

United Utilities topic guide: Beneficiary interview

Information for interviewee

Thank you for agreeing to take part in this interview. As you may know, Ecorys UK is an independent research company and we have been asked to find out the impact of United Utilities social tariff and priority scheme on behalf of United Utilities. As part of the research, we are talking to people who have received help from [add name of scheme supported by: Help to pay tariff, Back on track tariff, Payment matching scheme, Priority Services scheme].

We would like to hear from you so we can understand the impact that any help from the schemes might have had on you and your family life.

The research is anonymous, and you will not be named or otherwise identified in any outputs. However, we may use some anonymous quotes in the evaluation reports. As the research is anonymous, United Utilities will not be able to identify who took part in the interviews, nor which customers are quoted. The data will be processed by Ecorys UK under the terms of GDPR. Taking part in the evaluation is up to you. We won't pass your details onto anyone and your access to any help or support will not be affected, whether you take part or not.

Your answers are voluntary, and you do not have to answer any questions you don't want to. We understand some questions may touch on sensitive topics, but we are carrying out the research to understand how the scheme impacts customers and what customers find helpful.

The interview should take around 30-45 minutes. There may be some overlap between the questions covered in the interview and the information you may have provided as part of the survey. Through the interview we are hoping to explore the themes covered in the survey in more detail.

Introductory Questions

Are you happy for me to record our discussion today? The recording would be for my own reference as an addition to my notes, to provide a chance to check back and to record quotes in full. It will not be shared outside of the research team and will be destroyed at the end of the project.

Interviewer note:

If they consent to being recorded, start recording then ask them to repeat their consent to being recorded.

If they prefer not to be recorded, please explain that you will be taking notes.

Gain explicit consent for us to take notes and explain they can request this data to be deleted at any point. Write down in your notes that they have given explicit consent along with the date, time and script used (important to comply with GDPR).

Questions

Note to interviewer: Please look over the answers the interviewee gave to the survey before conducting the interview and follow up on any points as needed. The survey data is saved [here](#) by response id.

Background of support received

1. **Can I check that the scheme you received support from was** *[add name of scheme supported by]*?
2. **How did you find out about the support?**
 - Have you applied (or been supported by) the scheme before your latest application?
 - *If yes, how many years have you been supported by the scheme?*
3. **Why did you decide to apply for the support?**
 - Were you struggling with water bills or household payments at the time? *[If yes, probe for if they had/had thought about applying for [Debt Relief Order \(DRO\)](#) or bankruptcy].*
 - *If yes, was this affecting your life and your family's life in any way? [Probe for physical health, mental health, healthy eating, relationships, housing and employment status]*
4. **Did the COVID pandemic affect your decision to apply for the scheme?** *If yes explore the below:*
 - Why did COVID affect your decision to apply *e.g., illness, loss of income, increased use of water due to working from home etc*
 - How large a part did COVID play in your decision to apply for the scheme *e.g would you have applied to the scheme if you/your family had not been affected by COVID?*
 - Are these effects still ongoing?
5. **What did you expect of the support? What did you think the support would be able to help with?** (e.g., reduction in bills, applying for a DRO or bankruptcy).

Application process

6. **How did you apply for support?**
 - On paper, online, or through someone else (e.g. a third-party organisation). Why was this method chosen *e.g most convenient?*
 - *If a third-party organisations, which one?*
7. **How did you find the process of applying?**
 - Did you understand the questions being asked? Did you think they were appropriate?
 - *[If applicable]* Did you think that the help to complete the application was helpful enough? Why/why not?
8. **Could the application process have been improved in any way?**

Support received

9. **When did you receive support from the scheme?**
 - How soon after submitting your application did this happen?
10. **What type of support did you receive – [NB: bill reduction for tariffs, payment matching for those on matching scheme, other advice/support for the [Priority Services](#) scheme, such as**

help with hearing or speech difficulties, visual impairment, extra support during home visits]?

- *If the respondent only received a bill reduction/cap: Do you think you would have benefitted from advice/support as well?*
- *If the respondent received advice and support: What type of advice did you receive (money management, debt advice (including DRO and bankruptcy), energy saving tips,)?*

11. Did you feel that the support provided was enough to address your circumstances?

- Did the support offered to you match up to what you expected when you applied?

Outcomes

12. Has the support you've received from the scheme helped you (and your family) manage your water and household bills? If no, check if this was related in any way to COVID/cost of living crisis. If yes explore the below:

- How has it helped? *[probe for both the respondent and their family]*
- Does this differ for you and other members of your family? Why do you think this is?
- Could anything have been improved to help you better manage your water/household bills?

13. Has the support you've received from the scheme helped you (and your family) manage any other finances (such as credit cards, loans, rent or mortgage)? If no, check if this was related in any way to COVID/cost of living crisis. If yes explore the below:

- How has it helped? *[probe for respondent and their family]*
- Why do you think this is?
- Could anything have been improved to help you to better manage your finances?

14. Have you made any changes to the way you manage your money and bills?

- What are these changes?
- Do you think that you would have made these changes without getting support from the scheme?
- Did you make these changes in response to COVID/cost of living crisis?

15. Overall, how much of your overall debt have (not just water debt) you been able to pay off since receiving support from the scheme? [Probe for approximate amount AND proportion e.g. all of it, about half, etc.]

- Is this more or less than you expected?

16. Has the support from the scheme made any difference to other aspects of your life/your family's lives? [Please explore each of the below aspects separately, and for each one mentioned explore how the support provided has made a difference to that area]:

- physical health
- mental health
- ability to eat/cook healthy meals
- relationships
- employment status

17. Are there any other areas of your life that have improved since receiving support?

- *If yes, how have these areas improved? [NB: probe to get as much detail as possible – and ideally enough to present individual stories of how people have been helped]*

18. Has the support you received changed your level of customer satisfaction and/or trust in United Utilities?

- *If yes, explore how and why this has changed.*
- What would you tell others about the [add name of scheme]?

Additionality

19. What do you think would have happened if you had not received any support from the scheme?

- Were there other sources of help that you could go to?
- Did you apply to any of these? *If no* would you have applied for these if you had not received support from [add name of scheme]?
- What do you think your current financial situation would be like if you had not received support from the scheme?
- What do you think your life would be like if you had not received support from the scheme? *[For example, health and wellbeing, family life etc.]*

20. Did you receive any other support besides that provided by [add scheme name] to help reduce your debts or bills? If yes explore the below:

- What was this funding/support?
- Did it include support in applying for a Debt Relief Order (DRO) or bankruptcy?
- How did this compare with the support you received from the scheme?

Future outcomes and sustainability

21. Do you feel confident in managing your money and bills in the future?

- Why/why not and to what degree e.g., reasonably/very confident/unconfident?
- Was there anything else the support could do to improve your confidence?

22. Are you planning to apply to any other schemes or for other support to help you with water and/or household bills?

- Why/why not?
- If so, which grants or support are you planning to apply for?

23. Is there anything else that you would like to feedback about [add name of scheme] that we haven't discussed?

Thank and close.