

United Utilities Disengaged Customers Research

Interview Discussion Guide | Final | 13.09.22

Overview & Objectives:

- UU have led the sector in targeting support to customers who need it with a high degree of success, resulting in the win-win of less debt for customers and improved collection for UU
- However there remain a significant minority of customers who do not engage with the support available and prove hard to reach and help
- Moreover, the impending “cost of living crisis” is likely to negatively impact this situation for customers and UU
- UU are in the process of reviewing their strategy and tactics for engaging with this “disengaged” segment in order to continue the success of previous activity
- Customers who are successfully reached and supported (engaged) are also of interest as they can provide insight about what worked (and didn’t) for them so that learnings can be applied to future engagement
- The current cost of living and inflation crises has also created a third group of interest that falls between the two initial groups; those who are “at risk” customers, who have continued to pay UU but show signs of struggling with other bills

The purpose of this document is to serve as a guide to inform the flow of the discussions, rather than a definitive list of questions to cover. As these are qualitative sessions, the moderator will use the guide flexibly and be guided by what comes out of the discussions.

Moderator instructions are *italicised*

Questions in **bold** should always be asked (whilst others should be optional to help guide the conversation)

Sections highlighted in **blue** are intended specifically for the disengaged audience

Sections highlighted in **green** are intended specifically for the engaged audience (i.e. rehabilitated UU customers)

Sections highlighted in **yellow** are intended specifically for the at-risk audience

Section and aim	Discussion points and probes	Time
<p>Introductions and warm-up</p>	<p>My name is [XXX] and I'm a researcher from an independent research agency called BritainThinks. BritainThinks is conducting this research on behalf of United Utilities who have asked us to conduct a number of interviews with their customers who might be struggling with their bills, have struggled with their water bills in the past or who might struggle with bills in the future . United Utilities want to understand how its customers interact with them, and what United Utilities can do to help particularly around paying bills.</p> <p><i>Explain terms of the interview:</i></p> <ul style="list-style-type: none"> • We're an independent research agency so I'm here to understand your honest views and opinions; there are no right/wrong answers. If you don't feel comfortable answering a question – that's fine, let us know and we will move on. • We abide by the Market Research Society code of conduct. This means that everything you say today will be completely confidential. Sometimes people say something interesting or articulate and we like to use quotes in our reports – but these quotes will always be anonymised, and you won't be personally identifiable. • The only exception to this is if you say something that gives me reason to think you or someone else is at risk of harm, we may be legally obliged to pass this information to the relevant authorities. • You can opt out of the research at any time (although you may forfeit your right to any incentive/benefit). • We'll be talking for 60 minutes finishing up at [insert time]. I have a lot of questions to get through so, in order to make sure we don't take up too much of your time, I may need to interrupt you or move the conversation on to finish on time. • <i>Obtain permission to record the session and reassure that the recording will only be used by BritainThinks internally for note taking purposes and will not be shared outside of the research team.</i> <p>To kick things off, it would be great if you could do a quick introduction to yourself. Please could you tell me:</p> <ul style="list-style-type: none"> • Your first name • If you work what is your job role and area of work 	<p>5 mins (5 mins)</p>

	<ul style="list-style-type: none"> Your living situation – the type of home you live in and who you live with. <i>If not mentioned spontaneously, moderator to gently probe on any vulnerabilities mentioned within the screener e.g., health conditions, disabilities, living with young children</i> 	
<p>Section 1: Wider context of debt</p> <p><i>Aim: To begin the conversation by exploring relationships with and impacts of money / finances.</i></p>	<p>I'd like to start off by talking about your relationship with money and finances. We understand this can be a difficult or awkward topic to discuss, but remember that we aren't here to judge, we're just here to understand more about your views and experiences so that United Utilities can help its customers pay their bills.</p> <p>Firstly, how would you describe your current relationship with money?</p> <ul style="list-style-type: none"> Good, bad or somewhere in-between? How so? Would you say you are, or have ever been, in debt? What does this mean to you? How, if at all, has this been impacted by your employment status? Do you receive any form of financial support from the government or another official body? What? <p>Have any life events (such as in the past few years) had an effect on your relationship with money and how?</p> <p><i>Moderator note, we are looking to tease out their story here, so please give participants time and space to walk through life events which may include:</i></p> <ul style="list-style-type: none"> Marriage Children Moving jobs Starting / ending a business House purchase(s) Retirement The Covid-19 pandemic Bereavement Illness Physical or mental impairments Loss of job Note: COL will be discussed in greater length in section 2 	<p>10 mins (15 mins)</p>

	<p>What impact, if any would you say that your relationship with money has had on your mental health over your lifetime?</p> <ul style="list-style-type: none"> • How would you describe it in your own words? • How has this changed overtime? 	
<p>Section 2: Influencers of income & debt</p> <p><i>Aim: To focus on how finances are being managed and how this impacts levels and perceptions of debt.</i></p>	<p>Now I would like to turn our attention to looking at how you go about managing finances in your life.</p> <p>In your household, who manages the finances?</p> <ul style="list-style-type: none"> • How much of a role do you / others have? • What are you / others responsible for in relation to finances? <p>How would you describe your current approach to managing your finances? By this we mean your approach to paying for your living costs such as food and energy and any other expenditure you may plan to pay for such as leisure.</p> <ul style="list-style-type: none"> • How easy or difficult do you find this? How so? • To what extent, if at all, would you say you are able to budget effectively? <ul style="list-style-type: none"> ○ What, if any, tools and techniques do you use to help you do this? ○ What, if any, support would help you with budgeting? <i>Moderator to probe on what support they would like to have access to if not covered.</i> • To what extent, if at all, are you able to cover all your bills each month? <p>What, if any, financial products do you currently use or own? <i>Moderator note, financial products in this instance can mean anything from debit and credit cards, savings accounts or even buy now pay later schemes (such as Klarna)</i></p> <ul style="list-style-type: none"> • Which of these do you use more regularly? <ul style="list-style-type: none"> ○ Can you give me specific examples of when you would use these, and what for? • Which of these do you use less regularly? <ul style="list-style-type: none"> ○ Can you give me specific examples of when you would use these, and what for? 	<p>10 mins (25 mins)</p>

	<p>How much, if at all, does your approach to dealing with your finances change from month to month, or within a month?</p> <ul style="list-style-type: none"> • How so? Do you do things differently because of this? • What, if anything, do you think causes these changes? • What impact, if any, would you say your employment has on this? <ul style="list-style-type: none"> ○ Moderator to probe around variability of income levels (e.g. working within the gig economy) to understand what impact this has on approach to finances <p>Looking to the future, what, if anything, would you say you are particularly worried about? How so?</p> <p>And is there anything that makes you feel more hopeful? How so?</p> <p>How, if at all, has this been impacted by big events and changes that have happened in the UK in the past few years?</p> <p>Probe on:</p> <ul style="list-style-type: none"> • Cost of living crisis? • Covid? • Welfare reform? 	
<p>Section 3: Debt & Utility prioritisation</p> <p><i>Aim: To explore the understanding of where water fits into the picture with regards to bills and debt.</i></p>	<p>Now, I'd like to focus on your thoughts and behaviour relating to bills that you receive throughout the year. Remember that we aren't here to judge, we're just here to listen to your honest thoughts and experiences.</p> <p>To what extent, if at all, are you able to cover all of your bills each month?</p> <ul style="list-style-type: none"> • What bills do you have to pay? Probe on: Household and personal e.g. mobile phone contract. • Are you able to pay them all? • Is there an order in which you try to pay these in? • Does this change each month? Why? • If you ever need help with this, where do you go? <p>How often, if at all, would you say you have to make decisions about which bills you will and won't pay?</p>	<p>10 mins (35 mins)</p>

	<ul style="list-style-type: none"> • How are you making this decision? • Do you reach out to any person, group or organisation to help you make this decision? What support do they provide? • Do you make use of any forms of support that the provider of these bills offers to make paying your bills easier? Why / why not? • To what extent, if at all, do you think this might change as general costs go up due to the current Cost of Living crisis? <p>What is your preferred method of paying your bills? Why?</p> <ul style="list-style-type: none"> • What methods, if any, make it easier or more difficult for you to pay your bills? • [DISENGAGED ONLY] <i>Moderator to probe on barriers to setting up a direct debit specifically.</i> <p>How important do you feel that your water bill is to pay off when you receive it?</p> <ul style="list-style-type: none"> • How so? • How does it compare to other utility companies (e.g. energy, broadband) or bills (e.g. phone companies, council tax, TV license etc.)? Why? <p>What do you think happens if you don't pay off your water bill? Why?</p> <ul style="list-style-type: none"> • <i>Moderator to probe to understand how this opinion has been formed, e.g. advice, experience etc.</i> • How serious, if at all, do you think the consequences are? • What do you think of these consequences? <p>Where would you be most likely to go for advice or help when it comes to paying your bills?</p> <ul style="list-style-type: none"> • Friends / family? • Independent organisations (e.g. Citizens Advice)? Who? <ul style="list-style-type: none"> ○ Have you previously contacted them for advice or help? • Other companies you pay bills to? Which ones? <ul style="list-style-type: none"> ○ Have you previously contacted them for advice or help? • Advice on the internet? Who from? • Which, if any of these, do you trust most to give you good advice? Why? • Which, if any of these, would be most likely to make you change your behaviour? Why? 	
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<p>Section 4 (Disengaged): Payment support</p> <p><i>Aim: To understand why disengaged customers are yet to reach out to United Utilities, and how we can seek to overcome these barriers in the future.</i></p>	<p>As we (may) have discussed throughout this interview so far, you have some outstanding bills from United Utilities. It's really important that you understand that we are not here to criticise you or make you pay these outstanding bills. Instead we would like to have a conversation around how you feel about the different support options that United Utilities do offer its customers in positions just like you.</p> <p>Firstly, have you ever reached out to United Utilities before for any reason?</p> <ul style="list-style-type: none"> • [If so] When? For what reason(s)? <ul style="list-style-type: none"> ○ How frequently would you say you reach out to United Utilities and for what reason? ○ How helpful, if at all, did you find their response? • [If not] What, if anything, has stopped you from reaching out? • To what extent, if at all, would you say you are put off from speaking to them? Why? <p>How aware, if at all, are you of the various support services that are available to customers of United Utilities when it comes to paying bills?</p> <ul style="list-style-type: none"> • <i>For those that have with some or good awareness:</i> What are your thoughts on these options available to you? <ul style="list-style-type: none"> ○ What has stopped you using them before? • <i>For participants who limited or no awareness: Moderator to read out / show the support options talk through them.</i> Having heard these, what are your thoughts on the options available to you? • Are you able to understand these support options? <ul style="list-style-type: none"> ○ What, if anything, needs clarifying or making simpler for you to understand them better? • How relevant, if at all, do these support options feel for someone like yourself? • Which, if any, support options would you be most likely to use? Why? • What, if anything, do you think is missing from these support options? <p>Previously, United Utilities may have attempted to contact you to inform you about these different support options. Can you recall receiving any communications from United Utilities on these in the past?</p> <ul style="list-style-type: none"> • Do you recall being contacted by any of the following means: <ul style="list-style-type: none"> ○ Phone call? ○ Text message? 	<p>15 mins (50 mins)</p>
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	<ul style="list-style-type: none"> ○ Letter? ○ Email? ○ Links to their website? ○ Postcards? ○ Home visits? ○ <i>Anything else?</i> <ul style="list-style-type: none"> ● Which, of any of these, would you most like to receive from United Utilities to tell you about the support options available to you? Why? ● Which do you think would make you most likely to get in contact with United Utilities? Why? <p>What do you think United Utilities should say to you when getting into contact about the different forms of support they can offer you with your bills?</p> <ul style="list-style-type: none"> ● What should they focus on in their communications with people like yourself? <i>Moderator to probe on explanations of the methods, how they work in principle and the impact for the customer in signing up to the methods</i> ● How do you think they should talk about these options? <i>Moderator to probe to understand if there are specific language choices that participants would find particularly useful</i> ● How different, if at all, would you say this is from previous communications you have received from United Utilities? How so? <p><i>Moderator note: use the below question if time allows</i></p> <p>If you were to engage with United Utilities about them providing you with support for paying your bills, what way of paying would work best for you? (e.g. direct debit, bank transfers, cheques etc.)</p> <ul style="list-style-type: none"> ● Why would this way of paying work best for you personally? ● Are there any that you are particularly difficult to use for you personally? How so? 	
<p>Section 4 (Engaged): Payment support</p> <p><i>Aim: To understand how Engaged</i></p>	<p>As we (may) have discussed throughout this interview so far, you have previously / still have some level of outstanding bills with United Utilities. It's really important that you understand that we are not here to criticise you or make you change the way you pay these outstanding bills. Instead we would like to have a conversation around how you feel about the different support options that United Utilities do offer its customers in positions just like you.</p>	<p>15 mins (50 mins)</p>

<p><i>participants previously overcame the barriers to reaching out to United Utilities, exploring what learnings we can take for other audiences.</i></p>	<p>From our records we can see you are enrolled in a United Utilities support scheme. To what extent, if at all, are you aware of this?</p> <p><i>If aware:</i></p> <ul style="list-style-type: none"> • Can you remember which support scheme are you currently using? <ul style="list-style-type: none"> ○ Why this particular scheme? • How did you first hear of this scheme? • How useful, if at all, have you found it has been with helping you to pay your bills? How so? <p><i>If not aware:</i></p> <ul style="list-style-type: none"> • What support, if any, are you aware that United Utilities offers to help you pay bills? <p>How long ago did you first communicate with United Utilities about finding a way to support you in paying your bills?</p> <ul style="list-style-type: none"> • Did you contact United Utilities, or did United Utilities contact you? <ul style="list-style-type: none"> ○ What did that contact look like? • How long was this after you had first started to struggle to keep up with your bills? • What, if anything, had stopped you from getting in contact earlier? <p><i>[If participant initiated contact]</i> What made you get in contact with United Utilities at this time?</p> <ul style="list-style-type: none"> • What would you say was the most important trigger was for you to get in touch? <i>Moderator to probe on the following possibilities:</i> <ul style="list-style-type: none"> ○ A specific method of communication that they reached out to you through ○ The content of a particular message that you received ○ Advice from an official third party (e.g. an advice organisation) ○ Advice from an unofficial third party (e.g. friends and family) • Why would you say this was the most important trigger for you personally? <p>How did you find the experience of communicating with United Utilities?</p> <ul style="list-style-type: none"> • Were you aware of different support options? If so, what did you think of them? • To what extent, if at all, would you say that the people you communicated with were useful? How so? 	
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	<ul style="list-style-type: none"> To what extent, if at all, would you say that the information they gave you was easy to understand? Was there anything that was particularly difficult to grasp? <p>What, if anything, do you think United Utilities could have done to help you earlier?</p> <ul style="list-style-type: none"> Why do you think this would have led to you getting in contact with them sooner than you did? How, if at all, do you think this could have made a difference to your financial situation? <p>How, if at all, do you think the current Cost of Living crisis could change the way that you engage with United Utilities in the future?</p> <ul style="list-style-type: none"> Do you think you will still be able to keep up payments using the support option(s) that you currently use? What other support could United Utilities offer you if your situation does become more difficult? <p>You may recall that United Utilities attempts to contact its customers through various forms of communication to inform them about different support options. Can you recall receiving any of these communications from United Utilities in the past?</p> <ul style="list-style-type: none"> Do you recall being contacted by any of the following means: <ul style="list-style-type: none"> Phone call? Text message? Letter? Email? Links to their website? Postcards? Home visits? <i>Anything else?</i> Which, of any of these, would you have most liked to receive from United Utilities to tell you about the support options available to you? Why? Which do you think would have made you most likely to get in contact with United Utilities? Why? 	
<p>Section 4 (At Risk): Payment support</p>	<p>Now, I'd like us to focus on the different methods and options that United Utilities could provide to support those who are struggling to pay their bills.</p>	<p>15 mins (50 mins)</p>

<p><i>Aim: To explore the picture for our At Risk participants and understand how likely or otherwise they feel they would be to seek support if they began to significantly struggle with their water bills.</i></p>	<p>Firstly, to what extent have you been looking into the different forms of support that utility companies and other providers can offer those struggling with bills?</p> <ul style="list-style-type: none"> • If yes: What have you seen so far? <ul style="list-style-type: none"> ○ Where have you seen this information? ○ Have you engaged with any of these companies? Why / why not? • If no: Why have you not been looking? <ul style="list-style-type: none"> ○ What would have to change for you to start? <p>How aware, if at all, are you of the various support services that are available to customers of United Utilities when it comes to paying bills?</p> <ul style="list-style-type: none"> • <i>For those that have with some or good awareness:</i> What are your thoughts on these options? <ul style="list-style-type: none"> ○ What has stopped you using them before? • <i>For participants who limited or no awareness: Moderator to read out / show the support options talk through them.</i> Having heard these, what are your thoughts on these options? • Are you able to understand these support options? <ul style="list-style-type: none"> ○ What, if anything, needs clarifying or making simpler for you to understand them better? • How relevant, if at all, do these support options feel for someone like yourself? • Which, if any, support options would you be most likely to use? Why? • What, if anything, do you think is missing from these support options? <p>What would you expect would have to happen for you to get in contact with United Utilities?</p> <ul style="list-style-type: none"> • What, if anything, would have to change in your situation? • How long do you think you would wait before speaking to them? • What would you say the most important trigger would be for you to get in touch? <i>Moderator to probe on the following possibilities:</i> <ul style="list-style-type: none"> ○ A specific method of communication that they reached out to you through ○ The content of a particular message that you received ○ Advice from an official third party (e.g. an advice organisation) ○ Advice from an unofficial third party (e.g. friends and family) • Why would you say this might be the most important trigger for you personally? 	
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	<p>What, if anything, would you expect could stop you from reaching out to United Utilities?</p> <ul style="list-style-type: none"> • What might you be worried about? • How would you expect them to respond to you in this situation? <i>Moderator to probe to understand if there are any underlying fears about interacting with UU</i> <p><i>Moderator note: use the below question if time allows</i></p> <p>United Utilities attempts to contact its customers through various forms of communication to inform them about different support options. Can you recall receiving any of these communications from United Utilities in the past?</p> <ul style="list-style-type: none"> • Do you recall being contacted by any of the following means: <ul style="list-style-type: none"> ○ Phone call? ○ Text message? ○ Letter? ○ Email? ○ Links to their website? ○ Postcards? ○ Home visits? ○ <i>Anything else?</i> • Which, of any of these, would you most liked to receive from United Utilities to tell you about the support options available to you? Why? • Which do you think would make you most likely to get in contact with United Utilities? Why? <p>What do you think United Utilities should say to its customers when getting into contact about the different forms of support they can offer you with your bills?</p> <ul style="list-style-type: none"> • What should they focus on in their communications? <i>Moderator to probe on explanations of the methods, how they work in principle and the impact for the customer in signing up to the methods</i> • How do you think they should talk about these options? <i>Moderator to probe to understand if there are specific language choices that participants would find particularly useful</i> • How different, if at all, would you say this is from previous communications you have received from United Utilities? How so? 	
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	<p><i>Moderator to probe to understand whether “official” advice organisations would be more effective than something less official, e.g. friends and family</i></p>	
<p>Section 5: Testing new ways of engagement</p> <p><i>Aim: To introduce the propositions for the new ways of engagement, getting a top-level view and cueing the post-task.</i></p>	<p><i>Note to moderator: it is really important that you are being abundantly clear that this section of the interview is an introduction to the new ways of engagement to help their customers, and will likely be a very short part of the conversation within which you will not be able to cover everything. Critical to the success of the post-task is ensuring that they are comfortable with what these propositions are seeking to achieve and the format they are presented in. If they are struggling to do this, please ensure you spend the time clarifying any questions as we will capture the granularity in their responses to the propositions themselves in the post-task.</i></p> <p>Before we wrap-up this interview, I would like to introduce you to some of the ways that United Utilities could engage with its customers in the future. They hope that these methods could make accessing their support even easier for people like you, so really value your contributions both in this interview today and the post-tasks that will follow the session today.</p> <p>Firstly, I would like to show you the three “themes” that these new methods of engagement sit under.</p> <p><i>Moderator to show the themes on the screen and provide an overview of what each is seeking to achieve.</i></p> <p>What are your thoughts on these themes when you are first seeing them?</p> <ul style="list-style-type: none"> • Do any jump out to you as being more / less important? <p>I am now going to show you an example of what a different kind of new engagement looks like in reality within each of these themes. Please don’t worry, you will have time to look at all of them during the post-task!</p> <p><i>Moderator to show one of proposition from each theme and explain to the participant, cycling between propositions between interviews.</i></p> <p>To be asked for each proposition shown:</p> <ul style="list-style-type: none"> • What are your initial thoughts on this? • Is this something you would be interested in seeing? Why / why not? 	<p>8 mins (58 mins)</p>

	<p>Now we have very quickly looked at an example of a new form of engagement from each theme, has this changed your opinion on which you think are more / less important? How so?</p> <p><i>Moderator to finish this section by re-confirming that participants are comfortable with these propositions in principle and will be engaging in the post-task, and asking how they would like to receive it (i.e. via email or post).</i></p>	
<p>Wrap up</p>	<p>Finally, to summarise everything we've spoken about today – what do you think the key thing that United Utilities should bear in mind when it is looking to better meet the needs of someone like yourself?</p> <p>As we have mentioned, we will follow up this interview with a short task for you to complete and, later, a shorter discussion like this relating to some of what we've just been talking about. You will be paid extra for taking part in both of these.</p> <p>Would you be able to complete the task online, or would you prefer to complete it by paper (we'd send it via post along with a stamped envelope for you to send it back free of charge)?</p> <ul style="list-style-type: none"> <i>Moderator to note participant preference.</i> <p><i>Moderator to thank participants for their time, ask if they have any final thoughts and questions and then wrap up.</i></p>	<p>2 mins</p>