Vulnerability 'deep dive' research report

Community Research | March 2023

Contents

1. Executive summary

Background and approach
Thames Water commissioned Community Research to conduct a 'deep dive' into the lives of customers who are potentially vulnerable to inform its vulnerability strategy, feed into PR24 and inform service delivery in current and future business cycles.

Community Research conducted preliminary analysis of existing data and evidence to inform the design of the research sample (who we spoke to) and design (what we spoke to them about, and how we spoke to them).This was followed by six interviews in organisations who support vulnerable people, and 75 interviews with customers. The customer research focused primarily on customers from minority ethnic backgrounds (56 participants came from South Asian, Black African, Black Caribbean, or Eastern European backgrounds). Other vulnerability 'risk factors' were overlaid onto ethnicity, including low-incomes, long-term debt and unemployment; caring responsibilities; disabilities; poor mental health; digital exclusion; and limited/ no English language skills.

Interviews covered attitudes towards and use of water; approaches to managing households and finances and to dealing with problems; knowledge and experience of Thames Water; and response to Thames Water's support propositions.

Insights into the lives of participants and impact of vulnerability 'risk factors'
Ethnicity, culture and religion had a noticeable influence on participants' water use; their approach to managing their households, finances and debt; and how they dealt with problems. Within this, recency of arrival in the UK, language skills, social networks and digital illiteracy all exacerbated vulnerability. Across all communities, other 'risk factors' for vulnerability included: mental health issues, disability, caring responsibilities and lifestage.

These factors affected people's ability to understand their choices and represent their own interests in managing their affairs.

Water – attitudes and usage
A range of factors affected people's views towards – and use of – water, including: experiences of living in other countries (particularly where clean water was hard to come by); religious beliefs (particularly the sacred nature of water and its role in religious rituals); health conditions driving a higher reliance on water and washing; desire to reduce water usage (both cost and environmental); and perceptions of water quality and safety.

Water quality was a common theme with some concern about how the water tastes, looks or smells. Many participants avoided drinking water straight from the tap. Instead, they chose to drink bottled water; or filter or boil their water before drinking it.

Water – billing and metering
There was mixed understanding across the sample of how water reaches us, how wastewater is taken away, where it goes and how it is processed and treated. Understanding was slightly higher amongst people born in the UK and amongst older people. However, most did not think about how water reached them, or where it comes from.

Similarly, there were variable levels of understanding of how water is billed, with high levels of confusion about how individual water bills are calculated. For some, receiving a water bill was a relatively new experience, as their water had previously been bundled in with their rent and the switch to direct billing had proved challenging. This had a greater effect on people with limited English; those raised elsewhere; and people struggling to make ends meet.

Participants felt that they had little control over water costs – they were often not on a water meter or, if they were, they had no access to information on how much they used. Fears of compulsory metering were also evident as there was prevalent concern that bills would rise.

Managing households, finances and debt

There were considerable differences across the sample in how households were managed, primarily due to: ethnicity and culture (particularly whether it was a first- or second-generation household); language/digital skills (affecting reliance on others for help); and household make-up (particularly where women were raising children on their own).

The rising Cost of Living was causing stress and difficulty for almost all participants, even those whose household income did not fall within 'low income' definition of under £21,000pa. There were also some examples of extreme poverty and deprivation.

The research identified several different behavioural and attitudinal approaches to managing finances. This included a minority who were coping fine; those who were struggling to balance the books; and those who were in frequent or long-term debt. Income level was not necessarily a strong determinant of people's ability to cope with managing finances. There were many other (interlinked) factors affecting how people coped with managing their finances, including:
- Skills, experience and confidence in budgeting;
- Digital and language skills;
- Billing and payment systems offered by providers (and understanding of these); and
- Life events and circumstances, particularly mental health; caring responsibilities; and experiences of domestic abuse.

Dealing with problems

Many people were juggling multiple issues in their lives, and these were frequently overlaid with affordability and debt issues. The research identified several factors affecting whether people are able (or feel able) to ask for help, including:
- **Cultural attitudes** to seeking help: there were notable differences between ethnic communities in how they approached problems. Some cultures (particularly Black African participants) prided themselves on self-reliance; others (especially South Asian and Somali) had more of a culture of community interdependence (albeit pride/ shame determined who they asked for what type of help);
- **Formal community support structures**: these were more apparent in South Asian and Somali communities than Black African communities;
- **Knowledge and understanding** of support available: this was lower amongst people not raised in the UK and those facing issues for the first time;
- **Anticipated response**: some participants (especially disabled people and people with strong accents) had negative experiences and low expectations of organisations' willingness to help them;

- **Confidence and sense of agency:** participants with poor mental health often talked about communication anxiety and low confidence in seeking help, as did some participants with limited or no English;
- **Isolation:** some participants were more isolated due to illness, mobility issues and caring responsibilities. These participants felt alone, and struggled to think of any sources of help or support.

Some participants and support organisations suggested that there is a greater need for support due to the Cost of Living crisis, but that this is harder for several reasons i.e. more people in this situation for the first time; friends and family are equally squeezed and support organisations are overwhelmed.

Thames Water: views and experiences

Almost all participants were familiar with Thames Water, but many had only very limited associations with Thames Water, beyond a name at the top of their water bill and seeing their vans (especially if they had never had direct contact with Thames Water).

Some had been in touch with Thames Water over billing/ affordability or service-related issues. Many of these participants had found them really supportive and helpful (especially during the pandemic). However, some had had less positive dealings with Thames Water, with issues such as confusion or lack of transparency in billing; an inconsistent response between call handlers; and problems accessing affordability support or receiving the priority services they had been promised.

Many participants had not heard of the affordability support schemes, despite feeling they were eligible for support. Of those who received support, nearly all of them had found out about the schemes only when they got into difficulties with bills, or because a friend/ family member had mentioned them. There was no recall of any communications about the extra help propositions from Thames Water (either affordability or PSR). Only one participant amongst the customer interviews was aware of the LanguageLine facility, and none of the intermediary organisations interviewed knew about it (despite some of them having provided advocacy for people who do not speak English on calls to Thames Water).

Implications of the research for Thames Water

This research amongst vulnerable customers paints a picture of people who are missing out on support from Thames Water and who lack agency in managing their water costs. Various factors contribute to this, including financial struggles, language barriers, digital exclusion, limited understanding of their choices and reduced ability to voice and explain their needs. However, this research suggests that more could be done to address these in Thames Water's communication with customers, its provision of support, or in the way it enables customers to manage their water costs.

The preliminary analysis suggests that – given the degree of ethnic diversity and high levels of poverty in its catchment area – a considerable number of Thames Water's customers may be in a similar situation.

As a result, the research indicates a need for a 'vulnerability-informed' approach to developing and delivering customer-facing activities. This accords with an 'inclusive design' approach advocated by Fair by Design, which proposes that – instead of treating vulnerable customers as

an exception, their needs drive the design of all services. This has the potential to be more effective in addressing vulnerability, especially given vulnerability can be sporadic and hidden. This approach could involve using a systematic vulnerability impact assessment as part of standard service and communications development processes.

Some of the more specific suggestions for improvements based on customers' experiences include:

- **Making communications more inclusive and helpful to vulnerable customers:** raising awareness of support with messages of openness and empathy; considering specific messages (e.g. regarding the support available, payment options, water quality and billing); using accessible language and visuals;
- **Being proactive in offering support and removing frictions**: particularly on phonelines/ webchats; ensuring the support application process is easy;
- **Adapting the approach to specific needs and communities**: via community engagement; specific training for call handlers; work with social influencers, community leaders and campaigners who have cut-through in specific communities;
- **Ensuring reliability** in the delivery of support. Thames Water will need to balance the level of demand with ensuring it can deliver support reliability and consistently to avoid further exacerbating customers' vulnerability.

2. Context

2.1 Research background

Thames Water commissioned Community Research to conduct deep dive, qualitative research into the needs of its vulnerable customers. Vulnerability, in this context, is defined as occurring *"when a customer may not have reasonable opportunity to access and receive an inclusive, safe service from Thames Water, resulting in a permanent or temporary detrimental impact on their well-being, finances, health or any combination."*

There were a number of drivers for this programme of research, namely:
- A requirement to inform the development of the company's Vulnerability Strategy for the remainder of AMP7 and into AMP8;
- A recognition that how the company delivers its service and charges for it can have a disproportionate impact on the lives of customers in vulnerable circumstances;
- A recognition that much mainstream research is not effective in capturing the views of those in vulnerable circumstances (particularly those from communities that are more difficult to reach, those who do not speak English and those who are not online);
- There were, therefore, a number of insight and evidence gaps that required filling.

2.2 Research objectives

Overarching objectives were as follows:
- To conduct a deep dive into the lived experience for vulnerable customers where this will provide insights relevant to the services Thames Water provides (customer support and communications on water, waste and billing issues), focusing particularly on those who are most vulnerable to harm but may have been missed in previous engagement (including people who are digitally excluded and those with limited English).
- To test current affordability and priority services propositions – awareness, experiences of using them, appeal of using them – to understand if Thames Water needs to do things differently, understand barriers to awareness and access, reprioritise areas of focus or if Thames Water needs to develop new propositions or new methods to increase awareness, uptake or reach of propositions.

2.3 Preliminary analysis

There is a large body of work on consumer vulnerability, particularly in the energy, water and financial services sectors. In order to inform the sample and the content design of this research, we conducted a rapid literature review. Fuller findings are provided in Section 6.5 but a summary of the key points is provided below.

The starting point of preliminary analysis was to identify relevant vulnerability 'risk factors'. This involved considering what people need in their interactions with Thames Water and the characteristics and circumstances within each of these areas that could make it more/ less likely that people will experience difficulties or detriment i.e. vulnerability 'risk factors'. They are outlined in Figure 1 overleaf.

Needs	Affected by...
Use water and manage wastewater to meet needs i.e. cleaning, washing, disposing of wastewater, enjoying their property	• Faith, culture, past experiences • Medical conditions, family size and lifestage • Income
Understand systems and processes i.e. how supplied, billing processes, what to do if problems, water efficiency	• Ability to read English; literacy • Digital confidence and access • Inexperience (due to age; living independently for the first time; recency of arrival in UK) • Health & wellbeing: cognitive or developmental conditions; poor mental health; 'headspace'/ cognitive load/ energy; memory issues; caring responsibilities
Afford and manage payments i.e. sufficient income, numeracy & understanding, debt management, time and headspace	• Ability to read English; literacy; numeracy • Income and costs of living; NB poverty premium • Life experiences (job loss; new baby; retirement; divorce; bereavement) • Access to public funds • Health & wellbeing (NB disability price tag)
Understand and represent own interests i.e. understand communications, engage with suppliers, make themselves understood, make decisions	• Inexperience and confidence; adverse life experiences • Ability to read and communicate in English • Renting/ bundled bills; abusive/ coercive controlling relationships • Health & wellbeing: cognitive or developmental conditions; poor mental health; 'headspace'/ cognitive load/ energy; memory issues • Digital confidence and access • Time

Figure 1: Vulnerability 'risk factors' linked to water needs

Data from a range of sources was used to identify the prevalence of different communities and their likelihood to be in vulnerable circumstances and/or financial deprivation. For example:

- The implications of the current cost of living crisis are being well documented by Citizens Advice[1] amongst others, in terms of the volume of people going to them for help and specific groups who are more affected than others (for example, disabled people and those from Black African communities).
- Their data indicates that water debt is part of the picture.

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[1] https://public.flourish.studio/story/1634399/

- Ofwat data[2] shows that the percentage of customers currently struggling to pay their water bill is higher in London than average and higher amongst ethnic minority customers and those aged under 35.
- Data is available on poverty levels and deprivation by London Borough[3] which can be used to map against the prevalence of different minority ethnic groups.
- Specific groups (women, disabled people, young workers and ethnic minorities, particularly Bangladeshi and Pakistani people) are less likely to be in 'professional' jobs[4] and more likely to be in insecure employment[5].
- Research by Southern Water suggested that length of time in the UK and support networks influenced vulnerability amongst culturally diverse participants[6].

Evidence was also used to better understand other characteristics which may have a detrimental impact on an individual. This included the following:
- There is a notable crossover between disability and financial vulnerability (the 'Disability price tag')[7].
- Nationally, rates of depression are currently higher than pre-pandemic levels, and highest amongst women; disabled; financially vulnerable; single person households[8]. The current cost of living crisis is also playing into this.
- Poor mental health makes it harder to ask for help; harder to know where to turn for help; and more likely that bills are ignored. These issues are more acute for those struggling to pay their water bills[9].
- Citizens Advice suggests that people with mental health challenges are poorly supported by utility companies, who are 'left behind' by companies' vulnerability support[10].
- A report by Christians Against Poverty (CAP) emphasises the impact of income, debt, skills, and inclination on people's access to online services, and the impact of this – that digital exclusion can mean that people pay more for goods and services[11].

This information, and other sources, were used to directly inform the sampling strategy (and the discussion guide content).

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[2] https://www.ofwat.gov.uk/publication/cost-of-living-wave-2-data-tables-england/

[3] https://www.trustforlondon.org.uk/data/

[4] https://www.ethnicity-facts-figures.service.gov.uk/work-pay-and-benefits/employment/employment-by-occupation/latest

[5] https://www.ier.org.uk/news/new-research-reveals-uk-workers-who-suffer-most-from-insecure-employment/

[6] Southern Water; *Affordability Concern and Diverse Culture Research*; April 2021

[7] Scope; The Disability Price Tag (2019) NB this has been recently updated, but the 2022 report is not published at the time of writing this report.

[8] ONS; Percentage of GB adults with moderate to severe depressive symptoms (July 2019 to August 2021).

[9] Ofwat, Cost of Living: Wave 2 (December 2022)

[10] Citizens Advice; *Counting on it: Cross-sector minimum standards of support for people with mental health problems*, (2019)

[11] Christians Against Poverty; The Digital Divide (2021)

3. Approach

In total, 75 in-depth interviews were conducted with people who have extra and different needs, and/ or who are financially vulnerable. These were preceded by a rapid immersion exercise involving some preliminary analysis to review the existing evidence and six interviews with people working in intermediary organisations who have expertise in particular communities.

3.1 Rapid immersion exercise

Community Research conducted a phase of preliminary analysis in order to:

- Avoid duplication of what is already known by Thames Water;
- Identify specific vulnerability 'risk factors' to include in the research, thereby informing our sample design (i.e. who we spoke with);
- Identify themes and topics to cover in interviews.

This comprised five days of focused desk research, with Community Research pulling out relevant findings from existing data and reports. A summary of these outputs is provided in Section 6.5. A workshop was then held with the Thames Water team to use the data to identify gaps and priorities for audiences and topics for this research.

Depth interviews were conducted with representatives from the following six intermediary organisations:

- Asian People's Disability Alliance
- Community First Foundation
- East European Resource Centre
- Elays Network
- Migrants' Rights Network
- Swindon Pakistani Association

These interviews were conducted in order to help provide context for the individual interviews in terms of the prevailing cultural norms and challenges faced by specific communities and to secure support with recruitment if needed.

3.2 Sample design considerations

So many factors, circumstances and characteristics contribute to vulnerability, and it was not possible to cover them all in this piece of research. To decide where to focus – who to include and who to exclude – we reviewed the evidence on different vulnerability 'risk factors' and asked the following questions:

- Where are the greatest evidence gaps for Thames Water?
- Which people, communities or groups face higher risk of detriment?
- Roughly how large are these communities, and what is the likely scale of the impact of Thames Water's activities on them?
- What leverage/ ability does Thames Water have to make a difference to these customers?

A key decision relating to sample composition was in relation to the trade-off between depth or breadth. Targeting a very broad range of specific communities would have meant there would have been a small numbers of interviews per minority ethnic group. The sample frame was developed based on desk research, followed by discussions with the Thames Water team and in a meeting with the Consumer Challenge Group, who scrutinised the rationale for the proposed

sample. Following this feedback, the sample frame was refined to be a 'deep dive' into specific communities of interest about whom there has been an identified need to understand more about their circumstances, vulnerability risk factors and their needs.

Specific communities were selected based on populations in the Thames Water area overlaid with deprivation data. Within these communities, we covered a spread of demographics and risk factors (such as poor mental health; financial vulnerability; confidence in reading/ communicating in English; digital exclusion, newly arrived migrants and large households).

Some White British individuals were also included in the sample as their inclusion was important to allow a comparison of experiences of vulnerability risk factors across ethnicities. This gave an indication of what needs and experiences are common to all participants facing various risk factors and which relate specifically to race, culture and ethnicity.

There was an overarching objective to 'understand what services customers need to help them live independent lives'. There was, therefore, a particular focus in the discussions on exploring financial vulnerability, alongside specific related quotas on those in long-term debt.

3.3 Sample

In total 75 interviews were conducted with the following communities:

Ethnicity	Interviews	
South Asian	21	
Bangladeshi		11
Pakistani		8
Other Asian		2
Black African	19	
Somali		9
Eritrean (5), Nigerian (3), Ghanaian (2)		10
Black Caribbean	11	
White	24	
Eastern European (Ukrainian - 3, Romania – 1 & Bulgarian - 1)		5
White British		19

Within these audiences, we recruited people with additional vulnerability 'risk factors', including:
- Financial issues:
- 48 were on low household incomes (41 were on less than £21,000; 7 were on less than £10,000);
- 15 had debt they were struggling to afford (such as utility or rent arrears; outstanding credit card, loan or payment plan payments) for more than a year.
- Digital exclusion: 21 had no/ limited access to the internet or smart devices. This included people who lacked digital skills and confidence (9); people who could not afford data or broadband (9); and people who lacked digital skills and could not afford devices/ broadband/ data (3);
- Migration: 30 were born and brought up outside of the UK, of whom 7 had arrived in the UK in the last 5 years;
- English literacy: 13 had no or limited English; 15 said they found it hard to read English;
- High occupancy households: 14 were living in households of five or more people;

- Disability and long term conditions:
- 30 had disabilities or long-term conditions, including Multiple Sclerosis; Crohn's Disease; epilepsy; visual impairment; leg amputations; skeletal and mobility issues.
- 17 said at recruitment they had poor mental health (though poor mental health was mentioned in many other interviews too).
- Other vulnerabilities (such as students, those with recent bereavements, carers).

There were a number of other screening considerations:
- All were dual water and wastewater customers (so as to ensure the maximum value from the research interviews);
- All were living independently and receive/have some responsibility in paying bills from Thames Water;
- Thames Water employees and those working in related sectors were excluded.

A fuller breakdown of the sample is provided in the appendices.

3.4 Recruitment approach

Recruitment was sub-contracted out to two specialist recruitment agencies – Acumen Research and Ethnic Opinions.

Acumen's first port of call was to use their in-house recruitment team, and database of just shy of 35k participants in the Thames Water region, as well as their existing network of external recruiters. Acumen also has a healthcare database which they drew on. They identified potential participants based on their demographics and targeted them specifically with an online application containing some of the key screener questions. For some audiences, they supplemented this approach by using less traditional recruitment methods including social media messaging, community groups and local connections.

Ethnic Opinions has a wealth of experience in reaching specific ethnic minority communities. The approach they took comprised a mix of database recruitment, snowballing contacts, using their network of contacts, such as community leaders, and paid social media advertising.

Some of the participants from Eastern Europe were recruited with the support of the East European Resource Centre.

Participants were offered a payment of £50 to thank them for their participation. This is common practice in market research, and an important principle to demonstrate the value we place on the time and effort people give to take part in research. In this research project, several participants required chaperones or interpreters to enable them to take part in the research, and these individuals also received a fee to recognise their contribution. This approach ensured we reached and included individuals who would not otherwise have been able or willing to take part in research.

3.5 Recruitment challenges

Flexibility was a key principle in the project design. The nature of the audience and intersectionality meaning that many of the quotas were inter-related and interlocking. We therefore worked to loose, minimum quotas rather than fixed targets, anticipating that there might have been difficulties in recruitment. Several issues with meeting quotas arose in recruitment that had not been anticipated during the design. These included:

- 18-24 year olds with responsibility for paying water bills: this quota was difficult to meet in some minority ethnic groups (especially South Asian and Somali) because younger people are less likely to live independently, instead living with parents until (and sometimes after) they marry. There were also challenges because of the prevailing economic context, meaning that people in this age group are more likely to still be living in the parental home at the moment;
- 75+ age group in the ethnic minority communities: there was a greater reluctance to take part and those who were willing to take part were living with younger family members or were in care and no longer responsible for bills;
- Men, particularly those in minority ethnic communities: There is some evidence that women have a greater propensity to take part in market research than men. In this research, there was also a suggestion that – in more traditional communities – women were responsible for the home, often including budgeting and bills as well. For some communities, it was necessary to go through the woman in the household to reach the men. The higher number of women in the sample is also partially explained by the fact that a relatively high proportion of the White British, Eastern European, Black and Black Caribbean participants were lone parents, (more often, women bringing up children on their own through divorce, bereavement or for some of the migrant participants, leaving their husbands behind in the Ukraine). Lone parents are more likely to be living in poverty than other groups[12] and so were included in the sample because they were more likely to be experiencing financial challenges (as well as other vulnerability risk factors).

Where there were difficulties meeting quotas, these were flagged and discussed with Thames Water, and changes to target quotas were agreed. The sample matrix in the appendices shows the total number of participants recruited against the original quotas.

3.6 Fieldwork process

All interviews took place between 24th January and 5th March 2023 and were carried out by senior and experienced researchers working for Community Research and Ethnic Opinions.

Discussions followed a semi-structured guide in order to allow participants to elaborate on and discuss their views and perceptions freely. Interviews lasted around 60 minutes. The majority of the interviews were audio recorded, with the individual's permission, and transcribed.

Participants were given a choice of interview format (face-to-face, online or telephone) to ensure that they felt comfortable during the interview process. In total 32 of the 75 interviews were conducted face-to-face. Some of these interviews were conducted in the participant's home but some were conducted in more 'neutral' spaces (i.e. quiet cafes or community leaders' homes).

Researchers from Ethnic Opinions conducted the interviews with those from South Asian and Black African communities in order to capitalise on their understanding of these audiences. Some of the participants could not speak English confidently (or at all). Where possible, the Ethnic Opinions interviewer conducted the interview in the participant's first language (including

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[12] 45% of single parents – the vast majority (90%) of which are women – are living in poverty. Almost half of children living with a single parent (47%) are now in poverty.
https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201718

Bengali, Urdu, Punjabi and Sylheti). Where this was not possible (for example, for interviews in Somali and Arabic), an interpreter was provided.

The discussion guide and stimulus materials used are provided in Section 6.4. Descriptions of the financial and Priority Services Register support available to Thames Water customers were shown during the interviews in order to elicit specific feedback. This information was generated from information already in the public domain.

Given the acute vulnerability of many of the participants, extra care was taken to ensure participants had control over the process and to minimise any risk of making them more vulnerable. Community Research adapts and uses its 'Keeping people safe' protocols in this type of research, and the principles of this approach are summed up in the appendices.

3.7 Notes on reading the report

The research findings are based on a relatively large qualitative sample and there are some clear themes that can be derived from participant feedback. However, it is important to note that qualitative research is not intended to be statistically reliable and, as such, does not permit conclusions to be drawn about the extent to which something is happening in the wider population.

The measures taken to encourage participation and reduce barriers to taking part are outlined above in the description of the recruitment approach. It is worth noting that those who participated in this engagement exercise could be different in some way (in terms of their approach or attitudes) to the wider group of customers in vulnerable circumstances who were eligible to participate.

It can also be assumed that some people will not take part in research, for example, due to acute social isolation; substantial mental health problems; considerable physical or learning disabilities; or significant communication difficulties. However, in this research, we did reach people who were living in exceptionally challenging circumstances. We also heard from people working in organisations that support people at the extreme end of vulnerability.

These caveats do not negate the value of the research but should be borne in mind when considering the findings.

Throughout the report, quotes have been included to illustrate particular viewpoints. It is important to remember that the views expressed do not represent the views of all participants. In general, however, quotes have been included to reflect where there was particular strength of feeling about a topic or as a means to bringing to life an individual's views or circumstances. Some quotes come from interviews that were conducted in a participant's first language or involved an interpreter, and the report indicates where the words have been translated.

The report also includes case studies. These are anonymised stories of people's experiences. Names and minor details have been changed to protect participants' identities, but the central facts are a taken directly from the words of that individual.

4. Main findings

4.1 Insights into the lives of participants and understanding vulnerability

> ### Section summary
> This section describes aspects of participants' lives to provide a foundation for understanding how participants experienced Thames Water's services and communications, and their needs for support.
>
> It covers:
> - A recap on the key aspects of vulnerability in the utilities sector;
> - The impact of various factors on participants' vulnerability, including:
> - Ethnicity and culture; covering recency of arrival in the UK, language skills, social networks and digital illiteracy;
> - Cost of living crisis and financial security, including experiences of extreme poverty;
> - Caring responsibilities;
> - Mental health;
> - Disability; and
> - Life stage
> - These factors all affected people's financial situations; how they manage problems; and the support they need.

Revisiting vulnerability

There are many different definitions and conceptualisations of vulnerability and Figure 2 summarises the key themes from existing evidence. It shows that the **interaction between an individual** (their characteristics, circumstances and abilities) **and an organisation** (its processes and practices) **can create a detriment** (practical, financial, emotional, health/ wellbeing).
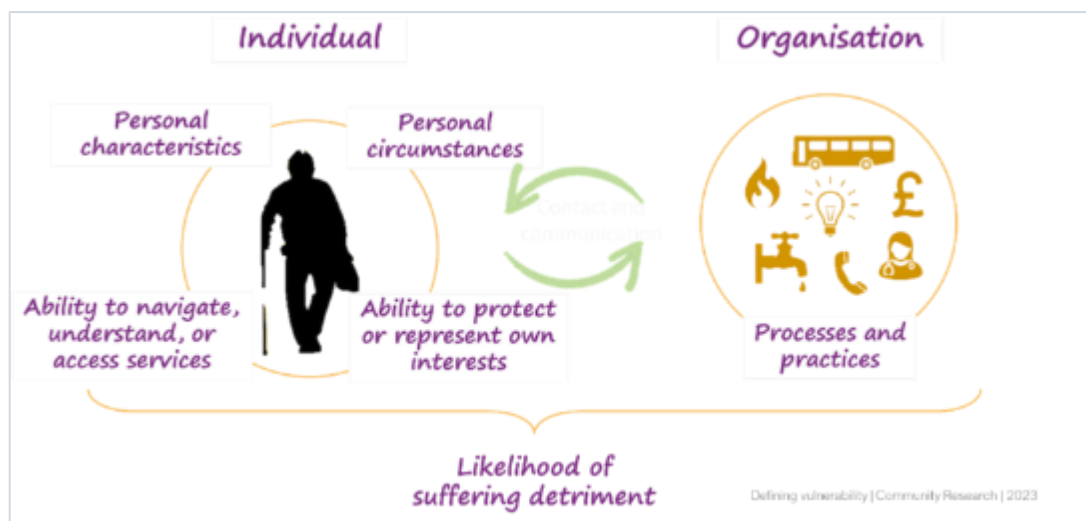

Figure 2: Components of vulnerability, based on Community Research analysis of existing evidence (2023)

In this section, we look at the lives of the participants and how their lives were affected by their characteristics; their circumstances; their abilities to navigate, understand and access services; and their ability to protect and represent their own interests. This provides a foundation for understanding how participants experienced Thames Water's services and communications, and their needs for support.

Impacts of ethnicity and culture on vulnerability

The research included people of Black African heritage (Eritrean; Ghanaian; Nigerian; Somali); Black Caribbean heritage; Eastern European heritage (Bulgarian; Romanian; Ukrainian); South Asian heritage (primarily Bangladeshi and Pakistani); and White British heritage. Within the South Asian and Black African communities, interviews included both 'first generation' experiences (i.e. people who were born and brought up outside of the UK) and 'second generation' experiences (from people born and brought up in the UK, but whose parents were brought up elsewhere).

As discussed in detail in subsequent sections of the report, ethnicity, culture and religion had a noticeable influence on:

- Participants' water use;
- Their approach to managing their households, finances and debt; and
- How they dealt with problems.

However, even within specific communities, there was great diversity of experience. In part, this was down to the intersectionality and cross-over of factors, meaning that ethnicity is not a defining or single identity – people's experiences depend on a multitude of factors. That said, some specific factors relating to culture and ethnicity played a major role in determining participants' ability to navigate, understand and access services and to represent their own interests[13].

Recency of arrival in UK had a major impact. Some recently arrived participants described the difficulty of understanding the systems and processes in the UK. They described the huge cognitive load of trying to settle themselves and children, while also struggling to know how to set up a home; and afford the costs. Some had fled war-affected countries (Ukraine; Eritrea; Somalia), so were also dealing with trauma and immigration issues. However, even some participants who had been in the UK for several years still struggled with navigating systems and accessing services. This was more common amongst some South Asian and Black African participants, particularly those who were more isolated; women in more traditional households (more tied to the home); and those with limited English. Some support organisations also pointed out that even those who have been in the UK for years can face disadvantage if their circumstances suddenly change, and they come to depend on outside agencies for support.

> *"The way how your homeland works is affecting the way you understand how Britain works... how people construct the support in their heads and sort of navigate their needs in this new world. You know, you can live 20 years in UK and work and be perfectly fine and then something happens, and you discover that the world is completely different than you assumed it is."*
>
> SUPPORT ORGANISATION

Language also played a role in people's experiences, and was a key vulnerability risk factor. 33 participants did not have English as a first language. Within this, there was a spectrum of English language competence and confidence. For example:

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[13] This builds on evidence in the *Affordability and diverse cultures* report for Southern Water(April 2021)

- Some had almost no English at all. They were reliant on family, friends and community members to translate and interpret in their day-to-day interactions.
- Some had limited English. Within this group, some were confident to interact with people and organisations outside of their community, making do with their communication skills. Others were not confident, and again relied on others for support.
- Some had strong accents, and found this a barrier to communicating outside of their communities. Some participants said that they experienced poorer treatment as a result of their accents.
- Some participants who were confident in conversing in English, but could not (easily) read or write in English.

It is worth noting that several participants could not read or write in their first language either, as they had had little or no formal education growing up.

Social networks were also different by (and within) cultural groups. Some participants came from communities where there was a strong, close community of shared heritage (such as Bangladeshi, Pakistani, and Somali participants). Others felt their communities in London were less established, formalised, or structured (e.g. Ghanaian; Eastern European). There were also differences in how involved participants were in their local community and social networks – some were highly involved and/or relied on them heavily; others were more isolated. The role of social networks is discussed in greater detail in the section on dealing with problems, and it suggests that the extent to which people have – and use – ready social networks plays an important role in their ability to navigate and access services and represent their own interests.

Digital exclusion was more common amongst some ethnic groups, for a number of reasons:
- Digital skills and confidence are linked to education and literacy. Several participants had never learnt to read or use digital devices (beyond basic functions on a phone)
- Some of the countries participants had moved from did not have an 'online culture'. Interviewees from intermediary organisations explained that in, for example, Eastern European and South Asian countries, people tend to manage things in-person and by phone, more than via email and online. They described how people new to the UK struggle with how much needs to be done online, from accessing support and benefits, to managing accounts, to applying for jobs online.

> *"My children deal with all this. I don't speak good English and can't use computers. Now they are grown up and handle everything. I don't get involved."*
>
> 45-59 YEAR-OLD PAKISTANI WOMAN; LONDON [INTERVIEW CONDUCTED IN FIRST LANGUAGE]

As a result, digital illiteracy had an impact on some participants' financial situations, as explained later in the report.

Finally, there was some suggestion that some people face – or fear – **hostility because of their ethnicity**. Later in the report, we see how limited English skills and/ or a strong accent affected participants willingness and confidence in seeking support. However, some suggested this had a broader effect. One support organisation explained how a negative stereotype can create disadvantage:

"The negative media – especially around the child grooming and stuff like that, I think it really impacts some of the male Pakistanis in the community... There's this negative image that: 'Oh, you must be a child groomer,' or stuff like that, basically. And even in the professional environment: people from professional environments also feel some of that negativity coming out when they're applying for roles and they probably don't feel as confident as they should do when they're applying for jobs, for those are negative perceptions... It's just the whole self-esteem and having that confidence that is probably an issue amongst the community."

SUPPORT ORGANISATION

Impact of cost of living crisis and financial security on vulnerability

The **cost of living** was a live concern and having noticeable impacts on nearly all participants in this research. There were **some exceptions**: some White British participants felt they were managing fine, notably some people living on their pensions, and some older people living on their own who had part-time jobs and/or benefits. Some of these were financially vulnerable on paper (on incomes of less than £21,000 a year), but did not consider themselves financially vulnerable. There were also a couple of participants from South Asian and Eastern European backgrounds whose incomes were sufficient for them to be coping with the increases. These participants said they had noticed that things were getting more expensive, but were not unduly worried about this.

The vast majority of participants were **worried about rising costs**. Gas and electricity prices and the cost of food were their frequent concerns, though there was a sense that all costs were going up (including water and council tax). Many participants were on fixed incomes, with little opportunity to bring in extra income. Some participants were particularly concerned about how they would cope when their energy costs returned to 'normal' after the end of the Government's Energy Bills Support Scheme[14]. Support organisations also described the anxiety and pressure created by the Cost of Living crisis.

"It's constant, isn't it? What do I get rid of? What do I forfeit on? What do I sacrifice?"

45-59 YEAR-OLD WHITE BRITISH WOMAN; READING

"I think that bills probably and cost of maintaining somewhere to live is one of the main motivators for anxiety and depression in the more vulnerable end of this community."

SUPPORT ORGANISATION

Many participants described **changes in behaviour** to manage with higher costs of living: shopping in low-cost supermarkets; reducing their use of gas and electricity; changing their diet (less meat; no fruit); entertaining, traveling and eating out less. Some were also borrowing more (and more frequently) to cover essential costs and bills, either from friends or using credit cards. Some participants said that it was hugely time-consuming to manage on tighter budgets:

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[14] The fieldwork took place in February 2023, just before the March 2023 Budget announcement extending the Energy Bills Support Scheme.

travelling further and to more shops to get the best deal; researching money-saving tips; and spending time on the phone negotiating with providers.

The research also uncovered some experiences of **extreme poverty**. Several participants said or implied that their income did not cover essential costs (i.e. they were in negative budgets[15]). These participants talked of using foodbanks; selling a car to pay an energy debt; and relying on donations, vouchers or gifts to cover essential costs (e.g. one Bengali woman would ask her children for money (instead of gifts) for birthdays, Eid and Mother's Day, and then use this to cover her food and energy costs). Support organisations also reported some severe impacts of the Cost of Living crisis on their highly vulnerable clients, with some significant impacts on their lives and lifestyles.

> *"So I think people are restricting themselves on using water for washing, for example, because it's hot water...or even cooking, using microwave. So yeah, in terms of like water usage and energy, because it's linked to energy... People might change their diet and buy bread to put things in it. You know, have a different diet, because cooking becomes a luxury."*

SUPPORT ORGANISATION

Case study: Fatema
Fatema is an Eritrean woman in her early 50s. She works a couple of shifts as a hospital cleaner, but has not managed to get more work because of her limited English and digital skills. Her 24 year old son lives with her, but does not have regular work. Her income does not cover the bills, and she sometimes goes without buying food for herself.

Case study: Clifton
Clifton is in his late 50s, and lives in Southeast London. He has been out of work for the past 7 years due to poor physical and mental health. He relies on Universal Credit, but this does not cover his core living costs. He has debt outstanding on a loan he took out while working, and is in arrears with council tax and water. He is very conscious of spending any money and describes how he spends his days trying to keep warm, how he has to calculate whether he can afford a bus journey; buys yellow stickered items; relies on free Wi-Fi and generally doesn't have credit on his pay-as-you-go phone.

Impact of caring on vulnerability
Several participants had caring responsibilities for parents with disabilities, ill-health and memory issues (although some would not recognise themselves as 'carers'). Caring had

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[15] Negative budgets occur when someone's essential costs of living exceed their income. For more on negative budgets, see the Citizens Advice Cost of Living briefing (Feb 2023): https://wearecitizensadvice.org.uk/our-new-cost-of-living-dashboard-the-crisis-were-seeing-unfold-aac74fb98713

multiple impacts for participants: financial; time; stress; and emotional, as shown in the two case studies below:

Case study: Yalina – busy mum and carer

Yalina is in her late forties and lives with her five children, her husband and her mother, who is in her 80s. In recent years, her mother became unwell and has memory loss. She is very dependent on Yalina, as are Yalina's children – despite being teenagers, they rely on her to do all the cooking, cleaning and laundry. Her husband does little to help with these tasks. Before her mother became ill, she worked in a school, which she really enjoyed. However, as her mother's condition worsened, she had to give up work. She has become increasingly isolated and housebound as she now lacks time or confidence to leave the house.

"Life has changed, I am not very outgoing at all anymore, most days I don't get dressed, I stay in night gown and do housework all day.. Before I worked in a school so it used to give me something do, get up, dressed, put hijab on nicely but I left it because of my mum."

Case study: Mark – a visually impaired carer

Mark is in his late 30s and lost his vision around 20 years ago. In the last couple of years, his mother's health has gone downhill, and she has become dependent on him to manage her affairs and care for her, as he is her only family member. Mark finds that nearly all his time is taken up running her household, dealing with agencies and suppliers, and managing her healthcare. As a result– and since the pandemic – Mark has lost touch with his friends and has no time to socialise anymore. He feels isolated, and highly stressed about his situation and the difficult decisions he is facing about his mother's care. He is also under financial strain and struggling to meet his costs of living.

"It's got harder over time. I'm having to do more and more. I'm pretty much running her life for her. I'm not quite sure how much longer she is going to be able to live on her own…I have to be in contact with the council, the local social – adult social care, her GP, people that supply medical equipment such as walking frames and pendant alarm systems. I deal with all of the finance side of the house. I've had to deal with her bank recently because she got hacked..."

Impact of mental health on vulnerability

It was important to include some participants with mental health issues in the research. Some participants had declared specific mental health conditions (depression, borderline personality disorder; gambling addictions) at the point of recruitment. However, over the course of interviews it became clear that many more were experiencing high levels of stress, and many talked about anxiety. Some were also dealing with the aftermath of domestic abuse and coercive and controlling behaviour.

There is lots of evidence of the way in which poor mental health can make people vulnerable to detriment in the utilities markets[16], and this research highlighted the following impacts:

- Lack of headspace, confidence and energy to face and deal with bills, arrears, and problems;
- Financial impacts, including:
- Consequences of ignoring bills and arrears, which could create a vicious cycle of stress and avoidance;
- Spending compulsions and forgetfulness (as explained in the section on managing finances)
- Anxiety about contacting organisations, particularly to sort out problems (with evidence that some participants catastrophised their situation and the likely response). This is explained further in the section on dealing with problems.
- Anxiety being triggered by the arrival of bills, payment reminders, and arrears letters.

Impact of disability on vulnerability

Many of the research participants had disabilities, long-term conditions and life-long health conditions. There is considerable evidence on the impact of disability on vulnerability, and it was not the intention of this research to explore this in depth. Instead, we have highlighted throughout the report where disability played a role in participants' needs relating to water; their financial situations; how they manage problems; and the support they need.

However, some overarching themes emerged regarding disability and vulnerability:

- The research reinforced the wide diversity of experiences of disabled people and the ways in which disabilities affected people's lives. For example:
- Some people experienced ongoing pain and mobility issues, which meant they were unable to work, and that leaving the house was an effort;
- Others had more full and active lives, and had found ways of adapting to their disabilities (for example, adapting to life with a prosthesis following the loss of a limb; using an adapted car).
- Some received support from agencies, family and friends. Others were managing their condition on their own.
- Many had difficulties with mobility and dexterity, which affected their ability to read meters, and made them more susceptible to falls in the home.
- Several were dependent on family members (including children) for support and help around the home.
- Many found their disabilities or health conditions had a financial impact, which is covered later in the report. Many were on low incomes and in receipt of disability benefits.

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[16] See preliminary analysis for summary and references.

Case study: Frank – an amputee with a full life

Frank is White British man in his late fifties. Around 15 years ago, he lost his leg in an accident, and had to have a high amputation. Over the years, he has come to terms with the loss of his leg, and has learnt to use a prosthesis. He feels his accident forced him to take a different view of life. Now he practices meditation, swims and is enrolled in an art course in his local university. He doesn't consider himself vulnerable, though a recent fall left him with a broken arm and reliant on carers, because he couldn't use his crutches or prosthetic leg. This was a reminder of how close he is to being dependent on others.

Case study: Mariam – an Eritrean woman living with chronic pain

Mariam moved from Eritrea to London nine years ago. She lives alone and is unemployed. She has a chronic condition which causes her acute pain in her back and leg. Her English is limited (though she is studying English at college three days a week, but sometimes doesn't make it because she is so fatigued). She lives in a second-floor flat, so does not go out much because the stairs are difficult for her. Mariam has a couple of friends who help her with food shopping and form-filling from time to time, but otherwise she is quite isolated. She has very little money, and money worries and the letters chasing payments make her condition worse.

Impact of life stage on vulnerability

The research suggested that some participants faced greater levels of stress and pressure based on their life stage. Participants with younger children were feeling the greatest strain, due to the time demands, impact on ability to work, and pressure to provide. In contrast, some participants were older, lived on their own and were retired and living on pensions – they felt life was relatively comfortable and settled. Another stage of life that was difficult was setting up home independently for the first time. Several participants talked about the shock of the sudden responsibility; the difficulty of setting up all their accounts; and the financial impact of having to cover all the costs.

Case study: Crystal – a young mother living independently

Crystal is 24 and is UK born, and of Eritrean heritage. She has three children under the age of three. When she first became pregnant, she was at university and living with her mum and younger siblings. She then moved out into a rented flat, and had two further children in quick succession. This was a real shock. She had been used to being able to afford luxuries for herself, and had enjoyed treating her mum and siblings, but now all her money goes on bills, kids clothes and groceries. She had taken out payment plans to afford phones for her family members and a laptop for her university course, and now she is struggling to pay them back. She feels stressed and pulled between wanting to look after her siblings financially, provide for her kids and have her own freedom and independence as a young woman.

4.2 Water – attitudes and usage

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Section summary

A range of factors affected people's views towards – and use of – water, including:

- <u>Experiences of living in other countries</u> – some with the experience of growing up abroad talked about the scarcity of clean, accessible water and of it as a precious resource
- <u>Religious beliefs</u> – many Muslim participants emphasised that water is sacred in Islam and that water is woven into the fabric of daily religious rituals
- <u>Health conditions</u> – those with specific disabilities and health conditions have to use more water for a range of reasons
- <u>Drivers to reduce usage</u> – for some, reducing water use was driven by environmental factors, but reducing cost was a more important factor
- <u>Perceptions of water quality and safety</u> – quality was a common theme with some concern about how the water tastes, looks or smells
- Misconceptions about the source of the water supply fuelled these concerns.
- Many participants avoided drinking water straight from the tap. Instead, they chose to filter or boil their water or drink bottled water
- <u>Perceptions of the water system</u>: there was mixed understanding across the sample of how water reaches us, how wastewater is taken away, where it goes and how it is processed and treated
- Understanding was slightly higher amongst people born in the UK and amongst older people. However, most did not think about how water reached them, or where it comes from

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The factors affected people's views towards – and use of – water are discussed in turn below.

Attitudes and use affected by experience in other countries

Across the sample, there was a sense that we take water for granted in this country. Some participants said they never think about water, and did not limit their usage or consider its impacts. This was more prevalent amongst participants from a White British background (though some participants from minority ethnic backgrounds reported that their children also had this attitude).

Participants with experiences of growing up in other countries (or visiting family there) had different attitudes. Some talked about the scarcity of clean, accessible water in their (or their parents') home countries. They talked of water as a 'luxury' and a 'precious resource'.

> *"I know what is like when they don't have... clean water and all that kind of stuff. So yes, I guess it makes me be even more mindful of how I use my water over here... [In Nigeria] we have kids going to swamps and the water is contaminated and you're like, what is going on? Yes, it just makes you be cautious really of how you use water and what you use it for and the amount."*

> 18-24 YEAR-OLD BRITISH ERITREAN WOMAN; LONDON

"Being Muslim, from an Asian background, knowing that there are billions of people out there who don't have the luxury we have... The first basic human need – clean accessible water... Every time Ramadan comes around you think about it more... You realise having not had a drop of water all day long how good it tastes compared to anything else in the whole world."

45-59 YEAR-OLD BRITISH PAKISTANI MAN; OXFORD

" When we were growing up my father would take us back to Bangladesh regularly. There I saw shortage of water and lack of clean drinking water. My father even donated money for a water pump as charity to the village. So we understand how precious water is."

25-44 YEAR-OLD BRITISH BANGLADESHI MAN; OXFORD

Many of those who had experience of living in countries where water was scarce had retained habits of water conservation. For the most part, though, participants felt able to use water more freely here than elsewhere.

There was also evidence that time spent living outside of the UK influenced people's perceptions of drinking water: many of those who had lived abroad drank bottled water, as they had when abroad and the quality of tap water was not dependable. This is discussed in greater detail below.

Religious significance of water

Religion affected both attitudes towards water and how it was used. Many Muslim participants (of Pakistani, Bangladeshi, Somali and some Nigerian backgrounds) emphasised that water is sacred in Islam, and they take care not to waste water. Water is also woven into the fabric of daily religious rituals: Muslims must perform 'wudu' (ritualistic purification with water) prior to their prayers (up to five times daily), and wash with water after using the toilet.

Some participants from Eritrea also talked about the blessing of water in the Christian Orthodox church. They would take their own water to church for blessing, and believed it had health benefits and brought them comfort.

There was also a minority view that water was 'God-given' – it fell from the sky as a gift from God, and therefore should be free to access.

"Do you know what I see water to be? I think water is from God. So you are charging people for what you get for free."

60-74 YEAR-OLD NIGERIAN WOMAN; LONDON

Disabilities and health conditions affecting water usage

Participants with disabilities and health conditions (including mental health conditions) talked about the ways in which their water use is affected by their conditions, for example:

- A man with visual impairment washes his hands for longer and more often, because he cannot see whether his hands are clean. He spends longer in the shower for the same reason;
- He also cannot track his usage because he cannot read his water meter.
- A man with Crohn's disease explained he needs to use the toilet more often, and to shower afterwards;

- A woman with Multiple Sclerosis (MS) said incontinence can be an issue, meaning more washing;
- A woman with Obsessional Compulsive Disorder described how she gave her flat a deep clean every day, using a lot of water in the process.

> *"My water usage is probably on the higher side, and I think it's down to being vision impaired because it's hard to know when my hands are clean; I can't just look at them…I've also got some nerve damage which means I can't feel my hands very well. And sometimes I feel the nerves firing and it feels like something is crawling on my hand... So I end up washing my hands again. A never-ending cycle of washing my hands."*

> 25-44 YEAR-OLD WHITE BRITISH MAN; OXFORDSHIRE

Reducing water use – saving money; saving the planet

Many participants said that they were conscious of trying not to use too much water, and talked about water-saving measures such as water butts; not leaving the tap running while brushing teeth or washing up; swapping baths for showers; and using shower timers.

For some, these habits were driven primarily by a broad environmental concerns. Several felt their awareness had grown in recent years, partly due to water-saving messages, and partly due to seeing the effects of climate change such as flooding and droughts.

However, many talked about reducing their water use to save on costs. Notably, even some participants whose use was not metered were anxious about trying to reduce their usage in a bid to save costs. This was perhaps part of a broader pattern of behaviour to cut back across the board (on added extras, socialising, travel, heating, and electricity use). It was also apparent that some were worried about their use of hot water because of the impact on the gas/ electricity bill.

> *"Before, my kids, they make [had] a bath every night and playing with the toys and now, we just... shower quickly and try not to spend too much water."*

> 25-44 YEAR-OLD UKRAINIAN WOMAN; LONDON

For some, however, cost anxiety was so acute that they were resorting to more extreme measures to reduce their water/ hot water usage. Examples include:
- Turning off the shower between soaping and rinsing;
- No longer showering at home – using showers at leisure centre instead;
- Only showering/ bathing children once a week, down from 3-4 times a week;
- Stopping gardening;
- Having bucket baths, instead of using the shower;
- Having cold showers.

> *"Previously my children would have a shower 4 - 5 times a week, but now they just have a shower once a week . We use a bucket to have a wash to save the use of water."*

> 60-74 YEAR-OLD BANGLADESHI MAN; GREATER LONDON [INTERVIEW CONDUCTED IN FIRST LANGUAGE]

"I think I'm strict with my water now. I think I was strict anyway but I think I'm even worse now because I haven't got a job."

45-59 YEAR-OLD BLACK CARIBBEAN WOMAN; LONDON

In contrast, a minority said they did not worry about the amount of water they used. This included some on fixed tariffs, which reassured them they would not be charged for excessive usage. For some, this was also fuelled by a belief that water should be free:

"I do use quite a bit. I don't skimp on the water. It's water, it comes out of the tap, if you know what I mean? ...It's one of the most essential things but I don't think of water as I do like gas and stuff like that. I mean I feel like it's just a given, kind of thing. I feel like water is just a given. And I know everyone has to pay for stuff but I do feel there is certain stuff that should be free, one of them being water."

25-44 YEAR-OLD WHITE BRITISH WOMAN; GREATER LONDON

Perceptions of water quality and safety

The quality of water was a common theme in the interviews. Many participants from across the Thames Water area said their water was hard or 'scaly'.

In London and Reading, a notable number expressed concerns over the quality or safety of the tap water. Concerns were driven by several factors:
- Many said they did not like the way their water tasted, looked or smelt ('chemically'; 'cloudy'; 'gritty'; 'heavy'), and this made them doubt the cleanliness of the water or the chemicals that had been added to it to clean it;
- Several talked about the source of the water: some believed that it was drawn from the Thames, which they perceived as dirty; others talked about the fact that the water is recycled multiple times; some thought it was recycled sewage water. Although they knew it was treated, they worried about residual contamination from dirt, bacteria and chemicals. Some also worried about microplastics;
- Some were influenced by opinions from others that the water was not good for you (e.g. by an 'expert' who fitted water tanks);
- Comparisons with water from elsewhere: those with experience of water from other parts of the country said it was better there. Notably, several of the participants from Ghana, Eritrea, and Somalia said that water they drank there was pure, clean, and 'natural';
- A couple of participants felt that water was poorer quality in the more densely populated (and poorer) areas of London. For one participant, this was due to beliefs about social inequality; for others it was a sense that the dirt and waste created by so many people would affect the water quality.

"Quality: when I like think of like water, like the Thames comes to my head, and just like the Thames looks horrible... I don't know if I trust the cleaning process of that water completely, for me to give it happily to my kids and stuff, yeah. So I would rather just filter it straight out."

18-24 YEAR-OLD BRITISH ERITREAN WOMAN; LONDON

"Our water [in Somalia] we know where it comes from. In this country we don't know where the water comes from. Sometimes I think I might be drinking poo or wee in this country [laughs]."

45-59 YEAR-OLD SOMALIAN WOMAN; LONDON [VIA INTERPRETER]

"[The phrase] 'Government Juice' [referring to tap water] was more like in secondary school... So, if you lived in Scotland for instance you'd probably get purified spring water coming from the mountains, or if you lived in Bath etc. etc. But when you're in London you just get 'Government Juice'. You're getting filtered sewage water and just thinking back now, the only way I could drink tap water was if I had like Ribena or something like that, and then it just totally eradicated the taste of what you was drinking."

25-44 YEAR-OLD BRITISH GHANAIAN MAN; LONDON

Many participants avoided drinking water straight from the tap. Instead, they chose to <u>filter</u> their water (all communities); drink <u>bottled water</u> (common across all communities, but particularly amongst Black African participants); or <u>boil</u> their water before drinking it (a minority, mostly Pakistani and Bangladeshi participants).

There were various reasons for drinking filtered, boiled or bottled water, including:

- Disliking the taste of tap water;
- Presumed better quality: this was a key driver for sticking with bottled water or filtering it – a feeling that it was 'purer', less contaminated, and better for you;
- Health and wellbeing: some had switched to bottled water because they believed their health and skin conditions were caused (or at least not helped) by tap water;
- Habits growing up or acquired from living abroad (which were considered hard to shake);
- Expectations from family and/ or visitors (for example, when entertaining, bottled water would be provided instead of tap);
- The impact of hard water on kettles.

Notably, even some of the participants who were under extreme financial stress were buying bottled water. They talked about buying the cheapest bottled water (20-30p; from Lidl and Aldi), and/or buying it in bulk (e.g. from CostCo). For them, it was a necessity and it was a habit that was hard to change.

Some participants drank water straight from the tap, but they were in the minority in this sample (albeit a large minority). For them, the water was 'fine', and/or they had grown up with tap water. However, some participants talked about switching to tap water from bottled, either to reduce plastic waste, or to save money on bottled water.

Perceptions of the water system

There was mixed understanding across the sample of how water reaches us, how wastewater is taken away, where it goes and how it is processed and treated. Understanding was slightly higher amongst people born in the UK and amongst older people. Some of them could name reservoirs and treatment plants, and had an understanding of the water treatment cycle.

However, most did not think about how water reached them, or where it comes from. This was particularly the case with participants with African and South Asian heritage, and more so with those who were born outside of the UK.

As indicated in the section on [water quality above](), there were also some myths and rumours about the water supplied via taps, such as that it is (treated) sewage water; that it comes direct from the Thames; and about levels of chemicals, toxins and bacteria. Concerns about safety and cleanliness were more prevalent amongst participants of African and South Asian heritage.

For the most part, however, people had limited interest in what happens to get water to them or to manage wastewater. In addition, only a small number of participants mentioned concerns regarding environmental issues; sewage release into waterways; or water company profits; all of which had been news stories around the time of the research. Slightly more people talked of hosepipe bans, and several talked about burst pipes and leaks; both of which had perhaps had more of a direct impact on them.

4.3 Water – billing and metering

> **Section summary**
> This section covers:
> - <u>Understanding water billing</u>: there were variable levels of understanding of how water is billed, with high levels of confusion about how individual water bills are calculated
> - <u>The switch to direct billing for social housing tenants</u>: for some, receiving a water bill was a relatively new experience, as their water had previously been bundled in with their rent and the switch to direct billing had proved challenging
> - <u>Experiences and views of water metering</u>: participants felt that they had little agency over water costs – they were often not on a water meter or, if they were, they had no access to information on how much they used
> - Fears of compulsory metering were also evident as there was prevalent concern that bills would rise

Understanding water billing

There was also a mix of levels of understanding of water bills. A minority of participants talked confidently about their water bills, understanding that they were charged for water coming in and going out. This was typically participants from White British backgrounds, and some of those from minority ethnic backgrounds born and brought up in the UK.

A notable number said they only paid attention to the headline figure owed, and had little interest in or understanding of how they were billed.

> *"I don't know if there is a water meter or not. I get a bill and I pay for it and I don't know anything else."*

> 45-59 YEAR-OLD BANGLADESHI MAN; GREATER LONDON [INTERVIEW CONDUCTED IN FIRST LANGUAGE]

Many participants found their water bills confusing. For some (more often those born outside of the UK), the split between fresh water and wastewater costs was confusing.

> *"I don't understand why they bill separately for the waste, like the sewage and stuff, I don't understand why it don't just [put it all] together? ...They should just bill you as one. I don't really understand bills and stuff. I don't know if it's my MS because like I do sometimes struggle to process letters and stuff like that, but all I know is I pay one amount."*

> 25-44 YEAR-OLD WHITE BRITISH WOMAN; GREATER LONDON

Several participants said they did not know how the costs were calculated or why the costs rose. Some also had experiences of unaccountably high/ dramatically increased costs, and changes to their payments which they couldn't understand or explain.

Case study: Hani

Hani is a Somali woman who has lived in London for 30 years. Her water bill was £40 per month, but recently Thames Water increased it to £140 per month 'without telling me'. She said that when she called them, they claimed it was down to 'cost of living' increases. They agreed to reduce it to £80, but that is subject to review in 6 months. She doesn't understand how her bill is calculated or what she is paying for, but she suspects she is paying for other people's water.

Case study: Sahra

Sahra is a Somali woman living in Enfield. Her English is limited. She is responsible for bills since her husband died two years ago, and in that time she accrued £440 arrears on her water bill. Her monthly bill has gone up to £79. She does not know what this covers, and whether it will help her clear the arrears.

"Whatever they put on the bill I don't understand it. All I know is that it is £79. I don't know how they come up with this number, but I have no choice." [via interpreter]

Changes to bills added to a sense that water costs were opaque and unpredictable.

Linked to this, participants said it was hard to control usage (and therefore costs), for several reasons:

- Some felt they had stripped back their usage to a bare minimum, but that – as water is a necessity, they were unable to reduce or change usage beyond their existing water-saving measures (in contrast to electricity or gas, where there was felt to be more scope to reduce and find some alternatives);
- (If metered) It is hard to know how much water you are using day-to-day, or how much this costs because water meters are not easy to read (in contrast to smart meters for electricity and gas) and because bills came infrequently, it was hard to track how usage affects cost;
- (If unmetered) participants in smaller households said they were charged the same as friends with big families.

For some, this lack of agency and control over water usage and water costs created anxiety and stress.

"Yes, it goes through my head... I'd be in the shower, and I'd just think, 'Oh my God – I don't even know how much water I'm using.' So yes, I think about it quite a lot. That's why I'm a bit on edge and it's not a nice feeling to be on edge... And that's the bad thing because... I'm oblivious [to how much it's costing]. If I knew how much I was using on a monthly basis I'd know ok, I'll cut down or I don't know, I won't take a shower after the gym, I'll take a shower just once a day. But I'm oblivious of how much I'm using so, it's quite a weird place to be in."

25-44 YEAR-OLD BLACK CARIBBEAN MAN; BERKSHIRE

"I think the cost worries me... I was paying, I think it was £5 a month and last year they put it up to £12 a month which is a big difference... I find it's one of those utilities you can't really do much about. Like the gas and electric, you can consciously not turn things on. You know, with water it's very difficult to reduce what you're using."

25-44 YEAR-OLD WHITE BRITISH MAN; OXFORDSHIRE

Several participants were unaware of the options they had for paying their water bills in other ways, assuming they had to pay six-monthly in one go. This will be discussed later in the section on the impact of billing and payment systems on managing finances.

The switch to direct billing for social housing tenants

For some, receiving a water bill was a relatively new experience, as their water had previously been bundled in with their rent. The switch to direct billing had been difficult for several participants: it was perceived to be more expensive and it was another thing to think about. For some – particularly those from minority ethnic backgrounds and those with limited English – the switch to direct billing came as a shock, and they struggled to understand it. Some of the support organisations reported that they had needed to support their service users by explaining the change and what it meant for them.

Water metering – experiences and views

The majority of participants did not have a water meter (many were in social housing flats in blocks); though a sizeable minority did. However, there was also confusion regarding meters:

- Several participants did not know whether they had a meter;
- Some said they did not have a meter, but thought they were still charged based on usage;
- A few thought they were on pre-payment/ top-up meters for water (perhaps confused with gas, which was linked to hot water).

Of those who had meters, almost none had taken a reading, and many did not know where their meter was. Most assumed Thames Water would take the reading (though some complained that this did not happen, and that they still received estimated bills). Some said that they could not read their meter due to visual impairment or limited mobility, and they felt more reliant on support from Thames Water to read their meter (or install a smart meter).

Few participants with meters had strong views on them, whereas there was considerable resistance to the idea of metering amongst many of those who did not have one, for several reasons:

- Presumed to be more expensive;
- Bills and payments presumed to be changeable and hard to predict, rather than a predictable monthly lump sum;
- Anxiety related to energy pre-payment meters colouring views of meters in general;
- Some reaction against the idea of being monitored (reported by a Ukrainian woman, who said she hears this from other Eastern Europeans too).

A few participants had received letters about compulsory metering in their area, and they were worried about this, assuming it would increase their bills.

A small number of participants who were not currently on a meter said they would like to have one so that they are only be charged for what they used (presuming their bills would be lower because they used less water than the average household).

4.4 Managing households, finances and debt

> **Section summary**
> In this section we look in more detail at the patterns in:
> - Managing households: there were considerable differences across the sample in how households were managed, and some distinctions according to ethnicity, language/digital skills, culture, and household make-up
> - Managing finances: participants fall into one of several segments based on observations of their typical approaches to managing finances: No Worries, Frugal Copers, Just About Managing, Desperate Debt Avoiders, Dipping In and Out, Long Term Debtors
> - Most of the sample had some form of financial concerns
> - Factors affecting these approaches and ability to cope: income level was not necessarily a determinant in determining people's ability to manage their budgets. Other factors had greater influence such as:
> - Skills, experience and confidence in budgeting; digital and language skills
> - Billing and payment systems offered by providers (and understanding of these)
> - Life events and circumstances
> - Prioritising payments when finances are tight: there were different attitudes to prioritising payments when finances were tight. For some, all bills had equal priority and had to be paid. Others did prioritise payments when the money would not cover all their costs, making their decisions based on likely consequences

Patterns in managing the household

There were considerable differences across the sample in how households were managed, and some distinctions according to ethnicity, language skills, culture, and household make-up.

Firstly, amongst minority ethnic participants, there were distinctions based on whether it was a **first- or second-generation** household: in first-generation households (particularly South Asian and Somali households), the husband was more often the breadwinner and wife ran the house (cooking, shopping, cleaning). Budgeting and managing bills often fell to the wife. However, amongst participants born and brought up in the UK, there was felt to be a shift towards a more equal sharing of responsibilities for earning, childcare, chores, and financial management.

Secondly, there were differences according to who made up the household. Most of the Ghanaian, Nigerian and Eritrean participants, and some Somali participants, were **women living – and frequently raising children – on their own**. There was a strong sense of a matriarchal society amongst these communities: women who were independent, proud and who had a strong sense of responsibility to provide and care for others. However, several of these women had since fallen on harder times, either through losing husbands, or because of ill-health. This was a cause of shame and stress for these participants, who now relied more on their children to do things for them, and resented not being able to play up to the 'provider matriarch' role.

Thirdly, participants with **limited English language skills and digital skills** relied more on their children (and for some – friends) to translate, advise, and make phone calls on their behalf. This

was also apparent amongst a minority of White British participants, for example, one woman who 'hates computers' relied on her daughter to manage accounts and bills online.

Amongst White British and Eastern European participants, there no fixed patterns of managing the household. Many were living on their own (or the only adult), so were responsible for everything. However, a minority relied on people outside their household to help them manage things (for example, a woman with MS relied on friends and family for cooking, cleaning, and support with budgeting).

Patterns in managing finances
Across the sample, there was a spectrum of experiences and approaches to budgeting and meeting living costs. Various factors influenced experiences of managing finances, including income; experience; confidence; resilience; past experiences; health/ mental health; and life events and external factors. Many participants used credit in various forms to manage their finances – borrowing from family and friends; credit cards; payment plans (such as Klarna); short-term loans; and credit unions. However, there were different attitudes to debt.

Figure 3 overleaf shows the typical behavioural and attitudinal groups encountered in the research[17]. The case studies that follow exemplify some of the groups in Figure 3, bringing to life how the factors listed above influence attitudes and behaviours.

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[17] These groups were developed by Community Research based on qualitative analysis and they have not been verified by a quantitative segmentation process.
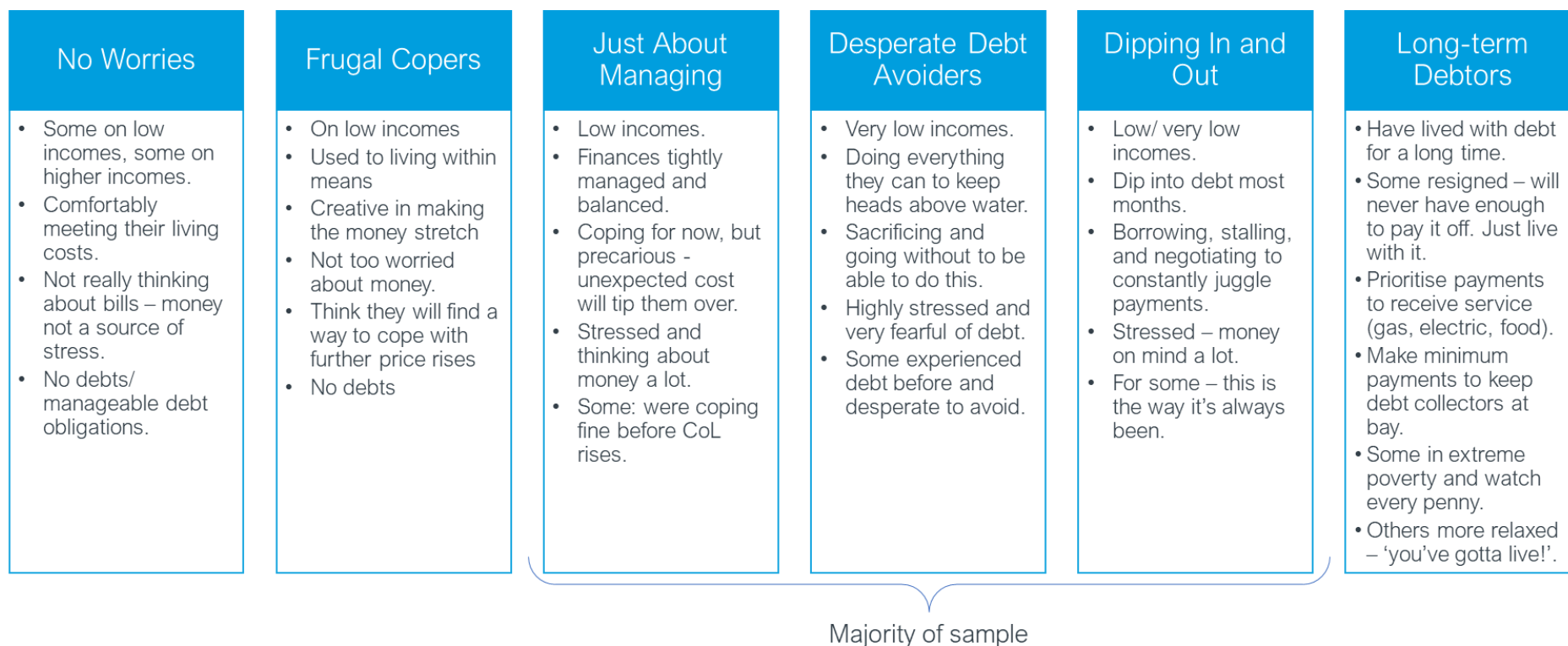
No Worries	Frugal Copers	Just About Managing	Desperate Debt Avoiders	Dipping In and Out	Long-term Debtors
• Some on low incomes, some on higher incomes. • Comfortably meeting their living costs. • Not really thinking about bills – money not a source of stress. • No debts/ manageable debt obligations.	• On low incomes • Used to living within means • Creative in making the money stretch • Not too worried about money. • Think they will find a way to cope with further price rises • No debts	• Low incomes. • Finances tightly managed and balanced. • Coping for now, but precarious - unexpected cost will tip them over. • Stressed and thinking about money a lot. • Some: were coping fine before CoL rises.	• Very low incomes. • Doing everything they can to keep heads above water. • Sacrificing and going without to be able to do this. • Highly stressed and very fearful of debt. • Some experienced debt before and desperate to avoid.	• Low/ very low incomes. • Dip into debt most months. • Borrowing, stalling, and negotiating to constantly juggle payments. • Stressed – money on mind a lot. • For some – this is the way it's always been.	• Have lived with debt for a long time. • Some resigned – will never have enough to pay it off. Just live with it. • Prioritise payments to receive service (gas, electric, food). • Make minimum payments to keep debt collectors at bay. • Some in extreme poverty and watch every penny. • Others more relaxed – 'you've gotta live!'.

Majority of sample

Figure 3: spectrum of experiences with managing finances

'No worries' participants were typically older White British men living on their own. Some were living on comfortable pensions and in social housing. Some were vulnerable in other ways (for example, living with terminal cancer; recently had a leg amputated), but not financially.

> *"I'm pretty much sheltered from that, being a pensioner... you've got a fixed sum coming in. You know exactly what's coming in and you have a fixed sum going out, and you know exactly... Financially, it's not that much difference to be honest. I noticed the prices have gone up in the shops and I am – sometimes I don't buy something because, oh, that's too dear now, right? But then again, I turn around and say well, you can't take it with you, can you?"*

> 60-74 YEAR-OLD WHITE BRITISH MAN; GREATER LONDON

'Frugal Copers' had always lived on low incomes, and were used to managing and making do. Some prided themselves on their self-sufficiency. Saving money (and energy and water) was a way of life for them, and they had ways of adapting.

> *"I've noticed the things that you buy every week have gone up. And the chicken food has gone up, hasn't it? So we sell eggs to pay for the chicken food... So they pay more or less for themselves... But mainly, I mean I haven't noticed anything drastically, because then we don't spend that much, do we? ...We eat all fresh food... We've got raspberries and strawberries down the back... I have four allotments... As long as we've got the electricity paid for and the water and everything is all paid, the rent is paid, you know, that's the main things."*

> 75+ YEAR-OLD WHITE BRITISH MAN; READING

Many of the 'Just About Managing' participants had their own systems and processes for tightly managing their finances, such as:
- Using spreadsheets to track spend and balance the books;
- Scheduling payments to coincide with payday;
- Closely monitoring usage and costs e.g. via online accounts;
- Some: manually paying bills, either online or via bank/ post office to retain maximum control and oversight of costs.

These participants frequently held all the figures in their heads, and knew what they owed when. However, for many, money was tight and just about stretched to meet their living costs. This took a lot of mental effort, and many were thinking about bills a lot and worrying about large and unanticipated costs that might come in.

> *"[Costs are] definitely one that has caused a bit more stress and one of those things that keep you up at night sometimes thinking, 'Oh God, how is this month gonna work?' Yes, so definitely more so lately. I tend to sit down with my spreadsheets the last week of the month, so... when bills are due out, it's all ready and set up and I know what's what. But definitely we are always thinking at the moment, 'What can I reduce? Where can we bring things down a bit?'"*

> 25-44 YEAR-OLD WHITE BRITISH WOMAN; READING

Some participants could be classified as '**Desperate Debt Avoiders**'. These were people who were on very low incomes, who were desperately clinging onto control of their finances, and under huge stress to avoid debt. To them, the idea of debt was terrifying, and to be avoided at all costs. Consequently, they went to great lengths to avoid falling into arrears, including cutting back on heating, what they ate, and any non-essential purchases. The threat of debt meant they were highly anxious, and 'reminder' text messages and late payment letters fed that anxiety. Some of these participants used credit cards and catalogue accounts to be able to afford unplanned or larger purchases (such as funding Christmas; replacing a broken washing machine), but they were careful to meet their payments. They paid close attention to their credit scores, given how important it was for them to be able to use credit as a way of avoiding arrears.

There was a sense of these participants being on their own with their struggles, and that their situations were not deemed severe enough to make them eligible for some support. Some also felt that there were other people in worse circumstances, and that their situations were not desperate enough to need to use foodbanks, for example (even if they were going without certain foodstuffs!).

> *"I have spoken to the council before, or the electricity company before, about, you know, is there any way to reduce costs and their reaction is, 'Are you in debt? Are you behind on your bills?' And I'm not at this stage. So they're not able to do anything. And I know there is people out there, you know, I'm not unique, I know there is people out there that are in even worse circumstances, especially families, you know, people that have got kids. If they're in debt, that's more important than me, in my opinion, because they've got to look after their kids."*

> 25-44 YEAR-OLD WHITE BRITISH MAN; OXFORDSHIRE

Some participants had past experience of debt that had got out of control, and were haunted by the memories. Sometimes, debt was wrapped up with other traumatic experiences for participants, such as past abusive relationships or periods of ill-health and poor mental health.

> *"[My ex-husband was a] very manipulative man and he convinced me that withdrawing my pensions and things like that was good, but it went into his savings account and naively, I was like, 'Oh yes that's great.' Pensions I had worked up for years went on gambling and so I had nothing. So being in debt sort of [reminds me of that]... I try not to let it, but every now and then it'll rear its ugly head."*

> 25-44 YEAR-OLD WHITE BRITISH WOMAN; WILTSHIRE

For some Desperate Debt Avoiders, there was a further reason to be scared of debt – they worried it might affect their immigration status. Some Muslim participants were anxious to avoid debt because paying (or receiving) interest is proscribed in Islam.

"In the past because I just want to show good character, so that it wouldn't be like impacting my immigration process. And at the same time, I had a fear that if I am in trouble with agencies then they might kind of criminalise me for not paying and which will also affect... when I need to find a job or something."

25-44 YEAR-OLD ERITREAN WOMAN; LONDON [VIA INTERPRETER]

For others, '**Dipping in and Out**' of debt was their norm, and part of their ways of managing finances. There were two different versions of this approach. One set of participants had looser control of their finances (in contrast to the 'Just about Managing' participants). They were reactive, and frequently found themselves short when bills came in. Within this group, there were some who said that they had poor budgeting skills, or they were prone to impulsivity and absent-mindedness due to mental health conditions. Some of these participants had had experience of chronic debt previously.

For others, 'Dipping in and Out' was a conscious approach ('the only way') to managing their finances. This involved borrowing from friends and family, delaying payments, going into short-term arrears, and then settling up when finances allowed. Often this was a monthly cycle, where payments fell due before money came in. This approach was particularly common amongst older and first-generation Bangladeshi and Pakistani participants on low and unpredictable incomes. They would habitually borrow small amounts of money from different people in the community (avoiding borrowing too much from one person) to make ends meet, and pay them back when money came in.

" I borrow small amounts from my friends to cover the bills if I am struggling. I avoid borrowing large sums and stick to the minimum I need to pay the bills."

45-59 YEAR-OLD BANGLADESHI MAN; GREATER LONDON [INTERVIEW CONDUCTED IN FIRST LANGUAGE]

For some, though, it was more an approach as and when needed. This approach brought some stress – trying to hold in mind who was owed what and when.

"What I have done is I've eaten into savings. So my Child Benefit and the child maintenance that I get from [daughter's] biological [Dad], which isn't much..., I put that into a separate savings account for her, and I do find myself, on occasions, having to take money from that to pay bills because I haven't budgeted correctly, or I forget that I had a Direct Debit coming out on whatever day, so I have to accidentally sometimes take it from that account."

25-44 YEAR-OLD WHITE BRITISH WOMAN; GREATER LONDON

For some of this group, there was shame and embarrassment around having debts and not being able to afford necessities. Negative attitudes towards debt meant that some participants redefined money owed, for example, delayed payments and payment plans did not count as debt. Cultural attitudes towards debt also played a role here (see the section on impact of culture on dealing with debt for more).

"I agree that I owe the money but I think it's more of a payment plan, just give me some time and I will pay it... I wouldn't call it debt, it's a payment plan – don't like calling it [debt], it's a bit embarrassing I suppose."

25-44 YEAR-OLD BANGLADESHI MAN; LONDON

Long-term Debtors were purposively recruited for this research[18], and included some people who had been in substantial debt for a number of years. These participants had got into debt through adverse life events, such as illness; job loss (as a result of poor health); relationship breakdown; and domestic abuse (including financial abuse and coercive control). All these participants were now living on low incomes and reliant on benefits. There were some different views and approaches amongst the Long-term Debtors in the sample.

Some were actively trying to manage their debt – they were working with debt advice and/or debt management agencies, and were making some payments towards clearing their arrears. Though in some cases, these payments were small, they felt better that they were doing something to take control of their situation.

"It [debt] is not really on my mind because I know I'm paying it. I think obviously it's there [in my mind] that I've got arrears and stuff like that, but I know I'm paying it off, even if it's like 1p, I know I'm paying 1p towards the arrears, or 2p or whatever it is."

25-44 YEAR-OLD SOMALIAN WOMAN; LONDON

Others had no idea of how much they owed, and had given up hope of ever being debt-free. They had set their minds to living with debt and living within the confines of their debt. However, this had severe consequences:
- No access to credit to fund bigger purchases or absorb unexpected shocks;
- Reliant on friends and family to lend money (if they have them);
- Ignoring bills, and arrears continue to grow;
- Constantly expecting bailiffs/ debt-collectors.

"So really there is no money left for anything. I'm borrowing. I'm borrowing all the time... so I'm getting myself in more debt effectively... [In] previous years I did get payday loans and then... I didn't pay them, so now they're in payment plans for like a pound a month... because they went to debt collectors. And then I have bad credit. [So] basically, I'm borrowing off my 81-year-old mother's credit card constantly."

25-44 YEAR-OLD WHITE BRITISH WOMAN; GREATER LONDON

A couple of participants were past worrying about debt collectors – there was nothing they could do about it, and they had no money for them to take. Their anxiety levels were notably lower than the 'Desperate Debt Avoiders' and the 'Just About Managing' group.

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[18] Defined as people with debt repayments (e.g. rent/ mortgage arrears; utility/ council tax arrears; loan/ payment plan arrears) they are struggling to afford, and that they have had these debts for over a year.

"Every so often I'll get a threatening letter saying that the bailiffs are going to come... The debt recovery people. They are going to come round with a van to take your stuff."

"You're not frightened?"

"Well I used to be, but then, for example, they would mention a date and a time of which they were going to be sending round a van and I'd be in a panic but I couldn't do anything about it... That time would come and nothing would happen."

45-59 YEAR-OLD BLACK CARIBBEAN MAN; LONDON

Their priority was to pay for food; electricity and gas (via prepayment meter). They mostly ignored other bills and reminder letters, and paid off small amounts of their arrears from time to time to keep the debt recovery agencies at bay.

What influences people's ability to cope financially?

There were many other factors affecting how people coped with managing their finances. Some of these were subtle and many were interlinked. Notably, income level was not necessarily a strong determinant of people's ability to cope with managing finances.

The main factors influencing people's ability to cope included:
- Skills, experience and confidence in budgeting; the English language; and computing and the internet;
- Billing and payment systems offered by providers (and understanding of these);
- Life events and circumstances, such as divorce; newly independent; children becoming adults (loss of child tax credit/ child benefit); job loss; caring responsibilities; disabilities and illnesses; and bereavement.

These are explored in greater detail below.

The impact of skills, experience and confidence on managing finances

Some participants prided themselves on **good budgeting skills** and using their limited funds in the most effective way possible. They credited this to upbringing and learning from their parents from an early age. This had given them the skills, knowledge and confidence to manage their money (and often to deal with providers when money was tight). Ultimately, this was the backbone of financial resilience for them.

"Growing up money was always very tight in my family... My mum... was the one [in charge of the budget]...She... was in charge of everything, and I think because I was the eldest as well, and... she would be very open with me about finances and stuff. So I think naturally I have grown up being very conscious about money, finances, budgeting and things like that which I guess it has its positives, because like I said I am very good at managing my money... I feel like I had so much respect for her and how she handled everything, that in a way I feel wrong not following that."

18-24 YEAR-OLD WHITE BRITISH WOMAN; READING

In contrast, some struggled with budgeting, and said it was something they had never learnt. This was also apparent with some participants who were living independently for the first time.

Just under half of the South Asian and Black African participants were recruited because they had **limited English language skills**. Some relied on interpreters in interviews, and several of those who were confidence in speaking English did not read English. As a result, they could not read bills or deal with providers very easily. However, many did not see this as a significant barrier to coping with budgeting and payments: they were well-used to finding ways around not speaking/ reading the language, and relied on family and friends for translation and interpreting (although some regretted the burden this placed on their children).

Some participants had **limited digital skills, access and confidence** (across the sample), which had several impacts:
- Preference for – and reliance on – phone-based support. This meant that issues took longer to sort out. It also created a double barrier to support amongst people who do not speak English (and many in the sample who lacked English language skills also lacked digital skills);
- Restricted payment options – lack of digital confidence meant online payments were not possible for some; there was also greater distrust in automated systems such as Direct Debit;
- Reliance on others, particularly children. Some participants relied on their children for all administration regarding payments and accounts.

Several participants who were not confident in English and/ or who lacked digital skills also talked about how this affected their ability to get work. As a result, they felt they had little scope to increase their incomes. Support organisations also talked about the impact of low digital skills and not being able to afford data or broadband.

> *"I think a lot of the vulnerability that I've experienced in Pakistani communities has come through maybe a lack of education. The world is moving away from papers and pens and everything is becoming digitalised, right? And it's becoming very difficult for people who have come from Pakistan – who may speak English fine: they can converse with you in English totally fine and they can write and read; but they just don't know how to apply for simple things that you do online."*

> SUPPORT ORGANISATION

Impact of billing and payment systems on managing finances

The **billing and payment systems** used by providers had a considerable impact on people's ability to manage their finances. Knowing – and being able to exercise choice over – when and how they paid bills was key to people feeling agency and control over their finances. Notably, there was no consensus over which payment type was better for people in vulnerable circumstances, rather it was making choice over what suited them best.

Key factors that determined control over finances included:
- **Instalments**: some participants did not know that they had option to spread payments for water over the year. There were several examples of people borrowing money from

friends and on credit cards to be able to pay a single annual bill, when instalments would have been more manageable.

- **Type of payment**: some participants felt in control over how and when payments were taken, and others did not. This was not dependent on the mode of payment, for example:
- There were strong views around **Direct Debit**. Some loved Direct Debit because they did not need to remember or think about paying a bill. Typically, these were participants who had arranged for Direct Debits to come out at the same time as they had money come into their account. However, others hated Direct Debit. They felt that it meant the companies had all the control, and they had none. Direct Debits were also viewed as unpredictable in timings and amount, and some said that Direct Debits frequently pushed them into their overdraft because they were unexpected.
- Many paid their bills **manually/ directly when bills fell due** either online or at the bank/ post office. Most who paid this way had chosen this method because it gave them a sense of control and oversight over their finances. Some paid this way because it was the cultural norm in their community and because it was easiest with limited English[19].

> "I don't like Direct Debit full stop, because before it used to be standing order for lots of things in life... Standing order, I've got control over. You can't go into my standing order. DD, you [the company] have got control over. So if you suddenly decided, which you can't, but if you suddenly decided, "Do you know what, I'm going to take that £10 out of her account today rather than wait that 10 days that I'm supposed to take it out." If I'm not expecting that and then you've taken money out and then you've made me go in the red, or whatever the case may be."
>
> 45-59 YEAR-OLD BLACK CARIBBEAN WOMAN; LONDON

- **Fixed sum vs. estimated/ usage based**: participants on a tight budget preferred bills that were fixed in price and came at predictable times. There was frustration over estimated bills (especially amongst metered customers for water) because they assumed either that they were paying too much, or that they would receive a shock bill down the line. Usage based charges were considered okay as long as participants were able to 'see their usage' (as with gas and electricity prepayment meters, but not water meters) and to adapt their usage or find alternatives (limited scope with an essential like water).
- **Transparency and predictability**: some bills caused more anxiety and uncertainty because participants could not see or predict what they would be charged. Some had online accounts and smart meters for some services (gas, electricity, phone), which gave a real-time view of usage and costs. However, usage-based accounts that were not trackable (water for metered customers) provoked stress, particularly in billing was infrequent.

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[19] For example, many first-generation Bangladeshi and Pakistani participants took their bill and cash to the bank/ post office

"On my [energy] smart meter the numbers go up and down..., which is great, but on my water reader it's just the numbers instead of the cost, which is a bit alarming... I'm just imagining [my 6-monthly bill is] going to be outrageous."

25-44 YEAR-OLD BLACK CARIBBEAN MAN; BERKSHIRE

Some participants shared stories of shock large bills arriving out of the blue (for example, a £600 water bill; a large unexpected energy bill). In these cases, participants were frustrated that the companies had not given them an early warning that they were accruing debts. This caused anxiety, and meant the costs were less manageable.

Some participants (particularly those in the 'Just About Managing' and 'Frugal Copers' groups) had a good understanding of the best options for them to receive bills and make payments, and had manipulated these to give them control over their budgeting. Others – especially, but not exclusively, those who were raised outside of the UK – had little sense that there were options with how they paid their bills. For example, many older first-generation South Asian participants and some recent migrants from Eastern Europe accepted without question what was asked of them – 'they bill you, you pay'. Their experiences in other countries meant they had a different view of suppliers: it would not enter their heads that they might be able to exercise some control about how often or how they paid.

The impact of life events and circumstances on managing finances

Some life events and personal circumstances had a large impact on participants' ability to manage their finances.

Several participants had **caring responsibilities** for elderly or sick parents living with them or in their own homes. The main impact of caring on participants was the time it takes: to provide care; to deal with all the administration related to the person's care; to deal with and their finances and day-to-day affairs; to do tasks that that person used to do. Caring also reduced the amount of time a participant had for managing their own finances. Some had also had to give up work to care, and their finances were tighter as a result.

Participants with recent experience of **bereavement** talked about the emotional, time and practical tolls of their losses. One Pakistani woman had given up work because her caring job reminded her too much of her mother. She was financially worse off as a result, and also had more work in the home without her mother to help her. Another man described the burden of probate, meaning less time and focus to deal with managing his own life.

There is considerable evidence on the link between **poor mental health** and managing finances[20]. There was further evidence in this research about the impact of financial stress on people's mental health: anxiety, stress and depression due to financial pressure were common themes in interviews. This research also revealed some of the specific symptoms of mental health conditions that affect people's ability to budget and meet financial obligations, namely impulsivity, spending compulsions and absent-mindedness (as described above in the description of the 'Dipping in and out' group).

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[20] See the preliminary analysis in Section 6.5 for some references.

Many of the participants with **disabilities and health conditions** talked about the financial impacts of this[21]. Many were not working due to their poor health, pain, or poor mobility. As a result, they were reliant on benefits, and on fixed incomes.

Some participants were relatively new to **living independently**, following divorce, escaping abusive relationships, or moving out of home for the first time. They felt this brought extra stress and made their financial circumstances more precarious for a number of reasons:

- Setting up new accounts can be complicated and time-consuming;
- There can be unexpected costs, particularly if household budgeting is unfamiliar;
- May have to manage on one income, instead of two, or sharing the bills.

Several women described being overwhelmed by the responsibilities and the requests for payment after escaping an **abusive relationship**, and had ended up in arrears as a result.

> *"I think the setting up and sorting it out [new accounts], I think initially I just avoid all the renewing. I just kind of bury my head in the sand... [and then] it just becomes like overwhelming, like I just won't open the letters. It just becomes overwhelming. And when you know the letters have been there for like two months or three months or whatever and then I start to panic."*
>
> 25-44 YEAR-OLD SOMALIAN WOMAN; LONDON

> *"We lived 17 years together, we had 3 children together. It was my first boyfriend and I stayed with him and he was very aggressive every time with me; I was scared to leave him, but in the end, I can't stay anymore because the kids, they are scared... When we lived together, he doesn't pay the council tax, he doesn't pay the water, the bills: he doesn't pay nothing. And when he go, he leaves me with like £10K debt and I don't work, I have only Universal Credit, I have to pay every month a little bit for everything."*
>
> 25-44 YEAR-OLD UKRAINIAN WOMAN; LONDON

Prioritisation when finances are tight

There were different attitudes to prioritising payments when finances were tight. For some, all bills had **equal priority** and had to be paid. This view was common amongst 'Desperate Debt Avoiders' and some more recent migrants to the UK. One of the support organisations said that their clients were anxious to do anything to preserve the stability of having somewhere to live, so rent and all utilities were a priority.

Others did prioritise payments when the money would not cover all their costs. There were a range of reasons given for prioritising some bills over others including:

- **Cost**: energy bills were biggest concern for some because of the size of the bill. In contrast, water bills were seen as less of a priority because they were considered more affordable (money could be found to cover it);
- **(Presumed) consequences for not paying**: some made choices on what bills to pay in order to avoid:
- Being cut off (energy; for some – water too, though others knew that their water could not be cut off);

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[21] This echoes the *Disability Price Tag* report referenced in the preliminary analysis to this research.

- Being evicted (rent; some presumed council tax too);
- Debt recovery action: some providers were known to more punitive than others to take debt recovery action, particularly local authorities; TV licensing; catalogue companies;
- Loss of access to much-needed credit (catalogue accounts; credit cards);
- Loss of services considered essential to life (phone – especially for disabled woman at risk of falling) and wellbeing (TV)
- **(Presumed) flexibility**: some participants felt that there were some providers that were more open to negotiation on delays and reductions in payments.
- **Philosophical reasoning**: some participants in long-term debt regarded water bills as low priority, reasoning that nobody should have to pay for water given it is a natural resource that falls from the sky.

> *"Like you miss a [council tax] payment two or three times, that's it, they take you straight [to court]. There is no kind of [flexibility]...you get a court summons. So I make sure that council tax is paid because it's quite serious."*
>
> 25-44 YEAR-OLD SOMALIAN WOMAN; LONDON

> *" [Council tax is] the one thing that you have to pay for. There's no give. You have to pay for your council tax otherwise you get in trouble, and I would say that it's the same with the water. Because it's a necessity...I'm not saying you wouldn't get in trouble for not paying your water but I'd never put myself in that situation."*
>
> 45-59 YEAR-OLD WHITE BRITISH WOMAN; READING

> *"I don't want to forfeit on my catalogue because I think they can be quite funny about that can't they? ...Because I do quite rely on my catalogue for gifts and things. And if I had to buy (heaven forbid) like a washing machine or anything, I would only ever be able to afford to do it on there. So I would rather keep them happy than the bank. Yes. The catalogue is my priority."*
>
> 45-59 YEAR-OLD WHITE BRITISH WOMAN; READING

There was evidence that some communities may have a longer list of priorities: some participants and support organisations talked about responsibilities to support family members and communities in their home countries. They talked about the difficulty and shame in not being able to make these payments, which has become much harder since the pandemic and the Cost of Living crisis.

> *"[Sending money back home] is a priority for them... even if you have to take a loan to send something, because that's their income as well. Without that money they won't eat. So that's an extra pressure for most families... because obviously you can't just turn around and say to your parent, 'Look, I can't afford to send you any money.'... They are just reliant on you. So they are just balancing all this in most ethnic minority groups."*
>
> SUPPORT ORGANISATION

4.5 Dealing with problems and asking for help

> ### Section summary
> This section covers:
> - <u>The types of issues people are dealing with</u>: many were juggling multiple problems, and these were frequently overlaid with affordability and debt issues
> - <u>The impact of culture of dealing with problems</u>: there were notable differences between ethnic communities in how they approached problems and asking for support (though there was variability within communities too). Some of this depended on how established the community was (and the presence of more formal support structures), and on the type of problem
> - <u>The impact of culture of dealing with debt</u>: faith and religious belief played a role in views of debt. Participants said that their faith urged them to avoid debt wherever possible, and particularly the accrual of interest
> - <u>Isolation due to disability and caring responsibilities</u>: some participants were less able to go out and socialise due to illness, mobility issues and caring responsibilities. These participants felt alone, and struggled to think of any sources of help or support
> - <u>Factors affecting ability and willingness to ask for help</u>: there were several factors affecting whether people are able (or feel able) to ask for help including:
> - Some participants lacked knowledge and understanding of what support they might be able to access, and where from.
> - Poor mental health contributed to some communication anxiety and low confidence in seeking help.
> - Some participants had low expectations of organisations' willingness to help them, and so were less likely to make contact.
> - There were some signs that people were unwilling to seek help or raise problems because it might reinforce negative stereotypes about their community
> - <u>The impact of the Cost of Living crisis</u>: some participants and support organisations suggested that there is a greater need for support due to the Cost of Living crisis, but that this is harder for several reasons: more people in this situation for the first time; friends and family are equally squeezed; and support organisations are overwhelmed
> - <u>Preferences for asking for help</u> in terms of channels and formats

Types of issues people are dealing with

Many people were juggling multiple issues in their lives, and these were frequently overlaid with affordability and debt issues. Beyond meeting daily living costs, participants were dealing with problems relating to:

- Their own disabilities and/or those of their children;
- The aftermath of domestic abuse;
- Caring for relatives and coping with bereavement;
- Setting up accounts for a new home, and closing accounts when moving out;
- Family issues and breakdown;

There were some more specific frictions and difficulties amongst some of the South Asian, Eastern European and Black African participants, including:

- Navigating systems and understanding processes relating to running a home and eligibility for support and benefits;
- Understanding letters and bills (reading English was an issue for many first-generation participants);
- Residency status and immigration issues.

There were varying attitudes and approaches towards asking for help with problems, and these depended on a complex range of factors, including: cultural attitudes; support networks; and mental state.

Impact of culture on dealing with problems and asking for help
There were notable differences between ethnic communities in how they approached problems and asking for support (though there was variability within communities too)[22]. Some of this depended on how established the community was, and on the type of problem.

Amongst **South Asian and Somali** participants, there were felt to be a fairly established networks of support and advice and an openness when asking for help.

There were concentric circles of support, as shown in Figure 4. There was a desire to keep problems close, and the first port of call would usually be family and close friends. If they were not available or couldn't help, participants might approach neighbours, the wider community and extended family; then culturally-specific support organisations and structures, such as the mosque welfare officers[23] and local welfare associations[24]; and finally general support organisations such as Citizens Advice and the council.

Figure 4: Concentric circles of support amongst Bangladeshi, Pakistani, and Somali communities

There were some exceptions to these patterns amongst South Asian and Somali participants:
- Some problems were taken straight to support organisations, particularly more technical issues and ones that needed translation and interpreting (benefits; eligibility for extra support; some problems with bills and providers; immigration issues).

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[22] It should also be noted that there is likely to be some research bias in these findings, meaning participants may not be typical of their wider communities. Firstly, some participants were recruited via support organisations, meaning they were already tapped in (and potentially naturally more inclined to seek out support). Secondly, acutely socially isolated people are less likely to take part in research (though some participants were pretty isolated socially, and came to the research via social media and the opportunity to earn some money).
[23] Large mosques have a welfare office.
[24] Some established communities, e.g. Bangladeshi, have welfare associations in many London boroughs (and elsewhere), which offer culturally sensitive support in people's preferred language.

- Some participants were very socially isolated and they lacked the more immediate social and informal support networks. This included participants dealing with poor mental health, and some who had recently arrived in the UK, had no English and no established contacts with their community.
- Some participants were more able to rely on their children, particularly if they were older and brought up in the UK.
- Some participants – even some with limited English – were far more confident in dealing with organisations and providers, and so much more self-reliant.
- There were some problems that participants did not want family and the community knowing about, and would prefer to take it outside of the community if they could. This included issues with significant debt.

> *"I don't know anything. I am not educated and don't understand English. I have no idea what help is available, where to go and what to ask for. I have no idea."*

<div align="center">45-59 YEAR-OLD PAKISTANI WOMAN; GREATER LONDON [INTERVIEW CONDUCTED IN FIRST LANGUAGE]</div>

There were different patterns in seeking support amongst participants from **Ghana, Eritrea and Nigeria**. Here there was a stronger culture of self-reliance and pride. This meant that – in times of pressure, there was a reluctance to go outside of the family, meaning there was a far heavier reliance on children – more usually daughters – to advise and deal with problems. This placed a heavy burden on some of the second-generation British African participants in the research, who frequently were dealing with their own difficulties, and having to handle those of their parents (usually single mothers) too.

A further difference is that there were felt to be few formal support structures in these Black African communities in London. Some Ghanaian and Eritrean participants talked about the value of their church, which provided some community and informal support. However, none mentioned culturally-specific support organisations, in contrast to the South Asian and Somali participants. Eritrean participants in particular said that the Eritrean diaspora is spread out in London, so there are fewer informal support networks (in contrast to Ghanaian and Nigerian communities).

There was also some indication that there has been considerable disruption in informal support networks amongst the **Eastern European** community in recent years due to Brexit, the pandemic, the Cost of Living crisis, and the war in Ukraine. As a result, there was felt to be a greater reliance on local organisations for support. A support organisation described how this can affect people's ability to meet their costs and balance their budgets.

> *"The difficulty with being a migrant is also that you don't have this network locally so it's not like someone can quickly lend you £50 to pay for gas. You just don't have that, that support like private support, so to speak."*

<div align="right">SUPPORT ORGANISATION</div>

Amongst Eastern European participants, approaches to seeking support depended on both how long they had been in the UK and on their English language and digital skills. Several participants had arrived in the last couple of years from Ukraine. One was more highly educated and confident in English. She was confident in navigating her way through systems, and even

helped others who were settling in the UK. In contrast, others had found their way to an Eastern European support organisation, and were reliant on them to help them navigate and access support. As in other minority ethnic communities, a lot of people in Eastern European communities seemed to rely on word of mouth and fellow Eastern Europeans for information and advice.

The **Black Caribbean** participants we spoke with typically had strong informal networks, particularly of family and friends. Many had grown up in the areas where they now lived, and had a good sense of how systems worked and how to access support, and several talked about having used support and advice agencies, such as StepChange, Citizens Advice, and local debt and domestic abuse charities. However, there was some evidence of pride and self-reliance amongst these participants, with perhaps slightly less willingness to discuss issues or ask for help from family and friends.

Amongst **White British** participants, there was much greater diversity in willingness and ability to reach out for support. Many participants talked about reliance on family and friends for support (financial; advice; practical), but some had lost contact with family and friends due to going through difficult personal circumstances (e.g. during the pandemic; family breakdown).

Impact of culture on dealing with debt
As described in the section on the spectrum of experiences in managing finances, participants had different views and behaviours regarding debt. Some were highly fearful of debt, whereas others were more accepting of it as a necessary tool or state. On top of this, cultural and religious attitudes influenced participants' attitudes towards debt.

In terms of **culture**, there was a greater sense of pride and self-reliance amongst some participants, particularly Ghanaian, Eritrean, Nigerian and some Black Caribbean participants. This was perhaps linked to the strong 'provider matriarch' role we saw in some interviews, but also the importance of social standing in communities. In contrast, in some communities, borrowing from friends and family was more commonplace (in some Bangladeshi and Pakistani communities). Others said they would rather use a credit card than face the shame involved in asking to borrow money from someone they know, especially to cover the everyday expenses of living (such as utility bills).

> *"We Africans... it's about being able to look after your family [and others]. I used to look after my sisters and brothers and do charity work. But now I can't work because I am sick and the government is giving me money. It's hard... I can't go to my sister and ask for money...people outside think I am rich... while I'm sitting here suffering in my room. I can't take my problems to [my relatives'] house."*

> 60-74 YEAR-OLD GHANAIAN WOMAN; GREATER LONDON

> *"I've been the lender...I've lent money to a friend where he's lost his job and I've never seen that money back... I've also helped my mum, I've also helped my sister. I guess you learn from other people's experiences. And I think I've pretty much done that so it's the pride of me - you just have to be in a very low place to get to. I just think to myself I need to make sure that I don't get there. And I've probably asked someone can you lend me £20 and I've given*

it back in literally 10 minutes. It's a thing where I would have to know that I have it before I can ask for it."

Faith and religious belief also determined some participants' views of debt. Participants said that their faith urged them to avoid debt wherever possible, and particularly the accrual of interest.

"It's in the bible and the Quran that you should not owe money. You should always pay [your debts]."

"The interest and paying interest and receiving interest, in the Pakistani community, it's not seen as like Islamically correct, right? So there's this perception of trying to avoid interest at all costs: paying and receiving interest. So a lot of the people will be trying to pay off their credit card bill as soon as they can, so let's say you spent £1000 on your credit card bill, they'd be looking to clear that up before the interest rate starts to come and hit them."

"I think it's very difficult. I think the perception of [being in debt] is seen as almost like a failure, like you've failed yourself and your family and stuff. So to go out there and to reach out for help… well what I know from the Pakistani community, it will be something that they will be very reluctant to do. And if they do do it, it will be very secretive and so it won't have been known to anyone that such-and-such a person has gone to, say, a debt charity or whatever, to go and seek help with his debts and stuff; it will be something that they do very privately."

A couple of support organisations raised the fact that some migrants can be more susceptible to accruing large debts, particularly when their immigration status is uncertain, or takes time to resolve. They talked about services users who had accrued large medical bills (including from giving birth in NHS hospitals) due to not having access to public funds.

Support organisations also suggested that – amongst people who grew up in the other countries – there is a greater fear not an understanding of how debts are managed by creditors in this country. As a result, there was a large degree of fear around the threat of debt collection.

"It's stress for them because they don't know what could happen to you if you don't [pay]... debt collection letters are like, 'It's illegal and we are going to take you to court,' and that word court stresses the hell out of everybody... English is not their first language, so the first thing they see is I'm going to court and if I go to court, people only go to court when they commit a crime and they can probably end up in prison."

Some isolated due to disabilities and caring responsibilities

Some participants were less able to go out and socialise due to illness, mobility issues and caring responsibilities (either taking up all their time, or because their loved one could not be left alone). These participants felt alone, and struggled to think of any sources of help or support. This has the potential to cause issues for people when they need practical and financial support, as explained here by a visually impaired participant discussing the potential impact of disruption to water supply:

> "I think I rely on [water] more and I think [disruption to supply] would affect me a little bit more because if it affects somebody else they can probably just drive somewhere and buy a load of water, or drive to a friend's or something and use theirs, whereas I can't easily do that. I've lost contact with most of my friends over the last couple of years because I just haven't had time to socialise [due to caring for his elderly mother]. Yeah, it would be quite an issue for me, I would say."

> 25-44 YEAR-OLD WHITE BRITISH MAN; OXFORDSHIRE

Factors affecting ability and willingness to ask for help

The research identified multiple factors affecting whether people are able (or feel able) to ask for help, which are discussed below.

Some participants **lacked knowledge and understanding** of what support they might be able to access, and where from. This was particularly the case amongst minority ethnic participants – especially those not brought up in the UK, many of whom faced a further **language barrier**, and lack of digital skills to research online. Conversations with support organisations underlined this as an issue for many of their service users (although some participants with limited English were still confident in calling organisations and trying to get support).

> "One of the problems that people have is having that ability to articulate their situation to someone on the telephone. First of all, it's having the time and patience and ability to stay on that phone, on hold for a long time. And the second, it's being able to explain their situation, which is very difficult."

> SUPPORT ORGANISATION

In contrast, some participants were more savvy about what was available, including some participants from Black African and South Asian communities (even those with limited English). These participants were far more confident in dealing with organisations, and in asserting their needs and finding out their options. For some, this came from past experience of crises that had forced them to seek help (including in negotiating with companies to reduce or delay payments), but people also credited word-of-mouth (via friends and family) and social media, social influencers and online personalities (such as Martin Lewis, but also community-specific influencers like Emmanuel Asuquo).

Communication barriers were not limited to language: several participants said they experienced social anxiety and lacked confidence speaking to people. Having to pick up the phone caused a lot of stress for some of them.

> "I'm not one for finding the right words, I'm not stupid but… I don't have much confidence in being on the phone, I guess. I guess it's a phone anxiety... It

would probably take me about an hour to key myself up to do it... I don't know why, it's silly really. I guess it's also just lack of experience because I've not really been in the world for 20 years, have I?"

<div align="right">45-59 YEAR-OLD WHITE BRITISH WOMAN; READING</div>

Poor mental health contributed to some communication anxiety and low confidence in seeking help. However, some participants also described how their mental health challenges meant they were lacked the energy, headspace and resources to deal with them head-on, meaning they were more inclined to bury their heads in the sand. With some issues – particularly financial – this means they grow, seeming like an ever more insurmountable problem.

"It just becomes like overwhelming, like I just won't open the letters. It just becomes overwhelming. And when you know the letters have been there for like two months or three months or whatever and then you start to – and then I start to panic because then I'm like, 'Oh, about time I call up to try and sort it out.' They're going to say, 'Well, you haven't paid for x amount of months so now it's getting into serious stage.'"

<div align="right">25-44 YEAR-OLD SOMALIAN WOMAN; LONDON</div>

Some participants had **low expectations of organisations' willingness to help** them, and so were less likely to make contact. There were various reasons for this:

- Some had <u>poor experience</u> of organisations, including utility companies, such as long wait times on the phone; lack of empathy; obstructive attitudes; broken promises of help;
- There were <u>different cultural attitudes</u> towards companies and their role. Some had no expectation that private companies would help citizens: they were just there to provide a service and get paid for it. This was apparent in interviews with some first generation Bangladeshi and Pakistani participants.
- A couple of <u>disabled participants had low expectations</u> of companies (and those in power more generally) understanding and meeting their needs;
- Some had felt that call centre staff <u>discriminated against them due to their accent</u>. In contrast, a family member with a British accent had received a more compliant and helpful response. This was also mentioned by a Somali intermediary organisation who contacted Thames Water on behalf of a customer who had spent two months trying to get a leak addressed but felt that they were not taken seriously until the intermediary stepped in.

"People automatically hear an accent and they make an assumption, which raises a barrier. Mum can easily phone EE and sort out her mobile phone contract. But when she calls Thames Water, British Gas and companies like that they hear her accent and there's instantly some hostility. And when she hands the phone over to me and they hear my accent, that hostility disappears and they can easily understand."

60-74 YEAR-OLD GHANAIAN WOMAN; GREATER LONDON

"They see your broken English, you [as a] foreigner, and they don't respect you…they don't care what you say,"

45-59 YEAR-OLD SOMALIAN WOMAN; LONDON

"When I call, for some reason people don't understand my accent and they think they can just fob me off. As my wife doesn't have an accent it's easier for her to get the point across. A lot of the responsibility ends up going on her as I don't have the confidence due to the way I have been treated/ spoken to."

25-44 YEAR-OLD INDIAN WOMAN; READING

In contrast, some had had good experiences of dealing with organisations, and this made them more inclined to seek help in the future.

"I've spoken to EDF and they're really compassionate and they're like, 'What if we can help?' So yes, they're really nice about things like that. I haven't had to call for them yet to help me, but if they said I'm having struggles paying, then they will look into a payment plan."

25-44 YEAR-OLD BLACK CARIBBEAN WOMAN; LONDON

Generally, it was assumed that charities and support organisations would be more empathetic and helpful than utility companies and local councils.

Time available to deal with problems came up frequently in interviews. Many participants talked about the long wait times on phonelines to companies, and that this put them off making a call. Participants also talked about the persistence needed – many issues require multiple calls to organisations, and follow-ups when things do not happen. Participants said they found this stressful, but for those dealing with a lot of issues (e.g. multiple debts; running two households when caring for an elderly relative; setting up home), the time it takes could be a real burden. Participants with limited English said these calls took even longer for them due to the language barrier, and because they often had to draft in family members to translate, meaning a three-way conversation.

In contrast, some participants said they had more time on their hands to research their options and make phone calls. In this research, these participants were often living on their own, retired or working part-time, and White British. They felt more on top of issues they faced.

Eligibility and application processes can also be a barrier to people accessing support, particularly in minority ethnic communities. There were several examples given of difficult

processes and systems that put people off accessing support, such as long forms. This was a particular issue for people who do not understand the systems, the culture, or the language, and for people whose circumstances do not neatly fit on a form. They then become more reliant on support organisations, but demand on them can be a further barrier.

> *"There is that daunting experience of filling out a five-page application letter and half the questions they cannot answer. That also is something that would throw a lot of people off. Or they rely on coming to communities and asking people to fill out these application forms, and you can only imagine when you've got queues and queues of people waiting and people have children or other things to attend to."*

> SUPPORT ORGANISATION

Finally, there were some signs that people were unwilling to seek help or raise problems because it might **reinforce negative stereotypes** about their community. One community leader talked about negative stereotypes around Pakistani men, meaning people might be less likely to raise issues with organisations:

> *"I think people don't want to be seen as complainers all the time... especially if you come from Pakistan... people don't want to be seen as moaners and stuff, so I think that causes some negativity in going out there and reaching out to people and contacting organisations and raising awareness and raising complaints. It's also something that we probably are a little bit lacking the confidence there as well."*

> SUPPORT ORGANISATION

Impact of the pandemic and Cost of Living crisis on needing and asking for help

Some participants and support organisations suggested that there is a greater need for support due to the Cost of Living crisis, but that this is harder for several reasons:

- Some had been just about coping before the cost of living crisis and haven't needed to ask for help before. These are new pressures and they find it hard accepting they cannot cope, and they do not know where to turn.
- Financial pressures mean people need short term loans more frequently, but friends and family they may have relied on previously are now also squeezed and cannot help.
- Support organisations are overloaded and/or have reduced capacity. Citizens Advice was cited several times as an organisation that is hard to access now, as support has gone online/ via phone lines and appointments are very hard to come by. However, participants mentioned similar issues with other organisations too.
- There was some presumption that everyone is suffering, and therefore you just have to put up with it, or you assume others are more deserving.

"Ethnic minority [people] or immigrants, they always had the barriers, whether it's language barrier, whether it's a culture barrier, but they always managed somehow. Just imagine you coming into a completely new environment, a new culture, everything, and trying to fit in, and they managed so far, and they did quite well, but they never had financial struggles... now it's just another level of pressure."

SUPPORT ORGANISATION

"Citizens Advice, you'd be lucky if you can get in touch, get hold of them. I was trying to call them for about one month, and I could not get through to them."

25-44 YEAR-OLD BLACK CARIBBEAN WOMAN; LONDON

" When I tell my friends about the difficulty in paying bills they tell me that everyone is in the same boat. No one knows any other options."

45-59 YEAR-OLD BANGLADESHI MAN; GREATER LONDON [INTERVIEW CONDUCTED IN FIRST LANGUAGE]

How do people prefer to ask for help and deal with problems?
Preferences regarding channel and format depended partly on the type of problem, and partly on personal preferences.

In terms of the type of problem, many said they would choose to **phone** an organisation if it was urgent, complex or if it involved affordability options. There was a sense that problems were more likely to be resolved more quickly by talking to someone directly (even if it meant being on-hold for a long time on phonelines). There was also a hope that there would be a more empathetic and understanding response if people could explain their situation over the phone (compared with email or online chat, for example).

"I just want someone that is actually going to be understanding and give me at least a compassionate answer to something that I'm telling them. If I just "Go on www." I'm not going to be able to actually get across the message that I want to."

18-24 YEAR-OLD BRITISH ERITREAN WOMAN; LONDON

However, there were some drawbacks to speaking to someone over the phone (beyond the language issues and phone anxiety discussed above), including:
- <u>Inconsistency</u> – some felt that the response depended on who you spoke with. Several participants described situations where they had received different responses from different call-handlers on the same problem (including from Thames Water). This included being given monthly re-payment amounts after falling into arrears. It was also felt to be a lottery whether you would receive a dismissive response or an empathetic and helpful one.
- <u>Lack of audit trail</u> – several participants talked about the importance of them having a record of what was discussed and agreed. In part, this was because they could not always remember, but also because there was some lack of trust that companies would

stay true to their word (reinforced by experiences of inconsistency and broken promises);

- As a result, some made notes or wanted an email follow-up listing out what had been agreed.
- <u>Time on hold</u> – as discussed above, the time taken to deal with problems by phone was a real burden for some. Some talked about call times lasting several hours. Participants in acute poverty faced an added issue of needing to cover the costs of a long call – even if it was a freephone number, they had to charge their phone, using precious electricity.

Some preferred accessing support and dealing with problems **online or via email**. They liked that they could do this in their own time, and that they had a ready-made audit trail. However, this option was not open to participants who were digitally excluded. Some lacked digital skills (and – in some cases – English literacy), and many of these participants relied on their children to find information for them, email organisations, make payments, and set up online accounts. However, this reliance placed a burden on their children, and also meant they had less agency over their affairs and their problems. Some participants did not have digital access because they could not afford broadband or data on their phones. As a result, they relied on using public spaces (free Wi-Fi; computers in libraries) to use email or online resources to deal with issues, meaning they could only do it at specific times, and for limited periods.

4.6 Thames Water

> ### Section summary
> This section covers:
> - General awareness and perceptions of Thames Water: these were largely drive by personal experience of Thames Water, and those without personal contact often had little frame of reference (especially amongst some ethnic minority communities)
> - Experiences of issues: issues with water supply were fairly common across the sample, with many participants having experienced disruption in supply over the past 5 years
> - Direct experience of Thames Water: some who had been in touch with Thames Water over billing / affordability or service related issues had found them really supportive and helpful (especially during the pandemic). Amongst those who had had less positive dealings with Thames Water, a number of themes emerged:
> - A lack of transparency over how the water bill is calculated
> - Confusion over why they have been refused affordability support
> - An inconsistent response when contacting the company
> - Practical issues relating to applying for affordability support
> - A lack of proactive engagement with long term debtors meaning problems are exacerbated
> - Issues relating to the effectiveness of the PSR scheme
> - Response to affordability and PSR support: several participants received support from Thames Water, though many more felt they were eligible but had never heard about the support available
> - Those who knew about the support had typically found out only when they got into difficulties with bills, or because a friend/ family member had mentioned them. There was no recall of any communications about the extra help propositions from Thames Water (either affordability or PSR)
> - Response to the LanguageLine offer: only one participant amongst the customer interviews was aware of LanguageLine, and none of the intermediary organisations interviewed knew about it (despite some of them having provided advocacy for people who do not speak English on calls to Thames Water)
> - Customers' priorities for support from Thames Water were primarily focused on promoting the current support available, rather than changing or adding to it

General awareness and perceptions

Perceptions of Thames Water were largely driven by participants' personal experiences of any direct contact. However, many of the participants had had no direct contact with Thames Water, having had no reason to contact them or because they relied on others to do so (for example friends or intermediaries if they didn't speak English or their housing association). When asked for their perception of the company, they often struggled to answer. As part of the interview, we asked participants to come up with three words to describe Thames Water. Many were unable to respond as they had no frame of reference at all. 'Faceless', 'anonymous' or 'another big company' were typical responses from those who gave one. Participants from minority ethnic communities were less likely to have much knowledge or sense of Thames Water, particularly those who had limited English and were not brought up in the UK.

There was some limited mention of communications relating to drought restrictions during last summer, for example weekly emails with tips for reducing water use. These were generally well received as they provided reassurance that the company was there if needed.

"But it was nice to have them, they hadn't forgotten about us. Even if it's to tell me the same thing that they told me last week, they were there."

25-44 YEAR-OLD WHITE BRITISH WOMAN; WILTSHIRE

Some based their views more generally on what they had seen in the local area, for example, some witnessed Thames Water vans and roadworks and, therefore, felt that the company was dealing with problems and a 'reliable' company. Some negative views emerged from a very small number of participants, mostly relating to the quality of the water and concerns about sewage pollution.

Experiences of issues with their water supply

Experiences of **issues with water supply** were fairly common in this research. Several participants had experienced outages in the last few years, some talked of problems with water pressure, and a minority had had problems with the quality of their water (e.g. 'muddy' water). However, in hindsight, few felt that these issues had caused much of an issue (although it had been stressful at the time). For most, the issues were short-lived and they had found ways around them. However, some participants found it more difficult and stressful, particularly disabled people, and those with large families and young children.

"Living as a disabled person, you get used to kind of fairly low standards anyway and just to have another thing like that, it's just a bit excruciating, you know. Like your life is a struggle anyway, so if the water goes, it's pretty stressful."

45-59 YEAR-OLD WHITE BRITISH PERSON; LONDON

Where participants had experienced disruption to their water supply, most had checked if neighbours had similar issues, went to their local supermarket to stock up on bottled water, and waited for the supply to come back on.

"Everyone else did something about it so I didn't need too and it comes back again in the evening, it has happened a few times... once I confirmed with someone else that they have issues too then I don't bother calling, as I know someone else would have done it."

45-59 YEAR-OLD BRITISH PAKISTANI WOMAN; LONDON

A minority of participants recalled having received notifications of planned works (either by letter or text), but most said disruptions were unexpected.

Some (especially younger and digitally confident participants) had checked their neighbourhood social media feeds or Thames Water's website directly. Few had called Thames Water directly, as they had assumed the disruption would not last long.

Direct experience of Thames Water

Some who had who had had direct experience of contacting Thames Water had found the company really supportive and helpful (especially during the pandemic).

"I hadn't paid my bill for like maybe six to eight months. So yeah, and I just hadn't opened any letters… I was just getting overwhelmed by it, I think somebody, my therapist, then sat with me. She sat with me and made sure I called them that day. So when I did, the person I spoke to was really lovely."

45-59 YEAR-OLD SOMALIAN WOMAN; LONDON

"The housing association didn't do anything [about a water leak] so I used my own instinct and thought maybe Thames Water could help and they did. They were efficient, they came the next day."

25-44 YEAR-OLD PAKISTANI WOMAN; LONDON

"So, they [Thames Water] were very prompt in answering my phone call, which was good customer service… I'd told them I'd moved into my property or something like that, these are my additional needs. He was like, 'Okay, this is what we have in place that we can assist you with, or extra resources which are available to you,' [and he told me] how I can get it."

25-44 YEAR-OLD NIGERIAN WOMAN; GREATER LONDON

Amongst those who had had less positive dealings with Thames Water, a number of themes emerged. These are discussed below.

Some felt there was a **lack of transparency** over how the water bill is calculated (as outlined in [the section on water billing](#)) sometimes led to disbelief about how much money is owed. Some felt that their water bill keeps increasing but without any justification.

Some had been **refused affordability support** when they applied. One participant had inquired for a disabled friend on a low income, and was told no such support existed. A support organisation described a couple of situations where they sought support on behalf of clients who did not speak English. They said there was no mention of affordability or PSR schemes (despite the support organisation flagging mental health needs and low incomes). Others had sought information on splitting payments into smaller instalments (instead of twice yearly), but could find nothing.

"And so we phoned them and they said, 'No, I don't know what you're talking about.' I said, 'I'm sure it was like Water Sure or something?' 'No, I don't know what you're talking about. No, we can't offer that.' And they point blank refused to reduce her bill at all."

25-44 YEAR-OLD WHITE BRITISH WOMAN; GREATER LONDON

Some support organisations said that they had had to advocate on behalf of their service users to resolve billing issues. In one example, a customer had a dramatically increased bill, and tried to resolve it on their own with Thames Water. Initially, they were told they would have to pay it. However, when the support organisation got involved, there was found to be a leak and the payment was cancelled. However, it took a lot of phone calls and time.

A couple of participants felt that the calculations (or the information they were asked for) did not reflect their true circumstances: one in extreme long-term debt said that eligibility calculations did not take into account her substantial monthly debt repayment costs; another had an income that was highly variable month-to-month:

Some described an **inconsistent response** when they contacted Thames Water a number of times and got different answers depending on who they spoke to. Furthermore, some call handlers were felt to be more supportive and empathetic than others.

Participants also identified **practical barriers** to applying for affordability support. Some described difficulties getting through on the phone and having to make numerous phone calls. Others described specific logistical issues, such as a lack of phone credit making it difficult to make long phone calls; limited time in libraries for free internet access and the requirement to print, complete, scan and send WaterHelp application forms.

> *"[Thames Water] did mention to me about a kind of bursary, I think, that I need to apply for where I can get 50% off my bill. I haven't done it, but I will definitely have a look into it. [I haven't done it yet because] it needs to be printed off and re-scanned and everything like that. And I just think it's got to be a day when I need to go down to the library really."*

25-44 YEAR-OLD BLACK CARIBBEAN WOMAN; GREATER LONDON

Some in long term debt welcomed the fact that Thames Water **did not aggressively chase** them for payment but there was some feeling that the lack of proactive contact meant that it was easy for them to avoid actively engaging and to ignore their water bill debt. This exacerbated the problem and resulted in more issues in the long term.

> *"I do feel that they're not very enforcing, which I do like that because, you know, when people are in a mess, they do sort of leave it, but the only thing is, is I'm racking up a big debt."*

25-44 YEAR-OLD WHITE BRITISH WOMAN; GREATER LONDON

A **lack of joined up** action was flagged by an intermediary organisation. They had contacted Thames Water in relation to a customer who had a large bill because of a water leak and did not have capacity or confidence to speak to the company themselves. The intermediary arranged for payments to be made in instalments and also flagged the customer's medical needs. They were then directed to a separate department rather than everything being dealt with in one go.

A number of issues were identified relation to the **effectiveness of the PSR scheme** by participants who were on the register. Examples include not receiving notifications about supply disruptions; not receiving bottled water; and Thames Water not reading meters.

Case study: Charley
Charley has rheumatoid arthritis and ME and is often confined to their house. Their block of flats has fairly frequent issues with water supply including low pressure and, at times, no water. Their water supply was cut off completely during the pandemic and Charley tried unsuccessfully to get bottled water as they were shielding and aren't very mobile. They found the whole experience very stressful - and more stressful than not being on the register and expecting anything. They haven't bothered to try and sort out issues directly with Thames since. They did complain but heard nothing back.

Case study: Mark
Mark is visually impaired, and only has a small bit of peripheral vision having lost his sight 20 years ago. He is registered on Priority Services Registers for all utilities. He has told Thames Water that he needs them to read his meter, but they rarely do. As a result, he receives estimated bills, which cause him stress because finances are very tight and he only wants to pay for what he uses. It also takes time to sort out because he has to call Thames Water and complain each time.

Response to extra support – affordability and PSR
Some participants were aware that they were on affordability schemes (mostly WaterSure and WaterHelp), and were grateful for these.

It should be noted that there was a significant minority of participants who were unsure if they received any form of discount. These participants tended to be those who do not speak English and who have been supported in their communications with the company by family or friends. For example, one Eritrean participant initially indicated that they did not receive WaterHelp only to be corrected by her interpreter who acted as her advocate and had previously helped her to apply. Some of the participants thought they were perhaps on the PSR but were not absolutely sure.

Other participants knew that they were on a scheme but were confused by the detail and often the name – referring to it as 'the discount', 'WaterStart', 'SureStart' etc. Nearly all of these had found out about the schemes only when they got into difficulties with bills, or because a friend/ family member had mentioned them. A handful had heard about the support through Money Savings Expert.

There was no recall of any communications about the extra help propositions from Thames Water (either affordability or PSR). In contrast, many referenced communications from energy companies promoting the message, 'Don't suffer, we can help'. Several participants questioned why the company isn't publicising the schemes.

"I did [go into debt] on my water account a couple of years ago. That's when I found out about – because I was paying about £25/£26 a month and that's when I found out about the Water Sure scheme. Somebody told me about it. Thames Water didn't seem to advertise it to anybody but I found out about it and eventually got put on it and that helped."

25-44 YEAR-OLD WHITE BRITISH MAN; OXFORDSHIRE

" I have never heard about this. I don't think anyone in the [Bengali] community has; otherwise we would have heard about it by now."

25-44 YEAR-OLD BRITISH BANGLADESHI MAN; OXFORD

"[Thames Water] seem to be ok with [going] on the radio and apologising for all the inconveniences that are going to happen with all the roadworks they are doing, but I haven't heard anything anywhere or seen anything about the fact that there is help out there for people like me. With the way that the financial situation is at the minute, they haven't put anything out there to say, 'Hey, we are open to help you, we are open to listen.' So, there's no communication. [They're not] putting it out there for people."

45-59 YEAR-OLD WHITE BRITISH WOMAN; READING

Some assumed that there would be some financial and other types of support on offer because water is a universal need and Thames Water is a monopoly provider. However, many participants (particularly those from Black African and South Asian communities and newer migrants) did not automatically assume that this would be the case. They, therefore, did not think to proactively search out information.

"Thames Water is a big private company and I don't think they think about customers in that way. They are a private company and that is why they won't help us if we can't pay. It is a business. They are not like the council."

60-74 YEAR-OLD BANGLADESHI MAN; GREATER LONDON [INTERVIEW CONDUCTED IN FIRST LANGUAGE]

Many of the participants who were not aware of the support schemes felt, from the description given, that they would be eligible and that they would really help. This was especially the case for those relating to financial support. Many participants took the descriptions of the help available and said they would call up to enquire about them or apply online. There was particular interest in the following:

- Discounts and capping for people on low incomes and larger households;
- Ability to split payments into instalments;
- There are examples of a Ukrainian woman who borrowed from a friend to pay her £600 annual water bill; and a White British man who paid his 6-monthly water bill on a credit card, and paid it off afterwards (was not made aware he could pay monthly);
- Priority warnings and updates in emergencies, and the supply of drinking water to doorstep in cases of supply disruption.

However, it was evident that there are some significant barriers to take up (in addition to the low level of understanding of the billing system generally and the low levels of awareness of the schemes). Some felt that the schemes weren't for them for a number of reasons:

- A **reluctance to see themselves as vulnerable**. This was sometimes because they were too proud to ask for help and sometimes related to a more altruistic reason i.e. others are in more need;
- An **assumption that they wouldn't qualify for support** i.e. because someone is working in the household or because they don't have certain disabilities;

"When they ask if I need help (financially/with bills) I never know if it applies to me, feel like it's people that are limited in their physical capability rather than my issues [OCD]."

25-44 YEAR-OLD BANGLADESHI WOMAN; LONDON

- Some were so embroiled in debt and had so many issues to deal with that they felt that the **water bill was the least of their issues** (because it was relatively low in comparison with others);

"I knew nothing about them. That might be because like I say, it's a low priority, so I don't really … whereas, you know, I will look for the help for gas and electric; I will look for charities to help me with that. But with the water, because it's not a big priority, I'm not looking."

25-44 YEAR-OLD BLACK CARIBBEAN MAN; LONDON

- A small number of participants were **hesitant about sharing any data** on their finances with Thames Water.
- This was a minority view but further questioning about the willingness for Thames Water to share data with other utility companies had a very mixed response and uncovered some misgivings. Some were very happy for this to happen so that they did not have to replicate giving information but others were very uncomfortable.

"That's where a lot of people don't ask for help because they know they have to divulge too much… personal stuff and that lot."

45-59 YEAR-OLD BLACK CARIBBEAN WOMAN; LONDON

Response to LanguageLine offer

Only one participant amongst the customer interviews was aware of the LanguageLine facility, and none of the intermediary organisations interviewed knew about it (despite some of them having provided advocacy for people who do not speak English on calls to Thames Water).

Whilst there was very low awareness, there was some interest in its use. There was a sense that it could be useful for times when friends and family are not available or to relieve the burden on others generally. Several participants talked about feeling guilty for asking members of their family to spend time on the telephone and of sensing their impatience!

The point was made that even people with fairly good English could struggle with specific UK accents and technical issues.

A further identified benefit is also that use of the translation facility would also give the individual customer agency, help put them in control and give them the opportunity to develop their communication skills and confidence. As discussed above, accent can be a barrier to seeking support: there was some feeling that a translation service might help overcome concerns about (anticipated) negative responses to broken English or a strong accent.

However, there were a number of barriers to participants using this service including:

- Migrants from Eastern Europe being **accustomed to face to face** contact for dealing with such matters;
- An intermediary organisation citing **poor experience with the NHS telephone interpretation service** which may colour perceptions;
- **A preference for family or friends to call** on their behalf because they understand the individual circumstances and they are trusted;
- There was a sense that friends or family may need to be on the call anyway to make sure the customer's full story is understood;
- A concern that **translators may not appreciate the nuances of someone's situation** and would not demonstrate requisite levels of empathy and understanding.

> *Mother: "I prefer my children to speak for me. They understand my struggle more".*
>
> *Daughter: "Sometimes in translation, they are not really getting the point across. For example, the translator would not know my mother's situation e.g. they wouldn't think to put my mother on an urgency list because of her disability… Translators sometimes just do the basics, like they'll say, 'she said this, she said that'. They're not feeling it."*
>
> 45-59 YEAR-OLD ERITREAN WOMAN; LONDON [SUPPORTED BY DAUGHTER IN INTERVIEW]

The need for **confidence to call** was also highlighted.

> *"It is not just about the language. It is also knowing the system and what to ask and understand what is being said. People need to have the confidence to have a conversation and understand the context to be able to use translation services."*
>
> 45-59 YEAR-OLD PAKISTANI WOMAN; LONDON [INTERVIEW CONDUCTED IN FIRST LANGUAGE]

Customers' priorities for support from Thames Water

The consensus was that the support packages do not need to change but that Thames Water needs to be much **more proactive in disseminating information**.

> *"I think if [Thames Water] did have [financial support schemes] surely, they would put it out like the gas and electric people. You've seen on the adverts that there are people that they can call, you can call you know, like they say call us, there's nothing that we can't help you with. I would think if there was something like that at Thames Water surely they would advertise it."*
>
> 45-59 YEAR-OLD WHITE BRITISH WOMAN; READING

Participants called for Thames Water to be **proactive in explaining options for paying and offering financial assistance**. This includes clearly explaining options for different ways of paying (including via instalments) and alerting customers to affordability schemes. For example, call handlers could ask customers how they can help during interactions with them rather than waiting for customers to come to them or expressly ask for help. This was felt to be particularly important for customers who have not been born and brought up in the UK, and those with limited confidence in English, because they may be disinclined to ask for help or presume that Thames Water will not help them. Participants also felt that the company needs to be much more explicit about the help on offer, for example, clearly flagging this on bills, reminders letters and on calls to Thames Water.

> *"It [communications] needs to say, 'We offer these services' and then list them out instead of it saying, 'If you need help contact so and so or contact this.' That's too vague and we don't know what they're helping with."*

18-24 YEAR-OLD BRITISH ERITREAN WOMAN; LONDON

There was call from those in **long term debt** for the company to engage with them more proactively. There was also a sense that – as their debts were insurmountable – payment plans were not realistic, and that they would never be rid of their arrears, because even the smallest monthly payment was unaffordable. This was particularly the case amongst participants whose outgoings exceeded their income (i.e. they were in negative budget).

> *"Well I need them to wipe my debt... In my own situation, I need that debt gone, because if the debt is not gone, I can't even begin to think about paying them the bills what they're sending every year now. And all that's going to happen is that debt is going to get bigger and bigger and bigger."*

25-44 YEAR-OLD WHITE BRITISH WOMAN; GREATER LONDON

There was some call for consideration to be given to the **terminology** used when talking about arrears, with a preference for terms like 'payment plans' rather referencing debt. This is perhaps more relevant to Muslim customers (for whom debt is problematic on faith grounds) and to 'Desperate Debt Avoiders', who have a stronger emotional reaction to mention of debt.

Participants from minority ethnic groups and community support organisations suggested more **outreach work** with them to inform them what was available. It was commented that many of the communities are very close knit so the information would be circulated easily this way given the importance of word of mouth.

> *"She has Bengali friends and goes to cooking class every week, these are organised, bring women together and educate them – would be a good way to get information to them".*

18-24 YEAR-OLD BRITISH BANGLADESHI WOMAN; LONDON

> *"My daughter tells me; I tell my friend; we all tell each other and we would know about the discount. That's how the Somali community works".*

45-59 YEAR-OLD SOMALIAN WOMAN; LONDON [VIA INTERPRETER]

Support organisations also encouraged Thames Water to work with them, for example, running workshops and providing information and resources (e.g. videos in key languages). The kinds of messages they thought would be helpful include:

- How water is charged for – that it is separate to rent;
- Support available if struggling financially;
- The need to report meter readings when moving house (so you're not charged for water you haven't used);
- How bills are calculated.

> *"We don't know the extent of what's available there for people. So I think what would be useful is if Thames Water can come to community centres, like ourselves, and actually give us that information and support us with that information, or have like an open day or a walk-in day, or something like that – that, I think, will make a big difference."*

> SUPPORT ORGANISATION

However, some potential challenges associated with liaising with community groups were also highlighted. A Somalian participant suggested that information provided through Somalian community centres would be the best way of reaching them. However, the interpreter clarified that every area in London has its own Somalian community centre. This is also the case with Bengali support organisations.

As well as liaison with community groups, participants suggested circulating information through:

- Churches and mosques;
- Credit unions;
- Local councils (particularly for Ukrainians where there is a council lead);
- Local councillors, particularly those from specific ethnic minority groups;
- Universities;
- Landlords/Housing associations;
- Community events, like the Holi festival in Reading as that is a time when lots of water is used;
- Social media (using influencers such as @theemaneffectuk – a finance coach on Instagram and key source of money advice for the Nigerian community; Ukrainian participants mentioned community groups on Telegram Messenger).

There was some suggestion that if support is advertised, it needs to be **accessible** and the systems need to actually work. For example, by making it easier to get through on the telephone first time as it was highlighted that some vulnerable people might try to call once and then give up for a whole host of reasons. Some participants who were on the PSR felt that it needs to be easy to access services when needed and it is important for the service to work as advertised to demonstrate a real commitment to supporting people (rather than paying lip service).

> *"It's not just to do with support; it's to do with where the processes are really, really, extraordinarily simple to follow and then something happens at the end... I suppose it shows that they don't really mean it, do they? They don't really mean it. They're saying all the right things, but nothing works".*

It was also felt to be crucial to engage and consult with disabled people, i.e. 'nothing about us, without us'.

Some participants suggested Thames Water focus support on people at the stress point of **setting up home** (especially for the first time). Examples from participants include providing information proactively to new tenants and providing information and support to students via universities to explain responsibilities and step-by-step processes to make billing less daunting.

5. Conclusions and implications of research

5.1 Summary of key findings

A context of vulnerability

Preliminary analysis to this research revealed a **high incidence of vulnerability 'risk factors' in Thames Water's catchment area**. The 2021 Census data shows that Thames Water serves the most ethnically diverse areas in the country: in London, only 37% identify as White British (compared to 82% nationally), and ethnic diversity has grown in the last 10 years. Other towns outside of London also have established minority ethnic communities (e.g. a fifth of people in Slough are from a South Asian background).

The data also shows **high levels of poverty** in London, and a rising tide of financial struggles amongst much of the population due to the Cost of Living crisis. Ofwat research from 2022 found that 32% of Londoners (and 35% of those from minority ethnic backgrounds) were struggling to pay their water bills.

This means that a notable number of Thames Water's customers are at risk of detriment in their relationship with Thames Water due to financial struggles, language barriers, digital exclusion, limited understanding of their choices and reduced ability to voice and explain their needs.

Extreme financial pressure

The interviews in this research vividly brought to life some of the extreme pressures experienced by people in vulnerable circumstances. Financial pressures exacerbated by the Cost of Living crisis were at the forefront of people's experiences, and these were apparent even amongst some of the participants who were not on the lowest household incomes.

In spite of stretched finances, many participants were buying bottled water to drink due to concerns over taste and quality of their tap water. In many cases, this was due to habits acquired abroad and doubts over the cleanliness or chemical content of tap water.

Struggling to cope is a new experience

Whilst there were those with longstanding issues with debt in the sample, the experience of income not covering costs was a new experience for many. They had been used to making do, and relying on their existing resources and social networks. However, these pressures exceeded their resources, and this was causing anxiety for many. Many were unused to reaching out for help, and did not know what was available, or where to turn for help.

For many participants, water costs were a lesser concern than energy and food costs. However, they were highly sensitive to any increases in costs, and some talked about recent increases that they did not understand. This added to their anxiety, and contributed to a sense that water costs are unpredictable.

Extra barriers

Some participants faced extra barriers in dealing with problems and advocating for themselves:

- Some had no way of increasing their incomes, due to disabilities, limited English, limited digital skills, or caring responsibilities;
- Many did not regard themselves as 'vulnerable' or eligible for extra help;
- Some had cultural attitudes of self-reliance, and assumptions that 'you just have to pay' bills (i.e. there is no opportunity to negotiate);

- Some were overwhelmed by their problems, by mental health issues and by debt (water bills were only a small part of their overall problems);
- Some lacked the language and confidence to reach out directly to suppliers to discuss their bills or other needs.

Some messages of support are getting through from others in utilities sector

There were signs that some messages of support were more salient. These included advertising from energy companies inviting customers to ask for support; some social influencers and campaigners (e.g. Martin Lewis); word-of-mouth from friends and family; and some support organisations (particularly in specific communities, such as Somali, Bangladeshi and Pakistani). This included messages about reaching out to suppliers when it was hard to pay bills or for support with disabilities, but these messages were not reaching people who were more isolated due to language; lack of digital access; or having moved to the UK from elsewhere.

Low awareness of support from Thames Water

There was generally low awareness of Thames Water's support schemes, including amongst people on low incomes. Those who did know about the schemes had often found out about them via word-of-mouth, and some had been offered discounts and payment plans when they had called Thames Water to discuss problems paying bills. However, some said they had not been offered financial support when they called about problems, and there was more evidence of this when participants had strong accents or limited English.

Many participants said they thought they would be eligible for the schemes (particularly affordability schemes, but also PSR for some), and that they would make a big difference. They were frustrated not to have heard of the schemes before. Several said they would call to ask about the schemes as a result of finding out about them via this research.

5.2 Gaps and opportunities for Thames Water: planning services; making changes

A 'vulnerability-informed' approach to all customer-focused activity

The preliminary analysis shows a high incidence of vulnerability 'risk factors' amongst Thames Water's customers. However, this research suggests that Thames Water could do more to address these in its current communication with customers, provision of support, or in the way it enables customers to manage their water costs.

There is an opportunity to reshape the way that Thames Water plans its services and makes changes. This involves ensuring that – whenever it is developing any activity that affects customers – the needs of customers at risk of vulnerability are actively considered from the start, and that these shape the end result. This includes customer-facing activity such as:

- Communications, including letters and bills, advertising and promotion of services and support;
- Billing, metering and payment systems (e.g. rolling out compulsory metering; providing options for how, when and how much to pay);
- Managing changes to service (including temporary and unplanned interruptions in supply);
- Customer service (via phonelines and online).

This approach borrows from two ideas from the public and third sectors:
1. Inclusive design;
2. Equality analysis or equality impact assessments (as used in the public sector to meet obligations under the Equality Act 2010, and often embedded into the service design approach).

These are discussed in greater detail below.

Opportunity for an inclusive design approach

The principles of inclusive design are advocated by Fair by Design in its guidance for service providers[25]. The process involves identifying pain points and potential solutions in the experiences of vulnerable consumers using services, and using the lessons to re-design services for all consumers. Inclusive design principles suggest that – by basing the design of services on the needs of 'vulnerable, non-standard' consumers – all consumers benefit. It involves a shift away from treating vulnerable customers as an exception, towards treating all customers as potentially vulnerable. One of the benefits of this type of approach is that can more successfully tackle hidden or concealed vulnerability.

There is evidence from the research that basing Thames Water's processes on the needs of its most vulnerable customers will benefit all of its customers, for several reasons:

- Financial stress is widespread. While water bills are not a main cause of stress, prices increases across the board (and specific water cost increases) add to the overall pressure;
- Many of these customers were unaware that Thames Water can offer them support, especially with affording their bills (in spite of them appearing to be eligible);

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[25] Fair by Design; *Inclusive design in essential services: A practical guide for firms and suppliers*; 2021

- Some of those who have tried to access support have found it difficult, either because they have been told they are not eligible (but now doubt that), or because of the process of applying (accessing forms online; printing; completing; scanning and resending).

Vulnerability impact analysis

A vulnerability impact analysis approach (based on an equality impact assessment approach) could be embedded into all service design processes. It is a systematic process of identifying customers who may face detriment when an organisation introduces or changes a customer-facing activity, and to consider how any risk of detriment can be mitigated. A typical process might ask:

1. What is changing?
   > e.g. cost of services; access; billing, metering and payments systems;
2. How will customers be affected?
   > e.g. affordability; understanding what is changing (and implications of this for them); finding out about services and support; accessing support; paying bills;
3. What detriments might they face?
   > e.g. extra cognitive load; unpredictability; increased payments; anxiety/ stress; not understanding/ lack of agency; inability to ask for support/ make choices;
4. Which customers are at particular risk of detriment?
   > E.g. customers who have limited English skills; customers under high levels of stress (e.g. carers, those on low incomes, those newly independent); customers with limited digital skills/ access; customers with poor mental health; those in long-term debt; those not raised in the UK (particularly more recent migrants).
5. How could risks of detriments be mitigated?
   > E.g. targeted messages; transparency over impacts and choices; clear and simple language and visual explanations; working with intermediaries.

The evidence in this research should answer some of these questions. However, the questions may also identify knowledge gaps that need to be filled with further research, engagement or conversations with individuals and organisations with specific expertise.

5.3 Gaps and opportunities for Thames Water: communications and support

Below we set out some specific opportunities to remodel Thames Water's approach relating to communications and support. Many of these suggestions are made with more vulnerable customers in mind, but are likely to benefit all customers (particularly those who do not identify as vulnerable, or those who may want to conceal vulnerabilities).

Making communications more inclusive and helpful to vulnerable customers

There are several steps that Thames Water could take to make its communications more relevant, accessible and useful to people in vulnerable circumstances:

1. **Raise awareness of support with messages of openness and empathy**: Thames Water could do more to demonstrate understanding that things are tough financially, and that sometimes people may need a bit of extra support (like energy companies). This is important:
    *   To reduce shame associated with asking for help and to normalise it;
    *   Because people do not know where to start; and
    *   To break through the 'head-in-the-sand' panic state that some people described.

2. **Consider specific messages about support, water and payment options**: there were some common themes in knowledge gaps and areas of misunderstanding amongst customers in the research. Thames Water could consider some specific messages related to:
    *   <u>Affordability and other support</u>: Thames Water needs to clearly communicate what support is available and the eligibility requirements (as some people assume that they are not eligible). Information about affordability support is a priority.
    *   <u>Payment options</u>: customers need information that gives them maximum choice, control and agency over their water bills. This includes opportunities to split payments into instalments; choice of payment channels and payment dates. This information should be repeated at different points: account set-up; on bills; in interactions with customer services (particularly when talking about bills).
    *   <u>Water quality</u>: that tap water is safe to drink and cheaper and more sustainable than bottled water. Note: there are psychological and cultural barriers amongst some communities to drinking tap water, so Thames Water needs to consider what messages and channels will have salience and impact (for example, involving behavioural science experts with cultural competence; going via specific social media influencers; Imams).
    *   <u>Billing</u>: focusing on messages that enable people to understand how their bills are calculated so they have the greatest transparency and predictability possible. Thames Water could also consider how to enable people to monitor usage and impact on costs.
    *   <u>Water (and hot water) efficiency</u>: Recognise critical interaction between water and heat/ energy; provide advice on how to use water in cooking and heating and washing efficiently. Thames Water could consider joining up with energy companies to promote these messages.

3. **Accessible messaging with cut-through**: all customers need to know what is available, and this needs to be accessible to those with limited headspace and those with limited English. To achieve this, Thames Water could:
    *   Make messages highly visible – vans; envelopes; top of bills; front page of website;
    *   Use open and empathetic language;
    *   Ensure it is communicated visually, and using Plain English;
    *   Make communications relatable and practical;
    *   Remember that bills and letters are often bad news for many people – there is a need to think about how offers of support overcome these barriers!

Offering support: being proactive and removing frictions

There is an opportunity to do more to build support and control over water payments into routine interactions with customers, and to ensure they can easily apply for support if they choose to. This is important for customers who are time-poor; lacking in confidence; those with hidden vulnerabilities; and for those who do not recognise themselves as vulnerable (or think others are more deserving). It also helps build Thames Water's reputation as an understanding and caring company and makes customers aware of their options for future difficulties. Frontline staff have an important role to play here (and some are already doing this).

Opportunities include:

1. **Proactively looking for opportunities to help on phonelines/ webchats**: Routinely discussing support options with customers, including:
   - Proactively mentioning affordability schemes, especially when people are asking about bills;
   - In these conversations, flagging opportunities for flexible ways to pay – instalments; flexible payment dates (to tie in with when people get paid); flexible channels – (online; direct debit; PayPoint, post offices and banks);
   - Looking out for opportunities to cross-refer to PSR – there is likely to be a high degree of cross-over;
   - Proactively alerting people to the LanguageLine service where it seems that they have limited English;
   - Ensuring a consistent approach across call-handlers and good data capture so people do not need to repeat themselves and get the same messages each time they call;
   - Recognise that there is a 'one-time-only' chance with some customers: they may only call once to raise an issue, meaning there is one opportunity to offer and set up support, as they may not engage again (due to confidence; language; poor mental health; overload of issues; fear of debt).
   - This means that referring customers to complete forms separately/ at a later date is likely to lose some people, particularly the most vulnerable.

2. **Ensuring the support application process is easy**: The application process needs to be as easy as possible to take account of people's limited resources due to stress; overload; and limited language and digital skills. This means:
   - Enable online forms, instead of print-fill-scan-send;
   - Ensure there are alternatives to online;
   - Ensure evidence requirements are familiar and easy to fulfil, for example:
     − Existing measures of need, such as proof of receipt of benefits; PIP thresholds;
     − Look at affordability schemes application processes run by others, e.g. local authorities;
   - Look for ways to reduce on-hold times on phonelines (while still enabling people to 'speak to a human');
   - Consider focused research on application forms and evidence requirements, particularly amongst those with limited language and digital skills.

Adapting the approach to specific needs and communities

There are specific communities and people who need a different approach because they are less likely to engage with these messages and approaches. These include:

- Recent migrants to the UK;
- People who do not speak or read English well;
- Long-term debtors;
- People setting up home for the first time, including students;
- People with poor mental health.

In these cases, Thames Water could consider:

- **A community engagement approach** – identifying organisations supporting people in specific communities (e.g. Bangladeshi, Somali, Pakistani welfare associations) and with specific issues (debt; poor mental health) and sharing messages with them;
- Recognising that word of mouth from a trusted source is often the most effective;
- Producing simplified information and messages for advisors to use (in community organisations, but also debt advice charities; LawCentres; StepChange), potentially in different languages, but definitely in plain English/ EasyRead/ visual messages;
- BUT need to recognise these intermediary orgs are time poor too so also need accessible information.
- Consider **specific training for call handlers** on how to support people with limited English and strong accents:
- Recognising extra time needed; patience and empathy; referral to LanguageLine; how to communicate in plain English;
- **Work with social influencers and campaigners** who have influence in specific communities to promote messages about affordability and PSR schemes;
- Consider **greater partnership with other utilities companies** to disseminate joined up messages about:
- Setting up home;
- Dealing with debt;
- Support schemes available.

Ensure reliability

The gaps and opportunities suggested here are principally about widening awareness of – and access to – Thames Water's support schemes. As a result, these are likely to increase demand and enquiries.

It is vital that Thames Water can deliver support reliably and consistently, and that the enquiry and application process is as frictionless as possible. A difficult and protracted process (for example, long call-times; complex application processes), or failure to deliver the support promised (for example, not reading meters; not delivering water in outages) would be detrimental to people in vulnerable circumstances, and to their impressions of Thames Water.

6. Appendices

6.1 Declaration on how the research fulfils Ofwat's requirements

Ofwat Standards	How we met these standards
Useful and contextualised	Thames Water is acutely aware that how it delivers the service and charges for it can have a disproportionate impact on the lives of its customers in vulnerable circumstances. As is the case for research programmes more generally, the company also proactively identified a number of potential limitations with its mainstream research activity, namely: • Research non-response bias, where seldom-heard customers may be excluded, for example because of language or cultural differences, is a particular issue for research with customers in vulnerable circumstances • Many traditional research approaches exclude customers who are not confident communicating in English • Because of the pandemic, much of the recent research has been conducted online - excluding those without access to the internet or who don't use it much This piece of research was, therefore, specifically designed to plug these identified evidence and methodological gaps and provide granular insight into customers living in a range of vulnerable circumstances. A key objective was also to feed into Thames Water's Vulnerability Strategy for AMP8. Customers living in different types of vulnerable circumstances were included in the research but there was some focus on those in financial vulnerability given the ongoing cost of living crisis. To ensure the research was useful and contextualised, Community Research included a preliminary analysis stage. This involved reviewing existing knowledge (to avoid replication); speaking with some of the experts (to identify gaps and priorities); and a 'Stop & Think' workshop with the Thames Water team (to 'stress-test' assumptions and research questions). The evidence reviewed included Census data as well as previous research conducted by Thames Water and other water companies and reports conducted by third sector organisations and other public sector organisations. This helped identify gaps in Thames Water's knowledge and informed the design of the sample and research questions. As a result of this process, the sample was changed to have a greater focus on minority ethnic communities to allow more interviews with specific communities of interest (i.e. those who were more likely to face disadvantage due to culture/ ethnicity/ religion intersected with other factors such as digital exclusion, low incomes and limited English). As a result, the interviews with minority ethnic communities increased from 35 to 56. Thames Water's Customer Challenge Group (CCG) was involved in reviewing and scrutinising the preliminary analysis and those with expertise in supporting minority ethnic communities had a say on sampling and approach.

	The research report makes specific inclusions about how the research can inform a vulnerability-informed approach to customer-facing activities and to targeted communications and support.
Neutrally designed	Research guides were designed by Community Research (independent research experts) to be neutral and as free from bias as possible, including avoiding leading questions and ensuring all participants could freely share their views. Thames Water and the Consumer Challenge Group (CCG) were given the opportunity to comment on the drafts. A number of relevant topics were identified by the company as being of interest including bill levels, tariff structures, affordability support, payment plans, communication channels, customer communications and support provided during incidents. However the starting point for discussions was understanding the wider context of participants' lives and rather than simply focusing on their relationship with water and their views of water bills and support options. The research was, therefore, exploratory and focussed on what was important to participants rather than starting with what is important to Thames Water. Researchers were given the discretion to use the discussion guide flexibly and to be participant-led. There was little information that was provided to participants (as this was a qualitative rather than deliberative process). The only stimulus used was information on support provided to customers on financial help and the Priority Services Register; all of which was already in the public domain. Reassurances were given throughout the research that there were no right or wrong answers and Thames Water were open to hearing all views. Recruitment was undertaken by specialists, using recruitment screeners with questions that were as neutral as possible, and avoided leading participants to answer in specific ways. Participants were recruited via a variety of channels, including social media, snowballing and via community organisations. While these are standard approaches in market research recruitment, they bring some bias: participants are self-selecting to an extent, and these channels may miss out on some participants who lack social connections. However, some mitigations were in place, such as going via intermediaries to identify those who would otherwise not have been reachable by standard recruitment methods. This enabled us to reach people who were highly isolated and involve them in the research (examples included a carer who rarely left the house; a woman with extreme OCD limiting her engagement with the outside world; and a man living in extreme poverty and isolated from family and support networks). It is possible that the use of interpreters brought some bias to the research. Interpretation naturally involves some subjectivity in the process, bringing in the interpreter's slant. However, it is also possible that interviews conducted in participants' first language enable participants to be more open and honest in expressing their views.
Fit for purpose	The preliminary analysis stage was critical to ensure we involved the right people in the right way. We also involved experts to advise on the best way

	to approach and involve people (both in working with Ethnic Opinions, and via interviews with community support organisations). In terms of the sample, consideration was given to the factors that could affect someone's social capital (i.e. having contacts, confidence and resources to draw on); resilience (confidence, energy, psychological and emotional stability); and ability to navigate and negotiate with organisations. Those communities that Thames Water knows little about currently were also prioritised. In terms of the approach, a series of one-to-one and paired depth interviews were conducted as: - They allowed greater focus and attention on an individual's own story and their circumstances - They offered greater guarantee of anonymity - We could match participants' preferences in terms of channel, time and place; thereby ensuring necessary flexibility - We could reach those who would not be comfortable or willing to share their story in a group setting - We could accommodate those who preferred to speak through an advocate or have a trusted friend or family member(s) with them Best practice indicates the importance of ensuring research remains relevant to the lived experiences and needs of people in vulnerable situations. The research focussed, therefore, on topics that were relevant to participants and have the potential to make an impact to how they experience services from Thames Water.
Inclusive	An inclusive approach was at the heart of this research project given the audiences that we were engaging with and the research objectives. The research was designed to involve people who face disadvantage and marginalisation in life, and to give them a voice. Many participants had extra or different needs due to language barriers; disabilities; poor mental health; and caring responsibilities. An inclusive approach to research involves doing things differently, and being prepared to adapt to people's needs. Community Research used its 'Keeping people safe' protocols, designed and adapted for projects with people in vulnerable circumstances. This involves ensuring interviewers are fully briefed on risks and vulnerabilities; enhanced consent processes; and follow-up welfare checks where needed. Further types of adjustments made included: - A mixed-methods recruitment approach, using specialist recruiters and people with grassroots contacts and understanding of specific communities; - For this project we sub-contracted a proportion of the recruitment and interviewing to Ethnic Opinions Ltd who specialise in involving minority ethnic communities in research. Their researchers brought understanding of cultural nuance, and conducted interviews in participants' primary languages where necessary - Giving more time, both to recruitment and to interviews

	- Enabling others to attend to support a participant, such as carers or family members - Meeting people at times and places that are convenient and familiar to them - Ensuring materials and discussions are accessible - This involved using plain English as a standard and the use of translation and interpreting services - Anticipating higher drop-out levels as live events and/ or poor health get in the way The research team also included people with equality, diversity and inclusion expertise and knowledge. They came to the project with a good understanding of some of the potential issues and barriers to look out for in designing and conducting this research. The research findings identify where there are any differences between different types of customers and audiences and by different types of vulnerable circumstance (whilst noting intersectionality and the fact that many of the factors that contribute to vulnerability overlap and cluster).
Continual	In its 'Framework for water company research', drawing on lessons learnt during PR19, Consumer Council for Water states that one aspect of ongoing engagement is "understanding business as usual experiences and service needs across the customer base – seldom heard, vulnerable, financial support, priority and inclusive services". This research project aims to provide insight into these specific audiences. Furthermore, Thames Water's research and engagement programme as a whole is continuous. The findings from this research will be used in conjunction with previous and future insights to inform Thames Water's day-to-day service delivery (e.g. to improve customer satisfaction), business plan and long-term delivery strategies.
Independently assured	All research was conducted by Community Research Ltd and supported by Ethnic Opinions Ltd, both of which are independent research and insight consultancies. Thames Water's research and engagement programme and line of sight process will be reviewed by an independent expert assurance partner as part of PR24 assurance.
Shared in full with others	Thames Water have shared the research outputs from their PR24 customer engagement (which will include this one), with other water companies and publicly on their website.
Ethical	The primary research involved people who are vulnerable in the research process (as well as in wider life). As such Community Research prioritised their welfare and protected them from any potential harm that could arise from the process. Only senior researchers were used for interviewing as it was critical for ensuring participants felt that they were in safe hands, but they were also supported by protocols designed to protect participants, such as enhanced consent processes and post-interview welfare checks. Community Research is a partner of and abides by the code of conduct of the Market Research Society. Directors of the company are also associates of the Consultation Institute.

6.2 Detailed sample matrices

	Criteria	Total quota	Total recruited
Total		75	75
Ethnicity	South Asian	20	21
	Bangladeshi	Min 8	11
	Pakistani	Min 8	8
	Other Asian		2
	Black African	20	19
	Somali	Min 8	9
	Ghanaian, Nigerian, Eritrean	Min 8	10
	Black Caribbean	10	11
	White	25	24
	Eastern European (Ukrainian, Bulgarian, Romanian)	Min 5	5
	White British	Min 15	19
Location	London and Greater London	Approx. 50	58
	Wider TW area	Approx. 20	17
Age	18-24	Min 8	6
	25-59	Min 25	59
	60-74	Min 8	7
	75+	Min 8	3
Gender	Male	Min 30	27
	Female	Min 30	47
	Non-binary	No quota	1
Financial vulnerability	Low household income (<£21,000 p.a.)	Min 45	48
	Of whom: Unemployed	Min 10	29
	Of whom: In long-term debt	Min 10	15
Digital exclusion/ ability	Limited/ no digital skills/ confidence	Min 20	9
	Can't afford online access (device/ data/ broadband)		3
	Limited/ no digital skills/ confidence and can't afford online access (device/ data/ broadband)		9
Migration experience	Recently arrived in the UK (within last 2 years)	Min 5	2
	Moved to the UK within the last 2-5 years	No quota	5
	Moved to the UK 5+ years ago (born and raised abroad)	No quota	23
English literacy	Low confidence/ ability in reading and writing in English	Min 10	15
	Do not speak English	Min 10	13
Household size	Higher occupancy household (5+)	Min 10	14
Disability/ long-term condition/ mental health	Disability/ Long term condition affecting day-to-day activities	Min 12	30
	Poor mental health	Min 20	17

	Criteria	Total quota	Total recruited
Total		75	75
Other vulnerability risk factors	Bereaved (in last year)	Min 2	9
	Students	Min 2	3
	Carer	Min 4	6

6.3 Summary of protocols used to keep participants safe and in control

With certain audiences, for example, those who are potentially highly vulnerable to harm, whether physical, emotional, psychological or financial, it is essential that there are strong protocols and procedures in place to minimise the risk of harm to participants, put their welfare at the forefront, and empower and support them. For this project, we:

- Ensured participants were in control (e.g. in how they are involved i.e. the format of the interview and where is takes place, what and how much they share, how their voices are represented).
- Used an enhanced consent procedure, taking more time to explain to participants what they will be doing, how their data will be collected, used and stored, and making sure we have their consent for participation, recording and use of date at the start of the process, and then revisiting this at the end.
- Carefully considered the research subject matter (e.g. when exploring a traumatic or sensitive issue ensuring participant led discussions, using techniques that allow participants to talk in the abstract / third person).
- Only used interviewers with particular experience engaging with vulnerable audiences
- Worked closely with intermediary organisations (to provide additional support, advice and expertise around engaging with these audiences).
- Provided ongoing support and post-research checking-in procedures.

6.4 Research materials

The recruitment screener; discussion guides for customer interviews; intermediary interviews; and stimulus material explaining Thames Water's support propositions are available on the following pages.

Overview

Community Research will recruit 75 Thames Water customers to interview in a range of vulnerable circumstances. We want to speak to people about experiences generally and their experiences/views in relation to water services more specifically. Interviews will be in person or via phone/Zoom and last 60 minutes. The incentive is £50.

Screener

ASK ALL & SINGLE CODE unless otherwise specified

Q1.   Would you be interested in taking part in this research?

Yes	1	CONTINUE
No	2	CLOSE

Q2.   Do you or any members of your immediate family or close friends work in, or ever worked in, any of the following areas, either in a paid or unpaid capacity?

Journalism/the media	1	
Market research	2	
Elected politician (e.g. local councillor)	3	
The water industry (e.g. water companies such as Thames Water, Severn Trent Water, Affinity Water, etc. and industry regulators and stakeholders such as Ofwat, Environment Agency, Department for Food and Rural Affairs (Defra); WaterWise)	4	CLOSE
Environmental campaigning organisations (e.g. Greenpeace, Green Alliance, WRAP)	6	
Consumer organisations (e.g. Which? or Citizens' Advice)	7	
No, none of these	8	
Don't know	9	CLOSE

Q3. **Have you participated in a group discussion or interview for an opinion or market research company in the last 6 months?**

Yes	1	THANK AND CLOSE
No	2	CONTINUE

PLEASE READ **THIS PRIVACY NOTICE** BEFORE STARTING
- Community Research is a market research agency.
- We would like to collect the following personal data from you now:
  - Your name, phone number and email address.
  - Other information about you (including your ethnic origin and whether you have a disability or health condition).
- The personal data we collect will be used for market research purposes only, it will allow us to contact you about this research only.
- What you say now and, in the interview, will be kept anonymous and confidential. Your name and personal details will not be passed on to our client (or to anyone else) and you will not be named in our report.
- To collect this information from you we need your consent. You can always withdraw your consent at any time by emailing Community Research at info@communityresearch.co.uk
- We will be using your personal data for the duration of the research and will store it for a maximum of 1 year from the end of the project for client contractual obligations and for quality control. After that it will be securely destroyed.
- For further information about how and why we use your personal data and your rights please visit our website http://communityresearch.co.uk/privacy-policy/

Demographic questions

We are looking for particular groups of people; therefore please answer some questions about yourself.

Q4. **Recruiter code gender**

Man	1	
Woman	2	
Non-binary	3	RECRUIT TO QUOTA
Prefer to use my own term (PLEASE SPECIFY)	4	
Prefer not to say	5	

Q5. **Please select your age range**

Under 18	0	CLOSE
18 to 24	1	
25 to 44	2	
45 to 59	3	RECRUIT TO QUOTA
60 to 74	4	
75+	5	

Q6. **We want to include people from particular areas. Please can you tell me your postcode?**

Write in	

RECRUITER TO CHECK THAT THEIR POSTCODE IS AN AREA SUPPLIED BY THAMES WATER FOR <u>BOTH</u> WATER AND WASTEWATER

Q7. **Who is responsible for paying the water bill for your household? (by 'responsible' we mean that your name is on the bill, or you contribute to payments, or you sometimes or always make the payments)**

Just me	1	CONTINUE
Me and someone else	2	
Someone else	2	CLOSE

Q8. **Does your household get a bill directly from Thames Water for your water and wastewater services?**

Yes	1	CONTINUE
No	2	MAX QUOTA of 2

Q9. **Is your home...?**

Owned / being bought on a mortgage	1
Rented from a private landlord	2
Rented from a local authority or housing association	3
Other, please specify	4

Q10. **How many of the following people live in your household?**

	Enter number
Adults aged 16+, including yourself	
Children aged under 16	
Total	RECRUIT TO QUOTA

Q11. **At the next question, we would like you to choose from a list of options to describe your ethnic group or background. Do we have your permission to ask you this question?**

Yes	1	Ask Q11
No	2	Skip to Q12

ASK if agreed at Q10

Q12. How would you describe your ethnicity?

WHITE		RECRUIT TO QUOTA
English/ Welsh/ Scottish/ Northern Irish/ British	1	
Irish	2	
Gypsy or Irish traveller	3	
Roma	4	
Polish	5	
Romanian	6	
Any other White background (WRITE IN)	7	
MIXED/ MULTIPLE ETHNIC GROUPS		
White and Black Caribbean	8	
White and Black African	9	
White and Asian	10	
Any other Mixed/ multiple ethnic background (WRITE IN)	11	
BLACK OR BLACK BRITISH		
Caribbean	12	
Somali	13	
Ghanaian	14	
Nigerian	15	
L. Any other Black/ Black British/ African/ Caribbean background (WRITE IN)	16	
ASIAN OR ASIAN BRITISH		
M. Indian	17	
N. Pakistani	18	
O. Bangladeshi	19	
P. Chinese	20	
Q. Any other Asian background (WRITE IN)	21	
OTHER ETHNIC GROUP		
R. Arab	22	
S. Any other background (WRITE IN)	23	
Prefer not to say/ refused	24	

Q13. Which statement best describes you?

I have always lived in the UK	1	RECRUIT TO QUOTA
I moved to the UK less than 2 years ago	2	
I moved to the UK 2-5 years ago	3	
I moved to the UK more than 5 years ago	4	

Q14. Is English your first language?

Yes	1	Go to Q16

No	2	Go to Q14

Q15. How confident do you feel about communicating in English? By that we mean <u>speaking and understanding</u> English?

<u>Very confident</u> (e.g. you find it easy to communicate in English and are happy to have conversations in English, even on more complicated subjects)	1	RECRUIT TO QUOTA; go to Q15
<u>Quite confident</u> (you get by using English in day-to-day situations, but you wouldn't feel so confident having longer conversations or talking about some topics)	2	
<u>Not very confident</u> (you often need help to understanding and responding in English)	3	Qualifies as "Have English as an additional language and find it hard to read/ write in English" Skip to Q18
<u>Not at all confident</u> (you understand and can speak little or no English)	4	Qualifies as "Do not speak English" Skip to Q18

Q16. How confident do you feel about <u>reading and writing</u> in English?

<u>Very confident</u> (e.g. you are confident in understanding and responding to official letters and documents; you are happy reading large amounts of text in English)	1	RECRUIT TO QUOTA
<u>Quite confident</u> (you are confident in reading and writing English in day-to-day situations, e.g. product packaging, basic forms, instructions)	2	Qualifies as "Have English as an additional language and find it hard to read/ write in English"
<u>Not very confident</u> (you sometimes need help in reading and writing in English)	3	
<u>Not at all confident</u> (you cannot read or write in English, or you prefer not to)	4	

Q17. What is the highest level of education you have attained? [MATCH RESPONSE TO LEVEL BELOW – NO NEED TO READ OUT DETAIL]

Lower level qualifications *(NVQ or SVQ level 1, GNVQ Foundation level, GSVQ level 1, GCSE or O level below grade C, SCE Standard or Ordinary below grade 3, CSE below grade 1, BTEC, RSA Stage I, II, or III, City and Guilds part 1, Junior certificate)*	GO TO Q17
GCSE A*-C Grade/ O Level /Trade Apprenticeships *(including GCSE/O Level grade A*-C, vocational level 2, NVQ or SVQ level 2, GNVQ intermediate or GSVQ level 2, RSA Diploma, City & Guilds Craft or Part II (& other names), BTEC, O level or GCSE grade A-C, SCE Standard or Ordinary grades 1-3)*	

A levels, vocational level 3 and equivalents *(including A level or equivalent, AS level, SCE Higher, Scottish Certificate Sixth Year Studies or equivalent, NVQ or SVQ level 3, GNVQ Advanced or GSVQ level 3, OND, ONC, BTEC National, SCOTVEC National Certificate, City & Guilds advanced craft, Part III (& other names), RSA advanced diploma)*	GO TO Q18
Other Higher Education below degree level *(including Diplomas in higher education & other higher education qualifications, HNC, HND, Higher level BTEC, Teaching qualifications for schools or further education (below Degree level standard), Nursing, or other medical qualifications not covered above (below Degree level standard), RSA higher diploma)*	
Higher Education & professional/vocational equivalents *(including Degree or Degree equivalent, and above, Higher degree and postgraduate qualifications, First degree (including B.Ed.), Postgraduate Diplomas and Certificates (including PGCE), Professional qualifications at degree level e.g. graduate member of professional institute, chartered accountant or surveyor, NVQ or SVQ level 4 or 5)*	
Other qualifications *(including other vocational or professional or foreign qualifications)*	GO TO Q17
No qualifications	

ASK ALL WHO ANSWERED 'NO QUALIFICATIONS', 'OTHER QUALIFICATIONS', 'LOWER-LEVEL QUALIFICATIONS' AT Q16

Q18.   How far do you agree or disagree with the following statements?

RANDOMISE ORDER

Numbers = scores	Agree strongly	Agree	Disagree	Disagree strongly
I usually have a book on the go and I read most days	0	0	1	2
I hated maths in school	2	1	0	0
I usually need help if someone hands me a long form to complete	2	1	0	0
I have always struggled, more than other people, with numbers	2	1	0	0
I have always struggled, more than other people, with reading and writing	2	1	0	0
I prefer to speak to someone over the phone than to email them because I find writing difficult	2	1	0	0

SCORE OF 6 OR ABOVE QUALIFIES FOR LOWER LITERACY/NUMERACY QUOTA

Q19.   Which of these best describes your current situation?

Full time employed	1	
Part time employed	2	
Unemployed	3	Qualifies as 'unemployed'
Retired	4	
Student	5	Qualifies as 'student'
Other	6	

Q20. **Which of the following best represents the total annual income for your household, before deductions tax and National Insurance?**

Less than £9,999	1	Qualifies as 'low income'
£10,000 - £20,999	2	
£21,000 - £29,999	3	RECRUIT TO QUOTA
£30,000 - £39,999	4	
£40,000 - £49,999	5	
£50,000 - £59,999	6	
£60,000 - £74,999	7	
£75,000 - £99,999	8	
£100,000 or more	9	
Prefer not to say	10	
Don't know	11	

Q21. **Do you currently have any debt repayments* that you are struggling to afford, and if so, what kind?**

Overdue credit card bills	1	Go to Q21
Short term (also known as 'payday') loans	2	
Payment plans (e.g. Klarna and rent-to-own schemes)	3	
Rent or mortgage arrears	4	
Utility arrears	5	
Other kind of debt repayments, please describe	6	
No debt repayments that I can't afford	7	Go to Q22

*NB there are payments that are overdue that they cannot make
ASK ALL WHO CODED 1-6 (HAVE DEBT) AT Q20

Q22. **How long have you had this/ these debts?**

Less than 6 months	1	RECRUIT TO QUOTA
6 months to a year	2	
Over a year	3	Qualifies as long-term debt

Q23. **How often - if at all - do you use the internet?**

Daily	1	Ask Q23
At least once a week	2	
Less often than weekly	3	
I have not accessed the internet in the last 3 months	4	
Hardly ever	5	
Never	6	

ASK ALL WHO CODED 1-2 AT Q22

Q24. **To what extent do you agree or disagree with the following statements?**

	Strongly agree	Agree	Disagree	Strongly disagree
I don't know how to do anything online/ on the internet	Qualifies as 'limited/ no digital skills/ confidence'			
I'm unsure or worried about doing certain things online				
I can't do everything I want to do online without someone's help				
I don't own a device with internet access	Qualifies as 'limited/ no access'			
I can't afford the data on my phone				
I can't afford a broadband contract				

Q25. At the next question, we would like to ask you about any issues that impact your daily activities or the work you can do. Do we have your permission to ask you this question?

Yes	1	Ask Q25
No	2	Skip to Q26

ASK if say yes at Q24

Q26. Which of these – if any – impact or limit your daily activities or the work you can do?

MULTICODE

Hearing? Poor hearing, partial hearing, or are deaf	1	RECRUIT TO QUOTA
Eyesight? Poor vision, colour blindness, partial sight, or are blind	2	
Mobility? Cannot walk at all/ use a wheelchair or mobility scooter etc., or cannot walk very far or manage stairs or can only do so with difficulty	3	
Dexterity? Limited ability to reach/ difficulty opening things with your hands/ difficulty using a telephone handset/ television remote control/ computer keyboard etc.	4	
Breathing? Breathlessness or chest pains	5	
Mental abilities? Such as learning, understanding, concentration, memory, communicating, cognitive loss or deterioration	6	
Social/ behavioural? Conditions associated with this such as autism, attention deficit disorder, Asperger's, etc.	7	
Your mental health? Anxiety, depression, or trauma-related conditions, for example	8	
Difficulties with speech, e.g. due to stroke, stutter or stammer	9	
Other illnesses/ conditions which impact or limit your daily activities or the work you can do (please specify)	10	

Nothing – no impairments or conditions impact or limit your daily activities or the work you can do (SINGLE CODE)	11	
Prefer not to say (SINGLE CODE)	12	
Don't know (SINGLE CODE)	13	

Q27. **Do you provide full-time (35 hours per week or more) unpaid care to a family member, partner or friend who needs help because of their illness, frailty, disability, a mental health problem or an addiction and cannot cope without their support?**

Yes	1	RECRUIT TO QUOTA
No	2	Qualifies as 'Carer'

Q28. **We are interested in speaking with people who have experienced various life events. Have you experienced any of the following in the last year?**

Had a baby	1	
Started a new relationship	2	
Ended a relationship	3	
Had a bereavement – your partner or someone in your household has died	4	Qualifies as 'bereaved'
Started a new job	5	

IF ELIGIBLE:
Based on your previous responses, you would be eligible to take part in this research.

We would like to do the interview in the next few weeks.

Q29. **We will conduct the interviews in person or by Zoom or by telephone. It will be a conversation about your experiences, and you won't need to read or write anything. Please let us know if you prefer a in person, telephone or Zoom interview, and what support you need to enable you to take part in an interview. (e.g. someone attending with you, further information in advance etc.)**

Zoom is easy to use - if you haven't used Zoom before we can give you clear instructions or do a quick trial run if you want. You don't have to have your camera on. If we do it face to face, we could come to you (either to your house or somewhere else you want to meet) at a time that is convenient.

Would you prefer?

Face to face	☐
Zoom	☐
Phone interview	☐

Any additional needs, please specify	☐

CONFIRMATION OF INFORMED CONSENT

RESPONDENT TO CONFIRM:
I agree that these answers and information are truthful and correct.

I agree to my personal details being recorded and processed by Community Research for the purposes described to me.

Yes
No

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1. Notes for interviewers

Thames Water affects the lives of its customers in the following ways:

- It provides water to their homes for them to drink and use in cooking, cleaning, washing, and growing food and gardening;
- It deals with wastewater and sewerage systems, and also some drains (in conjunction with councils/the Highways Agency);
- It bills its customers;
- It communicates with its customers via advertising, its website, letters and leaflets;
- It is responsible for dealing with problems customers have with their bills, water supply and wastewater and drainage.

Thames Water has commissioned Community Research to conduct a piece of 'deep-dive' research to better understand the lives, experiences and needs of its customers. We know that some people miss out on what others take for granted, simply because of their circumstances, their characteristics or their abilities. This research focuses on these potentially vulnerable customers, and aims to:

- Provide insights relevant to the services Thames Water provides (customer support and communications on water, waste and billing issues), by understanding what services customers need to help them live independent lives and prevent any harm to them;
- Test Thames Water's current affordability and priority services propositions – awareness, experiences of using them, appeal of using them – to understand if things need to be done differently, understand barriers to awareness and access, reprioritise areas of focus or if new propositions need to be developed or if new methods are needed to increase awareness, uptake or reach of propositions.

This research will meet the following business objectives:

- To help Thames Water to further develop a holistic view of vulnerability, including around income, debt issues, disability, health conditions and other indicators of vulnerability – particularly from those seldom heard from.
- This will help inform how Thames Water designs and delivers services to its customers. This will be used to shape Thames Water's vulnerability strategy to 2030 and beyond.

This is a semi-structured guide, as such these questions are designed more as prompts than to be read out verbatim. The conversation will be guided by individual responses; it is therefore likely that the conversation will differ for each interview and may be conducted in a different order to that shown.

Participants in this research are potentially highly vulnerable. Please ensure:

- You have read and are familiar with the *Keeping People Safe* protocols we have developed for this project;
- You know about any specific risks of harm/ vulnerability for participants from the organisation who has helped organise the interview, including any extra needs and any triggers to avoid/ manage;
- You gain full and informed consent for interviewing, recording, and use and storage of data (as per consent form):
  - Consent to participate in the interview and to be recorded at the start of the interview; and

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- Consent to use of data at the end of the interview (via consent form).
- You provide details of agreed support organisations at the end of the interview (where appropriate).

2. Introductions (5 mins)
- Introduce self and Community Research/ Ethnic Opinions
- Explain the purpose of the research and who it is for, and that it will be used to improve services for customers
- *Interview process:*
  - Interviews will last <u>60 minutes</u>
  - We'll cover a range of topics, about you, your life, your local community, the organisations you deal with and your water company in particular
  - There are no right or wrong answers – please be open and honest, and share as much as you comfortable doing
  - You can stop at any point – taking part is voluntary!
  - Check still okay to continue [Consent to take part]
- Consent, confidentiality and data use:
  - Everything you say in the conversation will be anonymised: we will share general themes of what we hear with Thames Water, but we will not identify who took part in the research;
  - We would like to record the conversation so we have an accurate record. We will get the recordings transcribed and use these to remind ourselves of the detail of what people have said, so we can write a report. The recording will only be used for this research, and will be securely stored only as long as we need it. Are you happy for me to record this conversation? [Consent to record]
  - We may want to use quotes from people who take part in the research in our report to bring it to life. These will be anonymised – nobody could trace them back to you. I'll check at the end whether this is okay with you.

3. About you (5 mins)
- Can we start with you introducing yourself and telling me a bit about your life – your name, where you live, who's in your household, how you spend your time?
- Tell me a bit about where you live: how would you describe this area?
  - How much of a sense of community is there here?
- How would you say life has changed for you over the past 6 months/ year/ 3 years?
  - Both as a result of Covid and other factors
- What has got better and why?
- What has got harder and why?
- How have any of these changes affected what you need from organisations like banks; local councils, energy companies and water companies…?

4. Water – your views and use (5 mins)

Objective covered: provide insights relevant to the services Thames Water provides - what customers need to help them live independent lives/not be harmed

- Tell me about how water fits into your day-to-day life – what do you use it for? [*Moderator to note how easily/ readily people can talk about this... or if they find it hard to remember/ think about?*]
  - Prompt if necessary – drinking; washing; washing clothes; cooking; gardening; growing.
  - Prompt if necessary – use of bottled water vs tap water and reasons for this.
- And what do you know about your wastewater/ sewage service?
- And for leisure/ exercise – do you swim/ spend leisure time near water?
- How much – if at all – do you think about water?
- How – if at all – has your use of water and your views about it changed?
  - At different lifestages? Impact of having lived in another country (if they have)? Impact of changes in financial situation?
- What – if any – worries or concerns do you have about water?

- What is your understanding of how water reaches you – what happens to get it there? And to take away wastewater?
  - How much does this matter to you?
- And how is it paid for? What do you pay for, do you think?
- Do you have a water meter? If so, do you know how to read it and how it works? If no meter, do you know how your bills are worked out?

5. Managing the household, managing bills (15 mins)

Objective covered: provide insights relevant to the services Thames Water provides - what customers need to help them live independent lives/not be harmed

- In your household, who is responsible for... shopping? Cleaning? Cooking? Looking after children? Making/ arranging repairs? Sorting bills/ top-ups/ payments?
  - And who manages the finances?
- Which bits are okay? Which bits are hard? Why?
- How do you feel about:
  - Receiving post/emails/phone calls from organisations like the council, your phone company, energy and water companies?
  - Needing to make contact with these organisations?

- Thinking specifically about dealing with bills and utilities (electricity, gas, water, phone, broadband)... what 3 words sum up how you feel about this?
  - And are there any specific services or bills that you're thinking of when you say that?
  - What about water and water bills – how does that compare?
- If we were to peek into your head this week, how much space would 'bills' be taking up? And of that, how much space would 'water bills' be taking up?
- Can you talk me through what happens when a bill comes in... what do you do with it? How does it make you feel?
- Do you have times when things are tight and you find you can't pay all your bills?
  - How do you prioritise your money – what gets paid first? What, if anything, do you leave?

- Thinking specifically about your water bill...

- Do you know who this comes from?
- Do you know how much it is?
- And do you know how you pay it?
- Do you pay full price or do you have any discount?
- Do you have any debt on your water account?
- How easy is it to understand your water bill – how much you owe; what you're paying for; any discounts; any debt?
- How do water bills compare to other bills when you are deciding which to pay first?

6. Dealing with problems (15 mins)

Objective covered: provide insights relevant to the services Thames Water provides - *what customers need to help them live independent lives/not be harmed*

- In the last 5 years or so have you had any problems with your water, your water bill (either paying it or the amount being wrong) or your sewers? If so...
    - ...what did you do? Who did you contact and how (phone/email/etc)?
    - ...how did it affect you? Practically? Emotionally? Financially?
    - How easy/ hard was it to sort out?
- [*If not experienced problem with water*] If you had a problem with your water, for example, if your water was a funny colour, if no water came out of the tap or if your drains were blocked...
    - What would this mean for you? What impact would it have (practical; emotional; financial)?
    - Do you think your circumstances are different to other customers? Do you think you are more or less reliant on your water supply than others?
    - What would you do? Who could help you? Who would you contact? How would you contact them? [*moderator to listen for mention of Thames Water... or not*]
    - How easy would this be for you to do?
- [*If not experienced problem with water bill*] If you had a problem with your water bill, for example, you couldn't afford the payment or there was an error...
    - What would this mean for you? What impact would it have (practical; emotional; financial)?
    - What would you do? Who could help you? Who would you contact? How would you contact them [*moderator to listen for mention of Thames Water... or not*]
    - How easy would this be for you to do?
- In the last 5 years or so have you had problems with other services or support, such as your electricity, gas, your rent/ housing association/ mortgage company, phone, broadband, welfare/ benefits?
- Where do you turn for help if you have a problem?
    - Any community organisations/ advocacy and support networks?
- How easy/ hard is this to do? Why?
    - What makes it harder/ easier?
    - Which problems/ organisations are easier? Which are harder?
    - *Moderator to probe for specific examples if possible.*
- Tell me about an organisation (or person) that has really helped you out when you've had a problem:
    - What did they do that worked well?
    - Did you approach them or were you put in touch in other ways: how? E.g. through a friend; a professional (identify)

- Was the help/ advice online; over the phone; in-person – what worked best?
- Tell me about an organisation that has really been unhelpful?
  - What did they do that made your life difficult?
  - What would you have liked them to have done differently in the circumstances?

7. Thames Water (10 mins)

Objective covered: provide insights relevant to the services Thames Water provides and test Thames Water's current affordability and priority services propositions

- Thinking about Thames Water – please can you sum up your impressions of them in 3 words?
- Where does this impression come from?
- In the last 5 years or so have you needed to contact Thames Water? If so...
  - What about?
  - How did Thames Water deal with your query?
  - What could they have done better? What could they learn from other organisations?
- How well do you think Thames Water would understand you, your community, your needs?
  - Why? What gives you that impression?
- What letters, flyers, adverts or messages can you remember from Thames Water, if any? What did you think of them? Did they feel relevant to you?
- Do you ever use Thames Water's website? What for? How do you find it?

Now we want to think about some of the things that could help people who are struggling with their bills or who need an extra bit of help.
- Firstly, are you aware of any help that Thames Water offers customers who are struggling to afford their water bills?
  - *Spontaneous i.e. what would they expect Thames Water to offer, then prompt using descriptions of affordability offers [including income and expenditure check]*
  - Would/ do any of these apply to you?
  - If they are relevant, but you're not on them, how would you go about seeing if you could reduce your water bill? What would stop you? What do Thames Water need to do to encourage people to take this up?
  - If you had an income and expenditure check with Thames Water (to work out what money you have coming in and going out) to help you manage your water payments, how would you feel about this information being shared with other utilities or other companies that might help with your bill, with discounts or help to reduce your debt or increase your income?
- Secondly, Thames Water offers extra help to people who need it. This is called the Priority Services Register scheme. Customers who are registered can receive, for example, tailored communications (i.e. if you need your bills sent to you in a different format such as braille, large print, on a coloured background, read over the phone or emailed to you) and proactive support if your water supply turns off (i.e. a dedicated phone line for water and waste related emergencies and additional support during an outage such as bringing bottled water straight to your door).
  - Are you aware of this Priority Services scheme?
  - Are you on it? If not, would it be relevant to you?
  - How could Thames Water make sure that people who need it are registered for Priority Services?

- If you joined this Priority Services scheme how would you feel about your contact information being shared with other utility companies so they can offer you similar help with their services too?
- [*For participants with English as an additional language*] Thirdly, Thames Water has a translation service, so if you call its helpline you can communicate with them in your preferred language.
  - Were you aware of this? Have you ever used it?
  - How relevant is it to you? Would you use it? What would stop you?

8. Summing up and close (5 mins)
- What could Thames Water do to better support you?
- How should Thames Water get their messages across? Who should be involved in telling people in your community about Thames Water's services? Through other organisations or individuals? Which formats/ channels (post/ bills; leaflets; online/ email; via community organisation/ word-of-mouth)?

- Next steps –
  - Are you happy for us to use anonymous quotes from our recording in our report to Thames Water? This report would not be published online, and it would not be possible to identify you from these quotes. [Consent to use anonymous quotes]
  - Are you happy for us to take audio clips from your interview to share with people who work at or with Thames Water so they can hear directly from customers? We would alter the clip to disguise your voice. [Consent to use audio clips]
  - Are you happy for us to include anonymous case studies based on your experiences in our report? Again, it would not be possible to identify you from the case studies [Consent to use anonymous case studies].
- Incentive details.
- Provide details of support organisations.

Thank and close

Intermediaries interview guide

Approach

5 x depth interviews held with intermediaries at a range of different types of support organisations.
This is a semi-structured guide, as such these questions are designed more as prompts than to be read out verbatim. The conversation will be guided by individual responses; it is therefore likely that the conversation will differ for each interview and may be conducted in a different order to that shown.

1. Introductions

- Introduce self and Community Research.
- Explain the purpose of the interview briefly and how it fits into the wider research project.
- Explain guided by MRS regulations, with strict codes of confidentiality;
- Check consent to continue interview and obtain permission for audio recording.
  - We usually audio-record interviews, and get recordings transcribed to help us with analysis and to include anonymised quotes in the report.
- Explain analysis and reporting process (that a research report will be produced based on all interviews but that contributors will not be identified individually).

- Participant to introduce themselves and their organisation
  - Tell me very briefly about your organisation and its remit? What is your organisation's focus? Who do they support or represent?
  - What is your role?
  - How long have you been working/volunteering at this organisation?
  - What sectors/ areas of life / types of client do you focus on in your role?

2. About the community

- How would you describe the people/ community you support?
- How diverse are they? What are the differences within the community?
- What make people in this community vulnerable? Why? Who are the most vulnerable? What are some of the biggest problems people here face?
  - Probe: mental health? Financial vulnerability – what and how (income; spending demands; (un)employment; capability and capacity)? Digital access and skills? Discrimination? Language/literacy barriers?
- What support networks do they have? What helps/ makes a difference?
- What agencies, service providers and suppliers do they engage with? Which don't they? Why?
- How have things changed in recent years? Why?

3. Water

- What role does water play in people's lives in this community and how do they view it?
  - Consider cooking, washing, toileting, gardening/ growing food, leisure, environment.
- How is water different for this community (and people within it), if at all?
- What shapes people's views of water in this community?
  - Explore: past experiences in other countries; poverty; media; cultural attitudes

4. Household management

- What is noticeable about how people in the community you serve manage their households? How – if at all – is this different to others?
  - Who makes decisions?
  - Who manages the money? Who pays the bills?
  - What's their attitude towards debt?
- How do people relate to services and suppliers?
  - How easily can they understand how the systems work (who does what, where to go)
  - How easily are they able to reach out/ make contact/ assert their interests?
  - How easily are they able to sort out issues?

- What/ who makes this easier/ harder?
- How has this changed over time?

5. Affordability, income, bills
- How are current cost-of-living pressures affecting the people you serve?
  - How is it different for them?
- Who is hardest hit? Why?
- What effects are you seeing?
- What exacerbates the effects? What lessens them?

6. Spontaneous experiences of Thames Water
- How prominently does Thames Water feature in people's lives?
  - In what way?
  - Why?
- Any specific instances of interactions with TW and what were they like if so?
  - Dealing with bills
  - Dealing with problems
  - Registering for PSR
  - Accessing services and support
  - Using LanguageLine/ translation services

7. Thames Water support and communications
- What does TW need to know about the people you support to be able to support them?
  - What does TW need to understand about the context of their lives? What are their frictions and pressure-points? What's important to them? What need to be done differently so they can benefit?
  - What practical support can TW offer?
  - What communications channels and formats would work best?
  - How can it raise awareness of the support it offers, and what can it do to encourage people to get in touch?
- [If time] Some of the types of support TW offers its customers include:
  - Priority services - Extra help and support for customers in vulnerable circumstances, such as tailored communications (i.e. if you need your bills sent to you in a different format such as braille, large print, on a coloured background, read over the phone or emailed to you) and proactive support if your water supply turns off (i.e. a dedicated phone line for water and waste related emergencies and additional support during an outage such as bringing bottled water straight to your door).
  - LanguageLine – translation services accessible via its phonelines (a BSL service is also available via its website)
  - Affordability support - Thames Water offer a discounted rate to help its most disadvantaged households by reducing their water bills by 50%. Other support offered to those struggling to pay 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.
    - Providing and fitting water meters (free of charge) which encourage water saving, leading to lower bills.

- o A Customer Assistance Fund which matches customer debt payments to clear water arrears.
  - o A charitable Trust Fund which provides one-off grants to customers in extreme poverty for essential household items like bedding and washing machines.

- How relevant/ useful are these to some of the people you see?
- What, if anything, is missing from the range of support Thames Water offer?
- What would TW need to do to ensure the people you work with can make the most of their support?

8. Practical guidance

Facilitator explains that the next phase of the project will be to speak to Thames Water customers within the communities we've been talking about. In recognition of their acute vulnerability, our interviewing team will be made up of highly experienced researchers with experience of research amongst vulnerable people. With minority ethnic communities, we will use interviewers who have a common language and/or ethnic background to participants. We will also have enhanced consent protocols in place.

- What do you think would be valuable for us to explore with people to understand their experiences and needs better?
- When we are interviewing people, is there anything in particular that we need to bear in mind?
- How can we make sure we keep people safe from harm and enable them to have their voices heard on this issue?
- [If required] Can you support us with this phase of research in terms of identifying potential participants? If so, how?

9. Thanks and close

- Thank you for your time.
- Next steps – a phase of research with customers, then reporting back to Thames Water. The report will be published and made available as part of the PR24 process.
- Happy for us to recontact regarding the research?
- Incentives – we are offering a £100 charity payment to say thank you for your time and involvement. Where would you like this to be paid?

Stimulus material

Financial support from Thames Water

Water Help

- 50% off bills for customers on low incomes
  - Households income of below £17,005, or below £21,749 in London boroughs
  - Thames water will look at your income to see if you're eligible.

Watersure

- A capped rate, so that some metered households won't pay more than the average household
- May be available if:
  - You receive benefits;
  - Have 3+ children under 19 at home; and/ or
  - Have a medical condition that requires extra water.

Water direct

- Pay weekly directly from your benefits
- May be available if:
  - You receive benefits
  - You have a debt on your Water account of more than £50
  - You have had two failed payment plans

Spread the cost of your bill

- You can set up a monthly direct debit
- You can pay in weekly or fortnightly instalments

Debt support: Customer Assistance Fund

- Thames Water matches any debt payments you make to help you clear water arrears. May be available if:
  - You receive means-tested benefits
  - You have at least £120 outstanding debt on previous bills
- A charitable Trust Fund which provides one-off grants to customers in extreme poverty for essential household items like bedding and washing machines.

Bringing the voices of communities into the heart of organisations

Extra help from Thames Water:
Priority Services Register

The Priority Services Register is for anyone who needs a little extra support, perhaps because of their health, disability, age, or if they're going through a difficult time in their life. Being on the Priority Services Register can help in the following ways:

Making it easier to read your bill

Thames Water can provide bills in braille, large print, on a coloured background or read it over the phone.

Contacting someone you trust

You can choose someone you trust to be our point of contact for you in an emergency. You can also ask to have someone with you if Thames Water visits.

Setting up a password

Thames Water can put extra security measures in place to make you feel as safe as possible if we ever visit and to protect you from bogus callers.

Getting straight through

There's a dedicated phone number for priority services customers, where you'll get straight through to someone.

Helping you plan for interruptions in supply

Thames Water can contact you in advance and let you know if there is any planned work that will interrupt your water supply.

Helping in an emergency

If your water goes off or a pipe bursts nearby, Thames Water will try to call to make sure you're ok.

If your water's off and you can't leave your house, Thames Water will deliver bottled water straight to your door, where they can, prioritising those who are dependent on water for medical needs.

Translation services

Translation services (LanguageLine) are available via Thames Water's phonelines and a BSL service is also available via its website.

Bringing the voices of communities into the heart of organisations

6.5 Preliminary analysis report

The document below describes the approach and findings in the preliminary analysis:

Vulnerability amongst Thames Water customers
Rapid desk review

UPDATED January 2023

community research
Bringing the voices of communities into the heart of organisations

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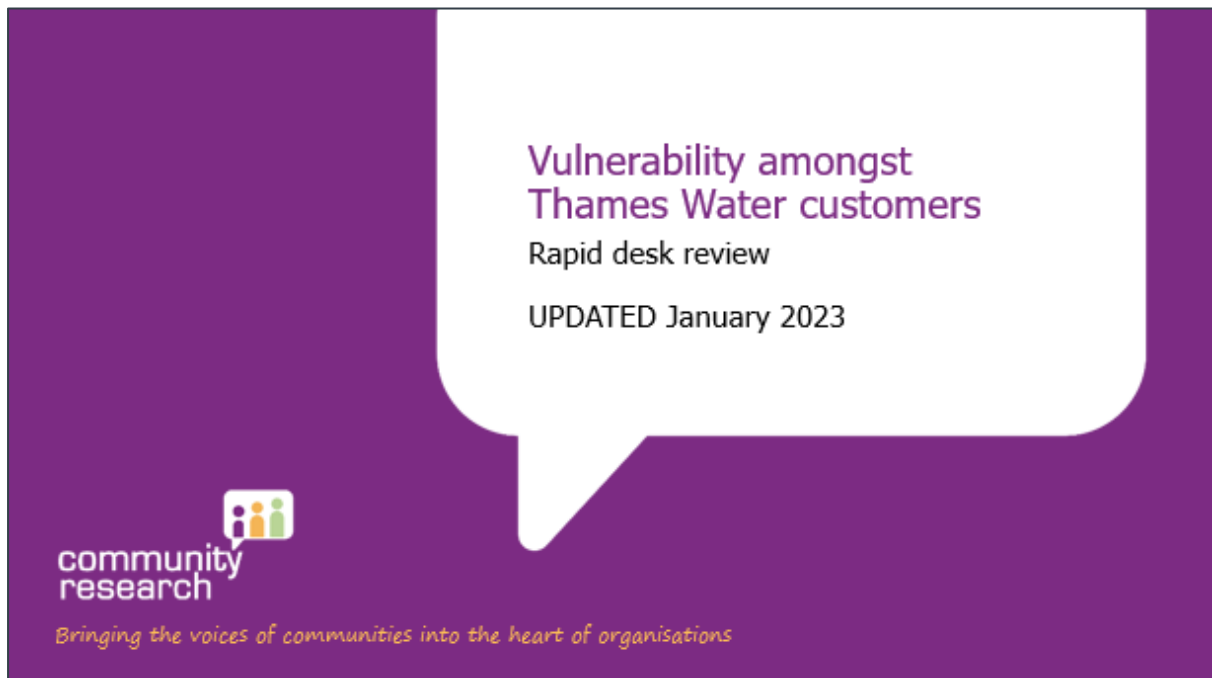
Preliminary analysis – what we're looking at

community research

- Conceptualising and **defining** vulnerability
- Vulnerability **risk factors** – what are we thinking about?
- **Understanding your customers**:
  - What does your patch look like in terms of vulnerability 'risk factors'?
  - What do you know already?
  - Where are the gaps in who and what you know about?
- **Implications** for:
  - Who we speak with to get a broader understanding (intermediary organisations)
  - Who we speak amongst people with vulnerability risk factors
  - What we cover
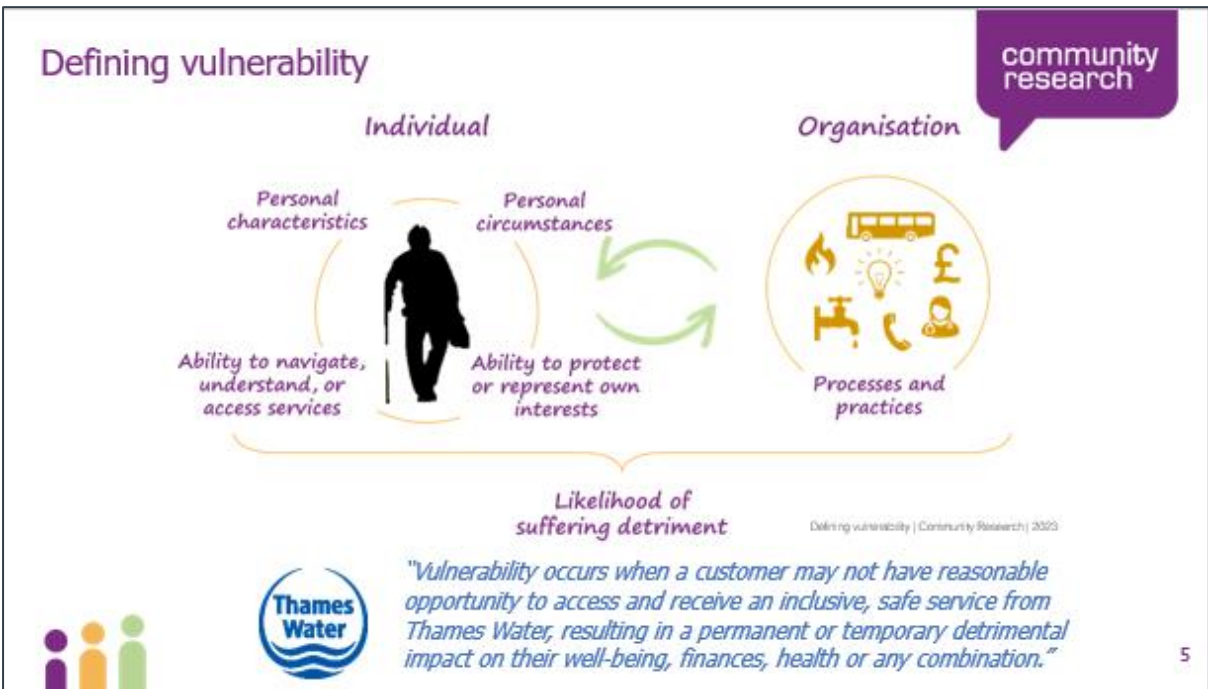
Water customers need to be able to...

community research

Use water and manage waste water to meet needs
- Cleaning; washing; cooking; drinking
- Disposing of waste water
- Using/ enjoying their property and environment

Understand systems and processes
- How water is supplied and by whom
- How billing (and banking systems) work
- How to use water and manage waste efficiently and effectively
- What to do if there is a problem

Afford and manage payments
- Sufficient income to cover costs
- Experience, numeracy, and understanding of bill/ debt management
- Time, 'headspace' and energy

Understand and represent their own interests
- Understand communications
- Engage with suppliers and intermediaries
- Make themselves understood
- Make decisions

6

Looking through a 'vulnerability lens'...

Use water and manage waste water to meet needs	• Faith, culture, past experiences can affect usage and attitudes • Medical conditions, family size and lifestage can affect needs • Income?
Understand systems and processes	• Ability to read English • Digital confidence and access • Inexperience (due to age; Recency of arrival in UK) • Health & wellbeing: Cognitive or developmental conditions; poor mental health; 'headspace'/ cognitive load/ energy; memory issues
Afford and manage payments	• Income and costs of living; NB poverty premium and disability price tag • Life experiences (job loss; new baby; retirement; divorce; bereavement) • Access to public funds • Health & wellbeing: Cognitive or developmental conditions; poor mental health; 'headspace'/ cognitive load/ energy; memory issues
Understand and represent own interests	• Inexperience and confidence; adverse life experiences; • Ability to read and communicate in English • Renting/ bundled bills; abusive/ coercive controlling relationships • Health & wellbeing: Cognitive or developmental conditions; poor mental health; 'headspace'/ cognitive load/ energy; memory issues • Digital confidence and access • Time

7

Vulnerability risk factors to consider include:

community research

> NB TW's key factors = only financial, age (over 65), disability (general)

> MyGuide references many of these

- Race, ethnicity, faith and culture
- Medical conditions that affect water use
- Poor mental health (including ongoing mental disorders and episodic/ temporary conditions)
- Cognitive, developmental and neurological conditions
- Caring responsibilities
- Low income/ income pressure (in debt; rely on benefits; job loss; single parent families)
- Lifestage and life experiences – recently left home/ care; new baby; larger family; bereavement; 'older old age'.
- Literacy and English confidence (including dyslexia; B Deaf; newly arrived/ limited English)
- Low/ no digital access/ confidence

> NB lots of overlap and interaction

8

Figure 1: Influence map – drivers of vulnerability
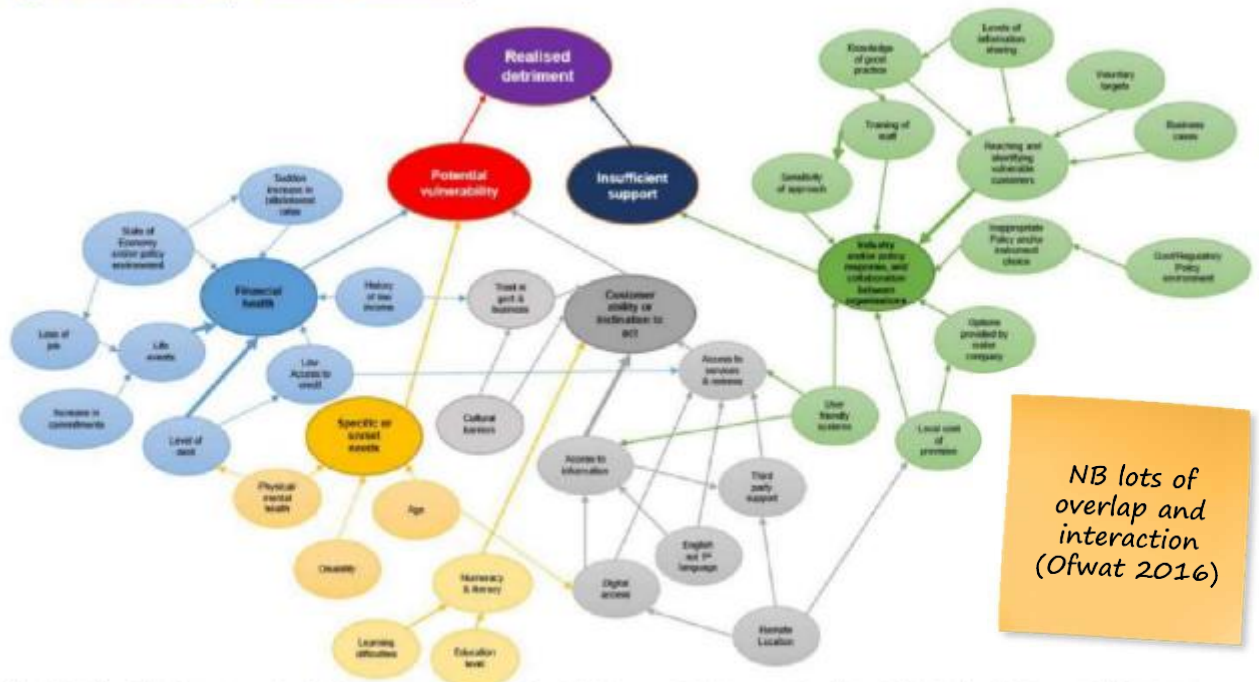
> NB lots of overlap and interaction (Ofwat 2016)

Note: The drivers listed here were arrived at by consensus across participants. Thick arrows indicate connections that participants thought to be particularly strong.
Source: London Economics and Risk Solutions focus group sessions.

Data based on all TW customers

Ethnicity in London diverse with clusters of communities

	Black African	Black Caribbean	Chinese	Indian	Pakistani	Bangladeshi
Barking and Dagenham	16.0				7.2	10.2
Brent				19.5		
Camden			3.2			
City of London						
Croydon	10.3	9.2				
Greenwich	15.3					
Harrow				28.6		
Hillingdon				18.7		
Hounslow				21.1		
Lambeth	11.8	9.1				
Lewisham	12.8	10.6				
Newham	11.6					15.9
Redbridge				16.5	14.2	10.3
Southwark	15.7		2.7			
Tower Hamlets			3.3			34.6
Waltham Forest					10.3	
Westminster			3.2			

Boroughs with more than 10% speaking an EU language that is not French, Spanish or Portuguese:

- Haringey
- Harrow
- Lewisham
- Waltham Forest

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Wider catchment ethnicity data

Ethnicity (2021 Census only, TW area outside London)

Mixed, 3.0%
Black, 3.0%
Asian, 8.6%
Other, 1.6%
White, 83.8%
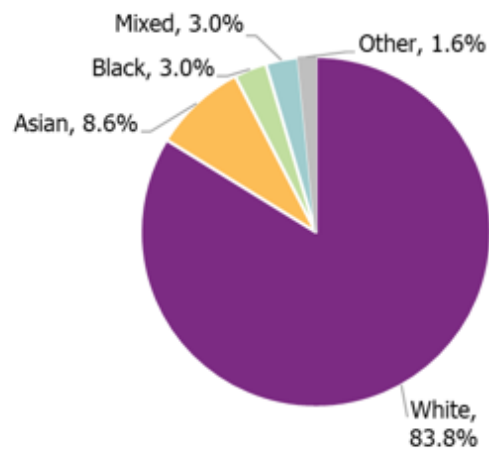
The White population has fallen from 88.5% to 83.8% since the last census in 2011

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Ethnicity breakdown of towns with populations of over 100,000 outside of London

community research

	White British	White Other	Black African	Black Caribbean	Chinese	Indian	Pakistani	Bangladeshi
Dartford	67.3	6.1	8.4	1.0	1.0	4.4	0.7	0.9
Oxford	53.5	15.4	3.1	1.0	2.8	3.7	4.1	1.2
Reading	53.5	12.1	4.4	1.9	1.5	6.2	4.8	0.6
Slough	24.0	10.9	4.9	1.9	0.4	19.1	21.7	0.6
Swindon	74.2	6.3	1.8	0.4	0.5	7.6	0.9	0.6

Includes towns which TW supplies combined services rather than waste water only

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Recent migration in your catchment areas

community research

Migration (2021 Census)

Areas in TW catchment where more than 6,000 people were living outside the UK one year before the Census in 2021:
- Tower Hamlets
- Westminster
- Camden
- Newham
- Southwark
- Oxford
- Wandsworth
- Ealing

We can drill down and identify the most common countries for which passports are held in each LA area

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Ethnicity, language and migration expanded – other considerations flagged by wider research

community research

Other research

- Attitudes towards water ('precious resource')
- Experiences – gender role/ less experience/ less secure employment/ racism/low trust
- Attitudes towards water bills ('must pay'; not suppliers' responsibility)

Redacted:
Example of research from Southern Water

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Ethnicity, language and migration – gaps for TW?

community research

TW evidence on ethnicity

- More generalised? ('BAME')
- Less on habits and attitudes?
- Less on specific communities?
- Response: MyGuide and Language Line
- Less on how people manage when they:
  - Are newly arrived
  - Do not speak English
  - Have a low income too?

NB TW has the most ethnically diverse population of any water company

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Poverty is defined as 60% of median household income after housing costs (AHC). This indicator uses a 5 year pooled sample to the stated time period. Data are not available for Kensington and Chelsea because of small sample sizes.

Trust for London analysis

Office for National Statistics, Social and Vital Statistics Division, NatCen Social Research, Department for Work and Pensions (2021) Family Resources Survey, 2005/06-2019/20, Households Below Average Income, 1994/95-2019/20 and Pensioners' Income, 2007/08-2019/20: Safe Room Access [data collection] 11th Edition UK Data Service SN: 7196, DOI: 105255/UKDA-SN-7196-12

Mapped here are the deciles of neighbourhoods in London as defined by the Index of Multiple Deprivation, which integrates deprivation domains relating to income, employment, crime, living environment, education, health and barriers to housing and services, in various proportions, to produce an overall index. Work, Worklessness & Benefits | Trust for London
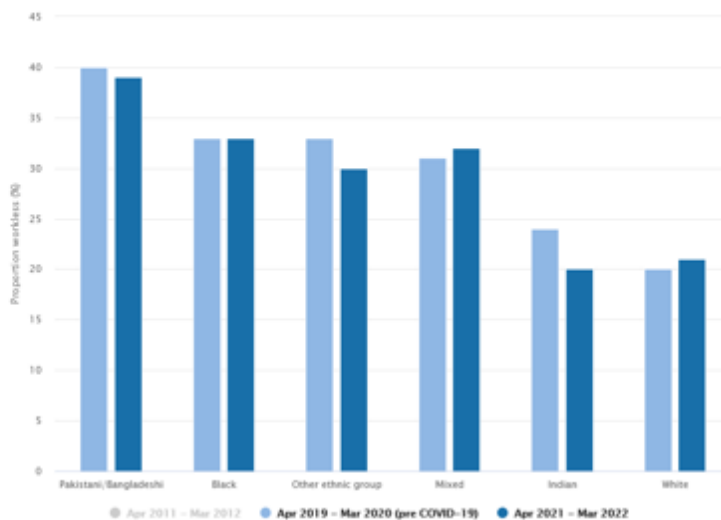
Trust for London data

National data – https://www.ethnicity-facts-figures.service.gov.uk/work-pay-and-benefits/employment/employment-by-occupation/latest

https://www.ier.org.uk/news/new-research-reveals-uk-workers-who-suffer-most-from-insecure-employment/

Context needed to understand nuance, interplay of factors and response to TW interactions

community research

Context

Use water and manage waste water to meet needs

Understand systems and processes

Afford and manage payments

Understand and represent own interests
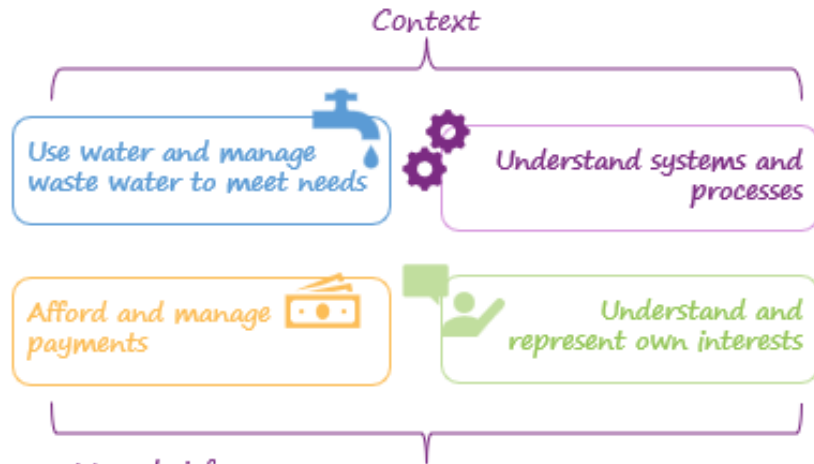
Your brief...

"List of relevant topics for this segment... are bill levels, tariff structures, affordability support, payment plans, communication channels, customer communications and support provided during incidents."

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Customer journeys begin a lot earlier...
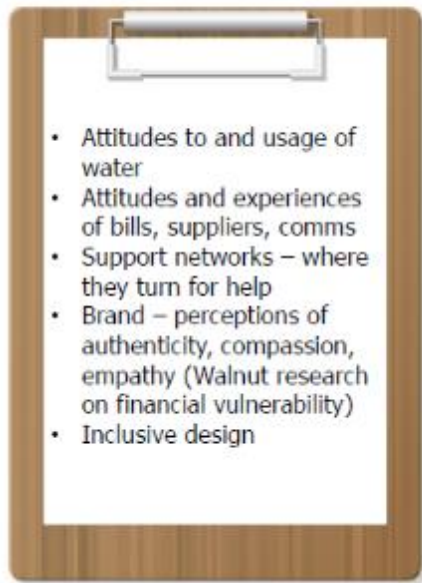
community research

What happens here....

Customer's life: experiences; attitudes; behaviours

...affects what happens here

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