



It's everyone's water

# Cross Subsidy Social Tariff Research 2024

June 2024

Conducted by Qa Research



# Key headline findings – acceptability

# Key headline findings

- 66% of customers overall accept\* the highest discounted rate tested.
- 65% of dual customers accept\* an additional £33 per year to help 170,000 additional households who are struggling to pay their water bills.
- 67% of wastewater customers accept\* an additional £12 per year to help 170,000 additional households who are struggling to pay their water bills.
- The highest level of acceptance amongst customers (73%) based on the additional costs tested is to pay an additional £8.25 (or £3 for wastewater) per year.
- However, 23% of customers oppose paying anything extra in their water bills to help cross-subsidise those who are struggling financially to pay.
- Around half (54%) of those eligible for the social tariff are currently unaware Thames Water provides such financial assistance – increasing awareness of the help available to relevant customers is needed.

\*Acceptance is a combination of strongly support, somewhat support & don't mind

# Background, approach & research objectives

# Background & Approach

## Background

Thames Water offers customers various methods to reduce their bills if they are on a low income or facing financial difficulties. The WaterHelp scheme gives a 50% reduction on water bills for those whose water bill is 5% or more of their net household income. This reduction is cross-subsidised from the bills of customers who do not qualify for the tariff.

The cost of living crisis has seen an increased demand for help. The amount of cross-subsidy that Thames Water customers said they were willing to pay (in research conducted in 2022) will need to be increased if all those who would qualify for WaterHelp can be helped.

Thames Water customers have already agreed to pay up to £25 per year on top of their bills in order to provide a discounted rate for low-income customers.

By 2025 Thames Water will be helping 425,000 households with the discounted rate. However, taking account of the current cost of living crisis and the expected rise in household bills, it is estimated that a further 170,000 will need help.

Therefore, customer research is again required to assess support for another increase in cross-subsidy amongst customers – the findings of which will be used to inform and respond to Ofwat's Draft Determination on Thames Water's Business Plan for PR24.

## Approach

A quantitative online survey was undertaken, using the same questions as asked in 2022.

A total of 1,000 online panel surveys were conducted between 8<sup>th</sup> -20<sup>th</sup> May 2024, and 100 face to face surveys with digitally excluded customers were targeted, with 124 being achieved between 8<sup>th</sup> – 24<sup>th</sup> May 2024.

Minimum and maximum quotas were placed on gender, age bands, ethnicity, social grade, dual and wastewater only customers, London and the Thames Valley / Home Counties to ensure a broad spread of customer types completed the survey.

Respondents were asked a screener question to ensure all were either solely or jointly responsible for paying the water bill.

The data from the online and face-to face surveys has been merged together at analysis and weighted post fieldwork to be representative of the overall Thames Water customer base (see appendix for a detailed profile of respondents).

Leading up to and during fieldwork there was negative media coverage of Thames Water's debts/finances and planned price rises, ongoing news of river pollution across the country and news of a water quality issue in Devon (South West Water).

# Research objectives

The business objective is to gather evidence of customer support for extending Thames Water's social tariff to more customers to 2030.

The research objective is to determine the level of additional cross-subsidy supported by customers to 2030.

Findings will be used to set the future cross-subsidy.

More specifically, the research objectives were to;

1. **Establish** customers views about, and their awareness and knowledge of social tariffs and Thames Water giving such support
2. **Determine** what level of additional cross-subsidy contribution to support the WaterHelp tariff is acceptable amongst a robust & representative sample of customers.

# Information shown to respondents

The information provided followed a similar structure to the 2022 and 2018 cross-subsidy surveys

Information was provided to respondents on:

- Thames Water's discounted rate
- Who is eligible for the discounted rate
- How the discounted rate is funded by other customers via a cross-subsidy
- The amount customers currently pay in their bills for the scheme
- Other schemes Thames Water run to help customers struggling to pay

Respondents were informed based on their postcode (i.e. if they live in or outside the London area) and their household income whether they were likely to qualify for the cross-subsidy or not

Information on the number of customers currently helped (425,000) and the additional customers who are expected to need financial support by 2030 (an extra 170,000)

Willingness to support or oppose the extension to the discounted rate was tested at 4 different price points – starting at the highest level and going down for those who do not *strongly support* paying this or subsequent price points shown. If *strongly support* at any price point respondents were not asked about lower amounts, but asked next lower amount if *somewhat support* (or any other response). If not *strongly support* paying any of the four price point shown respondents were presented with a list of prices (including £0) and asked what would be the maximum they would be prepared to pay to fund the cross-subsidy scheme offered to Thames Water customers who need help with their bill

Price points / numbers helped	Helping an additional 170,000 additional households	Helping an additional 127,500 additional households	Helping an additional 85,000 additional households	Helping an additional 42,500 additional households
Dual customers	Cost an additional £33 per year £2.75 per month	Cost an additional £24.75 per year £2.06 per month	Cost an additional £16.50 per year £1.38 per month	Cost an additional £8.25 per year £0.69 per month
Wastewater only	Cost an additional £12 per year £1.00 per month	Cost an additional £9 per year £0.75 per month	Cost an additional £6 per year £0.50 per month	Cost an additional £3 per year £0.25 per month

# Information shown across four screens to respondents before being asked how far they support or oppose paying the additional cross-subsidy amount

Thames Water offer a discounted rate to help its most disadvantaged households by reducing their water bills. All Water Companies in England and Wales offer similar schemes:

New customers from April 2024 will be eligible if they have a water bill that is a large proportion of their household income. This may be due to having a high water bill due to a large family, or having a low income.

The discounted rate is for those who have a gross household income below £18,725 in the Thames Valley and Home Counties, or below £23,933 for those in Greater London.

These low-income customers receive a 50% discount on their bill.

The discounted rate is funded by adding a small amount to the bills of all customers. This is known as a cross-subsidy.

Thames Water does not financially profit at all from this cross-subsidy and 100% of the contributions are passed directly on to help customers in financial difficulty.

Thames Water customers have currently agreed to pay up to £2.08 per month (£25 per year) on top of their bills in order to provide a discounted rate for low-income customers

*(Relevant figures substituted for waste water customers)*

All water companies have schemes of this type.

The discounts have become even more important as a result of the Cost of Living Crisis, and as household bills are expected to rise.



# Information shown across four screens to respondents before being asked how far they support or oppose paying the additional cross-subsidy amount

The discounted rate forms part of a range of support that Thames Water provide to help customers who struggle to pay their water and wastewater bill. Others are:

- A capped rate, so that some metered households won't pay more than the average household if they meet certain criteria of benefits, family size or medical conditions. This capped rate is cross-subsidised by the bills of other customers (around £1 per year).
- Providing and fitting water meters (free of charge) which encourage water saving, leading to lower bills.
- A Customer Assistance Fund, funded by Thames Water, which matches customer debt payments to clear water arrears.
- A charitable Trust Fund, funded by Thames Water's shareholders, which provides one-off grants to customers in extreme poverty for essential household items like bedding and washing machines and is the largest non-governmental provider of grants to debt advice agencies in our region.
- Offering free 'Smarter Home Visits' to advise customers on how to get the above benefits, and providing water saving advice, leading to lower bills.

*Text shown depending if household income and postcode area (London or Thames Valley/Home Counties) would qualify them for discounted rate*

Based on what you have told us about your household income we would like you to keep in mind you would be likely to qualify for the discounted rate – receiving a reduction on your water and wastewater bill.

Based on what you have told us about your household income we would like you to keep in mind that it is likely that you would not qualify for the discounted rate at this time.

By 2025 Thames Water will be helping 425,000 households with the discounted rate. However, taking account of the current Cost of Living Crisis and the expected rise in household bills, Thames Water believe that over 595,000 low income customers will be in need of financial support and would qualify for the discounted rate by 2030, and it would like to help these additional 170,000 customers.

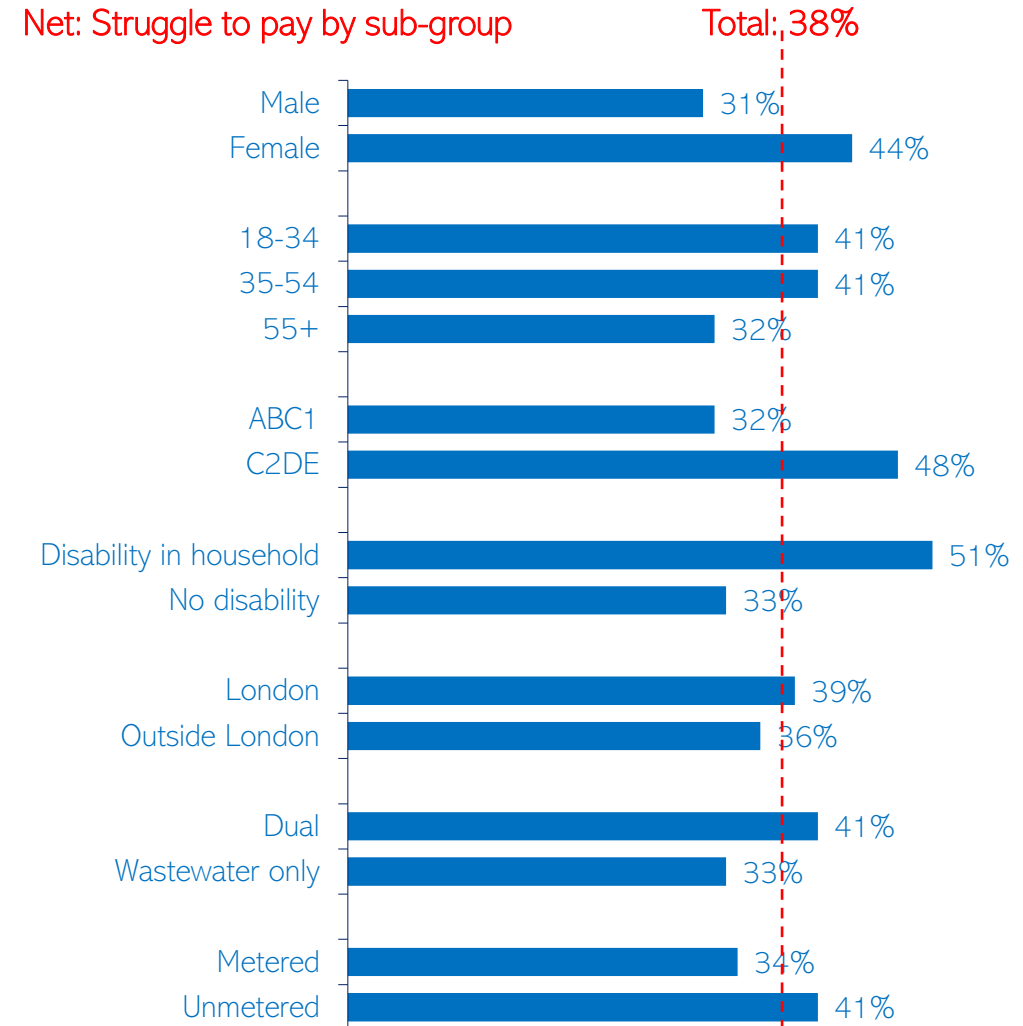
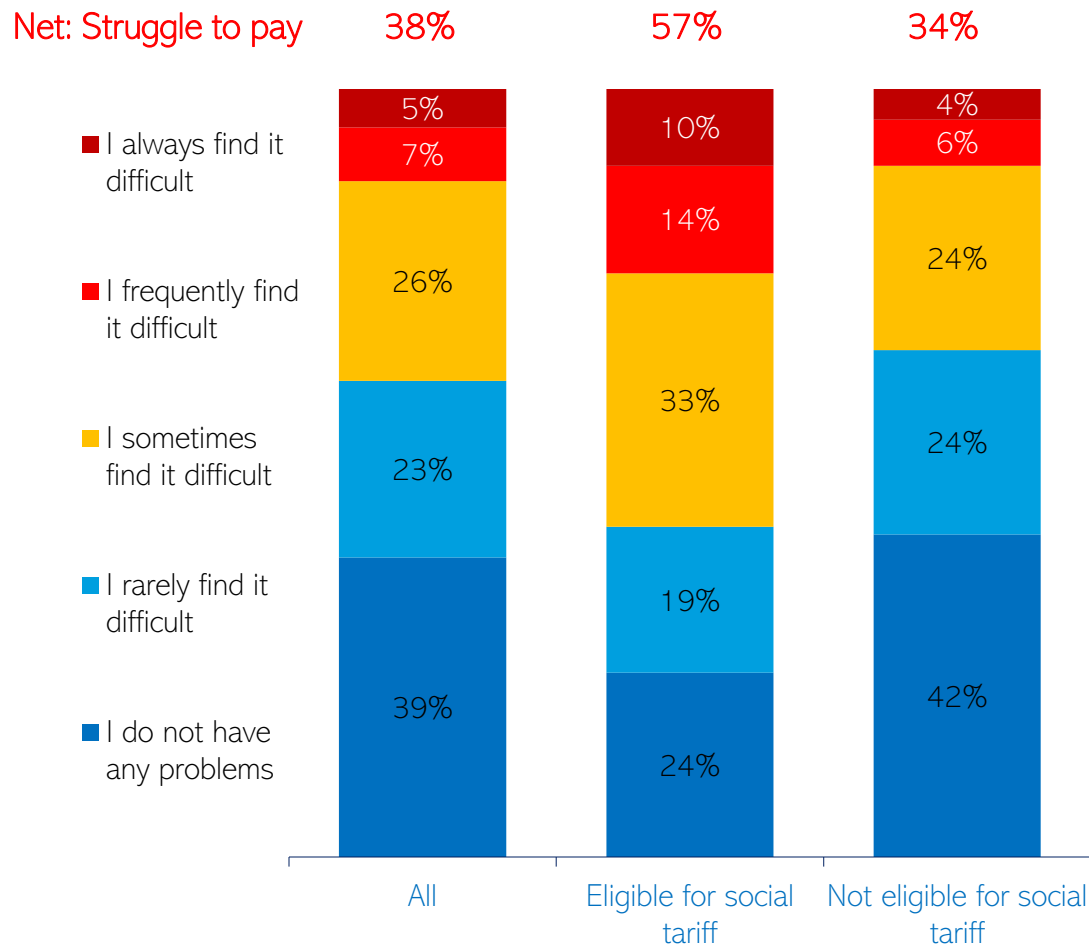
Bearing in mind the information you have seen you will now be asked some questions about your willingness to support the discounted rate through your Thames Water bill in 2025-2030 and beyond.

The costs mentioned EXCLUDE inflation and they represent the ADDITION to your bill to help the additional 170,000 households.

# Knowledge & awareness of social tariffs

# Ability to pay water bill

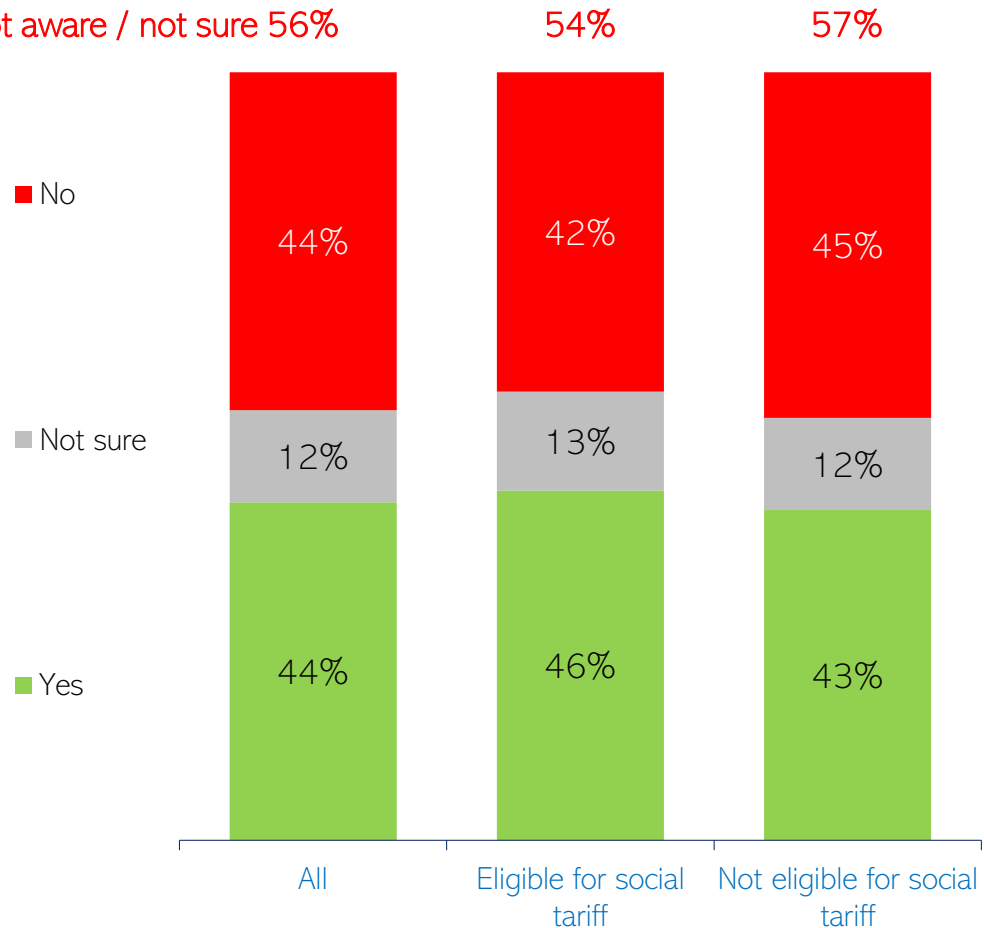
Customers who say they struggle to pay their water bill has increased from 21% in 2018 & 30% in 2022 to 38% now



# Awareness of Thames Water giving financial support

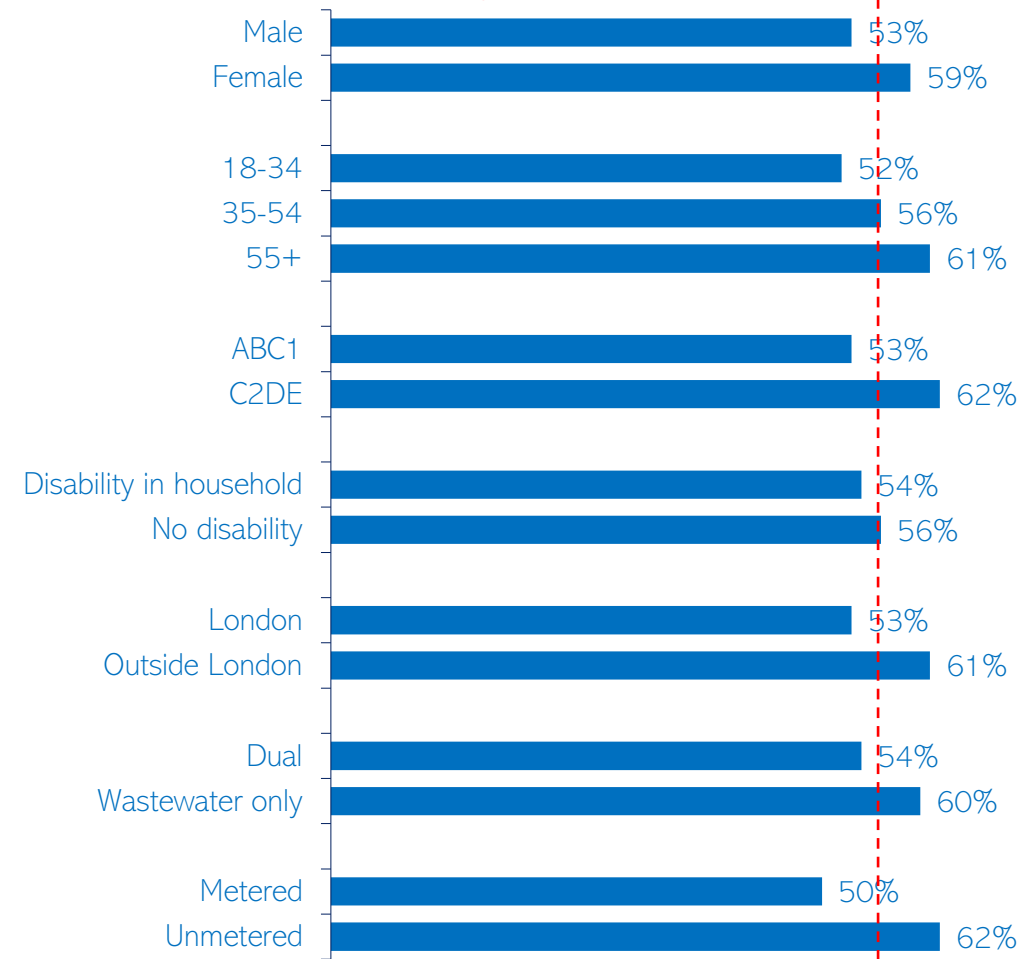
Awareness of help available is no higher amongst those potentially eligible to receive this – awareness similar to previous research in 2022 (46% then were aware)

Net: Not aware / not sure 56%



Net: Not aware / not sure by sub-group

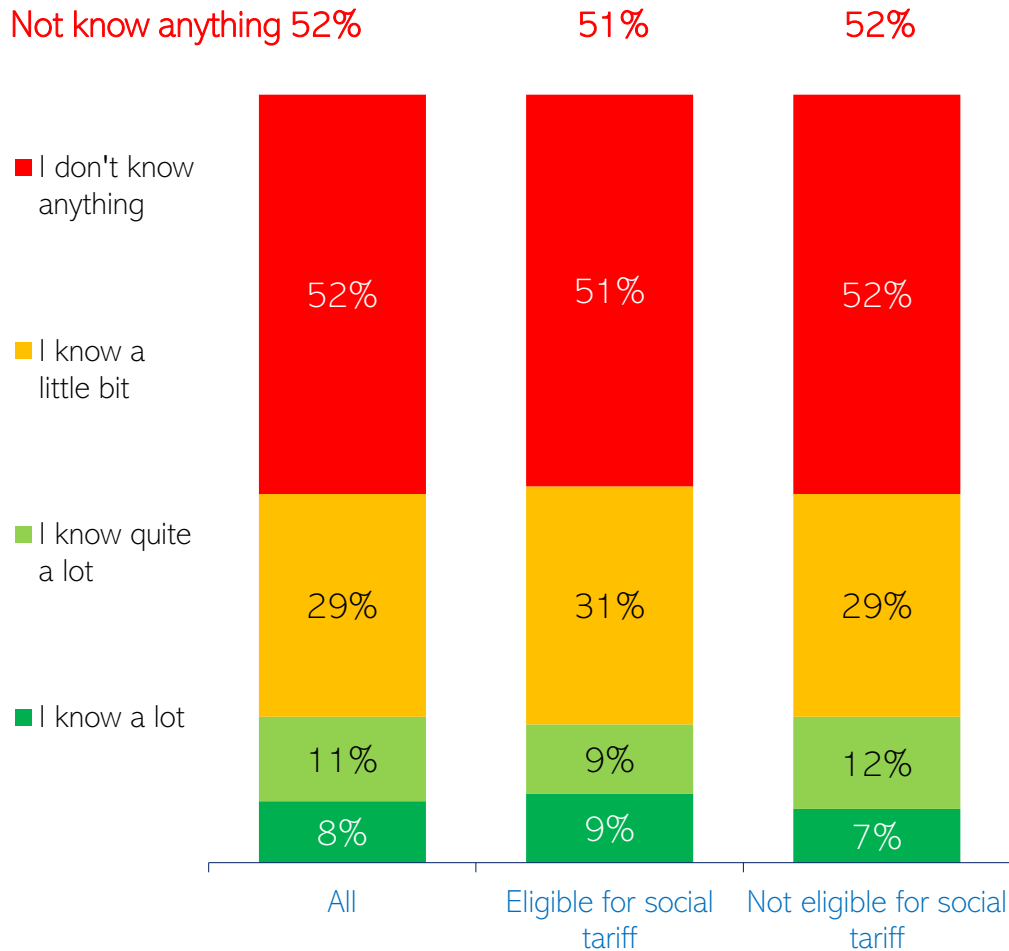
Total: 56%



# Knowledge of current discounted rate

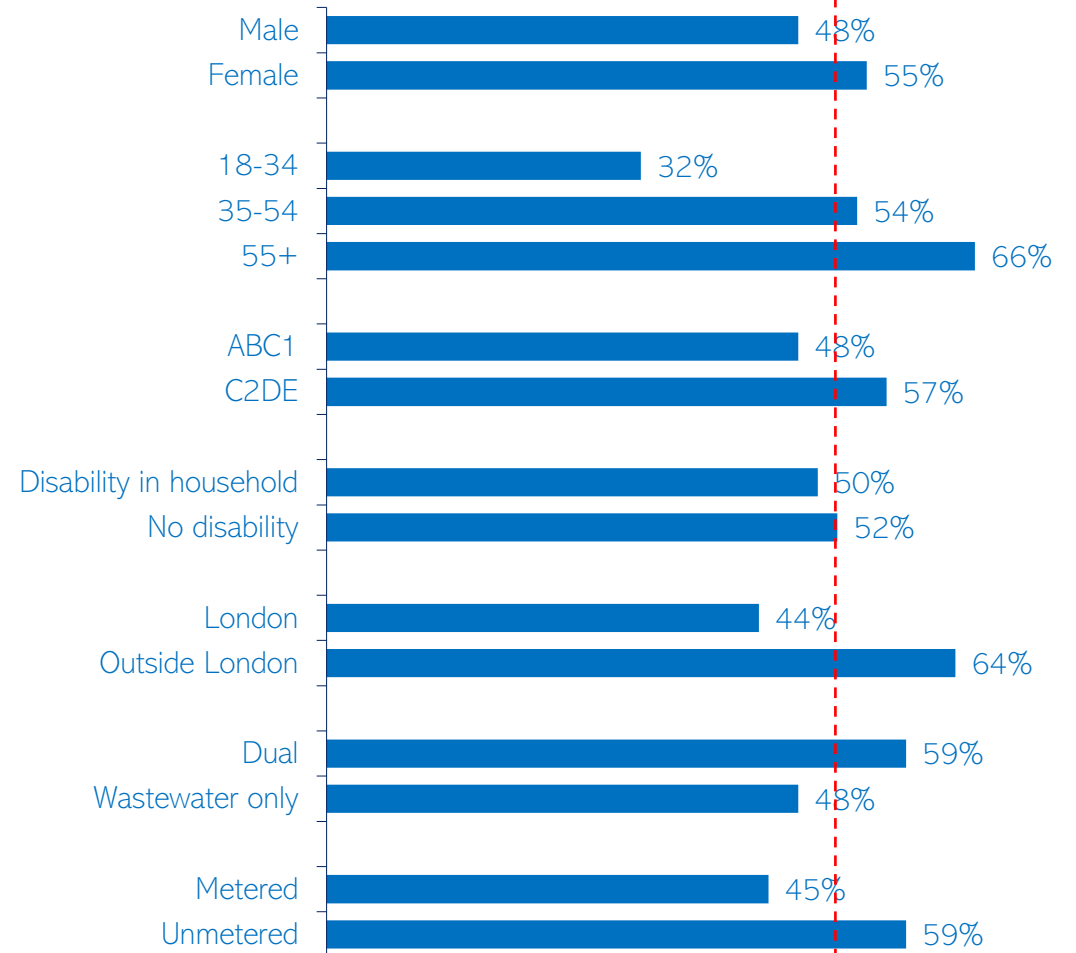
Knowledge remains relatively low with half of all customers not knowing about help available

Net: Not know anything 52%



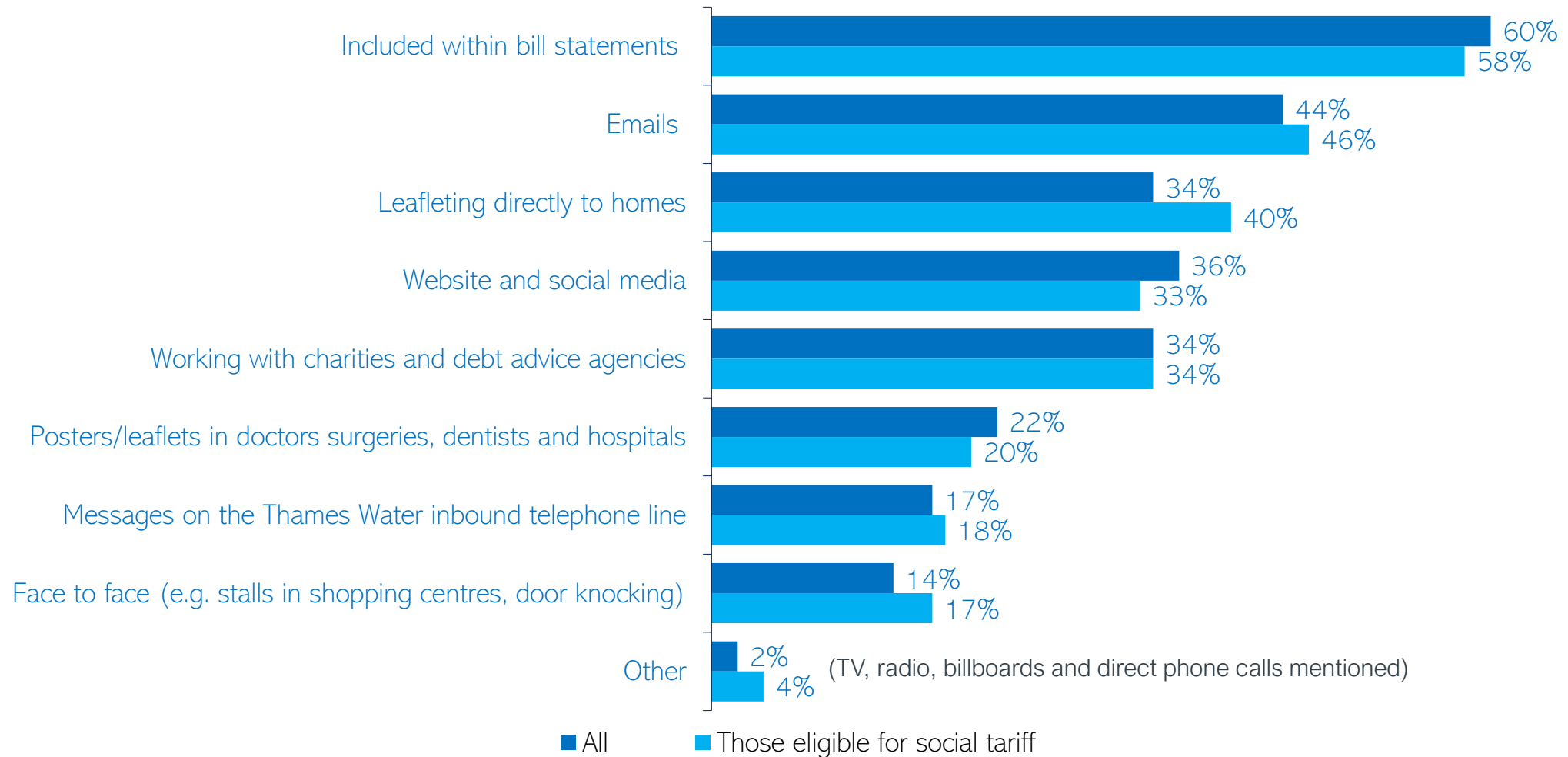
Net: Not know anything by sub-group

Total: 52%



# How to communicate the discounted rate to customers who may be eligible

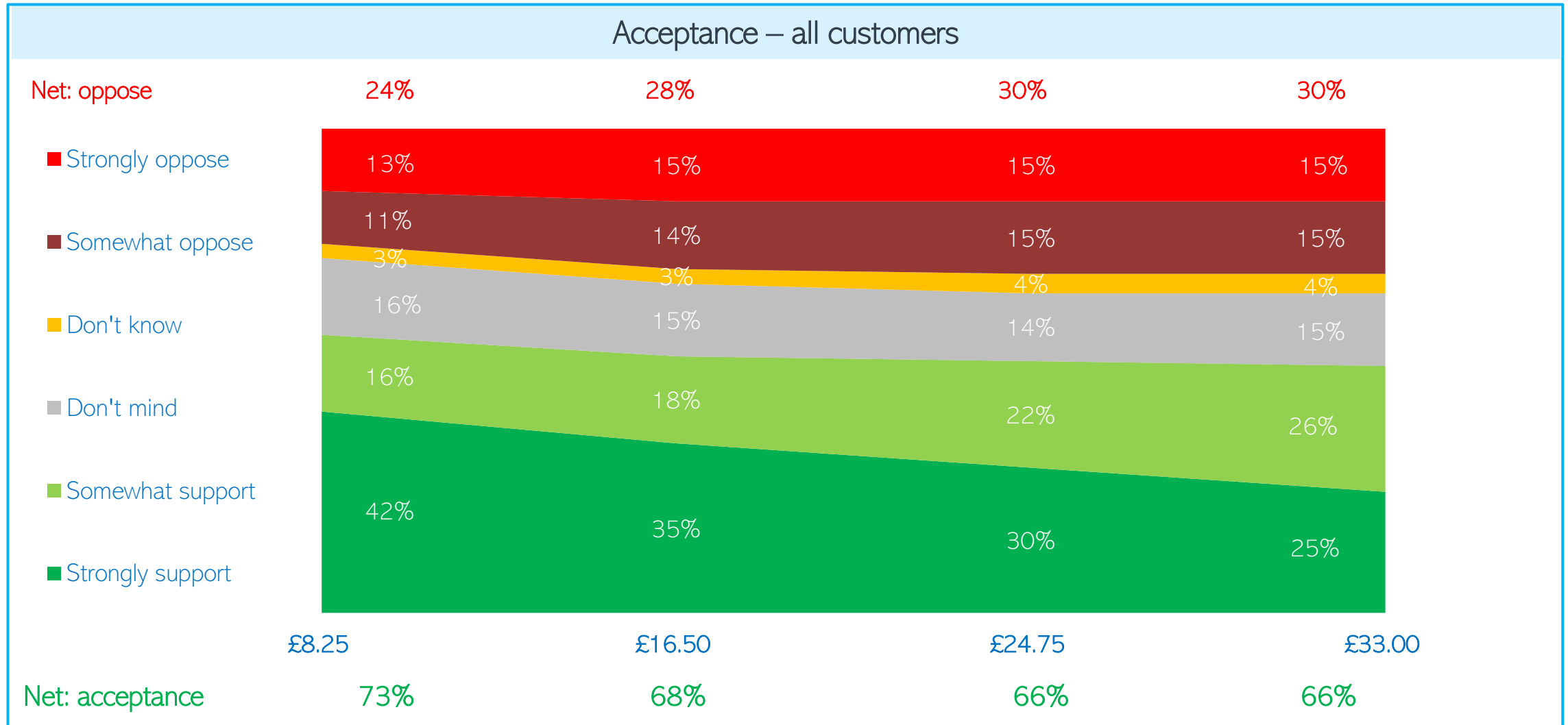
Very little difference between all and those eligible but what customers say may not actually be the most effective approach to take, especially if the communication is quite passive or easy to miss.



# Acceptance of cross subsidy for social tariffs

# Four price points tested – acceptance levels shown below

Net acceptance is combination of strongly support, somewhat support & don't mind

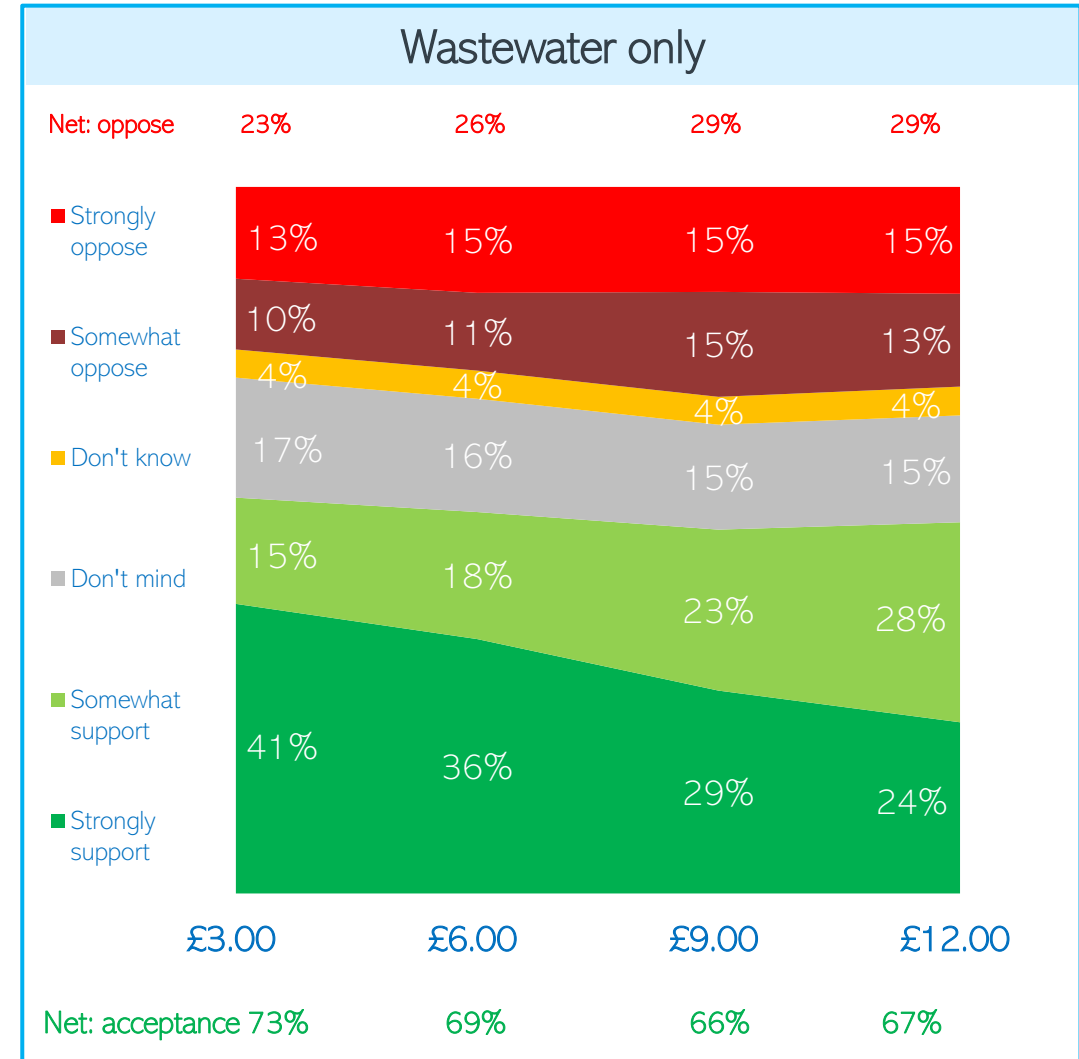
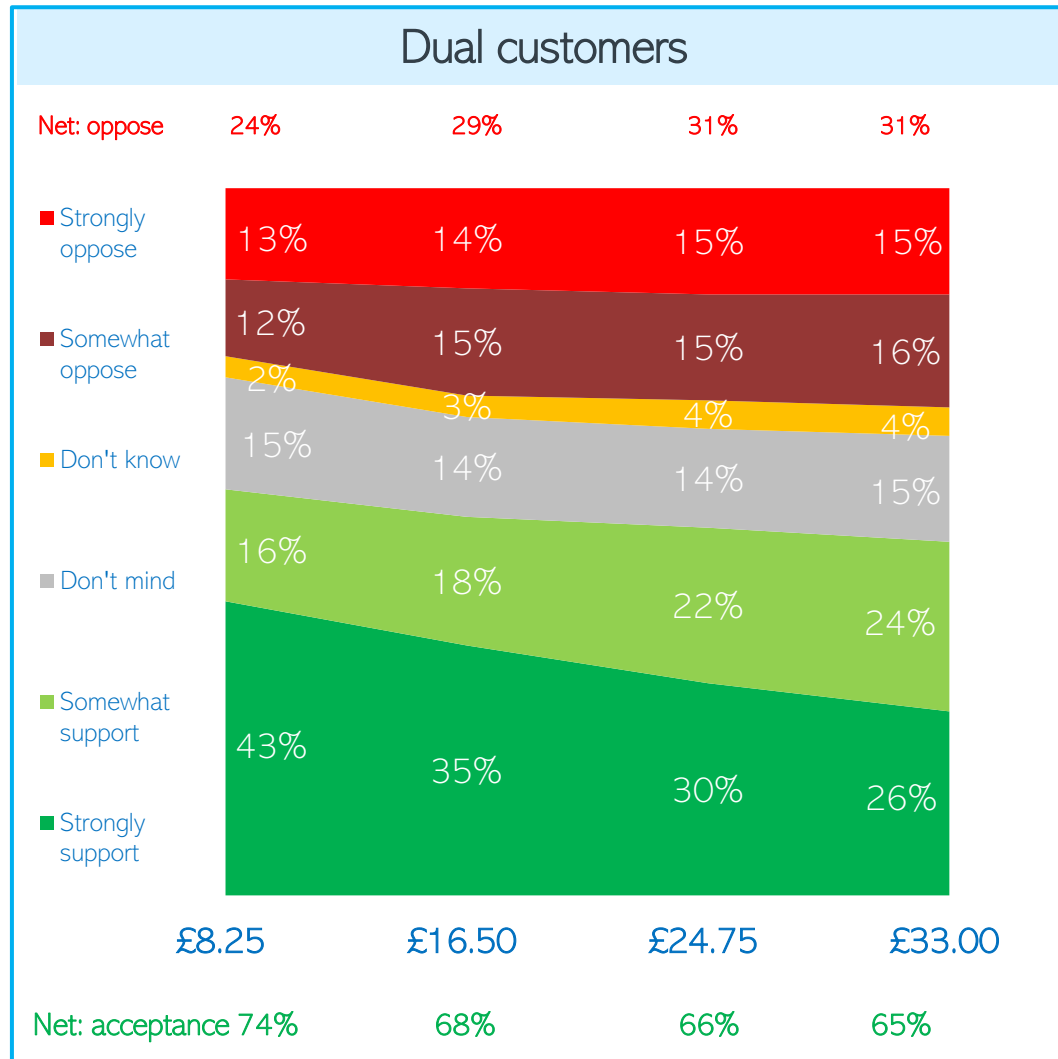


Q13-16. How far would you support or oppose a discounted rate which would help xxx additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £p per month (£z per year) towards helping these low income customers. Base:1124



# Acceptance levels by water type

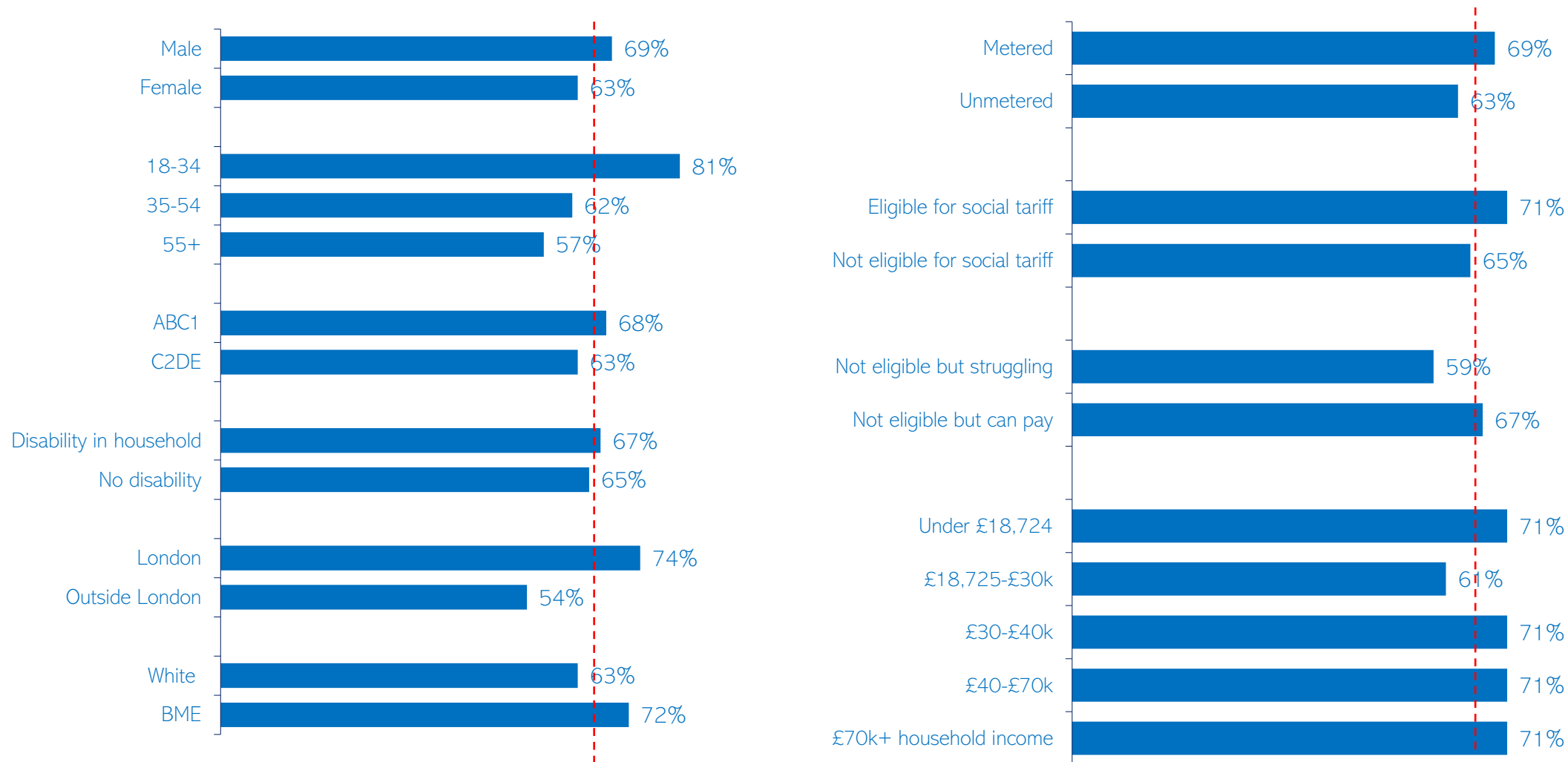
Very little difference between water types despite being shown different bill increase amounts



Q13-16. How far would you support or oppose a discounted rate which would help xxx additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £p per month (£z per year) towards helping these low income customers. Base:731 dual / 393 wastewater

# Acceptance of paying highest level (£33 dual / £12 wastewater) extra by sub-group

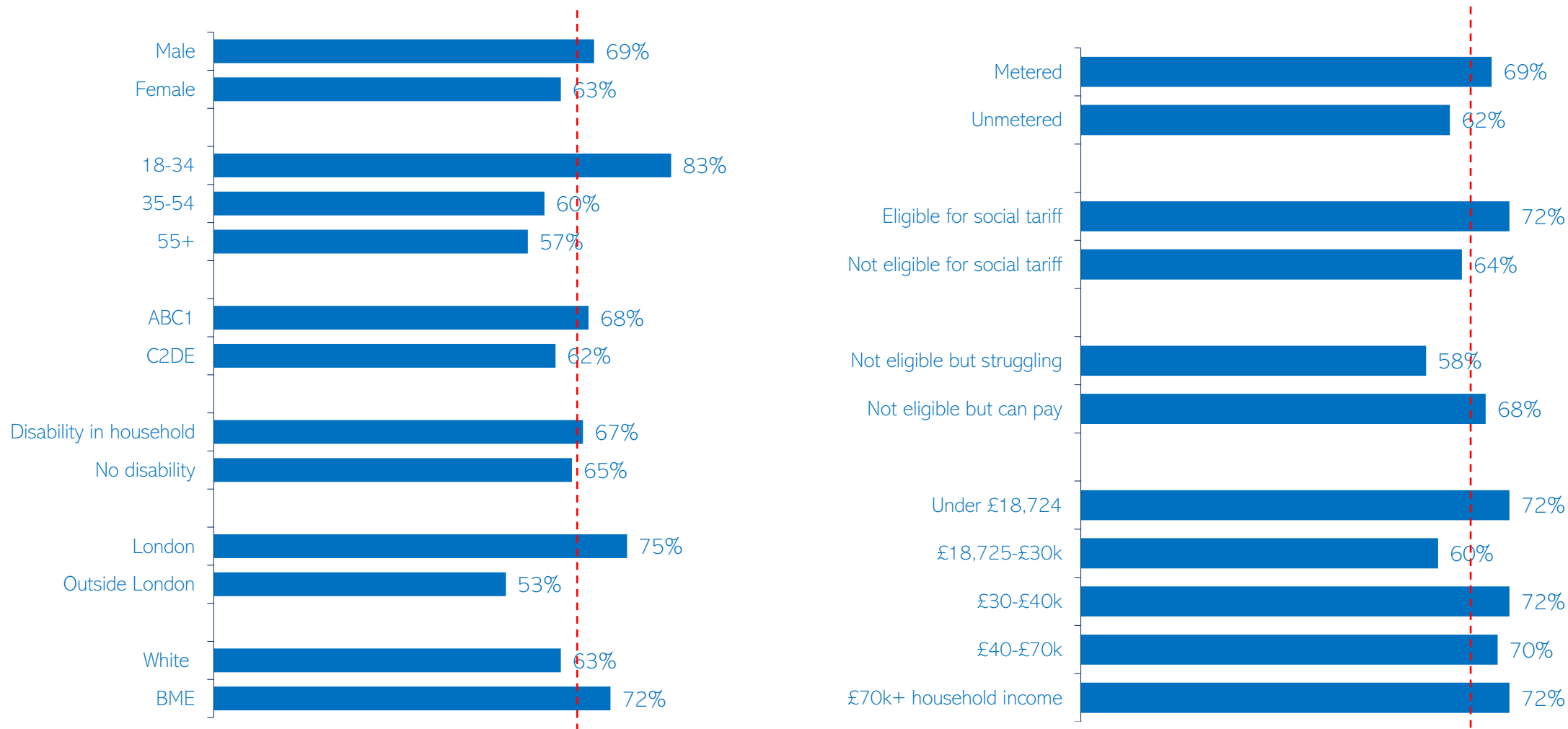
Overall 66% net accept paying this additional amount – but some variations by sub-groups



Q13. How far would you support or oppose a discounted rate which would help 170,000 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £2.75 per month (£33 per year) [£12 / £1 wastewater only customers] towards helping these low income customers. Base: 1124. Acceptance is a combination of strongly support, somewhat support & don't mind

## Acceptance of paying (£24.75 dual / £9 wastewater) extra by sub-group

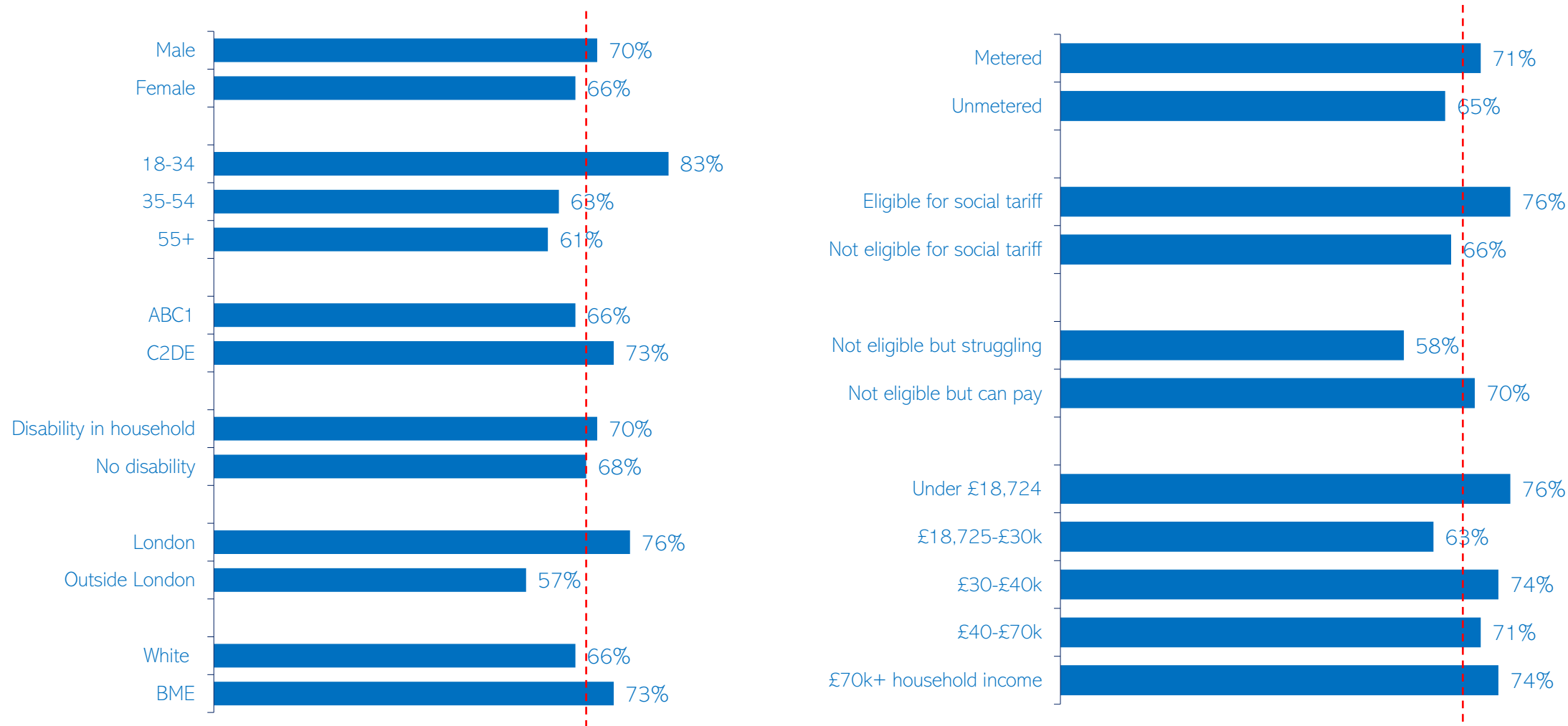
Overall 66% net accept paying this additional amount – but some variations by sub-groups



Q14. How far would you support or oppose a discounted rate which would help 127,500 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £2.06 per month (£24.75 per year) [£9 / £0.75p wastewater only customers] towards helping these low income customers. Base:1124. Acceptance is a combination of strongly support, somewhat support & don't mind

# Acceptance of paying (£16.50 dual / £6 wastewater) extra by sub-group

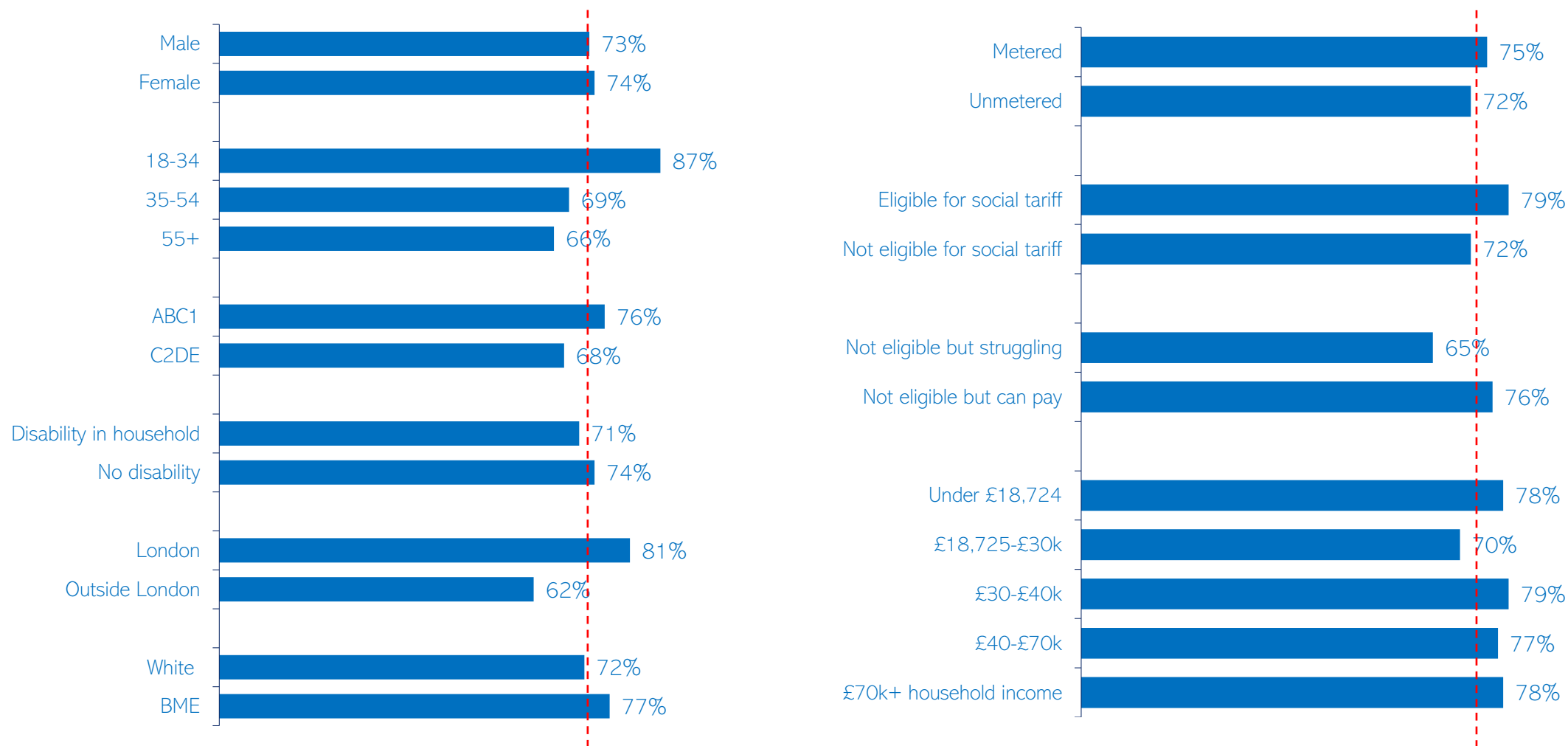
Overall 68% net accept paying this additional amount – but some variations by sub-groups



Q15. How far would you support or oppose a discounted rate which would help 85,000 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £1.38 per month (£16.50 per year) [£6/£0.50p wastewater only customers] towards helping these low income customers. Base:1124. Acceptance is a combination of strongly support, somewhat support & don't mind

## Acceptance of paying (£8.25 dual / £3 wastewater) extra by sub-group

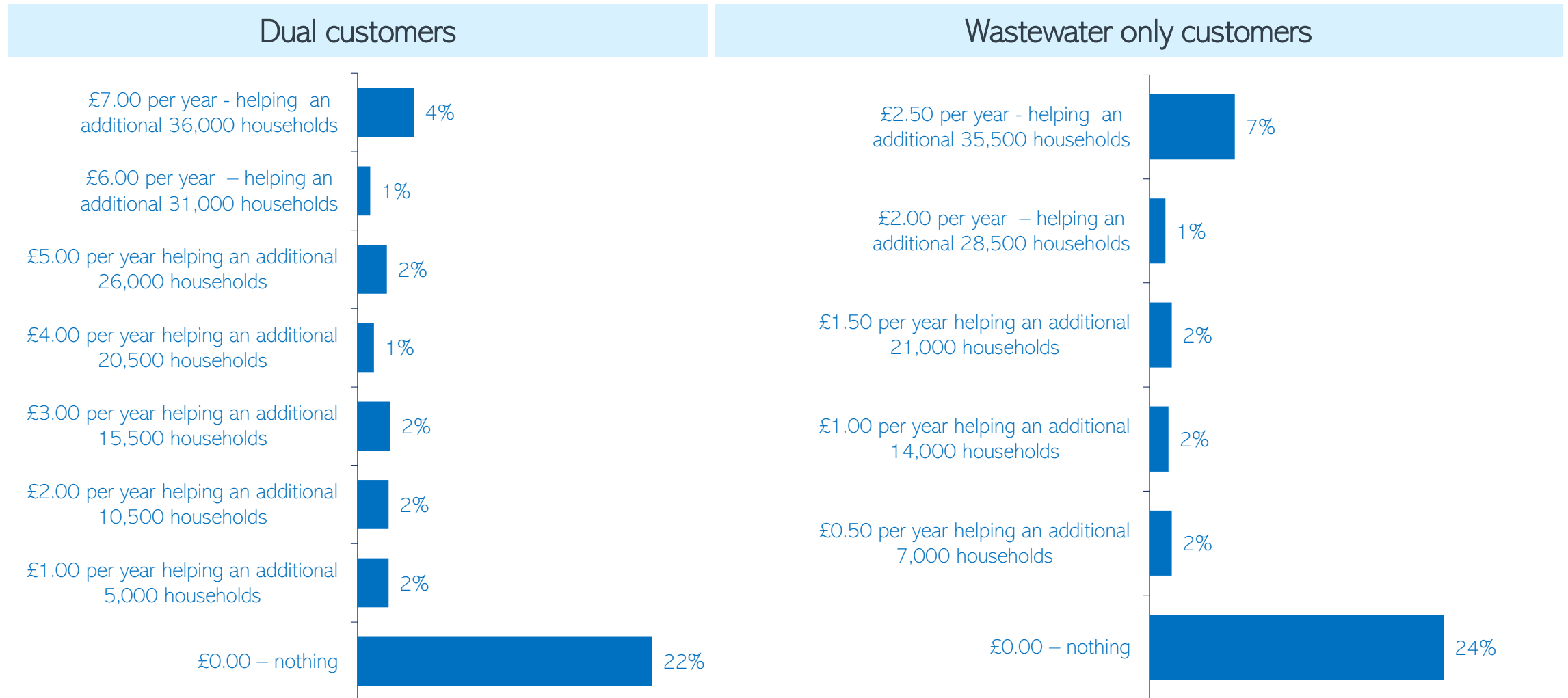
Overall 73% net accept paying this additional amount – but some variations by sub-groups



Q16. How far would you support or oppose a discounted rate which would help 42,500 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £0.69 per month (£8.25 per year) [£3/ £0.25p wastewater only customers] towards helping these low income customers. Base: 1124. Acceptance is a combination of strongly support, somewhat support & don't mind

# Around a fifth of customers are not willing to pay anything extra to help

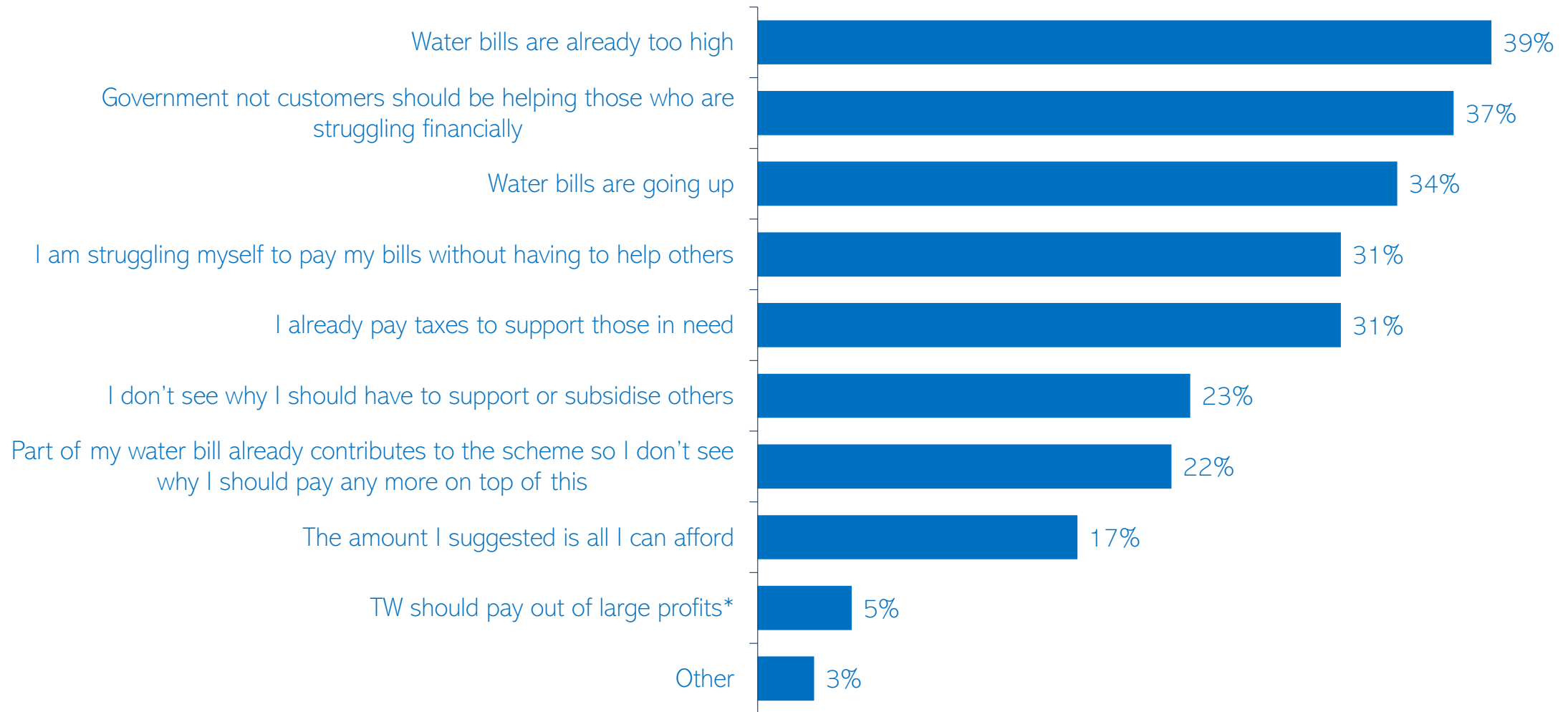
What would be the maximum additional amount willing to pay. This was only asked of those not *strongly* or *somewhat supporting* paying any of the four price points shown, but the % shown below are re-based on all respondents to show the overall proportion of those unwilling to pay anything extra



Q17. What would be the maximum additional amount that you would support customers paying each year to fund the discount offered to more homes Water customers who are struggling to pay their water & wastewater bills? Base: / 31 dual / 393 wastewater  
 A small handful of respondents who *somewhat supported* a higher price point when asked about a lower one said *don't mind either way or oppose* – so could be asked Q16 about £8.25 price point but not asked Q17 if said somewhat support for an earlier price point – hence the percentages answering Q17 when added to Q16 support do not add up to 100%

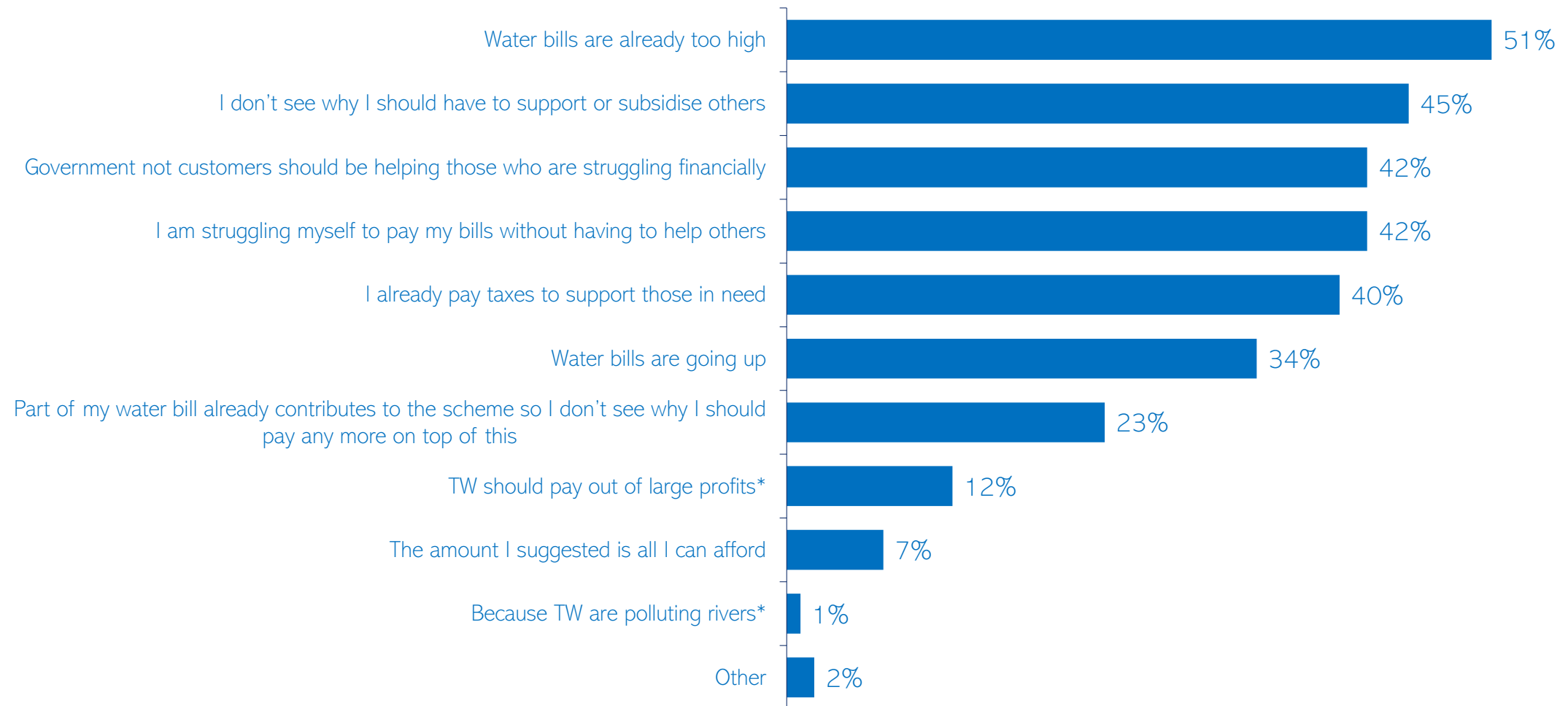
## Reasons given by the 75% who do not strongly support paying the maximum amount shown (i.e. £33 dual & £12 wastewater) for not supporting this... a mix of reasons given from a prompted list

Reasons given are a mix of practical (i.e. can't afford to) and principle (someone else usually government or Thames should pay rather than asking customers to do this) – on average 2.42 reasons selected



# Reasons why the 23% do not support paying any additional amount (£0)

All prompted reasons except those marked \* which were cited in the – other please specify – option. On average 2.97 reasons given per person suggesting various reasons for being opposed to paying anything extra

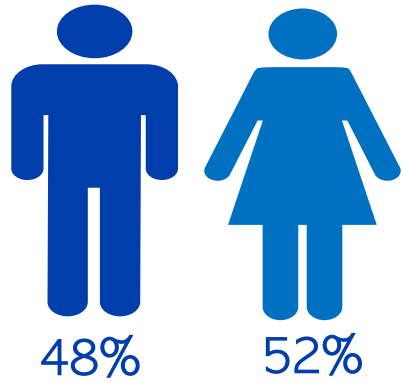




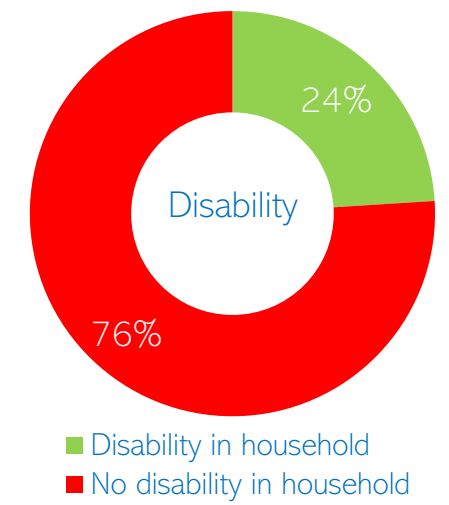
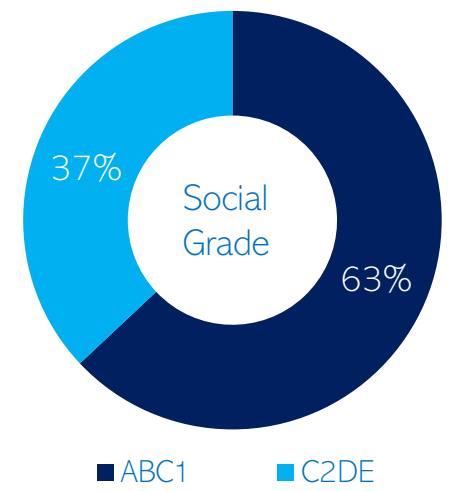
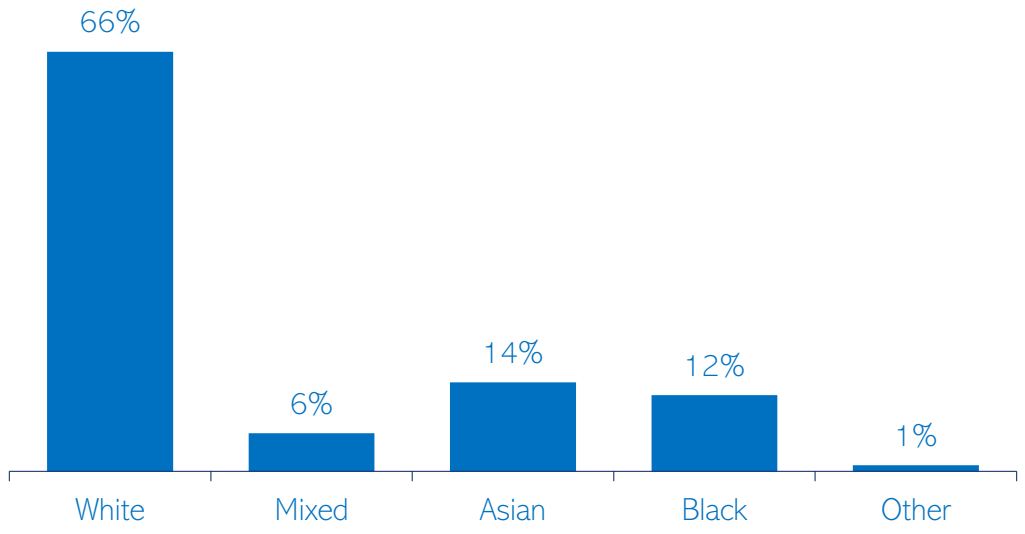
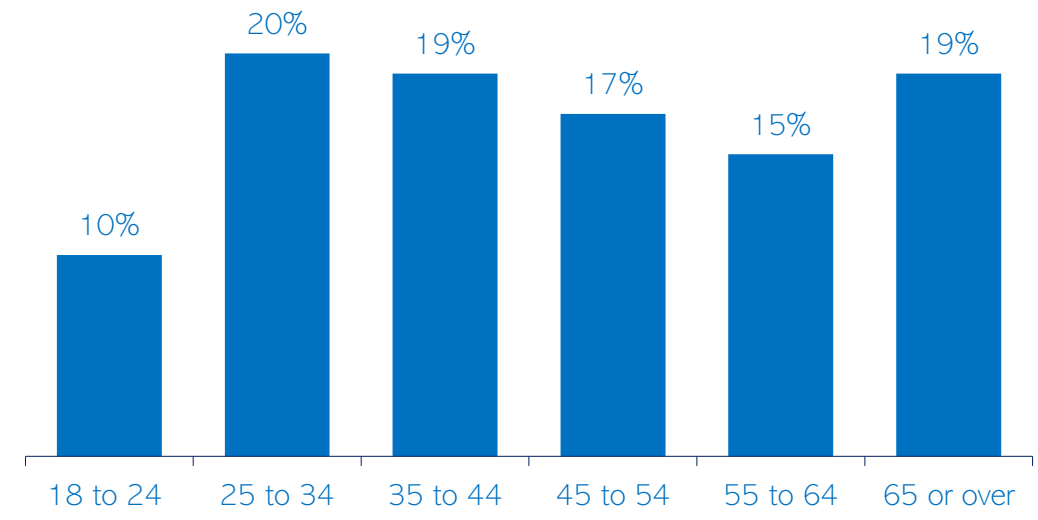
# Demographic profile

# Demographic profile of respondents

1,124 completed interviews; 1,000 online, 124 face-to-face  
 In order to be representative of Thames Water's customer base, the combined online + CAPI sample has been weighted at a total level in terms of age, gender, service type, ethnicity & social grade.

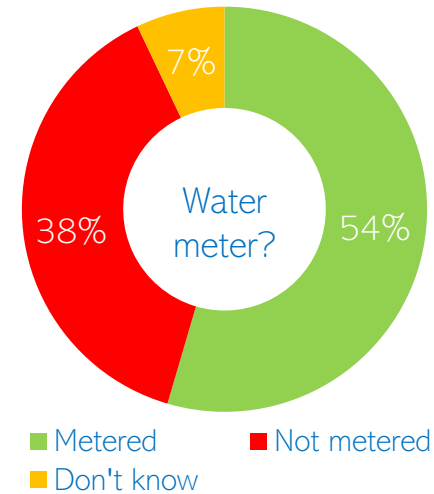
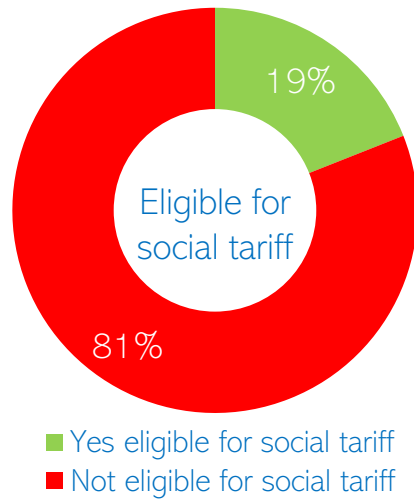
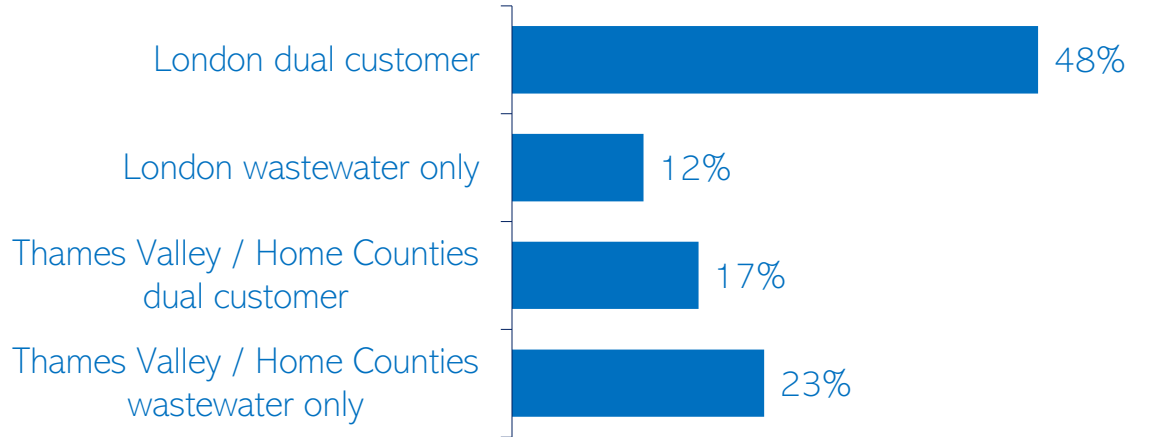
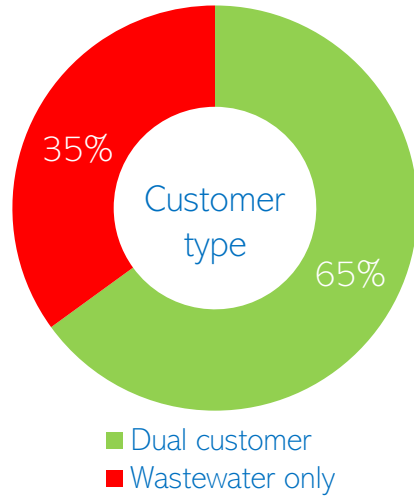


Digitally excluded (face-to-face sample)	
Digitally excluded	33%
Narrow internet user	67%



Q1. Are you...? [gender] Base:1124  
 Q2. Which of the following age groups do you fall into? Are you... Base:1124  
 Q5. Which ONE of the following best describes the occupation of the main income earner in your household? Base:1114 excludes prefer not to say  
 Q21. What is your ethnic group? Base:1112 excludes prefer not to say  
 Q23. Do you consider yourself or anyone in your household to be officially disabled defined by the Equality Act 2010 as 'A physical or mental impairment which has a substantial and long-term adverse effect on a person's ability to carry out day-to-day activities'? Base:1103 excludes prefer not to say

# Customer type profile of respondents



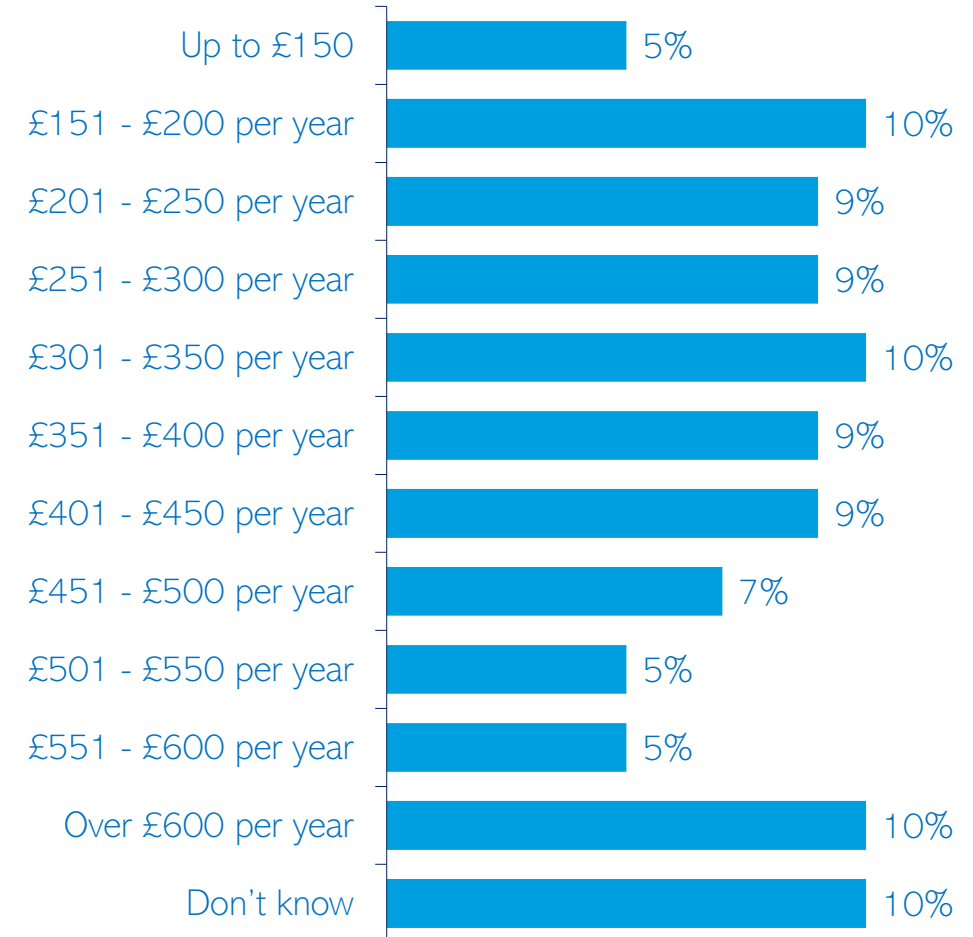
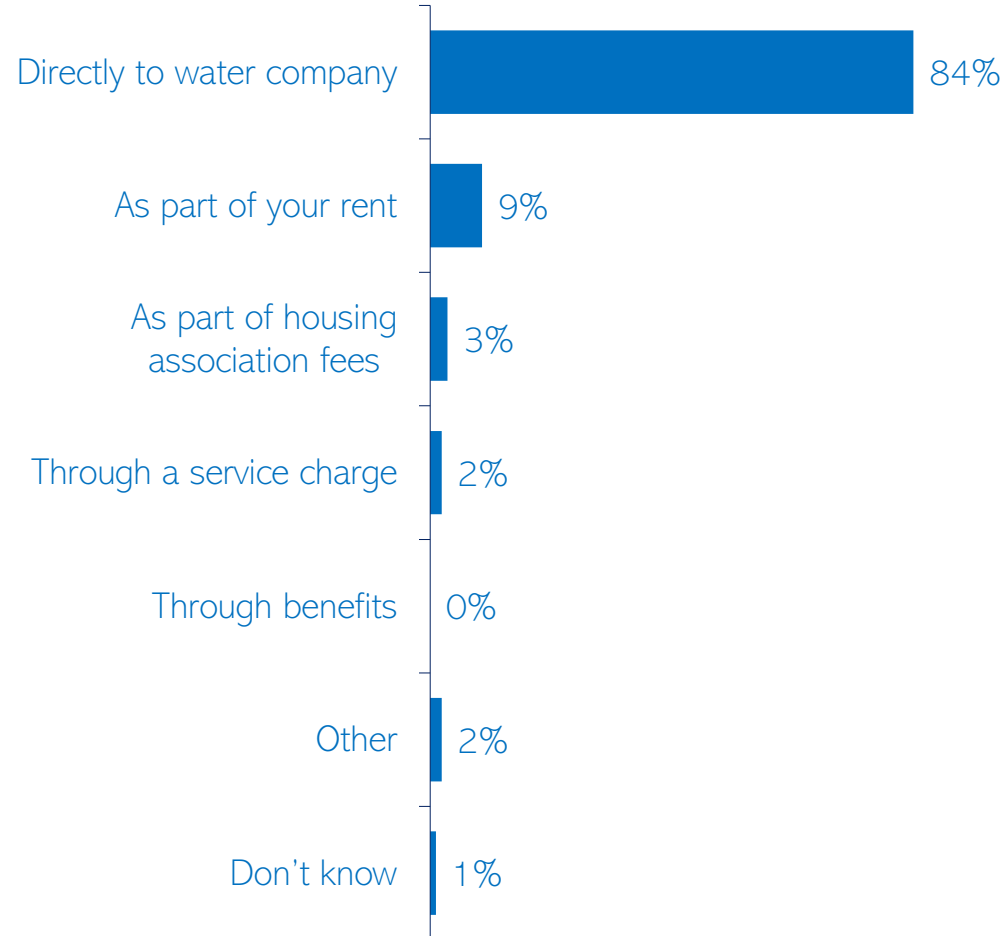
Q3. What is your postcode? [used to assign region and if dual or waste water only] Base:1124

Q6. What is the combined gross income of your household? [this and postcode used to assign if eligible for social tariff] Base:1022 excluding prefer not to say

Q10. Does your household have a water meter where you pay for how much water you use? Base:1124

# How they pay their water bill and how much it is

A broad mix of low, medium and higher water bill amounts included in the research sample



Q8. How do you pay your water and wastewater bill? Base:1124

Q9. Approximately how much do you pay for your water and wastewater bill? Please do not include any arrears or debt repayments you may be making to your water and wastewater company. Base:1124

# Appendix – online panel & face-to-face surveys

# Appendix – online questionnaire

This survey has been designed to transfer smoothly to QA's CATI system, and looks slightly different to a conventional survey. The questions themselves are the same, but are simply presented differently. The explanation below should help, but please do contact your contact at QA if you are unsure.

All questions, (including prompts for interviewers/respondents e.g. 'Tick all that apply') are formatted with the 'Question' style in blue.

All responses are listed and formatted using the 'Response' style in red.

Questions followed by a blank line are an open-ended or numeric question.

Instructions (i.e. routing instructions) are formatted using the 'Instruction' style in italic. Rating questions are simply listed with the scale listed first followed by the responses and formatted using the 'Response' style.

**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 10-12 minutes to complete.**

**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.**

**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?**  
**SINGLE**

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.**

**Please note you will only be asked certain questions depending on the answers you have given previously; so the survey may appear to skip some questions.**

**Please click on the 'Start' button to begin the questionnaire.**

**Q1. Are you..?**  
**[SINGLE]**

Male  
Female

Other (please specify)  
Prefer not to say

**Q2. Which of the following age groups do you fall into? Are you...**

**SINGLECODE**  
Under 18 (**thank & close**)  
18 to 24  
25 to 34  
35 to 44  
45 to 54  
55 to 64  
65 or over  
Prefer not to say

**Q3. What is your postcode? We only use this to validate the region you live in to ensure we're speaking to the correct people we need for this survey.**

**Please put a space between the first group and the second group, e.g. AB1 2CD**  
**[OPEN TEXT BOX]**

Prefer not to say **[CLOSE]**

**Use postcode file – use column B to code of Waste Water only or Clean Water or Combined Clean+Waste**

**Use postcode file column J to assign if London or Thames Valley**

**If not on postcode look up list thank and close with following message**

**Thank you for your interest in taking part in this survey. Unfortunately we are only looking to speak to people based in specific geographic locations at this time.**

**Q4. Are you the person responsible for paying your water and wastewater (sewerage) bill (this may be included in your rent)? Please select the most relevant option**  
**[SINGLE]**

Yes, solely responsible  
Yes, jointly responsible  
Not responsible **[CLOSE]**  
Don't know **[CLOSE]**

**Q5. 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.)

# Appendix – online questionnaire continued

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 Q5a IF 'Retired' AT Q5, OTHERS GOTO Q6**

**Q5a. Does the main income earner have a state pension, a private pension or both?**

**SINGLECODE**

- State only
- Private only
- Both
- Don't know

**ASK Q5b IF 'Private only' OR 'Both' AT Q5a, OTHERS GOTO Q6**

**Q5b. How would you describe the main income earner's occupation before retirement?**

**SINGLECODE**

1. Higher 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 Q5= 1 or 2; SEG = AB**

**IF Q5 = 3; SEG = C1**

**IF Q5 = 4; SEG = C2**

**IF Q5= 5-9; SEG = DE**

**IF Q5 = 10 and Q5a= State only; SEG = DE**

**IF Q5= 10 and Q5a = Private only OR Both and Q5b = 1 or 2; SEG = AB**

**IF Q5= 10 and Q5a = Private only OR Both and Q5b = 3; SEG = C1**

**IF Q5= 10 and Q5a = Private only OR Both and Q5b = 4; SEG = C2**

**IF Q5= 10 and Q5a = Private only OR Both and Q5b = 5; SEG = DE**

**Q6. What is the combined gross income of your household? By this we mean how much money do all the people in your household have coming in, before Tax and National Insurance deductions. We would like you to include any benefits received or benefits paid directly to your landlord as part of your rent (e.g. Housing benefit)**

**[SINGLE]**

- a) Up to £8,000 a year / up to £667 a month / up to £154 a week
- b) £8,001 - £10,000 a year / £668 - £833 a month / £155 - £192 a week
- c) £10,001 - £12,000 a year / £834 - £1,000 a month / £193 - £230 a week
- d) £12,001 - £14,000 a year / £1,001 - £1,166 a month / £231 - £269 a week
- e) £14,001 - £18,724 a year / £1,167 - £1,560 a month / £270 - £360 a week
- f) £18,725 - £23,932 a year / £1,561 - £1,994 a month / £361 - £460 a week
- g) £23,933 - £30,000 a year / £1,995 - £2,500 a month / £461 - £580 a week
- h) £30,001 - £40,000 a year / £2,501 - £3,300 a month / £581 - £770 a week
- i) £40,001 - £50,000 a year / £3,301 - £4,100 a month / £771 - £960 a week
- j) £50,001 - £70,000 a year / £4,101 - £5,800 a month / £961 - £1,345 a week
- k) £70,001 - £100,000 a year / £5,801 - £8,300 a month / £1,346 - £1,920 a week
- l) More than £100,000 a year / more than £8,300 a month / more than £1,920 a week
- m) Prefer not to say

**Eligible for social tariff if Q3 postcode = London in column J of postcode file and Q6 = a,b,c,d,e, or f (household income below £23,933)**

**Eligible for social tariff if Q3 postcode = Thames Valley in column J of postcode file and Q6 = a,b,c,d or e (household income below £18,724).**

**Q7. Based on your postcode the water bill you receive is sent from [text sub column D postcode file]**

**SHOW TEXT TO THOSE WHO in the postcode file in column B are listed as combined clean+waste**

**Thames Water is responsible for providing both the clean water to your home and the wastewater services and network from your home.**

**SHOW TEXT TO THOSE WHO in the postcode file in column B are listed as waste water only**

**Although [text sub column D postcode file] provides your clean water, Thames Water is responsible for the wastewater services and network from your home and a portion of your bill currently goes to Thames Water.**

**Is this correct?**

- Yes
- No – THANK AND CLOSE

# Appendix – online questionnaire continued

Don't know

**Q8. How do you pay your water and wastewater bill?**

- Directly to [text sub column D postcode file]
- As part of your rent
- As part of housing association fees
- Through a service charge
- Through benefits you may receive
- Other
- Don't know

**Q9. Approximately how much do you pay for your water and wastewater bill? Please do not include any arrears or debt repayments you may be making to your water and wastewater company.**

Enter either the exact amount you pay per year, or choose from one of the options below.

Exact amount per year (£) ..... [NUMERIC BOX]

OR

- |                        |                      |
|------------------------|----------------------|
| Up to £12.99 per month | Up to £150 per year  |
| £13 - £16.99 per month | £151 - £200 per year |
| £17 - £20.99 per month | £201 - £250 per year |
| £21 - £24.99 per month | £251 - £300 per year |
| £25 - £28.99 per month | £301 - £350 per year |
| £29 - £32.99 per month | £351 - £400 per year |
| £33 - £37.99 per month | £401 - £450 per year |
| £38 - £41.99 per month | £451 - £500 per year |
| £42 - £45.99 per month | £501 - £550 per year |
| £46 - £49.99 per month | £551 - £600 per year |
| Over £50 per month     | Over £600 per year   |
| Don't know             |                      |

**Q10. Does your household have a water meter where you pay for how much water you use?**  
[SINGLE]

- Yes
- No
- Don't know

**Q11. Are you aware that Thames Water give support to customers who are financially vulnerable? (i.e. on a low income, or in financial difficulties and struggling to afford their water bill)**  
[SINGLE]

- Yes
- No
- Not sure

**Q12. Thames Water has a discounted rate to help customers in financial difficulties. How much do you know about this?**  
[SINGLE]

- I know a lot
- I know quite a lot
- I know a little bit
- I do not know anything about it

[SHOW TEXT ON NEW SCREEN WITH TIME DELAY TO ENSURE RESPONDENTS FULLY READ THE INFORMATION BEFORE BEING ABLE TO CLICK THROUGH TO THE NEXT SCREEN]

Thames Water offer a discounted rate to help its most disadvantaged households by reducing their water bills. All Water Companies in England and Wales offer similar schemes:

New customers from April 2024 will be eligible if they have a water bill that is a large proportion of their household income. This may be due to having a high water bill due to a large family, or having a low income.

The discounted rate is for those who have a gross household income below £18,725 in the Thames Valley and Home Counties, or below £23,933 for those in Greater London.

These low-income customers receive a 50% discount on their bill.

[SHOW TEXT ON NEW SCREEN WITH TIME DELAY TO ENSURE RESPONDENTS FULLY READ THE INFORMATION BEFORE BEING ABLE TO CLICK THROUGH TO THE NEXT SCREEN]

- The discounted rate is funded by adding a small amount to the bills of all customers. This is known as a cross-subsidy.
- Thames Water does not financially profit at all from this cross-subsidy and 100% of the contributions are passed directly on to help customers in financial difficulty.
- Thames Water customers have currently agreed to pay up to £2.08 per month (£25 per year) on top of their bills in order to provide a discounted rate for low-income customers

SUBSTITUTE and USE these figures in bullet point above if FOR WASTE WATER ONLY – identified by Q3 postcode questions and look up data on postcode file column B – [ £1.00 per month (£12 per year) ]

- All water companies have schemes of this type.
- The discounts have become even more important as a result of the Cost of Living Crisis, and as household bills are expected to rise.



# Appendix – online questionnaire continued

## NEW SCREEN

The discounted rate forms part of a range of support that Thames Water provide to help customers who struggle to pay their water and wastewater bill. Others are:

- A capped rate, so that some metered households won't pay more than the average household if they meet certain criteria of benefits, family size or medical conditions. This capped rate is cross-subsidised by the bills of other customers (around £1 per year).
- Providing and fitting water meters (free of charge) which encourage water saving, leading to lower bills.
- A Customer Assistance Fund, funded by Thames Water, which matches customer debt payments to clear water arrears.
- A charitable Trust Fund, funded by Thames Water's shareholders, which provides one-off grants to customers in extreme poverty for essential household items like bedding and washing machines and is the largest non-governmental provider of grants to debt advice agencies in our region.
- Offering free 'Smarter Home Visits' to advise customers on how to get the above benefits, and providing water saving advice, leading to lower bills.

**SHOW TO THOSE WHOSE GROSS HOUSEHOLD INCOME at Q6 DOES NOT EXCEED £18,725 and in postcode file column J live in Thames Valley & Home Counties or DOES NOT EXCEED £23,933 and in postcode file column J live in London**

Based on what you have told us about your household income we would like you to keep in mind you would be likely to qualify for the discounted rate – receiving a reduction on your water and wastewater bill.

**SHOW TO THOSE WHOSE GROSS HOUSEHOLD INCOME AT Q6 DOES EXCEED £18,725 and in postcode file column J live in Thames Valley & Home Counties or DOES EXCEED £23,933 and in postcode file column J live in London**

Based on what you have told us about your household income we would like you to keep in mind that it is likely that you would not qualify for the discounted rate at this time.

**[SHOW TEXT ON NEW SCREEN WITH TIME DELAY TO ENSURE RESPONDENTS FULLY READ THE INFORMATION BEFORE BEING ABLE TO CLICK THROUGH TO THE NEXT SCREEN]**

By 2025 Thames Water will be helping 425,000 households with the discounted rate. However, taking account of the current Cost of Living Crisis and the expected rise in household bills, Thames Water believe that over 595,000 low income customers will be in need of financial support and would qualify for the discounted rate by 2030, and it would like to help these additional 170,000 customers.

Bearing in mind the information you have seen you will now be asked some questions about your willingness to support the discounted rate through your Thames Water bill in 2025-2030 and beyond.

The costs mentioned EXCLUDE inflation and they represent the ADDITION to your bill to help the additional 170,000 households.

**SHOW TO WASTE WATER CUSTOMERS WITH DIFFERENT PRICES – SEE BELOW**

**ASK ALL - START AT £2.75 (highest level) PER MONTH**

Q13. How far would you support or oppose a discounted rate which would help 170,000 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £2.75 per month (£33.00 per year) towards helping these low income customers. **[FLIP SCALE SO HALF THE SAMPLE ARE SHOWN THE SCALE STARTING AT STRONGLY SUPPORT AND THE OTHER HALF STARTING AT STRONGLY OPPOSE – WITH DON'T KNOW ROOTED AT END – KEEP THE ORDER OF THE RATING SCALE THE SAME FOR EACH RESPONDENT IN Q14-16] [SINGLE]**

Strongly support GO TO Q19  
Somewhat support  
I don't mind either way  
Somewhat oppose  
Strongly oppose  
Don't know

**ASK ALL APART FROM THOSE THAT ANSWER 'STRONGLY SUPPORT' TO Q13**

Q14. How far would you support or oppose a discounted rate which would help 127,500 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £2.06 per month (£24.75 per year) towards helping these low income customers. **[SINGLE]**

Strongly support GO TO Q18  
Somewhat support  
I don't mind either way  
Somewhat oppose  
Strongly oppose  
Don't know

**ASK ALL APART FROM THOSE THAT ANSWER 'STRONGLY SUPPORT' TO Q13 OR Q14**

Q15. How far would you support or oppose a discounted rate which would help 85,000 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £1.38 per month (£16.50 per year) towards helping these low income customers. **[SINGLE]**

Strongly support GO TO Q18

# Appendix – online questionnaire continued

Somewhat support  
I don't mind either way  
Somewhat oppose  
Strongly oppose  
Don't know

**ASK ALL APART FROM THOSE THAT ANSWER 'STRONGLY SUPPORT' TO Q13, Q14 OR Q15**

**Q16. How far would you support or oppose a discounted rate which would help 42,500 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional 69p per month (£8.25 per year) towards helping these low income customers.**  
[SINGLE]

Strongly support **GO TO Q18**  
Somewhat support  
I don't mind either way  
Somewhat oppose  
Strongly oppose  
Don't know

**Q13-Q16 FOR WASTE WATER CUSTOMERS taken from Q3 postcode and postcode file column B USE THE FOLLOWING PRICING:**

- **Q13 £1.00 per month (£12.00 per year)**
- **Q14 75p per month (£9.00 per year)**
- **Q15 50p per month (£6.00 per year)**
- **Q16 25p per month (£3.00 per year)**

**For these waste water only customers delete the question wording referring to water element of bills i.e. amend to....'who are struggling to pay wastewater bills'**

**ASK Q17 UNLESS ANSWER 'STRONGLY SUPPORT' OR 'SOMEWHAT SUPPORT' TO Q13, Q14, Q15 or Q16**

**Q17. What would be the maximum additional amount that you would support customers paying each year to fund the discount offered to more Thames Water customers who are struggling to pay their water & waste water bills?**

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

£7.00 per year - £0.58p per month – helping an additional 36,000 households  
£6.00 per year - £0.50p per month – helping an additional 31,000 households  
£5.00 per year - £0.42p per month – helping an additional 26,000 households  
£4.00 per year - £0.33p per month – helping an additional 20,500 households  
£3.00 per year - £0.25p per month – helping an additional 15,500 households  
£2.00 per year - £0.17p per month – helping an additional 10,500 households  
£1.00 per year - £0.08p per month – helping an additional 5,000 households  
£0.00 – nothing  
Other amount (please specify)

**For waste water only customers use scale from £2:00 and down.**

£2.50 per year - £0.21p per month – helping an additional 35,500 households  
£2.00 per year - £0.17p per month – helping an additional 28,500 households  
£1.50 per year - £0.13p per month – helping an additional 21,000 households  
£1.00 per year - £0.08p per month – helping an additional 14,000 households  
£0.50 per year - £0.04p per month – helping an additional 7,000 households  
£0.00 – nothing  
Other amount (please specify)

**SCRIPTER: RECORD MAXIMUM CONTRIBUTION AMOUNT**

**Do not ask Q18 if strongly support at Q13**

**Q18. You have said you do not support customers paying the highest additional amount shown in the survey which was [text sub £33 per year [if dual customers or £12 per year [if wastewater customers] to help more Thames Water customers who are struggling to pay their water & waste water bills. Why is this? Please select all the reasons that apply from the list below.**

**Rotate answer options but fix other at bottom**

The amount I suggested is all I can afford  
Government not customers should be helping those who are struggling financially  
I am struggling myself to pay my bills without having to help others  
I don't see why I should have to support or subsidise others  
I already pay taxes to support those in need  
Water bills are already too high  
Part of my water bill already contributes to the scheme so I don't see why I should pay any more on top of this  
Water bills are going up  
Other (please specify)

**ASK ALL**

**Q19. Which of the following do you think are the most effective ways for Thames Water to communicate its discounted rate to customers that might be eligible?**

**[MULTIPE] [RANDOMISE BUT ROOT OTHER AT BOTTOM]**

Messages on the Thames Water inbound telephone line  
Website and social media  
Emails  
Working with charities and debt advice agencies  
Posters/leaflets in doctors surgeries, dentists and hospitals  
Leafleting directly to homes  
Face to face (e.g. stalls in shopping centres, door knocking)  
Included within bill statements  
Other (please specify)

**About You**

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

# Appendix – online questionnaire continued

**Q20. Which of the following statements best describes how easy or difficult you find it to pay your water and wastewater bill each month**

**[SINGLE]**

- I do not have any problems paying my bill
- I rarely find it difficult to pay my bill
- I sometimes find it difficult to pay my bill
- I frequently find it difficult to pay my bill
- I always find it difficult to pay my bill

**Q21. What is your ethnic group?**

**[SINGLE]**

**White**

- a. English/Welsh/Scottish/Northern Irish/British
- b. Irish
- c. Gypsy or Irish Traveller
- d. Any other white background

**Mixed/multiple ethnic groups**

- a. White and Black Caribbean
- b. White and Black African
- c. White and Asian
- d. Any other Mixed/Multiple ethnic group

**Asian/Asian British**

- a. Indian
- b. Pakistani
- c. Bangladeshi
- d. Sri Lankan
- e. Any other Asian background

**Black/African/Caribbean/Black British**

- a. African
- b. Caribbean
- c. Any other Black/African/Caribbean background

**Other ethnic group**

- a. Arab
- b. Any other ethnic group

Prefer not to say

**Q22. Please enter your age in the text box below**

**[NUMERIC BOX]**

Prefer not to say

**Q23. Do you consider yourself or anyone in your household to be officially disabled defined by the Equality Act 2010 as 'A physical or mental impairment which has a substantial and long-term adverse effect on a person's ability to carry out day-to-day activities'?**

**[Multicode on option 1 and 2]**

Yes, myself

Yes, someone else in my household

No

Prefer not to say

Thank you for taking the time to complete this survey.

**CLOSE**

# Appendix – face to face questionnaire

[This survey has been designed to transfer smoothly to QA's CATI system, and looks slightly different to a conventional survey. The questions themselves are the same, but are simply presented differently. The explanation below should help, but please do contact your contact at QA if you are unsure.

All questions, (including prompts for interviewers/respondents e.g. 'Tick all that apply') are formatted with the 'Question' style in blue.

All responses are listed and formatted using the 'Response' style in red.

Questions followed by a blank line are an open-ended or numeric question.

Instructions (i.e. routing instructions) are formatted using the 'Instruction' style in italic. Rating questions are simply listed with the scale listed first followed by the responses and formatted using the 'Response' style.

**Good morning/afternoon/evening, my name is... and I'm from Qa Research. We're undertaking a survey on behalf of Thames Water.**

**We are looking to understand customers' views towards the support that's available to help customers who are struggling to pay their water bill.**

**Would you be able to spare around 10-12 minutes to complete the survey with me?**

**S1. Before we begin, we have a couple of questions to check whether this survey is relevant to you. Do you or does anyone in your household have access to the internet at home (via any device e.g. PC, mobile phone etc).**

I have access to the internet and use it at home  
I have access to the internet but don't use it at home  
I do not have internet access at home  
Don't know

**If don't have internet access at home or don't know – code as digitally excluded and skip S2**

**If have internet access – options 1 or 2 ask S2**

**S2. Which, if any of these activities do you do online? SHOWCARD**

1. Online banking or paying bills online (e.g. transferring money between accounts, managing mortgage or other payments, checking or paying bills)
2. Pay online for your council tax or for another local council service (e.g. parking ticket, congestion charge etc)
3. Look online for public services information on government websites (e.g. gov.uk, ni.direct or HMRC)
4. Finding or downloading information for work, business, school, college, university
5. Look for job opportunities or apply for a job online
6. Find information for your leisure time including cinema, live music, theatre, museums etc
7. Complete government processes online (e.g. update Universal Credit, renew a driving licence or passport etc)
8. Sign an online petition or use a campaigning website (e.g. change.org)

9. Use streamed audio services (e.g. Spotify, Deezer or Apple Music)
10. Listen to live, catch-up or on demand radio through a website or app (e.g. BBC Sounds, Radio Player)
11. Watch TV programmes / films / content online (e.g. Netflix, BBC iPlayer, or Sky Go)
12. Watch or post livestream videos (these let you watch or post videos 'live' exactly the same time as they are being made) on sites or apps like YouTube Live, Instagram Live or Facebook Live
13. None of these

**Thank and close if code 5 or more codes at S2.**

**If code 4 or less options at S2 code as narrow internet user and continue with the survey**

**Before we begin the survey, I'd like to reassure you that this interview 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.**

**The information you provide will only be used for genuine research purposes by Qa Research. Your answers will be treated in confidence and the findings of this survey will be reported anonymously. Any personal data collected in this study will be held securely and no personal information about you will be shared with any third party.**

**If there are any questions that you do not wish to answer, then please let me know. Taking part is voluntary and you can withdraw from the research at any time. This leaflet explains the research and how the information you give me will be used and kept secure and also includes contact details for Qa Research.**

**S3. Are you happy to take part in this survey and for Qa to use your answers in the ways described?**  
**SINGLECODE**  
Yes – **CONTINUE**  
No – **THANK & CLOSE**

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

**Q1. How would you describe your gender identity? [SINGLE]**

Male  
Female  
Other (please specify)  
Prefer not to say

**Q2. Which of the following age groups do you fall into? Are you... SHOWCARD**  
**SINGLECODE**  
Under 18 (**thank & close**)  
18 to 24

# Appendix – face to face questionnaire continued

25 to 34  
35 to 44  
45 to 54  
55 to 64  
65 or over  
Prefer not to say

**Q3. What is your postcode? We only use this to validate the region you live in to ensure we're speaking to the correct people we need for this survey.**

Please put a space between the first group and the second group, e.g. AB1 2CD

**SHOWCARD for INTERVIEWER WITH RELEVANT FIRST 3 PARTS OF POSTCODE TO CHECK**

**[OPEN TEXT BOX]**

Prefer not to say **[CLOSE]**

Thank you for your interest in taking part in this survey. Unfortunately we are only looking to speak to people based in specific geographic locations at this time.

**Q3a. DO NOT ASK. INTERVIEWER TO CODE FROM POSTCODE AND SHOWCARD IF RESPONDENT IS IN LONDON or THAMES VALLEY & HOME COUNTIES AREA**

London Area  
Thames Valley & Home Counties Area

**Q4. Are you the person responsible for paying your water and wastewater (sewerage) bill (this may be included in your rent)? READ OUT Please select the most relevant option**

**[SINGLE]**

Yes, solely responsible  
Yes, jointly responsible  
Not responsible **[CLOSE]**  
Don't know **[CLOSE]**

**Q5. 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.**

**SHOWCARD  
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 Q5a IF 'Retired' AT Q5, OTHERS GOTO Q6**

**Q5a. Does the main income earner have a state pension, a private pension or both?**

**SINGLECODE**

State only  
Private only  
Both  
Don't know

**ASK Q5b IF 'Private only' OR 'Both' AT Q5a, OTHERS GOTO Q6**

**Q5b. How would you describe the main income earner's occupation before retirement?**

**SHOWCARD**

**SINGLECODE**

1. Higher 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 Q5= 1 or 2; SEG = AB**

**IF Q5 = 3; SEG = C1**

**IF Q5 = 4; SEG = C2**

**IF Q5= 5-9; SEG = DE**

**IF Q5 = 10 and Q5a= State only; SEG = DE**

**IF Q5= 10 and Q5a = Private only OR Both and Q5b = 1 or 2; SEG = AB**

**IF Q5= 10 and Q5a = Private only OR Both and Q5b = 3; SEG = C1**

**IF Q5= 10 and Q5a = Private only OR Both and Q5b = 4; SEG = C2**

**IF Q5= 10 and Q5a = Private only OR Both and Q5b = 5; SEG = DE**



# Appendix – face to face questionnaire continued

**Q6. What is the combined gross income of your household? By this we mean how much money do all the people in your household have coming in, before Tax and National Insurance deductions. We would like you to include any benefits received or benefits paid directly to your landlord as part of your rent (e.g. Housing benefit) SHOWCARD**

**[SINGLE]**

- a) Up to £8,000 a year / up to £667 a month / up to £154 a week
- b) £8,001 - £10,000 a year / £668 - £833 a month / £155 - £192 a week
- c) £10,001 - £12,000 a year / £834 - £1,000 a month / £193 - £230 a week
- d) £12,001 - £14,000 a year / £1,001 - £1,166 a month / £231 - £269 a week
- e) £14,001 - £18,724 a year / £1,167 - £1,560 a month / £270 - £360 a week
- f) £18,725 - £23,932 a year / £1,561 - £1,994 a month / £361 - £460 a week
- g) £23,933 - £30,000 a year / £1,995 - £2,500 a month / £461 - £580 a week
- h) £30,001 - £40,000 a year / £2,501 - £3,300 a month / £581 - £770 a week
- i) £40,001 - £50,000 a year / £3,301 - £4,100 a month / £771 - £960 a week
- j) £50,001 - £70,000 a year / £4,101 - £5,800 a month / £961 - £1,345 a week
- k) £70,001 - £100,000 a year / £5,801 - £8,300 a month / £1,346 - £1,920 a week
- l) More than £100,000 a year / more than £8,300 a month / more than £1,920 a week
- m) Prefer not to say

**Q7a. Which of the following is your main water service provider? This will be the water company who send you your water bill. SHOWCARD WITH COMPANY NAMES & LOGOS & SHOWCARD MAP**

**[SINGLE]**

- Affinity Water
- Anglian Water
- Cambridge Water
- Essex and Suffolk Water
- South East Water
- Southern Water
- Sutton and East Surrey Water
- Thames Water
- Wessex Water
- Other (please specify)
- Don't know

**IF THAMES WATER ASSIGN AS combined clean & waste AND SKIP TO Q8.**

**Q7b. Which of the following companies provides the wastewater services at your home? SHOWCARD WITH COMPANY NAMES & LOGOS & SHOWCARD MAP**

**[SINGLE]**

- Affinity Water
- Anglian Water
- Cambridge Water
- Essex and Suffolk Water
- South East Water
- Southern Water

- Sutton and East Surrey Water
- Thames Water
- Wessex Water
- Other (please specify)
- Don't know

**IF THAMES WATER AT Q7b ASSIGN AS WASTE WATER ONLY CUSTOMER.**

**ONLY SHOW TO THOSE WHO DO NOT CODE THAMES WATER AT Q7a BUT DO CODE THAMES WATER AT Q7b i.e. waster water customers**

**INTERVIEWER TO READ OUT**

**Although [text sub answer from Q7a] provides your clean water, Thames Water is responsible for the wastewater services and network for your home and a portion of your bill currently goes to Thames Water.**

**Q8. How do you pay your water and wastewater bill? SHOWCARD**

- Directly to [text sub answer from Q7a]
- As part of your rent
- As part of housing association fees
- Through a service charge
- Through benefits you may receive
- Other
- Don't know

**Q9. Approximately how much do you pay for your water and wastewater bill? Please do not include any arrears or debt repayments you may be making to your water and wastewater company. SHOWCARD**

**Enter either the exact amount you pay per year, or choose from one of the options below.**

Exact amount per year (£) ..... **[NUMERIC BOX]**

**OR**

- |                        |                      |
|------------------------|----------------------|
| Up to £12.99 per month | Up to £150 per year  |
| £13 - £16.99 per month | £151 - £200 per year |
| £17 - £20.99 per month | £201 - £250 per year |
| £21 - £24.99 per month | £251 - £300 per year |
| £25 - £28.99 per month | £301 - £350 per year |
| £29 - £32.99 per month | £351 - £400 per year |
| £33 - £37.99 per month | £401 - £450 per year |
| £38 - £41.99 per month | £451 - £500 per year |
| £42 - £45.99 per month | £501 - £550 per year |
| £46 - £49.99 per month | £551 - £600 per year |
| Over £50 per month     | Over £600 per year   |
| Don't <u>know</u>      |                      |

# Appendix – face to face questionnaire continued

Q10. Does your household have a water meter where you pay for how much water you use?

[SINGLE]

Yes  
No  
Don't know

Q11. Are you aware that Thames Water give support to customers who are financially vulnerable? (i.e. on a low income, or in financial difficulties and struggling to afford their water bill)

[SINGLE]

Yes  
No  
Not sure

Q12. Thames Water has a discounted rate to help customers in financial difficulties. How much do you know about this?

[SINGLE]

I know a lot  
I know quite a lot  
I know a little bit  
I do not know anything about it

SHOWCARDS FOR RESPONDENT TO READ OR FOR INTERVIEWER TO READ OUT TO THEM – IF RECEIVE BOTH CLEAN WATER & WASTE WATER SERVICES FROM THAMES WATER USE SHOWCARD A AND IF ONLY RECEIVE WASTE WATER SERVICES USE SHOWCARD B

Have text on CAPI screen

Thames Water offer a discounted rate to help its most disadvantaged households by reducing their water bills. All Water Companies in England and Wales offer similar schemes:

The discounted rate is for those who have a gross household income below £18,725 in the Thames Valley and Home Counties, or below £23,933 for those in Greater London.

New customers from April 2024 will be eligible if they have a water bill that is a large proportion of their household income. This may be due to having a high water bill due to a large family, or having a low income.

These low-income customers receive a 50% discount on their bill.

- The discounted rate is funded by adding a small amount to the bills of all customers. This is known as a cross-subsidy.
- Thames Water does not financially profit at all from this cross-subsidy and 100% of the contributions are passed directly on to help customers in financial difficulty.

- Thames Water customers have currently agreed to pay up to £2.08 per month (£25 per year) on top of their bills in order to provide a discounted rate for low-income customers

*SUBSTITUTE and USE these figures in bullet point above if FOR WASTE WATER ONLY – identified by Q7b answer = Thames Water – [ £1.00 per month (£12 per year) ]*

- All water companies have schemes of this type.
- The discounts have become even more important as a result of the Cost of Living Crisis, and as household bills are expected to rise.

NEW SCREEN AND NEW SHOWCARD

The discounted rate forms part of a range of support that Thames Water provide to help customers who struggle to pay their water and wastewater bill. Others are:

- A capped rate, so that some metered households won't pay more than the average household if they meet certain criteria of benefits, family size or medical conditions. This capped rate is cross-subsidised by the bills of other customers (around £1 per year).
- Providing and fitting water meters (free of charge) which encourage water saving, leading to lower bills.
- A Customer Assistance Fund, funded by Thames Water, which matches customer debt payments to clear water arrears.
- A charitable Trust Fund, funded by Thames Water's shareholders, which provides one-off grants to customers in extreme poverty for essential household items like bedding and washing machines and is the largest non-governmental provider of grants to debt advice agencies in our region.
- Offering free 'Smarter Home Visits' to advise customers on how to get the above benefits, and providing water saving advice, leading to lower bills.

*SHOW ON CAPI SCREEN TO THOSE WHOSE GROSS HOUSEHOLD INCOME at Q6 DOES NOT EXCEED £18,725 and at Q3a code Thames Valley & Home Counties or DOES NOT EXCEED £23,933 and at Q3a code live in London*

INTERVIEWER TO READ OUT

Based on what you have told us about your household income we would like you to keep in mind you would be likely to qualify for the discounted rate – receiving a reduction on your water and wastewater bill.

*SHOW ON CAPI SCREEN TO THOSE WHOSE GROSS HOUSEHOLD INCOME AT Q6 DOES EXCEED £18,725 and at Q3a code Thames Valley & Home Counties or DOES EXCEED £23,933 and at Q3a code live in London*

# Appendix – face to face questionnaire continued

## INTERVIEWER TO READ OUT

Based on what you have told us about your household income we would like you to keep in mind that it is likely that you would not qualify for the discounted rate at this time.

SHOW TEXT ON NEW SCREEN

## INTERVIEWER TO READ OUT AND SHOW ON SHOWCARD

By 2025 Thames Water will be helping 425,000 households with the discounted rate. However, taking account of the current Cost of Living Crisis and the expected rise in household bills, Thames Water believe that over 595,000 low income customers will be in need of financial support and would qualify for the discounted rate by 2030, and it would like to help these additional 170,000 customers.

Bearing in mind the information you have seen you will now be asked some questions about your willingness to support the discounted rate through your Thames Water bill in 2025-2030 and beyond.

The costs mentioned EXCLUDE inflation and they represent the ADDITION to your bill to help the additional 170,000 households.

SHOW TO WASTE WATER CUSTOMERS WITH DIFFERENT PRICES – SEE BELOW

ASK ALL - START AT £2.75 (highest level) PER MONTH

Q13. How far would you support or oppose a discounted rate which would help 170,000 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £2.75 per month (£33.00 per year) towards helping these low income customers.

SHOWCARD WITH RATING SCALE

[SINGLE]

Strongly support GO TO Q19  
Somewhat support  
I don't mind either way  
Somewhat oppose  
Strongly oppose  
Don't know

ASK ALL APART FROM THOSE THAT ANSWER 'STRONGLY SUPPORT' TO Q13

Q14. How far would you support or oppose a discounted rate which would help 127,500 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £2.06 per month (£24.75 per year) towards helping these low income customers.

[SINGLE]

Strongly support GO TO Q18  
Somewhat support  
I don't mind either way  
Somewhat oppose  
Strongly oppose  
Don't know

ASK ALL APART FROM THOSE THAT ANSWER 'STRONGLY SUPPORT' TO Q13 OR Q14

Q15. How far would you support or oppose a discounted rate which would help 85,000 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional £1.38 per month (£16.50 per year) towards helping these low income customers.

[SINGLE]

Strongly support GO TO Q18  
Somewhat support  
I don't mind either way  
Somewhat oppose  
Strongly oppose  
Don't know

ASK ALL APART FROM THOSE THAT ANSWER 'STRONGLY SUPPORT' TO Q13, Q14 OR Q15

Q16. How far would you support or oppose a discounted rate which would help 42,500 additional households who are struggling to pay water & wastewater bills. All customers would pay up to an additional 69p per month (£8.25 per year) towards helping these low income customers.

[SINGLE]

Strongly support GO TO Q18  
Somewhat support  
I don't mind either way  
Somewhat oppose  
Strongly oppose  
Don't know

Q13-Q16 FOR WASTE WATER CUSTOMERS taken from Q3 postcode and postcode file column B USE THE FOLLOWING PRICING:

- Q13 £1.00 per month (£12.00 per year)
- Q14 75p per month (£9.00 per year)
- Q15 50p per month (£6.00 per year)
- Q16 25p per month (£3.00 per year)

For these waste water only customers delete the question wording referring to water element of bills i.e. amend to....'who are struggling to pay wastewater bills'



# Appendix – face to face questionnaire continued

**ASK Q17 UNLESS ANSWER 'STRONGLY SUPPORT' OR 'SOMEWHAT SUPPORT' TO Q13, Q14, Q15 or Q16**

**Q17. What would be the maximum additional amount that you would support customers paying each year to fund the discount offered to more Thames Water customers who are struggling to pay their water & waste water bills? SHOWCARD**

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

£7.00 per year - £0.58p per month – helping an additional 36,000 [households](#)  
£6.00 per year - £0.50p per month – helping an additional 31,000 [households](#)  
£5.00 per year - £0.42p per month – helping an additional 26,000 [households](#)  
£4.00 per year - £0.33p per month – helping an additional 20,500 [households](#)  
£3.00 per year - £0.25p per month – helping an additional 15,500 [households](#)  
£2.00 per year - £0.17p per month – helping an additional 10,500 [households](#)  
£1.00 per year - £0.08p per month – helping an additional 5,000 [households](#)  
£0.00 – nothing  
[Other](#) amount (please specify)

**For waste water only customers use scale from £2:00 and down.**

£2.50 per year - £0.21p per month – helping an additional 35,500 [households](#)  
£2.00 per year - £0.17p per month – helping an additional 28,500 [households](#)  
£1.50 per year - £0.13p per month – helping an additional 21,000 [households](#)  
£1.00 per year - £0.08p per month – helping an additional 14,000 [households](#)  
£0.50 per year - £0.04p per month – helping an additional 7,000 [households](#)  
£0.00 – nothing  
[Other](#) amount (please specify)

**SCRIPTER: RECORD MAXIMUM CONTRIBUTION AMOUNT**

**Do not ask Q18 if strongly support at Q13**

**Q18. You have said you do not support customers paying the highest additional amount shown in the survey which was [text sub £33 per year [if dual customers or £12 per year [if wastewater customers] to help more Thames Water customers who are struggling to pay their water & waste water bills. Why is this? Please select all the reasons that apply. SHOWCARD**

The amount I suggested is all I can [afford](#)  
Government not customers should be helping those who are struggling [financially](#)  
I am struggling myself to pay my bills without having to help [others](#)  
I don't see why I should have to support or subsidise [others](#)  
I already pay taxes to support those in [need](#)  
Water bills are already too [high](#)  
Part of my water bill already contributes to the scheme so I don't see why I should pay any more on top of [this](#)  
Water bills are going [up](#)  
[Other](#) (please specify)

**ASK ALL**

**Q19. Which of the following do you think are the most effective ways for Thames Water to communicate its discounted rate to customers that might be eligible? SHOWCARD**

Messages on the Thames Water inbound telephone line  
Website and social media  
Emails  
Working with charities and debt advice agencies  
Posters/leaflets in [doctors](#) surgeries, dentists and hospitals  
Leafleting directly to homes  
Face to face (e.g. stalls in shopping centres, door knocking)  
Included within bill [statements](#)  
[Other](#) (please specify)

**About You**

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

**ASK ALL**

**Q20. Which of the following statements best describes how easy or difficult you find it to pay your water and wastewater bill each month? SHOWCARD**

**[SINGLE]**

I do not have any problems paying my [bill](#)  
I rarely find it difficult to pay my [bill](#)  
I sometimes find it difficult to pay my [bill](#)  
I frequently find it difficult to pay my [bill](#)  
I always find it difficult to pay my [bill](#)

**Q21. What is your ethnic group? SHOWCARD**

**[SINGLE]**

**White**

a. English/Welsh/Scottish/Northern Irish/British  
b. Irish  
c. Gypsy or Irish Traveller  
d. Any other white background

**Mixed/multiple ethnic groups**

a. White and Black Caribbean  
b. White and Black African  
c. White and Asian  
d. Any other Mixed/Multiple ethnic group

**Asian/Asian British**

a. Indian  
b. Pakistani  
c. Bangladeshi  
d. Sri Lankan  
e. Any other Asian background

**Black/African/Caribbean/Black British**

a. African  
b. Caribbean  
c. Any other Black/African/Caribbean background

**Other ethnic group**

a. Arab  
b. Any other ethnic group

Prefer not to [say](#)

**Q22. Please enter your age in the text box below**

**[NUMERIC BOX]**

Prefer not to [say](#)

**Q23. Do you consider yourself or anyone in your household to be officially disabled defined by the Equality Act 2010 as 'A physical or mental impairment which has a substantial and long-term adverse effect on a person's ability to carry out day-to-day activities'?**

**[Multicode on option 1 and 2]**

Yes, myself  
Yes, someone else in my [household](#)  
No  
Prefer not to [say](#)

**QUALITY CHECKING QUESTION FOR VALIDATION TO ADD IN**

Thank you for taking the time to complete this survey.

**CLOSE**



**It's everyone's water**