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**Yorkshire Water**

**Affordability Study PR24**

**Bill Payers Struggling with Finances, In-Depth Interview Script**

**THIS IS A SAMPLE (NOT COMPLETE) LIST OF QUESTIONS THAT MAY BE ASKED**

**Respondent Profile:**

* In-depth, in-home and zoom/phone interview script with Yorkshire Water customers
* 50 respondents. Mix of:
  + on YW financial schemes
  + on PSR scheme
  + not on scheme but could be eligible
  + not on scheme not eligible but could be heading that way soon
  + mix of life stages and regional locations

**Introduction**

Thank you for agreeing to participate in our research. My name is … and I work for Qa Research, an independent research organisation. We’ve been asked to complete this research on behalf of your water company, Yorkshire Water.

The aim of this discussion is to understand your views towards Yorkshire Water, how you feel about your water bill. We’ll also talk about the financial help Yorkshire Water provides to those who may be struggling with household finances and how this help could be improved or adapted. The outcomes of the interview will help Yorkshire Water improve their support and approach to communication about this support throughout the region over the next 5 years and beyond.

**INTERVIEWER TO MENTION**

* Confidentiality
* Incentive
* No right or wrong answers
* Interview lasts 60 minutes
* Can stop / pause at any time
* If you feel uncomfortable / confused about any of the questioning please say
* Consent for audio recording
* Optional photos / video vox pop at end of interview PROVIDE VOX POP CONSENT FORM

**Section 1: Understanding the YW customer & their world**

**Can you tell me a bit about yourself / your family / your home?**

* Is anyone in the household working at the moment? If so, what do you / they do?
* How do you feel about home life and work at the moment?

**What’s a typical day like for you?**

* What do you enjoy doing?
* Anything you find hard / causes of stress?
* How do you usually feel day to day? *Relaxed, busy, stressed, etc.*

**How would you describe your physical and/or mental health and wellbeing?**

* (If not well), how does this impact you / and your family?
* Do you receive any help / support with health and wellbeing?
* Are there any day-to-day challenges that impact or worsen your health or wellbeing?

**Tell me about the area you live in / the community / access to support and services?**

* Would you describe this area as a strong community, or not particularly? Why/how?
* How would you rate the access to things like healthcare, support groups, shops, transport?
* How do you feel about this? What impact does it have?

**Section 2: Customer perceptions about the water company**

Thank you for sharing some information about your circumstances. We’re now going to talk a little about your water service.

**How would you describe your household’s water usage at home and outside (perhaps you use more outside in the summer)?** *Prompt with*

* We use whatever we want – don’t think about it at all
* We think about what is necessary to use – we limit usage in some cases
* We do what we can use as little as we can – really aware of our usage and restrict it
* Another description?
* Why this description?

**What sort of things, if any, do you use a lot of water for (e.g. more than other households)?**

* Do you use any water-saving techniques, either in the home or outside?

**Do you have a water meter?**

* Yes / no / why?
* What are your feelings about having one/not having one? Increase your bill / decrease it?

**What comes to mind when I say Yorkshire Water?**

* Why these words?

**What is your opinion / perception of Yorkshire Water?**

* Any particular positive / negative associations?
* Have you had any / much interaction with YW? If so, for what? How was this for you?
* If you had to contact Yorkshire Water for any reason, how did you do that? (communication channel)
* How much is your Yorkshire Water bill approximately? How often do you pay it, or pay something towards it? (If monthly, probe over how many months of the year).

**Section 3: Household finances & challenges**

We’re now going to talk about your household’s financial circumstances.

**Can you describe your household financial circumstances?**

* How do you feel about your finances at the moment? Why?
* Explore reasons for financial challenges….
  + Low, reduced or irregular income
  + Changes in expenditure
  + Life event, disability / physical or mental health issues
  + External: Covid, cost of living
  + Other factors
  + (If not mentioned) explore if any health/disabilities/vulnerabilities mentioned earlier impact financially

**How long have you been experiencing these challenges?**

* What were your finances like…. (have things been improving or getting worse?)
  + A month ago
  + 6 months ago
  + 12 months ago?
  + 2 years ago
* What do you think your finances will be like in one year/two years from now? Think about both income and expenditure.
* Does this worry you? In what way? How does worry present itself in you?

**How much does your income and your financial challenges fluctuate - do they go up and down?**

* What causes things to fluctuate (if they do)?
* Has this always been the case or is this new?
* If new to this issue, why / what triggers?

**Could you try to describe the impact that facing financial challenges has on you / your family / friends / community / any others? Who & what impact?**

* Health/Mental wellbeing/Relationships/environment – how do these impact finances and vice versa? Which comes first and do they feed into each other?
* Have you made cut backs on certain things or had to go without anything to help manage or afford bills?
* If so, what and why?
* If not mentioned, probe on heating/eating/medication/ reduced water usage (fewer showers/baths/laundry loads/using food banks)

**Section 4: Affordability of household bills and water bill**

We’re now going to talk more about household bills in general and then your water bill specifically.

**Are there any household bills (or credit card/loan payments) that you find particularly difficult to pay on a regular basis or at all?**

* Which ones, why are they an issue for you?
* How long has this been an issue?
* What triggered the problem?
* What impact has this had?
* How have you handled it?
* How has the supplier been with you about it?

**Which bills are you most likely and least likely to prioritise paying, and why’s that?**

* *Use SHOWCARD 1 (list of household bills) to prompt if needed*
* *If don’t pay all of the bills* – how do you decide which ones not to pay?

**Are you in debt / arrears now or recently with any of your household bills, or struggling to keep up with payments on loans, credit cards etc?**

* Which ones? How long for – new problem or recurring, months/years?
  + What has caused this now?
* Approx amount – gauge if a few £, or £100s or even £1,000s
* Explore journey into debt / water debt
* What impact has this had / is this having on you / your family?
* Have you had any support – by who / what type / how successful?
  + How did you hear about this support?
* Asked family/friends to borrow money? Use of credit cards/overdrafts to pay bills?
* Received support from company to pay bills?
* *(If not mentioned)* what about your water bill?

**How affordable would you say your water bill is?**

* If unaffordable, what do you mean by that? *No money to pay now / bill increased sharply / poor value for money*
* By how much does your water bill tend to go up by each year?
* How concerned are you about this? If it’s not unaffordable already, at what point would it become unaffordable?
* How affordable compared to other bills?
* Are you aware your water can’t be cut off?
* You said when we recruited you that after you’ve paid for housing costs, less/more than 5% of what’s left goes on your water bill – how close would you say that is to 5% mark?
  + Do you think that will change in the future? In what way?
* Approximately how much money would your income need to increase by (or would your bills need to reduce by) in order for you to be able to pay all of your bills?

**Section 5: Help with water bill affordability**

Thanks for being so open and honest about the challenges you’ve described so far. We’re now going talk a bit more about help / support with regards to paying for your water bill and making it affordable.

**When thinking about household bills and some of the challenges you’ve described with companies/suppliers, who would you say has been the most helpful and supportive?**

* Why? In what way?

**Who would you say has been the least helpful / supportive?**

* Why? In what way?

***(If not mentioned and relevant)* How supportive / helpful has Yorkshire Water been in comparison to those you’ve just discussed?**

* Any better / worse – why?
* Describe steps taken with Yorkshire Water -
  + What were you aware of?
  + What’s worked
  + Not worked
  + What communications have you had? How effective?

**Is there anything Yorkshire Water could have done differently / or better to help you with affording your bill / dealing with any arrears?**

* *(If not mentioned)* What about paying smaller amounts more frequently? E.g. if paying once or twice a year, change to monthly direct debit over 12 months to spread the cost.

**Where would you think to go for help if you were struggling to pay your household bills?**

* Friends / family / suppliers / third party organisations
* How would you feel asking for help with finances?
* Have you tried to get any help from third party support agencies such as Citizen’s Advice or charities etc. - when trying to deal with financial issues / bills / water bill?
  + Why / who / how?
  + Anyone particularly good or helpful?
* *(If not mentioned already)* Are you aware of any of Yorkshire Water’s support schemes or discount schemes designed to help customers that may be struggling to pay their bill?
  + If yes, which ones?
  + How did you become aware?
  + Any attempt to get access to these schemes
  + What happened? Try to describe the journey / process you went through?
  + Any barriers / things that prevented you getting this support?

**Non-recipients of any YW financial scheme:**

SHOWCARD 2 - INTERVIEWER TO DESCRIBE EACH YW FINANCIAL SCHEME THEN…

**What is your reaction to these schemes?**

* If were aware of any - which ones?
* If didn’t know already, how do you feel now you know they exist?
* Is anything unclear?
* Do any of them stand out for any reason – which ones / why?
* Would any of these help you in any way – why? How?
* Any you’ve tried to access in the past? What was your experience? Anything that prevented you from accessing any of these?
* What sort of situations would they help / who might still fall through the cracks?

***SHOWCARD 2 Summary:***

* Watersure - A bill cap scheme for customers who have a water meter, claim an income-based benefit, and need to use extra water because they have a medical condition or three or more children.
* WaterSupport - A bill cap scheme for customers who have a low household income, and their annual water bill is more than £350 (2022-23).
* Community Trust - A debt support scheme for customers who have arrears with Yorkshire Water between £50 and £2000 and at least one other priority debt.
* Resolve - A debt support scheme for customers who are struggling to catch up on previous water bills. Resolve scheme contributes payments towards customer’s water arrear when regular payments are made towards charges.
* Water Direct - A payment option for customers who receive a deductible income-based benefit. YW can take payments directly from customer’s benefits to support budget planning.
* Payment break – A pause in collecting charges for customers who are struggling to pay their bill due to a change in circumstances e.g., income has stopped or significantly decreased.

**What would be the best way for YW to let you know about these schemes?**

* With the bill
* Letter, leaflet, email
* Poster – where? e.g. doctors surgery, bus stop, community centre
* Text
* Social media – which ones(s)?
* Phone call
* YW employee calling at your door
* Community event
* Other things?
* *If not opening bills, answering phone calls/text messages etc*. from YW or others – explore how can they best reach you?
* Any other companies that have managed to raise awareness of their schemes (discounts, special tariffs, payment plans etc.) to you? If they did, how did they do it so that you became aware? Any you acted on?

**Recipients of YW financial schemes:**

**Would you feel comfortable sharing the circumstances that led to you needing financial assistance from Yorkshire Water?**

* When did you first start to struggle?
* Was there a tipping point or more of a slow build-up?
* In arrears or debt with bills? Which bills?
* How did they communicate with you? What did it say?
* How did you feel? Panicked, worried, comforted, confused?

**Tell me about trying to get support with your finances**

* How long were you struggling before this?
* Who did you contact and why? Straight to Yorkshire Water or did you contact another organisation who helped you access the support?
* How did you seek help? Phone call, F2F, online, local hub?
* Did you do it yourself or with help from someone?
* Did you know what support you needed or did you ask for advice on your options? How would you rate the advice you received?
* How could Yorkshire Water have helped you feel better about your situation at the time?
* Did you have any concerns or worries about accessing financial support?
* Did you ever consider giving up trying to get support? Why? What kept you going?

**Feedback on support received**

Now we’re going to talk about the financial support you received from Yorkshire Water.

We want to explore how to make these schemes as helpful and as accessible as possible.

**You’re on the x scheme, is that right?**

Use SHOWCARD 2 to remind about scheme and eligibility etc of their own scheme.

**How would you rate the experience of interacting with Yorkshire Water to get this support?**

* Training and manner of staff?
* Efficiency and ability to help?
* Waiting times?
* Methods of contacting?

**How was the advice provided?**

* Tailored to your situation?
* Accurate and led to help?
* Knowledgeable about different support?
* Clarity – is it clear what help is available and how to get it?

**What was the application process like?**

* Method of applying?
* Information you needed to provide?
* Length of process?
* Easy to understand?

**Was there any ongoing communication with YW afterward?**

* Keeping in touch with you
* Offering other support
* Would you have liked to see this?
* Length of time the support is offered for?

**What has the impact been of receiving this support?**

* Able to afford water bill?
* Able to afford other bills and household costs?
* Wider impacts on mental wellbeing, family life, physical health, stress? How did you feel?
* How much of a difference does it really make? Has the impact been large or small?
* Is the support you received enough? If not, how could it be better?
* Does it help the right people? Does it exclude anyone who you think should get it?

**Are you receiving support/freebies/social tariff/discount/grants from any other companies or organisations (e.g. energy company, banks, lenders, council, foodbank, charity/community organisation)?**

* How would you compare their support to Yorkshire Water’s?
* Any good practice that YW could learn from?

**Section 6: Priority Services Register**

Are you aware of any additional support that YW provide to customers in circumstances which make them vulnerable?

Tell me about it/what is included? Anything else?

How did you hear about it?

For those not aware/recap for those aware: Alongside financial support, Yorkshire Water has a Priority Services Register which provides different types of support to customers who need it. Examples are… (read SHOWCARD 3)

***SHOWCARD 3 Summary***

* Braille and audio letters and bills
* Longer notice period or a personal visit if there are big works happening
* Priority water supply connection if there’s an interruption or bottled water delivered
* Set up a security password so you'll always know it's Yorkshire Water calling
* Nominate someone to act on your behalf and manage your account

It’s to help customers who…

* have sight problems
* are deaf or hard of hearing
* have home dialysis
* use a wheelchair or have mobility concerns
* are a new parent
* are concerned about unwanted callers
* would like someone else to manage their account.

**Non-PSR Customers:**

**What are your initial thoughts about the Priority Services Register?**

* Would this support benefit you?
* Had you heard of it before? Where?
* Know anyone eligible or would appreciate the PSR?
* In what ways is it helpful?
* In what ways could it be more helpful? E.g. expand definition of who is helped, offer more services for those customers?

**How could Yorkshire Water make more customers aware of the Priority Services Register?**

* With the bill
* Letter, leaflet, email
* Poster – where? e.g. doctors surgery, bus stop, community centre
* Text, Phone call
* Social media – which ones(s)?
* YW employee calling at your door
* Community event
* Other things?

**PSR Customers:**

**Can you tell me about how you ended up on the Priority Services Register?**

* How did you find out about it?
* How long ago?
* What made you want to sign up?
* Is it for yourself or someone else in your household?
* In what ways does being on the PSR support you?
* How do you think the level of support you need from Yorkshire Water will change in the future? More support / less support / stay the same? Explore why?
* Are you on the PSR of any other company? Which ones? How does it compare? What is better/worse?

**How was the process of signing up to the Priority Services Register?**

* Did you sign up or someone else support you?
* Online or via telephone?
* How easy or difficult was it to sign up?
* How could signing up be improved?
* How was the process of signing up compared to other PSR’s your on i.e. energy company / anyone else? Any good practice Yorkshire Water could learn from?

**What impact has being on the Priority Services Register had on you / your household?**

* Positive / negative / no impact – why is this?
* Was it what you expected?
* Would you improve this at all?
* Could Yorkshire Water go further to help you? In what ways?

**Section 7: Other ideas**

We’re interested in any other ways / new ideas that Yorkshire Water could consider in order to help customers that might be struggling with finances and bills.

* Do you have any initial ideas or suggestions as to other things Yorkshire Water could do?
* Anything you’ve seen elsewhere or have experienced from another company / supplier that you feel Yorkshire Water could learn from and try to adopt to its water customers?

**Section 8: Final comments & vox pop**

We are asking customers taking part if they would be happy to do a one-minute video vox pop. The aim is that we’ll use some of the footage in our reporting as it helps the YW team to really understand customers and bring the results to life.

You don’t have to at all, but if you would be willing, I’d like to film you answering the following:

* How has the cost of living crisis affected you and your family – financially and emotionally?
* What one thing should Yorkshire Water be doing to support customers who are struggling to pay their bills?

If willing – **sign consent form**, start filming and ask the questions. If no to VP, then ask the questions for audio only.

**Signpost to support organisations - provide the leaflet**