



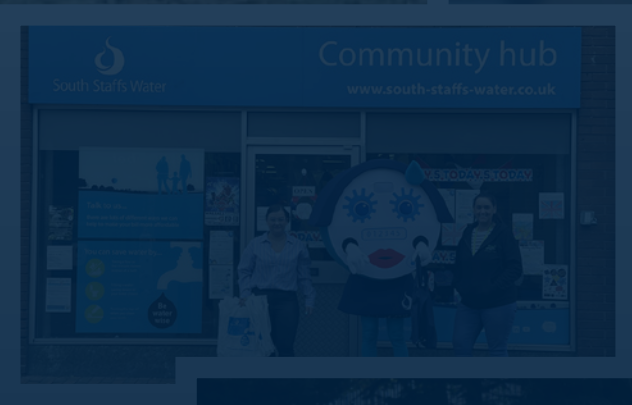
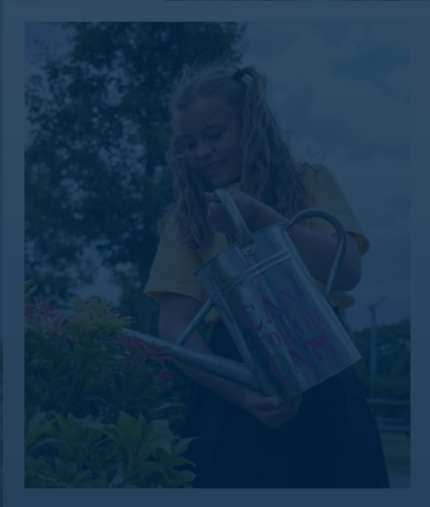
Cambridge Water



South Staffs Water



To help create a world where essential services and infrastructure deliver for customers, clients and our planet



Help when you need it – our vulnerability strategy

30 June 2025



South Staffs Water

Community hub

www.south-staffs-water.co.uk

Contents

Our vision, mission, purpose and values	3
Assurance statements	5
Introduction	7
Setting the context for our strategy	9
Bringing our strategy to life	25
Our plans to 2030 and how we will measure success	45
Developing our strategy with a focus on continuous improvement	59

Click the text above for quick navigation

Our vision, mission, purpose and values

Vision statement

To help create a world where essential services and infrastructure deliver for customers, clients and our planet.

Mission statement

We are one Group; together greater than the sum of our parts. We provide, and help others provide, critical essential services in the UK and overseas. We do this reliably, safely and sustainably, creating value for our investors. Being a great place to work, our people drive a culture of inclusion, engagement and growth.

We are a trusted go to partner. We share our expertise, experience and ingenuity with our clients, customers, stakeholders and the communities we serve, so that the essential services of today and the future run smoothly and efficiently.

Our purpose

For more than 170 years, we have provided high-quality water supplies to customers in our Cambridge and South Staffs regions. To ensure we can always provide this essential public service, we:

- put customers' needs at the heart of all our decision-making;
- actively work in partnership with local communities;
- act as the guardians of our assets, building resilience with regular investment;
- work hard to protect and enhance the natural environment; and
- run an efficient business in everyone's interests.

This is how we are securing the water future – for our customers, our communities, the environment and our people.

Our values

Our vision and purpose are underpinned by our values.

- Professional
- Trusted
- Impactful
- Community focused

These values are reflected in our people's objectives and the work they do to deliver for customers, communities and the environment every day.





Assurance statements

All service providers have a duty to ensure that they support their customers, giving extra care for those who need it most. For us, as a monopoly provider, it is even more vital that we offer these services – making sure we make our customer services as inclusive as possible. I am passionate that as an essential services provider we fully appreciate the importance of water for health and wellbeing of our customers. I am proud to see this shining through in the work the team have done in shaping our approach – which is documented in our new Vulnerability Strategy.

Across our two regions of supply we have a varied demographic of customers, and we know even with signs of economic improvement, some of our customers need extra support financially – we have high levels inequality and an aging and increasingly disabled population, with rising levels of ill-health. Our service offering needs to be able to meet the needs of all of our customers, in all situations. We are committed to being flexible and helping our customers in responding to their different needs – and I am pleased, as evidenced in this strategy, that we have tool kit of support mechanisms that enable us to do this

It was important to me to see that this strategy has been informed by our customers themselves, shaping and confirming our service offering meets their needs, The team have also worked with a wider group of stakeholders including NGOs and charities and community groups – to ensure that our proposals have been robustly challenged and reflect the priorities of our wider customer base.

I welcome your feedback on the strategy and we will be committed to continuous improvement to ensure we always meet the needs of all our customers.

- Elena

It's been a very busy time for me since joining South Staffordshire Water – first as an Independent Non-executive Director in February 2025 and then succeeding Lord Smith as Independent Chair just after the end of the reporting year. While my previous experience sits outside the water sector, I'm passionate about customers and delivering great service to them and so was attracted by the work everyone across the business does every day to deliver for customers and the environment.

With that in mind, I am delighted to be the Board Sponsor for this vulnerability strategy. I have discussed it with the team, and I am pleased to see how the business has embraced the new licence condition introduced by Ofwat that ensures all companies support their customers. It is already clear to me that people across the business appreciate the importance of water for customers' health and wellbeing and our role in that as an essential services provider. Furthermore, I am pleased to see the recognition across the company of our responsibility to ensure all customers have access to reliable, high-quality affordable water supplies and services and that they are protected when things do go wrong with the water supply.

I have been impressed by the team's approach to the evolution of the services provided for vulnerable customers. This is not a one size fits all approach - our region is made up of many different types of communities. In the South Staffs area we see higher than average levels of deprivation; whilst Cambridge may have relatively more affluent areas but has hidden vulnerability hotspots, with access to fewer rural support services. The strategy details a comprehensive suite of tailored support, which has been underpinned by robust and well thought customer engagement – which, I understand, has been highlighted by the Consumer Council for Water as sector leading.

In my role as Board sponsor, I am keen to see this strategy continue to be developed – our approach to supporting vulnerable customers should adapt as the needs of the communities we serve change over time – and I look forward to working with the team further as they do so.

- Sara

Elena Karpathakis, Managing Director and Sara Vaughan, South Staffordshire Water Chair



Introduction

We have a long history of supplying water services to customers across our two socially and geographically diverse operating areas. Our job is to deliver reliable clean, affordable water to customers across our Cambridge and South Staffs regions every day.

We think it is essential that all our customers trust us to do this in the most effective and efficient way. As one of the smaller companies in the England and Wales water sector, we have a strong local focus. This means we are embedded at the heart of the communities we serve. Because of this, we always strive to deliver the services that are important to all our customers. This includes those who may be in vulnerable circumstances, including those who may be struggling to afford their water bills.

We welcome Ofwat's 'Service for all' guidance. And for the purpose of this strategy, we are using its definition of vulnerability, as follows:

"A customer who, due to personal characteristics, their overall life situation or due to broader market or economic factors, is not having reasonable opportunity to access and receive an inclusive service, which may have a detrimental impact on their health, wellbeing or finances."

[We have included a summary of our compliance with this guidance here, in appendix VS3.](#)

Making water count – 2020 to 2025

In 'Making water count', our business plan for 2020 to 2025, we committed to making sure we always provide the right level of support for our customers.

We offered a range of support measures that recognised:

- being visible, trusted and present in the local community is important;
- customers should be able to use the communication channel, or combination of channels, that best suits their individual needs – including face-to-face conversations, phone calls, email, social media or apps;
- help and support that is available is easily signposted and accessible; and
- the use of technology should not stop us from delivering a personal service or make it harder for customers to deal with us.

Key to this was the recognition that vulnerability can be the result of several permanent or temporary factors, including but not limited to:

- financial problems;
- mental health problems;
- physical disability;
- serious or chronic illness;
- language or literacy barriers; or
- short-term or temporary life events – for example, bereavement, divorce or redundancy.

It also meant recognising that people can move in and out of positions of vulnerability and tailoring the support we make available appropriately.

In recent years, we have transformed our approach to how we deal with customers who may find themselves in vulnerable circumstances. This includes building effective relationships with many local community organisations across our Cambridge and South Staffs regions. This has enabled us to take a more rounded and holistic approach to how we identify, help and support all our vulnerable customers.

Securing your water future – our approach to 2030 and beyond

Looking ahead, we are committed to making sure we always provide our customers with a tailored experience and a seamless service which is easy for them to use. We are also committed to providing a 'help when you need it' approach to vulnerability and a level of support. This is the cornerstone of our vulnerability strategy.

In 'Securing your water future', our business plan for 2025 to 2030, we reinforced our commitment to keeping the water bills our customers pay affordable – they are currently one of the lowest in the water sector. We also committed to making sure we really understand the challenges our customers are facing.

We think it is important to make sure we are providing appropriate support to customers based on their needs. We also recognise that this should go beyond the remit of our current Priority Services Register (PSR). And, we recognise that there can be overlaps between customers' needs and the help provided. For example, customers who need extra financial help could be negatively impacted by a poorly communicated message around debt.



Setting the context for our strategy

Understanding our customers and other stakeholders and beyond

Providing a vital public service gives us the opportunity to interact with thousands of customers and a range of stakeholders every day. To ensure we always deliver public value, it is important that we engage on understanding how we can best meet the needs of the communities we serve.

In [‘appendix VS1 ‘Customer and stakeholder engagement insights report’ \(June 2025\)’](#) we describe in greater detail the scope of our ongoing engagement and research programme related to supporting our customers in vulnerable circumstances. It demonstrates how this strategy is informed by:

- learning from our own business as usual engagement (BAU) and lessons learned e.g. following supply interruptions using point of contact satisfaction surveys, social media posts and complaints;
- bespoke consumer research, such as a qualitative research deep dive on customer priorities;
- a focus on household consumer vulnerabilities, engaging with customers to co-create our new affordability tariff and a programme of two-way deliberative engagement to help shape our PSR service;

- feedback from our colleagues and stakeholders working on the frontline with customers with additional needs;
- expert challenge from our Independent Challenge group (ICG), NGOs and charities such as Sustainability First;
- third party research and learning including from other water companies, CCW, and Ofwat; and
- detailed vulnerability mapping and modelling to understand the level, type, and distribution of different vulnerability needs in our two regions today and how that might change in the future up to 2040.

Most of our bespoke engagement to inform this strategy covers our Cambridge and South Staffs regions to ensure representative feedback is gained in both. This is particularly important given the known differences in population demographics across our two regions. We follow Ofwat’s and CCW’s best practice guidance for high-quality research when carrying out our customer research.

Specifically, this appendix VS1 details what customers in vulnerable situations have told us about:

- expectations of the service and support they expect from us in different situations – such as during a period where their water supply is cut off, when planned maintenance works are taking place in their local area, when making a routine contact about their bill, or when finding out about the support that is available to help with their situation;
- how they rate our ability to deliver our service – in particular, what is working and what needs to be improved and how, as well as where, our services need to improve in the longer-term to meet their needs when they contact us; and
- how their priorities and needs differ from the wider household customer base.

The appendix also covers a detailed thematic review of the feedback from customers in vulnerable situations, both covering our own engagement and drawn from wider sector studies and wider insights from stakeholders we have engaged with.

It also covers insights from customers in vulnerable circumstances gained from our wide-ranging BAU programme. These include:

- In our Customer Promises and Customer Priorities Tracker studies we find that around 40-45% of the households surveyed self-report as being in a vulnerable situation. This is derived from asking profiling questions, with customers satisfying at least one of the following criteria being classed as vulnerable in the reporting: serious illness, disability (registered disabled), severe financial hardship, unemployed, a household income of less than £19,100 per year, and/or retired with only a state pension. We are in the process of developing a refined approach to creating a vulnerability index score for each household customer surveyed in our trackers, so that we can track self-reported vulnerability and improve our reporting of feedback covering perceptions of the service and awareness of the support we offer;

- From analysing the complaints we receive from customers, there is a clear theme that we need to further improve our billing processes. This includes areas such as; making it easier for customers to understand how their charges are built up and ensuring accurate meter reads to avoid estimated bills, which can lead to bill shock if payment plans are not set at the correct level;
- An analysis of the feedback from customers who have contacted us shows that those who are receiving non-financial PSR services rated their overall satisfaction with how we handled their contact at 8.11 over the period April 2021 to September 2024, with those who are receiving financial support services scoring us 8.15. The most satisfied group is those who are receiving financial and PSR support, scoring us 8.27. This highlights that overall satisfaction levels among customers in vulnerable circumstances who have contacted us are higher than in the wider customer base who are not receiving any dedicated support - they rated us 7.24. Note that these scores are averages calculated from using a 0-10 satisfaction scale. However, the decline in scores from 2022/23 (8.67) and into 2023/24 (7.84) highlighted that satisfaction has declined more among customers who are receiving both financial and PSR support;
- This is, in part, linked to challenges around speed of response and ease of contact when trying to resolve billing queries, such as payment plans, during a period when household finances were being impacted. Whilst our satisfaction scores have improved in 2024/25, they remain below the level seen in 2021/22. This highlights the need to ensure our BAU service delivery is low effort and helpful for customers who may be experiencing more challenging times;
- The insight from our Customer Promises Tracker (see appendix VS1, table 7) highlights that customers who are in vulnerable circumstances are giving us lower scores in several important areas that our strategy needs to address during AMP8 (2025-2030). These are that:
 - The scores for the key metrics, overall service, value of money, trust, clean water bill affordability and water safe to drink are all significantly lower among those who are PSR vulnerable and/or who need financial support. These results further highlight that focusing on our core metrics to improve the service for PSR customers during AMP8 will be important;
 - We need to do more to make our bills easier to understand, particularly for customers who are eligible for support; and
 - These customers are more likely to be struggling with their water bills, highlighting the need to ensure a tailored package of support is in place for those that need it most.

Alongside our robust customer engagement programme, we also have an ongoing dialogue with a wide range of expert stakeholders and partners. This includes:

- debt advice services
- local health providers;
- local authorities;
- charities;
- food banks; and
- social housing providers.

We regularly seek and capture feedback from them to help improve our services. In section 4 of appendix VS1, we list examples of the types of feedback we have received. These cover a range of organisations and how this insight has helped to shape and improve our PSR and financial support. We have updated the list of engagement touchpoints since submitting our draft vulnerability strategy in June 2024, to highlight our ongoing engagement.

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

However, we have found some areas where stakeholder and customer feedback conflicts with our ability to deliver on their expectations, namely due to budget and resourcing constraints. This means we sometimes must take a pragmatic and tailored approach and also make difficult choices, such as:

- Some customers say they expect bottled water to be delivered within 2 hours of losing their water supply, particularly if a household is high priority with a medical need for water or is housebound. If a loss of supply impacted many thousands of properties this would prove very challenging to resource in line with this expectation, so instead we have developed a prioritisation and communication approach to bottle water drops based on the household's needs; and
- Customers consistently say they don't want to wait too long to get through to our customer service teams on the phone (ideally less than 10 minutes). During busy periods (such as the weeks after our unmeasured bills are sent out) this level of demand can be hard to consistently meet, so we adopt an approach of ensuring that we have an emergency line for customers experiencing issues with their water supply so that they can get the support they need quickly.

Developing a robust socio-demographic view of our population (2021 to 2023)

As well as our engagement with customers and other stakeholders, we have made a significant investment in 2025 to better understand the socio-demographics of the populations we serve. This is to help inform our strategic approach to designing and targeting customer support for 2025-30 and longer-term. We approached this by embarking on a major project in partnership with Sustainability First and Kelp.

This in-depth study has given us our most robust picture of the level of consumer vulnerability within our Cambridge and South Staffs regions, and how this is likely to evolve up to 2040. While there is always uncertainty with future projections, which we have acknowledged, we are confident of using this valuable insight to inform decisions made in our strategy.

The approach we took covered:

- Mapping the level and distribution of the different types of PSR needs across our two supply regions - to better understand need, inform service design and resourcing. See figure 1 for a summary of the key findings;
- Modelling future vulnerability trends to understand how the population needs for our services will change in the future - short/medium-term to 2030 and then longer-term to 2040 to help identify where we need to develop our strategy to meet these needs;
- Horizon scanning and reviewing upcoming policy changes that might impact the level, types and distribution of vulnerability across our two regions. See figure 2 for a summary of the five key trends identified which have helped to shape our strategy; and
- The undertaking of a PSR gap analysis to help prioritise areas of focus and identify groups we need to target to engage with as experts to help us achieve our objectives. See table 1, which identifies the extent of the gaps we need to close over time.

[The report, VS2 SSC Vulnerability strategy demographics analysis and future forecasts' \(April 2025\)](#) provides the evidence base on which this summary is based.

The diverse circumstances facing the population we serve

Estimated number of households eligible for registration on our Priority Services Register
South Staffs region: up to 298,704 households - 53.2%
Cambridge region: up to 71,583 households - 50.8%

Main situations where support is needed - which can all overlap

Providing support for customers with health conditions	Making it easy for customers to use our services and support	Helping our customers to pay their water bills
People with a chronic/serious illness. SSW: 209,200 – 15.1% CW: 30,300 – 8.5%	People with hearing difficulties. SSW: 144,500 – 10.5% CW: 34,300 – 9.6%	Number of households living in absolute poverty* SSW: 122,800 – 22% CW: 19,800 - 14%
Of these, people with chronic kidney disease. SSW: 67,200 – 4.9% CW: 8,300 – 2.3%	People with sight loss/blindness SSW: 38,500 – 2.8% CW: 9,300 – 2.6%	Average household income SSW: £27,300 ± £6,500 CW: £35,000 ± £8,400
Of these, people with diabetes SSW: 123,400 – 8.9% CW: 18,400 – 5.2%	People unable to communicate in English SSW: 29,700 – 2.1% CW: 3,700 – 1.0%	Universal Credit claimants by population SSW: 188,200 – 13.6% CW: 28,000 – 7.8%
People unable/struggle to answer the door SSW: 113,700 – 8.2% CW: 18,600 – 5.2%	Around 25,000 (7%) of people in the Cambridge region are digitally deprived. In the South Staffs Water region the figure is as high as 15% in some areas, such as Sandwell. ***	Number of households in debt with water bills** SSW: 35,300 – 6.3% CW: 2,170 – 1.5%
People with a mental health condition SSW: 197,200 – 14.3% CW: 42,800 – 11.9%		

Our population demographics highlight the need for support

Older generation: 122,100 (8.8%) of people are over 75 in South Staffs region / 28,100 (7.9%) in the Cambridge region
Carers: 125,640 (9.1%) of people are unpaid carers in South Staffs region / 25,775 (7.2%) in the Cambridge region
Living alone: 163,530 (11.8%) of people are living alone in the South Staffs region / 40,560 (11.3%) in the Cambridge region

Source: 'Vulnerability strategy demographics analysis and future forecasts' report - Sustainability First and Kelp (April 2025). Figures are from data sources covering the period 2021 to 2023.

* Absolute poverty is defined as having an income below 60 per cent of the median income in 2010-11, adjusted for inflation - £15,180.

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

*** Eurostat's NUTS code dataset - the proportion of all adults aged 16 and over who last used the internet more than three months ago or who have never used the internet

Figure 1: a view of the level of vulnerability across our regions, based on data sources covering 2021-2023

Note: CW = Cambridge Water operating area; SSW = South Staffs Water operating area.

The outputs of this research highlight that we have two very different populations to support across both our regions. This is vital insight for informing our strategy. Specifically, it highlights some specific risk factors that are more prevalent in one or the other region, which we have summarised below.

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

- a higher proportion of households where English is not the first language;
- a faster growing population, which may increase the level of PSR support required; and
- higher levels of affluence, a younger population profile and fewer people living alone.

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

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

In addition, an analysis of our customer data found 35,300 households (6.3%) in the South Staffs region and 2,200 households in the Cambridge region (1.5%) are in water bill debt – defined as those who are more than 12 months behind in paying their bills and excluding those with less than £25 of arrears. Because of the levels of income deprivation we see among our customers, and particularly those in our South Staffs Water region, we recognise the importance of taking an ‘in the round’ approach to tackling vulnerability. We will also continue to track the levels of water debt to determine if our strategy is being effective.

This means we do not consider it appropriate to develop a vulnerability strategy without reference to the role affordability plays in determining which of our customers are in circumstances that may make them vulnerable. So, a key component of our vulnerability strategy is the robust and targeted approach we are taking to tackling water bill affordability and the work we are doing to help customers stay on track with paying their water bills – including pro-active identification of customers, offering a debt matching scheme, plus a stronger focus on this area in our Cambridge Water supply area.

Alongside this insight, various research studies reinforce the challenges that many households face when paying their bills and so the need for a robust package of targeted financial support to be in place. For example:

- In our SSC Customer Promises Tracker (2024/25) report, the response to the affordability of clean water bills highlights that 32% of households DO NOT agree that they find their water bills affordable. The figure is 37% for households with an annual income of £25,000 or less; and
- CCW’s PR24 Draft Determination research (Impact, November 2024) found that 35% of households in our Cambridge Water region will find the AMP8 bill difficult to afford, with over 50% of households who have an income of under £26,000 per annum saying this. The respective figures are 47% and just under 50% in our South Staffs region. We will continue to track the affordability of household bills during AMP8 given the figures in the CCW study are a snapshot in time in August/September 2024 and are influenced by a range of known methodological impacts, such as the lack of trust in water companies among some customers.

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

Developing a robust socio-demographic view of future projections within the population we serve (up to 2040)

A vital part of the socio-demographic project also involved considering the trends that will have a material impact on the level of support the populations we serve will need up to 2040. This was an important step as it provides a roadmap for where we need to focus our strategy in the future to address the expected changes in population size and health. It is this that ultimately guides what services and support is needed and which organisations we need to partner with to help us deliver our strategy.

Alongside a horizon scan of any relevant policy decisions (e.g. those made by the UK Government) that might influence the needs of our customers, the following steps were followed when projecting forward:

- Assess potential impact of demographic change and new emerging vulnerabilities;
- Provide projections of key vulnerabilities, selected on the basis of numbers, risk of harm, and regulatory priorities;
- Use and adapt existing modelled projections and trends where possible, e.g. Office for National Statistics (ONS), specialist organisations;
- Where there are no existing projections, develop modelling of plausible future scenarios; and
- In the report (appendix VS2) we have medium term defined as up to 2030; and long term defined as 2035-40.

Figure 2 summarises the five key trends that have shaped our strategy and makes clear the important point that many of them overlap. It highlights the complex and ever-changing picture of the life situations that the populations we serve may experience.



Figure 2 : the five key socio-demographic trends that have shaped our strategy

Trends: Increasing access and communication needs
In South Staffs, an estimated 2.1% (29,700 people) are unable to communicate in English, compared to 1.0% (3,700 people) in the Cambridge region. In some communities over 50% of the population speak Panjabi as their main language. Future projections show the number of people who can't communicate in English will grow by 13% across our two supply regions by 2040. ONS reports that British Sign Language is the main language for over 27,000 people in England and Wales, highlighting the growing need for translation services. Across our two supply regions, future projections estimate that the number of people with hearing difficulties will grow by 29% by 2040. Additionally, future projections estimate that the number of people who are blind will increase by 41% and partially sighted 34%, by 2040.

What this means for us
To ensure we continue to provide the appropriate levels of support to all our customers, it is important to recognise the need for more inclusive design including clear communication using straightforward language. Also, the importance to continue to offer tailored services like sign language interpretation.

Trends: Increased solo living alongside a decline in support networks and more end-of-life care at home.
A quarter of all people aged 50 and over now live alone and this is expected to grow. Those living alone are more likely to attend accident and emergency, visit their GP, have multiple long-term physical and health conditions. There are many rural communities across our Cambridge and South Staffs supply regions. For example, South Cambridgeshire and Huntingdonshire are highly rural with at least 80% living in rural settlements and hub towns. Geographic isolation and circumstances can combine. This fragmentation puts more focus on the need for effective community-based support.

What this means for us
Highlights the need to work closely with our customers, carers and stakeholder partners to understand those who don't have a strong support network in place, so we can help ensure they are protected – particularly if there is any interruptions to their water supply.

Trends: High numbers of people will continue to struggle to afford their water bill.
Even in best case scenarios, inequality is also forecast to increase. Poverty must be addressed. Under a pessimistic scenario, absolute poverty is projected to increase from 122,800 (22%) to 131,500 households (23.5%) in the South Staffs area and from 19,800 (14%) to 21,900 households (15.5%) in the Cambridge area by 2029/30. Absolute poverty is having an income below 60 per cent of the median income in 2010-11, adjusted for inflation - £15,180. Average incomes are considerably lower in South Staffs region, than both the Cambridge region and England as a whole.

What this means for us
The need to have a robust and targeted approach to tackling water bill affordability and ensuring we are pro-active and empathetic in helping customers who need extra support to stay on track with paying their water bills.

Trends: Growing numbers living with ill-health and multiple vulnerabilities
As of 2023, 15.1% of people in our South Staffs Water region (209,153) have a chronic or serious illness, compared to 8.9% in our Cambridge region (30,300). Across our two supply regions, we estimate an increase of 36% (87,000) in the number of people suffering with chronic and serious health issues by 2040. When looking at health trends we estimate, by 2040, a 58% increase in the number of people with a disability, 43% with diabetes and a 39% rise among those living with dementia and 28% suffering from chronic kidney disease.

What this means for us
An increased need for tailored PSR services and to carefully prioritise those with the greatest need e.g. to receive bottled water to their door during a time when their supply is cut off.

Trends: Increasingly ageing population
Across both our supply regions the total population we serve is estimated to grow from 1.74m in 2021 to 1.96m by 2040 – growth of 12.7%. Growth is predicted to be faster in our Cambridge region. Of note is that the number of people who are over 85 is forecast to grow by 68% (to 71,404) by 2040. This means more people living with complex and often multiple health needs, who require more support.

What this means for us
Greater pressure on our Priority Services register as the numbers needing support increase, with further increased investment needed from 2030.

Using the insights to drive our strategy decisions

Another important part of the socio-demographic study was to carry out a gap analysis to assess the difference between the total number of people estimated to be eligible for a PSR service (as identified through proxy needs codes) and the number of people currently registered on our PSR for each needs code. This was achieved through the following steps:

- Analyse our data on the number of consumers receiving support for each PSR needs code; and
- Estimate potential number of consumers who could benefit from PSR support for each vulnerability.

The aim was to identify which vulnerabilities are needed to be prioritised for concerted action and so inform the recommendations for improving outcomes for PSR consumers.

Table 1 summarises the key sections of the socio-demographic analysis undertaken in the Kelp and Sustainability First report (appendix VS2). It provides a view of selected PSR needs codes where we have higher levels of confidence in the datasets and future projections. This is the dataset that we have then used to prioritise our efforts.

Understanding the data in table 1

- The colour grading (green, amber, red) is based on maximum and minimum values in the column range and is a relative scale.
- Home/people icons show whether it is a population or household baseline count. Note that all projection counts are population. With the population counts, we assume that there is one person per household with a vulnerability, which may overestimate eligibility.
- The baseline date for the future projection forecasts for the individual indicators varies from 2021 to 2023.
- For the 'Comparison to national prevalence' column the arrow icons are as follows: upwards arrow: >0.5% higher than national average, right arrow: within 1% of national average (+/- 0.5%), downwards arrow: <-0.5% lower than national average.
- In reality all PSR risk factors including those in green are important, and we are expected to provide 'Service for All', but this view enables an easy identification of where the greatest level of focus is needed.
- Cells marked n/a means that the dataset is not available for that PSR needs code.

PSR needs code	Baseline estimate of PSR need (count)		Comparison to national prevalence (%)		Current PSR gap (%)		2040 projections (population)		
	SSW	CAM	SSW	CAM	SSW	CAM	SSW (count)	CAM (count)	Change (%)
Blind	5,900	1,400	-0.10	-0.10	87.60	94.63	8,400	2,000	41
Chronic / Serious illness	209,200	30,300	3.00	-3.80	88.05	87.01	284,900	43,400	36
Chronic Kidney Disease	67,200	8,300	0.10	-2.50	99.98	99.99	86,200	11,300	28
Deaf/hard of hearing	3,100	700	-0.17	-0.17	n/a	n/a	4,000	1,000	29
Dementia	10,800	2,000	-1.45	-1.01	81.47	83.61	14,800	2,900	39
Diabetes	123,400	18,400	0.30	-3.40	99.96	99.99	176,200	27,600	43
Disabled	196,000	40,500	2.90	-3.30	98.97	99.13	404,700	85,100	51
Pensionable age	150,000	35,200	0.80	-1.20	86.24	87.36	349,100	81,000	35
Family - Young US	65,400	14,400	1.00	-0.40	71.52	72.67	79,900	17,600	0
Hearing difficulties	144,500	34,300	0.00	-0.90	97.83	98.62	185,800	44,100	29
Learning disabilities	7,700	1,400	-1.80	-1.30	99.65	99.88	8,200	1,500	7
Mental Health Condition	197,200	40,400	1.10	-1.30	94.42	95.47	245,100	53,100	24
Partially sighted	38,400	9,300	-1.20	-1.40	92.46	5.72	51,600	12,500	34
Physical impairment / mobility issue	32,200	4,400	-0.10	-1.20	26.92	17.20	n/a	n/a	n/a
Unable to answer the door	113,700	18,600	0.90	-2.10	99.23	99.49	179,900	29,500	58
Unable to communicate in English	29,700	3,700	1.80	0.70	98.3	98.31	33,400	29,500	13
Unpaid carers	125,500	25,800	-0.70	-2.80	n/a	n/a	145,100	29,800	16
Universal credit claimants	188,200	28,000	3.50	-2.30	n/a	n/a	n/a	n/a	n/a
Pension credit claimants	33,100	4,300	0.60	-0.60	n/a	n/a	n/a	n/a	n/a
Job seeker allowance claimants	2,300	300	0.10	0.00	n/a	n/a	n/a	n/a	n/a
Employment and support allowance Claimants	34,100	5,600	0.60	-0.30	n/a	n/a	n/a	n/a	n/a
Housing benefit claimants	42,700	8,200	0.20	-0.60	n/a	n/a	n/a	n/a	n/a
Polish speakers	14,500	4,200	0.00	0.10	n/a	n/a	n/a	n/a	n/a
Punjabi speakers	30,900	200	1.70	-0.40	n/a	n/a	n/a	n/a	n/a
Over 85s	32,800	8,100	-0.50	-0.80	n/a	n/a	57,300	14,100	68
Living alone	163,500	40,600	-1.20	-1.70	n/a	n/a	n/a	n/a	n/a
Over 75s	122,100	28,200	0.80	-0.10	n/a	n/a	188,600	43,600	51
Water needed for religious practices	125,400	17,100	0.60	-3.70	99.84	99.89	n/a	n/a	n/a

Table 1: Overview findings – showing baseline levels of different vulnerabilities, the estimated gap and future forecasts for the highest priority PSR needs codes

Note: CAM = Cambridge Water operating area; SSW = South Staffs Water operating area.

These insights highlight that we have substantial gaps to close for all the PSR needs codes detailed. The scale of the challenge highlighted means we needed to develop a strategic prioritisation approach to focus our efforts that will have the biggest positive impact.

We have reviewed in detail a range of ways of prioritising our approach to supporting customers and have decided to adhere to two fundamental principles. These align back to achieving our strategic vision and customer outcomes.

- **Prioritising households at the greatest risk of harm:** we detail below a matrix approach to assessing how we can segment our household customer base to offer tailored support based on the level of financial and non-financial vulnerability and also considering the level of harm that might occur during a period where the water supply is cut-off for an extended period; and
- **Targeting our efforts where the need is greatest:** this means focusing our efforts on closing the gaps for the PSR needs codes that are most prevalent in the population we serve and where the gap between the number of households who are currently on our PSR for that needs codes is largest, when considering the level of need in the population.

Prioritising households at the greatest risk of harm

Our PSR vulnerability strategy is a core workstream of our overall customer strategy. Figure 3 details an emerging segmentation approach to ensure we can offer a more personalised and appropriate level of support to each household – a theme that regularly reflected in customer and stakeholder feedback.

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

Linked to this, is the consistent insight that people can experience multiple vulnerabilities at any one time, with one issue often triggering another. This 'snowball' effect means the ability to successfully navigate day-to-day situations (such as understanding and paying a bill, or being able to leave the house to pick up some bottled water) can be lost quickly. The overlap can easily happen across both experiencing health-related vulnerabilities and financial struggles with paying bills and so the segmentation approach needs to reflect this.

A good example is drawn from [CCW's Water Worries Affordability Research \(2025\)](#) which highlighted that financial vulnerability is a spectrum on which people can move up or down. At the time of the research, each respondent fell into one of the following categories, but these circumstances are not necessarily fixed. This further highlights the need for flexible financial support to respond to the transient nature of vulnerability:

- **In Arrears:** behind with some or all household bills (not necessarily water bill);
- **Struggling:** either occasionally or regularly struggling to afford some or all household bills (but not in arrears); and
- **Making Ends Meet:** able to afford household bills without difficulty.

A segmentation approach allows us to be more effective at developing a range of support and services for our customers which covers both long-term and transient vulnerabilities.

During 2025/26, we are committed to commissioning in-depth consumer research to better understand the needs within each of the six identified segments. For example, to better understand:

- the behavioural traits of households and what support and services would work best for them based on their situation;
- what resources and training we need for our teams to enable them to deliver the service and support each segment needs; and
- what methods of communication are needed to raise awareness and encourage uptake of the support on offer.

The segments are likely to evolve or even change following the research as we learn more about our customers' lives and what service and specific support they might need from us. This segmentation will ultimately form the foundation of delivering a more personalised and appropriate service for each of the households we serve.

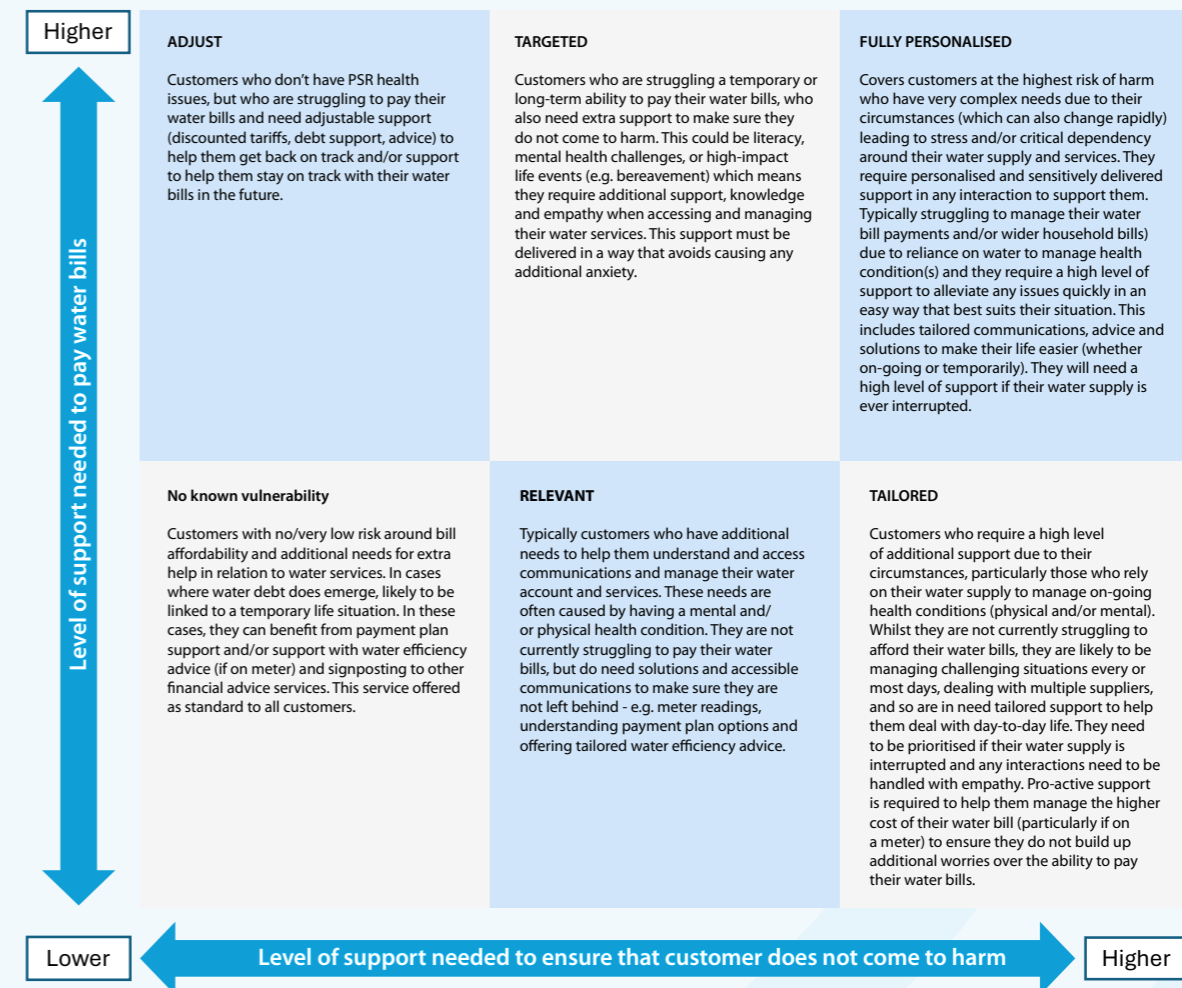


Figure 3 : an emerging segmentation approach to prioritise households at the greatest risk of harm

Targeting our efforts where the need is greatest

Based on the full socio-demographic analysis detailed in appendix VS2 and a review of our resources and external partnerships, we outline in table 2 the priority areas of focus for closing the estimated gap between our current PSR database and the population need. In 2025/26 we will undertake further engagement and analysis to understand what stretching, but realistic, targets to set for each five-year business planning period to close these gaps.

It also highlights that we need to go further to form partnerships with expert organisations to increase PSR numbers for these specific needs codes:

- Those who are dialysis users and have late-stage kidney disease;
- Those who suffer from dementia and/or a serious mental health condition;
- Those having a visual impairment;
- Those having a hearing issue/being deaf;
- Those whose situation means they can't/really struggle to open the door; and
- Those who have diabetes.

Type of PSR need	PSR needs codes with the biggest gaps between the number of households currently registered, compared to the level of need in the population	Forward projections to 2040 highlight that the following PSR needs codes will see the highest levels of growth - 20% growth, or more
Physical health related	Suffering from a chronic/serious illness and/or having a disability Main priority focus on <ul style="list-style-type: none"> • Chronic kidney disease • Suffering with diabetes • Hearing difficulties • Being blind 	Suffering from a chronic/serious illness and/or having a disability - particularly those over 65 Main priority focus on <ul style="list-style-type: none"> • Chronic kidney disease / dialysis • Being blind or having a severe sight impediment • Suffering with diabetes • Deaf /hearing difficulties • Respiratory diseases
Communication related	<ul style="list-style-type: none"> • Unable to communicate in English • Having learning difficulties • Having a mental health condition - including dementia 	<ul style="list-style-type: none"> • Suffering with dementia
Living situation related	<ul style="list-style-type: none"> • Being unable to answer the door 	<ul style="list-style-type: none"> • Being unable to answer the door

Table 2: our prioritisation approach for supporting PSR customers

The review of all our insights has shown us that there is an action to develop during 2025-2030, whereby we create an additional PSR 'risk register' of a household's situation to use for prioritising bottled water drops during a period where the water supply is temporarily cut off.

For example, just because someone has a condition that aligns to our highest P1 prioritisation (e.g. they are on dialysis) it does not automatically mean that they will come to harm if they lose their water supply and do not receive a bottled water drop quickly, as they:

- May have an official carer who visits with them regularly, or a local community support network who can look after them;
- Live with their family/friends, who provide 24/7 care;
- Can still get to the door to pick up and open the bottled water and self-care; and
- Are under 50 and only have one condition to manage.

However, if you consider another person who has the same condition but lives by themselves, has no carer support and can no longer answer the door as they have a range of age-related health conditions. This household would therefore need to be prioritised for a bottled water drop ahead of the other household, even though their PSR needs code prioritisation is the same.

By building a more-rounded picture of our households' situations it will enable our teams to ensure we prioritise bottled water drops in the best order governed by the risk the household faces. We will investigate during 2025/26 how we can develop this approach to build on the P1 – P3 prioritisation for bottled water drops outlined in our strategy.

Be water wise

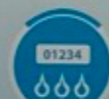
Can save water by...

Taking a four or five-minute shower instead of a bath

Fitting a water-saving device in your toilet cistern

Turning the tap off when you clean your teeth

Switching to a meter is as easy as 1, 2, 3...



1 Fill in the application

2 A free survey and same-day fitting

3 Update your account to meter charges

SWITCH-BACK GUARANTEE: If you change your mind or find you're not happy with having a meter, we'll switch back within two years.

Bringing our strategy to life



Figure 4 : plan on a page, our help you need it strategy

‘Help when you need it’ – our approach

Over the five years to 2030, we will build on the support we provide to customers in vulnerable circumstances, aligned to the four pillars of our vulnerability strategy, as illustrated in figure 4 below and described in more detail in the sections that follow.

As we play a vital, but not exclusive role in supporting those who are in a vulnerable situation, it is essential that we define a clear roadmap for supporting them. Here is our mission, the outcomes we want to achieve for our customers, the principles which guide the decisions taken and the enablers that are vital to delivering effective support when they need it.

Accessible

Our aim is that all our customers can access the water services they need, when they need them. Our mainstream services are as accessible as they can be for the largest number of people without the need for tailored support.

We offer our customers a variety of contact channels, including:

- phone;
- email;
- live chat; and
- social media.

Customers registered on our PSR can also access other services, such as:

- home visits;
- being able to nominate a family member, friend or carer to speak on their behalf;
- a language line, for anyone unable to communicate in English;
- our new British Sign Language (BSL) Interpreters Live signing service; and
- bills and other communications in a range of different formats, including Braille, large print and audio CD.

Visiting customers at home

This illustrates how we help to overcome barriers to support and make access easy via partnership working. We have a Supply Assistance Scheme for customers with shared supplies who:

- are medically dependent on water for health reasons; or
- require affordability support.

This scheme is available through our Charitable Trust. It is designed to help eligible customers who have supply pipe problems – for example, because of low water pressure, leaks or the presence of lead – but who cannot afford to pay for the required work. The Trust makes grants available to help cover the costs of such work.

Mr B from Burton-on-Trent is one customer who we have supported through this scheme. Mr B was referred to us by a third party in September 2023. He shares his supply with three other properties on his road. So that we could fully understand his situation, Nicki from our Community team visited Mr B at his home – this is something we make available to customers we think would benefit from this service.

During the visit, Nicki discovered Mr B needed to carry out dialysis at home every other day. Because of the slow flow of water into his home, it was taking 7½ hours to fill his dialysis machine for every use. This was making life very difficult for him. We had previously provided a quotation to Mr B to change to a single supply. But the cost was significant, and he could not afford to have the work carried out.

During the home visit, Nicki also assessed his eligibility for the Supply Assistance Scheme. He qualified under the medically dependent element. The Charitable Trust donated more than £3,600 towards the cost of the work required to switch Mr B to a single supply. The work was completed in December 2023.

Once the work was completed, Mr B sent a message to Nicki: “I now have mains water all to myself... thanks so much for your efforts to get this work done, its most appreciated.”

Affordable

Our aim is that our customers know what support is available to help make their bills more affordable. We identify customers at risk of falling into financial difficulty early to prevent debt and provide the appropriate support.

We already have a lot of ways to support customers who may need help. These include:

- **Assure tariff.** This is our standard discount tariff for customers who are struggling to pay their water bills. It offers a 60% discount in the first year, 40% in the second year and 20% in the third year;
- **Assure Assist tariff.** This is for customers who have no income coming in at all and who will be moving onto Universal Credit. It provides a 100% discount for eight weeks, after which customers are moved onto our Assure tariff;

- **Watersure.** This is a national scheme that is designed to help customers who have a water meter, who receive certain benefits and who need to use a lot of water for medical reasons or because they have children. The tariff caps the amount paid at the average for the local area;
- **Payment breaks.** This may be useful for customers who need a short break from paying because of a significant temporary change in their financial circumstances;
- **Flexible payment plans and methods.** This includes including short-term plans for customers who are struggling to pay their water bills;
- **Water Direct.** This enables bills to be paid directly from customers' benefits;
- **Charitable Trust.** This is a registered charity that provides help in the form of grants to eligible customers who have fallen behind with their water and sewerage bills. It also helps those who have experienced a sudden change in their circumstances, such as redundancy, which may result in a short-term period of hardship;
- Assisted repair schemes for customers who have supply pipe leaks; and
- Access to water efficiency advice and water saving devices.

Delivering for our customers by supporting them with a new affordability tariff, while encouraging behaviours that use less water

In 2022, Ofwat changed its charging rules to enable water companies to trial different tariffs based on consumption. Our insight told us that there were a notable number of customers who were above the income threshold for our Assure financial support tariff, but who were still struggling to afford their water bill. Alongside this, we were mindful of criticism that the WaterSure tariff doesn't always encourage water efficiency and that the two-child benefit cap is causing hardship for some large families. We therefore used the change in regulations to pilot a new essential use discount for households whose annual household income is above the income threshold for our Assure tariff. While this tariff primarily offers customers affordability support, it has behaviour change as a secondary benefit given that it has a tailored threshold linked to estimated essential water need. Our vulnerability mapping in 2025 has subsequently identified that we have higher than average numbers of households with children under 5. This tariff has the potential to be tailored to large families.

As illustrated in figure 5, our new Assure Essential Saver will offer a discount for household water use up to a bespoke consumption threshold. This is based on the number of occupants in a property. Standard charges will then apply for discretionary use above this level.

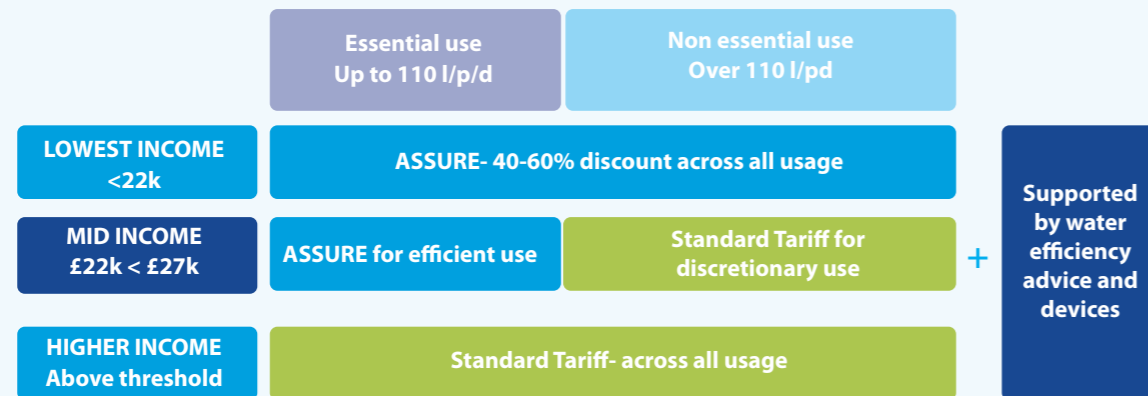


Figure 5 : How our Assure Essential Saver affordability tariff works

Ahead of launching the trial with 1,000 eligible customers early in the 2025/26 reporting year, we commissioned a robust programme of qualitative and quantitative customer research across our Cambridge and South Staffs regions.

The aim was to assess the impact of the trial on households. This included measuring the impact on household finances and customers’ mental health, among other things. We also engaged with our H2Online communities in both regions, with members providing feedback on the tariff design, name and communications strategy. At the core of the research programme are 15 households of different sizes and compositions on the tariff. Over 12 months, these households will have taken part in a series of interviews and daily activities, feeding back to us on a regular basis.

In the 2025/26 reporting year, we plan to run three phases of quantitative research to track the attitudes, experiences and behaviours of hundreds of households on the trial. At the end of the trial period, we will hold in-depth face-to-face discussions with several households about their experiences to draw out more of the learnings. We consider this rich insight source will help us to evaluate the overall success of the trial. We will also use the research findings to develop a behavioural change framework. We plan to use this when rolling our other tariffs in the future.

The insights from the research programme have already enabled us to identify several improvements we needed to make to how we communicate with customers about the tariff trial. This includes alterations to the welcome pack and monthly emails. We think this will help drive uptake and engagement in the trial. It also highlights how working collaboratively with customers can lead to better outcomes in terms of communications and support.

A key learning from this insight is not to overwhelm customers with information. In this case, simple and manageable behavioural nudges are most effective. Households in the target income bracket often tell us they are time poor – mainly because of financial or life situations. They may also have vulnerabilities that limit their ability to make many behavioural changes – for example, needing to take a bath for medical reasons.

Raising awareness of affordability support

One of the most important times to make support accessible is during our billing periods. When customers receive their water bill, they may have questions about how to understand it, what actions to take, or how they can make it more affordable. Our Community team head out and about in the communities we serve, helping to make it easier for customers to access information and advice. This includes those customers who would prefer to speak to someone in person, or who do not have access to the internet.

From March to May 2025, we held our latest round of Affordability Roadshows in our South Staffs region. Members of our Community team visited many locations, including:

- Cannock;
- Lichfield;
- Dudley;
- Walsall;
- Tipton;
- Penkridge; and
- Rugeley.

Our team helped customers to sign up to our PSR and pay their water bills. They also provided affordability advice; helped customers to apply for our Assure tariff; distributed free water-saving devices, such as leaky loo strips, cistern bags, water-saving showerheads, and tap aerators to help reduce water use.

Going forward we will use our vulnerability mapping and geo-spatial analysis of customers in debt to improve the targeting of our roadshows and face to face community outreach.

To ensure we reach as many customers as possible, we promote these events via our community partners who are out in the community and also through social media and our websites.

Our plans for raising awareness are detailed in figure 6.



Figure 6 : Our plan for raising further awareness of the support we offer

Safety and peace of mind

Our customers know what to expect from us when they need help and how we will support them during interruptions to their supply. We will target growth in our PSR by prioritising those at greatest risk of harm.

Joining our PSR register

When a customer signs up for our PSR we let them know what support we will provide if they need it. We also understand the importance of checking that a customer still needs support. So, every two years we will check that the information we hold is still relevant, if appropriate. This journey is outlined in figure 7.



Our service promise

The service we provide our customers also extends to those who may be dealing with a temporary or short-term need. This includes:

- Providing bills and communications in different formats and languages;
- Offering a variety of contact channels, including live chat, a language line and BSL interpretation services;
- If a customer needs a meter reading, but isn't able to do it themselves, we will do this for them;
- Offering a 'knock and wait' and password service for when we visit customers' homes;
- Ensuring that we capture third party or nominee details, so that they can speak to us, when it becomes difficult for the customer to contact us;
- Offering discounted water tariffs and schemes to support customers to help make their bills more affordable; and
- For customers who are medically dependent on water, we will provide bottled water during a supply incident. We will contact customers to check if this is needed in line with our approach to managing incidents.

Our tailored promises

Our tailored services provide support and a wide range of customer needs, but we want to go further.

We are clear about our role in supporting customers who may need help. But we recognise we are not the experts. In addition to our service promise, we are working with local community organisations and charities to co-develop and endorse more bespoke service offerings for customers, as outlined below.

Mental health

- Customers can access all our tailored services.
- We will ensure our people are trained to listen with compassion and respond to customers' needs with sensitivity, respect, and confidentiality.
- Our Mental Health First Aiders will continue to receive mental health awareness training.
- We will also make members of our community team available for customers who may need face-to-face support.
- For additional mental health support, we will signpost customers to local organisations that can help.

"Staffordshire Network for Mental Health provide compassionate support, ensuring every drop of care flows where it's needed most, we endorse South Staffs Water's approach to caring for their customers' mental health and wellbeing"
Carolann Hastilow, Staffordshire Network for Mental Health (SNMH)

Dementia and cognitive illnesses, supporting carers

- Customers can access all our tailored services.
- We will make sure the language we use is suitable and adjust and reaffirm customers' understanding, acknowledging that capacity can be fluctuating.
- We will actively take part in the national Dementia Action Awareness Week each year and host events to broaden our understanding of dementia.
- We will continue to partner with local organisations to signpost support that may be of help. We will also attend joint events to gain knowledge and share best practice.
- Where requested, and if possible, we will visit customers at a place where they feel comfortable to discuss their account and signpost places to go for additional support.
- We will use the lived experiences of our teams, as well as the Dementia Experience, to learn about the illness and how this can affect our customers and their families. We will use this knowledge and take a collaborative approach to provide services for customers experiencing dementia.

"St Albans have been happy to collaborate with South Staffs to help develop a useful vulnerability strategy to help support those living with dementia, their carers and families. Some of these suggestions may also benefit people with Mental Health Issues, Learning Disabilities and/or those with additional needs." **Tammy Clayton, Operations Manager, St Albans Community Association, Smethwick**

"It is a privilege to work alongside such a proactive provider, South Staffs Water's aim and understanding of dementia and the implications this has on those living with dementia and their families, and wanting to improve the experience within their service is a great example for other providers to follow suit." **Stacey Harrison, Admiral Nurse RMN Team Manager, Older Adults Community Mental Health Services, Black Country Healthcare NHSFT** (Admiral Nurses provide the specialist dementia support that families need).

Bereavement

- Customers can access all our tailored services.
- We will provide a bereavement phone line for customers who are bereaved or their estate administrators. We will offer a variety of approaches for the bereaved families to make contact, including a bespoke phone number, a web page form, and email address.
- We will provide a check list on our website of the information we need from the caller to update the appropriate account.
- Over the longer term, we will work with local Registrar's offices to produce information for bereaved families. We will not ask for a copy of the death certificate unless it is necessary to update the account – for example, if there is a large refund to be paid. We will also make sure customers can contact the bereavement line for as long as they need to deal with the estate.

"Through the power of collaboration, we can provide a stronger, more compassionate support system for those navigating the difficult journey of bereavement. By working together, South Staffs Water and Kaleidoscope Plus Group can ensure that our community receives the care, understanding, and resources they deserve during their most challenging times." **Carol Wilson, Community Engagement Lead, The Kaleidoscope Plus Group.**

Health – dialysis and other water-dependent conditions, including the use of medical equipment

- Customers can access all our tailored support services.
- We will call customers and then contact them through their channel of choice (including by phone and SMS, during unplanned supply incidents and keep them updated (including through text) until the supply is fully restored, so they can plan accordingly.
- We will contact the customer as soon as possible to understand the impact and support needed.
- For planned interruptions to supply, we will notify customers before starting work. We will also consider the impact of planned work on customers who need to use medical equipment, or who are medically dependent on water.
- We will aim to deliver bottled water for extended supply interruptions
- We will make sure our community team is visible, including visiting hospitals to meet those directly impacted with water dependent illnesses.
- We will work with the NHS and care providers to ensure we are aware of more customers who might need this support.
- For customers with a nominated contact, we will notify them about any supply interruption that could impact those customers.
- We will continue to collaborate with local community organisations and charities across both of our regions.

Supporting customers during an incident

One of our key priorities is to ensure customers know what to expect from us when they need help to keep them safe and provide peace of mind. We have a tiered approach to incident management, which outlines the support customers will receive during unplanned supply interruptions.

Priority 1

Our customers, or other household members, who are at the most risk, including those who:

- are on dialysis;
- are medically dependent on water; or
- have a poor sense of taste or smell.

Priority 2

Our customers who may require extra help, including those who:

- are blind or partially sighted;
- need to use a shower or bath because of a medical condition;
- need to use a stair lift or hoist;
- are unable to answer the door or have a physical impairment or mobility issue;
- have a chronic or serious illness;
- have dementia or cognitive impairment;
- have a developmental or neurological condition;
- need to use a heart or lung ventilator;
- have a mental health condition;
- need to use a nebuliser or apnoea monitor;
- have oxygen concentrator tanks in their homes;
- have a physical impairment or mobility issue;
- are recovering after being in hospital;
- rely on auto medication mechanisms;
- have restricted hand movements; or
- have a careline or telecare system installed.

Priority 3

Our customers who may need some considerations, including those who:

- are eligible for a pension;
- have children under the age of five;
- need extra time to answer the door;
- have a speech impairment;
- have a careline or telecare system installed;
- require a chaperone visit;
- are deaf or hard of hearing;
- need to keep medicine in the fridge;
- have Power of Attorney on behalf of a customer;
- are experiencing temporary life changes;
- are unable to communicate in English; or
- who need to use water for their religious practices.

In the event of an incident and a prolonged interruption to supplies, our extra care team will contact priority 1 customers first to ensure we meet their needs. We will then aim to contact all other customers as quickly as possible after this.

We have published other information on our website explaining how we support customers in the event of an incident in our Cambridge and South Staffs regions.

Supporting customers during a planned supply interruption

If we are planning to interrupt a customer's supply, for example to do routine maintenance, we follow the following steps:

1. Review PSR data so we understand who may be impacted by any supply interruptions;
2. Contact all PSR customers in advance to let them know the work is happening;
3. Let customers know when work is completed; and
4. Check their satisfaction with our service.

We use this insight to drive the continuous improvement of our approach

Engaged communities

Our aim is that our communities feel engaged and we collaborate with them to deliver our goals. We will co-create and continue to work with expert stakeholders and customers to design and test new offerings. We will refocus our community engagement approach in a way that supports the delivery of our outcomes.

We have an extensive network of community stakeholders with whom we collaborate and share information on services and insight. See examples below.

We also have a partner referral scheme made up of over 20 organisations. We deliver training on all of the support we offer our customers to the organisations we work with. They use our toolkit of support to fast-track customers to the most appropriate support.

In addition, our community hub in Wednesbury is a one-stop shop for the local people where they can get help with water services including paying their bill, water efficiency and budgeting and debt management advice, with a meeting place for organisations to use. We host various events at the hub and signpost our customers to other sources of help and support.

We are present within the communities we serve and regularly visit locations where customers can access our support with ease.

We will use the improved data from our vulnerability mapping work to better target our outreach activities in those areas where we are more likely to find people who would most benefit from face-to-face support, e.g. high levels of digital exclusion, low English language skills, high levels of cognitive challenges such as dementia.

Our approach to working with community stakeholders

Figure 8 outlines our approach for engaging with our stakeholders and what this means in practice.

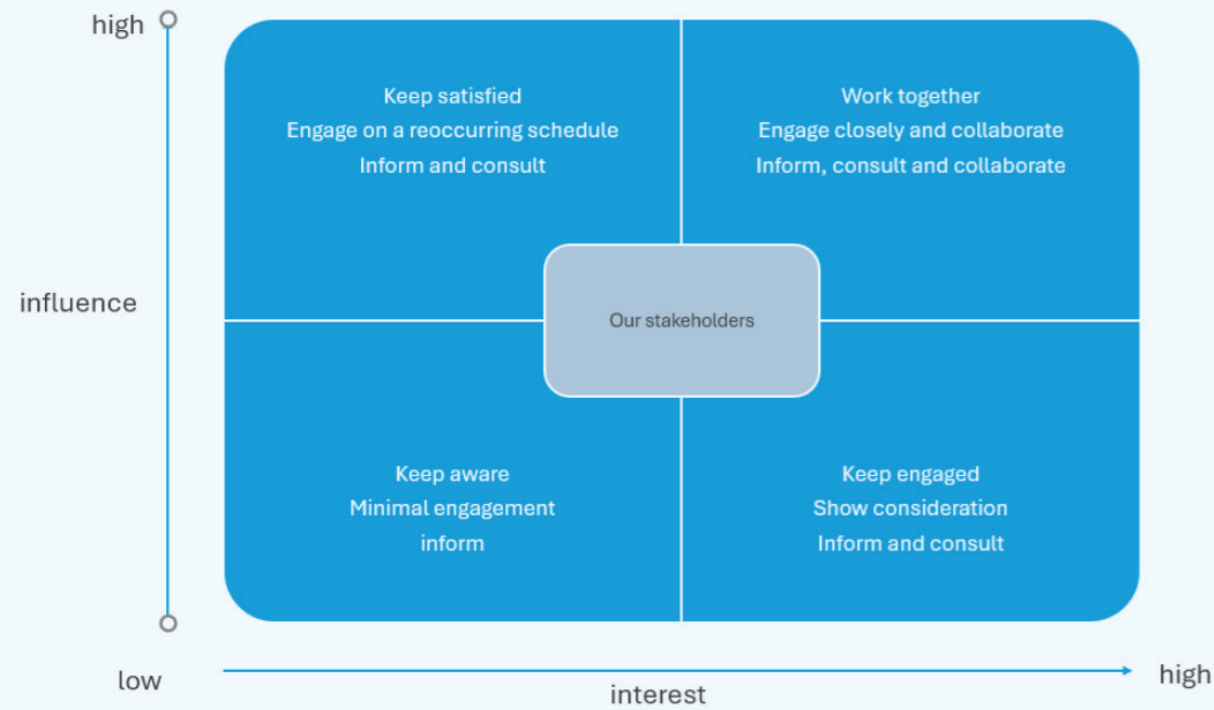


Figure 8 : How we approach working with our stakeholders

<p>Work together</p>	<p>Stakeholders we have long established working relationships with, we collaborate and learn from each other. We are there to support on a regular basis</p>	<ul style="list-style-type: none"> Attend and support events and learning sessions Collaborate on inclusive by design customer promises for closer understanding of the community Take into consideration their expertise and learn and upskill from this Partner referral form training roll out for affordability, one to one support and training toolkit Be present at staff buzz sessions, team meetings Passport schemes in the local area; such as Disabled Facilities Adaptation Grant passport schemes (Promoting affordability and PSR), Discretionary Housing Payment, Council Tax Benefit/Reduction, DS1500 terminal illness
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		<ul style="list-style-type: none"> Provide additional support through their organisation such as fuel vouchers and food bank vouchers Attend wider audience forums and working groups Provide meaningful signposting services EVS opportunities Promotion of Pebble Provide face to face support for sector members in collaboration with localised team (such as Neighbourhood officers LA/HA) Hub promotion of services
<p>Work together</p>	<p>Stakeholders we know can influence in their local communities and beyond, we provide support and keep regular contact.</p>	<ul style="list-style-type: none"> Attend and support regular events, creating on some occasions a regular timetable of activity to support (Foodbanks and pantries in the local communities for one to one support) Create "pop up" stands for information Be present and engage in partner forum group meetings and example: FINCAP (Financial inclusion capability forum CW), Sandwell Networkers meeting (SSW), Walsall Welfare Reform (SSW) Partner referral form training roll-out for affordability, one to one support and training toolkit Passport schemes that may be on a smaller scale, such as local charities, such as St Giles Hospice EVS opportunities Promotion of Pebble Provide home visits for service users Hub promotion of services
<p>Keep engaged</p>	<p>Stakeholders who are very interested on our work and work within their own community, who are interested in providing support.</p>	<ul style="list-style-type: none"> Attend and support events Provide information and training on new policies and schemes Toolkit of support for self service and referral EVS opportunities Promotion of Pebble Provide home visits for service users Hub promotion of services
<p>Keep aware</p>	<p>Stakeholders who are interested and can help raise awareness in a limited audience, happy to receive newsletter and information.</p>	<ul style="list-style-type: none"> Inform of new policies and changes Provide newsletter updates Support events and information sessions Promotion of charitable support Hub promotion of services

Examples of our community engagement

Our approach to community engagement is to look at the places where customers we may not usually come across may gravitate to. We also rely on the good relationships we have with other stakeholders who can refer customers directly to us. A few examples of some of the work we do are described in the following sections.

Citizens Advice

We work extensively with Citizens Advice in the community, including in their offices and their outreach vans. We also attend their cost-of-living webinars, which give us valuable insight that we can then use to focus our own outreach activities. We worked with Citizens Advice to develop our Assure Assist tariff – the way this was implemented across our Cambridge and South Staffs regions is the result of this close working relationship.

In addition, in our Cambridge region, we regularly take advice from Cambridge Citizens Advice in relation to our Charitable Trust. And we have worked particularly well with Citizens Advice in the community hub in our South Staffs region, with a debt advisor from the organisation based there every Monday. This gives us the opportunity to refer customers in need directly to this service. We have worked with the debt advisor to make some of our processes more straightforward for customers, testing concepts and approaches.

Foodbanks and pantries

The Trussell Trust and independent foodbanks and pantries have been a successful ‘go where they go’ approach for us across both of our regions. We have provided support in foodbanks across both regions. This has allowed us to effectively identify those in greatest financial need and support the foodbanks’ customer base.

In our South Staffs region, we have partnered with The Brasshouse Centre in Smethwick which aims to support health and wellbeing, reduce poverty and support children and young people. We promote our services and provide one-to-one support for customers at this venue. This enabled us to help customers in financial difficulty, as well as provide advice on our PSR. The relationship we have with the Centre means they cross-refer customers to us and us to them. They also support our community hub initiatives by providing items for our winter coat and school uniform campaigns.

Sandwell Churches Link

The Sandwell Churches Link team in our South Staffs region has provided us with space in church-owned locations. This has enabled us to offer advice and support to customers in a safe and trusted environment. In addition, the team refers customers who need help directly to us. We have also helped at their community centres – for example, painting their hub at Brandhall and sorting clothing for their clothing bank in Smethwick as part of our staff volunteer days.

The team has a newsletter we can use to promote and raise awareness of the support we have available. Through this relationship, we have developed partnerships with Places of Welcome and Christians Against Poverty.

Just Straight Talk

This charity is local to one of the most deprived areas in our South Staffs region. It supports people aged 18 + with complex and multiple needs, including mental or physical health conditions, poverty, debt and homelessness.

We have a longstanding relationship with Just Straight Talk and have hosted events at our community hub. We also worked with the charity’s Platform Group, co-creating the revised data validation form for PSR. This included holding a workshop to gather their thoughts and experiences on what it should look like.

Sandwell Visually Impaired

This is another local group with which we have a longstanding relationship. We provide one-to-one support to members of the group and often attend its regular ‘tea and toast’ sessions, answering questions and providing support. Members of our Community team also act as sighted guides for the group’s AGM, using the meeting as an opportunity to raise awareness of the services we offer.

In addition, we visit their members in their homes to give them the opportunity to talk to us privately and in confidence about any issues they may have. And we have used their Talking Pages service to spread the word about our support services to the Group’s wider membership base.

We are currently collaborating with the Group on our service provision to help us understand at first hand the experiences of sight impaired customers.

The Fuel Bank Foundation

Partnering with the Fuel Bank Foundation across both of our regions has allowed us to access customers who may not necessarily come to us directly for help. Because of our wide community network, we get referrals from various organisations for people in crisis who they come across. This allows us to contact those customers directly and support them for matters concerning their water accounts.

Social housing providers

We have established relationships with social housing providers across both our Cambridge and South Staffs regions. These relationships are primarily with neighbourhood or housing officers. But we also work with local authority welfare rights and crisis support teams.

The work we do with these organisations ranges from offering affordability support to providing training on partner referral mechanisms and our PSR. We also work with them to establish face-to-face relationships rather than rely solely on data transactions.

We often attend events or joint home visits and ask for the providers' advice when looking at new areas. They know our Community team well and have that point of contact within our business. We will continue to work hard to maintain and enhance these relationships.

Families and young children

We work with family sectors and family centres to promote our financial support and PSR. We use our connections with organisations such as Barnardo's and local community centres to share information and advice at 'Stay and Play' sessions and other events.

We also engage with families in our community hub through our school uniform swap. By working with other clothing banks, we come across a number of customers who may not usually know about our services. And we have worked with the breast-feeding network to establish PSR contact for families with young babies.

Networking meetings

Across our Cambridge and South Staffs regions, we attend various networking meetings where multiple sectors, including energy, are involved. These groups include the Walsall Welfare Reform Group and the Financial Inclusion and Network Cambridge and Peterborough (FINCAP). We also attend public health partnership meetings, providing information and signposting the support we have available.

These networks help us to make use of other partners' work and expertise. They also give us the opportunity to share knowledge and experiences.

Dementia

We have well-established relationships with groups like Dementia Friends and other local organisations, providing support to customers. We have used the personal experiences of members of our Community team to look closely at those areas where we think we need to develop our service offering. For example, one member of the team is a Dementia interpreter, with access to a dementia dictionary for advice on things like non-verbal communication.

As part of our work in this area, we have given consideration of the help we provide to customers with dementia in relation to bottled water drops during supply incidents. We have also used the expertise of Admiral Nurses to develop 'drop cards', making sure they are inclusive for all customers.

We have held sessions on dementia for individual customers and their carers at our community hub, as well as group sessions with the support of organisations like Age Sandwell, providing additional advice on claiming benefits, crime prevention and safeguarding.

NHS Staying Well

In our South Staffs region, we have developed contacts in some of the local community hospitals. These hospitals generally accommodate older people or people with disabilities who are being assessed to return to their own homes following a health episode. Having this contact has also allowed us to connect with other departments in the hospital who were present at these episodes.

We know that we need to do more work with the NHS across both regions to create better networks.

Case Study: Priority Watch – co-creating PSR support and communications with our customers and wider stakeholders - see appendix VS1 for the full case study

Since November 2019, our H2Online communities (with over 400 household customers as members) have played an important role in our wider business-as-usual engagement (BAU) programme, across our Cambridge and South Staffs regions.

In Summer 2024, we set up a new group within our South Staffs region H2Online community called 'Priority Watch'. This group comprises members who would qualify for a range of PSR support, as well as others with caring responsibilities. This aim was to run a year-long trial to assess how we could better engage with our H2Online members to help shape our PSR service and any associated communications.

We ran a series of activities with the Priority Watch group, which were designed to give members the opportunity to provide feedback on different elements of our PSR support and wider business-as-usual services. We used a mixture of polls, discussions and surveys to engage the group. We aligned this approach with Ofwat's Paying Fair and Service for all vulnerability guidance. The online approach has been supplemented with offline discussion with customers at our Community Hubs and conversations with informed stakeholders.

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

At the time of writing, we were assessing all the learnings from this trial and have already made the following improvements based on all the engagement undertaken:

- Enhanced our PSR application form to make it easier to register for support;
- Identification of a new PSR needs code to capture whether customers are able to answer the door during an interruption to their water supply. This will help with prioritisation of need for bottled water drops;
- Updated our bereavement policy for people reporting the passing of a loved one who holds an account with us, so that it is clearer what steps to take and what support we can provide to help them through the process;
- Development of a set of promises to clearly communicate how we will support those reporting the passing of a loved one; and
- Improved two-way communications over SMS have been created and are to be used with PSR customers during large-scale supply incidents to ensure they receive regular communication and receive the support they need.

Moving forward, this will help us to determine the best approach to engaging with customers and how best to develop our PSR support and associated communications.

Example feedback from one of our valued 'Priority Watch' members:

"I have really enjoyed being part of this project. I felt that all of the activities were relevant and I was able to contribute to all of them. The number of activities worked well for me (having about one a week). This frequency was not too often so as to make it a nuisance, and not too far apart so that I had forgotten what the activity was about. I liked having SSW comment on some of the posts, as this made me feel that someone was actually keeping a check on each post. The interaction between members is nice because I have got to recognise other members of the group. I liked the different activities and this stops the feeling of monotony. Other activities may be good as long as they are relevant. I think 'Priority Watch' is an excellent name - short and to the point." – **Priority Watch, H2Online member**



Our plans to 2030 and how we will measure success

Accessible

Our aim is that all our customers can access the water services they need, when they need it. Our mainstream services are as accessible as they can be for the largest number of people without the need for tailored support.

What we need to address in the future
<p>Life situations can change quickly, are complex and are often overlapping. Our insights show:</p> <ul style="list-style-type: none"> We need to offer tailored up to date support services - customers want their needs to be assessed and met on an individual basis. They want the right support services at the right time. Our service offering must reflect this, built on a segmented approach to ensure it is tailored. We need to make it easy for our customers to access our services – our customers say that the ability to undertake everyday tasks, such as dealing with us as a water company lies at the heart of providing a high-quality, inclusive service. This involves us understanding what it's like to be in their shoes and how different needs and circumstances interact to make life harder. Increasing access and communication needs within our population – our vulnerability mapping highlights the need for more inclusive design, including clear communication using straightforward language. Also, the importance of continuing to offer tailored communication services like age interpretation.

What we need to address in the future
<ul style="list-style-type: none"> That communication is key - communications need to be proactive and inclusive as customers have different communication preferences. We need to further enhance our BAU insight programme to ensure we can identify pain points and resolve these quickly – for example, from 2026 we plan to bring in a mystery shopping programme where we will recruit PSR customers to test our service and support offerings using a best-practice framework based on Inclusive Design principles to help improve our customer journeys.

In the next year we will	By 2030 we will
<p>Improve the accessibility of our website by partnering with Recite Me. This will provide our customers the ability to use our website in a way that is more suitable for them.</p>	<p>Invest in more meaningful customer journeys - Securing your water future, our business plan 2025 to 2030 details our ambition to invest in the service we offer through multiple channels. This investment will enhance our systems to give our customer-facing teams the tools they need to be able to resolve customer queries first time, all the time. This investment will also enhance our business-as-usual service and communication channel offering is accessible for as many customers as possible.</p>
<p>Complete some consumer research to support the development of a new segmentation approach to assess household needs based on what they need to be able to access our services and manage water-related aspects of their lives – specifically, their ability to pay their water bill on time and in full.</p>	<p>Improve the accessibility of our website by partnering with Recite Me. This will provide our customers the ability to use our website in a way that is more suitable for them.</p>
<p>Review our core customer journeys. Many customers are time poor and our business-as-usual and wider sector insights highlight that customers want a hassle free experience when they contact their water company.</p>	

Keeping track	Measuring success
<p>We will embed engagement in decision making, with an annual review of the support services we offer.</p>	<p>By 2030, 80% of PSR customers are satisfied with the channels and solutions provided.</p>

Note: we outline more about how we developed our measure success metrics in Section 5 of appendix VS1.

Affordable

Our aim is that our customers know what support is available to help make their bills more affordable. We identify customers at risk of falling into financial difficulty early to prevent debt and provide the appropriate support.

What we need to address in the future
<p>Many of our customers are facing increased pressure on their household finances. Our insights show:</p> <ul style="list-style-type: none"> • Notable numbers of households will continue to struggle to afford their water bill - even in best case scenarios, inequality is also forecast to increase. Under the pessimistic scenario, absolute poverty is projected to increase from 122,800 (22%) to 131,500 households (23.5%) by 2029/30 in our South Staffs area and from 19,800 (14%) to 21,900 households (15.5%) in our Cambridge area by 2029/30. • That financial support isn't a one size fits all approach – our customers and wider stakeholders are consistently saying we need to further develop a robust toolkit of well targeted financial support based on our customers' situations. • That we have some customers with higher levels of debt – we need to work pro-actively with our customers to prevent them from getting into debt with their water bills and/or offering support that will help them to pay off their debt and also to try and prevent the debt from building up again. • Showing empathy more consistently is vital - customers can find themselves getting into arrears with their bills without even realising. Pro-active contact with the customer to offer solutions as soon as this happens is welcomed and before the debt becomes too intimidating or unmanageable. Communications about debt should take a helpful and concerned tone, as opposed to appearing like a demand notice.

In the next year we will	By 2030 we will
Implement a debt matching scheme to enhance the support available to customers.	Explore the use of more third-party data to improve our knowledge of customers' needs.
Develop a proactive approach to supporting customers when a potential debt indicator is triggered.	Ensure we assess our financial support and how this can be adapted dependent on upcoming decisions on a national single social tariff for water.
Explore how the implementation of a benefit calculator tool could enhance a 'wider than water approach' and the support we provide our customers	

Keeping track	Measuring success
To support 60,000 customers per year with a social tariff up to 2030	% of our customers feel supported to pay (we will benchmark the target for this metric in year 1)
Customer awareness of affordability support is no less than 55% by 2030 (current performance 50%).	

Note: we outline more about how we developed our measure success metrics in Section 5 of appendix VS1.

Safety and peace of mind

Our customers know what to expect from us when they need help and how we will support them during interruptions to their supply. We will target growth in our PSR by prioritising those at greatest risk of harm.

What we need to address in the future
<p>The population we serve is changing and will become more at risk over time. Our insights show:</p> <ul style="list-style-type: none"> • There is an increasingly ageing population – this means greater pressure on our Priority Services Register as the numbers needing support increase, with further increased investment needed from 2030 to meet expected demand. • Growing numbers living with ill-health and multiple vulnerabilities – these is an increased need for tailored PSR services and to carefully prioritise those with the greatest need e.g. to receive bottled water to their door during a time when their supply is cut off. • There is expected to be increased solo living alongside a decline in support networks and more end-of-life care at home - this highlights the need to work closely with our customers, carers and stakeholder partners to understand those who don't have a strong support network in place, so we can help ensure they are protected – particularly if there is any interruptions to their water supply. • We must offer targeted support during supply interruptions – the feedback highlights that the loss of water supply can create situations of detriment to some customers. • Offering proactive, clear and accessible communication is vital - this lies at the heart of supporting customers during incidents that impact on the reliability and/or quality of their water supply. • Breaking down the barriers that cause people to not take up or access the support is vital – this reinforces the need for on-going culture change and training within our organisation by giving all our front line and management teams the tools, training and support they need to ensure customers are given tailored and relevant support to our customers. Also, to ensure we have a robust approach to increasing awareness of our services and support among customers who are eligible for PSR.

In the next year we will	By 2030 we will
Expand our data sharing plans and begin sharing data with energy DNOs in line with the WD0225 project. We already have 'passport' and 'partner referral' schemes linked to terminal illnesses, discretionary housing payments, disabled grants, new tenancy sign ups and care leavers.	Refresh our PSR modelling and reflect the outputs in the continuous improvement of our vulnerability and community engagement strategy.
Continuously review our approach to managing incidents and customer communication to ensure we evolve and improve our approach to meet customers' needs. For example, we have held a number of workshops to better map the customer journey and engaged with our H2Online Communities (including a group called Priority Watch) to further improve our SMS, website and letterbox postcard communications during a planned or unplanned supply interruptions.	We will test our emergency supply interruption priority with customers and incorporate industry best practice and work to define a 'risk based' approach to guide how we prioritise support to customers during an incident based on a customers' situation – e.g. those in isolation with fragmented care support
Use the socio-demographic outputs to set PSR growth targets based on highest risk of harm and biggest gap	
We build on the work our community outreach team have delivered and will increase resource to ringfence our 'Extra Care team'. This will enhance the service we provide to our PSR customers - responsible for proactive and reactive support to those most at risk	
Developing a better understand our role in supporting carers or those living in isolation and receiving fragmented care.	

Keeping track	Measuring success
In line with the OFWAT minimum standard - ensure that the number of customers on our PSR never falls below 15.9% of our customer base.	By 2030, 80% or more of our Priority 1 customers are satisfied with the service they received during and/or post an interruption to their water supply.
Customer awareness of PSR is no less than 40%, by 2030 (current performance 33% - to be re-baselined in 2028).	To deliver actions agreed for vulnerable customers on how to improve our incident support in a time frame agreed by our vulnerability panel.
Every two years we will contact 90% of our PSR customers to validate the information we hold for them. Of the 90% we attempt to contact we will make actual contact with 35% of them.	

Note: we outline more about how we developed out measure success metrics in Section 5 of appendix VS1.

Engaged communities

Our aim is that our communities feel engaged and we collaborate with them to deliver our goals. We will co-create and continue to work with expert stakeholders and customers to design and test new offerings. We will refocus our community engagement approach in a way that supports the delivery of our commitments.

What we need to address in the future
<p>Our insights show:</p> <ul style="list-style-type: none"> We need to get more targeted at who we partner with in the future – whilst we have built a wide-range of effective stakeholder partnerships deliver tangible improvements during AMP7, we now have the opportunity to make use of our robust socio-demographic mapping and forecasting insights. This insight will help ensure we partner with expert organisations in the right locations, so we can more effectively identify those households who need support and then work collaboratively to ensure that support is targeted and effective. For example, developing partnerships with organisations dedicated to supporting people with kidney disease. The benefits of co-creating PSR support with our customers – for example, our Priority Watch engagement programme and ethnographic research running alongside our Assure Essential Saver affordability tariff trial, highlight the benefits of this type of engagement approach. This means it is important to take the learnings from this engagement and determine how best to scale this up across both our regions during AMP8.

In the next year we will	By 2030 we will
Create a forum that challenges and helps shape our approach consisting of experts across our business, our Independent Challenge Group, our Charitable Trust, CCW and community groups.	Continue to align our community partnerships with the outputs of the socio-demographic outputs

Further develop our partnerships with community groups and charities to better identify those who need support and how best to provide tailored support and communications. For example, working with organisations who support people suffering with Kidney disease or on dialysis, given the expected rise in numbers of people impacted.	Ensure consistent alignment with our ESG commitments.
Deliver a community-led approach to help support customers with our metering programme by recruiting specialist customer and community roles.	
We build on the work our community outreach team have delivered and will increase resource to ringfence our 'Extra Care team'. This will enhance the service we provide to our PSR customers - responsible for proactive and reactive support to those most at risk	

Keeping track	Measuring success
<p>The volume of:</p> <ul style="list-style-type: none"> stakeholders engaged annually local projects and community events supported partners trained and actively referring customers passported for support each year 	To deliver actions agreed in a time frame agreed by our vulnerability panel.
	80% of our partners are satisfied with the support we offer their end customers (to be re-baselined in 2028)

Note: we outline more about how we developed out measure success metrics in Section 5 of appendix VS1.

Our people and culture

In addition to data, technology, insight and research another core enabler of our strategy is our people and culture.

We deliver training to our teams to ensure they have the skills and knowledge needed to support our customers. This primarily focuses on:

- identifying that someone may benefit from support;
- the different types of support available for customers; and
- how to accurately record customer needs

We also have specially trained teams that support customers who may be struggling to afford their bill.

Our training is delivered in a variety of ways from classroom-based, to on the job coaching methods. We also make sure that we give our front-line teams the opportunity to experience situations firsthand. For example, by visiting our community hub and supporting customers face to face or by attending one of our community events. Our community team also take an active role in upskilling and sharing their expertise.

Better understanding vulnerability – developing our ten-point behavioural model

Our research highlights the need for us to set vulnerability within the context of human behaviour. As there is such a diversity of support that would be needed for every type of vulnerability a customer could have, we need to find a better way to make this simpler to manage for our teams. This means focusing on how we can group customer behaviours to make it easier to think about how our products and services can help our customers to understand and access them and so avoid possible harm.

So, we have started by identifying ten core behaviours on which we can build our support and inform the training programme for our people. We have taken these from a thematic review of our customer research, as well as those used across the water and energy sectors and from stakeholder feedback. We set out the ten core behaviours in table 3 below.

Over the coming year, we will carry out a robust qualitative and quantitative research programme to explore each behavioural area in more detail to validate and further enhance this as a behavioural framework that can help shape our on-going delivery and training plans. For example, this behavioral model will help us to:

- Train our colleagues on how to better spot behaviours and so interact with customers to offer them the most appropriate support and advice;
- Develop services and communications that are more effective at encouraging customers to sign up for support and have confidence using it; and
- Spark ideas for developing new services and support, in a way that is better aligned to our customers' needs.

Table 3 shows how a better understanding of behaviours can lead to better outcomes for customer.

Core behaviour	How the behaviour links to our customers' ability to cope
Struggle to understand communications	Difficulty in understanding written, numerical or financial material, including English not being spoken as a first language. This puts customers at risk of losing out on support or missing bill payments.
Strong emotional reactions	Prone to even a small trigger, as a result of negative past experiences, causing customers to express an extreme emotional reaction. This requires sensitive management as this behaviour could result in our people receiving abuse from customers.
Struggle to plan effectively	Where someone may not be able to make a plan, or even to plan at all. This normally occurs during a temporary, high-stress situation such as redundancy or bereavement, or as the result of certain cognitive conditions. For customers who are unable to budget, it can lead to financial difficulties. It can also affect their ability to cope in the event of the water supply being interrupted – for example, following a mains burst and if there is no proactive support in place.
Struggle to process information	Some physical and health conditions can make it difficult for people to process information and understand it. This can lead to customers making choices that can have a negative impact on them.

Memory issues	A person's ability to store and remember short- and/or long-term information is diminished. This can lead to them forgetting to pay their bills, or remembering the types of support on offer. It could also mean them not being able to complete a task they had already started.
Struggle to maintain attention/concentration	Where someone struggles to focus, it makes comprehension more difficult. This can make it harder for customers to process information, especially if it is complex. For example, this can lead to them forgetting to complete all the steps when registering for support. It means making information easy to understand and breaking it down into manageable chunks.
Loss of trust	Where someone withdraws from interactions as they no longer trust the organisation. Normally, this the result of a negative past experience with that, or another, organisation. For example, this loss of trust can lead to a customer not choosing to register for support.
Fear of the unknown	Some people find change difficult. They may suffer from low self-esteem or have a low sense of self-worth, making it difficult or too hard for them to believe they can take action. This can lead to people not signing up for support. For these customers, having clear and reassuring communication is vital.
Pride/stubbornness/self-deception	Some people can convince themselves that they do not need support or to do something that will obviously help them This can often be based on untruths or misconceptions about the type of help and support available. This can lead to customers deciding they do not need to ask us for help, or convincing themselves they are not behind with their bills, when they are.
Struggle to access support	A person's physical or mental health condition can mean they are unable to access support, which can have a negative impact on their wellbeing. This includes an inability to access digital services to manage their bills or customer account. Or they may not be able to leave their home during an incident to collect supplies of bottled water.

In the next year we will	By 2030 we will
Invest in our training programme and partner with training organisations that complement our target PSR growth areas.	Further enhance our training programme in line with a behaviour model for customers who may need support.
Implement an employee listening programme to generate ideas and support the continuous improvement of our strategy, removing barriers to delivering good service.	Complete a gap analysis against the BSI standard.

Keeping track	Measuring success
100% of people with up-to-date training.	% of our people who are proud of the service we deliver for vulnerable customers (metric target to be baselined in year 1).
Volume of Mental Health First Aiders.	
By 2030 80% of our workforce are Dementia friends - to align to forecasted customer growth in population with dementia to 39% by 2040.	

Using vulnerability mapping to inform our plans

We serve a population of 1.8 million people in areas ranging from densely populated urban centres to sparsely populated rural areas. This means that we have a range of socio-demographic circumstances present among the communities we serve.

In addition, the complex and ever-changing nature of vulnerability makes it virtually impossible to have a robust and accurate picture of all situations of vulnerability across all the households we serve at any point in time. We recognise that high-quality socio-demographics data needs to be at the heart of our day-to-day work in supporting customers in vulnerable circumstances, but that it also fundamental to shaping our strategy and future plans.

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

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

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

The full report outlining the methodology to produce the PSR gap analysis and future forecasts and the detailed analysis and recommendations can be found in **appendix V2**.

Geographical dynamics of consumer vulnerability today

Our partners at Kelp and Sustainability First analysed the datasets outlined in appendix VS2 using the [Ofwat methodology](#) for determining the number of households who require (non-financial) PSR support. Currently, we estimate that:

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

In addition to this view of our non-financial PSR need, the project also provided projected rates for absolute poverty to 2029/30 under two limited benefit policy scenarios: one assumes no change in policy, the other assumes three positive changes to benefits policy (in brief, scrapping the two-child benefit cap, uprating benefits in line with wage inflation and removing the freeze on Local Housing Allowance). Absolute poverty is defined as having an income below 60 per cent of the median income in 2010-11, adjusted for inflation - £15,180.

- Under the pessimistic scenario, absolute poverty is projected to increase from **122,800 (22%) to 131,500 (23.5%)** households by 2029/30 in the South Staffs Water supply area and from **19,800 (14%) to 21,900 households (15.5%)** in the Cambridge Water supply area by 2029/30.
- Under the optimistic scenario absolute poverty is projected to decline to **115,300 households (19%)** in the South Staffs Water supply area while in the Cambridge Water supply area it will decline to **22,600 (16.5%)** households.

The outputs from the project highlight the level of PSR and financial support need and provide a robust base for decision making. Kelp has also provided us with a model to update the analysis as new datasets are released so that we can understand how the level of vulnerability changes over time and so update our strategy accordingly.

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

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

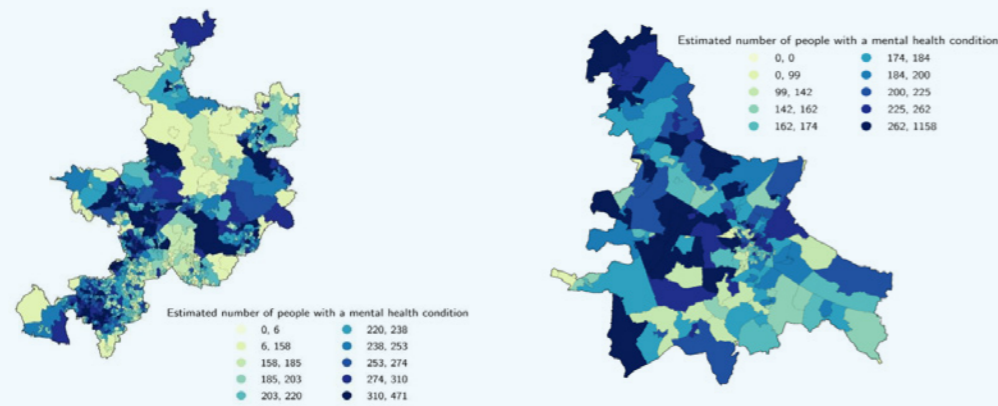
These maps will provide our teams with vital insights both to effectively target support into communities where there is an obvious high level of vulnerability for one or more PSR needs codes and also to understand how we can best support the make-up of PSR eligible households located in an area impacted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

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

From Summer 2025, we will focus on how we can best operationalise the demographic datasets and visualisations, making sure that the overlapping of multiple vulnerability indicators or socio-economic circumstances will not lead to an amplifying effect of individual factors and of the overall vulnerability level. We will also explore how we can partner with other industry initiatives dedicated to providing socio-demographic data to provide an even more in-depth view of our customer base.

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

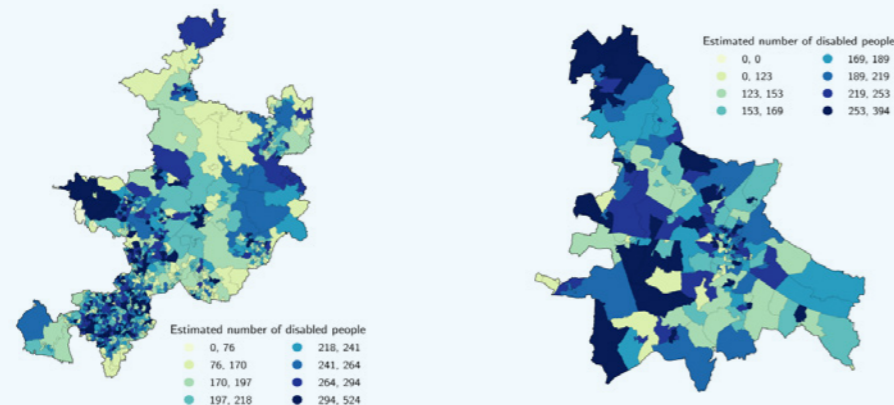
Example Map 1: Heat maps showing the geographic distribution of the number of people with a mental health condition, by LSOA area



Map showing shows that areas in the South Staffs Water region with high numbers of people with a mental health condition are found in the urban areas of Cradley Heath, Brierley Hill, Darlaston, Bloxwich and Brownhills and certain rural areas in the middle and north east of the region.

Map showing that the main concentrations of people with a mental health condition in the Cambridge region are found in certain parts of Cambridge itself plus rural areas in the south west, west and north of the region.

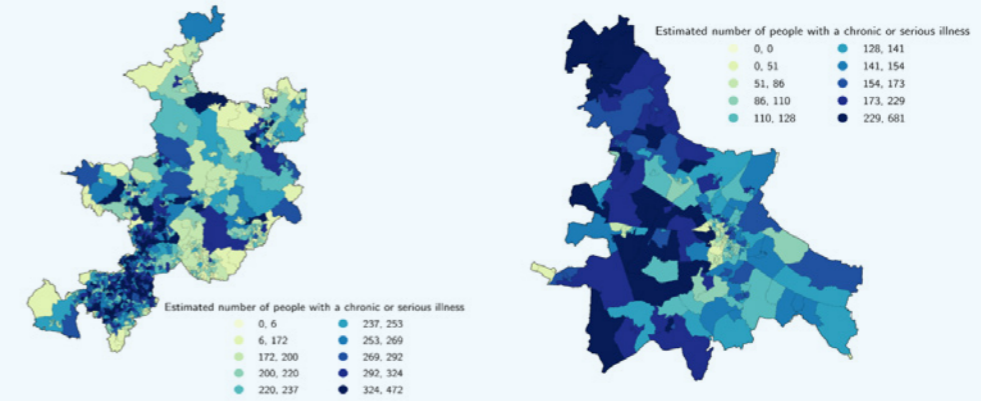
Example Map 2: Heat maps showing the geographic distribution of the number of people with a disability, by LSOA area



Map showing that there are a wide number of LSOAs areas scattered around Dudley, a few in the north and south of Sutton Coldfield, several in Tamworth and Lichfield and one in Uttoxeter. There is also a high proportion in certain rural areas to the west of the region around Penkridge.

Map showing that there are relatively high concentrations of disabled people in rural areas in the south west, west/central area and north of the region, plus several in the south and the north of South Cambridgeshire. There are also urban pockets in Cambridge itself and St Ives.

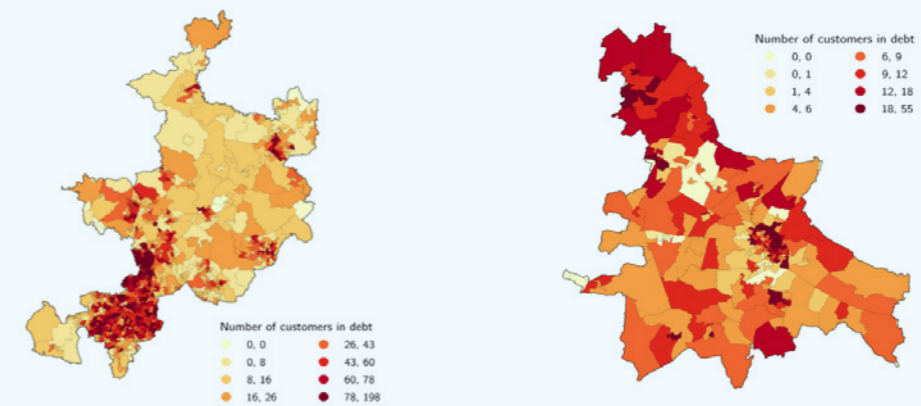
Example Map 3: Heat maps showing the geographic distribution of the number of people with a chronic or serious illness, by LSOA area



Map showing that there are high numbers of people with a chronic or serious illness in various urban areas of Dudley, Wednesbury and Walsall and rural areas in the north of the region, several to the south east of Wednesbury, middle of the region and east.

Map showing that the main concentrations of people with a chronic or serious illness are found in rural areas in the north, central area, west and south west of the Cambridge Water supply region.

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



Map showing that the LSOAs with high levels of consumers in debt are generally found in the urban areas of Dudley and Walsall with pockets in Sutton Coldfield, Tamworth, Lichfield, Cannock and Burton on Trent.

Map showing that LSOAs with the highest number of consumers in debt are found in urban areas in Cambridge, St Ives, Cambourne and some rural areas to the north and south of Cambridge.

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

How we plan to keep listening to our customer and stakeholder voices

Our extensive customer and wider stakeholder engagement and research programme has supported the development of our vulnerability strategy. We have taken care to draw on and compare a wide range of insights. We outline in more detail our robust programme and the line of sight between customer insight and our plans to support customers in our insight report in Sections 2 – 4 of **appendix VS1**.

Table 4 outlines our proposed plans to further enhance our customer engagement programme between 2025-2030 to inform our vulnerability strategy on-going.

Engagement approaches	AMP8: year 1 plan 2025/26	AMP8: years 2 – 5 plan 2026/27 – 2029/30
Business as usual programme	<ul style="list-style-type: none"> Point of contact surveys among PSR and wider customer base – including an improved approach to collecting insights following a loss of water supply where an incident team is formed. Customer Promises Tracker, with PSR boosted sample to provide insights to support service proposition development and provide evidence to support awareness and customer satisfaction metrics outlined in our strategy. Complete our 'Priority Watch' engagement programme with our H2Online Community and wider customers and stakeholders to help co-create our PSR services. Complete our qualitative and quantitative behavioural research study running alongside our Assure Essential Save tariff trial. Engage with our stakeholders and partners in our communities to listen to their views and capture the feedback to ensure we can pick up on themes and take appropriate action. We will feedback where we make changes through our stakeholder newsletters and other communication channels – e.g. MP and local councillor briefings. Regularly scan the market for reports from third parties that can help us better understand our customers' needs and our changing population demographics – these can be fed into the PSR demographics tool developed for us by Sustainability First and Kelp. 	<p>As 2025/26, plus:</p> <ul style="list-style-type: none"> Relaunch an online and offline approach to co-creating services with customers, building on our Priority Watch approach undertaken in 2024/25 – this covered our H2Online Community and structured face-to-face conversations, for example at partnership community events and roadshows. Launch a mystery shopping programme to monitor how well we are delivering on the promise made in our strategy and inform action plans to improve and further enhance the service. This is proposed to include using an industry best practice customer journey framework to support the reviews (e.g. Seek, Do, Get)

Strategic research programme	Robust qualitative led research study to inform the development of a customer behaviours and segmentation model. Work to scope a detailed brief for this project will commence from September 2025.	Continue to assess options for further stand-alone consumer research to support the development of our PR29 plans – e.g. evolving our Assure social tariff once the national single social tariff is in place.
PSR vulnerability mapping and forecasting	<p>Completed a major study April 2025 in partnership with Sustainability First and Kelp – see appendix VS2.</p> <p>Assess how we can use the model outputs within our GIS mapping capability to help more effectively target affordability and PSR campaigns and stakeholder/partnership development.</p>	<p>Use the toolkit to update our PSR forecasting model provided, to update our socio-demographic insights on an annual basis, where available.</p> <p>Assess how the tool can be further enhanced and also shared across the water sector to support more effective socio-demographic profiling.</p>

Table 4: our proposed research and insight plans for 2025-2030

We will also:

- review the effectiveness of our triangulation framework as we move into planning for PR29, capturing any best practice advice from any reviews undertaken water companies' approaches to insight triangulation at PR24.
- develop additional internal insight briefings (e.g. interactive insight workshops) and other visual tools (such as infographic and video) to ensure that our front-line teams who engage regularly with customers have access to the insights to help them do their jobs more effectively.

Developing our strategy with a focus on continuous improvement



Figure 9: Our approach to continuous improvement

We are committed to the continuous improvement of this strategy, learning from when our service goes right and when it goes wrong.

We will communicate effectively and, when needed, offer appropriate compensation in-line with the latest Guaranteed Standards Scheme (GSS) payment guidance from the Department for Environment, Food and Rural Affairs (Defra).

To support the ongoing development, we will use insight from customers, employees, stakeholders and regulators alongside the creation of our vulnerability panel.

- Every week we will review key performance indicators at our operational hubs;
- Every month we will report on progress made against our delivery plan (e.g. tracking metrics and measures of success) at our customer steering group;
- Every quarter our vulnerability panel will scrutinise our approach and help develop our strategy to ensure effective delivery; and
- Every year our executive team and board members will review the progress made against our vision and outcomes.

A summary of our approach to ensuring continuous improvement is detailed in figure 9.



Cambridge Water



South Staffs Water

To help create a world where essential services and infrastructure
deliver for customers, clients and our planet