



Answering  
tomorrow's  
challenges  
today

# A Social Return on Investment Study: Measuring the Impact of United Utilities' Assistance Schemes

# Contents

1.0	Executive Summary.....	3
2.0	Introduction.....	5
3.0	Individual beneficiaries .....	7
4.0	Costs of operating the schemes.....	11
5.0	Benefits of the schemes.....	12
6.0	Social Return on Investment (SROI) of the schemes .....	20
7.0	Conclusions and recommendations .....	31
	Annex 1: Survey tables.....	33
	Annex 2: Analysis of the benefits of the individual schemes in 2021/22 .....	44
	Annex 3: Ofwat standards for high quality research .....	52

# 1.0 Executive Summary

## 1.1 Introduction

United Utilities delivers a wide range of services to support vulnerable customers who are struggling to pay their water bill. This report focuses on three such schemes delivered and managed by United Utilities. The schemes were:

- ▶ **Back on Track tariff:**<sup>1</sup> This tariff supports customers who receive benefits along with those on a low income who have either fallen behind on water payments or who's income has reduced due to a change in circumstances, for example due to redundancy or to effects related to COVID-19.
- ▶ **Payment Matching scheme:**<sup>2</sup> Under this scheme United Utilities matches every £1 paid by customers who are in debt, increasing to a contribution of £2 for every £1 for customers who continue to make payments until their debt is cleared.
- ▶ **Help to Pay tariff:**<sup>3</sup> This tariff supports customers who are entitled to receive Pension Credit and are struggling to pay their water bill.

The study involved:

- ▶ Desk research of the schemes' cost data
- ▶ An online survey administered by DJS Research between November and December 2022, which was completed by 194 beneficiaries across the three schemes, of which 138 were from the Back on Track tariff (71%), 32 were from the Payment Matching scheme (16%), and 24 were from the Help to Pay tariff (12%).<sup>4</sup>
- ▶ In-depth consultations with four individual beneficiaries.

## 1.2 Social Return on Investment summary

In summary:

- ▶ Total benefits from all three schemes in the financial year 2021/22 were estimated to be £311,244,701, across 199,925 customers
- ▶ Total direct costs of the schemes (including both administration and the bill reductions made) in 2021/22 were estimated to be £47,558,478.

Therefore:

- ▶ The SROI ratio, or ratio of benefits to costs, was estimated to be 6.54. This means that, for every £1 invested into the schemes, £6.54 of benefits are estimated to be generated.
- ▶ The added value (difference between costs and benefits) of the schemes in 2021/22 was estimated to be £263,686,222.

<sup>1</sup> [unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/how-we-can-help/back-on-track](https://unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/how-we-can-help/back-on-track)

<sup>2</sup> [unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/how-we-can-help](https://unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/how-we-can-help)

<sup>3</sup> [unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/how-we-can-help/help-to-pay](https://unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/how-we-can-help/help-to-pay)

<sup>4</sup> Please note percentages have been rounded. In addition, the survey was also completed by 378 beneficiaries of the Priority Services scheme – results are included in the annexes but not the main report because the Priority Services scheme is different to the other three schemes.

Section 6 provides a breakdown of the SROI results by each of the schemes.

### 1.3 Beneficiaries' prior circumstances and experiences of support

The online survey revealed that concerns about money had previously affected the mental health (90%), healthy eating (78%), and physical health (72%) of the vast majority of beneficiaries. Comments suggested that the relationship between health and debt worked both ways, with health problems also leading to debt issues, often brought on following significant life events. However, the percentage of survey respondents who stated that concerns about money had impacted on different areas of their lives varied substantially by scheme. For example, 93% of survey respondents on the Back on Track tariff noted that concerns about money had affected their mental health, compared to 71% on the Help To Pay scheme.

Feedback on the application process and the schemes themselves was generally positive. Many customers reported that the schemes had a positive effect on their view of United Utilities across a range of criteria, including improving the degree to which customers viewed the water company as being a company customers can rely on, and a company customers can trust. Payment Matching scheme customers' views on United Utilities improved more following their involvement in the scheme than for any of the other schemes. This likely reflects the fact that a higher percentage of those on the Payment Matching scheme (94%) felt that their debt or bills would have got worse without support from the scheme, compared to customers on the Back on Track tariff (75%) and the Help to Pay tariff (67%). Similarly, a significantly higher proportion of those on the Payment Matching scheme believed that the support they received had helped their ability to pay their water bill.

Despite this positive feedback, there were some customers who were not clear on what support they were receiving from a scheme, or what support the scheme should be providing them with. Regular communication explaining the benefits of the schemes to customers might therefore be useful.

The main outcomes from the support, as defined in the survey, related to finances and financial capability – including being able to spend more on other essential goods as a result of a reduced water bill or debt – physical and mental health, healthy eating, housing, relationships, employment and employability. In a handful of cases, beneficiaries commented that the support was “a lifeline” or “a life saver”, helping them manage their finances and improving their mental and physical health.

Unsurprisingly, both COVID-19 and the cost of living crisis impacted negatively on beneficiaries' lives, affecting all the outcomes listed above to varying degrees. The effects have varied in severity for customers, with some noting that while the support from United Utilities was most welcome, ongoing negative effects of COVID-19 and the cost of living crisis have meant that, despite the financial support received, they were still struggling financially. Similarly, some beneficiaries noted that improvements in other areas of their lives following support from one of the schemes (such as improved mental health) were curtailed by the negative effects the pandemic and the cost of living crisis had on them.

After assigning a monetary value to the positive outcomes experienced by customers, and adjusting for considerations around attribution, deadweight and how much of people's total debt the bill reductions helped to alleviate, total benefits from the schemes were estimated to be £311,244,701 in 2021/22. This comprises:

- ▶ £15,266,418 as a result of financial outcomes
- ▶ £181,339,476 as a result of mental or physical health outcomes
- ▶ £75,112,910 as a result of housing outcomes
- ▶ £19,738,091 as a result of relationships outcomes

- ▶ £19,168,7077 as a result of employment outcomes
- ▶ £619,099 as a result of healthy eating outcomes.

## 1.4 Conclusions

The impact of assistance for vulnerable customers is clearly substantial, even with the negative effects of COVID-19 and the cost of living crisis on customers' outcomes. The schemes evaluated produced a number of outcomes for individuals and their families, including improvements to their financial situation, physical and mental health, healthy eating, housing, relationships and employment.

This research has important policy implications, especially at a period that is marked by the challenges of COVID-19 and the ongoing cost of living crisis. Through funding these schemes, the intervention and preventative work to stop debt getting out of control could make significant savings for the government, and this should be considered when allocating funding to services.

## 2.0 Introduction

In 2022 United Utilities commissioned the independent research organisation Ecorys<sup>5</sup> to undertake a Social Return on Investment (SROI) study into the impact of three of the water and wastewater company's assistance schemes on its beneficiaries and wider society. The SROI was undertaken to provide insight and evidence for United Utilities Price Review 2024 report submission to Ofwat and to inform United Utilities' business plans and long-term delivery strategies. Each of the schemes respond to the distinct needs and requirements of United Utilities' customers by providing various forms of financial support to individuals or families struggling to meet their water bill payments:

- ▶ **Back on Track tariff:** This tariff supports customers who receive benefits along with those on a low income who have either fallen behind on water payments, or who have seen a reduction in their income due to a change in their circumstances, for example due to redundancy.
- ▶ **Help to Pay tariff:** This supports customers who are entitled to receive Pension Credit and are struggling to pay their water bill.
- ▶ **Payment Matching scheme:** Under this scheme United Utilities matches every £1 paid by customers who are in debt, increasing to a contribution of £2 for every £1 for customers who continue to make payments until their debt is cleared.

As the schemes are not mutually exclusive and provide different support, customers may be beneficiaries of more than one of the schemes analysed as part of this SROI.<sup>6</sup>

The costs of the schemes – including administration, promotion, and the costs associated with matched payments and reduced bills – are supported by United Utilities along with customer contributions that help to cover part of the costs of the Help to Pay tariff and the Back on Track tariff. These customer contributions take the form of slightly higher bills for some customers who are not in financial difficulties, and support United Utilities to provide bill reductions for vulnerable customers.

## 2.1 Research overview

The methodology used for the study involved the following tasks:

---

<sup>5</sup> [ecorys.com](https://www.ecorys.com)

<sup>6</sup> Survey respondents and in depth consultations were asked to consider one specific scheme when providing feedback.

- ▶ Analysis of the costs of the schemes
- ▶ An online survey of individual beneficiaries
- ▶ In-depth consultations with ten individual beneficiaries.

The aim of the study was to undertake an SROI analysis for each of the schemes independently, as well as a combined analysis covering all schemes. This has involved considering the costs associated with delivery of the schemes, as well as quantify and monetising the social and economic outcomes resulting from the provision of assistance to individuals. The analysis has considered issues such as attribution, deadweight, and drop-off to estimate the proportion of the outcomes that are a consequence of the work of the schemes.

In order to minimise recall issues and difficulties in contacting beneficiaries, the research has focused on those who have benefited from the relevant scheme in the financial year preceding this analysis (April 2021 to March 2022), as well as data on the costs associated with delivery of the schemes for the same period.

## 2.2 Social Return on Investment (SROI)

SROI is a methodology that is now widely recognised in the field of economic evaluation. SROI is a form of cost benefit analysis that aims to identify the impact of an intervention on the key stakeholders (including the direct beneficiaries). Impact is measured by the change in outcomes associated with the intervention, adjusted for considerations such as attribution (to what extent the outcomes could be said to occur as a result of the scheme, as opposed to other interventions), deadweight (what would have happened anyway) and drop-off (the length of time for which these changes persist). The outcomes are then valued through the use of appropriate financial proxies.

SROI is distinct from cost benefit analysis in that it was developed from social accounting and is guided by seven principles across six stages, which are presented in Table 1. To avoid over-claiming, the principles err on the side of caution, and emphasise transparency and consulting with stakeholders as a key component of an effective SROI.

The SROI analysis results in a ratio, which presents the impact (benefit) as a monetary value against every £1, invested (cost). A SROI of £1:£1 represents cost neutrality; a ratio above that indicates a net benefit and below that represents a net cost. It is therefore essential that the study accurately and robustly estimates the costs and benefits associated with each scheme in order to undertake the SROI analysis.

As SROI is a form of cost benefit analysis, the impact of the schemes is referred to as “benefits”, and the administration costs along with the grants or payments provided by the schemes are referred to as “costs”.

Table 2 SROI principles and stages

The Seven Principles of SROI	The Six Stages of SROI
1. Involve stakeholders	1. Establishing scope and identifying key stakeholders

2. Understand what changes	2. Mapping outcomes
3. Value the things that matter	3. Evidencing outcomes and giving them a value
4. Only include what is material	4. Establishing impact
5. Do not over-claim	5. Calculating the SROI
6. Be transparent	6. Reporting, using and embedding
7. Verify the result	

Source: The Cabinet Office, 2009. *A guide to Social Return on Investment*. Society Media

## 2.3 Report overview

The remainder of this report is structured as follows:

- ▶ **Section 3** presents an overview of the individual beneficiaries, including their circumstances prior to receiving support from the schemes
- ▶ **Section 4** outlines the costs of the schemes, including administration and the bill reductions made
- ▶ **Section 5** brings together the benefits of the schemes for individual beneficiaries
- ▶ **Section 6** calculates the SROI
- ▶ **Section 7** provides conclusions and recommendations from the study.

Technical information, including survey tables, have been annexed.

## 3.0 Individual beneficiaries

This section presents the number of customers on each scheme and an analysis of the circumstances of the individual beneficiaries of the schemes in the most recent financial year (2021/22). Following this, the section collates feedback on the process of applying for the schemes.

Monitoring data from United Utilities shows there were 199,925 individual beneficiaries of support across the schemes in 2021/22. The split of beneficiaries by scheme is shown in Table 1. Data was collected from 194 individual beneficiaries who provided full responses to an online survey conducted by Ecorys.<sup>7</sup> The 194 responses from a population of 199,925 gives a margin of error (confidence interval) of 7% at a 95% confidence level. The response rate was supplemented with email and telephone reminders to maximise responses as much as possible. Full data

<sup>7</sup> Comprising of 138 from the Back on Track tariff (71%), 32 from the Payment Matching scheme (16%), and 24 from the Help to Pay tariff (12%). The survey was also completed by 378 beneficiaries of the Priority Services scheme – results are included in the annexes but not the main report because the Priority Services scheme is different to the other three schemes.

tables showing the survey results are provided in Annex One. Throughout the report, views from the in-depth consultations with four beneficiaries are presented along with the survey responses where relevant.

Table 1 Beneficiaries by scheme

Scheme	Beneficiaries	Percent of total
Back on Track tariff	120,186	60%
Help to Pay tariff	32,043	16%
Payment Matching scheme	47,696	24%
<b>TOTAL</b>	<b>199,925</b>	<b>100%</b>

Source: Monitoring data, 2021/22

### 3.1 Individual circumstances

All of the schemes provide relief to people who are in need, poverty, hardship or other distress and are unable to meet or pay charges for the supply of water and sewerage services provided by United Utilities. As shown in Table 3, the most common reason for applying to the schemes was that customers could not afford their water bill or debt – accounting for 82% of respondents in total. However, reasons for applying vary by scheme, with a significantly higher share of customers on the Payment Matching scheme and the Back on Track tariff applying because they could not afford to pay their water bill or debt, at 91% and 88% respectively, compared to 42% of those on the Help to Pay tariff.

Table 3: Reasons for applying to a scheme

Reason for application	All	Back on Track	Help to Pay	Payment Matching
Couldn't afford water bill/debt	82%	88%	42%	91%
Vulnerable customer (e.g. disabled, elderly)	1%	1%	4%	0%
Couldn't afford other essential bills/debts	40%	43%	33%	34%
Don't know / Prefer not to say	6%	6%	17%	0%
Couldn't afford essential household items	21%	22%	25%	16%
Couldn't afford credit card, bank/overdraft charges, bank/payday lender loan repayments/debts	18%	20%	17%	9%
Couldn't afford rent/mortgage payments/debts	18%	20%	8%	19%



Reason for application	All	Back on Track	Help to Pay	Payment Matching
Needed advice/help on managing money/debt	9%	10%	4%	9%
Other	2%	1%	4%	0%

Source: Ecorys survey

The online survey revealed that prior to applying to a scheme, more than seven in ten beneficiaries thought that their concerns about money affected their mental health (90%), healthy eating (78%), and physical health (72%), and also relationships with family or partner (58%), housing (55%), relationship with friends (52%), and job or employment status (51%). However, the percentage of survey respondents who stated that concerns about money had impacted on different areas of their lives varied by scheme, as shown in Table 4 below.

Table 4 Thinking about before you received support from the fund, did your concerns about money have any impact on the following areas of your life?

Area of own life impacted	All	Back on Track	Help to Pay	Payment Matching
Mental health (including levels of stress, anxiety or depression)	90%	93%	71%	91%
Healthy eating	78%	80%	71%	78%
Physical health	72%	75%	63%	66%
Housing	55%	57%	42%	53%
Relationships with family or partner	58%	62%	29%	59%
Relationship with friends	52%	57%	21%	50%
Job or employment status	51%	57%	42%	53%

Source: Ecorys survey

Respondents to the survey also thought that their concerns about money affected their partner’s or family’s mental health, healthy eating, relationships with them or other family members, physical health, housing or job or employment status (Table 5). Mental health was again thought to be the most affected, with 71% of respondents reporting that their partner and/or family’s mental health had been affected by money concerns.

Table 5 Thinking about before you received support from the fund, did your concerns about money have any impact on the following areas of your partner's and/or family's life?

Area of partner's/family life impacted	All	Back on Track	Help to Pay	Payment Matching
Mental health (including levels of stress, anxiety or depression)	71%	70%	67%	75%
Healthy eating	61%	60%	63%	63%
Physical health	58%	57%	67%	56%
Housing	48%	50%	33%	53%
Relationships with family or partner	46%	49%	25%	50%
Relationship with friends	44%	47%	25%	47%
Job or employment status	39%	50%	33%	53%

Source: Ecorys survey

The relationship between health and debt appeared to work both ways, with health problems also leading to debt issues. In comments from the survey and in-depth consultations, a number of beneficiaries stated that the onset or worsening of mental or physical health issues (brought on by life events such as separation from their partner, or bereavement) or chronic physical health conditions (terminal illness such as cancer and disabilities were both stated) contributed to them and/or their partner and family becoming indebted. The impact of unemployment was also highlighted by consultees, as the sudden loss of income caused them to accumulate debts, including water debt.

Reasons for unemployment varied and included physical and mental health issues, as well as redundancy or reduced earnings during COVID-19. In total, 57% of survey respondents reported that the COVID-19 pandemic affected their ability to pay their water bill or water debt. This percentage was highest for the those on the Payment Matching scheme (66%), followed by the Back on Track tariff (60%) and significantly lower for those on the Help to Pay tariff (25%). Of those noting that the COVID-19 pandemic affected their ability to pay their water bill or water debt, over half (61%) said this was as a result of redundancy or reduced household earnings, with 50% noting it was due to their water bills increasing as a result of them spending more time and home during lockdowns, leading to increased water use.<sup>8</sup> In addition, 41% noted that COVID-19 affect their ability to pay their water bill or debt, as they had other debts that needed to be paid.

Four in five survey respondents (80%) stated that the cost of living crisis affected their ability to pay their water bills or debt. This percentage was highest for the those on the Payment Matching scheme (84%), followed by the Back on Track tariff (80%) and then the Help to Pay tariff (71%) Of those noting that the cost of living crisis affected their ability to pay their water bills or debt, 89% noted that this was because they had less money to pay their water bill due to an increase in the price of other goods – for example, food, gas or electricity bills. Just under a third noted that other debts needing to be paid, or wages not rising to match the increase in prices were playing a part in their

<sup>8</sup> Respondents could select more than one response so percentages do not sum to 100.

ability to pay, at 30% and 32% respectively. Less than one in five (18%) noted that the cost of living crisis had resulted in an increase in their water bill.

The below quotes highlight some survey responses which illustrate how such life events and crises can have knock-on effects on financial security and wellbeing.

*“It helped me out at a desperate time. With the cost of living crisis, I am now experiencing problems with [other] bills.” – Beneficiary*

*“The monetary help I have received has meant that I can still buy enough food, even though prices have risen.” – Beneficiary*

*Source: Ecorys survey*

## 3.2 Application process

Feedback on the application process was generally positive, with most in-depth consultees noting the process was simple and straightforward. Among the minority who mentioned any difficulties with the application process, this was linked to being unsure if they should apply in their own name or on behalf of another household member. There were also suggestions expressed that the application form would benefit from consultation with special health professionals to ensure the questions asked are fully relevant and applicable to the individual's health circumstances, and captures the key information needed.

# 4.0 Costs of operating the schemes

This section presents the costs of operating the three schemes.

For an SROI, the costs of an intervention are typically made up of:

- ▶ **Direct costs**, or the costs incurred in delivering the schemes – including both administration costs and the value of the bill reductions made
- ▶ **Indirect costs**, incurred by stakeholders not directly involved in delivery but who play a role in supporting delivery, through referrals or volunteering time or resources, for example.

## 4.1 Direct costs of the schemes

According to monitoring data, the costs of the schemes in 2021/22 were £47,558,478, of which:

- ▶ £26,681,070 (56% of total costs) was revenue sacrificed by United Utilities in the form of bill reductions to individuals
- ▶ £19,207,975 (40%) was customer funding to support the Help to Pay and Back on Track tariffs
- ▶ the remaining £1,669,434 (4% of total costs) comprised of administration and promotion costs for the schemes.

Total and per beneficiary costs by scheme are shown in the Table 6 below.

Table 6: Costs by scheme

Scheme	Cost (£)	Share of total cost (£)	Cost per beneficiary (£)
Back on Track tariff	£24,921,431	52%	£207
Help to Pay tariff	£6,238,786	13%	£195
Payment Matching scheme	£16,398,261	34%	£344
<b>TOTAL</b>	<b>£47,558,478</b>	<b>100%</b>	<b>£238</b>

Source: United Utilities MI

## 4.2 Indirect costs of the schemes

After consultation with United Utilities and the in-depth consultations, indirect costs in the form of volunteer costs were identified. This refers to volunteers in other organisations providing their time to support the delivery of money advice to their clients, including referrals to the United Utilities schemes considered in this SROI. The exact number of volunteers referring their clients to one of the United Utilities schemes is not known, nor is the amount of time these volunteers spent advising United Utilities customers of the schemes provided by the water company. As indirect costs cannot be estimated accurately, the true costs of the schemes are likely to be underestimated. However, these indirect costs are likely to be small relative to the direct costs set out above.

## 5.0 Benefits of the schemes

This section provides a comprehensive analysis of the outcomes of the schemes, taking primarily from the survey of individual beneficiaries, supplemented with views from in-depth consultations. The identified outcomes following receipt of support have been grouped into the following categories:

- ▶ Finances and financial capability
- ▶ Mental and physical health
- ▶ Healthy eating
- ▶ Housing
- ▶ Relationships
- ▶ Employment and employability.

The sustainability of these outcomes is also considered, including findings on the impact of COVID-19 and the cost of living crisis on customers. This section also examines the impact of the schemes on customers' perceptions of United Utilities.

## 5.1 Outcomes of support provided for individuals and their families

### 5.1.1 Finances and financial capability

Almost three quarters (73%) of beneficiaries completing the survey believed that the support they had received from one of the three schemes helped their ability to pay their water bills. This was significantly higher for those on the Payment Matching scheme (91%) than for the other schemes (70% for the Back on Track tariff and 67% for the Help to Pay tariff).

Nearly half (46%) of beneficiaries felt that the support helped them to pay other essential bills such as gas, electricity, telephone, or council tax. The results by scheme were 56% for the Payment Matching scheme, 54% for the Help to Pay tariff and 42% for the Back on Track tariff. Several survey respondents and consultees commented that they particularly appreciated the reduction in their water bill or debt given the rise in the cost of living. In addition, two-fifths of beneficiaries (39%) believed the support had helped them to start paying off other debts such as credit cards, bank or overdraft charges, bank or payday lender loans. This breaks down as 50% for the Payment Matching scheme, 39% for the Back on Track tariff and 25% for the Help to Pay tariff.

Some consultees had all their water debt written off since getting support from the Help to Pay tariff (13% of those on this scheme). Even if the bill reduction did not pay off the entire water debt, many beneficiaries noted that the support received enabled them to free up some of their money to put towards other essential items, such as food or caring for disabled dependants. Some customers received additional support from United Utilities, such as budgeting advice or support and advice related water meters, which contributed to freeing up money to spend on other goods, as noted in the following comments box.

*“I have found the support very helpful. It has meant that the bill is manageable, and the money saved goes towards improving other bills such as gas and electric. It has meant less stress and pressure regarding my water supply which I feel is something a person should never have to worry about.” – **Beneficiary***

*“The Payment Matching scheme has helped me so much. It took pressure off a bill that seemed never-ending. I was able to take time to assess other bills and see if there were any changes I could make to help ease them as well....The scheme was a welcome relief.” – **Beneficiary***

*Source: Ecorys survey and beneficiary interviews*

Regardless of whether all of their water debt or total debt has been paid off, some beneficiaries commented on their improved financial capability. They were now better at managing their money and were able to budget more carefully to ensure that they can pay the monthly bills:

*"It helped to massively reduce the amount that I owed which stemmed from my previous residence. I am now up to date with my water account [for the next year]." – Beneficiary*

*"[I've got] more organised with bills and learnt there is help out there." – Beneficiary*

*Source: Ecorys survey and beneficiary interviews*

### 5.1.2 Mental and physical health

People were most likely to report positive mental health outcomes as a result of being supported by the schemes. In total, three in ten (30%) beneficiaries reported that their mental health had improved since receiving support. This breaks down as 50% for the Payment Matching scheme, 27% for the Back on Track tariff and 25% for the Help to Pay tariff. Moreover, 15% of beneficiaries added that the mental health of their partner or family had improved (25% for the Payment Matching scheme, 13% for the Back on Track tariff and 17% for the Help to Pay tariff).

For many beneficiaries, receiving the support helped to relieve a burden, which had a positive impact on those that felt overwhelmed by the stress and worry that they were experiencing. It offered the opportunity to relieve some of the debt and begin to make positive changes to their finances and their general health and wellbeing. The same could apply to their partner or other family members who were responsible for, or affected by, the same bills and issues with debt. This is illustrated in the following quotes.

*"The support is good – it eases worry and stops progression into further debt. Helpful and you feel supported." – Beneficiary*

*"[It's] been very helpful and a big pressure off me." – Beneficiary*

*Source: Ecorys survey and beneficiary interviews*

A number of beneficiaries reported that they suffered with mental health conditions such as depression and anxiety. Some beneficiaries noted that the support received from the schemes had helped improve their mental health conditions. In a handful of cases, beneficiaries commented that the support was "a lifeline" and that they had a more positive outlook once they had begun to deal with their debt. The below quotes illustrate these points.

*"The support is a real lifeline to fixing the debt that has accumulated on my account [and a] light at the end of the tunnel." – Beneficiary*

*“Please keep offering this support. My mental and physical health have – and continues to – improve because of this support. I am so grateful.” – Beneficiary*

*Source: Ecorys survey and beneficiary interviews*

In addition, 19% of beneficiaries reported in the survey that their physical health had improved since receiving support from one of the schemes. This includes 28% of Payment Matching scheme beneficiaries, 19% for the Back on Track tariff and 8% for the Help to Pay tariff. Moreover, 11% of beneficiaries added that the physical health of their partner or family had improved (19% for the Payment Matching scheme, 10% for the Back on Track tariff and 4% for Help to Pay tariff). Several beneficiaries also mentioned needing to use a large amount of water due to a chronic health condition suffered by either themselves or a family member, and that their capped water bill enabled them to do this without fear of receiving an unaffordable bill. Improved sleep was another outcome which was mentioned by a few beneficiaries.

### 5.1.3 Healthy eating

Just under one in five beneficiaries (18%) reported that they were able to eat more healthily since receiving support from the fund (21% for the Help to Pay tariff, 17% for the Back on Track tariff and 16% for the Payment Matching scheme). One in eight beneficiaries (12%) added that their partner or family were also eating more healthily (16% for the Payment Matching scheme, 12% for the Back on Track tariff and 8% for Help to Pay tariff). This was mainly due to being able to afford to buy more food and eat more meals. Beneficiaries reported that prior to receiving support, they had to choose between food, keeping warm or paying off bills. Examples of quotes from beneficiaries are shown in the below box.

*“[I] was struggling to even buy food essentials.” – Beneficiary*

*“If I had not received the Help to Pay tariff, I would have found it difficult to buy essential foods to ensure I stay healthy. Also, I would not have been able to keep warm. I would have had to reduce the heating so that I could still pay for gas and electricity. The monetary help I have received has meant that I can still buy enough food even though the prices have risen.” – Beneficiary*

*Source: Ecorys survey and beneficiary interviews*

### 5.1.4 Housing

Approximately two in five beneficiaries (39%) reported that their housing situation – for example, being able to pay rent or a mortgage – had improved since receiving support from one of the schemes. This was highest for those on the Payment Matching scheme (53%), followed by the Back on Track tariff (38%) and the Help to Pay tariff (25%). Responses from some beneficiaries suggested that they believed they would have fallen behind in their rent or mortgage payments without help from United Utilities (see below box). Potentially, this could have resulted in beneficiaries being evicted or losing their home in the absence of the schemes.

*“I’m grateful for the United Utilities debt scheme because it helped pay off a debt that I couldn’t pay due to Universal Credit not being enough to live on or to eat, let alone pay bills and a mortgage.” – Beneficiary*

*“[I’ve] been able to keep up with debts and rent [as a result of the support].” – Beneficiary*

*Source: Ecorys survey and beneficiary interviews*

### 5.1.5 Relationships

Around one in four (24%) of beneficiaries reported in the survey that their relationships with their family/partner had improved since receiving support from the fund, with slightly fewer – approximately one in five (21%) – reporting that their relationships with their friends improved since receiving support from one of the schemes. Those on the Payment Matching scheme had the highest share reporting an improvement in their relationship with their family/partner at 28%, followed by the Back on Track tariff (25%) and the Help to Pay tariff (8%). The Payment Matching scheme also had the highest share reporting an improvement in their relationship with friends at 25%, followed by the Back on Track tariff (22%) and the Help to Pay tariff (8%).

Around one in eight beneficiaries (12%) felt that their partner or family’s relationships with them or other family members had improved (17% for the Help to Pay tariff, 13% for the Payment Matching scheme and 11% for the Back on Track tariff). Additionally, 9% felt that their partner or family’s relationships with friends had improved (10% for the Back on Track tariff, 9% for the Payment Matching scheme and 4% for the Help to Pay tariff).

The key reasons given for these improvements were linked to the positive mental health outcomes that have been achieved through receiving the support, including reduced worry, stress, anxiety, and depression. In some cases, the debt beneficiaries had faced was also putting strain on their relationships with their partners or children.

### 5.1.6 Employment and employability

Around one in seven beneficiaries (14%) reported in the survey that their job or employment status had improved since receiving support from the fund. This varied between schemes and was highest for the Payment Matching scheme (22%) and followed by the Back on Track tariff (14%). No one on the Help to Pay tariff reported an improvement in their employment or employability, but as the beneficiaries of this scheme are of state pension age or older, this is not a surprising finding.

In total, 7% of beneficiaries believed that the job or employment status of their partner or family had improved (7% for the Back on Track tariff, 9% for the Payment Matching scheme and again none for the Help to Pay tariff).

Taking into consideration the age, ill health, disability, or mental health of some beneficiaries, it was unlikely that the support could help these particular beneficiaries to get back into employment.

### 5.1.7 Impact of COVID-19 and the cost of living crisis on outcomes

One third of beneficiaries (33%) who did not report an improvement in one or many of the outcomes discussed above noted that COVID-19 had played a role in this. This share was 34% for the Back on Track tariff, 33% for the Help to Pay tariff and 29% for the Payment Matching scheme. The pandemic impacted on people’s lives through leaving them or their partners with long COVID, furlough, or losing their job. Each of these had an effect on beneficiaries’ incomes and therefore placed additional financial stress on individuals and their families.



Similarly, some interviewees and survey respondents noted that, while the support provided by the schemes was certainly most welcome, due to the cost of living crisis they continue to struggle financially. In some cases, people felt like the reduction in their water bill or debt had been wiped out by the increased price of other goods. This impacted negatively on a wide range of areas in beneficiaries' lives, especially ability to pay for essential goods and bills other than water, mental health, and healthy eating.

As such, for some beneficiaries the current financial climate and the pandemic curtailed the improvement in outcomes seen as a result of the support provided by the schemes:

*"I've cut down on food, cut down on electricity, and on using my gas. I've cut down on everything I have to cut down on to try to save money until I can pay the bills." – Beneficiary*

*"I still feel hindered and worried to some degree...I do struggle to water the garden which is one of the few pleasures you have as you [get] older. I don't take a bath - there is a bath here and I only had one bath in a year, I use the shower [instead]." – Beneficiary*

Source: Ecorys survey and beneficiary interviews

## 5.2 Sustainability of outcomes

More than three in five beneficiaries (63%) felt more confident managing their bills in the future after receiving support from one of the schemes. Again, this varied by scheme and was significantly higher among those on the Payment Matching scheme at 84%, compared to 59% for the Back on Track tariff and 54% for the Help to Pay tariff. This follows on from the earlier finding that the support provided space which helped beneficiaries to take control of their finances.

Despite some customers feeling confident about managing their bills in the future, this does not negate the vulnerability of some water customers to significant life events, nor free them from unforgiving circumstances such as low income, unemployment or ill health, which are often deep-rooted. Some continued to maintain debts and experience difficulties, with the support only providing temporary respite, especially in cases where their debt is spread across several areas. The cost of living crisis also caused some who were 'just managing to make ends meet' to worry over how they will pay their bills in the future if prices continue to rise.

## 5.3 Impact of the schemes on customers' perceptions of United Utilities

For many customers, the schemes have had a positive effect on their view of United Utilities across a range of criteria, as shown in Table 7 below. For those on the Back on Track tariff, the largest positive effect was seen on customer's belief that United Utilities cares for its customers, with 64% reporting that the scheme had improved their view in this regard. For the Help to Pay tariff and the Payment Matching scheme, the largest positive effects were seen on customers' beliefs that United Utilities cares for its customers and is a company customers can rely on (both at 54% for the Help to Pay tariff and 84% for the Payment Matching scheme).

Table 7: Percentage of survey respondents whose view of United Utilities improved as a result of the scheme

Criteria	Percentage stating that their view of United Utilities has improved
----------	---

	All	Back on Track tariff	Help to Pay tariff	Payment Matching scheme
United Utilities is a company I can rely on	61%	57%	54%	84%
United Utilities has a good reputation	57%	54%	46%	75%
United Utilities cares for its customers	55%	64%	54%	84%
United Utilities values its customers	64%	63%	50%	81%
United Utilities is a company I trust	60%	58%	46%	81%
United Utilities cares for the environment	49%	46%	33%	75%

Source: Ecorys survey

The proportion of customers on the Payment Matching scheme noting that their views of United Utilities have improved since receiving support from the scheme is significantly higher than customers on the other schemes, across all criteria shown in Table 7. This likely reflects that a higher percentage of those on the Payment Matching scheme felt that their debt or bills would have got worse without support from the scheme, and believed that the support they received had helped their ability to pay their water compared to customers on the other schemes, as noted earlier in Section 5.

Reasons for this positive effect highlighted by the in-depth consultees and survey respondents were that customers viewed the schemes as evidence that United Utilities cares about their customers, which increased customers' trust and appreciation of the water company. The fact that many beneficiaries had only received financial help from United Utilities, rather than from any other utility company or charities, further enhanced this positive view:

*"It's just nice to know there are organisations willing to help – it makes a difference."* – **Beneficiary**

*"I do feel strongly that there is more support through United Utilities if [you are] struggling with payments."*  
– **Beneficiary**

Source: Ecorys survey and beneficiary interviews

Customers overall were satisfied with United Utilities services as shown in Table 8, and, in particular, view United Utilities as a company that is good at communicating with their customers (with an average score of 7.7 out of 10), a company they can trust (with an average score of 7.6 out of 10), and as a company they can rely on (also with an average score of 7.6 out of 10).

Table 8: Customer satisfaction scores

Criteria (average score out of ten)	All	Back on Track tariff	Help to Pay tariff	Payment Matching scheme
United Utilities is good at communicating with their customers	7.7	7.7	7.3	8.1
United Utilities is a company I trust	7.6	7.6	7.4	7.8
United Utilities is a company I can rely on	7.6	7.6	7.2	7.8
United Utilities care about the local area	7.3	7.2	7.6	7.4
United Utilities provide its services at a good price	7.2	7.2	6.9	7.3
United Utilities provide good value	7.2	7.2	6.9	7.3
I would like to know more about United Utilities	5.5	5.4	5.6	6.0
I don't know much about United Utilities	5.4	5.4	5.5	5.3

Source: Ecorys survey

## 6.0 Social Return on Investment (SROI) of the schemes

This section collates the costs and benefits of the schemes to provide an SROI ratio. An SROI aims to quantify the impact the schemes have on society. An introduction to SROI as a methodology is provided in Section 2.2 of this report.

### 6.1 Summary of the costs of the schemes

As outlined in Section 4 of this report, the combined costs of the three schemes in 2021/22 were £47,558,478, including bill reductions to individuals. As previously stated, these refer to the direct costs of (or inputs to) the schemes including administration and promotional costs and the value of customers water bill reductions, and do not include indirect costs, which cannot be valued but are likely to be small relative to direct costs.

### 6.2 Summary of the benefits of the schemes to individuals and their families

#### 6.2.1 Outcomes

In total, 199,925 individual beneficiaries were supported by the schemes in 2021/22. Of these beneficiaries, 194 responded to our survey on the outcomes they have experienced following support. The main outcomes from the support, as defined in the survey, related to finances and financial capability, physical and mental health, healthy eating, housing, relationships, and employment and employability. The below Table 9 shows the proportions of survey respondents reportedly experiencing these outcomes based on the survey and applies these proportions to the total number of beneficiaries on each scheme, to estimate how many beneficiaries would experience these outcomes if the survey findings were applied to all beneficiaries in 2021/22.

Table 9 Outcomes data<sup>9</sup>

Have any of these areas improved since you received support from the fund?	All		Back on Track tariff		Help to Pay tariff		Payment Matching scheme	
	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries
<b>Financial outcomes</b>								
Has the support you have received from the fund helped your ability to pay your water bills?	73%	145,306	70%	83,608	67%	21,362	91%	43,225
Has the support you have received from the fund helped your ability to pay other essential bills (for example, gas, electricity, telephone or council tax)?	46%	91,718	42%	50,513	54%	17,357	56%	26,829
Has the support you received from the fund helped you to start paying off any other debts (for example, credit cards, bank or overdraft charges, bank or payday lender loans)?	39%	78,321	39%	47,029	25%	8,011	50%	23,848

<sup>9</sup> Percentages and total values for each scheme are calculated based on the total number of customers supported by that specific scheme.

Have any of these areas improved since you received support from the fund?	All		Back on Track tariff		Help to Pay tariff		Payment Matching scheme	
	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries
<b>Health outcomes</b>								
Mental health (including levels of stress, anxiety or depression) of your life	30%	60,802	27%	32,224	25%	8,011	50%	23,848
Mental health (including levels of stress, anxiety or depression) of your partner's and/or family's life	15%	30,916	13%	15,676	17%	5,341	25%	11,924
Physical health of your life	19%	38,130	19%	22,644	8%	2,670	28%	13,415
Physical health of your partner's and/or family's life	11%	21,641	10%	12,193	4%	1,335	19%	8,943
<b>Healthy eating</b>								
Your ability to eat healthy	18%	35,038	17%	20,902	21%	6,676	16%	7,453
Your partner's and/or family's ability to eat healthy	12%	24,733	12%	14,806	8%	2,670	16%	7,453

Have any of these areas improved since you received support from the fund?	All		Back on Track tariff		Help to Pay tariff		Payment Matching scheme	
	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries
<b>Housing outcomes</b>								
Has the support you have received from the fund helped your housing situation (for example, fear of eviction, being able to pay for your rent or mortgage)?	39%	78,321	38%	46,158	25%	8,011	53%	25,339
<b>Relationships</b>								
Your relationships with family or partner	24%	47,405	25%	30,482	8%	2,670	28%	13,415
Your relationships with friends	21%	42,252	22%	26,998	8%	2,670	25%	11,924
Your partner's and/or family's relationships with you or other family members	12%	23,702	11%	13,064	17%	5,341	13%	5,962
Your partner's and/or family's relationships with their friends	9%	18,550	10%	12,193	4%	1,335	9%	4,472

Have any of these areas improved since you received support from the fund?	All		Back on Track tariff		Help to Pay tariff		Payment Matching scheme	
	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries	Survey respondents reporting improvement (%)	Total number of individual beneficiaries
<b>Employment</b>								
Your job or employment status	14%	27,825	14%	17,418	0%	0	22%	10,434
Your partner's and/or family's job or employment status	7%	13,397	7%	8,709	0%	0	9%	4,472

Source: Monitoring data (total beneficiaries); Ecorys survey (all other information).



## 6.2.2 Monetising outcomes

Next, it is necessary to monetise the outcomes of the support, by assigning a proxy value for each outcome. Each value has been chosen to last up to one year<sup>10</sup> and to best represent the cost that each outcome represents, based upon findings from the survey and qualitative research with beneficiaries and organisations.

Values have been selected from a variety of sources including the Personal Social Services Research Unit's (PSSRU) Unit Costs of Health and Social Care (which covers unit costs for more than 100 health and social care services each year), Greater Manchester Combined Authority (GMCA) Unit Cost Database, and wider literature. The values selected are outlined in Table 10. For some outcomes, more than one value has been sourced depending on the severity of the issue.

Table 10 Proxy values

Have any of these areas improved since you received support from the fund?	Proxy value (£, for one year)	Proxy item	Proxy source
<b>Financial outcomes</b>			
Ability to pay water bills	476	8 advice sessions at £59.5 per hour	Relate <sup>11</sup>
Ability to pay other essential bills (for example, gas, electricity, telephone or council tax)	-	<i>As above, to avoid double counting</i>	
Ability to pay off other debts (for example, credit cards, bank or overdraft charges, bank or payday lender loans)	-	<i>As above, to avoid double counting</i>	
<b>Health outcomes</b>			
Mental health (mild)	3,514	Loss of a Quality Adjusted Life Year (QALY) <sup>12</sup> for a person with a mild mental health issue + Cost of depression treatment	National Institute for Health and Care Excellence (NICE) / PSSRU

<sup>10</sup> Due to the SROI principle to not over-claim, and the uncertainty involved as to whether or not outcomes can be sustained longer than one year's duration. For example, employment, which would otherwise provide hundreds of thousands of pounds of economic benefit should a beneficiary sustain that employment over their lifetime – though this cannot be known with any degree of certainty.

<sup>11</sup> Relate is a charity providing counselling and advice sessions.

<sup>12</sup> As defined by NICE, one quality-adjusted life year (QALY) is equal to one year of life in perfect health. It is often measured in terms of the person's ability to carry out the activities of daily life, and freedom from pain and mental disturbance.

Have any of these areas improved since you received support from the fund?	Proxy value (£, for one year)	Proxy item	Proxy source
Physical health	7,850	Loss of a QALY for a person with moderate pain	NICE / PSSRU
<b>Healthy eating</b>			
Healthy eating	97	Dietitian consultation	National Schedule of NHS costs 2020/21
<b>Housing outcomes</b>			
Eviction	8,516	Cost of failed tenancy	Greater Manchester Combined Authority (GMCA) Unit Cost Database
Homelessness	19,240	Homelessness	GMCA Unit Cost Database
<b>Relationships</b>			
Relationships with family or partner	476	8 Relate sessions at £59.50 per hour	Relate
Relationships with friends	1,204	Monetary value of spending time with friends	Colombo and Stanca, 2013 <sup>13</sup>
<b>Employment</b>			
Securing part-time <sup>14</sup> employment	21,783	Increase in income + reduction in benefit claim + tax receipts	GMCA Unit Cost Database

### 6.2.3 Additionality of support

As shown in Section 5 of this report, beneficiaries' financial struggles and debts are not limited to water arrears. In that sense, any bill reduction was unlikely to cover all debts for the majority of customers. To calculate the true benefit of the schemes, it was necessary to estimate how much of people's total debt the schemes helped to alleviate. The survey asked recipients to estimate this; the results are shown in Table 11 below. This confirms that debts are often

<sup>13</sup> Colombo, E.; Stanca, L.; 2013. *Measuring the Monetary Value of Social Relations: A Hedonic Approach*. Milan: University of Milan. Available at SSRN: [papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2339923](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2339923) A value for inflation has also been added to this figure.

<sup>14</sup> Part-time employment chosen due to the SROI principle to not over-claim, and because all qualitative comments regarding securing employment referred to part-time, not full-time work.

not limited to water arrears, with only 2% of beneficiaries having their debts paid completely thanks to support from a scheme.

Calculating a weighted average, it can be found that on average, beneficiaries of the schemes had paid off 28% of their debt from all bills in total since getting support from a fund. The equivalent percentages for each separate scheme are shown in Table 11 and range from 41% for those on the Help to Pay scheme to 25% for those on the Back on Track tariff. The outcomes in the SROI will be multiplied by the corresponding measure for each scheme, reflecting that the support did not necessarily entirely alleviate all debts.<sup>15</sup>

Table 11 Think about all of your bills in total combined: in other words, everything that you owe or need to pay for. Now – roughly – how much of this (the debt from all of your bills in total combined) have you paid off since getting support from the fund?

Indicator	Mid-point of indicator	All	Back on Track	Help to Pay	Payment Matching
Almost none of my total debt has been paid off (10% or less approximately)	(5%)	28%	31%	17%	22%
Less than half of my total debt has been paid off (between 11% and 45% approximately)	(27.5%)	28%	27%	17%	44%
About half of my total debt has been paid off (between 46% and 54% approximately)	(50%)	17%	16%	17%	22%
More than half of my total debt has been paid off (between 55% and 89% approximately)	(72.5%)	10%	9%	21%	6%
Almost all of my total debt has been paid off (between 90% and 99% approximately)	(95%)	2%	1%	0%	3%
All of my debt has been paid off (100%)	(100%)	2%	0%	13%	0%
Don't know/Prefer not to say		14%	16%	17%	3%
Weighted average		<b>28%</b>	<b>25%</b>	<b>41%</b>	<b>32%</b>

Source: Ecorys survey

Only 5% of survey respondents on the schemes believed that they had received any funding or support other than from the scheme under consideration to reduce any of their debts or bills. This percentage was highest for beneficiaries on the Help to Pay tariff (13%), followed by those on the Payment Matching scheme (6%) and the Back on Track tariff (4%). These findings suggest that the schemes were supporting a majority of beneficiaries who

<sup>15</sup> This is important to consider in order to provide a conservative estimate of the value of the support, although this approach implicitly implies that the extent of outcomes are proportionate to the proportion of total debt alleviated.

otherwise would not be supported at all. More positively, some consultees reported that they did not feel it was necessary for further support because they were already managing their finances adequately.

For each individual scheme, the outcomes in the SROI will be multiplied by 100% minus these respective percentages of customers receiving support from other sources as a measure of attribution of the benefit of the schemes. For example, the Payment Matching scheme outcomes will be multiplied by 100% minus 6%, reflecting that some beneficiaries were supported by other funds. This assumes that the problems of all those receiving other funding were improved solely as a result of this other funding, which may not be the case in practice. This means that the benefits of the schemes to beneficiaries that received other funding may be underestimated. Sources of other funding included other utility companies, and support from charities such as Citizens Advice and MacMillian.

More than three quarters (77%) of those surveyed believed that their debt/bills would have got worse if they had not received support from one of the schemes. As a result, their emotional wellbeing/mental health, housing situation, physical health, ability to eat healthily, and relationships with family and friends may have worsened. The percentage who believed that their debt/bills would have got worse if they had not received support from United Utilities was significantly higher for those on the Payment Matching scheme (94%) than any other scheme, and was above two thirds for those on the Back on Track tariff (75%) and the Help to Pay tariff (67%). The outcomes in the SROI will be multiplied by these respective figures for each scheme, to account for the share of respondents did not believe that their debts would have got worse, which is used to approximate so-called "deadweight" or those whose finances would have improved anyway. The figures applied to each scheme are shown in Table 12 below.

Table 12 Additionality consideration

Additionality consideration	Weighting	Notes
Proxy for % of eligible beneficiaries	0-100% (all schemes)	Assumption based on survey comments and in-depth consultations on the severity of issues
% of debt alleviated as a result of the schemes	25% (Back on Track) 41% (Help to Pay) 32% (Payment Matching)	Weighted average of how much survey respondents felt the support had alleviated the debt from all of their bills in total combined
Attribution to schemes	96% (Back on Track) 88% (Help to Pay) 94% (Payment Matching)	100% minus the attribution rate
Accounting for deadweight	75% (Back on Track) 67% (Help to Pay) 94% (Payment Matching)	100% minus the estimated deadweight

Source: Ecorys survey (all information apart from Proxy for % of eligible beneficiaries)

In addition, it is known from the survey comments and in-depth consultations that some beneficiaries experienced more severe hardship than others. Therefore, the individual outcomes experienced following the support have the potential to vary in terms of cost savings. For some outcomes, in the following Table 13 we have allocated a coefficient or proxy for the percentage of eligible beneficiaries, which allows us to vary the percentage of beneficiaries that apply to, say, a mild or more severe outcome, or to reduce the number of beneficiaries for which a cost saving applies. This applies to housing, employment and healthy eating, and adheres to the SROI principle of conservative estimates. These figures calculating the additionality of the support are outlined in Table 12.

## 6.2.4 Combining the benefits

Combining all of the above considerations allows us to calculate the impact from all of the benefits, adjusted for additionality. This analysis is summarised in Table 13 below. As shown, the total combined benefits from the schemes were estimated to be £311,244,701 in 2021/22. Full tables for each scheme are included in Annex 2.

Table 13: Analysis of the benefits of the schemes in 2021/22

Outcome	Proxy value (£, for one year)	Proxy % eligible	Impact Back on Track tariff	Impact Help to Pay tariff	Impact Payment Matching scheme	Total impact (£)
<b>Financial outcomes</b>						
Ability to pay water bills	476	100%	7,105,924	2,452,929	5,707,565	15,266,418
Ability to pay other essential bills	-	100%	-	-	-	-
Ability to pay off other debts	-	100%	-	-	-	-
<b>Health outcomes</b>						
Your mental health	3,514	100%	20,218,357	6,790,645	23,247,040	50,256,042
Your partner / family's mental health	3,514	100%	9,835,957	4,527,096	11,623,520	25,986,574
Your physical health	7,850	100%	31,737,617	5,056,460	29,211,041	66,005,118
Your partner / family's physical health	7,850	100%	17,089,486	2,528,230	19,474,027	39,091,743
<b>Healthy eating</b>						
Your healthy eating	97	50%	181,007	78,103	100,267	359,377
Your partner / family's healthy eating	97	50%	128,213	31,241	100,267	259,722
<b>Housing outcomes</b>						
Eviction	8,518	49%	34,399,486	8,065,717	29,337,869	71,803,072

Outcome	Proxy value (£, for one year)	Proxy % eligible	Impact Back on Track tariff	Impact Help to Pay tariff	Impact Payment Matching scheme	Total impact (£)
Homelessness	19,240	1%	1,585,680	371,798	1,352,360	3,309,838
<b>Relationships</b>						
With family or partner	476	100%	2,590,701	306,616	1,771,313	4,668,631
With friends	1,204	100%	5,805,922	775,810	3,983,851	10,565,582
Partner or family's relationships with you/other family members	-	100%	-	-	-	-
Partner or family's relationships with friends	1,204	100%	2,622,029	387,905	1,493,944	4,503,878
<b>Employment</b>						
Job or employment status	21,783	10%	6,774,700	0	6,304,660	13,079,360
Partner or family's job or employment status	21,783	10%	3,387,350	0	2,701,997	6,089,347
<b>TOTAL BENEFITS:</b>			<b>143,462,430</b>	<b>31,372,549</b>	<b>136,409,721</b>	<b>311,244,701</b>

Source: Ecorys analysis. A dash indicates that the outcome is not costed for separately, to avoid double counting. For example, the cost of a counselling session to help improve family relationships covers both the survey respondent and their partner.

## 6.2.5 SROI ratios

In summary:

- ▶ Total benefits from all three schemes in 2021/22 were estimated to be £311,244,701
- ▶ Total direct costs of the schemes (including both administration and the bill reductions made) in 2021/22 were estimated to be £47,558,478<sup>16</sup>

Therefore:

<sup>16</sup> This does not include indirect costs, which could not be valued but are likely to be small relative to the direct costs.

- ▶ The added value (difference between costs and benefits) of the schemes in 2021/22 was estimated to be £263,686,222
- ▶ The SROI ratio, or ratio of benefits to costs, was estimated to be 6.54
- ▶ This means that, for every £1 invested into the schemes, £6.54 of benefits was estimated to be generated.

The below Table 14 shows the breakdown of these values for each scheme.

Table 14 SROI by scheme

Scheme	Benefits (£)	Cost (£)	Added value (£)	SROI ratio
Back on Track tariff	143,462,430	24,921,431	118,540,999	5.76
Help to Pay tariff	31,372,549	6,238,786	25,133,763	5.03
Payment Matching scheme	136,409,721	16,398,261	120,011,460	8.32
<b>All</b>	<b>311,244,701</b>	<b>47,558,478</b>	<b>263,686,222</b>	<b>6.54</b>

## 7.0 Conclusions and recommendations

### 7.1 Conclusions

As shown in Section 6, the SROI ratios for the schemes are positive, estimating to have created towards £7 of benefits for every £1 invested in the schemes overall, and over £311 million of benefits in total. This highlights the substantial good arising from the schemes and justifies the investment. Moreover, these figures are based on a number of conservative assumptions, in keeping with the principles of the SROI approach. If these were to be relaxed or extended, the value from the schemes could well rise further.

This study has given United Utilities an assessment of the outcomes of this work, as well as an insight into the vulnerability and problems facing some customers. The main outcomes from the support, as defined in the survey, related to finances and financial capability, mental and physical health, healthy eating, housing, relationships, and employment and employability. The online survey revealed that more than seven in ten beneficiaries thought that their concerns about money had affected their mental health (90%), healthy eating (78%), and physical health (72%). Comments suggested that the relationship between health and debt worked both ways, with health problems also leading to debt issues, often brought on following significant life events.

Feedback on the support provided to individuals was mainly positive, with many customers reporting that the schemes have had a positive effect on their view of United Utilities across a range of criteria, including improving the degree to which customers viewed the water company as being a company customers can rely on, and a company customers can trust. The proportion reporting that their view had improved as a result of the being supported by a scheme was significantly higher among survey respondents on the Payment Matching than on any of the other schemes. This likely reflects the fact that a higher percentage of those on the Payment Matching scheme (94%) felt that their debt or bills would have got worse without support from the scheme, compared to customers on the Back

on Track tariff (75%) and the Help to Pay tariff (67%). Similarly, a significantly higher proportion of those on the Payment Matching scheme believed that the support they received had helped their ability to pay their water bill.

Unsurprisingly, both COVID-19 and the cost of living crisis have impacted on beneficiaries' lives. These effects have varied in severity for customers, with some beneficiaries noting that while the support from United Utilities was most welcome, ongoing negative effects of COVID-19 and the cost of living crisis have meant that, despite the financial support received, they were still struggling with their finances.

This research has important policy implications, especially at a period that is marked by the effects of COVID-19 and a cost of living crisis. Through funding these schemes, the intervention and preventative work to stop debt getting out of control could make significant savings for the government, and this should be considered when allocating funding to services.

## 7.2 Recommendations

Recommendations arising from the study are presented below:

- ▶ Distribute a survey to beneficiaries up to one year following receipt of their support, to allow ongoing monitoring of the outcomes of the schemes.
- ▶ Review demographic information collected, to confirm and provide evidence that support from the schemes is targeted at vulnerable customers most in need of support.
- ▶ Ensure beneficiaries are fully aware of the support they received and could potentially receive: some survey respondents were not aware that they were receiving a reduced bill, so were not aware of the support United Utilities was providing.
- ▶ Consider SROI of the schemes on an ongoing basis, to target support most effectively.



## Annex 1: Survey tables

Q1: Why did you apply to the Fund?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: All respondents	138	24	32	378
I could not afford to pay my water bill or water debt	88% (121)	42% (10)	91% (29)	18% (67)
I could not afford to pay other essential bills or debts (for example, gas, electricity, internet, or council tax bills)	43% (59)	33% (8)	34% (11)	15% (55)
I could not afford rent or mortgage payments or debts	20% (27)	8% (2)	19% (6)	4% (16)
I could not afford a credit card, bank or overdraft charges, bank or payday lender loan repayments or debts	20% (27)	17% (4)	9% (3)	6% (22)
I could not afford essential household items (for example, a cooker, washing machine, fridge, or bed)	22% (30)	25% (6)	16% (5)	9% (35)
I needed advice or help on managing money and debt	10% (14)	4% (1)	9% (3)	5% (19)
Vulnerable customer (e.g. disabled, elderly)	1% (1)	4% (1)	0% (0)	48% (180)
Other, please write in	1% (2)	4% (1)	0% (0)	6% (23)
Don't know/Prefer not to say	6% (8)	17% (4)	0% (0)	18% (69)

Q2: Did the COVID pandemic affect your ability to pay your water bill or water debt?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Yes, the COVID pandemic affected my ability to pay my water bill or water debt	60% (83)	25% (6)	66% (21)	17% (64)
No, the COVID pandemic had no effect on my ability to pay my water bill or water debt	40% (55)	75% (18)	34% (11)	83% (314)

Q3: Why did the COVID pandemic affect your ability to pay your water bill or water debt?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	133	8	33	96
Redundancy or reduced household earning	64% (53)	33% (2)	57% (12)	42% (27)
More time spent at home during lockdowns, leading to increased water use	48% (40)	50% (3)	57% (12)	58% (37)
Other debts needing to be paid	43% (36)	33% (2)	33% (7)	42% (27)
Other, please write in	1% (4)	0% (1)	1% (2)	1% (5)
Q4: Has the current cost of living crisis affected your ability to pay your water bill or water debt?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Yes, the cost of living crisis has affected my ability to pay my water bills or water debt	80% (111)	71% (17)	84% (27)	40% (150)
No, the cost of living crisis has not affected my ability to pay my water bill or water debt	20% (27)	29% (7)	16% (5)	60% (228)
Q5: Why did the cost of living affect your ability to pay your water bill or water debt?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
An increase in your water bill	20% (22)	24% (4)	7% (2)	15% (23)
Less money to pay your water bill due to an increase in the price of other things (for example, food, gas or electricity bills)	88% (98)	94% (16)	89% (24)	89% (134)
Wages not rising to match the increase in prices	31% (34)	24% (4)	44% (12)	39% (59)
Other debts needing to be paid	33% (37)	24% (4)	22% (6)	29% (43)
Other, please write in	1% (4)	0% (0)	0% (0)	2% (7)

Q6: Thinking about before you received support did your concerns about money have any impact on the following areas of your life?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Physical health	75% (103)	63% (15)	66% (21)	50% (189)
Healthy eating	80% (110)	71% (17)	78% (25)	54% (205)
Mental health (including levels of stress, anxiety or depression)	93% (128)	71% (17)	91% (29)	67% (255)
Relationships with family or partner	62% (86)	29% (7)	59% (19)	35% (131)
Relationships with friends	57% (79)	21% (5)	50% (16)	30% (113)
Housing situation	57% (79)	42% (10)	53% (17)	30% (113)
Job or employment status	54% (75)	25% (6)	53% (17)	22% (84)

Q7: Thinking about before you received support did your concerns about money have any impact on the following areas of your partner's and/or family's life?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Physical health	57% (78)	67% (16)	56% (18)	37% (141)
Healthy eating	60% (83)	63% (15)	63% (20)	38% (143)
Mental health (including levels of stress, anxiety or depression)	70% (97)	67% (16)	75% (24)	49% (186)
Relationships with you or other family members	49% (67)	25% (6)	50% (16)	30% (115)
Relationships with friends	47% (65)	25% (6)	47% (15)	25% (94)
Housing situation	50% (69)	33% (8)	53% (17)	25% (94)
Job or employment status	43% (60)	13% (3)	41% (13)	19% (70)

Q8: Has the support you have received helped your ability to pay your water bill?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Yes	70% (96)	67% (16)	91% (29)	28% (107)
No	12% (17)	17% (4)	3% (1)	49% (185)
Don't know / Prefer not to say	18% (25)	17% (4)	6% (2)	23% (86)

Q9: Has the support you have received helped your ability to pay other essential bills (for example, gas, electricity, internet, or council tax)?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Yes	42% (58)	54% (13)	56% (18)	21% (78)
No	38% (52)	17% (4)	38% (12)	63% (238)
Don't know / Prefer not to say	20% (28)	29% (7)	6% (2)	16% (62)

Q10: Has the support you have received helped your housing situation (for example, reducing possibility of eviction, being able to pay for your rent or mortgage)?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Yes	38% (53)	25% (6)	53% (17)	12% (46)
No	41% (56)	58% (14)	41% (13)	69% (262)
Don't know / Prefer not to say	21% (29)	17% (4)	6% (2)	19% (70)

Q11: Has the support you received helped you to start paying off any other debts (for example, credit cards, bank or overdraft charges, bank or payday lender loans)?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Yes	39% (54)	25% (6)	50% (16)	13% (51)
No	43% (59)	67% (16)	47% (15)	69% (259)
Don't know / Prefer not to say	18% (25)	8% (2)	3% (1)	18% (68)

Q12 & Q13: Think about all of your bills in total combined roughly – how much of this (the debt from all of your bills in total combined) have you paid off since getting support	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Almost none of my total debt has been paid off (10% or less approximately)	31% (43)	17% (4)	22% (7)	23% (88)
Less than half of my total debt has been paid off (between 11% and 45% approximately)	27% (37)	17% (4)	44% (14)	11% (42)
About half of my total debt has been paid off (between 46% and 54% approximately)	16% (22)	17% (4)	22% (7)	6% (23)
More than half of my total debt has been paid off (between 55% and 89% approximately)	9% (12)	21% (5)	6% (2)	4% (15)
5Almost all of my total debt has been paid off (between 90% and 99% approximately)	1% (2)	0% (0)	3% (1)	7% (26)
All of my debt has been paid off (100%)	0% (0)	13% (3)	0% (0)	14% (53)
Don't know / Prefer not to say	16% (22)	17% (4)	3% (1)	35% (131)

Q14: Have any of these areas of your life improved since you received support	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Physical health	19% (26)	8% (2)	28% (9)	10% (36)
Healthy eating	17% (24)	21% (5)	16% (5)	14% (53)
Mental health (including levels of stress, anxiety or depression)	27% (37)	25% (6)	50% (16)	19% (71)
Relationships with family or partner	25% (35)	8% (2)	28% (9)	11% (41)
Relationships with friends	22% (31)	8% (2)	25% (8)	10% (37)
Job or employment status	14% (20)	0% (0)	22% (7)	5% (20)

Q15: You mentioned that the following areas of your life have not improved since you received support from the fund. What are the reasons for this?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
The COVID pandemic	29% (40)	33% (8)	28% (9)	15% (56)
The cost of living crisis	62% (85)	63% (15)	72% (23)	43% (161)
Unemployment, redundancy or reduced household earnings unrelated to the COVID pandemic or the cost of living crisis	24% (33)	4% (1)	16% (5)	10% (37)
Health problems unrelated to the COVID pandemic or the cost of living crisis	48% (66)	50% (12)	31% (10)	44% (165)
Other (please specify)	3% (4)	8% (2)	3% (1)	15% (57)
Don't know / Prefer not to say	5% (7)	8% (2)	16% (5)	9% (35)

Q16: If applicable, have any of these areas of your partner's and/or family's life improved since having support	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering (exc. n/a)	138	24	32	378
Physical health	18% (14)	6% (1)	25% (6)	10% (23)
Healthy eating	22% (17)	11% (2)	21% (5)	15% (34)
Mental health (including levels of stress, anxiety or depression)	23% (18)	21% (4)	33% (8)	17% (39)
Relationships with family or partner	19% (15)	21% (4)	17% (4)	13% (30)
Relationships with friends	18% (14)	6% (1)	13% (3)	10% (23)
Job or employment status	14% (10)	0% (0)	13% (3)	7% (14)

Q17: You mentioned that the following areas of your partner's and/or family's life have not improved since you received support from the fund. What are the reasons for this?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
The COVID pandemic	30% (18)	37% (7)	33% (7)	17% (36)
The cost of living crisis	69% (42)	68% (13)	76% (16)	41% (85)
Unemployment, redundancy or reduced household earnings unrelated to the COVID pandemic or the cost of living crisis	30% (18)	5% (1)	29% (6)	11% (24)
Health problems unrelated to the COVID pandemic or the cost of living crisis	46% (28)	42% (8)	24% (5)	41% (86)
Other (please specify)	2% (1)	5% (1)	0% (0)	13% (27)
Don't know / Prefer not to say	11% (7)	11% (2)	10% (2)	19% (39)

Q18: Has anything else in your life changed since getting support from the fund?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Yes (please write here)	4% (6)	4% (1)	9% (3)	3% (12)
No	74% (102)	79% (19)	75% (24)	82% (310)
Don't know / Prefer not to say	22% (30)	17% (4)	16% (5)	15% (56)

Q19: After receiving support, how do you feel about managing your bills in the future?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Much more confident	8% (11)	8% (2)	19% (6)	9% (33)
A little more confident	51% (71)	46% (11)	66% (21)	22% (85)
About the same / no impact	25% (35)	17% (4)	16% (5)	42% (157)
A little less confident	1% (1)	13% (3)	0% (0)	2% (8)
Much less confident	4% (6)	4% (1)	0% (0)	4% (15)
Don't know/Prefer not to say	10% (14)	13% (3)	0% (0)	21% (80)



Q20: In the previous question you selected that after receiving support you felt much more or a little more confident about managing your bills in the future. Why do you feel this way?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	82	13	27	118
I have a better understanding of how to manage my bills	43% (35)	46% (6)	37% (10)	48% (55)
A change to my situation (for example a new job, or more money coming into the household)	13% (11)	8% (1)	19% (5)	6% (7)
Lower debt on my water bills	60% (49)	31% (4)	63% (17)	42% (50)
Lower debt on my other bills	12% (10)	15% (2)	11% (3)	19% (20)
Other, please write in	2% (2)	23% (3)	0% (0)	5% (6)
Don't know/Prefer not to say	5% (4)	0% (0)	0% (0)	7% (8)

Q21: In the previous question you selected that after receiving you felt about the same or much less or a little less confident about managing your bills in the future. Why do you feel this way?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	42	8	5	180
Unemployment, redundancy or reduced household earnings	26% (11)	13% (1)	40% (2)	8% (14)
Ongoing health problems	43% (18)	63% (5)	40% (2)	41% (74)
Rises in day-to-day living costs (for example, food prices, gas and electricity bills)	64% (27)	75% (6)	100% (5)	46% (82)
The support provided through the scheme was not enough	19% (8)	25% (2)	20% (1)	18% (32)
Other, please write in	2% (1)	0% (0)	20% (1)	27% (49)
Don't know/Prefer not to say	12% (5)	0% (0)	0% (0)	9% (17)

Q22: Did you receive any other funding or support to reduce any of your debts or bills?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
Yes	4% (5)	13% (3)	6% (2)	6% (23)
No	80% (111)	67% (16)	88% (28)	84% (319)
Don't know/Prefer not to say	16% (22)	21% (5)	6% (2)	10% (36)

Q23: If you had not received support, what do you think would have happened to your total debt or bills?	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
My debt or bills would have got worse	75% (104)	67% (16)	94% (30)	28% (104)
My debt or bills would have stayed about the same	12% (16)	13% (3)	3% (1)	26% (98)
My debt or bills would have got better	3% (4)	8% (2)	0% (0)	2% (9)
Don't know/Prefer not to say	10% (14)	13% (3)	3% (1)	44% (167)

Q25: Has your view of United Utilities across any of these areas improved since you received support	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering	138	24	32	378
United Utilities is a company I can rely on	57% (78)	54% (13)	84% (27)	41% (155)
United Utilities has a good reputation	54% (75)	46% (11)	75% (24)	35% (133)
United Utilities cares for its customers	64% (89)	54% (13)	84% (27)	49% (184)
United Utilities values its customers	63% (87)	50% (12)	81% (26)	43% (164)
United Utilities is a company I trust	58% (80)	46% (11)	81% (26)	39% (146)
United Utilities cares for the environment	46% (63)	33% (8)	75% (24)	28% (107)

Q26: How much do you agree or disagree with the following statements:  Please use a scale of 0 to 10 where 0 is Strongly disagree and 10 is Strongly agree.	Back on Track tariff	Help to Pay tariff	Payment Matching scheme	Priority Services
Base: Total Answering (score of 6 or more)	138	24	32	378
United Utilities provide its services at a good price	64% (88)	63% (15)	75% (24)	54% (206)
United Utilities is a company I trust	73% (101)	71% (17)	81% (26)	67% (252)
United Utilities care about the local area	60% (83)	54% (13)	63% (20)	51% (193)
United Utilities is a company I can rely on	68% (94)	67% (16)	81% (26)	68% (258)
United Utilities is good at communicating with their customers	72% (100)	63% (15)	81% (26)	73% (276)
I don't know much about United Utilities	38% (53)	46% (11)	41% (13)	36% (137)
I would like to know more about United Utilities	40% (55)	42% (10)	50% (16)	33% (123)
United Utilities provide good value	61% (84)	63% (15)	75% (24)	54% (205)

## Annex 2: Analysis of the benefits of the individual schemes in 2021/22

Analysis of the benefits of the Back on Track tariff in 2021/22

Outcome	% reporting outcome	% applied to total beneficiaries	Proxy value (£, for one year)	Proxy for % of eligible beneficiaries	% of debt alleviated	Attribution to scheme	Accounting for deadweight	IMPACT (£)
<b>Financial outcomes</b>								
Ability to pay water bills	70%	83,608	476	100%	25%	96%	75%	7,105,924
Ability to pay other essential bills	42%	50,513	-	100%	25%	96%	75%	-
Ability to pay off other debts	39%	47,029	-	100%	25%	96%	75%	-
<b>Health outcomes</b>								
Your mental health	27%	32,224	3,514	100%	25%	96%	75%	20,218,357
Your partner/family's mental health	13%	15,676	3,514	100%	25%	96%	75%	9,835,957
Your physical health	19%	22,644	7,850	100%	25%	96%	75%	31,737,617
Your partner/family's physical health	10%	12,193	7,850	100%	25%	96%	75%	17,089,486
<b>Healthy eating</b>								
Your healthy eating	17%	20,902	97	50%	25%	96%	75%	181,007
Partner/family's healthy eating	12%	14,806	97	50%	25%	96%	75%	128,213

Outcome	% reporting outcome	% applied to total beneficiaries	Proxy value (£, for one year)	Proxy for % of eligible beneficiaries	% of debt alleviated	Attribution to scheme	Accounting for deadweight	IMPACT (£)
<b>Housing outcomes</b>								
Eviction	38%	46,158	8,518	49%	25%	96%	75%	34,399,486
Homelessness	38%	46,158	19,240	1%	25%	96%	75%	1,585,680
<b>Relationships</b>								
With family or partner	25%	30,482	476	100%	25%	96%	75%	2,590,701
With friends	22%	26,998	1,204	100%	25%	96%	75%	5,805,922
Partner or family's relationships with you/other family members	11%	13,064	-	100%	25%	96%	75%	-
Partner or family's relationships with friends	10%	12,193	1,204	100%	25%	96%	75%	2,622,029
<b>Employment</b>								
Job or employment status	14%	17,418	21,783	10%	25%	96%	75%	6,774,700
Partner or family's job or employment status	7%	8,709	21,783	10%	25%	96%	75%	3,387,350
<b>TOTAL BENEFITS (excluding debt written off following bankruptcy or Debt Relief Orders proceedings):</b>								143,462,430

## Analysis of the benefits of the Help to Pay tariff in 2021/22

Outcome	% reporting outcome	% applied to total beneficiaries	Proxy value (£, for one year)	Proxy for % of eligible beneficiaries	% of debt alleviated	Attribution to scheme	Accounting for deadweight	IMPACT (£)
<b>Financial outcomes</b>								
Ability to pay water bills	67%	21,362	476	100%	41%	88%	67%	2,452,929
Ability to pay other essential bills	54%	17,357	-	100%	41%	88%	67%	-
Ability to pay off other debts	25%	8,011	-	100%	41%	88%	67%	-
<b>Health outcomes</b>								
Your mental health	25%	8,011	3,514	100%	41%	88%	67%	6,790,645
Your partner/family's mental health	17%	5,341	3,514	100%	41%	88%	67%	4,527,096
Your physical health	8%	2,670	7,850	100%	41%	88%	67%	5,056,460
Your partner/family's physical health	4%	1,335	7,850	100%	41%	88%	67%	2,528,230
<b>Healthy eating</b>								
Your healthy eating	21%	6,676	97	50%	41%	88%	67%	78,103
Your partner/family's healthy eating	8%	2,670	97	50%	41%	88%	67%	31,241
<b>Housing outcomes</b>								
Eviction	25%	8,011	8,518	49%	41%	88%	67%	8,065,717

Outcome	% reporting outcome	% applied to total beneficiaries	Proxy value (£, for one year)	Proxy for % of eligible beneficiaries	% of debt alleviated	Attribution to scheme	Accounting for deadweight	IMPACT (£)
Homelessness	25%	8,011	19,240	1%	41%	88%	67%	371,798
<b>Relationships</b>								
With family or partner	8%	2,670	476	100%	41%	88%	67%	306,616
With friends	8%	2,670	1,204	100%	41%	88%	67%	775,810
Partner or family's relationships with you/other family members	17%	5,341	-	100%	41%	88%	67%	-
Partner or family's relationships with friends	4%	1,335	1,204	100%	41%	88%	67%	387,905
<b>Employment</b>								
Job or employment status	0%	-	21,783	10%	41%	88%	67%	0
Partner or family's job or employment status	0%	-	21,783	10%	41%	88%	67%	0
<b>TOTAL BENEFITS (excluding debt written off following bankruptcy or Debt Relief Orders proceedings):</b>								<b>31,372,549</b>

## Analysis of the benefits of the Payment Matching scheme in 2021/22

Outcome	% reporting outcome	% applied to total beneficiaries	Proxy value (£, for one year)	Proxy for % of eligible beneficiaries	% of debt alleviated	Attribution to scheme	Accounting for deadweight	IMPACT (£)
<b>Financial outcomes</b>								
Ability to pay water bills	91%	43,225	476	100%	32%	94%	94%	5,707,565
Ability to pay other essential bills	56%	26,829	-	100%	32%	94%	94%	-
Ability to pay off other debts	50%	23,848	-	100%	32%	94%	94%	-
<b>Health outcomes</b>								
Your mental health	50%	23,848	3,514	100%	32%	94%	94%	23,247,040
Your partner/family's mental health	25%	11,924	3,514	100%	32%	94%	94%	11,623,520
Your physical health	28%	13,415	7,850	100%	32%	94%	94%	29,211,041
Your partner/family's physical health	19%	8,943	7,850	100%	32%	94%	94%	19,474,027
<b>Healthy eating</b>								
Your healthy eating	16%	7,453	97	50%	32%	94%	94%	100,267
Your partner/family's healthy eating	16%	7,453	97	50%	32%	94%	94%	100,267
<b>Housing outcomes</b>								
Eviction	53%	25,339	8,518	49%	32%	94%	94%	29,337,869



Outcome	% reporting outcome	% applied to total beneficiaries	Proxy value (£, for one year)	Proxy for % of eligible beneficiaries	% of debt alleviated	Attribution to scheme	Accounting for deadweight	IMPACT (£)
Homelessness	53%	25,339	19,240	1%	32%	94%	94%	1,352,360
<b>Relationships</b>								
With family or partner	28%	13,415	476	100%	32%	94%	94%	1,771,313
With friends	25%	11,924	1,204	100%	32%	94%	94%	3,983,851
Partner or family's relationships with you/other family members	13%	5,962	-	100%	32%	94%	94%	-
Partner or family's relationships with friends	9%	4,472	1,204	100%	32%	94%	94%	1,493,944
<b>Employment</b>								
Job or employment status	22%	10,434	21,783	10%	32%	94%	94%	6,304,660
Partner or family's job or employment status	9%	4,472	21,783	10%	32%	94%	94%	2,701,997
<b>TOTAL BENEFITS (excluding debt written off following bankruptcy or Debt Relief Orders proceedings):</b>								<b>136,409,721</b>

## Analysis of the benefits of the Priority Services scheme in 2021/22

Outcome	% reporting outcome	% applied to total beneficiaries	Proxy value (£, for one year)	Proxy for % of eligible beneficiaries	% of debt alleviated	Attribution to scheme	Accounting for deadweight	IMPACT (£)
<b>Financial outcomes</b>								
Ability to pay water bills	28%	52,714	476	100%	43%	94%	28%	2,802,676
Ability to pay other essential bills	21%	38,427	-	100%	43%	94%	28%	-
Ability to pay off other debts	13%	25,125	-	100%	43%	94%	28%	-
<b>Health outcomes</b>								
Your mental health	19%	34,979	3,514	100%	43%	94%	28%	13,729,107
Your partner/family's mental health	10%	19,214	3,514	100%	43%	94%	28%	7,541,341
Your physical health	10%	17,736	7,850	100%	43%	94%	28%	15,550,462
Your partner/family's physical health	6%	11,331	7,850	100%	43%	94%	28%	9,935,017
<b>Healthy eating</b>								
Your healthy eating	14%	26,111	97	50%	43%	94%	28%	141,449
Your partner/family's healthy eating	9%	16,750	97	50%	43%	94%	28%	90,741
<b>Housing outcomes</b>								
Eviction	12%	22,662	8,518	49%	43%	94%	28%	10,565,103

Outcome	% reporting outcome	% applied to total beneficiaries	Proxy value (£, for one year)	Proxy for % of eligible beneficiaries	% of debt alleviated	Attribution to scheme	Accounting for deadweight	IMPACT (£)
Homelessness	12%	22,662	19,240	1%	43%	94%	28%	487,009
<b>Relationships</b>								
With family or partner	11%	20,199	476	100%	43%	94%	28%	1,073,923
With friends	10%	18,228	1,204	100%	43%	94%	28%	2,452,173
Partner or family's relationships with you/other family members	8%	14,780	-	100%	43%	94%	28%	-
Partner or family's relationships with friends	6%	11,331	1,204	100%	43%	94%	28%	1,524,324
<b>Employment</b>								
Job or employment status	5%	9,853	21,783	10%	43%	94%	28%	2,397,341
Partner or family's job or employment status	4%	6,897	21,783	10%	43%	94%	28%	1,678,139
<b>TOTAL BENEFITS (excluding debt written off following bankruptcy or Debt Relief Orders proceedings):</b>								<b>69,968,805</b>

## Annex 3: Ofwat standards for high quality research

In 'PR24 and beyond: Customer engagement policy – a position paper'<sup>17</sup>, Ofwat outlined their expectations of water company research. These expectations, along with how they were considered for this SROI study, are summarised below:

- ▶ **Useful and contextualised:** The aims of the research, why it has been undertaken, what it will contribute to and how, were outlined by United Utilities in the research tender. This final report contextualises the findings and outlines how findings will be used.
- ▶ **Neutrally designed:** The potential for bias was considered at every stage of the project, including set up, question wording and ordering, and the use of quotes and data. The survey was piloted to help test for any potential bias, and the research was undertaken by an independent research consultancy.
- ▶ **Fit for purpose:** SROI is a methodology widely recognised in the field of economic evaluation. The survey was piloted before being launched to ensure participants fully understood the questions, and options of 'don't know' and 'prefer not to answer' were included in the survey questions. During the interviews, participants were given opportunities to ask questions and clarify any uncertainties. Various methods for the survey were undertaken, including options for online and telephone to ensure that the method was accessible as possible.
- ▶ **Inclusive:** The research focuses on three support schemes offered by United Utilities. A representative sample of customers on these schemes who noted that they were happy to take part in research were invited to the respond to the survey and take part in the follow up interviews. The survey was conducted online, via telephone, and via computer-assisted telephone interviewing, depending on the respondent's preference. Similarly, interviews were conducted either online or by telephone.
- ▶ **Continual:** The insight gathered by the SROI will provide evidence for Price Review 2024 report to Ofwat, and will also inform United Utilities' business plans and long-term delivery strategies.
- ▶ **Independently assured:** The research is being led by Ecorys, an independent consultancy. United Utilities collaborated with Your Voice, the Independent Challenge Group, who reviewed all research materials and provided a check and challenge approach on the method and findings.
- ▶ **Shared in full with others:** This report presents the findings from the research, including information on the methodology, and the report will be published at the end of the project, thereby adding to the shared knowledge base. The research is published and shared on the United Utilities website and industry customer insight newsletter, The Source.
- ▶ **Ethical:** The research was conducted in line with the ethical standards of both the Market Research Society's Code of Conduct and the Government Social Research ethical protocols. Participants were informed that they could be open and honest in their views due to anonymity and DJS Research, Ecorys and United Utilities were subject to strict data protection protocols.

---

<sup>17</sup> [ofwat.gov.uk/wp-content/uploads/2022/02/PR24-customer-engagement-policy.pdf](https://ofwat.gov.uk/wp-content/uploads/2022/02/PR24-customer-engagement-policy.pdf)