



Appendix VS1: Customer and stakeholder engagement and population demographics insights report

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Section 1: Introduction to our customer engagement

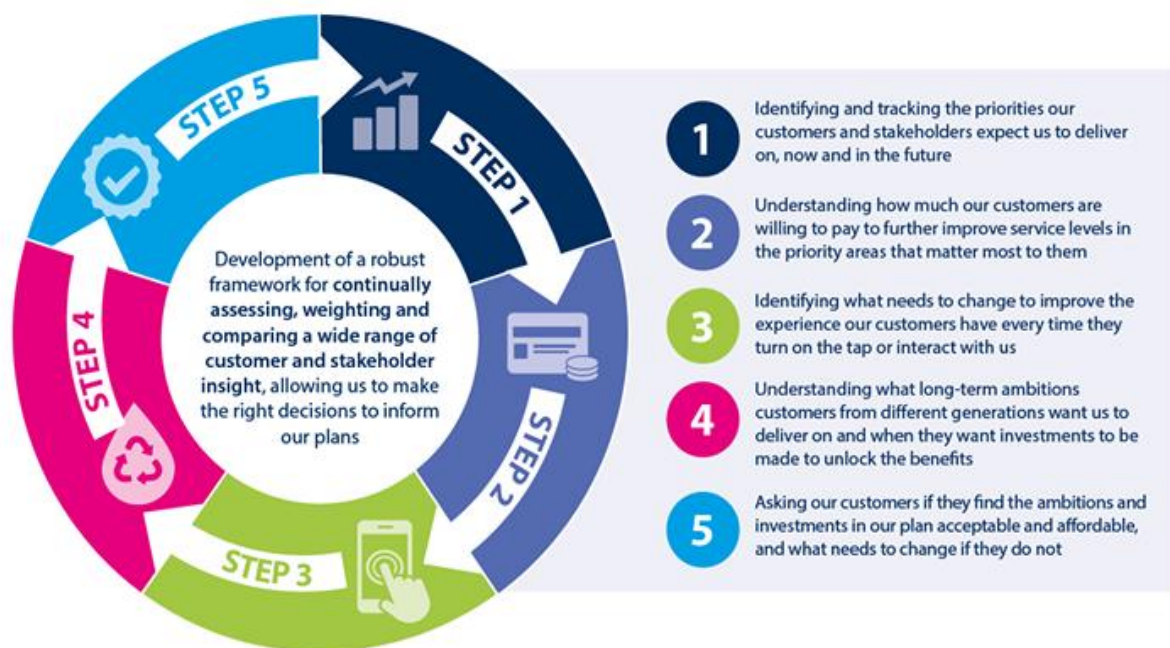
Our aim is to make it easy for all customers to access our services and for us to effectively support those in circumstances that could make them vulnerable, even if they don't consider themselves to be. This means taking a more holistic approach to affordability and vulnerability services. And it means making sure all our people feel connected to and understand the needs of our customers, reinforcing our commitment to always provide the best service.

To achieve this vision and to deliver wider public value, it is important that we engage to understand how we can best meet the needs of the communities we serve. Providing a vital public service gives us the opportunity to interact with thousands of customers and wider stakeholders every year. As well as capturing learnings from day to day interactions, including when things go wrong, it's important that we learn from others and undertake bespoke research where there are gaps in understanding. Our PR24 customer engagement strategy provides detail on our over-arching approach.

Whilst our focus is on "quality and effective use of insights", we have also increased our reach from PR19 and directly engaged with over **92,500** customers across our strategic research and on-going Business-as-Usual (BAU) insight programmes. This covers the period from April 2019 to September 2023. Our PR24 programme is summarised in **figure 1** and provides the context of how we approach our strategic customer research and wider engagement.

Since the submission of our PR24 Business Plan we have continued to engage on an on-going basis with our customers to maintain a robust strategic and BAU research programme. We have also undertaken our most comprehensive socio-demographic study to provide a robust view of the current and future levels of vulnerability across our two supply regions.

Figure 1: Our customer research journey to inform PR24



1.1 Summary of insight sources

Table 1 summarises the breadth of insights we have used to inform our vulnerability strategy to ensure it meets the needs of our customers. These insight sources are further detailed in tables 3a and 3b.

Table 1: Summary of our customer research journey to inform our vulnerability strategy

Business as usual insights	Bespoke consumer research and engagement	Data analysis and modelling	Third party learning
<ul style="list-style-type: none"> Point of contact satisfaction surveys of customers in vulnerable circumstances Tracking customer awareness of financial/PSR support and self-reported affordability/vulnerability tracker H2Online Communities PSR service research- including 'Priority Watch'. 	<ul style="list-style-type: none"> Social tariff design - Assure tariff research Young Innovators' Panel & faith based water use Your Water Your Say open challenge sessions 	<ul style="list-style-type: none"> Vulnerability socio-demographic mapping PSR gap analysis Future vulnerability forecasts Debt analysis 	<ul style="list-style-type: none"> Rapid review of wider water sector research Cross sector review of best practice guidance and learnings Independent Challenge Group feedback

1.2 Our approach to triangulation

Our PR24 engagement programme identified five Golden Threads from across all our insight sources. These golden threads form the basis for key decisions we have made in our PR24 plan to ensure we can understand the preferences our customers are expressing. We outline the golden threads in summary in **table 2** and threads 4 and 5 highlight the particular importance of our vulnerability strategy to delivering on our customers' priorities. There is more detail on this in section 4 or our **PR24 triangulation report** (2023) compiled by Impact.

Table 2 Golden threads that have informed the decision in our PR24 plans

Golden thread	Specific themes driving thread	Strength of thread
1. Transparency and engagement to help customers understand the context and any impact of any proposed changes to their water services and the role they can play in ensuring the best outcomes	<p>Most customers want to know that there has been regular and effective engagement to help them understand the need for investment decisions and how these impact on their water bills and any policy changes.</p> <p>Customers who took part in our research consistently suggested that if changes to our policies and plans, such as bringing in universal metering, are to be accepted by the broader customer base, effective engagement and education will be</p>	<p>This thread was notable at PR19, but was accelerated by the COVID-19 pandemic, climate change impacts and then the cost-of-living increases.</p> <p>This thread has remained consistent throughout our PR24 research programme and into 2024/25. For example, it was a key finding that we needed to engage regularly and more effectively in all the research carried out around water efficiency, including our</p>

Golden thread	Specific themes driving thread	Strength of thread
	<p>needed to prevent dissatisfaction with their water services.</p> <p>As the challenges facing us become more widely known and customers become more informed, it increases the need for engagement to educate and support on the actions we need to take.</p> <p>It is clear from studies though that some customers will simply not want to engage with their water company, until they have an issue that they need resolved.</p>	<p>Cambridge Water Young Innovators' Panel run in 2024.</p> <p>In CCW's Water Matters 2025 a consistent key insight was that the way customers are kept informed about progress of resolving their query was significantly the lowest rated of the different elements of contact.</p> <p>In line with this consistent feedback, we will continue to engage in partnership with customers and stakeholders and consult with them on how we can help them get the most from their water services, improve the effectiveness of our communications and help us deliver our PR24 Business Plan objectives.</p>
2. A focus on fairness and collective action to meet water sector challenges	<p>Policies that are seen to be 'fair' to all customers, particularly those in vulnerable circumstances, are important.</p> <p>As customers become more informed, calls grow for collective responsibility to tackle the scale of the challenges we face to maintain water supplies and when tackling affordability challenges.</p>	<p>This thread has remained consistent throughout our research programme into 2024/25, with customers highlighting the need for fair and clearly articulated policies. For example, the majority of customers on our H2Online Communities still tell us that having a water meter is the fairest way to charge for water though they want to ensure that people who are vulnerable e.g. have a medical condition, and have to use more water are protected. This has also been reflected through studies undertaken as part of our wider WRMP24 engagement programme.</p> <p>We will continue to engage to understand what 'fair' means to our customers and stakeholders when making decisions.</p>
3. Concern for the environment, specifically the water environment	<p>A consistent thread since 2018 and growing notably in importance by 2021 – in part, because of the publicity around COP26 and the growing awareness of the impacts on climate change on public services – e.g. more floods and prolonged periods of drought.</p> <p>The theme has been further highlighted in recent years by negative reports about the water sector in the media – from</p>	<p>This thread has consistently been a high priority for our customers since it really emerged in 2018. But since early 2022, it has been pushed by some of our customers (circa 30%) into a long-term priority because of concerns over the cost-of-living crisis and household bill affordability. We have seen this remain the case in 2024/25, with bill affordability being mentioned more regularly than environmental reasons, for example in our Customer Promises Tracker. This was a</p>

Golden thread	Specific themes driving thread	Strength of thread
	<p>sewage pollution to a perceived lack of improvement in reducing leakage levels.</p> <p>There is a clear view that water companies need to play a stronger role in restoring and protecting the water environment and a growing recognition of the value of blue-green spaces in terms of mental health.</p>	<p>thread that was also clearly seen in the behavioural research study that was part of our <u>Water Efficiency in Faith and Diverse Communities</u> project in 2024.</p> <p>However, environmental stakeholders continue to push strongly for increased investment in this area now, as do a significant minority of customers who are concerned that urgent actions need to be taken now to prevent further damage to the water environment. We saw that theme evidenced strongly in our 2024 Cambridge Water 'Your Water, Your Say' session.</p>
<p>4. The need to protect vulnerable customers – financial and non-financial support needs</p>	<p>This thread emerged more strongly in 2020 mainly because of the COVID-19 pandemic, with spontaneous calls to protect customers in vulnerable situations, financially and non-financial vulnerability that was not seen widely at PR19.</p> <p>The evidence for this comes partly from the majority of customers still supporting the need to subsidise water bills for households that are struggling and the need to ensure accessible services for all.</p> <p>Third party insights also indicate that Issues of fairness and how those on low incomes will be protected, matter to consumers and are often spontaneously raised by participants in research.</p> <p>Our engagement showed that this thread has weakened slightly since early 2022, as some customers have turned to look inwards at their own situation as bills become less affordable for all households.</p>	<p>The cost-of-living increases have kept this thread at the forefront of customers' minds in terms of the need to support those struggling the most and to be aware of those who might be needing financial support for the first time.</p> <p>Our research studies and Business as Usual satisfaction surveys in 2024/25 continue to evidence this thread, with feedback about water companies needing to offer pro-active support to meet their household needs, whether that's the right payment plan, or services that can be accessed whatever their situation. Clear and timely communication sits at the heart of their expectations. This thread has also been ever presented on our H2Online Communities, particularly from our Priority Watch group of customers who we have been co-developing Priority Servies Register support and communication materials with during 2024/25.</p>
<p>5. Affordability and cost-of-living increases impacting on customers</p>	<p>This thread emerged in early 2022 as customer preferences started to become more influenced by the increasing upward pressures on household bills. This caused many customers to consider</p>	<p>This thread has remained consistent into 2024/25, given the continuing increase in consumer prices and household bills. We will continue to monitor this theme as inflation is forecast to pick up again in</p>

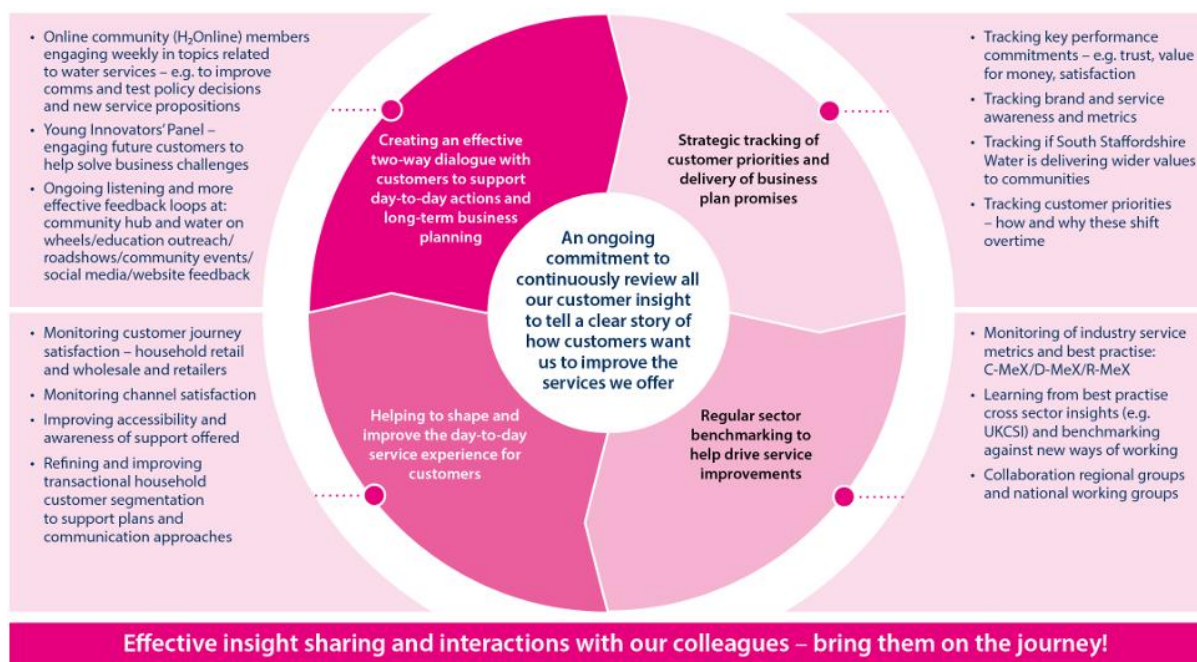
Golden thread	Specific themes driving thread	Strength of thread
	<p>their own situation and the investments they want to see us make in their water services.</p> <p>It has constrained many customers' ability to look beyond the next few months when assessing the affordability of our PR24 Business Plan.</p>	<p>2025, so it remains a Golden Thread as household finances remain under pressure.</p> <p>For many customers though, their water bill remains a lower concern in relation to their overall household financial situation. However, from February 2025 we started to see customers commenting on the increase in their water bills. Between the middle of February to mid-March 2025, 2% of dissatisfaction from our point of contact surveys mentioned the specific size of our AMP8 bill increase. It is expected that this increase will further impact on customers' disposable incomes and materially for those already struggling and so remains a thread of importance to have the right financial support in place for our customers moving into 2025 and beyond.</p>

Whilst strategic research supports the development of our final vulnerability strategy, we have taken care to draw on a wide range of insights. These include:

- As part of our PR24 approach to engagement, we have also listened to thousands more customers as they have day-to-day interactions with our customer facing teams (e.g. phone, e-mail, face-to-face, SMS) and use our digital services (e.g. social media, APP). This also includes **customer satisfaction survey** feedback with, on average, **1,900** customers who are signed up for our financial and/or PSR support providing feedback each year. Our approach is summarised in **figure 2** below.
- A review of wider water sector research undertaken during and after PR24 relating to customers in vulnerable situations, including Ofwat and the Consumer Council for Water (CCW) commissioned research studies.
- A review of **best practice** across wider utility and financial services sectors covering their approaches for providing support for customers who need extra help.
- Robust "critical friend" challenge from consumer policy experts at Sustainability First and also our Independent Challenge Group (ICG) Chair, Matt Cole. This has provided valuable insights to inform our future strategy development and we will work with these external stakeholders as we work towards finalising our strategy by June 2025.
- A wide range of publicly available demographic datasets covering the populations of our two supply regions. These are showcased in our 'SSC Vulnerability strategy demographics analysis and future forecasts - April 2025' report, which was produced by Sustainability First and Kelp.
- Our Price Review 2019 and (PR19) Price Review 2024 (PR24) customer engagement programmes. PR24 was a further step-change to 2019, and was our most in-depth and widest reaching research and wider engagement programme. It aimed to fully understand what our diverse population of customers and wider stakeholders and citizens expect us to deliver now, and in the future. A review of the notable differences between customers who need extra help

(i.e. those in a vulnerable situation) can be found in our PR24 triangulation report [here](#). We took great care to ensure that customers who are struggling to cope, with either paying their water bills and/or another life impacting situation where they would need extra help to access our services, were included in all our **strategic PR24 research**. Specifically, we undertook a robust qualitative and quantitative research to support the development of our package of financial support from 2024/25 onwards.

Figure 2: Our Business as Usual Insight programme 2023 - 2025



We explain in section 2 more about our extensive customer research programme and the specific insights that have shaped our draft vulnerability strategy. We are continuing to engage with our customers on an on-going basis.

Section 2: Our customer engagement and research evidence base

The core components of our on-going customer engagement and research programme related to supporting our customers in vulnerable circumstances are shown in **table 3a**. The vast majority of our engagement covers customers in both our South Staffs Water and Cambridge Water supply regions to ensure representative feedback is gained in both. This is particularly important given the known differences in population demographics across our two regions.

Table 3a: our customer engagement programme most relevant to supporting customers in vulnerable circumstances

Engagement objective	Scope of engagement	How this informs our strategy	Timing	Engagement plans for 2025-2030
<p>Explore the different ways in which customers may be vulnerable and build up a greater understanding of what services and support these customers require.</p> <p>Identify how services can be developed to meet the current and future needs of customers as well as how best to reach out to these individuals and ensure that their needs are being met.</p>	<p>A deep dive of the qualitative research on customer priorities focused on household consumer vulnerabilities</p> <p>Stakeholder depth interviews and 20, 2-hour face to face interviews with customers living with a range of needs:</p> <ul style="list-style-type: none"> Limited access to services Physical Disability Mental Impairment Financially vulnerable Transient – e.g. bereavement, job loss 	<p>Provided a clear understanding of the communications and support services needs of vulnerable customer segments to help raise awareness and up-take of our PSR and improve the effectiveness of our services.</p> <p>Provides building blocks for developing our vulnerability strategy and approach.</p> <p>Provides vital knowledge for colleagues in front line services supporting customers – e.g. training to identify and handle situations in a professional and empathetic way.</p>	<p>2018 – PR19</p> <p>Report available on request</p>	<p>There has been much change since 2018 and customer expectations are continuing to rise.</p> <p>We will undertake additional qualitative research from the Autumn of 2025 to deepen understanding of customer segments and what support they need and to co-create new services and solutions for customers.</p>
<p>Understanding how much household customers are willing to pay through their water bill to support the social tariff.</p> <p>Investigate and co-create with customers how SSC</p>	<p>Three qualitative focus groups followed by quantitative research of 906 surveys undertaken among representative sample of household customers (online and face-to-face).</p>	<p>Development of targeted financial support to help ensure water bills are affordable – including a new Assure tariff for those who need help during the time they apply for Universal Credit.</p>	<p>Autumn 2019</p> <p>Report available on request</p>	<p>A robust programme of qualitative and quantitative research started in Autumn 2024 to co-create our PR24 affordability tariff with customers who are eligible for</p>

<p>could best raise awareness of the Assure social tariff to promote the help available to encourage more eligible households to apply.</p> <p>Gauge levels of support for SSC to implement a two tier approach to the Assure social tariff, so that customers in more severe or transient financial difficulty could receive additional support.</p>	<p>Follow-up Qualitative research consisting of 2 focus group workshops.</p>	<p>Review of Assure customer journeys to simplify application process and ensure customers are supported when they leave Assure.</p> <p>Improved communication approaches to ensure customers are aware of and apply for the financial support on offer.</p>		<p>support. This research will run until the middle of 2026 alongside the tariff trial.</p> <p>Depending on the final decisions made for the Single Social Tariff (SST) being led by Defra, we will conduct further engagement with customers to restructure our Assure social tariff to support customers who may not qualify for the SST and assess customers' willingness to fund the tariff.</p>
<p>Engage with customers about the future development of our Assure tariff.</p> <p>To establish customer views towards a possible new affordability tariff aimed at those who are struggling to pay their water bills, but who don't qualify for Assure due to their household income being too high.</p>	<p>Two, 90 minute household customer focus groups to explore appetite for funding Assure.</p> <p>Quantitative research of 1,521 surveys undertaken among representative sample of household customers (online, telephone and face-to-face).</p> <p>Two, 3-hour co-development workshops to inform the development of the affordability tariff.</p> <p>Six stakeholder depth interviews.</p>	<p>Development of targeted financial support to help ensure water bills are affordable – focus on informing decision on the new affordability tariff being piloted in 2024/25.</p> <p>Improved communication approaches to ensure customers are aware of and apply for the financial support on offer.</p>	<p>Summer / Autumn 2023</p> <p>Link</p>	
<p>Tracking awareness of financial and PSR support.</p> <p>Tracking self-reported levels of vulnerability among our customer base.</p> <p>Tracking customer experience scores</p>	<p>Telephone and online surveys with household customers - quarterly waves of 200 surveys, 800-850 per year. Regionally representative samples.</p> <p>Typically, around 40-45% of the households surveyed self-report as being in a vulnerable situation. This is derived from asking</p>	<p>Provides evidence of whether our approach to raising awareness of financial/PSR support is being effective. Insight was used to help set metric targets for our strategy.</p> <p>Provides insight into the level of self-</p>	<p>On-going since 2025/26</p> <p>Reports available on request</p>	<p>Our tracker will be enhanced from 2025 onwards to reach 1,000 household customers a year and also include an additional boost of 200 customers on our PSR. We will use a</p>

of customers in vulnerable situations against those of the wider customer base.	profiling questions with customers satisfy at least one of the following criteria being classed as vulnerable in the reporting: serious illness, disability (registered disabled), severe financial hardship, unemployed, a household income of less than £19,100 per year, and/or retired with only a state pension.	reported financial and non-financial vulnerability to support wider demographic data sets and so improve our understanding of whether this is growing or declining. Identifies whether we need to change approach or consider new service and communication approaches to customers in vulnerable circumstances.		dedicated questionnaire to collect feedback on how well we are raising awareness, providing extra support and ensuring that our everyday contact channels are accessible to our PSR customers.
<p>Understand how satisfied customers in vulnerable circumstances are over time with how we handle interactions/contact s.</p> <p>Understand whether vulnerable customers are more, less or equally satisfied as the wider customer base.</p>	<p>Point of contact surveys – sent by email, SMS or automated phone call. We receive around 1,900 survey response from customers registered as receiving financial support and/or on our PSR.</p> <p>Personalised calls with our service recovery team if customers express dissatisfaction to discuss how to resolve their issue.</p>	<p>Identifies satisfaction with customer journeys over time to guide action plans and prioritisation – e.g. pain points, what’s working.</p> <p>Sentiment analysis of comments left by customers allows us to assess where we are providing a positive or negative emotional outcome and/or potentially leaving the customer in detriment – better allows actions plans to focus on protection of customers.</p> <p>Provides insights to improve communications and services in response to any dissatisfaction experienced.</p>	<p>On-going daily since 2017</p> <p>Reports available on request</p>	<p>Increase survey channels to cover website/social media.</p> <p>Where appropriate, refine survey questions and overhaul approach to customer journey mapping to better engage teams.</p>
Co-creation of PSR services with customers to make it easier to apply for and access support.	A programme of 2-way deliberative engagement focusing on one topic area a quarter.	Help improve customer journeys for customers covering four key areas – PSR applications forms, bereavement support,	Started June 2024, runs until end of	Trialling a 2-way deliberative approach during 2024-25 to assess how effective it is in helping to

	<p>Online research group of customers in vulnerable situations recruited from our H2Online Communities.</p> <p>Face-to-face workshop sessions held out in community venues to reach those who would not/can't get online.</p> <p>Engagement with relevant stakeholders representatives to test ideas and gain expert feedback.</p>	<p>communication and prioritisation of bottled water supplies during an incident and improving comprehension of bills.</p> <p>Customer input into developing new services to help ensure they meet peoples' needs in different situations.</p> <p>Builds up a set of informed customer champions to help develop improve our services and support.</p>	<p>June 2025</p> <p>Reports available on request, once published</p>	<p>shape our services and communications for PSR customers.</p> <p>We will review outcomes of our deliberative approach and refine the as needed to support on-going engagement during AMP8.</p>
<p>Understand customer views on communications and content for PSR and financial support to identify improvements.</p>	<p>Through our H2Online communities we have run a series of activities (polls, surveys, discussion forums) to gain feedback.</p> <p>Community membership base across our two regional communities varies over time between 400 and 600 members.</p>	<p>Feedback used alongside other sources of insight to inform decision on PSR application forms and wider communications to raise awareness, including letterbox postcards to inform and update customers during planned and unplanned supply interruptions.</p>	<p>On-going since 2020</p> <p>Reports available on request</p>	<p>Continue to engage with our online communities to shape our services and communications around PSR and financial support.</p>
<p>Develop an improved understanding of the socio-demographics of our household customer base in our two supply regions and where these might differ.</p> <p>Assessing any demographic differences between our customers and those in England.</p>	<p>Desk research drawing on a wide range of insights, including the latest Office for National Statistics 2021 Census data.</p> <p>Report found here.</p>	<p>Used to support decision for our customer strategy for PR24 to ensure our plans and financial / PSR support align to the needs of the populations we serve.</p> <p>Delivered a robust socio-demographics and forecasting study across our two supply regions, that forms the backbone of decisions made in our vulnerability strategy. It draws on a wide range</p>	<p>Summer 2023</p> <p>Link</p> <p>April 2025</p>	<p>We now have a working socio-demographic model that can be updated over time as new datasets are released. This will allow us to stay on top of the demographic and health changes within the populations we serve and evolve our strategy to meet their changing needs.</p>

		of publicly available datasets.		
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Alongside our own research programme we have also drawn on the findings from a number of wider water industry studies undertaken at a national level to help inform our final vulnerability strategy. A selection is detailed in **table 3b** and have all been released since we submitted our draft strategy in June 2024.

Table 3b: national water sector studies relevant to supporting customers in vulnerable circumstances

Study name	Scope of engagement	How this informs our strategy	Timing
Water Matters 2025, Consumer Council for Water (CCW)	Annual Water Matters survey tracks the views of household customers on the services they receive from water companies in England and Wales. National sample was 4,254 telephone interviews with household customers - 150 among South Staffs Water Household customers and 150 Cambridge Water customers Regionally representative samples.	Provides a view of the levels of awareness of PSR and financial support services and customer satisfaction trends across a range of metrics. This insight was used to help set metric targets for our strategy.	Report released May 2025. Fieldwork undertaken between 8 July and 18 December 2024.
Water Worries AFFORDABILITY RESEARCH 2025 (CCW)	Qualitative and quantitative research study asking 1,100 families across England and Wales about their water bills — how they manage their money, how they get help when they need it, and what they think about the support they get from their water companies. The sample covered families who are finding things particularly hard to manage on a low income, to learn how water companies can better support them.	Used as supporting evidence to inform our affordability and debt plans to support customers during AMP8 – specifically around the need for segmentation when supporting customers and communications needs.	Report released May 2025. Fieldwork undertaken between 30 August – 22 November 2024
PR24 Draft determinations research (CCW)	Quantitative research study carried out with more than 9,500 customers across England and Wales (sample of customers was representative of wider household bill-payers). It looked specifically at how affordable people felt the bill changes would be for them and how acceptable they found the package of investment in service improvements. 520 South Staffs Water and 451 Cambridge Water customers interviewed	Used as supporting evidence to inform our affordability and debt plans to support customers during AMP8 – specifically around the potential level of customers who would struggle to pay their water bills during AMP8 and the reasons for this.	Report released November 2024. Fieldwork undertaken between during August and September 2024.

Cost of living, wave 7 (Ofwat)	The seventh report in a series of quantitative looking at affordability and the extent to which customers are struggling with their water bill or other utility bills.	Used as supporting evidence to inform our affordability and debt plans to support customers during AMP8.	Report released December 2024.
Research into incident response (Blue Marble, CCW/Ofwat)	Highlights report, which reviews the qualitative insights we have gained over the last year, providing us with key learnings, best practice and the next step of what best practice service looks like during a water supply incident. Report does not cover South Staffs Water or Cambridge Water customers.	Used as an additional evidence base around best practice learnings to inform our supply incident management strategy.	Report released August 2024. Fieldwork undertaken following five major supply incidents between July 2023 and March 2024.
Exploring the customer service experiences of water and energy customers in vulnerable circumstances (Walnut, Ofwat/Ofgem)	The report findings are based on a qualitative sample of 31 water and energy bill payers. The sample includes customers from a spread of water and energy companies across England and Wales. The sample included a mix of customers with a non-financial and/or a financial need. Methodology included a 7-day online community designed to capture the detail and context of each participant's individual experience when taking part in a customer journey.	Insights used as a supporting evidence base to improve our BAU / PSR service offering- including a comparison of the to our own customer satisfaction/experience insights.	Report released December 2024. The fieldwork took place in two waves. The first community ran from 16 August to 22 August. The second community was 27 August to 2 September.
Affordability and billing: Developing and testing a customer journey framework (Walnut, Ofwat)	To better understand water companies' customer journeys, specifically how companies present information to customers and the processes for applying for financial support, including billing. Methodology focused on following customers through a set of journeys.	Insights used to help inform future engagement programmes and to assist with customer journey evaluation.	Report released July 2024.
Priority Services: Customer Journey Pilot (Savanta: / Ofwat)	Pilot research was commissioned to gain an understanding of the effectiveness and feasibility of a PSR customer journey approach. Focused on six water companies and six customer scenarios linked to customers seeking support and going through the sign-up process to PSR.		Report released July 2024.

2.1: What our customers have told us

In this section, we summarise what customers in vulnerable situations have told us about:

1. Their expectations of the service and support they expect from their water company in different situations – such as during a period where their water supply is cut off, or planned maintenance works are going on in their local areas or when making a routine contact about their bill or finding out about what support is on offer to help with their situation;
2. How they rate our ability to deliver our service, specifically what is working and what needs to be improved and where our services need to improve to meet their needs when they contact us; and
3. How their priorities and needs differ from the wider household customer base.

1. Understanding customers, their support needs and service expectations

There are some consistent learnings from across our research, and the wider water sector, with customers in vulnerable situations, which have directly informed the development of our strategy. These are summarised in **table 4** below. We have used these insights to inform:

- Strategic decisions on the support services we offer and how they are offered – e.g. launching in 2024 a British Sign Language support service to make it easier for customers with a visual impairment to contact us and access our services. In 2025 we plan to launch the Recite Me service on our company websites to further improve accessibility for web users;
- Improving the effectiveness of communication to raise awareness – e.g. launching and then continuing to roll-out affordability roadshows at busy footfall locations to allow customers to talk to our teams face-to-face about their bills and water services. This is alongside our Community Hub, which opened in Wednesbury in 2018 and expanding our community outreach team during 2020-2025) to grow our community presence and partnerships in more areas where our PSR customers need face-to-face support;
- Making it easier to apply for the support on offer – e.g. reducing the length and complexity of our applications forms; and
- To help coach and train our front line colleagues to better identify when a customer might be in a vulnerable situation and/or when handling their queries – e.g. use of vulnerability cards to provide a summary of the different types of situations customers can experience and how to spot them.

Table 4: customer insights that have helped shape our strategy

Customer insights that have helped shape our draft strategy	How this has helped shape our strategy
All households' needs should be assessed and met on an individual basis. This is based on the insight learnings from recent national water sector	Our commitment to go further in our partnerships with our

studies, recent socio-demographic modelling work and our PR19 vulnerability study that:

- Vulnerability isn't defined by indicators, like where you live, but by someone's **circumstances**.
- Support needs and communication preferences **are diverse and dependent on individual** circumstances, so customers cannot be easily defined or serviced according to an inflexible segmentation.
- Many customers **don't see themselves as vulnerable**, particularly those over 65, they just have a set of challenges they need to deal with in their daily lives. This can make them resistant to seeking and then accepting support.
- There is a **role for new technologies** APP, Artificial Intelligence, Voice Activated Assistants, chatbots etc, to help people access service, but these ways of communicating must be combined with the personal human touch – empathy and knowledge to help are vital. Empathetic communication (either from human or digital service channels) is vital for customers experiencing affordability concerns and/or having a PSR need.

The ability to undertake everyday tasks, such as dealing with suppliers and accessing services in a way that a person can manage, lies at the heart of vulnerability. It is important for us to understand the different ways in which a customer may be vulnerable and the very individual requirements these customers may have. This is based on the insight learnings that:

- Although a customer may fall into a vulnerability category, they might not be defined or adversely impacted by it with various factors such as a support network and even their attitude being highly influential on their ability to undertake everyday tasks.
- Research commissioned by **Thames Water** further highlighted this point and identified that there are four main factors involved in a person's ability to undertake everyday tasks:
 - Their personal characteristics – e.g. do they have a health condition that limits their lives in some way
 - Their personal circumstances – e.g. do they live alone
 - Ability to find out about and then access services they need
 - Ability to look after and manage their own interests.
- These factors are then closely interlinked with the quality of the service experience they receive from a supplier, which can either lead to positive outcomes, no change or detriment for the customer.
- Our research shows that the ability to cope varies dramatically, with some customers experiencing very difficult challenges and whose circumstances leave them particularly vulnerable and for longer periods of time.
- It is often only in the absence of a support network and/or safety nets that there can be a sense vulnerability which causes detriment if someone cannot access and use the services and support on offer, or if appropriate support is not available. This insight further highlights the need to support carers effectively is just as important, given the critical role they play in helping the people they care for to cope. Important given the socio-demographic trends we have uncovered, particularly around a society that is getting more isolated and the care provision more fragmented.
- People can experience multiple vulnerabilities at any one time, with one issue often triggering another. This snowball effect means the

communities in the areas identified where support is most needed, to break down the barriers to people accepting support.

Our approach will continue to offer a wide range of service channels and to roll-out an omni-channel service approach to ensure our BAU service offering is accessible for as many customers as possible.

Our strategy takes a holistic approach to considering the links between financial and wider health related vulnerabilities.

This has led us to review a new approach to assessing a household's needs based on what they need to be able to access our services, and managing water related aspects of their lives – specifically their ability to pay their water bill on time and in full.

We are looking at better ways to support carers and the role they play in helping others to cope.

Our commitment to offering customers at most risk a Personal Assistance Plan (PAP) delivered through the "Help you need it" team.

ability to navigate day-to-day situations can be lost quickly. Some situations identified through our research and wider studies include:

- Those who are vulnerable are often struggling financially. Unexpectedly high bills can, as a result, can be even more difficult to deal with. This can also trigger mental health conditions to worsen or resurface and visa versa.
- Many customers were found to spend more time at home due to circumstances such as illness, disability, retirement or unemployment, so this often results in higher water use and bills, if they are metered.
- When considering those who are also struggling with paying bills, they often live very busy lives juggling multiple issues on top of managing everyday living costs. These might include:
 - Managing their own disabilities, health conditions or those of their family/friends
 - Coping with bereavement
 - Coping with financial or physical abuse
 - Family relationship breakdowns.

The loss of water supply can create situations of detriment to some customers. This is based on the insight learnings from our research and that of **Blue Marble**, (commissioned by Ofwat and CCW):

- Whilst water is important for the day to day function of all households, it is especially essential to customers where there is a particularly strong level of usage for treatments and medications for health related conditions. Qualitatively, a significant proportion of customers in vulnerable situations are taking some form of medication to help manage their conditions and/or for pain relief.
- Water is used not only for administration, but is often important to keep well hydrated as part of the treatment of some health conditions, such as diabetes.
- There is also a need for bathing amongst customers with some health conditions, with this used not only for hygiene but for pain and mood management too.
- There are many instances in which customers were found to be more likely to do an increased amount of laundry and so using their washing machines more frequently – from those with health conditions, to those with young infants.
- The situation the household is in, typically defines how long they can go without access at home to a clean water supply – some could lose the ability to cope in hours (e.g. home based kidney care dialysis), others could cope for longer (e.g. caring for a baby).
- For many households, the worst aspect of an unplanned disruption to their water supply is the psychological and emotional impact of the unexpected cut-off and the impacts this would cause.
- For those households experiencing financial hardship, having to go out to buy bottled water, pay for transport to go elsewhere, or buy alternative meals can be an expense too far.
- Any repair works needed carry two main risks for some groups of customers. The noise can trigger issues, particularly for those with mental health conditions, and ensuring safe access to and from properties is vital – e.g. around mobility constraints such as wheelchairs users around traffic works located on the pavement.

Pro-active, clear and accessible communications lie at the heart of supporting customers during incidents, which impact on the reliability

Our commitment to pro-active communications and speed of response to ensuring customers in priority situations have access to a clean water supply delivered to their door. We already have a process for prioritising bottled water drops during a supply incident based on PSR codes and will look to refine this further to bring in a risk register approach during AMP8.

We will continue to ensure our PSR codes reflect our local communities. For example, we have recently added a classification to capture whether a customer is “able to answer the door”.

We will continuously review our approach to incident management and customer communications to ensure we evolve and improve our approach to meet customers’ needs.

and/or quality of their water supply. This is based on the insight learnings that:

- Customers have varying needs and expectations, but first and foremost amongst all groups is the desire to receive any notifications in good time. It is also important that any timings stipulated are accurate and closely kept to. Key points include:
 - **Preparation is key:** planned work should be communicated as far in advance as possible, ideally a month before, with reminder updates closer to the time.
 - **Offer reassurance and empathy:** any notifications acknowledging and explaining unplanned incidents should be sent out ASAP to reassure customers that the problem is being dealt with. Also, acknowledging an appreciation of how stressful and difficult it can be for people to manage when things go wrong, have caused resentment
 - **Set clear expectations:** timings given should be accurate and realistic – better to under promise and over deliver to avoid disappointment. An update should be given if timings cannot be kept.
 - **Speed of response is vital:** slow communications, particularly at the start of incidents, causes uncertainty and, for some, notable anxiety. At worst, slowness in giving updates has given the impression that the company does not care about its customers and can lead to speculation about the incident. Customers want to hear updates directly from the company,
 - **Ensure communications run consistently across multiple channels:** customers lead busy lives and so it is vital to provide updates to those impacted through multiple channels, with a consistent message to avoid confusion and to help ensure any updates are picked up in good time. Doing this effectively helps build trust that the water company is prioritising its customers and has everything in-hand. Making it easy to contact the company using the customers' channel of choice is also important.
 - **Help people to plan:** as well as why a disruption is happening, there should be a clear indication of the area the disruption covers, so customers can make informed arrangements around water supplies. Key points to communicate cover; the cause of the incident (flagging any potential health risks), being clear on timeframes (including best available, realistic information) and providing regular updates on this, outlining what the company is doing to restore the supply, what support is available and how to access it, providing practical do and don't guidance so customers make good choices.
 - **Make sure follow-ups happen:** companies should ensure that where customers' queries or complaints are being investigated, follow-ups are carried out, complaints can be escalated automatically and customers are kept updated.
 - **Focus on data quality:** customer data should be comprehensive and up-to-date to ensure customers can be contacted and offered appropriate support, when on the PSR. If records are found to be incomplete during an incident, companies need a strategy in place for reaching customers, so that they can be told about the nature of the

We will communicate effectively and offer appropriate compensation in-line with the latest Defra GSS payment guidance.

We will assess how our socio-demographic profiling at a LSAOA level can be effectively used to inform our approach to supporting vulnerable customers during a supply incident and work in collaboration with impacted stakeholders.

incident and the support available as quickly as possible. This should include using a variety of communications methods.

- **Post-incident communications:** companies should offer a genuine apology for the disruption experienced, even if the cause was felt to be out of the company's control. Any end of incident communications should provide any reassurance that customers may need – for example that they can resume using tap water, as well as any practical steps needed (run water for a certain amount of time) before using. Companies should provide information on what lessons have been learnt and what procedures will be put in place to ensure that a similar incident does not happen again (or if it does, how it will be better dealt with). Companies should also take the opportunity in post-incident communications to raise awareness of their PSR and the additional practical assistance they can give to people in vulnerable circumstances.
- Every incident should be assessed with a view to the impact it will have on customers who are in vulnerable situations and the appropriate support then provided in a timely fashion.
- Any bottled water drops to customers' homes need to be prioritised based on their situation with proactive updates on the status of deliveries and accurate notification of time of delivery. It is important to make clear who the bottled water is from and why it is being received and how to order more if needed.
- In providing water stations companies should ensure they are set up quickly, are conveniently located, staffed, communicated with up-to-date information about supplies, to prevent wasted journeys. They should provide the statutory minimum of water per person – more if possible. Where necessary, restricting the amount of water per customer to prevent stockpiling – but restrictions should be proportionate to household size and customer circumstances.
- Vulnerable customers who may not be on a company's PSR should be able to request a water delivery if they need it.
- All communications sent to customers during the incident should highlight the PSR support on offer and how to apply.
- A local presence would be appreciated during disruptions. Many customers felt that there should be a dedicated water company representative or warden in the local community who could better understand the unique demographics of the area, be accessible to those who prefer face to face conversations and be visible during any disruptions.
- If a disruption is likely to require households to purchase any supplementary food or water, then compensation would help to prevent exacerbating any existing hardship in some households.
- A clear compensation scheme needs to be communicated early and across all available communication channels. It is important that the process for claiming compensation is clearly communicated and, if a boil water notice, that financial compensation is received quickly. This is particularly important for those on pre-payment energy meters.
- Water also has additional significance for some ethnic minority groups, with religious rituals and festivals centred around having access to water. Any incidents during these periods can have significant impacts to the community.

Being effective at communication is the glue that holds it all together.

Communications need to be inclusive as different groups of customers all

Our commitment to offering
pro-active communications

have different communications preferences. For SSC to effectively support all customers who are in vulnerable circumstances, it is important to have an omni-channel approach to ensure that there is less risk of anyone being left behind. Our BAU service must aim to be accessible for the greatest number of customers as possible.

delivered in a way that suits the customer and offering a wide range of ways for customers to contact and receive updates from us.

Age is a key driver of communications preference overall, but there is no one-size-fits all in each generation approach. This is based on the following insight learnings:

- Provide a contact number for customers on the PSR, so that they can speak to a 'real' person straight away and not have to navigate through automated commands which can be confusing and off-putting.
- Ensure that staff are well trained in dealing with those experiencing difficult circumstances, conditions and demonstrate empathy. When on the phone or face-to-face speak slowly and clearly to customers and repeat back information to ensure it is understood.
- Language can be a notable barrier to accessing services. Those who speak English as a second language were able to note examples of where they or a close friend/relative have struggled to directly communicate with service organisations or fully understand the literature they have received - e.g. call responders find it difficult to understand accents and/or talk too fast, use of jargon causing confusion.
- There are several ways in which those with both physical and learning disabilities can struggle with the communications they receive from companies, with challenges presented in both written and verbal forms. Examples include the below, which highlight the need for a wide range of ways for customer to contact us:
 - Not all customers use the internet regularly or have Wi-Fi making it harder for them to manage accounts online.
 - Those with impaired vision can often struggle with smaller text and with certain colours and font styles.
 - Those with learning disabilities can often struggle to understand numeric values or text heavy communications but often don't receive support to help understand these or fill out applications.
 - Phone conversations can be especially difficult for those with hearing and speech difficulties who rely greatly on visual cues when communicating.
- Mental health disabilities/conditions can make communicating difficult at times with some customers actively avoiding several communication channels:
 - Those with anxiety issues can often find telephone conversations very stressful and therefore struggle to articulate themselves. Some would rather struggle with a problem than face a call. This highlights the need for a range of digital channels to allow them to feel comfortable contacting us.
 - Depression can often lead to customers finding the opening of letters to be quite daunting - particularly if they look very official as they can be associated with bad news.
 - The impact of a mental disability can vary daily, with some customers noting that their ability to deal a strange face at the door can vary greatly.

- Traditional communications such as letters work for some, but are problematic for others. Letters can be left for long periods of time before opened therefore are not best for urgent notifications.
- Some customers only want to talk to our staff face-to-face, so a community presence is important. Others would find new technologies such as Voice Activated Assistant (VAA) devices or chatbots helpful for them to use to access their water account and services.
- People with cognitive/mental health conditions can sometimes struggle with the formal tone of communications and can often be reluctant to get in touch for help, due to a fear of being judged. Communications need to be clear, but friendly and use reassuring language.
- First generation ethnic minorities can sometimes struggle with communications due to language barriers which can result in a lack of understanding. Older people from ethnic minorities often rely on their younger relatives to communicate on their behalf. Having members of front line teams who can speak other languages and having important information translated can help people who struggle with English to engage.
- There are a range of barriers around how information is provided – these include avoiding some fonts and colour combinations. Not overwhelming people with too much detailed and numeric information is a consistent point of feedback from our H2Online Communities and in other research studies. We have found that even a few paragraphs of dense copy can turn customers off from engaging with the communication.

Breaking down the barriers that cause people to not take up or access the support is vital.

In research sessions customers generally say that they do not expect us to pre-emptively safeguard people without having been informed about a customer's condition or circumstances beforehand, but they do expect us to make everyone aware that there is help available to them if they are struggling and to make this as accessible as possible. However, our BAU feedback in surveys and insights from other studies shows that customers who are not on our PSR strongly question why they are not supported when they are impacted by an incident – this highlights the say-do gap between reflections in a structured research session and then the reaction when experiencing directly a supply incident and having no water and needing support, such as bottled water drop. This highlights the need to ensure we make every effort to ensure we bring more customers onto our PSR and ensure their situation and support they need is accurately captured and kept updated.

There are lots of obstacles to achieving this though. Our, and wider research, highlights the following barriers are commonly mentioned by customers in vulnerable situations as to why they are not on our PSR:

- Customer services staff have appeared to sound disengaged and disinterested.
- Customer services staff that have limited understanding of their circumstances or condition(s).
- Being passed from pillar to post and having to re-explain distressing situations to each staff member.
- Customer services staff missing opportunities to recommend support on offer based on the customer situation.

Our commitment to culture change and training within the organisation and by giving all our front line and management teams the tools, training and support they need to ensure customers are given tailored and relevant support to our customers.

This insight has led us to look at vulnerability in the context of human behaviours to better humanise the situations people face and how assess how these can be best overcome. We intend to conduct a consumer research study in 2025/26 to gain a robust understanding of the behaviours among segments of our customer base, which will help inform targeted service proposition development.

- Information regarding their circumstances is not always recorded, or acted upon when help is needed.
- Not being offered help or support previously, despite struggling. This can mean low expectations of organisations' willingness to help, which then reduces likelihood of making contact.
- Just assume that there is no help available for them from their household suppliers.
- Not knowing where to start with seeking help, as their situation may mean this is challenging to do.
- A lack of awareness of the range and type of support on offer.
- Most people would welcome being asked a few questions to help establish whether they require or would benefit from any support on offer. But asking too many personal and/or intrusive questions about their details or evidence of eligibility can put people off applying for support.
- Process or making contact is made too hard. For example, application forms they are too long, complicated, hard to send back, including no online version being made available.
- Being averse to generic or automated communications with the fear of not being able to speak to someone directly often putting people off from making contact. For those experiencing difficult circumstances, a personal touch is felt to be more accessible and approachable.
- Being too proud to admit needing support and/or not seeing themselves as vulnerable, means support is not sought or rejected if offered. Companies need to work towards reducing the barrier of shame of asking for help and normalise it.
- Poor mental health can lead to communication anxiety and low confidence in seeking help. Also mental health challenges can mean lower energy levels, along with less headspace and resources which makes it harder to deal with situations head-on. This means people can be more inclined to bury their heads in the sand and not seek support.
- Challenges making contact and interacting with the company – e.g. not making a phone call as concerned about language barriers or having anxiety, to not being able to get online to access services.
- Some people can be unwilling to seek help or raise problems because it might reinforce negative stereotypes about their community.

What support customers are expecting to see offered

- Customers feel providing financial support to those who may struggle with bills during times of hardship is the right thing to do, however they do feel that it is important that customers should contribute in some way towards the water they use. Getting the balance right is important as being too pushy can lead to hardship and being too lenient can leave people not getting back on their feet.
- Customers can find themselves getting into arrears with their bills without even realising. Pro-active contact with the customer to offer solutions as soon as this happens is welcomed and before the debt becomes too intimidating or unmanageable. Communications about debt should take a helpful and concerned tone as opposed to appearing like a demand notice.
- Customers expect to see a range of payment support options, from discounted tariffs, payment breaks, flexible payment plans. They are

Insights guide the range of support services that customer expect us to put in place to ensure they can access our services in a way that best suits them.

The insights supported our PR24 business plan and the implementation of an Omni-channel led customer service offering.

looking for guidance on which would be best to help with their situation.

- In addition to financial support, customers want alternative ways to help that go beyond that of payment options – e.g. other organisations that can support them, easy to follow water saving advice if on a meter,
- Provision of a dedicated support line which enables customers to call as and when they feel they may need some additional support. This should be free to call given some will have financial pressures and quick to get through on to reduce stress and leave the perception that the company cares.
- Fast track referrals to access support services and discounted bills are seen by most as important to reduce effort.
- Rather than identifying and supporting customers in isolation, many customers feel that their water company could do more to interact and communicate with similar organisations and support groups to ensure that customers' needs are better identified and met – e.g. only telling a supplier once of their situation and this is then shared on. Protection of personal data and clarity around what data is shared and when is very important though – this needs to be clearly articulated so customers can understand how their data will be used to support them.
- Provide more flexibility for carers to manage the accounts of the people they look after. Their lives are busy and any interactions need to be simple, quick so they can spend more time on the task of caring.
- Across all customer segmentation work at PR19 and PR24 there are key themes that continue to appear consistently across all segments. These are important when considering our plans:
 - Customers expect a personalised service delivered in a way that suits their preferences and situation. Employees need to be empowered to deliver as customers are more forgiving when they get honesty and openness. People value empathy and flexibility, responsiveness and proactivity.
 - People are increasingly time poor and are looking for solutions that are low effort services, so they can spend time doing the things that matter most to them.
 - Most customers are using technology, but they don't want to be ruled by it. Digital services need to work first time and be easy to use.
 - More and more customers are wanting to know that they are dealing with an ethically run business that puts their needs first.
 - Water remains different to other utilities as there is no choice of supplier. Customers need to trust water companies and this is compounded by water company trust scores falling to their lowest ever level in 2024/25. Trust needs to be re-built among our customer base.
 - Water companies often remain hidden when compared to other suppliers/brands and people continued to feel disconnected from their water supplier. Whilst we tend to rate well for quality, consistency, convenience and reliability of the core service, we lack a strong presence, relevance and to be seen to put customers at the heart of our business.

Making sure customer journeys are easy to use for vulnerable

customers. Linked the point above that customers are time poor, our BAU and wider sector insights highlight that customers want a hassle free experience when they contact us.

- Ofwat/Ofgem's 'Exploring the customer service experiences of water and energy customers in vulnerable circumstances', (Walnut, Dec 2024) report highlighted three key recommendations, which align to our own BAU research:
 - Being proactive and flexible - e.g. allow customers autonomy by providing tailored information based on their specific circumstances and optimise digital platforms to enhance customer understanding of bills and usage.
 - Ensuring clear, simple and easy customer journeys – e.g. Communicate clearly by using limited jargon and technical terminology, provide multi-channel support services to allow customers to access information in the way that best suits them and ensure FAQs contain concerns from customers in vulnerable circumstances so that they reflect this group.
 - Offer kind and empathetic interactions – e.g. focus on two-way communication to give customers a sense there is mutual respect and opportunity to receive empathy, use reassuring, non-judgmental language, and frame responses with a focus on support and Use positive and solution-oriented language.
- Ofwat's Understanding the Customer Journey research (Savanta, July 2024) highlights the 'Seek, Do, Get' framework for customer journey mapping can be used to reduce customer effort. This highlighted that too much information online can lead to cognitive overload meaning key information is missed and/or confusing to find with complicated journeys. Few of the customer journeys were felt to be 'simple'. Many of the journeys included moving between channels and relied on customers being proactive. Locating specific information can often be challenging, particularly online.
- These insights are also supported from the feedback from our H2Online Communities when they review the materials used on our website and hard copy content.

Since February 2021, our PR24 research programme picked up a new golden thread around the impacts that the cost of living increases was having on our customers, particularly from a bill affordability perspective. Our **tariff research** (Autumn 2023) into financial vulnerability found that:

- Cost of living increases are being experienced by **most customers** in some way: energy, food, mortgages, and rents all cited as increasing considerably quicker and more than their income, causing people to have to act differently to get by. Some households aren't struggling with bills, but are certainly more conscious of money than they once were.
- Community stakeholders backed this up, having noticed an increase in the volume of people struggling financially as more households need financial support than ever before. This includes many who have never struggled before.
- Some groups appeared to be hit harder than others by recent financial challenges – taken from our recent PR24 tariff research and

The insights highlight the need to provide a tool kit of financial support to customers who are struggling or at risk of struggling to afford their water bills. We offer a comprehensive toolkit already during AMP7 (2020-2025).

We have since also made the decision to expand and financial support package and pilot a new affordability tariff (called Assure Essential Saver) to help those who are struggling but whose household income is too high

those of **Yorkshire Water** and **Thames Water**. Please note these are qualitative findings from in-depth discussions with customers:

- **Larger families and lone parents:** for these, the additional outgoings are often too much to manage.
- **Single younger people:** stakeholders in particular noticed people struggling to manage household costs on one income, who often had little or no savings or property to cushion financial shocks.
- **Older people:** mixed group as it depends on their age and eligibility for state benefits. Some stakeholders noted an increase in older people, who traditionally haven't come forward for help due to generational attitudes (e.g. pride, stoicism) finding it hard to ask for help. Vulnerable to inflation if on a fixed income.
- **Health and disability:** customers with long-term physical and mental health problems and or who care for others with health issues are likely to struggle with finances due to limited income and additional costs.
- **Working poor:** It used to be that employment meant households could usually cover their bills, but this is no longer the case for those, mainly on lower paid jobs. This came through strongly from customers themselves, as well as stakeholders.
- **Squeezed middle:** household incomes of £30,000 a year or more (especially in our Cambridge Water region) talked about struggling financially – given the higher cost of living. There is little income left at the end of each month after all expenses.

For those who are most vulnerable the qualitative discussions in our PR24 tariff research highlighted that the rising cost of living is negatively impacting customers' finances, health and mental wellbeing, and it's the total package of bills that contributes to this impact – the water bill has a role to play despite being currently more affordable.

- **Customers talked about constantly trading off essential choices:**
 - Food: skipping meals and poor nutrition, using food banks, changing supermarket or using multiple to find best deals
 - Restricting utilities usage: not putting the heating on, restricting electricity (not using appliances), restricting water (showering outside the home, not making a cup of tea)
 - Lifestyle: cutting back on even small luxuries, having to deny children activities / treats / days out, not socialising
 - Finances: borrowing money from family, entering emergency credit / arrears / credit card debt, living in finite savings
- **Everything is a decision and it is exhausting:**
 - Constant worry: many can't relax and are always thinking about money
 - Every bill causes panic: and it's the overall package of bills that tip households into debt, not one single bill
 - Feels relentless: constantly trading off what to pay and still barely breaking even, with no room for fun
- **Impact on mental health and outlook can be severe:**
 - Mental health can suffer: customers reported anxiety, stress, depression, desperation and feeling the future looks bleak

to qualify for our existing Assure discounted social tariff.

We will ensure this support can be adapted dependent on upcoming decisions on a national single water social tariff.

We will also investigate how we use insights around deprivation and poverty to ensure we are partnering with the right organisations to support customers who are in most need and what targeted support may be needed once the single social tariff is rolled out to ensure households do not slip through the net in terms of receiving much needed support.

- Isolation: some keep money worries to themselves to shield others or out of shame, lack of money also limits socialising which can be very isolating
- Resignation: more so than earlier in the year, there was a sense that some are resigned and numb to it – ‘a new normal’

Research studies since then have re-in forced the challenges that many households face when paying their bills. For example:

- In our SSC Customer Promises Tracker (2024/25) report affordability of clean water bills highlights that **32%** of households DO NOT agree that they find their water bills affordable. The figures are **37%** for households with an annual income of £25,000 or less.
- CCW's PR24 draft determination research found that **35%** of households in our Cambridge Water region will find the AMP8 bill difficult to afford, with over **50%** of households who have an income of under £26,000 per annum saying this. The respective figures are **47%** and just under **50%** in our South Staffs region. We will continue to track the affordability of household bills during AMP8 given the figures in the CCW study are a snapshot in time in August/September 2024 and are influenced by a range of known methodological impacts, such as the lack of trust in water companies among some customers.
- Ofwat's Cost of living: wave six report (2024) showed that across households in England and Wales:
 - Nearly half of water bill payers (48%) reported that they have struggled to pay one or more household bills fairly frequently over the past year ('all the time', 'most of the time', 'sometimes'). This has decreased since wave five (March 2024) when 53% reported this.
 - Among those who were most likely to have struggled to pay household bills were those with children aged 0-3 (71%), those aged 18-34 (70%), full time carers (66%), bill payers with long-term illness, health problems or disability (65%), tenants (65%) and ethnic minority bill payers (65%).
 - 48% reported having cut down on water usage at some point because they were worried about bills
 - Among those who struggled to pay household bills 'sometimes' or more often, 40% said they have cut back on non-essential spending and 36% said they had to borrow money from family and friends.
 - Looking ahead, 38% of bill payers believed it is likely they will struggle to pay a utility bill over the next year.
- Our SSC Customer Promises Tracker report (2024/25) shows that confidence to pay their next water bill is now at 82%, falling from 90% at the start of AMP7. Customers in the two highest income bands (HH income over £37,500) are significantly more confident in their ability to pay their next bill than customers with a household income below £37,500.
- Building on this, CCW's Water Worries Affordability Research (2025) highlighted that financial vulnerability is a spectrum on which people can move up or down. At the time of the research, each respondent fell into one of the following categories, but these circumstances are not necessarily fixed. This further highlights the need for flexible financial support:
 - **In Arrears:** behind with some or all household bills (not necessarily water bill)

- **Struggling:** either occasionally or regularly struggling to afford some or all household bills (but not in arrears)
- **Making Ends Meet:** able to afford household bills without difficulty.

The perception based self-reported research insights all highlight that paying household bills is a struggle for a significant number of customers, but given methodological impacts (such as question phrasing) it often under reports the true level of affordability.

Whilst providing financial projections is notoriously difficult, our socio-demographic modelling work in 2025 with Sustainability First and Kelp highlighted that during AMP 8 (2025-30) even in the best-case scenario a sizeable number of households are likely to struggle to afford their water bills and would benefit from tailored financial support. Customers impacted by upcoming cuts to disability and carer benefits, as well as large low-income families where there's a notable gap in support, are a key consideration.

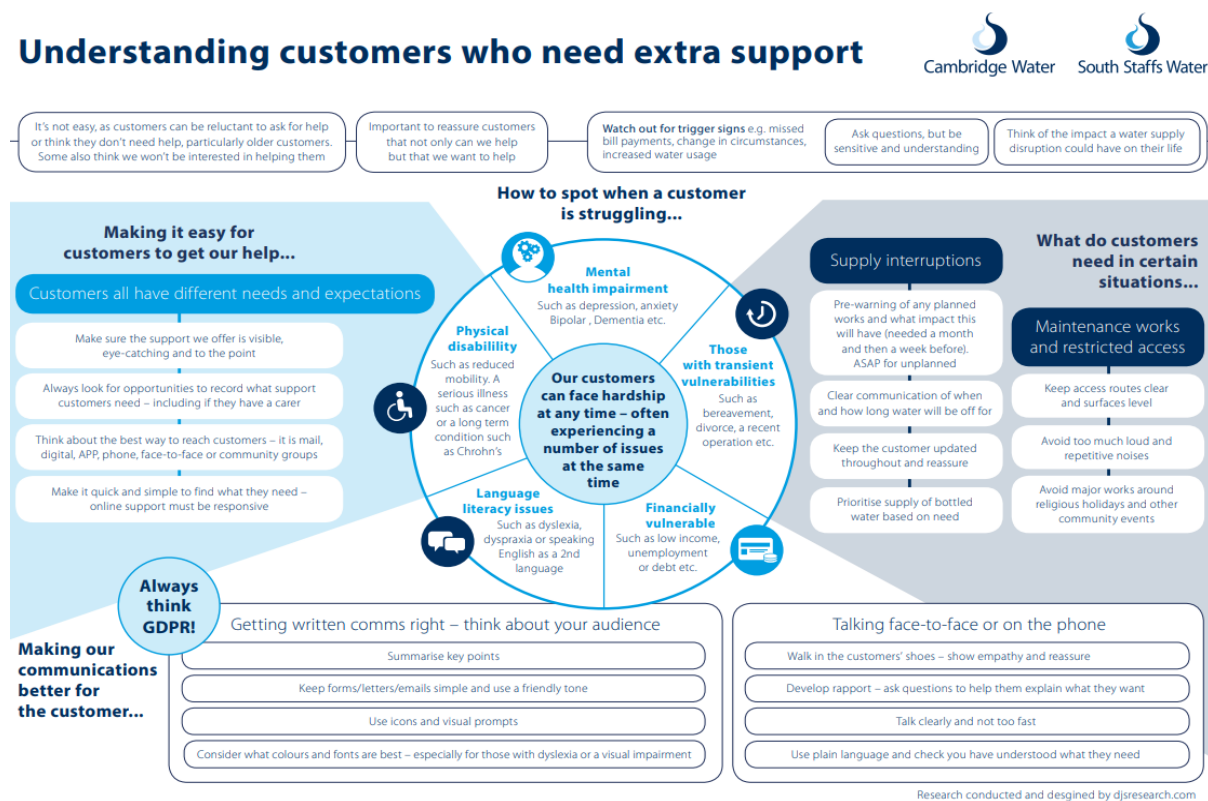
The research projected rates for poverty to 2029/30 under two limited benefit policy scenarios: one assumes no change in policy, the other assumes three positive changes to benefits policy (in brief, scrapping the two-child benefit cap, uprating benefits in line with wage inflation and removing the freeze on Local Housing Allowance).

- Under the pessimistic scenario, absolute poverty is projected to increase from 122,800 (22%) to **131,500 households (23.5%) by 2029/30** in the South Staffs area and from 19,800 (14%) to **21,900 households (15.5%)** in the Cambridge area by 2029/30. Absolute poverty is defined as having an income below 60 per cent of the median income in 2010-11, adjusted for inflation - £15,180.
- Under the optimistic scenario absolute poverty is projected to decline to **115,300 households (19%)** in the South Staffs area while in the Cambridge area it will decline to **22,600 households (16.5%)**.
- Since this modelling was undertaken in February 2025, we have had the UK Government's Spring Statement 2025 and the green paper Pathways to Work: Reforming Benefits and Support to Get Britain Working, which propose large cuts to disability benefits and carer support starting from 2026. This alongside increases in the cost of living – rises in water, energy and council tax bills; global economic uncertainty; and a downgrading of the UK's economic forecasts for 2025/26 means the pessimistic forecasts based on the 'no change' scenario are likely underestimates. At the time of writing no additional support is planned for low-income large families despite high need though this may change with the publication of Government's Child Poverty Strategy.

A key insight is that, above all, due to their financial circumstances, budgeting has become a fundamental aspect of financial management for households. CCW's research further highlights that many have adopted structured approaches to adapt to economic pressures and ensure some financial security. Budgeting plays a critical role in helping individuals manage their resources effectively and make necessary adjustments to cope with rising costs. Given that in 2025, according to BBC and Forbes surveys, approximately 10% of households in the UK have no savings. **This means that a top priority must be to keep bills as stable as possible for customers and so to avoid bill shock.**

The infographic detailed below, **figure 3**, summarises the key insights from our engagement with customers who are in a range of vulnerable situations. This was initially developed from our **PR19 qualitative vulnerability** research undertaken in 2018 by DJS Research, which helped to validate and inform our PR19 plans to support customers in vulnerable situations.

Figure 3: infographic to summarise our PR19 customer research for our teams



We use this as example of how we plan to produce new infographic materials to support the delivery of our vulnerability strategy, set in the context of more recent research undertaken by water companies, Ofwat and CCW, plus a major SSC research study to be undertaken in 2025/26.

We detail below a case study to bring to life how we have trialled a new approach to co-create PSR services with our customers.

Case Study: Priority Watch – co-creating PSR support and communications with our customers and wider stakeholders

In November 2024, our H2Online communities (with over 400 household customers as members) celebrated their fifth anniversary. These communities have played a significant role in our wider business-as-usual engagement programme, across our Cambridge Water and South Staffs Water regions.

In Summer 2024, we recruited a new group within our South Staffs Water H2Online community called 'Priority Watch'. This group comprises members who would qualify for PSR support, as well as others with caring responsibilities. This was part of a year-long trial to assess how we could better engage with our H2Online members. We also wanted to use the insights generated to check in with stakeholder groups and customers who do not use online services to give us further feedback that we could use to shape our PSR support and any associated communications. During this trial, we wanted to hear from as many voices as possible.

With the support of the independent H2Online Community moderators (Explain Research) we ran a series of activities with the Priority Watch group, which we designed to give members the opportunity to provide feedback on different elements of our PSR support and wider business-as-usual services. We used a mixture of polls, discussions and surveys to engage the group. We also used heat map surveys, which allowed members to click on any area of a webpage or form, or other communication approach and provide feedback. We aligned this approach with Ofwat's Paying Fair and Service for all vulnerability guidance. This was to help ensure that we put customers at the centre of decision-making for services that have an impact on them. Table 5 outlines the topics we covered, who we engaged with and how we have used the insights from the engagement over the past 12 months.

After each wave of engagement, we also asked the Priority Watch members for their feedback on what could be improved. This was to ensure the types of activities were engaging and easy to feed back on. We also made sure we closed the loop by providing written and video updates to the group on what we were doing with their feedback.

At the time of writing, we were assessing all the learnings from this trial, which finished in mid-June 2025. Moving forward, this will help us to determine the best approach to engaging with customers and how best to develop our PSR support and associated communications.

As well as our Priority Watch group, we have also conducted a range of activities with our wider H2Online membership base dedicated to improving PSR support. This includes asking our H2Online communities to review the drop cards that we use to give customers information during times when their water supply might be interrupted temporarily, either because of planned works or where a burst pipe is being repaired.

One engagement approach we offer our members is to work together to take part in activities on H2Online to collectively earn points. The more points they earn, the more money we donate to the local good causes of their choice. Each year we support these causes up to a value of £1,000 in both Cambridge and South Staffs regions. In our Cambridge region, the most regularly supported charities have been Emmaus; in our South Staffs region, it is the RSPCA, St Giles Hospice and Acorns Children's Hospice that have benefited. This has proved a popular way for members to have a say in where support to our local communities is directed.

Some feedback from our valued 'Priority Watch' members on H2Online includes:

- "I have really enjoyed being part of this project. I felt that all of the activities were relevant and I was able to contribute to all of them. The number of activities worked well for me (having about one a week). This frequency was not too often so as to make it a nuisance, and not too far apart so that I had forgotten what the activity was about. I liked having SSW comment on some of the posts, as this made me feel that someone was actually keeping a check on each post. The interaction between members is nice because I have got to recognise other members of the group. I liked the different activities and this stops the feeling of monotony. Other activities may be good as long as they are relevant. I think 'Priority Watch' is an excellent name - short and to the point."
- "This activity was very interesting, though challenging at times. It was about the right length and made one think about the subject in about the right depth. I'm not a great fan of video diaries or uploading photographs. I prefer to have some degree of anonymity and I think that helps with making dispassionate contributions rather than "acceptable" ones. I feel this approach had worked so far and I hope you do, too. If it has, why change it?"
- "Always enjoy the activities and the chance to have my say. Proud that I am able to put forward the concerns of the elderly and the disabled especially with regard to publications only being on the Internet considering that many older folks do not have the means to access them."

Table 5: customer insights that have helped shape our strategy

Topic covered	Making it easier for customers to register for PSR support and update their details	Making sure bereavement support provides an empathetic and hassle free journey	Improving communications for PSR customers during periods when the water supply is cut off	Making our water bills easier to understand for PSR customers
Timing of engagement	June to October 2024	September to October 2024	March to April 2025	May to June 2025
Engagement undertaken	<p>H2Online Priority Watch – four activities undertaken, including a detailed review of our existing PSR application form</p> <p>Workshop with customers who don't engage online at our Community Hub in Wednesbury, to gain further feedback on the PSR application form.</p> <p>Workshops with colleagues to further refine the PSR application form.</p>	<p>H2Online Priority Watch – four activities undertaken, including a detailed review of our bereavement policy.</p> <p>Follow up discussions with experts at The Kaleidoscope Plus Group and workshops with SSC colleagues to further refine our bereavement support.</p>	<p>H2Online Priority Watch – four activities undertaken, including a detailed review of approach to SMS communications, prioritisation approach for bottled water drops for PSR customers and how we promote compensation.</p>	<p>H2Online Priority Watch – four activities undertaken, including a detailed review of our bill design and supporting communications.</p>
Actions taken from engagement	<p>Enhanced our PSR application form to make it easier to register for support.</p> <p>Identification of a new PSR needs code to capture whether customers are able to answer the door during an interruption to their water supply.</p>	<p>Updated our bereavement policy for people reporting the passing of a loved one who hold an account with us, so that it is clearer what steps to take and what support we can provide to help them through the process.</p> <p>Development of a set of promises to clearly communicate how we will support those reporting the passing of a loved one.</p>	<p>Over the Summer of 2025/26 we will continue to review the outputs and feed these into our plans to enhance the support and communication offered to PSR customers during a supply interruption.</p> <p>Improved two-way communications over SMS have been created and are to be used with PSR customers during large-scale supply</p>	<p>Over the Summer of 2025/26 we will review the outputs and feed these into the review of our bill design and communication for 2026/27.</p>

			incidents to ensure they receive regular communication and receive the support they need.	
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2. How customers in vulnerable situations rate our customer service and everyday service experience

Customer satisfaction feedback

Every year, we capture customer satisfaction feedback from thousands of customers following a contact with us through all our contact channels. For example, in 2024/25 we received over **13,700** surveys from customers, with 2,584 from those who are receiving PSR and/or financial support.

We use this insight on-going to help identify, across the touchpoints of our customer journeys, how our customers rate us. This helps us understand what customers think is working that we need to do more of and what's not working, that needs to be changed.

We have analysed the satisfaction feedback by customers who are on our PSR and/or receiving financial support to understand whether they rate our service better, the same or worse than customers who are not receiving these forms of extra support. The satisfaction surveys are independently administered and reported through our partner Qualtrics, using best practice question approaches to gaining customer feedback.

Since our draft vulnerability strategy submission in June 2024, we have also added SMS 2-way surveys and made some other enhancements to improve the reach of our surveys and also to increase response rates.

Table 6 highlights that when interacting with us across all our customer service touch points that customer who are receiving extra support, our service is rated consistently higher overall than compared with those not receiving support, although not always significantly. The most satisfied customers overall are those who receive both financial and PSR support. A wider review of our satisfaction data from 2021/22 to 2024/25 shows this pattern is broadly repeated for a number of other customer metrics that we track:

- Scores for customer effort are all higher among customers who are receiving PSR and/or financial support - with a score of **8.31/10.0** achieved, compared to 7.50 for those not receiving support
- Ratings for service agent satisfaction in handling customer queries is highest among those customers receiving PSR support, at **8.70/10.0**.
- Customers under 45 are significantly less satisfied than those over 45. This trend is consistent among those receiving PSR and those not on PSR support. We will investigate this further in AMP8 to better understand the reasons for this difference.
- Cambridge customers receiving financial and/or PSR support were significantly less satisfied than South Staffs Water customers up until 2024/25. This was partly due to the demographics and so the higher expectations of service delivery in our Cambridge region. However, in 2024/25 the scores are relatively similar.
- Customers who have a water meter score significantly lower than those who are on fixed charges. This is partly due to customer experiencing issues around estimated meter reads

leading to them disputing bills and the impacts that a leak can have when on metered charges. This trend is also consistent among those receiving PSR and those not on PSR support.

When focusing on any journey/contact that relates to non-financial PSR services the overall customer satisfaction support is **8.11** over the period April 2021 to September 2024, with those contacting us who are receiving financial support services scoring **8.15**. The most satisfied group of customers is those who are receiving financial and PSR support (**8.27**). Comparatively, this analysis highlights that overall satisfaction levels among customers in vulnerable circumstances who have contacted us is higher than the wider customer base who are not receiving any dedicated support- they rated us **7.24**. Note that all scores above are calculated from a 0-10 scale.

However, the decline in scores since autumn of 2022 and into 2023/24, highlights that satisfaction has declined more among customers who are receiving financial and PSR support. This is, in part, linked to challenges around speed of response and ease of contact when trying to resolve billing queries, such as payment plans, during a period when household finances were being impacted. Whilst scores have improved in 2024/25, they remain well below the level seen in 2021/22. This highlights the need to ensure our BAU service delivery is low effort and helpful for customers who may be experiencing more challenging times.

Table 6: customer contact satisfaction trends over time

Overall customer satisfaction score, across all customer journeys				
Year	Receiving PSR support only (non-financial flags)	Receiving financial support only	Receiving both PSR and financial support	Not receiving any dedicated support
2021/22	8.59	8.62	8.73	8.08
2022/23	8.31	8.56	8.67	7.35
2023/24	7.39	7.14	7.32	6.53
2024/25	7.78	7.71	7.84	7.07
Overall average	8.11	8.15	8.27	7.24
Sample base – all years	6,996	4,586	2,380	32,343

Sample source: Qualtrics point of contact satisfaction surveys, all household customers. Over satisfaction rated on a 0-10 scale, with 0 very dissatisfied, 10 very satisfied. Sample bases vary per year. In 2024/25 PSR satisfaction data is only available from April to September 2024.

It is important to note at an overall level, that most of the contacts made which are surveyed are routine ones, such as paying a bill or moving home, or another billing query and not specifically about the extra PSR or financial support services a customer receives. They also only include contacts logged in our billing system that are made through email, phone, webchat, letter, face-to-face and where the customer is logged into our MyAccount web or APP online services. They do not include interactions with our brochure website or social channels, as we cannot identify from these anonymous surveys whether a customer is receiving support or not.

When looking at our contact satisfaction survey data by contact channel, we do find there is a significant difference between telephone and other service channels. For example, in 2024/25 we find that our telephone contact service performance is rated by customers on our non-financial PSR as **8.14/10.0**. However, the score was **5.77/10.0** for email contacts. Key themes included speed of response, clarity of communication in the email and inconsistency around ensuring all the customers queries were responded to. This highlights the need for delivering a consistent service experience across all channels customers use to contact us.

Alongside analysing the numerical scores from the feedback provided, we also use our **Qualtrics platform** to review verbatim feedback using word clouds and sentiment analysis to better understand customers' experience of contacting us. Theming comments from our surveys and wider BAU feedback highlights where we sometimes fall short of expectations. Some of the main pain points experienced by our customers on our PSR support include:

- Being unable to hear calls due to **poor line quality**, particularly in the period following the implementation of a new telephony system. This issue was more acute among those who have hearing issues due to a specific condition, or age related hearing loss.
- Not always **accurately recording details** of a customer's vulnerability, so leading to confusion in future communications over the PSR or financial support being offer.
- Being unable to apply for PSR and bill support **services online**, highlighting the need for a true omni-channel service offering, so that customers have channel choice when applying for our support.
- Being **slow to identify and then fix a leak** on a customer's property – including providing clear and pro-active communication around our leakage allowance policy. Ensuring that all our colleagues are knowledgeable and offering consistent information was also cited as important to provide reassurance during what is a stressful time.
- Not receiving **timely and pro-active communications** during and after a period when the water supply is cut off. Most of these issues have been identified in the research reports compiled by Blue Marble for CCW off the back of other water company supply incidents. The insights highlight the important need to address them, including:
 - Customers calling out that they were on our PSR, but did not always receive get their bottled water when promised. This led to the company's approach being labelled as unfair and undermined trust in the benefits of being on the PSR.
 - Not being clear from the outset that we prioritise bottled water to medically dependent households and lack of co-ordination around communication of this to customers in a timely manner.
 - Customers who should have been on our PSR, but who have not yet been captured, not receiving the support they need and the knock on impact on them from experiencing a loss of supply.
 - Customers saying they only found out about the loss of water supply through social media and referencing that not having a direct contact and updates from us was not acceptable. Some customers contacting us have cited that the wait time on phones to get a response for an update was too long and there should be better comms on the website and/or through other communication channels.
 - Not having clear instructions available for what customers should do when collecting alternative water supplies from a station that has been set-up – e.g. what to bring with them to transport the water, or whether they need to boil the water supplied before drinking it.
 - Ensuring that information about the issue and when it will be fixed is consistent across channels, from the contact centre to social media and telephone lines. Failing to do this leads to incorrect expectations being set and/or customer frustration due to broken promises.

- Ensuring that all front line colleagues have the latest information to provide customers with answers to their queries - including how compensation schemes work (e.g. GSS payments).
- When alternative water supply stations are set-up, that the response is consistently well delivered and that stations are located in areas that can provide the support needed for customers e.g. not being too far to travel to.
- On a positive note, we have found providing video updates, which explain who the work to progress the broken pipe is progressing were welcomed by customers, when seen.

The main pain points experienced by our customers around our financial support include:

- The **time taken to process an application** for financial support and/or not always providing pro-active application updates to reassure customers how the process is going and when they will start receiving support. This area is a primary driver of dissatisfaction.
- **Not communicating pro-actively about how changes** to any financial support being offered can lead to stress and confusion for customers – e.g. the level of discount changing over time on our Assure tariff.
- **Unable to get through on the phone quickly and/or by email to resolve issues** with paying a bill due to affordability challenges, leading to the potential of greater distress.
- Ensuring that customers feel fully **supported if they are struggling to pay their bills**, or if they have experienced a sudden increase in their bills. Linked to this that they are inappropriately pushed through a debt collection contact, which could make the situation more stressful.
- **Speed of installing meters** and customers perceiving that they **lose out on receiving a bill reduction** when the process of switching to metered billing take an extended period.

From 2026, we will explore how **Artificial Intelligence solutions** can help us more quickly identify trends and themes in the feedback across multiple customer service channels. This is expected to allow us to better identify ways to improve the service and more quickly.

Complaints feedback

An analysis of complaints from customers on our PSR from March 2023 to April 2025 highlights that the top five themes we need to address are:

- Avoiding customers needing to complain to us about the amount they are paying for their water bills. This includes areas such as; making it easier for customers to understand how their charges are built up and **ensuring accurate meter reads to avoid estimated bills**, which that can lead to bill shock if payment plans are not set at the correct level.
- Ensuring that our communications to customers when their bills are received (e.g. an email going into a spam folder). This includes the original communication to say the bill is ready to pay, any reminders if a payment is not received in time, early notification being needed if amending their payment method (e.g. a direct debit being cancelled and if bills are being sent by post of as e-bills to be accessed in MyAccount).
- Ensuring we make customers aware of the different options available to pay their bill and that these options are easy to use. This is particularly true for payments by cash, cheque and by direct debit. Common issues include finding it difficult to set-up a direct debit online or alter the amount and day of payment, or lack of flexibility around the day a direct debit can be set-up.
- Ensuring that customers are on the right payment plan and communication around it is clear and timely. This includes the need to be more pro-active with customers around letting them know their plan needs to change and why, and ensuring quick communication of when payments are missed, taking earlier steps to ensure customers are not inappropriately passed to

a debt collection agency to recover any outstanding balances and not stopping payment plans without notifying the customer. It also includes avoiding the situation where we tell the customer what they will be paying in their plan in one communication and then sending another communication which states a different amount.

- Ensuring the customer receives a good experience when contacting us. This includes, reducing time to respond to emails, webchats or get through on the telephone and avoiding the customer having to make multiple contacts to resolve their query. It also covers digital journeys causing the customer frustration and missing appointments when our teams need to fix a leak or broken stop taps, etc.

Wider customer experience and brand perceptions

We also continue to run an independent customer research tracker study (called the 'Customer Promises Tracker') to understand on-going how our customers rate the overall experience of our service. This study also tracks awareness of services and collects insights on the demographics and experiences of our customers. It is a different methodological approach to the point of contact satisfaction survey feedback detailed in **table 7**.

This annual survey is carried out by one of our research partners Turquoise Thinking, and involved carrying out 800 – 850 household surveys a year during AMP7. Conducted through quarterly waves of email and telephone surveys, it covers a regionally representative sample of customers (by age gender and ACORN/SEG) across both our supply regions.

From the self-reported responses given by customers, we can identify whether they are on or would qualify for financial and/or wider PSR services. This allows us to understand how these customers' views of our services differ from the wider customer base. The **significant differences** are shown below in **table 6** across the important areas tracked.

Table 7: significant differences between satisfaction scores, PSR versus wider customer base

Overall customer satisfaction score, across all customer journeys		
Metric tracked	PSR vulnerable – including financial	Not eligible for PSR support
Percentage scoring overall satisfaction 7-10 (0-10 rating)	76%	80%
Percentage scoring trust 7-10 (1-10 rating)	75%	77%
Average score for clean water bills being value for money (1 to 5 rating)	3.72	3.8
Your tap water is safe to drink (1 to 5 rating)	4.28	4.43
Percentage strongly/slightly agreeing that their clean water bills are affordable	67%	77%
How confident are you that you will be able to afford to pay your next water bill when it arrives?	65%	70%
% who understand their entire water bill	38%	49%

Overall customer satisfaction score, across all customer journeys		
Metric tracked	PSR vulnerable – including financial	Not eligible for PSR support
% aware that SSC provides support for people who have difficulty in paying their clean water bill	50%	41%
% aware that SSC runs a Priority Services Register which ensures that customers who have additional needs or require extra help are given the support they need	34%	25%
% aware that SSC provides support for people who have difficulty in paying their clean water bill	50%	41%

Sample source: SSC Customer Promises Tracker surveys. Base n = 4,970 (maximum) household customer surveys covering 2019/20 to 2024/25. Mixed methodology of online and telephone surveys.

The insights from our tracker, highlight that customers who are in vulnerable circumstances are giving us lower scores in several important areas that our plans need to address during AMP8 (2025-2030). The feedback suggests that customers with financial and/or health or other related vulnerabilities highlights:

- That the scores for the key metrics, overall service, value of money, trust, clean water bill affordability and water safe to drink are all significantly lower among those who are PSR vulnerable and/or who need financial support. **These results further highlights, based on the insights above, that focusing on our core metrics to improve the service for PSR customers during AMP8 will be important.**
- That we need to do **more to make our bills easier to understand**, particularly for customers who are eligible for support.
- They are more likely to be in a more negative emotional state given their situation, which may contribute to people to giving lower satisfaction scores in surveys as an overall cohort. There is also a theme that shows that more affluent customers give lower satisfaction scores about our service overall, so for some customers it might be that these two things can be at play.
- They are more likely to be struggling with their water bills, highlighting the need to ensure a robust package of support is in place for those that need it most.

The insight also highlights that their remain customers who are on our PSR who do not recall that they are actually on it when asked in the tracker survey.

Awareness of support

Table 6 does show some positive trends that those who are in vulnerable situations have significantly higher awareness of our support than those who are not. Encouragingly, moving from AMP6 (2025-2020) to the end of AMP7 (2020-2025) we have seen a significant increase in the number of customers being aware of our PSR services and financial support tariffs. This highlights that the plans we have put in place to raise awareness are having a positive impact from a customer recall perspective. The insights below are taken from our SSC Customer Promises Tracker. For example, awareness of:

- the financial support we offer has **increased significantly from 33% of households in 2018/19 to 48% in 2024/25**. However, the figure was highest in 2020/21 (54%) which was partly attributed to the often daily UK wide messaging in the national media and wider, around

the need to seek support from companies during the height of COVID pandemic. It does highlight though the need to go further to increase awareness past the 2021/21 figures through a range of activities, from targeted campaigns and using partnerships;

- our Assure social tariff has increased significantly from **13%** of households in 2018/29 to **31%** in 2024/25. Growth in awareness has flatlined since the COVID pandemic in 2020/21 when the figures was **34%**; and
- our PSR, **has increased significantly from 19% of households in 2018/29 to 33%** in 2024/25. Growth has flatlined over the last years, highlighting that further investment is needed to improve this figure given the known PSR need is over **52%** of households.

We will continue to track our customers' perceptions and awareness of our services as part of our BAU customer insights programme and evolve the questions over time to ensure they support the development of, and can measure the impact of, our vulnerability strategy. This will involve expanding the tracker to include a **boosted sample of 200 customers** on our PSR surveyed through a dedicated questionnaire to capture feedback. Work to roll out this new approach will take place during the Summer of 2025 and be piloted in year 1 of AMP8.

We are aware that other organisations also track awareness of support offered by water companies. The figures in these surveys are often notably different to the one in our tracker for various methodological reasons (e.g. sample sizes/representation, question wording, survey methodology used). Given this, we have decided to use our own Customer Promises Tracker and BAU point of contact surveys to evidence what our customers think of our PSR service during AMP8.

3. How customers in vulnerable situations priorities and needs differ from the wider customer base

As part of improving our step-change at PR24 of better understanding our customers, we spent time reviewing where there were notable differences in our strategic research studies between customers in vulnerable circumstances and the wider customer base. The main ones of relevance to our draft strategy are summarised below.

- In terms of priorities, helping customers who may need extra support - both financial and wider PSR services - when needed, and reducing leakage on pipes, were regarded as core priorities overall. Those in vulnerable situations, however, placed more importance on providing financial and other support to vulnerable customers. Those who were identified from their responses as being in a vulnerable circumstance, had a significantly higher priority on providing financial bill support.
- In general, all customer groups were concerned with affordability, due to the wider economic situation, inflation and rising cost of fuel, energy, and food. However, these were more of a concern for customers in vulnerable circumstances.
- In terms of long-term planning trade-offs, customers in vulnerable circumstances, including those on low income, assigned more importance to tackling water poverty than leakage reduction. Low-income and PSR customers felt that proactive customer service should be more of a long-term priority, compared with other customers.
- When researching customer views on our proposed PR24 business plan, those with a total household income of under £23,000 a year were significantly less likely to agree that their water charges were affordable (**66%**). Many reported this was due to the cost-of-living increases. Almost half of the customers in vulnerable circumstances (**48%**) thought it would be very difficult or difficult to afford the water bills between 2025 - 2030. A similar pattern was evidenced

in CCW's Draft Determination Research 2024, where **53%** of households in our South Staffs Water with an income of under £16,000 said they were found the proposed bills for AMP8 hard, or very hard to afford - compared to **43%** among all households.

There are also some wider themes that our and research programme has shown that we need to take account of in our draft strategy:

- Given investment priorities driven by their vulnerabilities, there is a clear need to better promote the PR24 investments in water quality and long-term supply to reassure PSR customers that there are robust and well informed plans in place to ensure that there is less risk of their water supply being cut-off for a period (e.g. bust main repair) or run out (e.g. during a period of drought).
- There is also a need to better educate on the reason why bills are going up, due to the investments needed to ensure a high-quality and reliable water supply for the long-term.
- Groups of customers on PSR (particularly those who are medically dependent on water) require adequate protection from any policy changes around water meters and tariffs that encourage behaviour change to reduce water use.
- Above all, vulnerable customers want pro-active, tailored customer service and support, overall as a cohort, they are less able to deal with any issues (e.g. loss of water supply) themselves and more prone to worry, are less confident dealing with bills, often more susceptible to scammers and can be reticent to come forward for support due to pride, or negative past experiences of trying to access support from companies.

2.2 Making more effective use of our customer research insights

We summarise in **table 2a** the on-going customer engagement that we plan to deliver to monitor, inform and support our approach. We will continue to engage with our customers in vulnerable situations to keep our understanding of changing customer access, communication, safety and affordability needs up to date and to continuously improve our service provision .

We summarise in **table 8** our proposed plans to further enhance our customer engagement programme during 2025 - 2030.

Table 8: our proposed research and insight plans for AMP8

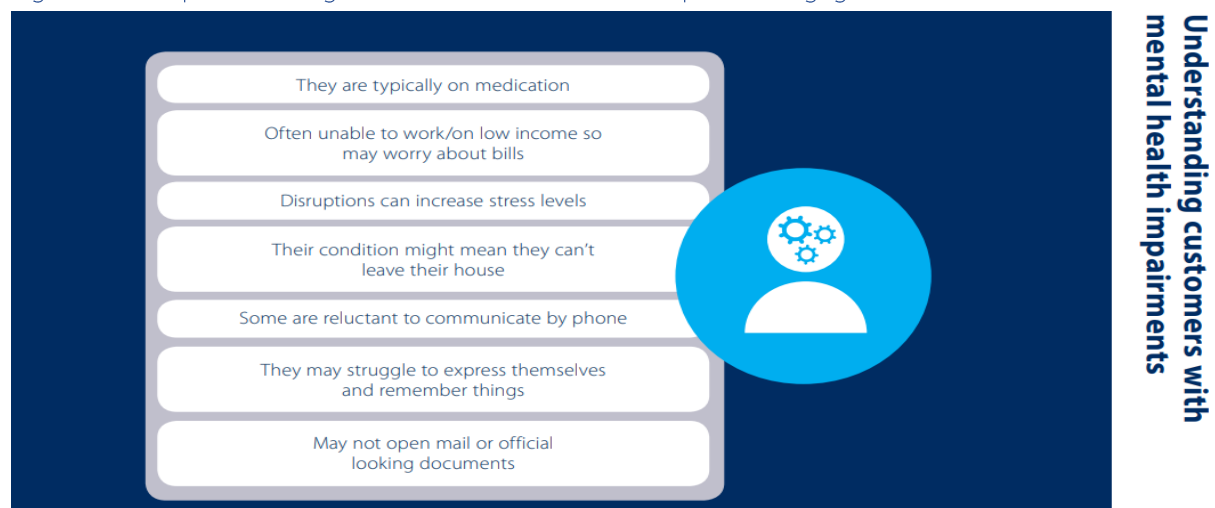
Engagement approaches	AMP8: year 1 plan 2025/266	AMP8: years 2 – 5 plan 2026/27 – 2029/30
Business as usual	<ul style="list-style-type: none"> • Point of contact customer satisfaction surveys among PSR and wider customer base (using our Qualtrics platform)– including an improved approach to collecting insights following a loss of water supply where an incident team is formed. • Customer Promises Tracker, with PSR boosted sample to provide insights to support service proposition development and provide evidence to support awareness and general customer satisfaction metrics outlined in our strategy. • Complete our ‘Priority Watch’ engagement programme with our H2Online Community and wider customers and stakeholders to help co-create our PSR services. • Complete our qualitative and quantitative behavioural research study running alongside our Assure Essential Save tariff trial. • Engage with our stakeholders and partners in our communities to listen to their views and capture the feedback to ensure we can pick up on themes and take appropriate action. We will feedback where we make changes through our stakeholder newsletters and other communication channels – e.g. MP and local councillor briefings. • Regular water and wider utility sector benchmarking reviews of PSR service and communication to help drive best practice • Regularly scan the market for research from third parties that can help us better understand our customers’ needs and our changing population demographics – these can then be fed into the PSR demographics tool developed for us by Sustainability First and Kelp. 	<p>As 2025/26, plus:</p> <ul style="list-style-type: none"> • Relaunch an online and offline approach to co-creating PSR services with customers, building on our Priority Watch approach undertaken in 2024/25 – this covered our H2Online Community and structured face-to-face conversations, for example at partnership community events and roadshows. • Launch a mystery shopping programme to monitor how well we deliver on the promises made in our strategy and to inform action plans to improve and further enhance the service. This is proposed to include use an industry best practice customer journey framework to support the reviews (e.g. Seek, Do, Get).
Strategic research	<p>Robust qualitative led research study to inform the development of a customer behaviours and segmentation model. Work to scope a detailed brief for this project will commence from September 2025, but we expect it to cover the following:</p> <ul style="list-style-type: none"> • the behavioural traits of households and what support and services would work best for them based on their situation; • what resources and training we need for our teams to enable them to deliver the service and support each segment needs; and • what methods of communication are needed to raise awareness and encourage uptake of the support on offer. 	<p>Continue to assess options for further stand-alone consumer research to support the development of our PR29 financial support plans – e.g. evolving our Assure social tariff once the national single social tariff is in place.</p>

Engagement approaches	AMP8: year 1 plan 2025/266	AMP8: years 2 – 5 plan 2026/27 – 2029/30
PSR vulnerability mapping and forecasting	Completed a major study in partnership with Sustainability First and Kelp – see appendix VS2	Use the toolkit to update our PSR model provided to update our socio-demographic insights on an annual basis. Assess how the tool can be enhanced and also shared across the water and energy sector to support more effective socio-demographic profiling.

We will also:

- review the effectiveness of our **triangulation framework** as we move into planning for PR29, capturing any best practice advice from any reviews undertaken water companies' approaches to insight triangulation at PR24. We also plan to develop additional internal insight briefings (e.g. **interactive insight workshops**) and other visual tools (such as infographic and video) to ensure that our front line teams who engage regularly with customers have access to the insights to help them do their jobs more effectively.
- An example of this was a **set of cards for our field teams to help them spot signs of customer vulnerability** and have more meaningful conversations with customers to ensure they received the right support. **Figure 4** shows the front and back of one of the cards, relating to mental health. We plan to update and enhance this type of approach from year 2 of AMP8 to support our front line teams to ensure they consistently have positive interactions with our PSR customers.

Figure 4: example of cards given to front line teams to help them engage with customers



Understanding customers with mental health impairments



You can help them by...

Reassure them that you're there to help and show empathy

Be aware of support groups
who can help their situation

Building trust

Provide contact numbers –
such as extra care

Publicising a nominated
friend/relative service

Ask if they are **Priority
Service Registered**

Ask questions to understand their
circumstances and how they want
to communicate with us

Section 3: What our stakeholders and partners have told us to focus on

Alongside our customer engagement programme, we also have dialogue with a wide range of expert stakeholders and partners. We have a partnership network with more than **350** organisations. This includes debt advice services, local health providers, local authorities, charities, food banks, social housing providers. We regularly seek, and capture feedback from them to help improve our services. In **table 9**, we list some examples of the types of feedback we have received from various stakeholders covering a range of organisations and how we have used this insight to shape and improve our PSR and financial support. We have updated the table since submitting this report as part of our draft vulnerability strategy in June 2024, so this engagement covers the years 2023/24 and 2024/25 to highlight our on-going engagement with stakeholders.

We have compared our customer and stakeholder feedback and there are no significant differences in the main points raised about expectations of what great PSR support looks like and how our current services can be improved. This is encouraging when making decisions that there are no major conflicts between the two groups.

The only notable tension is between different customers and different stakeholder groups on the extent to which customers should be supported (if at all) when they are in financial difficulties and who pays for support. In particular whether it should be funded through central taxation, i.e. the welfare state, from customer bills or company profits. For example, **34%** of our customers in our PR24 affordability tariff research in Autumn 2023 did not want to pay the current £5 annual contribution to fund our Assure tariff, with some saying it should be paid for by company profits. There is a clear need to more fully explore across the water sector to understand customer views on the roles of the water company and the welfare state when supporting customers to pay their water bills. However, some of the stakeholders engaged on the future of our Assure tariff did caution that consideration should be taken over how much to increase the contribution by given the cost of living increases experienced and that this could impact those struggling who do not qualify for support in terms of increased bills.

Our approach during 2020-2025 was to engage with our stakeholder partners through ad-hoc engagement sessions, where a specific need arises, e.g. to check what they think about a policy change or a new service we are launching. However, at our Community Hub in Wednesbury there was the opportunity to have regular sessions with stakeholders like Citizens Advice. We will investigate in year 1 of AMP8 how we can further enhance how we engage with our stakeholders and gain their feedback. The launch of an expert panel of stakeholders who meet quarterly to review our progress against delivering our strategy will provide a valuable addition to our engagement approach.

Table 9: how we have used our stakeholder engagement

Stakeholder insights that have helped shape our draft strategy	How we have used these insights to shape our plans
It would be good to have an 8 to 10 week presence from the water company at our community pantry so that you cover everyone visiting (1 day a week). The food pantry is a food club type scheme	Our Community Hub Coordinator visited the pantry and offered advice on affordability schemes for a period of 8 weeks, she continues to do this for a further 2 weeks. During this time, she has supported customers with face to face queries and concerns around paying their bill. She has also been able to offer the Assure discount scheme to these customers. Having this regular contact at the community centre where the pantry is based means

Stakeholder insights that have helped shape our draft strategy	How we have used these insights to shape our plans
where they pay a set amount for goods worth more. – Smethwick area food pantry,	that the relationship with the centre is further cemented. They have a uniform event too that we can then use and liaise with at the hub when we need certain items or they do and swop them. This means that we provided further support than just at this visit.
You need to make it easier for customers to apply for your tariff discount (Assure) . It costs money to photocopy proof of income. It also costs customers money to send the information back to South Staffs Water when applying, as in stamps for the envelope. – Welfare Rights and Advice services West Midlands areas, also Citizens Advice services	<p>Our Assure application form has been amended several times during its existence to look at ways to make the schemes easier for customers. The application form has gone from a 12 page document requiring detailed income and expenditure to a 2.5 page form. The income and expenditure have been removed and the requirement for proof of income has now been reduced to audit checks 10% daily where no proofs are sent in.</p> <p>There is a FREEPOST address for the form to be sent in to the office.</p> <p>We introduced a partner referral form FY 23/24 for 3rd parties who assist customers from the welfare rights side to refer directly in having gone through eligibility checks with the customer. This means that the 3rd party makes the decision on eligibility for the schemes and a simple one-page form is completed. The 3rd parties are trained by our Community team and this way we can receive feedback as to any further improvements, the form is an editable pdf form which again we designed for ease of the stakeholders.</p> <p>We will be reconfiguring the application form and the stakeholder training tool box kit for WaterSure as we will also be taking direct referrals from 3rd parties this way.</p>
Can you extend the partner referral form used for Assure referrals for The Charitable Trust referrals? - The Chair and Trustees of SSC's Charitable Trust (CT)	The partner referral form used for Assure is based on household income verification, whereas the CT application form needs the income and expenditure aligned to a Standard Financial Statement. In 2025, we are going to work with trusted stakeholders, such as welfare and benefits advice organisations, who already use Assure partner referral to address how we achieve a fast track scheme for the CT.
Why does your Priority Services Register information have to be a separate form to the discount schemes? – Disability visually impaired group	We have incorporated the PSR form in the Assure and The Charitable Trust application forms. This makes it easier when we have been working with local authority departments for passport scheme for Assure where there is a PSR consideration, such as Disabled Adaptations Schemes, through the council they will be able to include disability considerations as well as apply for the discount scheme.
Universal Credit (UC) means that the customer must wait for their money so they struggle to pay their bill. – Citizens Advice	<p>We introduced Assure Assist and rolled this out to first point of contact stakeholders for UC claims, such as Citizens Advice – help to claim and DWP offices. This meant that if there was no household income at the claimants home, they would receive a 100% discount on their water bill for a period of eight weeks to cover the period to wait for UC payments to be made.</p> <p>We have also introduced this into the partner referral form for 3rd parties to check for this eligibility and refer people in.</p>

Stakeholder insights that have helped shape our draft strategy	How we have used these insights to shape our plans
<p>During the cost of living it has become difficult for customers coping with mental health conditions to manage their payment plan for Charitable Trust (CT), can this be looked at? – Citizens Advice</p>	<p>The CT required the customer to make payments of £1 per week over 52 weeks, at the halfway point half the arrears was paid through the grant of payment. We took this to the board of Trustees explaining that the period was too long for people to cope with. They agreed that if a customer was eligible at the point of application for CT and had made at least £10 towards their water bill in the previous 10 weeks they would provide the grant assistance straightaway, so the customer was clear of the arrears almost immediately. If a customer had not made minimal payments, they went on to a 10-week payment plan of £1 per week and after successful completion of this the customer then went on to claim the grant immediately.</p>
<p>Is there any help and assistance for customers who cannot afford to cover the cost of changing from a shared supply to a single supply where there is a medical need? –Citizens Advice</p> <p>Internal SSC stakeholder: can this be extended to include leaks for customers who cannot afford to fix them?</p>	<p>We worked with our Developer Services team to create a scheme where we would ringfence £2,000 a year from CT funding for customers who had an affordability issue or medical need for the single supply point. We helped four customers and CT contributed £8,700 towards the cost of the supply that the customer would otherwise have had to fund. This has now continued into a 2nd year of funding 50% of the cost for the customer through CT and the other 50% through developer services up to a maximum of £10,000.</p> <p>We initially extended the assistance to include leak assistance where £500 was paid towards the cost of helping a customer fix a leak on premises, which would usually be the responsibility of the customer. A year on, this amount has been increased to £1,000, given feedback from our leakage team, where there is a real affordability problem and the leak needs to be fixed. The team are also briefed on the affordability schemes and can signpost the customer for help to access this when they meet the customer.</p>
<p>We struggle to meet our customers face to face due to cost of renting out buildings. – (a range of welfare and advice agencies)</p>	<p>We open our doors of the Community Hub in Wednesbury to support these organisations where they can hold their meetings and sessions for free. We also offer a Place of Welcome for anyone to come and have a cup of tea and a chat where we can support and offer signposting advice to different organisations. The Warm Place of Welcome operates in the winter months.</p> <p>We also collaborated with another hub, not owned by us, to offer the same assistance at Shelfield in Walsall, with a small local supermarket. We supported them by paying for and also paying for the ongoing costs of a water refill point.</p>
<p>It would be useful to have more information about water efficiency at the hub and the gadgets to help save water – public health organisation</p>	<p>We designed a water efficiency corner with information about the water cycle and advice to share with customers. We also have water efficiency devices to give to customers to help them reduce their consumption.</p>

Stakeholder insights that have helped shape our draft strategy	How we have used these insights to shape our plans
My customer doesn't understand their bill, what does this mean? – Citizens Advice	We designed an "understanding your bill" factsheet showing what the different elements mean with visuals to help customers navigate their bills. During May and June 2025, we are engaging our factsheet to our H2Online Community Priority Watch group to gather further insight into the information we provide our customers. This is part of our continuous improvement and co creation approach.
Do you have the information of what you give your customers all in one place? – DWP	We took this on board and designed an A5 factsheets for customers and stakeholders to sign-post all our support.
We notified a visually impaired group in Sandwell about the cyber incident we experienced in 2022. They invited us to speak at their group session to update customers on the support put in place.	We attended the group and read out the information on the cyber information sheets, we answered their questions and stayed behind for a period of time should anyone want any further one to one help and advice. We also recorded the information for their Talking News.
Can you please type your community newsletter up in plain text – visually impaired group	We typed the information in plain text, increased font size and in 2 columns taking advice from the visually impaired group themselves to understand what they needed in terms of format and look. We have continued to provide this format with any communication we send to them.
New tenants don't seem to know they need to pay their water bill. – Various contacts from social housing providers	We have promoted Landlord TAP for social housing providers and private landlords to channel new tenant information through this portal. We designed a new factsheet to give out to social housing providers outlining information about the water supplier, the wastewater supplier and some useful information about what they need to do next to register their account and also support mechanism we have in place. We have distributed these through various providers of housing and new developments.
Is there a way that our deaf customers who only use BSL can contact us? -internal SSC stakeholder	We have partnered with Sign Solutions and their Interpreters Live Service to provide video relay for our customers who like to use this way to contact us. We will be implementing the field based contact operation in our future plans – it involves using a Video Remote Interpreter service.
Do we truly understand what our customers need from us when they are faced with different circumstances? We can assume much if what is required but unless we interact and involve groups we won't really understand. - Internal SSC stakeholder lead undertook the following engagement below.	
Deaf community customers engagement: We met with a local support group (Sandwell Deaf Community Association) to understand what we should be	The insights we have gathered have had a profound effect on the team and we will be working with our communications team to understand how we can best support our customers not just through our partnership with Sign Solutions but also through our website and general communication. This change will require significant realisation in terms of time and resource. We

Stakeholder insights that have helped shape our draft strategy	How we have used these insights to shape our plans
<p>doing to support deaf customers and those who use BSL. Those customers who use BSL as their communication language will not always be able to read English in the written word, and we must look at ways we can include our BSL customers.</p>	<p>will continue to work with the local support group to define our path. This will also shape our overarching training plan.</p>
<p>Visually impaired customers engagement: We met with a local support group (Sandwell Visually Impaired) to understand what we should be doing to support visually impaired customers. Blind customers who would be impacted by street works, and supply interruptions.</p>	<p>The insights we have gathered means we will be working towards providing a better service of support for our customers with visual impairments. We will look to take on board learnings from Serco, the visually impaired support group as well as collaborating with Blind Ambition. Serco has also developed a training video with the local group around bin collections and how these are left in the street following collection.</p> <p>The insights will feature in our future training plans for our teams on how to engage with those who are visually impaired.</p>
<p>Domestic abuse: We met with a local group (Sandwell Council Public Protection and Community Safety) around how we can support our customers experiencing this, as well as recognising some risks. The local group was keen to support us with looking at principles to adopt for our strategy to highlight risks our interactions with domestic abuse customers may cause.</p>	<p>Initial insights gathered is around visits to an address and interactions where there is ring doorbell technology and financial abuse and coercive behaviour traits. This will be a future group meeting to understand risks and best practice. Once we have a realistic view of best practice methods of support, these will feature in our training plan.</p> <p>We are setting up another date with the group to include further stakeholders to discuss how we can best support this particular group of customers, including customers with lived experiences of domestic abuse.</p>
<p>Mental Health support: Engaging with a localised support network (Staffordshire Network for Mental Health) to understand more of what we need to do for customers with mental health problems.</p>	<p>Working with local community groups and organisations to support customers experiencing mental health problems we are able to signpost locally for better support. We have taken these insights and will update our training plans to reflect the learnings.</p>
<p>Bereavement support: We worked with a local well established organisation (Kaleidoscope Plus Group) to reflect on bereavement support, how we handle situations of</p>	<p>We are presently updating our void property strategy to reflect on changes brought about by these conversations. Training plans will also reflect on the information, us lived experiences and the Cruse Bereavement and SGN partnership model.</p>

Stakeholder insights that have helped shape our draft strategy	How we have used these insights to shape our plans
bereavement including grief and loss.	
Dementia support: Dementia and support for our customers experiencing this illness will increase in the future. We have worked with a local dementia support group (St Albans Community Association) as well as Admiral Nurses.	Our engagement has led us to develop a set of key strategies when supporting our customers who have dementia or are living with the illness.
Neurodiversity: We are presently liaising with a local County support network (Support Staffordshire) to look at how we support neurodiverse groups. One particular stakeholder has a neurodiverse condition and was able to provide insight into how dealing with us has affected her.	We are taking first-hand experience of this contact to ensure we provide training and support to our front line agents.

We also engage with stakeholders through our customer research studies, mainly through in-depth interviews carried out by our research partners. These structured conversations provide additional context and expert views alongside the feedback from customers. For example, in our PR24 tariff affordability research our partners, Qa Research (2023), conducted **six** stakeholders to give their views on the entire breadth of the project objectives. Their expert perspectives are indicative of the issues at hand. The relatively small sample was chosen to target local community experts where we had a gap in representation and/or insight in both South Staffs and Cambridge supply regions, with a breadth of knowledge whilst being proportionate to the research objectives. Full findings from the project can be found **here**, but we summarise the stakeholder feedback below.

Who is struggling financially now according to stakeholders?

- Certain households are more likely to be facing reduced income and higher outgoings: families, lone parents, older people (pre-pensionable age), carers.
- As has always been the case, customers with complex lives and multiple issues are most acutely affected – this shows the importance of multi-agency partnering.
- Since the cost-of-living increases, some households are struggling for the first time – many are still in shock, carry with them shame and unfamiliarity, and also don't know how to navigate the system. It's important to be extremely sensitive to this group: don't assume they know the system and make them feel it is ok to accept help. "In the past, they were low income households who are kind of familiar with the benefit system and, you know, unfortunately in a situation where they were struggling, most of the time. But when I can say as early as April 2020, we saw people who had never been in the situation before. So people who didn't have a clue how to navigate the benefits system didn't really want to either, you know, they had this sense of shame, really embarrassed about having to do this." – Cambridge , local stakeholder

Stakeholder awareness of Assure / other support

- Some stakeholders were highly aware of the Assure tariff and other types of financial support offered by water companies, while others not so much and were only vaguely aware.
- Other popular options for offering support were grants, fuel and food vouchers.
- Most tried to offer budgeting and money advice alongside short-term help.
- Positive feedback on outreach for South Staffs and Cambridge – stakeholders felt SSC is visible and present in the community, just need more of the same and wider reach.

Views on our Assure tariff

- Assure as a scheme was well received but not life-changing, however any help is certainly better than none.
- Views on increasing the income threshold eligibility criteria above £19,050 varied depending on the target group of the stakeholder organisation – the ones who help struggling customers on higher incomes think it should be higher, whereas those who deal with customers on very low incomes and benefits think the threshold is helping the right people. If it were raised, there is no clear consensus on where to raise it to.
- When it came to the possibility of reducing the discount level to help more people, the stakeholders we spoke to were unanimously against this, as it would downgrade the quality of support beyond a point where it was helpful. This feedback helped us make the decision to not change the discount level.
- In terms of cross subsidy impact, overall, stakeholders understood and supported the need to increase the Assure pot despite concerns that most people are struggling in some way with cost of living and making difficult choices, so may not be able to afford an increase to fund it.

Section 4: Understanding our household customers and why we need to support them

4.1 Introduction to our customers

Every day, we are responsible for the safe and reliable distribution of clean water services to a population of over **1.7 million** people across our two supply regions. As a provider of an essential public service, we are aware of the day-to-day impact that a reliable supply of clean water has on our customers' wellbeing, especially those who are experiencing a long-or-short term situation which could put them at risk.

Our on-going engagement with customers, stakeholders and expert partners tells us that there are situations that people experience which mean they may struggle to cope with situations that are complex, multi-layered and ever-changing. We start from the point that **anyone can be vulnerable at any point in their lives**, whether it's being impacted by a short or long-term illness or condition, a mental health problem, or going through a life-changing event, such as a bereavement or the loss of income. As a result, no single factor defines it – vulnerability is multi-layered, context specific, and forever changing as our society changes and people move through their lives.

Given this, we view 'vulnerability' as a situation that can happen when any part of the provision of water supply and associated services combines with someone's/household's circumstances, including the impact of their local environment, to create an outcome where they are more likely to suffer harm – both in the short and longer term. This can also link in to what a customer is trying to do when they contact us, such as paying a bill.

We recognise and are committed to our public duty to ensure that water services are accessible, safe, and available to every consumer in our region and the role we play in safeguarding our customers who need extra support. Please note that in this document we have used the terms 'customers/people in vulnerable situations' and 'ability/struggling to cope' interchangeably to refer to the same group of individuals and organisations. Our research has highlighted the sensitivities of labelling people as 'vulnerable' and we only do so for the sake of clarity to articulate our draft strategy.

Serving a population in areas ranging from some of the most deprived urban populations in England to remote and sometimes isolated rural communities, means that we have a range of socio-demographic circumstances among our communities that we need to understand and monitor. We are conscious of the fact that the ever-changing and multi-layered nature of vulnerability, makes it impossible to have a continuously precise picture of all situations of vulnerability across all the households we serve.

However, our experience in serving and engaging those who are struggling and those that support them (such as stakeholder and community groups) means that we are on a journey to develop a more sophisticated approach to using the data and insights available. The aim is to develop a more up to date and granular picture of the vulnerability issues that affect our customers.

Continuously improving our data is important to ensuring our day-to-day work in supporting vulnerable customers is effective and that insight shape our strategy and plan in a more targeted way. The data available highlights the need to grow our PSR reach for both financial and wider PSR vulnerabilities.

We also have two different populations to support across our two supply regions. Our analysis shows that there are specific risk factors that are more prevalent in one of our regions, as summarised below:

Compared to the national average, our Cambridge Water region has:

- a higher proportion of households where English is not the first language;

- a faster growing population, which may increase the level of PSR support required; and
- higher levels of affluence, a younger population profile and fewer people living alone.

Compared to the national average and our Cambridge region, our South Staffs region has:

- higher levels of income deprivation and water poverty, particularly in many of the urban communities in the south of the region – for example, Dudley, Smethwick and Walsall;
- higher levels of people who suffer from chronic serious illness and disability who may have higher support needs.
- higher levels of digital exclusion among the population, specifically in lower affluence communities; and
- and an older population profile, more at risk to ill-health and from having a disability. Linked to this profile, there is a higher proportion of unpaid carers.
- Higher levels of families with children under 5 and people unable to speak English but slightly lower levels of people living alone.

4.2 A view of the current socio-demographic landscape

Since we submitted our draft vulnerability strategy in June 2024, we have made a significant investment by embarking on a major socio-demographics mapping and forecasting project to better inform our approach – levels of service, service design, prioritisation and delivery. This has given us our most robust picture of the level of consumer vulnerability within our two supply regions and, importantly, how this is likely to evolve up to 2040. While there is always uncertainty with future projections, which we have acknowledged, we are confident of using this insight to inform the decisions made in our strategy.

To deliver this project we have partnered with two expert organisations, working collaboratively with them between December 2024 and March 2025, to deliver high-quality outputs:

- **Sustainability First:** an independent charity that promotes change in the water and energy sectors for a fairer, more sustainable future; and
- **Kelp:** a data science consulting company with the vision to help companies make the most out of data by adopting rigorous academic approaches to data science.

The agreed objectives were to provide us with a:

- a **detailed analysis of vulnerability** in our South Staffs Water (SSW) and Cambridge Water (CW) supply regions
- a **gap analysis** of the number of consumers on our Priority Services Register (PSR) compared to the potential need in our supply areas
- **projections** of trends in non-financial PSR vulnerability over the medium-term to 2030 (the end of Asset Management Period 8) and longer-term to 2035 and 2040 to inform our forward planning and long-term delivery strategy
- exploration of the impact of two different policy scenarios on **future poverty levels** in our supply areas
- guidance on how SSC can update the vulnerability profiles outlined in this report as new data becomes available
- recommendations for SSC's vulnerability strategy.

The full report (VS2) outlining the methodology to produce the PSR gap analysis and future forecasts and the detailed analysis and recommendations can be found [here](#).

High level methodology

Below we summarise the key steps followed by Sustainability First and Kelp to deliver the project objectives:

1. Establish the baseline of the level of vulnerability support needed

- Agree proxy indicators for each identified PSR needs code with assignment of a priority rating. Proxy indicators were identified for 36 of our current 72 PSR codes. A further 11 PSR needs codes were identified for analysis e.g. unpaid carers, with proxy indicators identified for each of these
- Use public datasets, research and consultation with specialist organisations to determine the levels of vulnerability and their distribution across our two supply regions
- Map indicators at small area level (LSOA where possible) to highlight 'hotspots' of high incidence of vulnerability.

2. Determine current PSR gap analysis

- Analyse our data on the number of consumers receiving support for each PSR needs code
- Estimate potential number of consumers who could benefit from PSR support for each vulnerability
- Identify which vulnerabilities are needed to be prioritised for concerted action
- Identify recommendations for improving outcomes for PSR consumers.

3. Produce vulnerability projections

- Assess potential impact of demographic change and new emerging vulnerabilities.
- Provide projections of key vulnerabilities, selected on basis of numbers, risk of harm, regulatory priorities
- Use and adapt existing modelled projections and trends where possible, e.g. ONS, specialist organisations
- Where there are no existing projections, develop modelling of plausible future scenarios.
- Consider the impact of likely upcoming policy change on consumer vulnerability and implications for our strategy.
- In the report we have defined medium term defined as 2030; long term defined as 2035-40.

























































The outputs from the project highlight a high level of PSR and financial support need today and, in the future. They provide a robust base for decision making. A summary of the findings is in table 9.

Understanding the data in Table 9

- The baseline date for the future forecasts for the individual indicators varies from 2021 to 2023 (more detail in the main report).
- The colour grading (green, amber, red) is based on maximum and minimum values in the column range and is a relative scale.
- In reality, all PSR risk factors including those in green are important, and SSC is expected to provide 'Service for All'.
- Arrow icons: upwards arrow: >0.5% higher than national average, right arrow: within 1% of national average (+/- 0.5%), downwards arrow: <-0.5% lower than national average.
- Home/people icons show whether it is a population or household baseline count. Note that all projection counts are population. With the population counts, we make the assumption that there is one person per household with a vulnerability, which may overestimate

eligibility.

Table 9: Overview findings – showing baseline levels of different vulnerabilities, the estimated PSR gaps and future forecasts

PSR needs code	Baseline estimate of PSR need (count)		Comparison to national prevalence (%)		Current PSR gap (%)		2040 projections (population)		
	SSW	CAM	SSW	CAM	SSW	CAM	SSW (count)	CAM (count)	Change (%)
Blind	 5,900	 1,400	➔ -0.10	➔ -0.10	87.60	94.63	8,400	2,000	41
Chronic / Serious illness	 209,200	 30,300	⬆ 3.00	⬇ -3.60	88.05	87.01	284,900	43,400	36
Chronic Kidney Disease	 67,200	 8,300	➔ 0.10	⬇ -2.50	99.98	99.99	86,200	11,300	28
Deaf/hard of hearing	 3,100	 700	➔ -0.17	➔ -0.17	n/a	n/a	4,000	1,000	29
Dementia	 10,600	 2,000	⬇ -1.45	⬇ -1.01	81.47	83.61	14,800	2,900	39
Diabetes	 123,400	 18,400	➔ 0.30	⬇ -3.40	99.96	99.99	176,200	27,600	43
Disabled	 196,000	 40,500	⬆ 2.90	⬇ -3.30	98.97	99.13	404,700	85,100	51
Pensionable age	 150,000	 35,200	⬆ 0.80	⬇ -1.20	86.24	87.36	349,100	81,000	35
Family - Young U5	 65,400	 14,400	⬆ 1.00	➔ -0.40	71.52	72.67	79,900	17,600	0
Hearing difficulties	 144,500	 34,300	➔ 0.00	⬇ -0.90	97.83	98.62	185,800	44,100	29
Learning disabilities	 7,700	 1,400	⬇ -1.60	⬇ -1.30	99.65	99.86	8,200	1,500	7
Mental Health Condition	 197,200	 40,400	⬆ 1.10	⬇ -1.30	94.42	95.47	245,100	53,100	24
Partially sighted	 38,400	 9,300	⬇ -1.20	⬇ -1.40	92.46	5.72	51,600	12,500	34
Physical impairment / mobility issue	 32,200	 4,400	➔ -0.10	⬇ -1.20	26.92	17.20	n/a	n/a	n/a
Unable to answer the door	 113,700	 18,600	⬆ 0.90	⬇ -2.10	99.23	99.49	179,900	29,500	58
Unable to communicate in English	 29,700	 3,700	⬆ 1.80	⬆ 0.70	98.3	98.31	33,400	29,500	13
Unpaid carers	 125,500	 25,600	⬇ -0.70	⬇ -2.60	n/a	n/a	145,100	29,600	16
Universal credit claimants	 188,200	 28,000	⬆ 3.50	⬇ -2.30	n/a	n/a	n/a	n/a	n/a
Pension credit claimants	 33,100	 4,300	⬆ 0.60	⬇ -0.60	n/a	n/a	n/a	n/a	n/a
Job seeker allowance claimants	 2,300	 300	➔ 0.10	➔ 0.00	n/a	n/a	n/a	n/a	n/a
Employment and support allowance Claimants	 34,100	 5,600	⬆ 0.60	➔ -0.30	n/a	n/a	n/a	n/a	n/a
Housing benefit claimants	 42,700	 8,200	➔ 0.20	⬇ -0.60	n/a	n/a	n/a	n/a	n/a
Polish speakers	 14,500	 4,200	➔ 0.00	➔ 0.10	n/a	n/a	n/a	n/a	n/a
Punjabi speakers	 30,900	 200	⬆ 1.70	➔ -0.40	n/a	n/a	n/a	n/a	n/a
Over 85s	 32,800	 8,100	➔ -0.50	⬇ -0.60	n/a	n/a	57,300	14,100	68
Living alone	 163,500	 40,600	⬇ -1.20	⬇ -1.70	n/a	n/a	n/a	n/a	n/a
Over 75s	 122,100	 28,200	⬆ 0.80	➔ -0.10	n/a	n/a	188,600	43,600	51
Water needed for religious practices	 125,400	 17,100	⬆ 0.60	⬇ -3.70	99.84	99.89	n/a	n/a	n/a

4.3 Geographical dynamics of consumer vulnerability today and PSR gap analysis

Our partners at Kelp and Sustainability First also analysed the datasets using the [Ofwat methodology](#) for determining the number of households who require (non-financial) PSR support. Currently, we estimate that:

- Up to **298,704** households (**53.25%**) in the South Staffs Water supply area, and **71,583** households (**50.77%**) in the Cambridge Water supply area are potentially eligible for registration on our PSR.
- Overall, up to **370,287** households, which at **52.75%** across our two supply regions are potentially eligible for registration on our PSR. This is comparable to Ofwat's estimated **52.74%** of households across England and Wales.

For most of the individual PSR needs codes analysed (see summary table 9 above/below) the research identified a significant gap between the number of people potentially eligible for PSR services and those already registered on our Priority Services Register. It is important to appreciate that the number of people potentially eligible for a service represents a theoretical estimate or maximum. Some people may have multiple needs and be eligible for multiple services. Nevertheless, the gap analysis gives an indication of areas where we need to reach eligible consumers and make them aware of the services provided. This might be, for example, through communication campaigns, working with intermediary organisations or focused outreach in areas with high concentrations of vulnerable groups (as shown in the small area analysis carried out by this research).

Kelp and Sustainability First have also provided us with a model to update the analysis as new datasets are released so that we can understand how the level of vulnerability changes over time and so update our strategy accordingly. The frequency of these reviews will vary based around when datasets are updated by providers. For example, statistics on economic datasets (e.g. employment) are released monthly, whereas full population Census data is only updated in full once every 10 years.

The outputs of the project have also provided us with a set of heat maps that visualise the geographical distribution of key vulnerabilities at the LSOA level across our two water supply regions. We have shown selected examples of these heat maps below (Maps 1-4).

Each map represents the estimated number of individuals, or households where datasets allow, with a specific vulnerability within each LSOA in a supply area. The colour scheme is based on a quantile classification, meaning each colour represents an equal number of LSOAs. Different colours correspond to different ranges of vulnerability counts. For example, in [Map 1](#), the first colour class indicates LSOAs with between 0 and 6 individuals with a mental health condition. It is important to note that rural areas always tend to stand out when compared with urban areas, due to their larger geographic area.

These maps will provide our teams with vital insights both to effectively target support into communities where there is an obvious high level of vulnerability for one or more PSR needs codes and also to understand how we can best support the make-up of PSR eligible households located in an area impacted by a loss of water supply caused by a burst mains. Having this data at our fingertips will help us to make the right decisions. We can also use it to inform investment decisions e.g. prioritising improvements to assets in areas with highest levels of households at risk during supply interruptions.

When combined, these datasets provide a rich picture of how population needs vary across the diverse communities we serve. For example, being able to layer households in need of financial support with their water bills with different PSR needs will also allow make it easier to identify areas where households have the most complex life situations and are at greatest risk of harm. Also conversely where investment in support can deliver the biggest benefit for every pound spent.

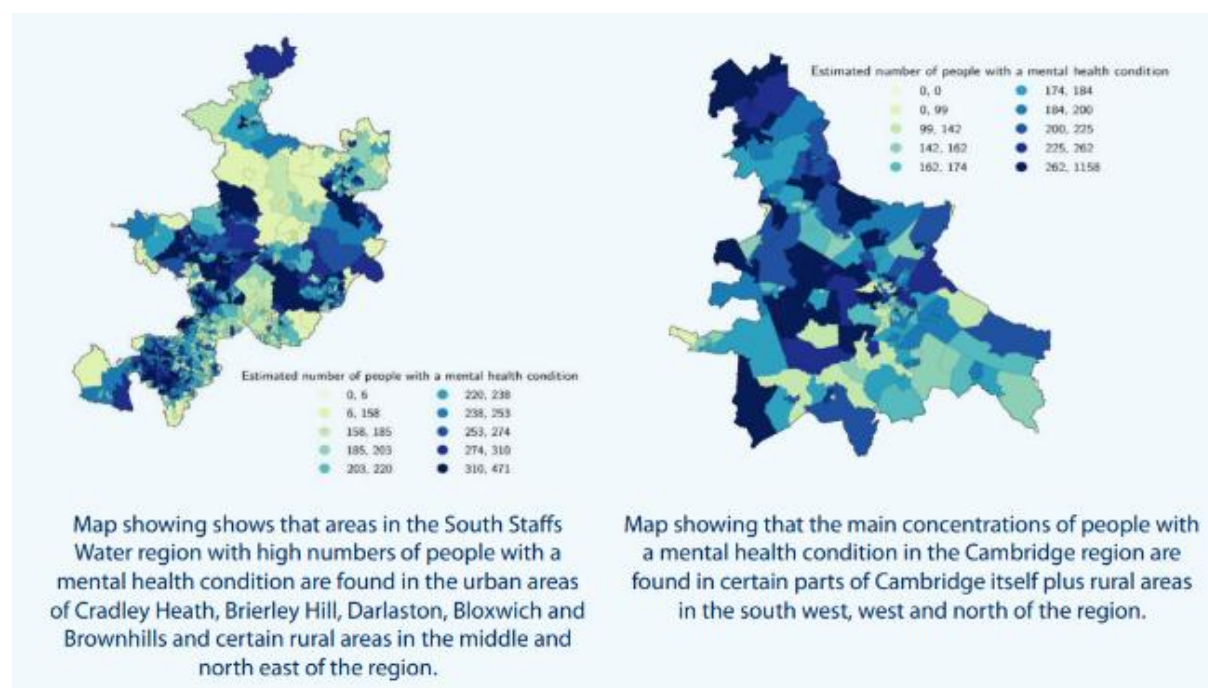
In 2025/26, we will focus on how we can best operationalise the demographic datasets and visualisations, making sure that the overlapping of multiple vulnerability indicators, or socio-economic circumstances, will not lead to an amplifying effect and so overstate the overall vulnerability level in any given area.

Data partnerships/data for public good

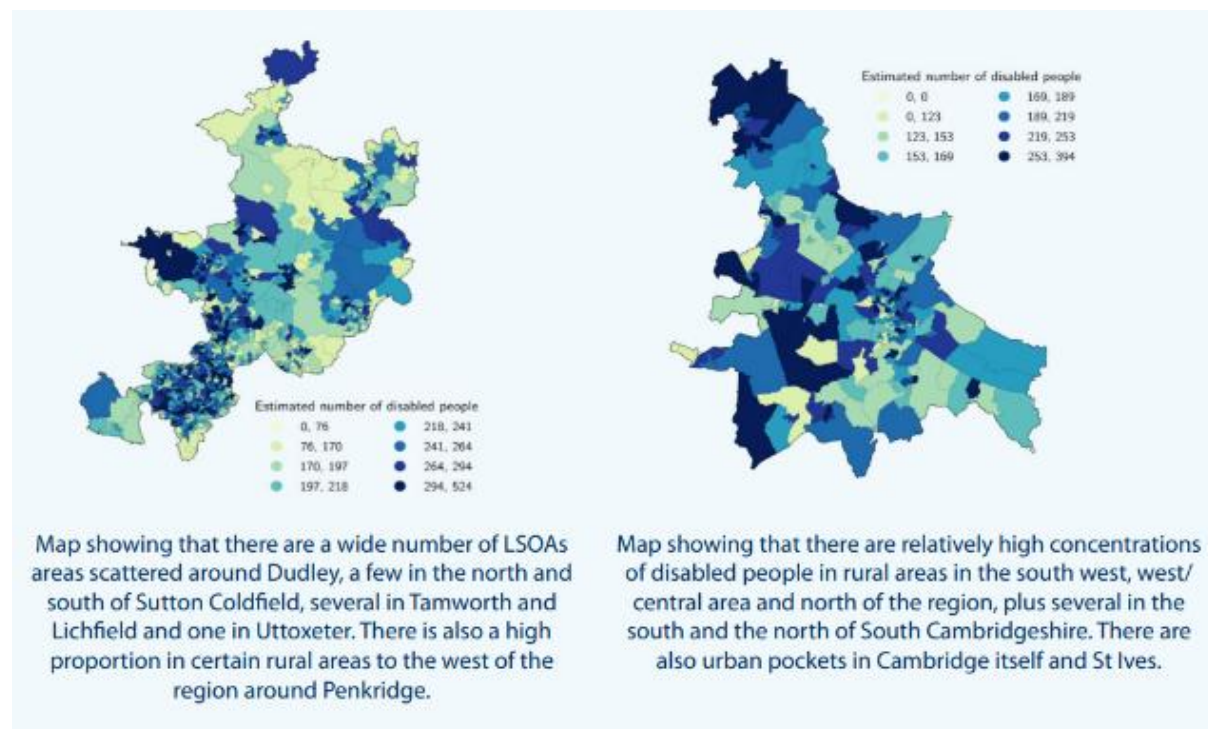
We will also explore how we can partner with other industry initiatives dedicated to providing socio-demographic data to provide an even more in-depth view of our customer base and changing need.

We are mindful that these insights are potentially valuable to organisations and local authorities in our area that work with and support customers on low incomes and additional needs. We will explore how we can best socialise this insight in the spirit of open data to maximise public benefit, either directly or with the support of expert partners.

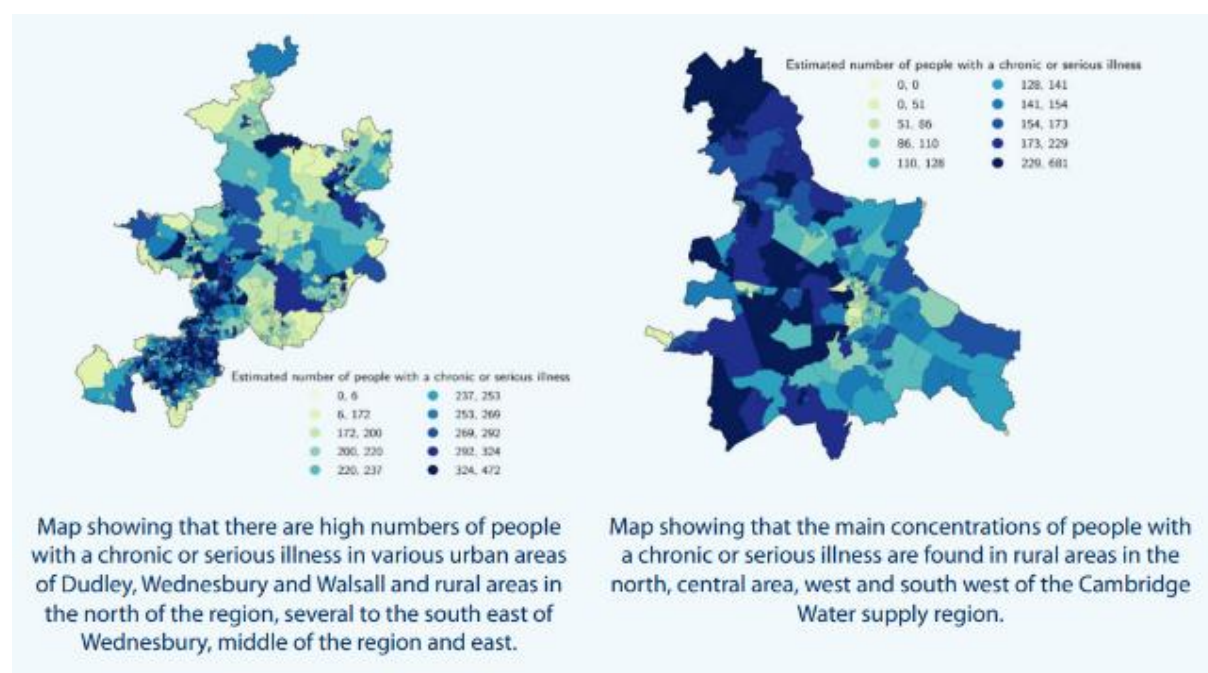
Example Map 1: heat maps showing the geographic distribution of the number of people with a mental health condition, by LSOA area



Example Map 2: heat maps showing the geographic distribution of the number of people with a disability, by LSOA area



Example Map 3: heat maps showing the geographic distribution of the number of people with a chronic or serious illness, by LSOA area



Analysis of customers in or a risk of falling into financial difficulties

For the financial analysis, Kelp researchers used data on means tested benefits, average incomes and our own water debt data.

The number of people claiming means tested benefits gives a good indication of the level of deprivation in an area since eligibility for such benefits requires a household to have limited income and savings.

The researchers decided against using the Index of Multiple Deprivation (IMD) or the 'income domain' within the IMD (contrary to other models). This was as the most recent IMD was published in 2019 and is therefore fairly out of date, particularly given the subsequent impact of COVID-19 and the cost-of-living crisis. The previous government consulted upon updating the IMD but did not confirm its intentions as to when it might do this (DLUHC, 2022).

We now have the opportunity to start overlaying this data with metered and unmetered customers and water consumption, to explore how we can better understand need and support required during our universal meter rollout programme and join up our affordability, vulnerability and water efficiency support in a customer centric way.

Financial and non-financial vulnerability is generally higher in our South Staffs area than our Cambridge region. In South Staffs non-financial vulnerability is often higher, and financial vulnerability is significantly higher than the comparative figures for England. This insight highlights priority areas for targeting awareness campaigns, services and build partnerships.

For example, our research shows the extent of people claiming a range of means tested benefits across our two regions:

- 13.6% of people in South Staffs (188,215 people) compared to 7.8% in Cambridge (28,021 people) and 10.1% for England are **Universal Credit Claimants**.
- **Housing Benefit Claimants** account for an estimated 3.1% of the population in South Staffs (42,704 people), 2.3% in Cambridge (8,197 people) and 2.9% in England.
- An estimated 3.1% of people in South Staffs (42,704 people), 2.3% in Cambridge (8,197 people) and 2.9% in England are **Income Support Claimants**.
- **Employment and Support Allowance Claimants** make up 2.5% of the South Staffs population (34,057 people), 1.6% in Cambridge (5,565 people) and 1.9% in England.
- **Pension Credit Claimants** make up 2.4% of the South Staffs population (33,117 people), 1.2% in Cambridge (4,263 people) and 1.8% in England.
- **Jobseeker Allowance Claimants** make up 0.2% of the South Staffs population (2,346 people) 0.1% in Cambridge (335 people) and 0.1% in England.

It is clear that the proportion of people claiming means tested benefits is considerably higher in the South Staffs region than in Cambridge and the English average, reflecting the higher levels of deprivation in the region. Conversely, the proportion of people claiming means tested benefits in Cambridge is considerably lower than the English average, suggesting that the area is more prosperous than England as a whole.

We have also identified an Office for National Statistics (ONS) data source for 'mean equivalised household disposable income' for the financial year ending in 2020. Figures quoted are After Housing Costs (AHC):

- South Staffs: £27,300 ± £6,500
- Cambridge: £35,000 ± £8,400
- England: £29,100 ± £7025

The margins of error are quite substantial for the mean figures shown. However, they suggest that average incomes are considerably lower in South Staffs than both Cambridge and England as a whole.

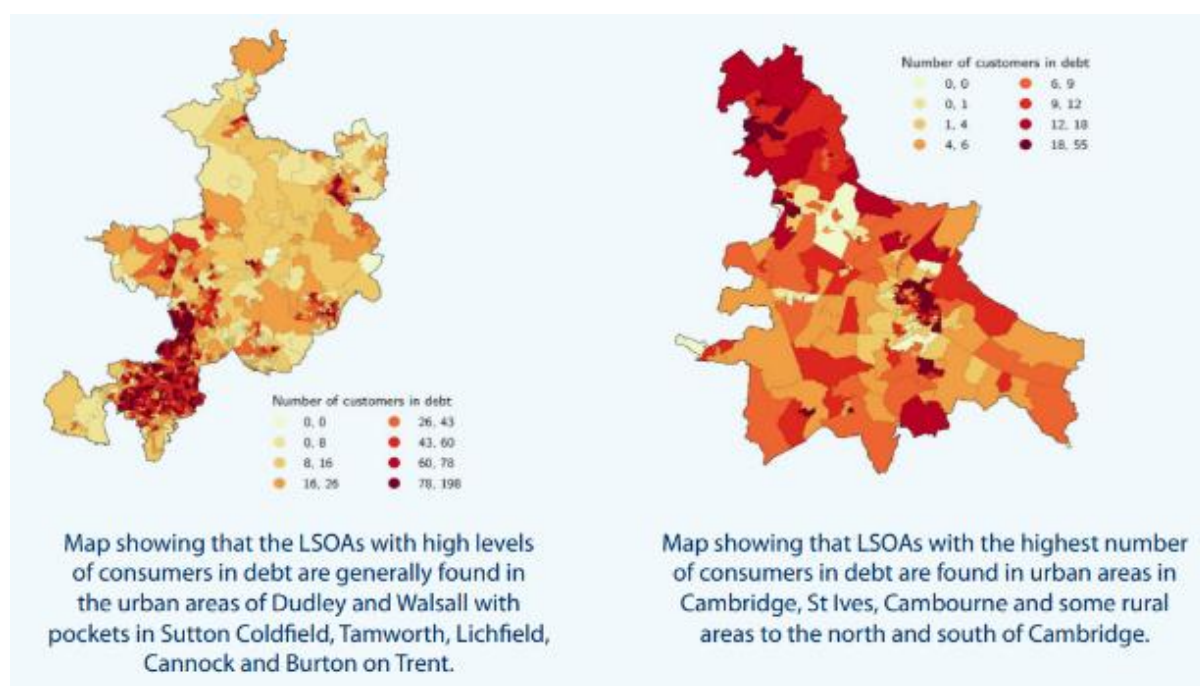
This suggests that low income is pervasive across the South Staffs supply area. The average income of consumers in the Cambridge supply area is considerably higher than that for England

Our own research data suggests that almost half of account holders in our South Staffs region live in households with an income of less than £25,000 a year. This highlights the difference in earning power across our two regions.

Because of the levels of income deprivation we see among our South Staffs customers in particular, we recognise the importance of taking an 'in the round' approach to tackling vulnerability. This means we do not consider it appropriate to develop a vulnerability strategy without reference to the role affordability plays in determining which of our customers are in circumstances that may make them vulnerable.

So, a key component of our vulnerability strategy is robust and targeted approach we are taking to tackling affordability and the work we are doing to help customers stay on track with paying their water bills.

Example Map 4: heat maps showing the geographic distribution of the number of households in debt with their water bills, by LSOA area



Note: for the purposes of this visualisation "in debt" refers to households with over 12 months of arrears. Accounts with less than £25 arrears are removed from the data set. Map based on dataset provided in February 2025.

Debt analysis

As well as looking at the geo-spatial distribution of customers in debt, we also analysed levels of debt. Table 10 shows that for households with water debt the number without a payment plan is much higher than that for those with a payment plan. Furthermore, the average size of median debt is unsurprisingly much higher for those without a payment plan than for those with a plan.

The research found **35,300 households (6.3%)** in our South Staffs region and **2,200 (1.5%)** households in our Cambridge region are in water debt – defined as those who are more than 12 months behind in paying their bills and excluding those with less than £25 of arrears.

The median debt for those without a payment plan was particularly high (£1,360 in the South Staffs region and £2,490 in the Cambridge region). These households are a priority group to proactively contact to offer financial support for tackling both their water debt and likely wider debts.

Looking across the essential services sectors we identified that water bills represent a much lower proportion of average household income than energy, yet these figures are high compared to energy. For example, the average size of median gas debt for households without a payment plan for Q3, 2024 was £1,324.

This insight has prompted us to review our debt pathway during PR24 and propose a number of improvements to help support customers in financial difficulty and in particular prevent water debt.

These include a trigger alert on our system to prompt early action to support customers to prevent debt build up; introduction of a new debt matching scheme alongside flexible payment plan options to help with budgeting and payment breaks as needed. More generally, it highlights the importance of providing a tool kit of financial support to customers who are struggling, or at risk of struggling to afford their water bills including tariff support, which can be adapted dependent on upcoming decisions on a national single water social tariff.

Table 10: Water debt levels in South Staffs and Cambridge

Debt analysis	Cambridge	South Staffs
No of households in debt with payment plan ¹	539	6,523
% of all households	0.38	1.16
Size of median debt (£)	1,338	919
No. of households in debt without payment plan ²	1,627	28,780
% of all households	1.15	5.13
Size of median debt (£)	2,492	1,355
Total no. of households in debt (with & without plan)	2,166	35,303
% of all households	1.54	6.29
Size of median debt (£)	2,255	1296
Size of mean debt (£)	2,809	1,588
No of households in debt with payment plan ¹	539	6,523
% of all households	0.38	1.16
Size of median debt (£)	2,255	1296

Debt analysis	Cambridge	South Staffs
Size of mean debt (£)	2,809	1,588

¹ Refers to households with over 12 months of arrears who have agreed a payment plan with SSC to pay off the debt. Accounts with less than £25 arrears were removed from the data set.

² Refers to households with over 12 months of arrears have not agreed a payment plan with SSC to pay off the debt. Accounts with less than £25 arrears were removed from the data set.

4.4 Understanding future need: A closer look at key socio-demographic trends in our supply regions, current and up to 2040

The research modelled future levels of vulnerability need in our area. This was to help us plan resourcing, service need, and design.

Estimated forecasts were based on existing projections and trends where they existed e.g. from ONS, specialist reputable organisations. Where there were no existing projections, we modelled plausible future scenarios.

From this we identified five key trends to inform our strategy:

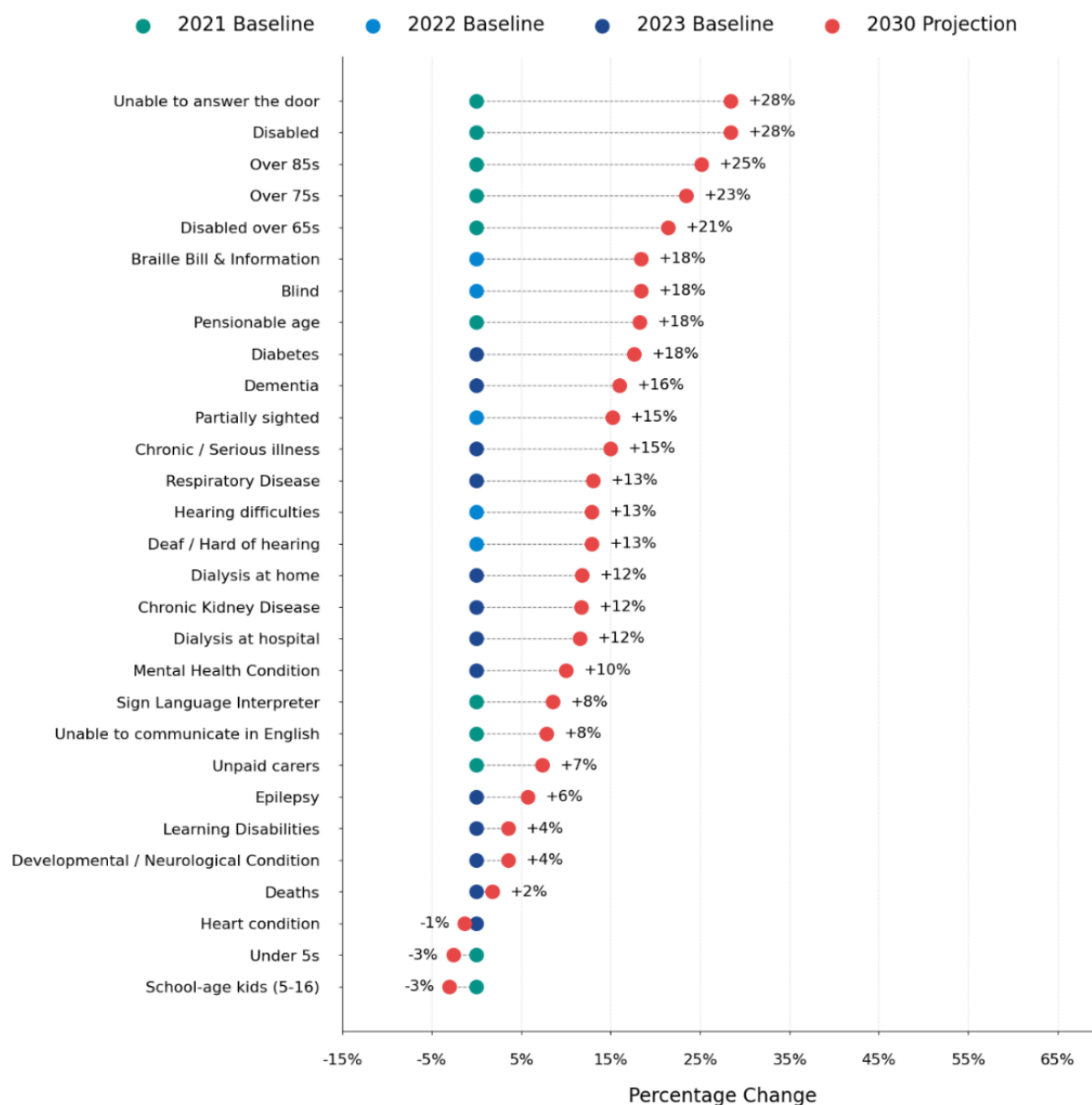
- Supporting a growing and ageing population;
- Supporting the increasing numbers living in ill-health;
- Addressing the increase in isolation and fragmented care;
- Addressing the diversity of communication and accessibility needs; and
- Supporting those with no or limited financial resilience.

The analysis has made clear that levels of financial and non-financial vulnerability and the potential need for PSR services are high and expected to grow. This is outlined in figure 5 and highlights the longer-term implications for funding PSR support in the future.

We need to prepare for a significant increase in access, communication and protection related needs up to 2040 and beyond. This includes in the design and delivery of services, support staff, partnerships and associated vulnerability training and systems.

Along the fact that our population is aging and there is expected to be more ill-health and disability, wider environmental and social changes (e.g. increases in number of those living alone) are also weakening household and community resilience.

Figure 5: Overview of projected trends of vulnerability indicators in SSC areas to 2030



Sustainability First and Kelp also did a rapid review of likely upcoming policy change and considered the impact of that, short and medium term on consumer vulnerability and implications for our strategy. Given the policy landscape is changing rapidly, this will need to be kept under ongoing review.

Further detail on the policy horizon scan and methodology is appendix VS1. A summary of the baselines used and key future findings are detailed below.

A growing and ageing population

An estimated **150,000** households in South Staffs (or **27%**) and **35,200** households in Cambridge (or **25%**) have at least one person of **pensionable age** (aged over 65), compared to **6,147,800** (or **26.2%**) in England (as of 2021). This highlights that our Cambridge region has a younger population demographic.

Across both our supply regions the total population we serve is estimated to grow from **1.74m in 2021 to 1.96m by 2040** – growth of **12.7%**. Population growth is predicted to be faster in our Cambridge region.

Building on our current age demographic profile, **table 11** highlights that it is the older age groups that will see the largest increases in population numbers up to 2040. These are the population age bands which have some of the known higher levels of vulnerability.

Table 11: Combined projected population growth (count and prevalence) across our two supply areas

	2021		2030		2035		2040		Growth
	Prev ¹	Count	Prev	Count	Prev	Count	Prev	Count	2021-40
Population		1,738,724		1,874,692		1,918,856		1,958,846	
Over 65s	18%	319,024	20%	377,182	21%	410,042	22%	430,076	35%
Over 75s	9%	153,269	10%	189,195	11%	207,189	12%	232,111	51%
Over 85s	2%	42,429	3%	53,113	3%	66,809	4%	71,404	68%
Under 5s	7%	118,968	6%	114,579	6%	115,448	6%	117,077	0%

¹Prev=Prevalence

Unpaid carers account for an estimated **9.1%** of people in South Staffs (125,549 people) and **7.2%** in Cambridge (25,605 people). The equivalent figure for England is **9.8%**. This suggests the proportion in South Staffs is similar to the national average, whereas it is significantly lower in Cambridge.

Unpaid carers are often on low incomes, unable to work or forced to work part-time due to caring responsibilities. The research found that government reforms to health and social care are likely to result in more highly vulnerable people living at home, including during end-of-life care. The number of carers is also expected to increase in number, particularly as the population ages. Carers can often be vulnerable themselves - e.g. Carers UK reports that **28%** of carers are disabled, compared with **18%** of non-carers (April 2025). Supporting carers not only helps the carer but also the 'cared for' person, building household and community resilience especially during any times when the water supply is temporarily cut off. The policy review found that proposed changes to benefits announced in the Spring Statement 2025 are also expected to negatively impact many unpaid carers in our regions.

This insight highlights the challenges we are likely to face around providing appropriate support for those with ill health and other age-related problems. This includes the need for effective design and delivery of services, the training that will be needed to help our people support an ageing population and the information we will need to provide to help customers effectively manage their bills and water use. Supporting unpaid carers is also an important area of focus to ensure they can effectively carry out their role. The UK Government's move to more community based healthcare and place-based solutions to tackle poverty and ill-health alongside Labour's mission-based government makes investing in our community networks all the more valuable.

An increasingly disabled and ill population

Chronic and serious health conditions overview

An estimated **15.1%** of our South Staffs Water region population (**209,153 people**) have a chronic or serious illness, compared to **8.9%** in Cambridge (**31,849 people**). In England the figure is **6,978,927** people, or **12.1%** of the population (as of 2023). This highlights the notably greater number of people in our South Staffs region living with a chronic or serious illness.

Across both our regions, we forecast that there will be an increase of **36%** in the number of people suffering with chronic and serious health issues by 2040.

People with chronic and serious conditions may require a higher level of support and have more complex needs. Many of these customers will be priority customers to support during incidents. It is important therefore that we ensure they are on the PSR and we understand their needs. We outline the statistics and growth projections below for specific health related illnesses that are important for us to prioritise as a provider of water services.

Kidney disease

An estimated **4.9%** of people in South Staffs (**67,174 people**) and **2.5%** of people in Cambridge (**8,795 people**) suffer from chronic kidney disease. An estimated **4.8%** of the population in the UK (**3.25m people**) has chronic kidney disease (stages 3-5), (KRUK, 2023).

Chronic Kidney Disease (CKD) cases are projected to increase by **35% (an additional 21,500 people)** by 2040 from a baseline of 76,000 across our two regions. This growth is almost entirely attributable to population aging rather than changes in age-specific prevalence, reflecting the strong association between kidney disease and advancing age. The number of people on dialysis forms only a small proportion of CKD cases. Nevertheless, this is also expected to grow by **35%** from the current level of **720** people (dialysis at home and in the hospital) to **936** by 2040 across our two regions.

This highlights the need for us to work with partners with expertise in this area to help us fill the gaps in our PSR data for this high risk group and ensure we can appropriately support any affected households.

Disability

We use the definition of disability from the Equality Act (2010), where people are disabled 'if they have a physical or mental impairment that has a substantial and long-term negative effect on their ability to carry out normal day-to-day activities'. Our research estimates that:

- There are **200,000 households (34.9 %)** in the South Staffs Water region with at least one disabled person, compared to **40,500 households in our Cambridge region (28.7 %)**. In England, there are **7,507,900 households (32.0 %)** with at least one disabled person as of 2021. Forward projections highlight that by 2040 there will be an increase of 58% in the number of people classed as having a disability by 2040, from the 2021 baseline. This highlights the higher level of need in our South Staffs region.
- **8.2%** of people in our South Staffs Water region (**113,700 people**) and **5.2%** in Cambridge (**18,629 people**) may be unable, or really struggle, to answer the door due to mental health or physical disabilities that limit day-to-day activities a lot (as per definition on the Equality Act from 2010), compared to **7.3%** in England (**or 4,140,400 people**). Forward projections again highlight that by 2040 there will be an increase of 58% in the number of people in this situation by 2040 across our two regions, from the 2021 baseline.
- An estimated **32,200** working age people in South Staffs (**2.3 % of total population**) and **4,400** in Cambridge (**1.2 %**) have a physical impairment or mobility issues. This compares to **1,711,000** people of working age people in England (**2.4 % of the population**).

When levels of disability are combined with an ageing population, it highlights the importance of all of our services being inclusively designed and reviewing and updating our services to ensure they are meeting customers' needs. It is essential that we create customer journeys that are easy to understand and follow to completion. And that we provide information in a straightforward and accessible way. It also means that we must put an increased focus on closing the gap between the numbers registered under our PSR needs codes and the need within the population, particularly to ensure higher priority households receive bottled water as quickly as possible during a period when their water supply is cut off.

Dementia and mental health

Dementia cases are projected to increase **48%** (an additional 5,000 people) by 2040 from a baseline of 12,700 across our two regions. This growth occurs despite evidence that suggests age-specific rates of dementia are falling. The increase is primarily driven by population aging, as the probability of developing dementia rises significantly with age. The number of people aged 70 and older is growing substantially in England and across our two regions.

Mental health conditions affect an estimated **14.3%** of South Staffs (**197,200 people**) and **11.9%** of Cambridge (**42,800 people**). Here we used the cumulative number of people registered as having depression or schizophrenia, bipolar disorder and psychoses. Together, for comparison, they represent **13.2%** of people in England (**7,623,800**), with depression accounting for **7,098,000** people (as of 2023).

Since the pandemic there has been a significant increase in people with mental health problems (not all necessarily all formally diagnosed). Mental health problems are becoming more common in the working age population. More than half of the rise in 16- to 64-year-olds claiming disability benefits since the pandemic is due to more claims relating to mental health or behavioural conditions. **1.3 million** people claim disability benefits primarily for mental health or behavioural conditions – **44%** of all claimants. A recent DWP survey identified in the Sustainability First and Kelp research suggests **86%** of incapacity and disability benefit claimants report having a mental health condition (even if it is not their primary condition) (IFS, 2025).

Among other things, this shows the need for us to put in place clear policies and easy pathways for nominated third parties including those with around power of attorney, for example. It also highlights the importance of making any contact with us (from our bills, payment plans and accessing PSR support) low effort and delivered with empathy to prevent triggering stress/anxiety. We must also ensure that we have the right partnerships in place with organisations who are experts in designing service experiences for consumers facing these challenges.

Diabetes

Health data shows that this disease affects an estimated **8.9%** of people in our South Staffs Water region (**123,357 people**) and **5.4%** of people in our Cambridge region (**19,331 people**). An estimated **8.6%** of adults (3.8m people) in England have diabetes (PHE, 2016). Incidence of diabetes in South Staffs is therefore similar to the national average, whereas in Cambridge it is lower.

Having a reliable supply of water is vital to maintaining proper hydration, which is essential for managing blood sugar levels and preventing dehydration-related complications. Dehydration can worsen high blood sugar and have negative consequences for overall health, particularly for those with diabetes. The significant number of people suffering from this chronic disease means it is important for us to ensure as many as possible are on our PSR, so that we can prioritise their needs. As spells of hot weather are forecast to become more prevalent, we will need to assess how our messaging

encourages those who are vulnerable to extreme heat continue to use enough water to stay healthy and comfortable.

An increase in solo person households without support networks, alongside rural isolation

According to organisations such as Aging Without Children and the Centre for Aging Better, there are a growing number of people living alone without immediate support meaning they have nobody to rely on to help them access services or support them when things go wrong such as supply interruptions or flooding. A quarter of all people aged 50 and over now live alone and there has been a particularly large increase for men aged 65 and over. By 2043 it is predicted that almost **4.5m** people aged 65 and over will live alone. (Census, 2021).

These changes have an impact on access to social networks and informal care as people age, and affect the types of community support needed. Older adults who live alone are also more likely to attend accident and emergency, visit their GP, have multiple long-term health conditions and have mental health conditions.

Whilst there are no official statistics for our two supply regions currently available for this indicator, we do have a number of rural communities across our Cambridge and South Staffs supply regions. Rurality and living alone can intersect. For example, South Cambridgeshire and Huntingdonshire are highly rural (at least 80% living in rural settlements and hub towns). This can make it difficult for us to target support effectively to customers in vulnerable circumstances during a major incident, for example.

As part of our long-term approach to vulnerability, we will define an approach to supporting customers living in rural areas or in single-person households to ensure they have access to the help and support they need, when they need it. Part of this involves a longer term objective of enhancing our risk register to include household's living circumstances, of which living alone (particularly with no support network in place) is a key risk factor.

Increase in access and communication needs

Literacy, language and ability to understand communications

Although the literacy rate across the UK is very high – at **99%** – there are still many people who struggle to read and write. The average reading age among adults in the UK is **nine years old**. There is a higher prevalence of all communication vulnerabilities in the South Staffs area compared to the Cambridge service area. Our research shows that:

- In our South Staffs region, an estimated **2.1% (29,700 people)** are unable to **communicate in English**, compared to **1.0% (3,700 people)** in our Cambridge region, and **0.3% in England (156,800 people)** – as of 2021. This relates just to proficiency in English rather than, for example, as a result of a medical condition or speech impairment. In some SSC communities over **50%** of the population speak Punjabi as their main language. Future projections estimate that the number of people who can't communicate in English will grow by **13%** across our two regions by 2040 though this will be influenced by government policy.
- Hearing difficulties affect a larger portion of the population in both of our regions than the national average. There's an estimated **18.2%** of people in our South Staffs region (**251,800 people**) and **13.8%** in our Cambridge region (**49,300 people**) with hearing difficulties. The comparative figure for England is **10.5% (6,060,000 people)**. Future projections estimate that the number of people with hearing difficulties will grow by **29%** across our two regions by 2040.
- Sight loss is usually defined as ranging from people with moderate impairment (partial sight) to those with severe impairment (blindness). **0.8%** of the South Staffs population (**10,400 people**)

and 0.6% of the Cambridge population (**2,000** people) are estimated to be blind, while **1.3%** of the South Staffs population (**17,400** people) and **0.9%** of the Cambridge population (**3,400** people) are partially sighted. If the definition of sight loss is extended to include people with mild sight loss the total proportion of people with sight loss rises to **4.9%** of the population in our South Staffs region (**67,700** people) and **3.7%** of the population in our Cambridge region (**13,300** people). Future projections estimate that the number of people who are blind will grow by **41%** across our two regions by 2040, with **34%** increase in those who are partially sighted. Common sight impairments e.g. the need to use glasses or contacts, are more common.

To ensure we continue to provide the appropriate levels of support to all our customers, it is important to recognise the need for clear communication using straightforward language. There is a need to identify areas where we need to provide important information through community partners and/or through tailored materials in languages spoken commonly in that area, to overcome any barriers. We also need to make sure our digital services, including our website, meets the highest accessibility standard and review and improve the accessibility of all communication channels including telephone services and customer journeys for those who are digitally excluded. We will also use the learnings from our water efficiency in faith and diverse communities project to help us build meaningful relationships with the seldom heard communities across our Cambridge and South Staffs regions.

Digital exclusion continues with inequality increasing

Digital exclusion correlates strongly with social and economic exclusion (poverty, unemployment), and intersects with a range of characteristics including age, disability, geography, educational attainment, literacy and language, housing circumstances. Digital exclusion is not only experienced by people in later life. Age (over 65 years) remains the strongest predictor of not being online or only using the internet for very few things, but – across all adult ages – there is a well-evidenced link between living in poverty and experiencing digital exclusion (Good Things Foundation 2024).

Lack of access to technology and digital can make it harder to access services, advice, information, seek redress when problems occur and stay safe during incidents. The main barriers people face are; not being able to afford to access the internet to get connected or stay connected (not having sufficient data connectivity; not having a suitable device), and not having the skills, confidence, and support to use the internet.

We use Eurostat territorial units for statistics (NUTS) data as an indicator of digital deprivation across our Cambridge and South Staffs regions. But it should be noted the geographies associated with these statistics may not precisely match the boundaries of our two operating areas. The statistics suggest that digital deprivation in our Cambridge regions stands at around **7%** – the same level as the rest of England. But it is higher in many parts of our South Staffs regions, reaching **15%** in the Sandwell NUTS geographic area.

The Digital Exclusion Risk Index (DERI) scores also align to the NUTS statistics, in showing that our Cambridge region has localised patches of digital deprivation, compared to South Staffs Water where it is more widespread in our deprived urban communities.

This variation tells us it is likely that we will have to adopt targeted approaches to ensure customers are aware of the support and information we have available and that it is easy to access. Also important is how we use our data to better understand the 'hotspot' areas of digitally excluded customers. This will help us to engage face-to-face more in these areas to provide personal support. And it will help us to

tailor our partnerships to maximise our reach and impact through interactions with local community groups and organisations.

Poverty , income and financial resilience

Our analysis found that in our South Staffs region an estimated **122,800 households** (22% of all households \pm 1.5%) in absolute poverty and **150,600 households** (27% of all households \pm 1.5 %) in relative poverty.

In our Cambridge region this figure is **19,800 households** (14% of all households \pm 1.5%) and **25,400 households** (18% of all households \pm 1.5%) in absolute and relatively poverty respectively.

This highlights that our South Staffs region has a much higher proportion of households in absolute and relative poverty than Cambridge, reinforcing the findings outlined above on average incomes.

Modelling future financial trends and water poverty is notoriously difficult. However, our research provides projected rates for poverty to 2029/30 under two limited benefit policy scenarios: one assumes no change in policy, the other assumes three positive changes to benefits policy (in brief, scrapping the two-child benefit cap, uprating benefits in line with wage inflation and removing the freeze on Local Housing Allowance). **Table 12** provides a summary of the data. Forecasting ahead we find that:

- Under the pessimistic scenario, absolute poverty is projected to increase from **122,800 (22%) to 131,500 households (23.5%)** by 2029/30 in the South Staffs area and from **19,800 (14%) to 21,900 households (15.5%)** in the Cambridge area by 2029/30. Absolute poverty is defined as having an income below 60 per cent of the median income in 2010-11, adjusted for inflation - £15,180; and
- Under the optimistic scenario absolute poverty is projected to decline to **115,300 households (19%)** in the South Staffs area while in the Cambridge area it will decline to **22,600 households (16.5%)**.

Table 12: Changes to poverty levels from current to 2029/30 under two policy scenarios

	Absolute Poverty		Relative Poverty	
	South Staffs	Cambridge	South Staffs	Cambridge
Baseline (2024)	22 %	14 %	22 %	14 %
Optimistic scenario*	19 %	11 %	19 %	11 %
Pessimistic scenario*	23.5 %	15.5 %	23.5 %	15.5 %

Since this modelling was undertaken in February 2025, we have had the UK Government's Spring Statement 2025 and the green paper Pathways to Work: Reforming Benefits and Support to Get Britain Working, which propose large cuts to disability benefits and carer support starting from 2026. This alongside increases in the cost of living – rises in water, energy and council tax bills; global economic uncertainty; and a downgrading of the UK's economic forecasts for 2025/26 means the pessimistic forecasts based on the 'no change' scenario are likely underestimates. At the time of writing no

additional support is planned for low-income large families despite high need though this may change with the publication of Government's Child Poverty Strategy.

The findings indicate that even in the best-case scenario a sizeable number of households are likely to struggle to afford their water bills and would benefit from support. Customers impacted by upcoming cuts to disability and carer benefits, as well as large low-income families where there's a notable gap in support, may need real consideration. It is essential that we ensure tailored support is available.

The challenge will remain how we get the right balance between the number of customers we help, and level of support offered, given customers' willingness to pay to fund social tariffs. Our PR24 social tariff research (September 2023) provided evidence that customers supported an uplift in the annual contribution to enable us to support around **60,000** a year through our Assure tariff.

Section 5: Measuring success - metric evidence

This section provides supporting evidence of how the 'measuring success' and 'keeping track' metrics detailed in our strategy relating to customer awareness levels and satisfaction were developed. All these metrics will be developed fully during 2025/26 (year 1 AMP8).

Metric review	Insight
Customer outcome	Accessible
Measuring success (outcome) metric	By 2030, 80% of PSR customers are satisfied with the channels and solutions provided
Metric objective	To ensure all colleagues who are involved with delivering services and communications to PSR customers are fully focused on providing a best in class service. The metric will provide insights into whether the company is delivering a high-quality service to its PSR customers and how satisfaction ratings changes over time and to identify what is working and what needs improving.
How we will measure satisfaction	<p>Survey feedback to be provided through our on-going SSC Customer Promises Tracker:</p> <ul style="list-style-type: none"> Quarterly waves of fieldwork using a mixed methodology of online and telephone surveys. We will undertake 1,000 HH surveys a year, using a regionally representative sample. This will also include an additional boost of 200 surveys per annum, covering customers marked as being on our PSR at the time of the survey. This metric is planned to gain feedback from customers who are receiving financial and/or non-financial support from us. Surveys designed, administered and reporting undertaken by independent research partner – Turquoise Thinking. Customers will be asked to rate their satisfaction with the channels (e.g. telephone, email) and the solutions (e.g. BSL) that they may have used. An aggregated satisfaction score will be recorded for each customer surveyed, across any areas they are able to give feedback on. We will use the assumption that a score of 7-10 (using a 0-10 rating scale) will count as being satisfied. From the responses, we will determine what proportion (%) of PSR customers are satisfied. Alongside the rating scale, verbatim comments will be collected to understand the specific areas of strength and improvement to help inform action plans on-going. We will ask stakeholders (e.g. CCW and our ICG) to input into the survey design to ensure it aligns to best practice expectations when measuring customer satisfaction.
Target setting – current performance	<ul style="list-style-type: none"> We do not have any directly comparative satisfaction data from SSC customers at this time. We have used a proxy from our customer satisfaction point of contact surveys which shows that in the year 2024/25 we achieved a score of 77.3% of PSR customers being satisfied with their contact with us. This covers all financial and non-financial needs codes and nay type of contact made. Whilst this is not specifically communication channel and solution specific, it provides a proxy benchmark for year 1 (2025/26) for this metric. At this point, we will then assess a glide path of improving the satisfaction score to 2030. We will evaluate our performance at the end of year 2027/28 and reassess the target for 2030 based on our performance.

Metric review	Insight
	<ul style="list-style-type: none"> We will ensure sign off from CCW and our ICG on any changes we propose. This approach will ensure a robust and fair approach to ensuring we set realistic, but stretching targets during AMP8 and into AMP9.

Metric review	Insight
Customer outcome	Affordable
Keeping track metric	Customer awareness of affordability support is no less than 55% by 2030
Metric objective	To assess whether our plans to raise awareness of our financial support are being effective.
How we will measure awareness	<p>Survey feedback to be provided through our on-going SSC Customer Promises Tracker:</p> <ul style="list-style-type: none"> Quarterly waves of fieldwork using a mixed methodology of online and telephone surveys. We will undertake 1,000 HH surveys a year, using a regionally representative sample. This will also include an additional boost of 200 surveys per annum, covering customers marked as being on our PSR at the time of the survey. We will track this metric among customers who might qualify for the financial support we offer and the wider customer base. However, we propose that it is the satisfaction among customers who would qualify for financial support that will be used for this metric. Surveys designed, administered and reporting undertaken by independent research partner – Turquoise Thinking. Customers will be asked to say whether they are aware of the financial support we provide. Customers will be asked spontaneously to gain an uninformed awareness view of the support provided and then prompted with provided with a list of options (informed view). From the responses, we will determine what proportion (%) of customers are aware of the services. Alongside the rating scale, verbatim comments will be collected to understand the specific areas of strength and improvement to help inform action plans on-going. We will ask stakeholders (e.g. CCW and our ICG) to input into the survey design to ensure it aligns to best practice expectations when measuring customer satisfaction.
Target setting – current performance	<ul style="list-style-type: none"> We have some historic satisfaction data from our Customer Promises Tracker which shows that, in 2024/25, 48% of our customers said they were aware that we offer financial support. Whilst this insight does not go into the specifics for the range of financial support available, it provides a proxy benchmark for year 1 (2025/26). At this point, we will then assess a glide path of improving the satisfaction score to 2030. We will evaluate our performance at the end of year 3 in AMP8 (2027/28) and reassess the target for 2030 based on this. We will ensure sign off from CCW and our ICG on any changes we propose. This approach will ensure a robust and fair approach to ensuring we set realistic, but stretching targets during AMP8 and into AMP9.

Metric review	Insight
Customer outcome	Affordable
Measuring success (outcome) metric	% of our customers feel supported to pay – we will agree a target at the end of year 1 (2025/26)
Metric objective	Our insights highlight that how customers feel after seeking support from us to help them pay their bills has a notable impact on their perception of us as a public service provider. This metric is designed to ensure customers feel valued, supported and treated fairly when paying their water bills.
How we will measure satisfaction	<p>Survey feedback to be provided through our on-going SSC Customer Promises Tracker:</p> <ul style="list-style-type: none"> Quarterly waves of fieldwork using a mixed methodology of online and telephone surveys. We will undertake 1,000 HH surveys a year, using a regionally representative sample. This will also include an additional boost of 200 surveys per annum, covering customers marked as being on our PSR at the time of the survey. Surveys designed, administered and reporting undertaken by independent research partner – Turquoise Thinking. We will track this metric among customers who might qualify for the financial support we offer and the wider customer base. However, we propose that it is the satisfaction among customers who would qualify for support that will be used for this metric. Customers will be asked to provide feedback on their emotional response and/or perceptions using 1 or more questions, to build up a robust view. We will use the assumption that a score of 7-10 (using a 0-10 agreement rating scale) will count as that a customer agrees that they will feel supported to pay their water bills. From the responses, we will determine what proportion (%) of customers are in agreement. Alongside the rating scale, verbatim comments will be collected to understand the specific areas of strength and improvement to help inform action plans on-going. We will ask stakeholders (e.g. CCW and our ICG) to input into the survey design to ensure it aligns to best practice expectations when measuring customer satisfaction.
Target setting – current performance	<ul style="list-style-type: none"> This is a new metric and we do not have any directly comparative satisfaction data from SSC customers at this time, or another reliable proxy. We will pilot the approach in year 1 (2025/26) and use this to determine if this metric is effective. In addition, if the metric proves effective, we will evaluate our performance at the end of year 1 and reassess the target for 2030 based on the feedback. At this point, we will then assess a glide path of improving the satisfaction score to 2030. We will ensure sign off from CCW and our ICG on any changes we propose. This approach will ensure a robust and fair approach to ensuring we set realistic, but stretching targets during AMP8 and into AMP9.

Metric review	Insight
Customer outcome	Safety and peace of mind
Measuring success (outcome) metric	By 2030, 80% or more of our 'Priority 1' PSR customers are satisfied with the service they received during and/or post an interruption to their water supply.
Metric objective	To ensure all colleagues who are involved with delivering services and communications to Priority 1 PSR customers are fully focused on providing a best in class service. The metric will provide insights into whether the company is delivering a high-quality service to its Priority 1 PSR customers and how satisfaction ratings changes over time and to identify what is working and what needs improving.
How we will measure satisfaction	<p>Survey feedback to be provided through our on-going SSC Customer Promises Tracker:</p> <ul style="list-style-type: none"> Quarterly waves of fieldwork using a mixed methodology of online and telephone surveys. We will undertake 1,000 HH surveys a year, using a regionally representative sample. This will also include an additional boost of 200 surveys per annum, covering customers marked as being on our PSR at the time of the survey. Surveys designed, administered and reporting undertaken by independent research partner – Turquoise Thinking. We will also use our point of contact satisfaction surveys, using our Qualtrics platform, to collect feedback following a loss of water supply. Whilst this metric is focused specifically on the feedback from our PSR priority 1 customers, we will also collect satisfaction data from any customers to enable comparisons to be made over time. Customers will be asked to rate their satisfaction with our service during and after a loss of their water supply. An aggregated satisfaction score will be recorded for each customer surveyed. We will use the assumption that a score of 7-10 (using a 0-10 rating scale) will count as being satisfied. From the responses, we will determine what proportion (%) of customers are satisfied. Alongside the rating scale, verbatim comments will be collected to understand the specific areas of strength and improvement to help inform action plans on-going. We will ask stakeholders (e.g. CCW and our ICG) to input into the survey design to ensure it aligns to best practice expectations when measuring customer satisfaction.
Target setting – current performance	<ul style="list-style-type: none"> We have some historic satisfaction data from our point of contact surveys, when PSR customers have lost their water supply. The data from 2022-2024, shows that 72.5% of customers being satisfied with the contact made among our PSR customers who has experienced this situation – this figure covers feedback for all customers covering all our PSR non-financial needs codes. Whilst this insight is not specifically asking about the overall experience of customers losing their water supply, it provides a proxy satisfaction benchmark for year 1 (2025/26). At this point, we will then assess a glide path of improving the satisfaction score to 2030. We will evaluate our performance at the end of year 3 (2027/28) and reassess the target for 2030 based on this. We will ensure sign off from CCW and our ICG on any changes we propose. This approach will ensure a robust and fair approach to ensuring we set realistic, but stretching targets during AMP8 and into AMP9.

Metric review	Insight
Customer outcome	Safety and peace of mind
Keeping track metric	Customer awareness of our PSR is no less than 40% , by 2030
Metric objective	To assess whether our plans to raise awareness of our PSR support are being effective.
How we will measure awareness	<p>Survey feedback to be provided through our on-going SSC Customer Promises Tracker:</p> <ul style="list-style-type: none"> Quarterly waves of fieldwork using a mixed methodology of online and telephone surveys. We will undertake 1,000 HH surveys a year, using a regionally representative sample. This will also include an additional boost of 200 surveys per annum, covering customers marked as being on our PSR at the time of the survey. This metric will only cover non-financial PSR needs codes. Surveys designed, administered and reporting undertaken by independent research partner – Turquoise Thinking. Customers will be asked to say whether they are aware of the support service we provide. Customers will be asked spontaneously to gain an uninformed awareness view of the support provided and then prompted with provided with a list of options (informed view). From the responses, we will determine what proportion (%) of customers are aware of our services. Alongside the rating scale, verbatim comments will be collected to understand the specific areas of strength and improvement to help inform action plans on-going. We will ask stakeholders (e.g. CCW and our ICG) to input into the survey design to ensure it aligns to best practice expectations when measuring customer satisfaction.
Target setting – current performance	<ul style="list-style-type: none"> We have some historic satisfaction data from our Customer promises Tracker which shows that, in 2024/25, 33% of our customers are aware that we offer a PSR service. Whilst this insight does not go into the specifics for the individual support available through our PSR service, it provides a proxy benchmark for year 1 (2025/26). At this point, we will then assess a glide path of improving the satisfaction score. We will evaluate our performance at the end of year 3 (2027/28) and reassess the target for 2030 based on the feedback received. We will ensure sign off from CCW and our ICG on any changes we propose. This approach will ensure a robust and fair approach to ensuring we set realistic, but stretching targets during AMP8 and into AMP9.

Metric review	Insight
Customer outcome	Engaged Communities
Measuring success (outcome) metric	80% of our partners are satisfied with the support we offer their end customers

Metric review	Insight
Metric objective	To ensure that our teams are delivering on our stakeholders' expectations when helping them to meet their objectives. It is designed to drive closer collaboration and better ways of working to the benefit of the end customer.
How we will measure satisfaction	<p>Survey feedback to be provided through on-going surveys with stakeholders:</p> <ul style="list-style-type: none"> • We will send stakeholder partners we have engaged with during a 12-month period at least one survey form. This will use an agreed set of questions to collect feedback on their satisfaction with the partnership they have with us and any other relevant feedback. • Our customer insight team will analyse and report the data, making it open to independent challenge and audit, as requested. • We will use the assumption that a score of 7-10 (using a 0-10 rating scale) will count as being satisfied. From the responses, we will determine what proportion (%) of stakeholders are satisfied. • Alongside the rating scale, verbatim comments will be collected to understand the specific areas of strength and improvement to help inform action plans on-going. • We will ask stakeholders (e.g. CCW and our ICG) to input into the survey design to ensure it aligns to best practice expectations when measuring stakeholder satisfaction.
Target setting – current performance	<ul style="list-style-type: none"> • This is a new metric and we do not have any directly comparative quantitative satisfaction data from SSC stakeholders at this time. • We will pilot the approach in year 1 (2025/26) and use this to determine if this metric is effective and also to evaluate our performance at the end of year 1. At this point, we will then assess a glide path of improving the satisfaction score. • If successful, we will then reassess the target for 2030 in year 3 (2027/28) based on the satisfaction trend data. • We will ensure sign off from CCW and our ICG on any changes we propose. This approach will ensure a robust and fair approach to ensuring we set realistic, but stretching targets during AMP8 and into AMP9.

Metric review	Insight
Enabler	Our people and culture
Measuring success (outcome) metric	% of our people who are proud of the service we deliver for vulnerable customers – we will agree a target at the end of year 1 (2025/26)
Metric objective	To ensure that our teams are fully committed to delivering our strategy and to identify areas where we need to act based on the feedback – e.g. additional training, more engagement sessions, provide more communication updates on success. It will help us determine whether we are winning hearts and minds.
How we will measure satisfaction	<p>Survey feedback to be provided through our SSW PLC Group colleague engagement survey:</p> <ul style="list-style-type: none"> • Colleagues across the whole business will take part and provide their feedback on the question. It is anticipated that over 70% of our colleagues will take part. • We plan to administer the surveys through the independent agency who runs our colleague engagement survey will analyse and report the data. We

Metric review	Insight
	<p>will work with the independent agency to develop a suitable rating question to collect robust feedback.</p> <ul style="list-style-type: none"> • From the responses, we will determine what proportion (%) of colleagues agree that they are proud of the service we deliver for vulnerable customers (including both financial and non-financial PSR). We will assess the use of more regular pulse surveys, if appropriate. • Alongside the rating scale, verbatim comments will be collected to understand the specific areas of strength and improvement to help inform action plans on-going. • We will ask stakeholders (e.g. CCW and our ICG) to input into the survey design to ensure it aligns to best practice expectations when measuring colleague satisfaction.
Target setting – current performance	<ul style="list-style-type: none"> • This is a new metric and we do not have any directly comparative satisfaction data from colleagues at this time, or another reliable quantitative proxy. • We will pilot the approach in year 1 (2025/26) and use this to determine if this metric is effective and also to evaluate our performance at the end of year 1. At this point, we will then assess a glide path of improving the satisfaction score. • If successful, we will then reassess the target for 2030 in year 3 (2027/28) based on the satisfaction trend data. • We will ensure sign off from CCW and our ICG on any changes we propose. This approach will ensure a robust and fair approach to ensuring we set realistic, but stretching targets during AMP8 and into AMP9.

The following metrics are not related to satisfaction or awareness.

Metric review	Insight
Customer outcome	Accessible
Keeping track metric	We will embed engagement in decision making, with an annual review of the support services we offer.
Metric objective	To ensure our teams stay focused on offering the best service and that our support services are aligned to our customers' changing needs.
How we will measure	Our annual review will be shared with key stakeholders to design, input in to and assure the review process. .

Metric review	Insight
Customer outcome	Affordable
Keeping track metric	To support 60,000 customers per year with a social tariff up to 2030
Metric objective	To ensure we have a robust and targeted package of financial support for our customers.
How we will measure	This is a commitment in our PR24 Business Plan and will be reported to Ofwat in our Annual Performance Report each year.

Metric review	Insight
Customer outcome	Safety and peace of mind
Keeping track metric	In line with the OFWAT minimum standard - ensure that the number of customers on our PSR never falls below 15.9% of our customer base.
Metric objective	To focus our teams on making sure we are delivering targeted growth to our PSR.
How we will measure	This data will be reported to Ofwat in our Annual Performance Report each year.

Metric review	Insight
Customer outcome	Safety and peace of mind
Keeping track metric	Every two years we will contact 90% of our PSR customers to validate the information we hold for them. Of the 90% we attempt to contact we will make actual contact with 35% of them.
Metric objective	To focus our teams on making sure the details we hold about our customers is up to date and accurate.
How we will measure	This data will be reported to Ofwat in our Annual Performance Report each year.

Metric review	Insight
Customer outcome	Safety and peace of mind
Measuring success (outcome) metric	To deliver actions agreed for vulnerable customers on how to improve our incident support in a time frame agreed by our vulnerability panel.
Metric objective	To ensure that insights lead to positive action to improve the service for our customers.
How we will measure	Our planned approach is: <ul style="list-style-type: none"> • In year 1 (2025/26) is to work collaboratively with our vulnerability panel, using an insight data driven approach, to agree the actions taken as the result of our engagement and an appropriate timescale for delivery of each. • We will keep this under regular review with our vulnerability panel to ensure best outcomes.

Metric review	Insight
Customer outcome	Engaged communities
Measuring success (outcome) metric	To deliver actions agreed in a time frame agreed by our vulnerability panel.
Metric objective	To ensure that insights lead to positive action to improve the service for our customers.
How we will measure	Our planned approach is: <ul style="list-style-type: none"> • In year 1 (2025/26) is to work collaboratively with our vulnerability panel, using an insight data driven approach, to agree the actions taken as the result of our engagement and an appropriate timescale for delivery of each. • We will keep this under regular review with our vulnerability panel to ensure best outcomes.

Metric review	Insight
Customer outcome	Engaged communities

Metric review	Insight
Keeping track metric	The volume of: <ul style="list-style-type: none"> • stakeholders engaged annually • local projects and community events supported • partners trained and actively referring • customers passported for support each year.
Metric objective	To focus our teams efforts to build targeted and effective partnerships to help deliver our customer outcomes.
How we will measure	Our planned approach is to: <ul style="list-style-type: none"> • Set a benchmark in year 1 by measuring the volumes achieved in each area detailed above. • We will engage with our vulnerability panel and any appropriate wider stakeholders to determine what success looks like for each area and if specific targets should be set to measure progress.

Metric review	Insight
Enabler	Our people and culture
Keeping track metric	100% of people with up-to-date training.
Metric objective	To ensure that our teams receive the training they need to offer excellent service to our PSR customers and to help identify those who need support, who are not currently on our PSR.
How we will measure	We will report progress from our company training records.

Metric review	Insight
Enabler	Our people and culture
Keeping track metric	Volume of Mental Health First Aiders (MHFA).
Metric objective	To ensure we have an appropriate number of MHFAs to deliver effective and appropriate support to our colleagues and customers.
How we will measure	We will report progress from our company records. We will set an appropriate target at the end of year 1 (2025/26) with input from our vulnerability panel.

Metric review	Insight
Enabler	Our people and culture

Metric review	Insight
Keeping track metric	By 2030, 80% of our workforce are Dementia friends - to align to forecasted customer growth in population with dementia to 39% by 2040.
Metric objective	To ensure our colleagues very a good level of knowledge and empathy on how to effectively support and communicate with people suffering with dementia and/or their families/carers.
How we will measure	We will report progress from our company records, against our target.

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