what the average yearly bill would be with various % discounts – use to help customers grasp what a discount would mean
- SHOWCARD 2: options for Assure structure A and B
- A) help fewer people e.g. more generous discount 60%/40% B) help more people e.g. less generous discount 40%/30%, or C) something different?
- Being more generous (option A) – why is this a good idea? What are the downsides?
- Helping more customers (option B) – why is this a good idea? What are the downsides?
- How much of a discount on your water bill would you need to make a real difference to your finances?
- What is the ideal structure? More generous, or equal between year 1 and 2? Why do you think that?

##### Presentation and activity: Assure eligibility

- Eligibility threshold - is **£19,050 household income** still OK, is that seen as a living wage? A living wage is an income that allows individuals or families to afford adequate shelter, food, and other necessities.
- SHOWCARD 3: benefits currently excluded from Assure calculation – use to show which ones are already excluded, should any more/less be excluded?
- Benefits - should all benefits be excluded from income? Not just ones based on income or disability status
- Child allowance - is £1,500 per dependent child enough? Should this be limited to two children for those with larger families – what would be fairest?

## **Comfort break – 5 mins**

### **Co-development idea 2: Promoting Assure to increase uptake – 20 mins**

Discussion: Barriers to asking for support

- Why do you think some people don't ask for support when they are struggling to pay their bills?
- Explore barriers – among participants and people they know

Presentation and activity: Promotional priorities (SLIDE 8)

- *Presentation: list of promotional activities that South Staffs / Cambridge Water currently do or could do to promote Assure. Please split into 4 groups (catching customers looking for other financial support; linking with local services to identify eligible customers; attending local community groups; South Staffs community hub)*
- SHOWCARDS 4: promotional activities (colour coded)
- As a group, discuss and sort these into top priority, medium priority and lower priority. Given the team at the water company can't be everywhere at once please think about where you think they should focus their efforts to best raise awareness and ensure more customers who could be on Assure sign up. Do think about your own views and those of others you know who might benefit from being on Assure – you can only have 6 in each category
- Why have you chosen the top priorities? Chosen with yourselves in mind or others?
- Why have you chosen lower priorities? Why might these not be as effective? Should they be stopped entirely?

*Moderator take picture of priority categories*

### **Co-development idea 3: Creating the best Assure journeys – 25 mins**

*Presentation: three journeys that we want to refine with your help (SLIDE 9)*

- *Joining Assure*
- *Whilst on Assure*
- *Leaving Assure*

Activity: joining Assure journey

- SHOWCARD 5: application form
- Refine the application form:
  - Application form style – digital, physical
  - Application form content – length, level of detail
  - Validating proof of income – printing, finding documents, WhatsApp?

- New idea: Digital eligibility calculator – input your details (income, benefits, metered/unmetered etc) to an online form and you are instantly shown which schemes you're likely to be eligible for:
  - Good / bad idea? Why?
  - Who would this most appeal to?
  - How long should it be? How many questions? (*note the current form takes around 10 minutes to complete*)
  - Could it auto-fill some details i.e. from water account or third parties?
  - Online only – any issues? Would you want this form to be available as part of a home visits, or at an organised session (e.g. Community centre drop in) where you can sit with a member of the water company's team to complete it and discuss next steps?
  - Integrated with Assure application form to the schemes to save duplication? Good idea? Why?

#### Activity: whilst on Assure journey

- Keeping in touch – how and how often? What content?
- Reminders of being on Assure – how and in what way?
  - For each bill received whilst on Assure it tells the customer what they are paying with the Assure discount applied, versus what you would pay if you weren't on Assure so the difference is easy to see, Or
  - Put on the bill a one liner saying how much you have saved from being on Assure
  - Send a text or e-mail or letter to remind customers they are on Assure with contact details if they want to discuss their bills.

#### Activity: leaving Assure journey

- *SHOWCARD 6: renewal process – moderator to use if needed as a reminder of process.*
- *Soft renewal vs full renewal – pros and cons of each, which do they prefer and why?*
- *Explore thoughts around potential fraud and self-declaration vs full reapplication – who is likely to lose out in these situations?*
- *What information is needed – for renewing customers? For non-renewing customers?*
- *What one thing could the water company do to make the process of leaving Assure as easy as possible?*

#### Communication co-development activity

- SHOWCARD 7: Timeline activity – When should comms arrive? When best to start the renewals process? Participants / moderator write on showcard what comms should arrive and when. If time/appropriate, can co-design some wording.

## **Comfort break (15 min)**

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## **Section 3: Co-creation session: Essential Use (40 min)**

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### **Understanding Essential Use – 5 mins**

Presentation: Essential Use tariff (SLIDE 10)

- Explain Essential Use
- Important to stress the water company is looking to run a trial of this next year and these sessions will help make sure the trial goes well.
- Who is it for, how does it work?

### **Refining Essential Use – 25 mins**

Discussion: General reaction and principle

- Any questions or clarifications?
- Principle
  - What do you think of the idea? Positive / any concerns? Why?
  - Is the household income bracket helping the right people? Who should it help if not? Should the household income threshold be higher or lower? Why?
- Pitch
  - Do you see the Essential Use tariff as primarily a money saving or a water saving scheme? Why?
  - Should it be one or the other? Or both?

Discussion: Feelings and behaviours

- Any concerns about going on the Essential Use tariff? E.g. going on a meter, high users of water, how to monitor usage
- Structure
  - Is essential use amount acceptable? Should it change depending on factors like medical conditions?
  - Is 50% the right level of discount for the water used for essential uses?
  - Would you rather have a different % - e.g. 40% or 60%?
- Water usage

- How would you feel about using water if you were on the Essential Use tariff? Think about it more or less? Is that a good or a bad thing?
- Would you reduce your water usage if on it? Would you 'ration' water your households use if on this tariff?
- How could South Staffs / Cambridge Water communicate to you the 'essential use' amount without causing you to worry or 'ration'?
- 75L communicated in a different way? E.g. day in the life of a family?
- Water meter
  - If you aren't on a meter, how would you feel about going on a water meter to access this tariff?
  - What puts you off going on a water meter? How could you overcome reluctance – any reassurances that would help?
  - Before new smart meter technology meters are installed which remove the need for meters to be read by people, for those you struggle to access and/or read their water meter – would a "water buddy" community support system work? This is where family/ friends/ neighbours would help the customer take and submit the meter reads.
  - Should South Staffs / Cambridge Water only target those already on meters with this tariff? Why do you say this?
  - About 5% of customers can't have a water meter – what should happen to them? Should the company estimate a charge based on similar sized households in the local area, or say they can't be on the tariff?
- Monitoring usage
  - Would you want to know each month if you're using your 'essential' water use allocation, or have moved over into the 'non-essential' rate (which remember would be the same as a customer would normally pay it is not a penalty)?
  - Would this have a positive or negative impact on your household – informed vs worrying?
  - Anyone have an energy smart meter? Positive/negative impact of being able to constantly monitor? Would you like the same for water? Why/why not?
  - How informed would you want to be about your water usage – e.g. meter read how often to see how much your household is using?
- Do you think being on the Essential Use tariff would have a positive or negative impact on life in your household overall? Financially, mental and physical wellbeing, would they be better or would it cause issues?

#### **Co-development idea 4: Essential Use tariff**

Activity: Structure of the tariff. Moderator to fill in SHOWCARD 8 with co-developed plan for Essential Use, based on discussions above and coming to group consensus.

- Name
  - Moderator come back to name at the end – based on how it is pitched
- How to pitch it
  - Water saving or money saving?
  - How to get people to want to go on the tariff?
- Eligibility criteria
  - £19,050-£25K per year
  - Is it helping the right people? Threshold higher or lower?
- Structure
  - 50% off essential use - rather have a different % or even a flat discount regardless of use?
  - Essential Use amount – ok as is or higher/lower/dependent on medical status?
- Monitoring your usage
  - Smart meter or normal?
  - How frequently would your meter be read?
  - How does the customer check usage?

### **Communicating Essential Use – 10 mins**

Activity: Words to use in comms

- Imagine you are part of the South Staffs / Cambridge Water team and you want to promote this new tariff to customers – your task as a group is to create a leaflet that goes into a bill offering them to take part in the trial.
- SHOWCARD 9: Essential Use comms activity – develop some basic comms for a leaflet promoting the trial
- What would you put for:
  - Headline – hook people in, how to get them interested? ‘Save money’ or ‘discount’? Which words to avoid at all costs?
  - Explain the tariff – so it can be understood ‘cold’. Full sentences or bullets? Formal or casual wording?
  - Reassurances to overcome concerns and assumptions – water rationing, going on meter
  - Images – what sort of imagery (water, money, help)? Does it need images at all?
  - Call to action – what would make you act on it rather than ignore? Where should it direct you?

## **Section 4: Final comments & Vox-pops – (10 min)**

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### **Key takeouts / final admin**

- Thank you for your time this evening
- Hand out incentives, information materials (leaflets etc)
- A short satisfaction survey will be emailed to you to see how you found this – your response will be anonymous so please fill it in and be honest

### **Vox pop consent**

- Would one or two of you please stay back to record a short video 'vox-pop', where you answer a couple of questions on camera.

Gain consent for being used in SSC report:

- The footage would be used as part of our reporting outcomes for South Staffs/Cambridge Water team
- Footage **will not** be used in the public domain, social media or websites
- Are you happy to take part on this basis

### **Vox pops questions:**

- How has the cost of living crisis impacted you and your family – financially and from a well-being/health point of view?
- How has being on the Assure scheme impacted you and how would you improve it?
- What do you think of the 'essential use tariff' and how can South Staffs / Cambridge Water make sure it's a successful trial?

### 2.3.2 Stimulus Material Presentation

Note, that separate sets of stimulus were produced for use with SSW and CAM customers which only showed figures from their region. For brevity the following shows an example of the stimulus but with figures shown for each region where necessary:



Cambridge, Wednesday 16 August, 6pm-9pm  
Birmingham, Thursday 17 August 6pm -9pm



## Introduction and Welcome



## Aim of today

- South Staffs / Cambridge Water has been doing lots of engagement with customers to inform their next business plan which will cover the period for 2025 -2030
- **Today: Develop some ideas to help customers who need support with paying their water bill. South Staffs / Cambridge Water will listen and talk through your views, and try to 'co-develop' a solution that works best for everyone.**
- **They will then use your suggestions and those from other customers to inform their business plan**
- Tonight we would like your views and ideas on:
  - How to improve South Staffs / Cambridge Water's discounted tariff scheme, Assure
  - How to promote the Assure scheme so it helps more customers
  - How to develop a new scheme for customers who miss out on qualifying for Assure
- Discussing these areas on your tables and taking part in interactive exercises



## Contents

- 1) Welcome
- 2) Warm up discussion
- 3) Co-development session: Assure (part 1)**
- 4) Short comfort break (6.55-7pm)
- 5) Co-development session: Assure (part 2)**
- 6) Comfort break (7.55-8.10pm)
- 7) Co-development session: Essential Use**
- 8) Closing and vox-pops



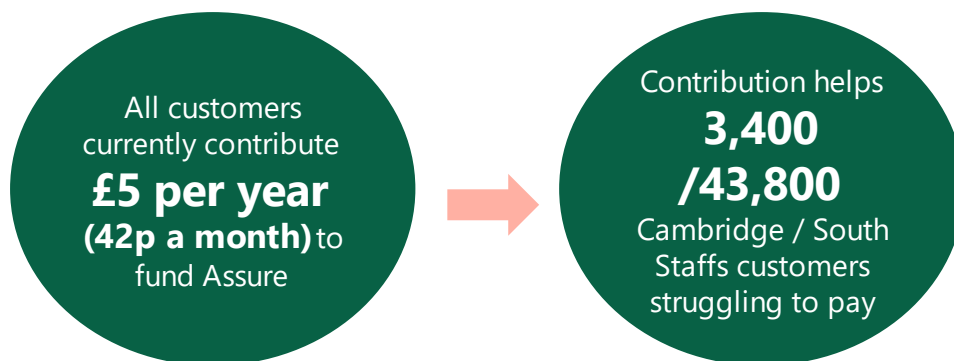
## South Staffs / Cambridge Water's 'Assure' Tariff

Additional	Total
<b>WHAT IS THIS TARIFF?</b>	Standard discount tariff if you are struggling to pay your water bill
<b>DO I NEED TO BE ON A WATER METER?</b>	No
<b>DO I QUALIFY FOR SUPPORT?</b>	Your total household income must be less than <b>£19,050 a year</b> (excluding any benefits)  (If you have dependent children at address add £1,500 per child to your income)  OR Receive Pension Credit Guarantee Element
<b>DETAILED ELIGIBILITY</b>	Income doesn't include: <ul style="list-style-type: none"> <li>• Disability benefits (e.g. DLA, PIP)</li> <li>• Carer's allowance</li> <li>• Housing or Council Tax benefit</li> </ul>
<b>WHAT DO YOU RECEIVE?</b>	Discounted 2-year tariff  <b>Year 1 is 60% discount</b> <b>Year 2 is 40% discount</b>

### 'Assure Assist'

Exists for customers who have **no income at all**  
Offered for 8 weeks at a **100% discount** before dropping down to 60%

## How the Assure Tariff is Funded



## Discount level vs number of customers

### Option A

Change to Assure: None

Year 1 discount: 60%

Year 2 discount: 40%

Customers helped with a £7 contribution: 3,200 / 42,800

### Option B

Change to Assure: Yes

Year 1 discount: 40%

Year 2 discount: 30%

Customers helped with a £7 contribution: 4,600 / 61,300



## Promoting Assure

### Catching customers looking for financial support

- Department for Work and Pensions/Job Centre Plus
- Money Advice groups
- Foodbanks and Furniture Poverty groups
- Fuel poverty charities

### Linking with local services to identify eligible customers

- Social Housing providers
- Safeguarding groups
- Public Health Networks
- Local Authorities
- Emergency Services
- Passport schemes working with specific groups

### Attending local community groups

- Disability groups
- Older People Groups
- Elected members
- Faith groups
- General community groups
- NHS and hospitals
- Work related charities

### South Staffs Community Hub

- Physical location in Wednesbury
- Informal drop-in to talk about water

## Assure journeys

### Journey 1 – Joining Assure

1. Hear about Assure
2. Check eligibility
3. Application form
4. Proof of income

### Journey 2 – Whilst on Assure

1. First year on 60%
2. End of first year reminder
3. Second year on 40%

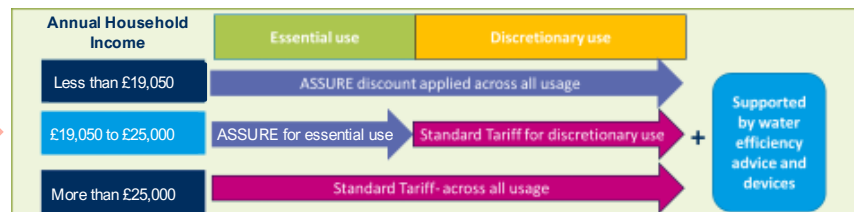
***How to communicate with you while on Assure?***

### Journey 3 – Leaving Assure

1. Renewal letter at end of 2 years – has anything changed?
2. If nothing changed, stay on 40%
3. If no longer eligible, asked to declare and remove from Assure
4. Spot checks to prevent fraud

## Essential Use Tariff

New tariff to be trialled



### Who?

- Metered customers only – customers can switch onto a meter if they don't have one, having one installed is free
- Income too high for Assure, but likely still struggling to pay their bills
- Household income between £19,050 and £25,000
- 'Income' doesn't include Disability benefits, Carer's allowance, Housing / Council Tax benefit

### How?

- Assure discount applied, but ONLY on essential water use
- 'Essential use' worked out based on no of people in a household (75L or half a bathtub per person per day)
- Anything over the essential water level is charged at normal rate.



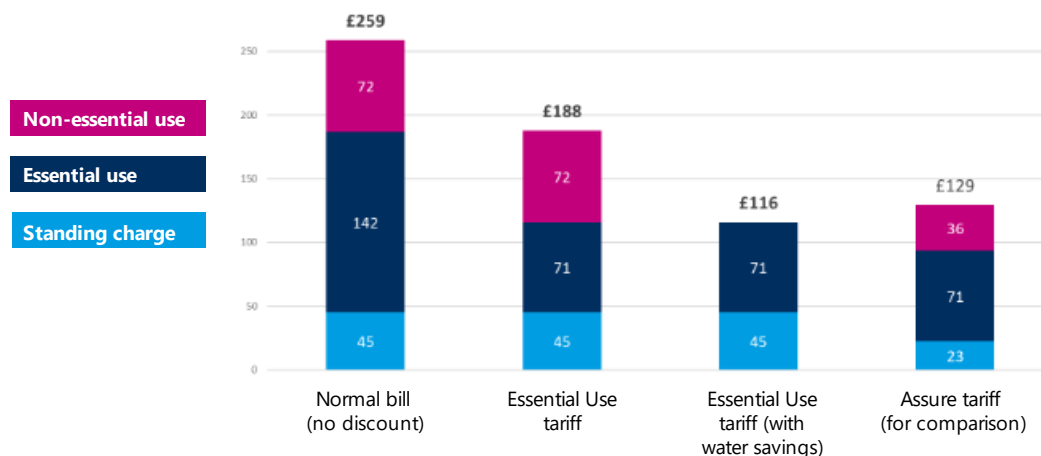
## That's a wrap.....

- Thank you for your time this evening
- Don't forget your incentives
- Do talk to the team if you want any information materials about Assure or the support the company offers
- A short satisfaction survey will be emailed to you to see how you found this session



## Essential Use Tariff example

Typical metered household bill-based on family of four



### **2.3.3 Stimulus Material Showcards**

#### **SHOWCARD DECK – South Staffs and Cambridge Water Co-development**

##### **Index:**

1. Average monthly bill with % discounts
2. Option 1 / Option 2 Assure structure
3. Benefits currently excluded / included from Assure calculation
4. Promotional activities
5. Application form
6. Renewal process
7. Timeline activity
8. Essential Use structure
9. Essential Use comms activity

**SHOWCARD 1 - Family of four typical bill PER YEAR**

**0% discount - £260**

**10% discount - £234**

**20% discount - £208**

**30% discount - £182**

**40% discount - £156**

**50% discount - £130**

**60% discount - £104**

**70% discount - £78**

**80% discount - £51**

**90% discount - £26**

**100% discount - £0**

**SHOWCARD 1 - Family of four typical bill PER MONTH**

**0% discount - £22**

**10% discount - £19.50**

**20% discount - £17**

**30% discount - £15**

**40% discount - £13**

**50% discount - £11**

**60% discount - £9**

**70% discount - £6.50**

**80% discount - £4**

**90% discount - £2**

**100% discount - £0**



## SHOWCARD 2 – Option A / Option B Assure structure

### Option A

**Change to Assure: None**

**Year 1 discount: 60%**

**Year 2 discount: 40%**

Customers helped with a  
£7 contribution:  
3,200 / 42,800

### Option B

**Change to Assure: Yes**

**Year 1 discount: 40%**

**Year 2 discount: 30%**

Customers helped with a  
£7 contribution:  
4,600 / 61,300

## **Benefits NOT included in income:**

- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment
- Carer's Allowance
- Council Tax Benefit (not single occupancy)
- Housing Benefit / Housing Allowance
- Disabled or severely disabled element of Child Tax Credit

# **SHOWCARD 4 – Assure promotional activities**

**(A post-it note exercise)**

# SHOWCARD 5 – Assure Application



## Application for Assure

South Staffs Water

Please complete the form and send to **FREEPOST ASSURE, Green Lane, Walsall WS2 7PD**. If you need help to complete this form please contact us on **0800 093 0570** (calls to 0800 numbers are free).

Once we receive your completed application form, we'll let you know if it was successful within 10 working days. If your application is successful, the discount on your charges will be applied from the date we receive your application form. A bill with the amended charges will be sent to you.

### What happens if I can't keep up payments?

If you're struggling to pay your water bill please contact us and we'll do everything we can to help support you. If you don't make regular payments on your Assure tariff, you will no longer qualify for a discount.

### What is the Assure tariff?

This is a special tariff that can help some customers on low income pay their bill. If you're eligible and your application is successful, your charges will be discounted for 2 years, in the first year by 60% and the second year by 40%.

Assure is available for residential customers who meet our eligibility criteria.

Either							Or
Have a total household income of less than £19050 per year			For households with dependent children, an additional £1500 per child will be added to £19050 amount				Customers who receive Pension Credit (Guarantee Element)
We will not include income from the below benefits:							
Attendance allowance	Disability Living Allowance	Personal Independence Payment	Carers Allowance	Housing Benefit or Housing Allowance (UC)	Council Tax Benefit (not 25% single occupancy)	Disabled or severely disabled element of Child Tax Credit	

### About you (please complete the information below)

Customer reference number (can be found on your bill): \_\_\_\_\_

Title: \_\_\_\_\_ First name: \_\_\_\_\_

Last name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

When did you move into your home? (Month/Year) \_\_\_\_\_

Best contact number: \_\_\_\_\_ Other contact number: \_\_\_\_\_

Email address (if available): \_\_\_\_\_

Number of people in the household, please include name and date of birth, continue on separate sheet if required.

Name	Date of birth	Employed/unemployed/on benefit/student

### Where did you hear about the Assure tariff?

- |  |   |  |   |
|--|---|--|---|
| <input type="checkbox"/> Community hub | <input type="checkbox"/> Billboard          | <input type="checkbox"/> Word of mouth   | <input type="checkbox"/> Website                                  |
| <input type="checkbox"/> Social media  | <input type="checkbox"/> Newspaper          | <input type="checkbox"/> Events          | <input type="checkbox"/> Third party organisation                 |
| <input type="checkbox"/> Bus advert    | <input type="checkbox"/> Car parking ticket | <input type="checkbox"/> Local authority | <input type="checkbox"/> Company literature (bills, leaflets etc) |

## SHOWCARD 6 – Renewal process



**1. 'Renewal reminder' letter at end of 2 years – has anything changed?**



**2. If nothing changed, stay on 40%**



**3. If no longer eligible, asked to declare household income and remove from Assure**



**4. Spot checks of some customers to prevent fraudulent claims**

## SHOWCARD 6 – Renewal process



1. 'Renewal' letter at end of 2 years – you **MUST** remember to reapply!



2. If still eligible and reapply, stay on 40%



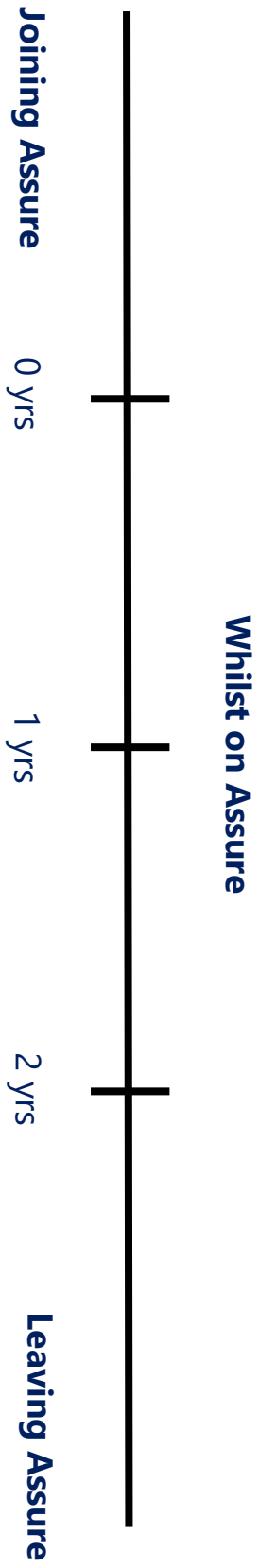
3. If no longer eligible, remove from Assure



4. If forget to re-apply, remove from Assure

**SHOWCARD 7 -**

**Timeline activity**



## **SHOWCARD 8 – Essential Use co-development**

**Name:**

**Water / money saving:**

**Eligibility criteria:**

**Structure and % discount:**

**Monitoring water use:**



## **SHOWCARD 9 – Essential Use comms activity**

### **Leaflet invite to take part in the trial:**

**Headline** (to grab people's attention)

**Explain the tariff** (essential info that's needed)

**Overcome concerns**

**Images** (break up the text & add colour)

**What's next?** (call to action for people)

# SHOWCARD 9 – Essential Use comms activity

## Leaflet invite to take part in the trial:

### Headline

Sign up to our new tariff to get 50% off your essential water use

Household income under £25k? You could get a discount on your clean water bill

### Explain the tariff

If you have a household income between £19-25k a year, you could sign up for our essential use trial. You get a 50% discount on all essential water use, which is about 75 litres per person, per day. Any water usage after that, you pay the normal rate. You must have a water meter installed – we can do this for you for free if you don't have one.

Join our 'essential use' tariff if you:

- Have a £19-25k annual household income
- Have a water meter (or are willing to get one)
- Want to save money on your water bill

The tariff saves you money by:

- Giving you 50% off any essential water use
- Offering you free water saving devices and advice to get your bill down

### Overcome concerns

If you're worried about going on a meter, estimate how much you could save using this online tool. We have lots of advice and support to help you manage the switch.

Talk to us if you have any questions or concerns, contact us on 0345 60 70 456

### Call to action

Get saving today – apply online here, it only takes 5 minutes!

Give us a call or search 'essential use tariff' online to find out if you could save

# Images



### 3. Quantitative Research: Supporting materials

#### 3.1 Questionnaire

Outlined below is the questionnaire used for the Direct Survey. Small changes were made to the screeners and final questions (C1-C4) for the other versions of the survey used for the Vulnerable, Panel, PSR and H2Online surveys. These changes were made to reflect the different audiences and methods, but the main section of the questionnaire from S5 to D14 was identical for all methods.

#### Reader notes

- All questions, (including prompts for interviewers/respondents e.g. 'Tick all that apply') are formatted with in blue.
- All responses are formatted in red.
- Instructions (i.e. routing instructions) are formatted in black.

**This important study is being conducted by Qa Research, an independent research company, on behalf of (TEXT SUB FROM SAMPLE: Cambridge Water / South Staffs Water).**

**The purpose of this study is to understand customers' views towards the support that's available to help customers who are struggling to pay their water bill.**

**It should take around 15-20 minutes to complete and at the end you'll have the chance to be entered into a prize draw where you could win £100.**

**Please click on the NEXT button to start the study.**

**This study will be carried out according to the Market Research Society's Code of Conduct and all your answers and information you provide will be treated as anonymous and confidential in accordance with the Data Protection Act.**

**S1. Any personal data collected in this study will be held securely and will not be shared with any third party unless you give permission. You can read more about how your Personal Data is protected here(<https://www.qaresearch.co.uk/privacy/>)**

**Do you agree to proceeding with this study on this basis?**

**SINGLECODE**

**Yes**

**No – THANK AND CLOSE**

**To ensure we gain views from a wide range of people we would first like to ask some questions about you.**

**S2. Do you or any of your close family work in market research or for a water company (including working for (TEXT SUB FROM SAMPLE: Cambridge Water / South Staffs Water)?)**

**SINGLECODE**

Yes – **THANK AND CLOSE**

No

**S4. According to our records, your water bills are sent from (TEXT SUB FROM SAMPLE: Cambridge Water / South Staffs Water), is this correct?**

**SINGLECODE**

Yes

No – **THANK AND CLOSE**

Don't know – **THANK AND CLOSE**

**S5. Are you the person, or one of the people, in your household who pays the water bills?**

**SINGLECODE**

I have complete responsibility for payment

I share responsibility for payment with others in my household

I have no responsibility, but I know it is paid by my landlord and included in my rent – **THANK AND CLOSE**

I have no responsibility for payment and I don't know who pays the bills – **THANK AND CLOSE**

Don't know – **THANK AND CLOSE**

**For the remainder of this study you will be asked for your views on [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water].**

**NEW SCREEN**

**We'd like your views on what [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] should do to help people who find it difficult to pay their water bills.**

**Please remember that [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] just supply your clean water services and not any sewerage/wastewater services, these are provided by [TEXT SUB IF SSW: Severn Trent Water / TEXT SUB IF CAM: Anglian Water].**

**S6. Before this survey, were you aware that [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] just supply your clean water services?**

**SINGLECODE**

Aware

Not aware

## **SECTION 1: Views towards helping others**

The next few questions are about your views towards helping others in society.

**Q1. Overall, how far do you agree or disagree with the following, on a scale of 1 to 5 where 5 is agree strongly and 1 is disagree strongly?**

**SELECT ONE ANSWER FOR EACH STATEMENT BELOW**

**SINGLECODE – INVERT ANSWER LIST**

5 – Agree strongly

4 - Agree

3 – Neither agree nor disagree

2 - Disagree

1 – Disagree strongly

Don't know

**LOOP – RANDOMISE ORDER**

- People should donate to charity if they have the means
- Everyone should be responsible for their own household finances
- I donate to charitable causes when I can
- It's important to help people in the UK who are less well off
- I now have less money to give to charitable causes than I did 2 years ago

We now want you to think about paying for things through your household bills that may not always benefit you directly. Please read the following examples and then tell us how acceptable you think each one is.

**Q2. How acceptable or unacceptable do you find this?**

**SELECT ONE ANSWER FOR EACH STATEMENT BELOW**

**SINGLECODE – DO NOT INVERT ANSWER LIST**

Very acceptable

Acceptable

Don't mind (note, we'll count 'Don't mind' as being acceptable).

Unacceptable

Very unacceptable

Don't know

**LOOP - DO NOT RANDOMISE**

**Older people get free bus travel**

**Providing discounted energy bills for those struggling to pay**

**ASK Q3a IF 'Unacceptable' OR 'Very unacceptable' AT Q2 FOR 'Older people get free bus travel'**

**Q3a. Why do you find 'Older people get free bus travel' unacceptable?**

**CODES OPEN**

**ASK Q3b IF 'Unacceptable' OR 'Very unacceptable' AT Q2 FOR 'Providing discounted energy bills for those struggling to pay'**

**Q3b. Why do you find 'Providing discounted energy bills for those struggling to pay' unacceptable?**

**CODES OPEN**

## **SECTION 2: Current and future water bills**

The next question is about your water bill.

To help us understand the views of different customers, we'd like to understand how much you pay for your water bill.

**Q4a. Please tell us how much your total water bill (that's water and sewerage/drainage) usually is to the nearest pound.**

Your best estimate is fine. Please do not enter decimal points or commas.

You can tell us the weekly, monthly, quarterly, 6-monthly or annual bill amount, whichever suits you.

**£NUMERIC RESPONSE** per Week

**£NUMERIC RESPONSE** per Month

**£NUMERIC RESPONSE** per Quarter

**£NUMERIC RESPONSE** every 6 months

**£NUMERIC RESPONSE** per Year

Don't know

**ASK Q4b IF 'Don't know' AT Q4a, OTHERS CONTINUE**

**Q4b. Which of the following bands would you estimate most accurately reflects how much your total water bill usually is?**

You can provide a monthly or annual estimate below.

***SINGLECODE***

**Monthly**

Less than £13 per month

£13 - £16 per month

£17 - £20 per month

£21 - £24 per month

£25 - £28 per month

£29 - £32 per month

£33 - £37 per month

£38 - £41 per month

£42 - £45 per month

£46 - £50 per month

£51 - £54 per month

£55 - £59 per month

£60 - £64 per month

£65 - £69 per month

£70 - £75 per month

£76 - £83 per month

£84+ per month

**Annual**

Less than £150 per year

£151 - £200 per year

£201 - £250 per year



£251 - £300 per year  
£301 - £350 per year  
£351 - £400 per year  
£401 - £450 per year  
£451 - £500 per year  
£501 - £550 per year  
£551 - £600 per year  
£601 - £650 per year  
£651 - £700 per year  
£701 - £750 per year  
£751 - £800 per year  
£801 - £900 per year  
£901 - £1,000 per year  
£1,001+ per year  
Don't know  
Prefer not to say

**SEE SSC WTP SURVEY FOR TABLE OF MID-POINT VALUES FOR Q4b  
CALCULATE (£A) - THIS IS THE VALUE OF EACH RESPONDENT'S ANNUAL WATER  
BILL, EITHER CALCULATED FROM THE BILL AMOUNT THEY HAVE PROVIDED OR  
USING AN AVERAGE BILL AMOUNT**

**Q5. Which of the following best describes how affordable you find your water and  
sewerage bill and other household bills?**

**Please remember, this research is entirely confidential.**

**SINGLECODE**

I always pay my water bill, and other household bills, on time  
I always pay my water bill on time, but sometimes struggle, or am late, paying other bills  
I sometimes pay my water bill late  
I often find it difficult to pay my water bill on time  
I am rarely, or never, able to pay my water bill on time  
Prefer not to answer

**Your total water bill is split between a charge for clean water services that goes to  
(TEXT SUB FROM SAMPLE: Cambridge Water / South Staffs Water) and a charge for  
waste water services that goes to (TEXT SUB IF SSW: Severn Trent Water/ TEXT SUB  
IF CAM: Anglian Water).**

**TEXT SUB IF WEEKLY/MONTHLY/QUARTERLY//6 MONTHLY AT Q4a: Based on your  
response you spend £ (£A) per year on your total water bill which means you spend  
around £ (£A x0.40 CAM OR x0.46 SSW) per year on clean water services from (TEXT  
SUB FROM SAMPLE: Cambridge Water / South Staffs Water).**

**TEXT SUB IF YEARLY AT Q4a: Thanks for confirming your total spend of £ (£A) per  
year on your water bill. This means that you spend around £ (£A x0.40 CAM OR x0.46  
SSW) per year on clean water services from (TEXT SUB FROM SAMPLE: Cambridge  
Water / South Staffs Water).**



**TEXT SUB IF PROVIDED A BAND AT Q4b: Based on your response we estimate that you spend approximately £(MIDPOINT VALUE x0.40 CAM OR x0.46 SSW) per year on clean water services from (TEXT SUB FROM SAMPLE: Cambridge Water / South Staffs Water).**

**IF 'Don't know' AT Q4a AND 'Don't know' OR 'Prefer not to say' AT Q4b - SHOW IF METERED (FROM SAMPLE)**

**A typical annual clean water bill for a household customer in your area is currently around (TEXT SUB IF SSW: £168 /TEXT SUB IF CAM: £154) per year.**

**IF 'Don't know' AT Q4a AND 'Don't know' OR 'Prefer not to say' AT Q4b - SHOW IF UNMETERED (FROM SAMPLE);**

**A typical annual clean water bill for a household customer in your area is currently around (TEXT SUB IF SSW: £177 /TEXT SUB IF CAM: £184) per year.**

**CALCULATE (£B) WHICH IS EACH RESPONDENT'S CLEAN WATER ONLY CHARGE USING (£A x0.40 FOR CAM OR x0.46 FOR SSW) OR THE AVERAGE CLEAN WATER METERED/UNMETERED BILL AMOUNT USED ABOVE.**

**As a regulated business [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] will be submitting its business plan to the water regulator Ofwat later this year. The company has always been in private ownership and has one UK based shareholder who are taking returns of between 2-5% of customers' bills between 2020 and 2025.**

**The plan covers the improvements in service the company is proposing to make, based on customer feedback and other expert evidence, over the 5 years from 2025 up to 2030 and the impact the investments they are planning are expected to have on customers' bills.**

**All customers' water bills will be reviewed to reflect the cost to water companies of delivering these improvements to meet the long-term challenges faced – including a growing population, changing weather patterns and increased levels of pollution.**

**So it is vital for [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] to make investments, including;**

- **Keep upgrading treatment works to improve water quality**
- **Investing in new sources of water (like reservoirs)**
- **Replacing pipes at a faster rate, to further reduce leakage levels and the number of bursts**
- **Investing to reduce carbon and other greenhouse gas emissions**
- **Investing in restoring rivers and streams**
- **Improving customer service to make it easier and quicker to contact the company**
- **Offering more support for customers who need extra help to access the company's services and pay their bills.**

**IF (£B) IS THE AVERAGE METERED OR UNMETERED AMOUNT USE THE FOLLOWING TEXT:**

**NEW SCREEN**

**IF (£B) IS AVERAGE METERED AMOUNT:**

**[TEXT SUB FOR SSW: In your region, the current typical annual household bill for clean water is £168 a year (£14.00 a month).**

**This typical bill is expected, for 2025-2030, to rise to £206 a year (£17.17 a month). That's a 23% increase.**

**The impact of inflation (approx. £26) over this period is included in this increase.]**

**[TEXT SUB FOR CAM: In your region, the current typical annual household bill for clean water is £154 a year (£12.83 a month).**

**This typical bill is expected, for 2025-2030, to rise to £189 a year (£15.75 a month). That's a 23% increase.**

**The impact of inflation (approx. £23) over this period is included in this increase.]**

**IF (£B) IS AVERAGE UNMETERED AMOUNT:**

**[TEXT SUB FOR SSW: In your region, the current typical annual household bill for clean water is £177 a year (£14.75 a month).**

**This typical bill is expected, for 2025-2030, to rise to £216 a year (£18.00 a month). That's a 22% increase.**

**The impact of inflation (approx. £27) over this period is included in this increase.]**

**[TEXT SUB FOR CAM: In your region, the current typical annual household bill for clean water is £184 a year (£15.33 a month).**

**This average bill is expected, for 2025-2030, to rise to £220 a year (£18.33 a month). That's a 20% increase.**

**The impact of inflation (approx. £27) over this period is included in this increase.]**

IF (£B) IS PROVIDED BY THE RESPONDENT USE THE FOLLOWING TEXT:

IF (£B) IS GIVEN BY RESPONDENT AND METERED FROM SAMPLE:

[TEXT SUB FOR SSW: Your current annual household bill for clean water is (£B) ((£B)/12 a month).

Your bill is expected, for 2025-2030, to rise to (£B) x 1.23 ((£B) \* 1.23/12 a month). That's a 23% increase.

The impact of inflation (approx. £26 on a typical bill) over this period is included in this increase.

[TEXT SUB FOR CAM: Your current annual household bill for clean water is (£B) ((£B)/12 a month).

Your bill is expected, for 2025-2030, to rise to (£B) x 1.23 ((£B) \* 1.23/12 a month). That's a 23% increase.

The impact of inflation (approx. £23 on a typical bill) over this period is included in this increase.

IF (£B) IS GIVEN BY RESPONDENT AND UNMETERED FROM SAMPLE:

[TEXT SUB FOR SSW: Your current annual household bill for clean water is (£B) ((£B)/12 a month).

Your bill is expected, for 2025-2030, to rise to (£B) x 1.22 ((£B) \* 1.22/12 a month). That's a 22% increase.

The impact of inflation (approx. £27 on a typical bill) over this period is included in this increase.

[TEXT SUB FOR CAM: Your current annual household bill for clean water is (£B) ((£B)/12 a month).

Your bill is expected, for 2025-2030, to rise to (£B) x 1.20 ((£B) \* 1.20/12 a month). That's a 20% increase.

The impact of inflation (approx. £27 on a typical bill) over this period is included in this increase.

Q6. Before this survey, were you aware that your bill is likely to be higher on average between 2025 and 2030?

**SINGLECODE**

Aware

Not aware

**NEW SCREEN**

### SECTION 3: Assure and Assure Assist

Now we'd like you to think specifically about how the water companies can support people who are struggling to pay their water bills.

Most water companies now operate schemes called "social tariffs" which offer lower charges for those people with financial difficulties and who struggle to afford their water bills. All customers pay an amount towards funding the scheme and this then goes directly towards helping other customers in their area. In summary, these schemes aim to reduce water poverty and make bills more affordable for those in need.

Q7. Were you aware of these type of schemes before this study?

**SINGLECODE**

Aware

Not aware

**NEW SCREEN**

[**TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water**] already offer this type of scheme, which is called Assure. Please read the following description of it, which is summarised in the picture below:

Additional	Total
<b>WHAT IS THIS TARIFF?</b>	Standard discount tariff if you are struggling to pay your water bill
<b>DO I NEED TO BE ON A WATER METER?</b>	No
<b>DO I QUALIFY FOR SUPPORT?</b>	Your total household income must be less than <b>£19,050 a year</b>  (If you have dependent children at address, add £1,500 per child to your income)  OR Receive Pension Credit Guarantee Element
<b>DETAILED ELIGIBILITY</b>	Income doesn't include: <ul style="list-style-type: none"><li>• Disability benefits (e.g. DLA, PIP)</li><li>• Carer's allowance</li><li>• Housing or Council Tax benefit</li></ul>
<b>WHAT DO YOU RECEIVE?</b>	Discounted 2-year tariff  <b>Year 1 is 60% discount</b> <b>Year 2 is 40% discount</b>

**'Assure Assist'**  
Exists for customers who have **no income at all**  
Offered for 8 weeks at a **100% discount** before dropping down to 60%

As the picture explains, customers with a household income of less than £19,050 per year, may qualify for a discount on their water charge.

When calculating household income, note the following;

- This amount excludes income from specific benefits received such as Housing Benefits or Personal Independence Payments.
- For any dependent children living at their address, an additional allowance of £1,500 per child may be added to the £19,050 per year income limit.
- Customers who are in receipt of Pension Credit (Guarantee Element) may also qualify for a similar discount.

If a customer is eligible for Assure (and their application is successful), their charges will be discounted, in the first year by 60% and then by 40% in the second and subsequent years, if they still qualify.

As well as Assure, [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] also offers Assure Assist.

Any customer that is temporarily receiving no income can apply for Assure Assist and it offers a discount of 100% for eight weeks. These customers can then continue on the Assure tariff for the remainder of the initial 2-year term.

### NEW SCREEN

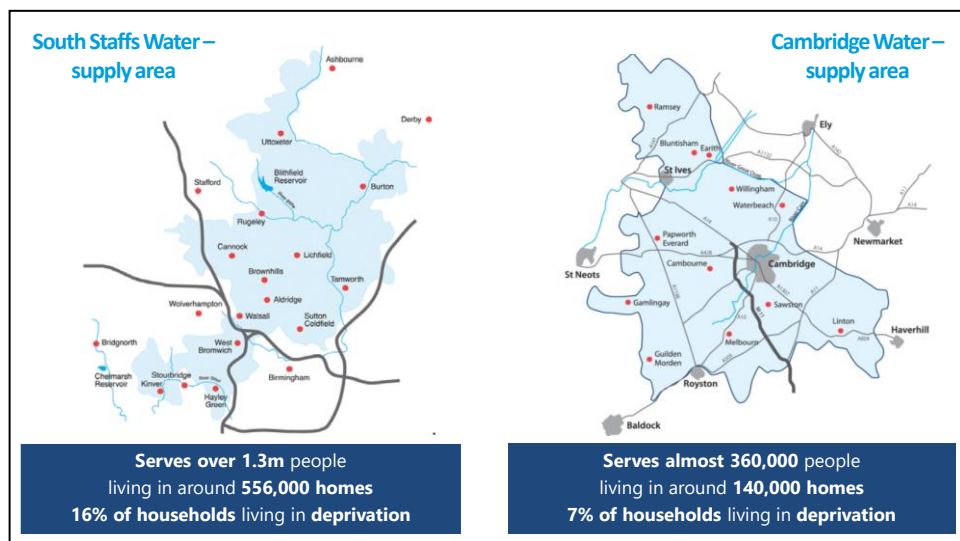
We wanted to let you know that [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] was merged with another water company called [TEXT SUB OF THE COMPANY NOT ON THE SAMPLE South Staffs Water / Cambridge Water] in 2014. Since this happened, the money from all customers' bills across both supply regions goes into funding services and any support across both regions.

For Assure, the contribution from Cambridge Water customers can go to supporting customers across both regions.

This is because there are higher levels of deprivation in the South Staffs Water region than there are in the Cambridge Water region, so support is provided to customers across both regions where it is needed most.

The proportion of households that are deprived in the South Staffs Water region is 16%, whereas this figure for the Cambridge Water region is 7%.

The picture below compares to the two areas



Q7b. Before you started this study, were you aware that Cambridge Water and South Staffs Water regions are one company?

**SINGLECODE**

Aware

Not aware

## NEW SCREEN

Currently, both South Staffs Water and Cambridge Water customers pay £5.00 a year through their clean water bill to fund the Assure tariff (including Assure Assist) which was approved by customers through a large research study.

This raises enough money for around [TEXT SUB FROM SAMPLE IF SOUTH STAFFS WATER 47,200 customers / TEXT SUB FROM SAMPLE IF CAMBRIDGE WATER 47,200 customers] across the two regions to receive help through the scheme.

**CLICK HERE TO SEE HOW MANY CUSTOMERS ARE SUPPORTED BY CONTRIBUTIONS FROM EACH REGION:**

- 100% of contributions made by South Staffs Water customers go towards supporting customers in that region through the Assure tariff (including Assure Assist) and this supports 37,800 customers
- 36% of contributions made by Cambridge Water customers go towards supporting customers in that region through the Assure tariff (including Assure Assist) and this supports 3,400 customers. The remaining 64% supports 6,000 customers in the South Staffs water region.

### Important note;

- If more Cambridge Water customers become eligible and/or apply for Assure then the contribution from Cambridge Water customers goes to supporting them.
- If there was a large jump in the number of Cambridge Water customers who need the Assure tariff and the number of South Staffs Water customers dropped, then the contribution from South Staffs Water customers would shift more towards supporting those Cambridge customers in need.

## NEW SCREEN

However, if this contribution level stayed at £5.00 a year during the period 2025-30 it would only raise enough money for around 33,000 customers across the two regions to receive help through the scheme. This is because customer bills are expected to be higher in 2025-30.

### ADD THE FOLLOWING AS A POP-UP

**CLICK HERE TO SEE MORE DETAIL ABOUT WHY THE £5 CONTRIBUTION WON'T GO AS FAR BETWEEN 2025-2030:**

- [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] currently offers the [TEXT SUB IF SSW: 4th lowest / TEXT SUB IF CAM: 3rd lowest] clean water bill of all water companies in England and Wales.
- To deliver the improvements needed between 2025 and 2030, the typical household clean water bill will increase by about [TEXT SUB I IF SSW: 22% / TEXT SUB IF CAM: 21%].
- So, for example, a 60% discount on the current average household clean water bill is £83, but between 2025 and 2030 the figure is £113. So fewer customers can receive that 60% discount if the pot of money stays the same.

To help the same number of customers through the Assure scheme as they do now during the period 2025-30 both South Staffs Water and Cambridge Water customers would need to pay a contribution of £7.00 a year through their clean water bill.

A higher contribution than this would allow the company to help even more customers.

#### **NEW SCREEN**

If the contribution was £10.00 a year it would mean that around 65,500 customers across both regions could receive help through the scheme.

A contribution of £10.00 a year is equivalent to 83p a month.

**Q8. How acceptable or unacceptable would this level of contribution for this scheme be to you?**

**SINGLECODE – DO NOT INVERT ANSWER LIST**

Very acceptable

Acceptable

Don't mind (note, we'll count 'Don't mind' as being acceptable)

Unacceptable

Very unacceptable

Don't know

**ASK Q9 IF 'Unacceptable', 'Very unacceptable' OR 'Don't know' AT Q8. GOTO Q13 IF 'Acceptable', 'Very acceptable' OR 'Don't mind' AT Q8.**

If the contribution was £9.00 a year this would mean that around 59,000 customers across both regions could receive help through the scheme.

A contribution of £9.00 a year is equivalent to 75p a month.

**Q9. How acceptable or unacceptable would this level of contribution be to you?**

**SINGLECODE – DO NOT INVERT ANSWER LIST**

Very acceptable

Acceptable

Don't mind (note, we'll count 'Don't mind' as being acceptable)

Unacceptable

Very unacceptable

Don't know

**ASK Q10 IF 'Unacceptable', 'Very unacceptable' OR 'Don't know' AT Q9. GOTO Q16 IF 'Acceptable', 'Very acceptable' OR 'Don't mind' AT Q9.**

If the contribution was £8.00 a year this would mean that around 52,500 customers across both regions could receive help through the scheme

A contribution of £8.00 a year is equivalent to 67p a month

**Q10. How acceptable or unacceptable would this level of contribution be to you?**

**SINGLECODE – DO NOT INVERT ANSWER LIST**

Very acceptable

Acceptable

Don't mind (note, we'll count 'Don't mind' as being acceptable)

Unacceptable  
Very unacceptable  
Don't know

**ASK Q11 IF 'Unacceptable', 'Very unacceptable' OR 'Don't know' AT Q10. GOTO Q16 IF 'Acceptable', 'Very acceptable' OR 'Don't mind' AT Q10.**

**If the contribution was £7.00 a year this would mean that around 46,000 customers across both regions could receive help through the scheme**

**A contribution of £7.00 a year is equivalent to 58p a month**

**Q11. How acceptable or unacceptable would this level of contribution be to you?**

***SINGLECODE – DO NOT INVERT ANSWER LIST***

Very acceptable  
Acceptable  
Don't mind (note, we'll count 'Don't mind' as being acceptable)  
Unacceptable  
Very unacceptable  
Don't know

**ASK Q12 IF 'Unacceptable', 'Very unacceptable' OR 'Don't know' AT Q11. GOTO Q16 IF 'Acceptable', 'Very acceptable' OR 'Don't mind' AT Q11.**

**If the contribution was £6.00 a year this would mean that around 39,500 customers across both regions could receive help through the scheme**

**A contribution of £6.00 a year is equivalent to 50p a month.**

**Q12. How acceptable or unacceptable would this level of contribution be to you?**

***SINGLECODE – DO NOT INVERT ANSWER LIST***

Very acceptable  
Acceptable  
Don't mind (note, we'll count 'Don't mind' as being acceptable)  
Unacceptable  
Very unacceptable  
Don't know

**IF ANSWERED Q12 GOTO Q16**

**ASK Q13 IF 'Acceptable', 'Very acceptable' OR 'Don't mind' AT Q8.**

**If the contribution was £11.00 a year this would mean that around 72,000 customers across both regions could receive help through the scheme**

**A contribution of £11.00 a year is equivalent to 92p a month.**

**Q13. How acceptable or unacceptable would this level of contribution be to you?**

***SINGLECODE – DO NOT INVERT ANSWER LIST***

Very acceptable  
Acceptable  
Don't mind (note, we'll count 'Don't mind' as being acceptable)  
Unacceptable  
Very unacceptable  
Don't know



ASK Q14 IF 'Acceptable', 'Very acceptable' OR 'Don't mind' AT Q13.  
GOTO Q16 IF 'Unacceptable', 'Very unacceptable' OR 'Don't know' AT Q13.  
If the contribution was £12.00 a year this would mean that around 78,500 customers across both regions could receive help through the scheme.

A contribution of £12.00 a year is equivalent to £1.00 a month.

**Q14. How acceptable or unacceptable would this level of contribution be to you?**

**SINGLECODE – DO NOT INVERT ANSWER LIST**

Very acceptable

Acceptable

Don't mind (note, we'll count 'Don't mind' as being acceptable)

Unacceptable

Very unacceptable

Don't know

ASK Q15 IF 'Acceptable', 'Very acceptable' OR 'Don't mind' AT Q14.

GOTO Q16 IF 'Unacceptable', 'Very unacceptable' OR 'Don't know' AT Q14.

**Q15. What would be the maximum amount that you would be prepared to pay each year to fund the Assure tariff (including Assure Assist)?**

**NUMERIC RESPONSE – DROP DOWN LIST AS FOLLOWS:**

£12.00

£13.00

£14.00

£15.00

£16.00

£17.00

£18.00

£19.00

£20.00

**SCRIPTER: RECORD MAXIMUM CONTRIBUTION AMOUNT**

**Q15a. You have told us the amount you would be prepared to pay each year to fund the Assure tariff (including Assure Assist) is (INSERT MAX AMOUNT)**

**Please tell us why you have chosen this level of contribution?**

**CODES OPEN**

**ASK ALL**

**Q16. Currently, customers on the Assure scheme have their water charges discounted in the first year by 60% and then by 40% in the second and subsequent years, if they still qualify.**

**One option [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] could consider is reducing the level of discount provided through Assure, so that more people could be helped from the same pot of money.**

**With this in mind, which of the two options below would you prefer?  
TICK ONE BOX ONLY**

**SHOW THE FOLLOWING TWO OPTIONS SIDE-BY-SIDE**

Option A	Option B
<p>The Assure scheme stays as it is, providing a discount in the first year of 60% and then 40% in the second and subsequent years.</p> <p>Therefore, a contribution of £5.00 a year from customers from 2025 would raise enough money for around 33,000 customers to receive help through the scheme.</p>	<p>The discount provided through the Assure scheme changes so that in the first year customers receive a 40% discount and then 30% in the second and subsequent years.</p> <p>This means a contribution of £5.00 a year from customers from 2025 would raise enough money for around 47,200 customers to receive help through the scheme.</p>
<p><input type="radio"/> Option A</p>	<p><input type="radio"/> Option B</p>
<p><input type="radio"/> No preference</p>	

**Q17. Why do you say that?  
CODES OPEN**

**Q18. Were you aware of the Assure scheme or Assure Assist before today?  
SINGLECODE**

- Yes, aware of Assure only
- Yes, aware of Assure Assist only
- Yes, aware of both
- No
- Don't know

**ASK Q19a IF 'Yes, aware of Assure only' OR 'Yes, aware of both' AT Q18, OTHERS  
GOTO Q19b**

**Q19a. Have you ever been on the Assure tariff?  
SINGLECODE**

- Yes – currently on it
- Yes – in past 12 months, but no longer on it
- Yes – more than 12 months ago

Never  
Don't know  
Prefer not to say

**ASK Q19b IF 'Yes, aware of Assure Assist only' OR 'Yes, aware of both' AT Q18, OTHERS GOTO Q20**

**Q19b. Have you ever been on the Assure Assist tariff?**

**SINGLECODE**

Yes – currently on it  
Yes – in past 12 months, but no longer on it  
Yes – more than 12 months ago  
Never  
Don't know  
Prefer not to say

**ASK ALL**

**Q20. Thinking specifically about Assure and not Assure Assist, do you think you may be eligible for the Assure tariff now or in the near future?**

**SCRIPT THE FOLLOWING AS A DROPDOWN IF SELECTED**

**CLICK HERE TO SEE A SUMMARY OF THE ASSURE SCHEME;**

**INSERT THE GRAPHIC USED AT BELOW Q7**

**SINGLECODE**

Likely to be eligible now  
Likely to be eligible in the near future, but not now  
Unlikely to be eligible either now or in the near future  
Don't know  
Prefer not to say

#### **SECTION 4: Additional shareholder funding for Assure**

**We now want to ask you some questions about an additional funding idea for Assure (including Assure Assist).**

**[TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] wants to understand to what extent you would you be happy to contribute more than what you said earlier if the water company was to match any additional amount.**

**This extra money would come from the water company and mean that it gives less to shareholders.**

**ADD THE FOLLOWING AS A POP-UP**

**CLICK HERE TO FIND OUT MORE ABOUT WHAT SHAREHOLDERS RECEIVE**

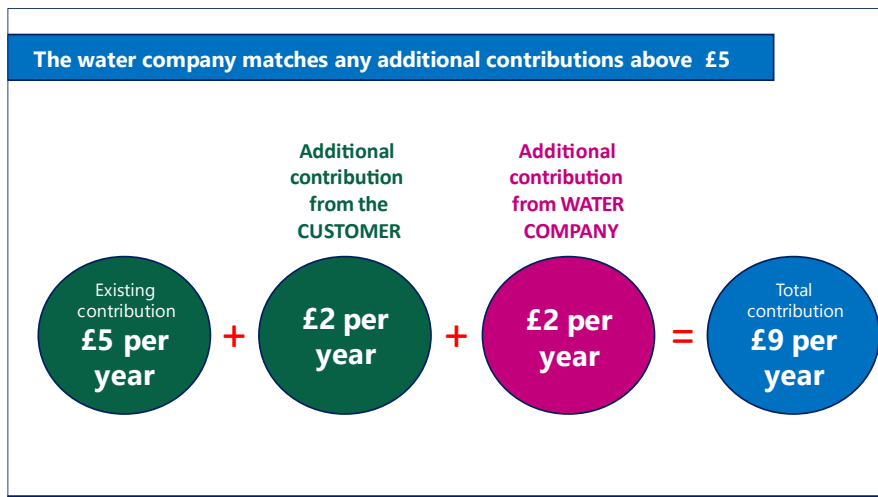
The company has one shareholder (Arjun Infrastructure Partners, a long-term pension scheme and institutional investor). Arjun will take a dividend payment of between 2%-5% of customers' bills each year, during the period 2020-2025.

**TEXT SUB IF MAXIMUM ACCEPTABLE AMOUNT IS £6 OR MORE:**

So for example, you may have said you would contribute an additional £1 above the £5 that all customers already pay.

But would you consider contributing an additional £2 if the water company was to put in an additional £2 as well?

This would make the total contribution £9 (£7 from you and £2 from the water company). The picture below shows how this might work:

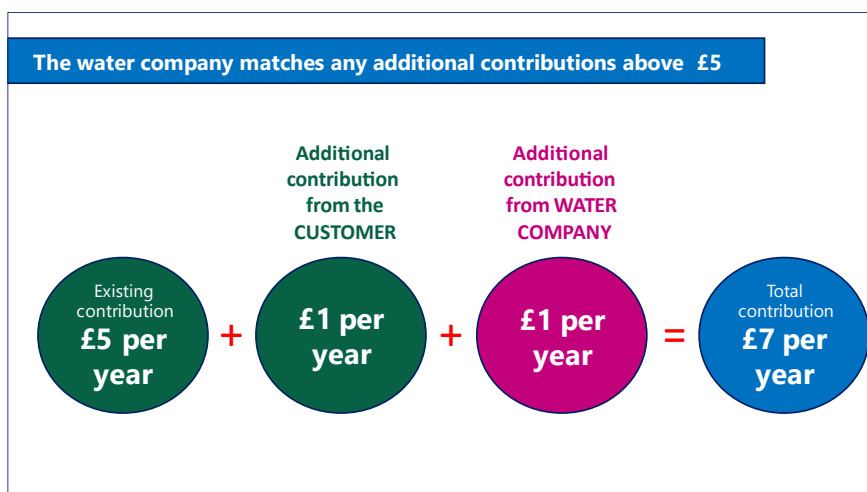


**TEXT SUB IF £6 NOT ACCEPTABLE AT Q12**

So for example, you may have said that you wouldn't be happy to contribute any more than the current contribution level of £5 a year.

But would you consider contributing an additional £1, making a total of £6, if the water company was to put in an additional £1 as well?

This would make the total contribution £7 (£6 from you and £1 from the water company). The picture below shows how this might work.



**NEW SCREEN**

Coming back to the Assure Tariff (including Assure Assist) and helping people who struggle to pay their water bills.

ASK Q21-Q23 IF MAXIMUM INFORMED AMOUNT IS £6 OR MORE:

**Q21. Earlier you said you would be happy to pay (INSERT MAXIMUM ACCEPTABLE AMOUNT), which is (CALCULATE MAXIMUM ACCEPTABLE AMOUNT MINUS £5) above the £5 contribution that customers make now.**

**If [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] said they would match any additional contribution you make above the £5 contribution that customers make now, would you want to pay more, want to pay less or would it make no difference?**

**SINGLECODE**

Would want to pay more

Would make no difference

Would want to pay less

Don't know

**Q22. Why do you say that?**

**CODES OPEN**

ASK Q23 IF 'Pay more' AT Q21, UNLESS MAXIMUM ACCEPTABLE AMOUNT IS £20 AT Q15 (I.E. MAXIMUM AMOUNT TESTED IN THE SURVEY).

**As a reminder, earlier you said you would be happy to pay (INSERT MAXIMUM ACCEPTABLE AMOUNT), which is (CALCULATE MAXIMUM ACCEPTABLE AMOUNT MINUS £5) above the £5 contribution that customers make now. If [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] matched anything you contribute above £5, they would contribute (CALCULATE MAXIMUM ACCEPTABLE AMOUNT MINUS £5).**

**So, under this proposal, this would mean that you would contribute (INSERT MAXIMUM ACCEPTABLE AMOUNT) in total and the water company would contribute an additional (MAXIMUM ACCEPTABLE AMOUNT MINUS £5).**

**Q23. If [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] matched anything you contribute above £5, given you said you would pay more than (INSERT MAXIMUM ACCEPTABLE AMOUNT), how much in total would you be happy to contribute each year to support the Assure scheme (including Assure Assist)?**

**SHOW (AS BUTTONS) ALL AMOUNTS ABOVE THE RESPONDENT'S MAXIMUM INFORMED AMOUNT UP TO £20 (I.E. MAXIMUM AMOUNT TESTED IN THE SURVEY). FULL RANGE OF AMOUNTS IS £6 to £20 (INCLUSIVE) in £1 INCREMENTS.**

ASK Q24 IF 'Pay less' AT Q21, UNLESS MAXIMUM ACCEPTABLE AMOUNT IS £6 (I.E. MINIMUM AMOUNT TESTED).

**As a reminder, earlier you said you would be happy to pay (INSERT MAXIMUM ACCEPTABLE AMOUNT), which is (CALCULATE MAXIMUM ACCEPTABLE AMOUNT MINUS £5) above the £5 contribution that customers make now. If [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] matched anything you contribute above £5, they would contribute (CALCULATE MAXIMUM INFORMED AMOUNT MINUS £5).**

So, under this proposal, this would mean that you would contribute (INSERT MAXIMUM INFORMED AMOUNT) in total and the water company would contribute an additional (MAXIMUM INFORMED AMOUNT MINUS £5).

Q24. If [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] matched anything you contribute above £5, given you said you would pay less than (INSERT MAXIMUM ACCEPTABLE AMOUNT), what's the maximum amount you would be happy to contribute each year to support the Assure scheme (including Assure Assist)?  
SHOW (AS BUTTONS) ALL AMOUNTS BELOW THE RESPONDENT'S MAXIMUM ACCEPTABLE AMOUNT  
FULL RANGE OF AMOUNTS IS £6 to £20 (INCLUSIVE) in £1 INCREMENTS.

ASK Q25-Q27 IF £6 NOT ACCEPTABLE AT Q12

Q25. Earlier you said you wouldn't be happy to contribute any more than the current contribution level of £5 a year.

If [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] said they would match any additional contribution you make above the £5 contribution that customers make now, would you want to pay more or would it make no difference?

SINGLECODE

Would want to pay more

Would make no difference

Don't know

Q26. Why do you say that?

CODES OPEN

ASK Q27 IF 'Pay more' AT Q25.

Q27. Given you said you would pay more, how much in total would you be happy to contribute each year to support the Assure scheme (including Assure Assist)?

Remember any contribution you make above £5 would be matched by [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water].

SHOW (AS BUTTONS) FOR THE FULL RANGE OF AMOUNTS FROM £6 to £20 (INCLUSIVE) in £1 INCREMENTS

ASK ALL

Q27b. Which of the following best describes how well you'd say you understood the idea we've just asked about, where your water company would match any additional amount you contribute?

SINGLECODE

Completely understood it

I think I understood it, but I'm not sure

Didn't really understand it

Didn't understand it at all

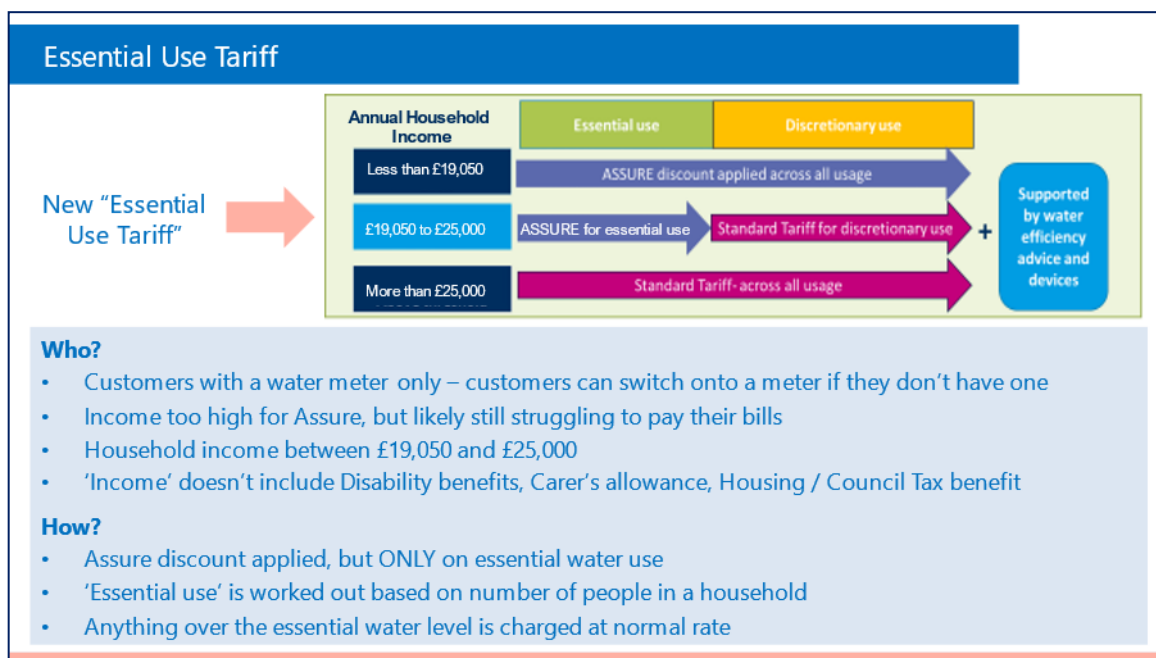
Don't know

## SECTION 5: New “Essential Use” Tariff

The next few questions are about getting your views on a possible new scheme that [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] may introduce to support customers who do not qualify for Assure/Assure Assist as their household income is above £19,050, but who might also be struggling with paying their water bills.

### NEW SCREEN

Please read the following description of the possible new tariff. This is summarised in the picture below:



It's currently called the “*Essential Use Tariff*” and it would be aimed at customers with a household income between £19,050 and £25,000, excluding any Disability benefits, Carer's allowance, Housing benefit or Council Tax benefit they receive.

Any household that qualifies for this new tariff would have a discount applied to their water charges on a set amount of water that they need for “essential use”. Everything above the “essential use” amount would be charged at the standard rate the household currently pays for its water.

### ADD THE FOLLOWING AS A POP-UP

**CLICK HERE TO SEE HOW THE AMOUNT OF WATER FOR “ESSENTIAL USE” IS WORKED OUT:**

Water for “essential use” is intended to cover the amount someone needs for everyday tasks like bathing, drinking, cooking, flushing toilets and washing. It is planned to be defined as 75 litres of water per person used per day. That's the same as 7 buckets of water for each person a day, or around half a bath tub. For people who live by themselves a higher “essential use” figure will be used.

Charging in this way would reduce the water bill of people who don't qualify for Assure but are still likely to be struggling with their bills.

Note;

- The amount of water charged as "essential use" would be worked out based on the number of people in the household
- The tariff would only apply to customers with a water meter (but those without could switch to a meter to receive the new tariff)
- Please remember if you go over your "essential use" level you aren't paying more, you are just paying the amount you would have done before. It is not a penalty.

Q28. In principle, do you support the introduction of this new tariff? Please give your answer on a scale of 1 to 5, where 5 means you fully support it and 1 means you don't support it at all?

**SINGLECODE**

5 – Fully support

4

3

2

1 – Do not support at all

Don't know

Q29. Why do you say that?

**CODES OPEN**

**ASK Q30 IF SCORE OF 3-5 AT Q28**

Q30. If this new tariff was introduced and was funded in the same way as the Assure scheme through contributions made by customers in their water bills, what difference would this make to the amount you'd be happy to contribute?

**SINGLECODE**

Would want to pay more than the (INSERT MAXIMUM ACCEPTABLE AMOUNT FROM Q8-Q15 IF MORE THAN £5: contribution level I said earlier I'd be happy to pay / IF £6 NOT ACCEPTABLE AT Q8: current £5 contribution) to allow eligible customers to benefit from this tariff

Would want to stay with the (INSERT MAXIMUM ACCEPTABLE AMOUNT FROM Q8-Q15 IF MORE THAN £5: contribution level I said earlier I'd be happy to pay / IF £6 NOT ACCEPTABLE AT Q8: current £5 contribution)

Don't know

**ASK ALL**

Q30a. Which of the following best describes how well you'd say you understood the idea of this new 'Essential Use' tariff?

**SINGLECODE**

Completely understood it

I think I understood it, but I'm not sure

Didn't really understand it

Didn't understand it at all

Don't know



## **SECTION 6: About You**

Finally, we would like to find out a little more about you.

**Q31. How strongly do you agree or disagree with the following statements, on a scale of 1 to 10, where 10 is agree strongly and 1 is disagree strongly?**

### **SINGLECODE**

10 – Agree strongly

9

8

7

6

5

4

3

2

1 – Disagree strongly

Don't know

### **LOOP – RANDOMISE ORDER**

**Water is a precious resource and I'm careful about how much I use**

**I'm prepared to switch supplier (where this is possible) every year to get the best price**

**I am conscious of the world around me and think we all need to look after it for future generations**

**Q32. Which one of the following statements most closely applies to your use of water in your household?**

### **SINGLECODE**

I/We don't know how much I/we use and I/we don't think about it

I/We don't know how much I/we use but I/we are conscious about it

I/We're careful about how much I/we use because I/we want to keep our bill down

I/We're careful about how much I/we use because I/we don't think we should waste water

**Q33. A person's personal circumstances can affect their needs from a water supplier. (TEXT SUB FROM SAMPLE: Cambridge Water / South Staffs Water wants to better understand their customers so they can offer the right support. Can you tell me if in the last 12 months, if you or anyone in your household has experienced any of the following?**

**Please remember all your answers will be confidential**

### **MULTICODE**

Serious illness

Disability (where you are registered disabled)

Severe financial hardship

Bereavement of a close family member

Divorce

Moving house

Unemployment

Mental health condition

Something else which has affected your well-being (Please specify)

None of these  
Prefer not to say

**Q34. Overall, how well would you say you are currently managing financially?**

**SINGLECODE**

Living comfortably  
Doing alright  
Just about getting by  
Finding it quite difficult  
Finding it very difficult  
Prefer not to say

**D1. Are you...?**

**SINGLECODE**

Female  
Male  
Prefer to self-identify / Other  
Prefer not to say

**D2. Which of the following age groups do you fall into? Are you...**

**SINGLECODE**

Under 18  
18 to 24  
25 to 29  
30 to 34  
35 to 44  
45 to 49  
50 to 64  
65 to 74  
75 or over  
Prefer not to say

**ASK ALL**

**D3. Which ONE of the following best describes the occupation of the main income earner in your household? If you or the main income earner are self-employed please tick the option that most relates to the type of work you/they do for the company(s) you/they work for. TICK ONE ONLY**

**SINGLECODE**

1. Higher managerial/ professional/ administrative (e.g. Doctor, Solicitor, Board Director in a large organisation 200+ employees, top level civil servant/public service employee etc.)
2. Intermediate managerial/ professional/ administrative (e.g. Newly qualified (under 3 years) doctor, Solicitor, Board director of small organisation, middle manager in large organisation, principle officer in civil service/local government etc.)
3. Supervisor; clerical; junior managerial administrative or professional (e.g. Office worker, Student Doctor, Foreman with 25+ employees, salesperson, etc.)
4. Skilled manual worker (e.g. Bricklayer, Carpenter, Plumber, Painter, Bus/ Ambulance Driver, HGV driver, pub/bar worker etc.)
5. Semi or unskilled manual worker (e.g. Caretaker, Park keeper, non-HGV driver, shop assistant etc.)

6. Student
7. Unemployed or not working due to long-term sickness
8. Casual worker – not in permanent employment
9. Full-time carer of other household member
10. Retired
11. Rather not say

**ASK D4 IF 'Retired' AT D3, OTHERS GOTO D5**

**D4. Does the main income earner have a state pension, a private pension or both?**

**SINGLECODE**

State only

Private only

Both

Don't know

**ASK D5 IF 'Private only' OR 'Both' AT D4, OTHERS GOTO D6**

**D5. How would you describe the main income earner's occupation before retirement?**

**SINGLECODE**

1. Senior managerial or professional (e.g. Doctor, Solicitor, Board Director in a large organisation 200+ employees, top level civil servant/public service employee etc.)
2. Intermediate managerial, administrative or professional (e.g. doctor, Solicitor, Board director of small organisation, middle manager in large organisation, principle officer in civil service / local government etc.)
3. Supervisor; clerical; junior managerial administrative or professional (e.g. Office worker, Doctor, Foreman with 25+ employees, salesperson, etc.)
4. Manual worker (with industry qualifications) (e.g. Bricklayer, Carpenter, Plumber, Painter, Bus / Ambulance Driver, HGV driver, pub / bar worker etc.)
5. Manual worker (with no qualifications) (e.g. Caretaker, Park keeper, non-HGV driver, shop assistant etc.)
6. None of these
7. Rather not say

**ASSIGN TO SEG AS FOLLOWS;**

**IF D3= 1 or 2; SEG = AB**

**IF D3 = 3; SEG = C1**

**IF D3 = 4; SEG = C2**

**IF D3= 5-9; SEG = DE**

**IF D3 = 10 and D4= State only; SEG = DE**

**IF D3= 10 and D4 = Private only OR Both and D5 = 1 or 2; SEG = AB**

**IF D3= 10 and D4 = Private only OR Both and D5 = 3; SEG = C1**

**IF D3= 10 and D4 = Private only OR Both and D5 = 4; SEG = C2**

**IF D3= 10 and D4 = Private only OR Both and D5 = 5; SEG = DE**

**ASK D6 IF CODES 1-5 AT D3, OTHERS GOTO D6**

**D6. Which of the following best describes your employment status?**

**SINGLECODE**

Full time worker (30 hours a week or more)

Part time worker (8-29 hours a week)

Part time worker (less than 8 hours a week)

Other (please specify)

Don't know

**D7. Which of the following best describes your ethnic group or background?**

**SINGLECODE**

**Asian or Asian British**

Indian

Pakistani

Bangladeshi

Any other Asian background

**Black or Black British**

Caribbean

African

Any other Black background

**Mixed**

White and Black Caribbean

White and Black African

White and Asian

Any other Mixed background

**Chinese or Other ethnic group**

Chinese

Any other ethnic group

**White**

British

Irish

Any other White background

Prefer not to say

**D8. Is English your first language?**

**SINGLECODE**

Yes

No

Prefer not to say

**IF NO AT D8 ASK D8a**

**D8a. How well can you speak English?**

**SINGLECODE**

Very well

Well

Not well

Not at all

Prefer not to say

**THERE IS NO D9**

**ASK ALL**

**D10. Does your household currently receive any of the following benefits? TICK ALL THAT APPLY**

**MULTICODE – RANDOMISE ANSWER LIST**

- Housing benefit
- Jobseekers allowance
- Working family tax credits
- Child tax credits
- Incapacity benefit
- Pension Credit
- Universal Credit
- Disability Living Allowance
- Personal Independence Payments (PIP)
- None
- Prefer not to say
- Don't know

**D11. We want to take account of the views of people of all incomes. Which of the following income bands does your household fall into?**

**Please take into account the income of all of those in the household before tax and national insurance and include pensions, benefits or extra earnings. You can give your answer as per week or per year, whichever you prefer.**

**SINGLECODE**

**Per Week**

- Up to £366
- £366-£481
- £482-£721
- £722-£1000
- £1001+

**Per Year**

- Under £19,050
- £19,050 - £25,000
- £25,001 - £37,500
- £37,501 - £52,000
- £52,001+
- Prefer not to say

**D12. Overall, how easy or difficult was it to understand the questions in this study?**

**SINGLECODE**

- I found most of these questions very easy to answer
- I found most of these questions quite easy to answer
- I found most of these questions quite hard to answer
- I found most of these questions very hard to answer

**ASK D13 IF CODES 2-4 AT D12, OTHERS GOTO D14**

**D13. Did you find any particular parts of the questionnaire difficult to understand or answer?**

**CODES OPEN**

**ASK ALL**

**D14. If you'd like to make any comments about this study please do so below.**

**WRITE IN**

**C1. Finally, would you like to be entered into a free prize draw where you could win one of 5 cash prizes of £100?**

**SINGLECODE**

Yes

No

The draw will be administered by Qa Research and full Terms and Conditions are shown below and can also be viewed here:

**INSERT T&CS LINK**

Your name and contact details need to be provided so Qa can contact you if you win; your details will not be used for any other purpose. The winner will be drawn at random and notified by telephone/email.

Terms and Conditions of prize draw:

1) The closing date is 21 August 2023. 2) Late entries will not be accepted. 3) There are five prizes of £100 each for (**TEXT SUB FROM SAMPLE: Cambridge Water / South Staffs Water**) customers of a £100 VEX shopping voucher which can be used in a wide range of high-street stores. The total prize fund (across both Cambridge Water and South Staffs Water) is £1,000. 4) One entry per person. 5) Entries from a similar survey will also be included in this prize draw. 6) The winner will be drawn at random within one month of the closing date and notified by the contact details provided. 7) Qa will attempt to contact winners by phone three times and if on record, by email two times. If contact is not made within seven working days, Qa reserves the right to draw a new winner at random. 8) Winners will receive their prize within 3 weeks of the draw being held. 9) The decision of Qa Research is final and no correspondence will be entered into. 10) The draw is being administered by Qa Research.

**C2. Qa Research may carry out some more research in future about the issues covered by this study. Would you be willing to be contacted to take part in future research?**

You would only be contacted to be invited to take part in further research and for no other reason.

**SINGLECODE**

Yes

No

**C3. Would you like to join (**TEXT SUB FROM SAMPLE: Cambridge Water's / South Staffs Water's**) online community, called H2Online. The community allows its customers to take part in activities to help shape its future plans and also hear about how this feedback is being used to improve the service.\***

Yes

No

\*By ticking 'Yes' you give permission for Qa Research, who are running this study, to share your e-mail address with (**TEXT SUB FROM SAMPLE: Cambridge Water / South**

Staffs Water) to send you an invite. This will be held securely and will only be used to invite you to join the online community in the coming days.

**ASK C4, IF 'Yes' AT C1 OR C2 OR C3, OTHERS THANK & CLOSE**

**C4. Please provide the contact details below so you can be contacted (TEXT SUB IF 'Yes' AT C1 ONLY: if you win).**

**Name: <check against sample>**

**Phone: <check against sample> (ONLY C1 AND C2)**

**Email: <check against sample>**

**DO NOT SHOW IN THE FACE-TO-FACE SURVEY OF VULNERABLE CUSTOMERS**

**Thank and close**

**If you would like to contact (TEXT SUB FROM SAMPLE: Cambridge Water / South Staffs Water) about receiving help with paying your water bill or about the Priority Service Register please visit their website:**

**TEXT SUB IF SSW: <https://www.south-staffs-water.co.uk/household/extra-help/help-with-paying>**

**TEXT SUB IF CAM: <https://www.cambridge-water.co.uk/household/extra-help/help-with-paying>**

### 3.2 Cognitive Interviews – Questionnaire Changes

This section summarises significant *Questionnaire Changes* that were made to the questionnaire as a result of *Observations* from the cognitive interviews. Note, small visual or text amends are not mentioned below and nor are areas of the questionnaire that were reviewed and discussed during the cognitive interviews but didn't warrant changes as they were sufficiently well understood.

Observation	Questionnaire Changes
<p><b>Summary:</b> Overall, the survey was found to be interesting by most. But it was lengthy, even allowing for discussion time, and particularly for those who were less computer savvy. The most time was taken in reading the pages with lengthy descriptions. With numerous schemes to consider, this meant in the later sections fatigue set in for some and respondents were more likely to skim read – this led to it being more difficult to answer the follow up questions, or respondents considering their answers less.</p>	<p>Any opportunity to reduce the length in the heavy text sections and make them more engaging and to remove anything not required or repeated would be beneficial to the respondent experience.</p> <p>Therefore, minor amends were made to the survey text throughout to remove superfluous words, unnecessary lines of text or repetition.</p>
<p><b>Introducing the business planning process:</b> The information was considered to be useful and clear but too long, encouraging some to just skim read, so would recommend it is shortened if possible or includes some colour/ bolding of the key points. All of this information is valuable to convey, so it's not obvious where deletions could be made.</p>	<p>The following text in blue was made bold and these paragraphs were put in a box on-screen to distinguish them better;</p> <p><b>As a regulated business [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] will be submitting its business plan to the water regulator Ofwat later this year. The company has always been in private ownership and has one UK based shareholder who are taking returns of between 2-5% of customers' bills between 2020 and 2025.</b></p> <p><b>The plan covers the improvements in service the company is proposing to make, based on customer feedback and other expert evidence, over the 5 years from 2025 up to 2030 and the impact the investments they are planning are expected to have on customers' bills.</b></p>



## Observation

**Assure and Assure Assist:** There was a really personal preference, but all liked this diagram as it concisely summed up the explanatory text - some went straight to this, while others read through the text. The text did take time to read, so bullets/colours are useful to highlight key points and placing the picture at the top with text underneath may help. Few noticed the detail about Assure Assist shown in the box - respondents commented this should be in dark blue to draw attention to it.

The 'Assure' Tariff	
Additional	Total
<b>WHAT IS THIS TARIFF?</b>	Standard discount tariff if you are struggling to pay your water bill
<b>DO I NEED TO BE ON A WATER METER?</b>	No
<b>DO I QUALIFY FOR SUPPORT?</b>	Your total household income must be less than <b>£19,050 a year</b> (If you have dependent children at address, add £1,500 per child to your income) OR Receive Pension Credit Guarantee Element
<b>DETAILED ELIGIBILITY</b>	Income doesn't include: <ul style="list-style-type: none"> <li>Disability benefits (eg. DLA, PIP)</li> <li>Carer's allowance</li> <li>Housing or Council Tax benefit</li> </ul>
<b>WHAT DO YOU RECEIVE?</b>	Discounted 2-year tariff <b>Year 1 is 60% discount</b> <b>Year 2 is 40% discount</b>

**'Assure Assist'**  
Exists for customers who have **no income at all**  
Offered for 8 weeks at a **100% discount** before dropping down to 60%

## Questionnaire Changes

The picture below was moved further up the screen and we changed the colour of the box for Assure Assist as shown here.

Additionally, the explanatory text was broken up by showing information about qualifying income levels for Assure and about Assure Assist as bullet points.

The 'Assure' Tariff	
Additional	Total
<b>WHAT IS THIS TARIFF?</b>	Standard discount tariff if you are struggling to pay your water bill
<b>DO I NEED TO BE ON A WATER METER?</b>	No
<b>DO I QUALIFY FOR SUPPORT?</b>	Your total household income must be less than <b>£19,050 a year</b> (If you have dependent children at address, add £1,500 per child to your income) OR Receive Pension Credit Guarantee Element
<b>DETAILED ELIGIBILITY</b>	Income doesn't include: <ul style="list-style-type: none"> <li>Disability benefits (eg. DLA, PIP)</li> <li>Carer's allowance</li> <li>Housing or Council Tax benefit</li> </ul>
<b>WHAT DO YOU RECEIVE?</b>	Discounted 2-year tariff <b>Year 1 is 60% discount</b> <b>Year 2 is 40% discount</b>

**'Assure Assist'**  
Exists for customers who have **no income at all**  
Offered for 8 weeks at a **100% discount** before dropping down to 60%

**SSW & CAM as one company:** All respondents found the explanatory text about the SSW/CAM merger interesting and understood what was being explained, with most suggesting they were unaware of the merger. Being able to see the full picture of both regions was fine. Some felt that the text could be reduced as the visual used to summarise it already contains a lot of the detail, but preference for the text or picture differed between respondents.

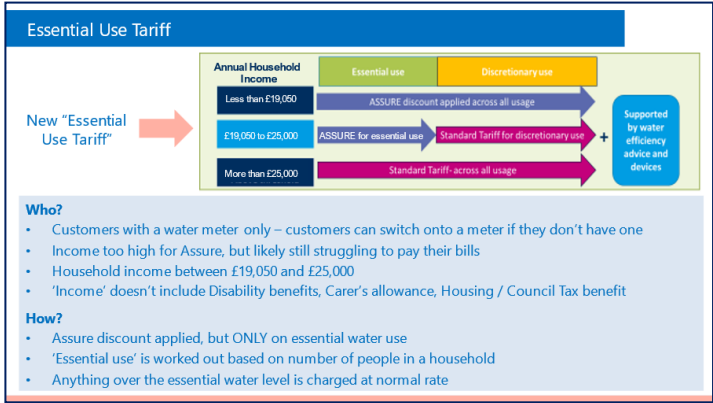
This suggests (contrary to the qual) that we are fine to include this and talk about a single number of customers supported through Assure (across CAM & SSW).

Throughout, even though capitalised, 'click here' instructions such as the one below were often missed and respondents simply didn't notice them on-screen;

**[CLICK HERE TO SEE MORE DETAIL ABOUT WHY THE £5 CONTRIBUTION WON'T GO AS FAR BETWEEN 2025-2030:](#)**

For all these instructions, the text colour was changed to a darker blue to distinguish them.

Observation	Questionnaire Changes
<p><b>Gabor-Granger:</b> Respondents understood this task and had no issues completing it based on the instructions shown to them. A couple of comments were made by those who were asked about increasing amounts that they didn't particularly like that the amount just kept going up, although they answered it OK. One asked if these questions could be condensed to just ask about higher contributions (like Q15). However, no-one had a problem responding to the questions.</p>	<p>Given this section worked OK (despite a couple of comments as noted) no changes were deemed necessary.</p>
<p><b>Matched Funding:</b> For some this was a hard concept to grasp which affected their ability to answer the follow on questions. In particular, the examples didn't align with the £14 figure quoted to help every customer eligible for Assure (see below). For those who understood however, it was clear - but this felt like a turning point in terms of attention as yet another detailed section was off-putting for some (i.e. we could see "not another long page of text" faces on screen!).</p> <p><b>Firstly, note, that [TEXT SUB FROM SAMPLE South Staffs Water / Cambridge Water] estimates that to have enough money for the Assure scheme to help every customer who needs support that, all customers would need to contribute £14.00.</b></p>	<p>We removed the paragraph about needing £14 to avoid confusion. Additionally, the following images were added to provide greater clarity as to how matched funding works and to accompany the example text to explain the concept for those that prefer visuals.</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="1104 655 1570 919"> <p>The water company matches any additional contributions above £5</p> <p>Existing contribution £5 per year + Additional contribution from the CUSTOMER £1 per year + Additional contribution from WATER COMPANY £1 per year = Total contribution £7 per year</p> </div> <div data-bbox="1576 655 2036 919"> <p>The water company matches any additional contributions above £5</p> <p>Existing contribution £5 per year + Additional contribution from the CUSTOMER £2 per year + Additional contribution from WATER COMPANY £2 per year = Total contribution £9 per year</p> </div> </div>
<p><b>Matched Funding:</b> Given the challenge some respondents had with simply understanding how matched funding would work, it might be sensible to check their understanding after they've answered this section to give us the option to remove from the analysis anyone who doesn't fully grasp it.</p>	<p>We included the question below to measure how well respondents felt they understood this idea;</p> <p><b>Q27b. Which of the following best describes how well you'd say you understood the idea we've just asked about, where your water company would match any additional amount you contribute?</b></p> <p><b>SINGLECODE</b></p> <p>Completely understood it  I think I understood it, but I'm not sure  Didn't really understand it  Didn't understand it at all  Don't know</p>

Observation	Questionnaire Changes												
<p><b>'Essential Use':</b> Survey engagement is waning for many by this point and too much text for many so they skipped to the visual, but all liked the diagram with colours so can this be placed upfront after the intro text?</p>	<p>We moved the visual below further up the screen and the font sizes were increased as this was mentioned by respondents as well.</p>  <p><b>Essential Use Tariff</b></p> <table border="1"> <thead> <tr> <th>Annual Household Income</th> <th>Essential use</th> <th>Discretionary use</th> </tr> </thead> <tbody> <tr> <td>Less than £19,050</td> <td>ASSURE discount applied across all usage</td> <td></td> </tr> <tr> <td>£19,050 to £25,000</td> <td>ASSURE for essential use</td> <td>Standard Tariff for discretionary use</td> </tr> <tr> <td>More than £25,000</td> <td colspan="2">Standard Tariff- across all usage</td> </tr> </tbody> </table> <p>Supported by water efficiency advice and devices</p> <p><b>Who?</b></p> <ul style="list-style-type: none"> <li>Customers with a water meter only – customers can switch onto a meter if they don't have one</li> <li>Income too high for Assure, but likely still struggling to pay their bills</li> <li>Household income between £19,050 and £25,000</li> <li>'Income' doesn't include Disability benefits, Carer's allowance, Housing / Council Tax benefit</li> </ul> <p><b>How?</b></p> <ul style="list-style-type: none"> <li>Assure discount applied, but ONLY on essential water use</li> <li>'Essential use' is worked out based on number of people in a household</li> <li>Anything over the essential water level is charged at normal rate</li> </ul>	Annual Household Income	Essential use	Discretionary use	Less than £19,050	ASSURE discount applied across all usage		£19,050 to £25,000	ASSURE for essential use	Standard Tariff for discretionary use	More than £25,000	Standard Tariff- across all usage	
Annual Household Income	Essential use	Discretionary use											
Less than £19,050	ASSURE discount applied across all usage												
£19,050 to £25,000	ASSURE for essential use	Standard Tariff for discretionary use											
More than £25,000	Standard Tariff- across all usage												
<p><b>'Essential Use':</b> As with matched funding, it might be beneficial to add a question to understand how well respondents understood the 'Essential Use' section so that we have the option to remove anyone who doesn't fully understand it from our analysis.</p>	<p>We included the question below to measure how well respondents felt they understood this idea;</p> <p><b>Q30a. Which of the following best describes how well you'd say you understood the idea of this new 'Essential Use' tariff?</b></p> <p><b>SINGLECODE</b></p> <p>Completely understood it  I think I understood it, but I'm not sure  Didn't really understand it  Didn't understand it at all  Don't know</p>												
<p>At D10, it was noted that 'Disability Living Allowance' has been replaced with 'Personal Independence Payment (PIP)' in England and Wales for adults but still exists for children.</p>	<p>At D10, 'Disability Living Allowance' was removed and 'Personal Independence Payment (PIP)' added.</p>												
<p>Information about how to find support with paying water bills shown at the end of the survey included click-through links to the SSW/CAM website, but the original set-up meant respondents could click through and not return to the survey to complete it.</p>	<p>This was amended to ensure that the survey completion was recorded before these click-through options appeared.</p>												

### **3.3 Weighting Schedule**

#### **1. Introduction and Overall Approach**

This section outlines details of the weighting schedule for the Social Tariffs Research, which was carried out in August 2023. The fundamental idea behind weighting the data is to ensure that the final sample we analyse is representative. In theory, if our sampling has been good and response rates are as anticipated, then the final sample should be broadly representative and the weighting we need to apply should be minimal.

In summary, our approach was based on achieving the following two objectives;

- Firstly, to ensure that the profile of SSW respondents and the profile of CAM respondents reflects the profile of SSW and CAM customers respectively. This ensures that any analysis carried out amongst customers of either is based on a representative sample and that when these two weighted samples are combined in the second step of weighting the combined sample is also representative.
- Secondly, to ensure that the overall combined sample of all respondents is representative of the SSC customer base and specifically that SSW and CAM respondents are represented in their correct proportions in this sample.

When selecting which criteria to use for weighting we should aim to choose those where we have good coverage (i.e. we have data for a high proportion of respondents), where we have a reliable target to weight to and ideally where the respondent has confirmed the criteria in the survey or this information is available on the SSC customer database. As a reminder, when weighting the survey data in 2019 we weighted to gender, age, social grade and meterage.

#### **2. Target Profile and Weights**

The tables overleaf outline in yellow the unweighted profile of the full, merged (i.e. all the samples from the different methodologies combined) sample of 1,360 survey completions and compares this to the profile of SSC's bill paying customers (and ONS data if relevant).

The cells in orange show the weighted profile for criteria used for weighting and finally, we've highlighted in green the criteria used to weight to and the target weights.

## Step 1: Correcting the profile of SSW and CAM customers

The table below shows the 'account' criteria and the second shows the demographic profile.

Below, in all instances the final unweighted sample is broadly in-line with the customer base, although some small differences exist for meterage in particular. Therefore, we applied weights to correct the proportion of metered respondents for each company. Other criteria were left to fall out naturally in the weighted sample.

Profiling Criteria <i>(Data source in the final data set)</i>	Total Customer Base (SSC)		Merged Profile (Unweighted) - South Staffs		Merged Profile (Weighted) - South Staffs		Total Customer Base (CAM)		Merged Profile (Unweighted) - Cambridge		Merged Profile (Weighted) - Cambridge	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
<b>Meterage</b> <i>(From contact data)</i>												
Metered	234,630	43%	452	51%	458	43%	102,367	76%	318	71%	202	76%
Unmetered	316,573	57%	437	49%	617	57%	32,669	24%	129	29%	64	24%
'Not sure'	-	-	8	-	10	-	-	-	16	-	10	-
<b>Tariff type</b> <i>(From contact data)</i>												
On Social Tariff	42,459	8%	89	11%	92	9%	3,444	3%	15	4%	10	5%
Not on Social Tariff	508,744	92%	725	89%	887	91%	131,592	97%	333	96%	202	95%
'Don't know' / 'Prefer not to say'	-	-	83	-	105	-	-	-	115	-	64	-
<b>PSR</b> <i>(From contact data)</i>												
Registered	47,376	9%	90	11%	96	9%	8,113	6%	16	5%	10	5%
Not registered	503,827	91%	756	89%	927	91%	126,923	94%	333	95%	196	95%
'Not sure'/not established	-	-	51	-	61	-			114	-	69	-
<b>ACORN</b> <i>(From contact data)</i>												
1	116,418	21%	161	20%	172	18%	54,654	40%	89	30%	52	30%
2	14,142	3%	33	4%	35	4%	19,583	15%	68	23%	40	23%
3	158,008	29%	262	33%	319	33%	30,768	23%	95	32%	54	31%
4	137,675	25%	170	21%	223	23%	20,380	15%	34	12%	24	14%
5	117,982	21%	170	21%	213	22%	7,578	6%	7	2%	5	3%
6	2,197	<1%	-	-	-	-	364	<1%	2	1%	1	1%
No data/not established	4,781	1%	101	-	121	-	1,709	1%	168	-	100	-
<b>Total</b>	<b>551,203</b>		<b>897</b>		<b>1,084</b>		<b>135,036</b>		<b>463</b>		<b>276</b>	

The table below shows the demographic profile, which has been weighted by gender, age and social grade. Looking at the unweighted profile;

- For gender, the profile for SSW is very close to the customer profile but for CAM there is a slight skew towards female respondents.
- The age profile of both the SSW and CAM samples aligns closely with the profile of the customer base. Also shown below is the profile based on Census 2021 data, within which younger people have a higher representation reflecting the fact that they are less likely to be water bill payers. As the survey was targeted exclusively at bill payers, it was agreed that the most appropriate target weight for age was the profile of the SSW/CAM customer base rather than the Census and it was therefore weighted accordingly.
- No social grade profile of the SSC customer base is available, so we need to compare to Census 2021 which highlights that the unweighted profile for both SSW and CAM under-samples C1 and C2. Therefore, corrective weighting for social grade was required.

Profiling Criteria <i>(All data come from survey responses)</i>	Total Customer Base (SSW)		ONS data	Merged Profile (Unweighted) - South Staffs		Merged Profile (Weighted) - South Staffs		Total Customer Base (CAM)			ONS data	Merged Profile (Unweighted) - Cambridge		Merged Profile (Weighted) - Cambridge	
	n	%	%	n	%	n	%	n	%	%	n	%	n	%	
<b>Gender</b>															
Female	240,649	46%	51%	420	48%	480	46%	51,124	42%	51%	211	48%	110	42%	
Male	287,934	54%	49%	452	52%	574	54%	70,219	58%	49%	227	52%	151	58%	
Other	22,620	-	-	2	-	2	-	13,691	-	-	5	-	3	-	
Prefer not to say	-	-	-	23	-	28	-	-	-	-	20	-	12	-	
<b>Age</b>															
18-24	4,660	1%	10%	13	1%	15	1%	902	2%	15%	14	3%	4	2%	
25-34	43,996	13%	17%	90	10%	139	13%	8,201	15%	19%	49	11%	41	16%	
35-44	63,854	19%	16%	151	17%	202	19%	11,496	22%	17%	60	14%	57	22%	
45-64	122,610	37%	33%	329	38%	388	37%	18,465	35%	29%	132	30%	92	35%	
65-74	46,562	14%	13%	185	21%	148	14%	6,731	13%	10%	110	25%	34	13%	
75+/75-80	51,477	15%	11%	105	12%	163	15%	7,162	14%	9%	79	18%	36	14%	
No data	218,044	-	-	-	-	-	-	82,077	-	-	-	-	-	-	
Prefer not to say	-	-	-	24	-	29	-	-	-	-	19	-	11	-	
<b>SEG</b>															
AB	-	-	21%	249	31%	205	21%	-	-	42%	212	51%	101	41%	
C1	-	-	31%	184	23%	302	31%	-	-	34%	111	27%	82	33%	
C2	-	-	23%	127	16%	224	23%	-	-	13%	23	6%	31	13%	
DE	-	-	25%	246	31%	244	25%	-	-	14%	71	17%	34	14%	
Prefer not to say	-	-	-	91	-	110	-	-	-	-	46	-	27	-	
<b>Total</b>	<b>551,203</b>			<b>897</b>		<b>1,084</b>		<b>135,036</b>			<b>463</b>		<b>276</b>		

## Step 2: Adjusting the proportion of SSW and CAM customers in the total sample

The table below shows the correct proportion of SSW and CAM customers in the SSC customer base and weighting was applied to correct for the deliberate over-sampling of CAM respondents.

Weighting Criteria	Total Customer Base	Merged Profile (Unweighted) - SSW & CAM		Merged Profile (Weighted) - SSW & CAM	
		<i>n</i>	%	<i>n</i>	%
<b>Company</b>					
South Staffs	79.7%	897	66%	1,084	79.7%
Cambridge	20.3%	463	34%	276	20.3%
TOTAL		1,360		1,360	