

Research report

Billing journeys: Improving customer experiences



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Executive Summary

As part of Ofwat's ongoing work to understand customers' experiences of interacting with their water company, Thinks Insight & Strategy (Thinks) was commissioned to understand customers' experiences of billing issues. The research aimed to better understand the reasons for **billing contacts and complaints**, including the experiences of what can be classed as 'the worst served customers' in relation to billing, to consider the range of customer experiences, and to highlight any learning and best practice. It did not include those who contact their water company for purely transactional reasons, such as to pay a bill or reset an account password.

To do this, Thinks carried out research over two stages, in winter 2024/25 and spring 2025. Each stage included a survey, an online community and then depth interviews with some of those in the online community who could be classed as the worst served customers. In total, 2,889 customers responded to quantitative surveys, and 132 of these customers took part in further qualitative research. Most of the companies selected were included in only one stage, or the other.

The research has identified several areas where water companies should improve the experiences of customers when raising billing issues.

General findings and areas for improvement

1. Water companies are **managing some issues better than others**, based on evidence of significant differences in satisfaction with action, communication and resolution, depending on the type of issue raised. Customers are more satisfied with the response to issues related to payment methods and general requests for support. They are less satisfied with the response to issues related to debt repayment or non-payment, perceived mistakes in billing, and issues related to metering.

Areas for improvement:

Water companies should review their response to enquiries where satisfaction is weaker to identify opportunities to strengthen customer support and address any barriers to resolution. Satisfaction is weaker for these issues for both communication and action, showing there are opportunities to improve both customer-facing communications and processes behind the scenes to lead to more positive resolutions.

2. Some of the issues raised indicate that **water companies are causing issues that should be avoided, as well as missing opportunities to proactively identify issues and prevent them from becoming more significant.** Particularly concerning is that some of the billing issues experienced by customers in vulnerable circumstances – particularly for those with cognitive or learning disabilities – relate to water companies not delivering services or support that had already been committed to or not putting in place appropriate, reasonable adaptations for needs that they have been told about.

In relation to proactively identifying issues, leakage issues in particular could be identified sooner. Customers often discover leaks when investigating an unexpectedly high bill, which can lead to significant financial stress. Better early identification of sudden or unusual increases in usage, and proactively sharing this information

with customers, could reduce both the financial impact on customers and the volume of complaints.

Areas for improvement:

Water companies should **take a proactive approach to avoid billing issues arising in the first place.** In particular, they should ensure they **deliver reasonable adjustments requested by customers in vulnerable circumstances,** such as those with cognitive or learning disabilities. When issues do arise, they **could reduce their impact through early detection.** For example, water companies should reach out to customers directly if they detect a sudden or unusual change in water usage after taking a meter reading. This could also increase customer trust in water companies, by promoting a sense of shared responsibility for resolving issues.

3. Many who are getting in touch with their water company **experience vulnerabilities and challenging life circumstances**, including physical and cognitive disabilities, which can hugely amplify the impacts of their billing issue and often make it harder for them to navigate the journey to resolution. Issues such as debt repayment / non-payment in particular can have significant, long-term consequences for customers' finances, mental health and sometimes also their physical health.

Areas for improvement:

Water companies should **take an inclusive approach to customer enquiries** to reflect the high number of customers in vulnerable circumstances who are experiencing issues and getting in touch. This means **presuming on first contact that a customer may be vulnerable**, and ensuring measures are in place to identify vulnerability and understand and record their needs, then to act on this information by offering appropriate support and/or signposting. Companies should therefore ensure agents are supported and trained to identify and effectively support customers with additional needs, and also to provide fast-track support for these customers in instances where they have not received the expected service that their company committed to based on their needs.

Findings and areas for improvement across the customer journey

4. **Communication from water companies is often poor and inconsistent**, creating confusion and leaving customers having to drive the process by chasing their company for a response. Many customers report not receiving regular updates on issues and feeling unclear about when they can expect a resolution. Some customers report not receiving replies in the timeframe their company committed to.

Areas for improvement:

Water companies should **ensure their communications are quick and proactive**, so that customers do not have to drive contact on their issue and ensuring that water companies meet set-out timelines for communications. They should also be **knowledgeable**, show more transparency, provide **clear and consistent** information via stronger record keeping (including between different customer agents) and take an **empathetic** approach to communications.

5. The **timeliness of action and resolution is a core issue**, often driven by failings in water company processes when issues are raised. Many customers experience slow initial responses when they first raise issues with their water company. Once initial contact is made, the journey is not always smooth, and issues can take a long time to resolve. Many customers say their issue was not resolved multiple months on from initial contact. Conversely, issues that are resolved quickly and smoothly, with less contact required, result in more satisfied customers.

Areas for improvement:

Water companies should **review the speed of their initial response to issues raised**, to ensure they are meeting expected timescales. Companies should avoid issues being open for longer than necessary by aiming for swift investigation and action which directly addresses the billing issue at hand, supported by smooth internal processes. Where issues need to take more time to resolve, it is **especially important that companies provide clear communications, and regular updates**. Clear communication on expected timescales is vital to reassure customers that their issue is still being treated as a priority, particularly in cases where issues cannot practicably be resolved quickly.

6. **The complaints process is often not explained**, or poorly explained, to customers, meaning that customers can find it difficult to raise a complaint internally or to escalate to others if needed. Many give up on their issue before formally raising a complaint or escalating it to other organisations. This also means that complaints data likely does not reflect the true scale of issues.

Areas for improvement:

Water companies should **ensure that customers are aware of their rights if they wish to make a complaint**, and how to escalate issues if they choose to do so. Water companies should make clear, actionable information available about the complaints process, at the right point in time (including when customers express dissatisfaction). Customers who raise a complaint should be **kept clearly up to date with the status and stage of their complaint in this process**, with appropriate record keeping of the information in one place and a point of contact provided. Water companies should also **inform customers of the role of CCW** and ensure that customers are aware of their right to escalate a complaint to CCW.

Throughout this report, there are **opportunities for water companies to learn from good practice and improve customer experiences around billing issues, even for water companies that are performing better than average.** The findings from this research can be applied across customer journeys to improve experiences, whether they are raising billing issues or other types of issues.

This research shows that providing customers with a positive experience when they raise billing issues can **improve their views of their water company and increase trust in the sector.**

Background to the research

Ofwat conducts regular studies to understand customers' experiences of interacting with their water company, including how they are treated when problems occur. The insights from this research are shared with water companies to **showcase effective practices and highlight areas needing improvement**, helping to **ensure customers receive the quality of service they expect and deserve**.

Among the issues customers face, **billing remains the most frequent cause of complaints**. In 2024–25, water companies received almost 130,000 billing-related complaints¹.

To gain deeper insights into customers' billing experiences and identify recommendations for improvement, Ofwat commissioned Thinks Insight & Strategy to carry out a two-stage research study. The first stage of the research took place during winter 2024 (Stage 1) and the second stage took place during spring 2025 (Stage 2), around the time of an increase in the cost of water bills in England and Wales. The increase in bills came into effect in April, with customers receiving information from their water company a month or two earlier on how much they would be expected to pay.

Objectives

The aims of this research are to:

- Understand more about **the reasons for billing contacts and complaints**, and the **nature of customer journeys** when engaging with companies about billing issues.
- Capture the **experiences of some of what might be classed as the 'worst served customers'** in relation to billing and to understand the **causes, factors and experiences that cause the most harm**.
- Consider the **range of customer experience** as they apply to:
 - Different companies and organisations (this may include variations within companies as well as between companies).
 - Customers in different circumstances (for example, socio-demographics, customers with extra needs, customers struggling financially).
 - Different types of billing issues.
- Identify any **recommendations, learning or good practice in the handling of billing problems** that can be used to inform Ofwat's licence condition guidance or wider work. Examples of learning or good practice may relate to communications, support, timing or other aspects of the customer journey and complaint handling.

¹[Household complaint handling report 2025 – CCW](#)

Methodology

Across Stage 1 and Stage 2 of this research, we engaged with customers from 11 selected water companies to explore their billing issues and experiences with their water

companies. In total, 2,889 customers responded to quantitative surveys, and 132 of these customers took part in further qualitative research.

Stage 1 companies	Stage 2 companies
<ul style="list-style-type: none"> • Dŵr Cymru Welsh Water² • Portsmouth Water • South Staffs Water • Thames Water • United Utilities 	<ul style="list-style-type: none"> • Hafren Dyfrdwy • Severn Trent Water • Southern Water • South West Water • Thames Water • Wessex Water • Yorkshire Water

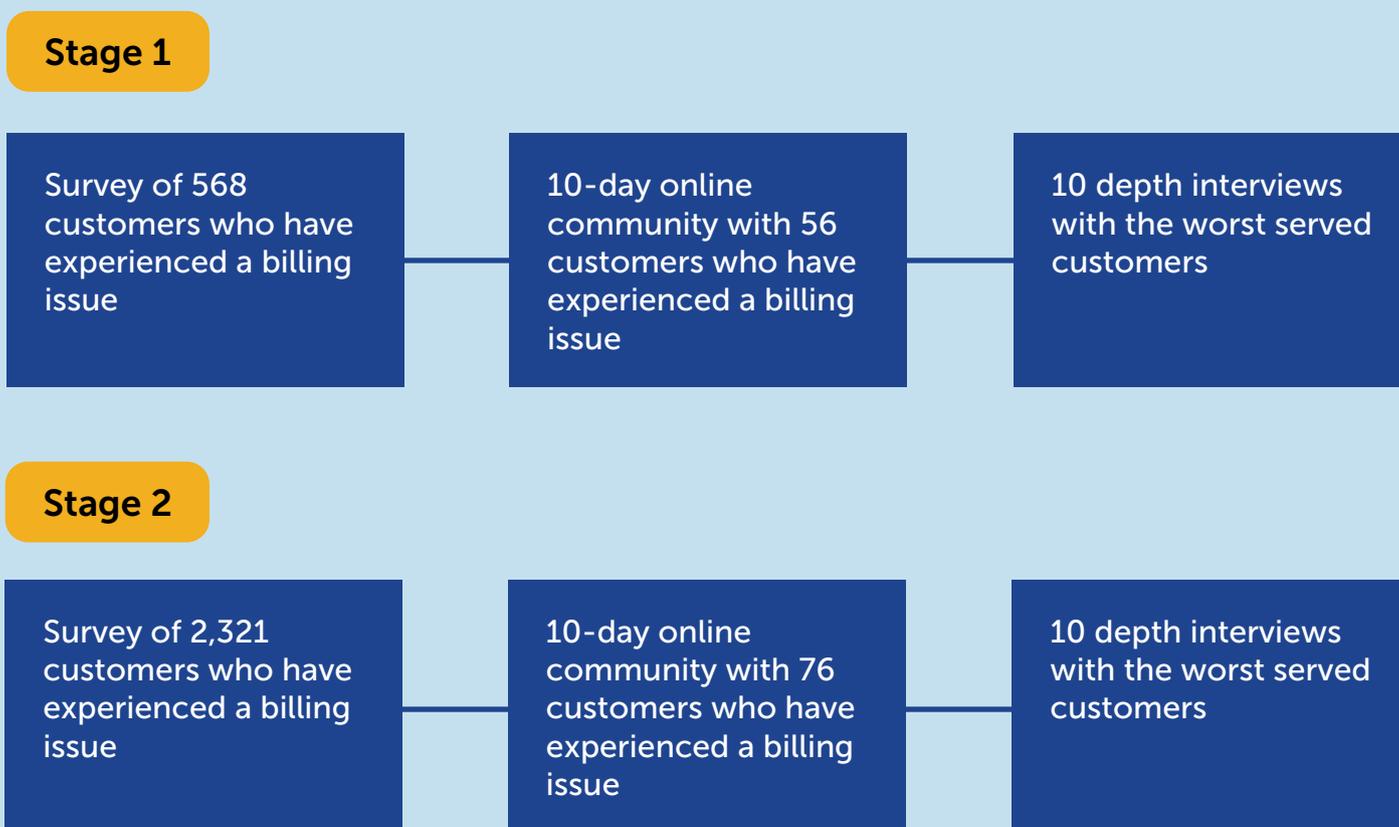


Figure 1: Summary of the research approach for Stage 1 and Stage 2

²Due to differences in how customer contacts are categorised, data for Dŵr Cymru Welsh Water included only those who had raised complaints. It should be noted that there are likely small differences across all water companies in terms of how issues are categorised.

Each stage of the research began with a quantitative survey to develop a baseline understanding of customers' issues and experiences. This survey was shared with customer contacts received from water companies and CCW (related to the water companies selected for each stage). All water companies were requested to share contacts who had been in touch in relation to billing issues over a specific period of time³. At this point, we met with participating water companies and CCW to understand more about the data they provided and how they dealt with billing issues. The questionnaire included questions related to type of billing issue, communication, action, resolution, and complaints. In Stage 1, 568 customers were surveyed. In Stage 2, 2,321 customers were surveyed.

Following survey completion, customers were asked if they were willing to take part in an online community to further explore their experiences. A financial incentive was

offered to encourage participation. Customers who indicated their interest were contacted by researchers from Thinks Insight & Strategy and a diverse sample was selected.

The online communities were hosted via a bespoke online platform and delivered over a 10-day period. This enabled us to gather individual reflections on customers' own journeys and experiences, sharing greater detail about what happened at each journey stage. In Stage 1, 56 customers took part in the online community. In Stage 2, 76 customers took part.

Finally, in both Stage 1 and Stage 2 of the research we conducted in-depth interviews with 10 of what might be classed as the 'worst served customers' - identified through the online communities (20 interviews in total). This allowed us to explore their experiences in more detail to identify and understand the causes, factors and experiences that cause the most harm.

³Stage 1: issues raised between 15 May – 15 October 2024, and any other unresolved issues from prior to 15 May; and Stage 2: issues raised between 1 Jan – 15 May 2025, and any other unresolved issues from prior to 1 Jan. Further detail is included in company reports. The number of days within this timeframe differed by company to deliver a fair and proportionate sample.

Types of issues captured in this research

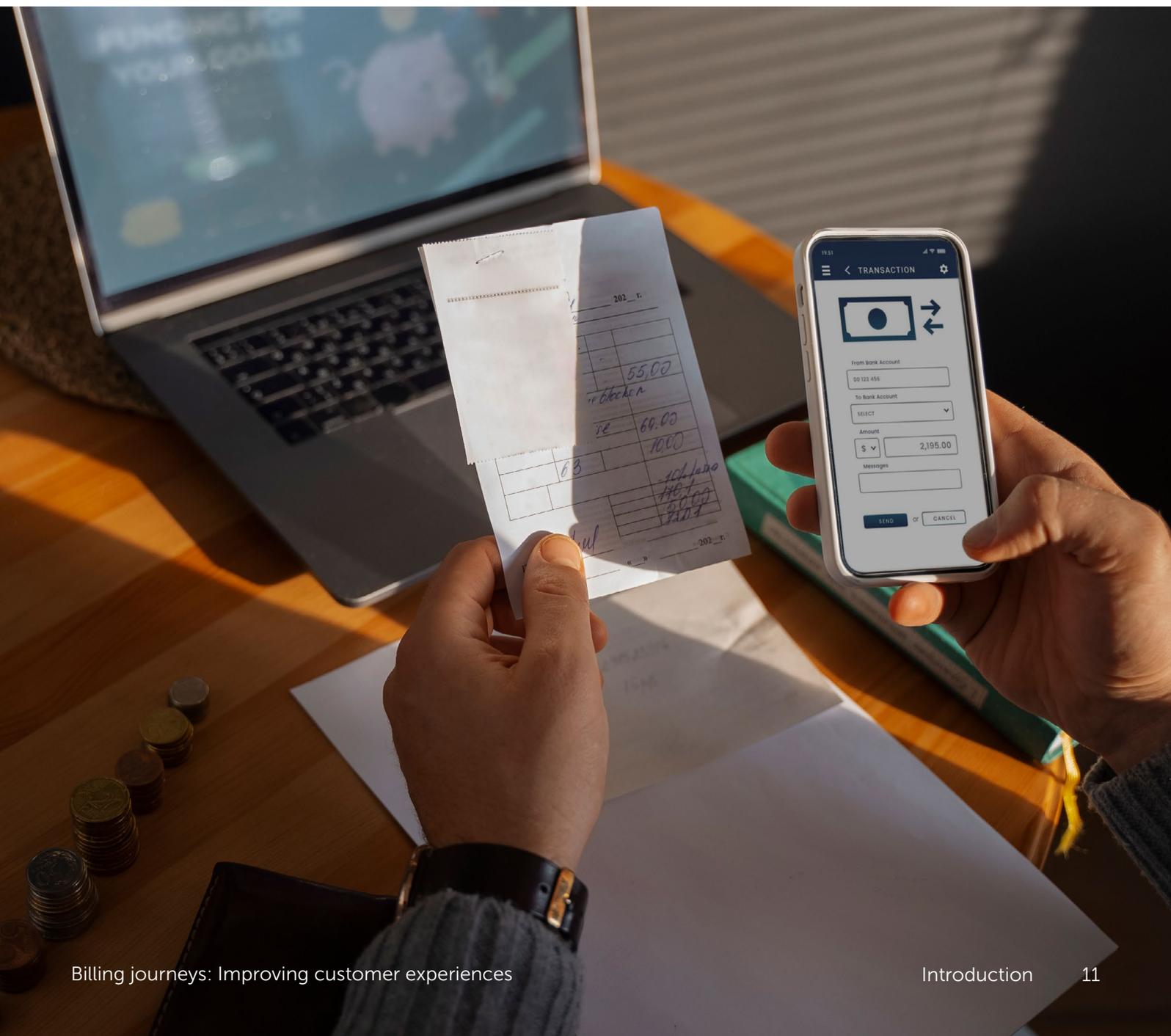
The billing issues that customers experience are wide-ranging, with differing impacts and severity. The types of issues experienced are categorised as follows:

Type of Issue	Examples of problems experienced
Perceived mistake in billing	<ul style="list-style-type: none"> • Customers noticing an unexpected increase in their bills. • Customers comparing water bills with neighbours or family and friends and feeling they are paying more than they should. • Customers feeling their bill is wrong but being unsure why • Issues related to the wrong addresses, wrong customer name, or the wrong total bill amount being shared with customers.
Billing problem related to a meter or smart meter	<ul style="list-style-type: none"> • Issues with faulty meters giving incorrect readings or being impossible to read. • Customers being billed on the wrong meter, or meters being attached to the wrong property or a shared supply. • Issues with trying to get a meter installed to reduce water billing – this is particularly an issue at Stage 2, after tariffs have increased.
Requests for support	<ul style="list-style-type: none"> • Customers getting in touch to access a discount or social tariff or getting a repayment plan due to life circumstances. • Requests around accessibility, especially around the way that water companies communicate with them.
Billing problem relating to leakage	<ul style="list-style-type: none"> • Customers noticing a sudden significant increase in their water bill or water usage. • Customers seeking compensation or a refund when they paid a higher bill caused by a leak.
Payment method	<ul style="list-style-type: none"> • Issues with how bills are paid e.g. card details, cheque. • Requests to change direct debit amounts

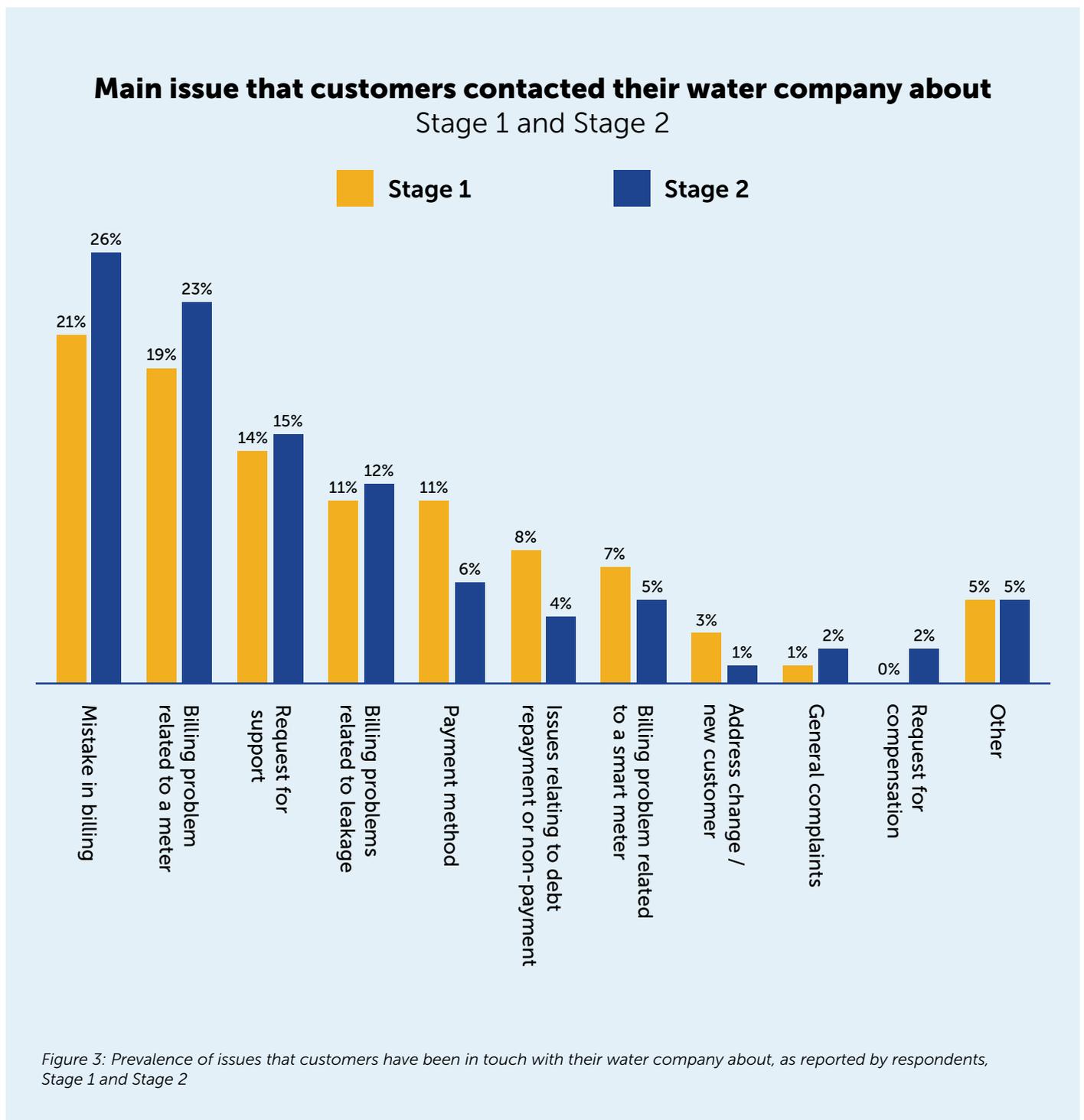
Figure 2: Overview of the types of billing issues customers experience, Stage 1 and Stage 2

<p>Debt repayment / non-payment</p>	<ul style="list-style-type: none"> • Customers not receiving bills or other forms of contact from their water company, meaning they have not paid, or not paid on time. • Customers not being able to afford their bills and requesting a payment plan. • Customers trying to change a repayment plan and / or repayment amounts.
<p>Other issues</p>	<ul style="list-style-type: none"> • Issues with changing address, becoming a new customer or closing down an account. • Other issues relating to billing and payments.

Figure 2 (continued): Overview of the types of billing issues customers experience, Stage 1 and Stage 2



Across both stages of the research, the prevalence of the types of issues raised is relatively consistent. Mistakes in billing are the most prevalent issues raised, followed by problems related to meters, requests for support, and issues related to leakage.



Terms used in this report:

Worst served customers

This refers to participants in the research who have a particularly bad experience because of the significance of their billing issues, the service they receive from their water company, and the impact it has on them as a consequence.

Customers in vulnerable circumstances

This refers to customers who are eligible to be on the priority services register (PSR). They, or someone in their household, may have qualify for reasons relation to their health, a disability, or a particular need.

Financially vulnerable customers

This refers to customers who are facing financial challenges, but may not be on the PSR because the criteria does not include financial vulnerability.

Throughout this report, people who took part in the survey are referred to as **respondents**, while those who took part in the online community and/or the depth interviews are referred to as **participants**. When talking about both groups, we use the term **customers**. Names of participants in case studies have been changed to maintain participants' anonymity.

Customer trust in their water company

Customer trust before raising an issue

When they first come to raise a billing issue, many customers report that they started from a low level of trust in water companies. This low trust is often driven by a number of factors that have gained traction in the media and are therefore top-of-mind for customers, including:

- Reports of **large water company profits and executive bonuses**, and concern about prioritising the interests of shareholders.
- Reports of **environmental breaches**, including sewage in rivers.
- **Increases in the cost of water bills** in recent years. This has been exacerbated by the rise in bills in April 2025, making it a particular concern in Stage 2 of the research.
- **Leakage, poor maintenance and a lack of upgrades** to the network. These issues are not top of mind for most customers but do factor into some participants' poor perceptions of the sector.

Generally, participants do not believe water companies have their customers' interests at heart and feel they prioritise

profits over providing high-quality service. This is compounded by their recognition that they cannot change to a different water company. They therefore feel 'trapped' in a market structure where each water company has a regional monopoly.

This context impacts participants' views of water companies and means they often have very low expectations of how their water company will act and work to resolve any issues. Some even start from an expectation of poor treatment when reaching out to their water company.

Expectations of customer service

Across both stages of the qualitative research, we hear that participants do not feel that they are being treated like *customers* by their water company – meaning that they do not feel companies are delivering the customer service they would expect. They feel that water companies are taking advantage of the lack of competition since they know that people cannot change to a different water company if they are dissatisfied.

Participants say they see this in the tone of the communication they receive from water companies when they experience a billing issue,

and in the way that their company approaches these problems. In comparison to the communication and action they see from other sectors and utilities (e.g. energy), experiences interacting with their water company feel significantly worse.

This feeling is stronger in Stage 2 of the research, which was carried out around the time of the widespread bill rises in April 2025, meaning customers across the whole sample are typically paying more for their bills, or may have received notice that they will soon be required to pay more, than those in Stage 1. This price increase means Stage 2 participants are often more sensitive to perceived customer service shortcomings and feel particularly frustrated when they hear media stories about water company profits and bonuses.



My water company are a monopoly and treat their customers with disdain & arrogance.”

Man, 70+

Stage 2, Southern Water

⁴ This question was added in Stage 2 and not asked in Stage 1.

⁵ The Priority Services Register (PSR) allows customers with additional communication, access or safety needs to register to access additional support from utility companies. Eligible customers include those with disabilities, who are of pensionable age, use medical equipment reliant on electricity or water, or live with children under five.

Customer circumstances and vulnerabilities

Types of vulnerability

Many of the customers getting in touch with their water companies are in vulnerable circumstances, which includes experiencing serious challenges beyond billing issues. 28% of survey respondents (Stage 2)⁴ say their household is on the Priority Services Register (PSR)⁵, and 19% are unsure. While it is not possible to draw direct comparisons to the total proportion of households on the PSR, this data shows that a significant proportion of those getting in touch are experiencing at least one vulnerability.

In the qualitative research, we hear more from participants about the types of challenges and life circumstances they were facing when they experienced their billing issue. It is worth noting that many of these challenges, such as managing a low household income, unemployment or temporary loss of income between jobs, do not fall under the umbrella of the PSR and may not have been disclosed to the water company.

Challenges and circumstances include:

- **Financial vulnerabilities and people living on low incomes.** These vulnerabilities are exacerbated by the cost of living crisis and the

increase in utility bills, including water bills in Stage 2 of the research. These types of vulnerabilities are not captured by the Priority Services Register.

- **Physical disability, chronic or long-term illness**, which mean these customers often spend more time at home and are more reliant on water.
- **Cognitive disability or mental health challenges**, which typically make it harder for many to address some of the issues they may have noticed, or mean people are more likely to fall behind on admin tasks.
- **Caring responsibilities** for children, unwell family members or elderly relatives, which puts pressure on the household, increasing people's reliance on water and often impacting household income.
- **Other significant life changes** like redundancy, pregnancy, or death in the household, which impact people's ability to pay bills or to keep on top of admin like water bills.

Not everyone getting in touch with their water company about a billing issue is experiencing vulnerability. However, those who are in vulnerable circumstances are at greater risk of significant impacts of billing issues, meaning that addressing vulnerabilities is critical to ensure a positive impact on customer outcomes. To do this, water companies should review their processes and communications from a vulnerability-centred perspective: presuming that all customers getting in touch may be vulnerable, given the large proportion who are.



So in May 2025 I wanted to be able to afford to have a shower every day, but the cost was just too much after discussing it with Wessex Water. [...] Wessex Water just asked me to fill in a long form which meant having to dig out all my details, and having Fibromyalgia/ FND I struggle to just do normal things like getting ready let alone forms galore. My wife also helps to look after our son who has FND as well and is recovering from cancer, so time is precious and conserved on being able to live."

Man, 55-69

Stage 2, Wessex Water



I had just left university, was in receipt of Universal Credit and flat sharing with another person. I was suffering with my mental health and was not experienced in paying bills and budgeting money to pay the monthly household costs. Over a three year time period, the water company didn't contact me to find out what the issue was, they just kept sending me their bills. This made my depression worse."

Woman, 18-30

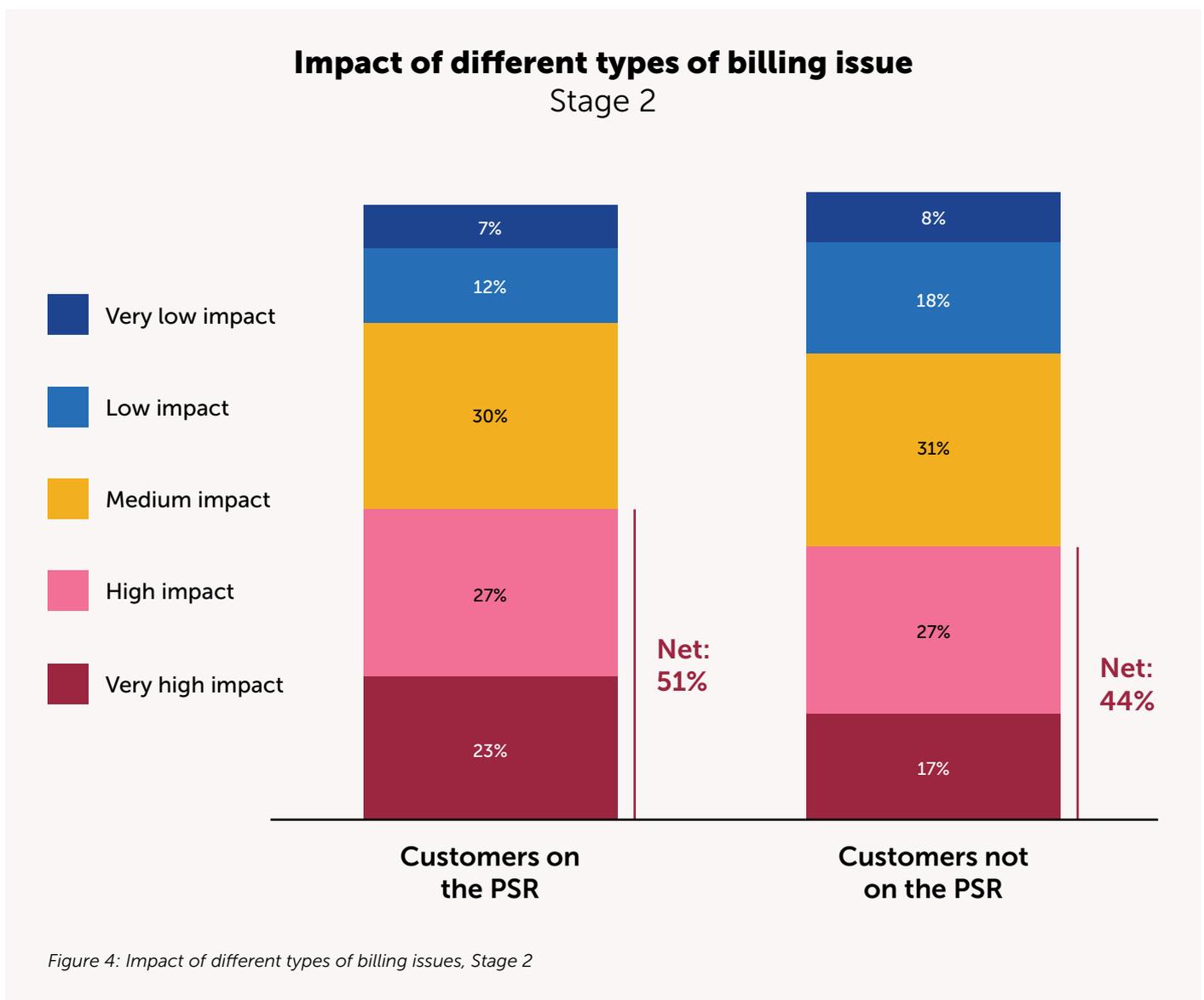
Stage 2, Southern Water

Impacts of vulnerabilities

Those who are vulnerable are feeling more significant impacts from billing issues.

In Stage 1⁶, 65% of those with medical or financial vulnerabilities say they saw a high or very high impact, compared to 49% of the full sample. In the Stage 2 survey, respondents

were asked whether their household is on the PSR. Those who report this are more likely to say the billing issue they experienced had high or very high impacts on them. Half (51%) of respondents who report they are on the PSR say they experienced high or very high impacts - compared to 44% of those who are not on the PSR.



⁶At Stage 1, respondents were asked whether they had a serious mental or physical condition and / or a disability, whether they faced significant financial struggles, needed Government support or food banks, and whether they needed support to understand communications from their water company. At Stage 2, respondents were asked whether their household was on the Priority Services Register.

In the qualitative research, a large proportion of participants are experiencing ongoing or transient vulnerability. This vulnerable audience is more likely to report very significant impacts from billing issues. As many are living in financial insecurity, they are more likely to experience long-term financial impacts such as low credit scores. Some are also having to make trade-offs, including picking which bills to pay or cutting expenses. Making these sacrifices has a negative impact on these participants' wellbeing, and this is worsened if they believe the billing issue is the fault of the water company.



The issue started around November 2024; this was the tipping point as we just received a huge bill out of nowhere. I tried to get in touch with them straight away and didn't manage to resolve the matter for months... The issue caused stress as we already were struggling with finances and caused sleep issues due to the constant worry. The issue was resolved as we borrowed money to pay off the final bill instead of waiting for their support."

Man, 18-30

Stage 2, Severn Trent



Henry's experience

Henry is in his 30s and lives alone in a house he owns just outside London. Henry has a neurological condition that requires him to receive paper copies of his bills so that he remembers to pay them. Following an administrative error during the set-up of his new Thames Water account, he did not receive any paper bills for a year. Subsequently, Henry was issued a bill exceeding £1,000, followed shortly by correspondence from a debt collection agency that threatened court action.

While Henry acknowledged the outstanding debt, he requested copies of the bills he should have received and sought assistance in arranging repayment. As a vulnerable customer, he felt that his water company failed to provide adequate understanding and support.

The repercussions for Henry have been significant as the involvement of a debt agency resulted in a negative impact on his credit score, preventing him from remortgaging his house. With no repayment assistance offered, Henry had to borrow money from his parents to settle the debt.



This situation has strained my finances to a point where I would have to sell my house or not pay my mortgage ... This house is all I have left of my old life, and I almost had to give it up because Thames have done what they've done."

Henry

Thames Water, Stage 1



Pat's experience

Pat lives in Somerset with her twin newborn babies. Her pregnancy was not planned, and she had little time to financially prepare. Since the arrival of her twins, Pat is receiving statutory maternity pay and has struggled to manage her outgoings. Pat contacted Wessex Water hoping they would offer her some financial support by lowering her bills until she returns to work. However, she has been unable to secure any kind of financial support from Wessex Water.

When initially calling Wessex Water, Pat was directed to an online platform to check her eligibility for support. After she completed the form, Pat heard nothing back from her water company. She has chased Wessex Water several times, but each time has been told that other organisations are causing the delay. Pat feels that she is being sent around in circles.

While her support is delayed, she is having to take cost-cutting measures such as washing her babies quickly in the shower as opposed to the bath.

Pat feels the people she has spoken to from Wessex Water have been cold and unempathetic. She feels her situation is not being treated with any urgency and as a new mother has had to give up on any resolution.



It's like a conversation where they're not seeing the bigger picture, it's very face value. There's no empathy, these people are working in customer service, they're not sympathising, they're not putting themselves in my situation. They don't take it upon themselves; it's just passing responsibility."

Pat

Wessex Water, Stage 2



Lee's experience

Lee is from Yorkshire and lives in sheltered accommodation due to having multiple mental health disorders that affect his day-to-day life. This means that Lee has a carer to assist him with his finances.

One day, Lee's carer noticed that Lee's credit score had significantly decreased. After Lee and his carer investigated the issue, they found that without informing Lee, Yorkshire Water had approached credit reference companies to report late and failed payments.

Lee called and emailed Yorkshire Water to get more information and found that while he was waiting for his usual paper bills to arrive, Yorkshire Water had gone paperless and was sending his bills online. Lee was not aware of this transition. He did not have an online account set up to review and make payments. Lee informed Yorkshire Water of his situation and they offered to put him on the PSR, something he thought he was already on having spoken to Yorkshire Water about his conditions before.

Lee felt like the people he spoke to from Yorkshire Water did not show compassion for his situation and the financial and psychological repercussions it had on his life.



My credit was ruined, I spent thousands of pounds on interest on a loan to lift my credit score up, I suffered ill health from stress, my psychosis became really bad, and I was almost sectioned."

Lee

Yorkshire Water, Stage 2



Issues and their impacts on customers

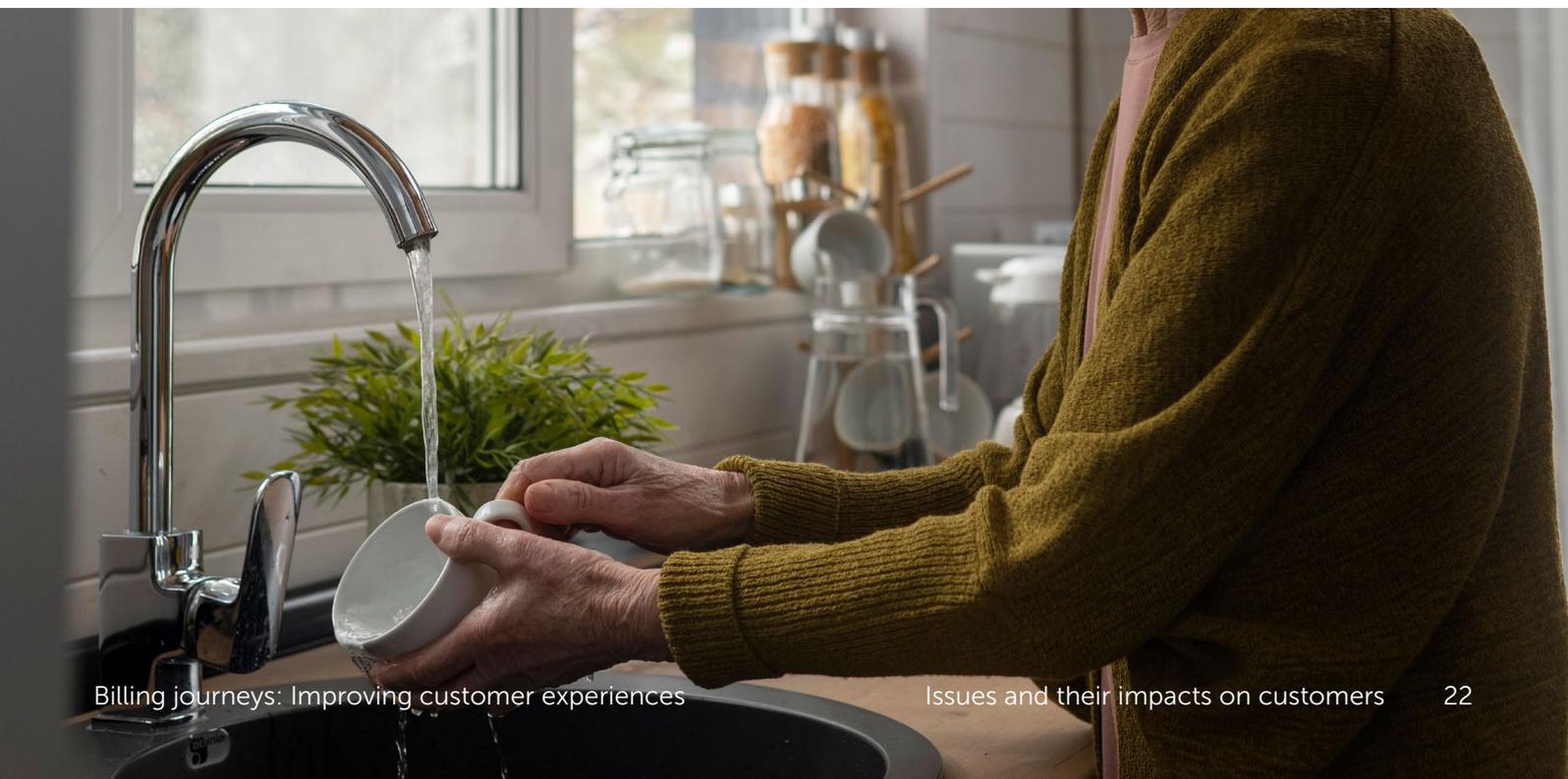
Impact of different types of issues

The issues that customers experience result in varied impacts on their lives, ranging from a small inconvenience to extreme levels of distress and long-term financial implications.

The type of issue influences the severity of these impacts. Those who raise issues relating to debt repayment and non-payment report the most negative impacts, followed by those who raised issues related to leakage and mistakes in billing. Qualitative participants say that all these types of issues can have significant impacts on their long and short-term finances, their emotional wellbeing and mental health, and sometimes even physical health.

⁷ See Appendix for more details.

Billing issues such as those related to a change in payment method generally have more limited impacts and are usually resolved quickly, with a small number of interactions with the water company required to reach a resolution⁷. While issues related to payment methods are the least impactful type of issue, it is still worth noting that 12% of these respondents at Stage 2 say there was a very high impact on them, showing that all types of issues can potentially have significant impacts on customers and should be treated with care.



Impact of different types of billing issue

Stage 2

Very high impact High impact

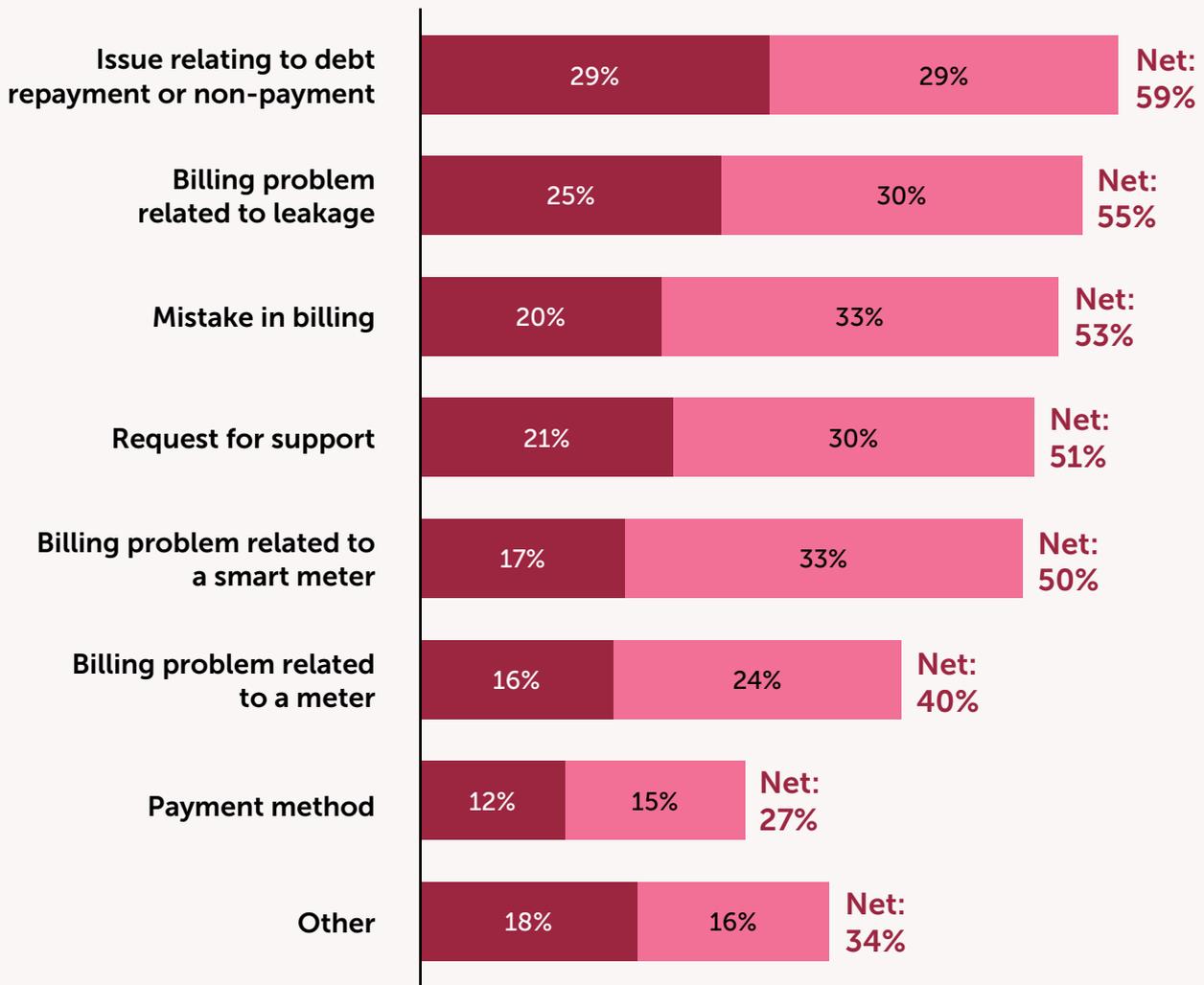


Figure 5: Impact of different types of billing issues, Stage 2

The impact of different types of issue is also correlated with customers' satisfaction with their water company's action and communication. This suggests that water companies are handling issues such as payment methods and requests for support

more effectively⁸. On the other hand, we see lower levels of satisfaction and poorer performance across issues such as mistakes in billing or billing problems related to a smart meter, suggesting companies are handling these types of issues less effectively.

⁸ Analysis of transactional requests show that this is the case – see Appendix for more detail.

The table below details respondents' satisfaction across key measures in Stage 2. Respondents from Stage 1 show a similar pattern across the different types of billing issue experienced. Issues marked with * have low sample sizes (>100 respondents).

Type of Issue	Strong satisfaction with communication (scores 9-10)	Strong satisfaction with action and support (scores 9-10)
Request for support	22%	22%
Billing problem related to leakage	21%	24%
Payment method	17%	19%
Other issue	21%	18%
Billing problem related to a meter*	17%	17%
Mistake in billing	10%	12%
Issues relating to debt repayment or non-payment*	11%	11%
Billing problem related to a smart meter	8%	8%

Figure 6: Overview of satisfaction across key metrics for different types of billing issues, Stage 2

Liam's experience

Liam is in his 40s, living alone in a housing association flat in Pembrokeshire where he is studying as a part-time student. Due to long-term health conditions, Liam is unable to work and is a vulnerable customer. His limited income means that he keeps a careful eye on his finances and had an ongoing arrangement with Welsh Water to be on a lower, fixed tariff.

When Liam moved home in 2015, unbeknownst to him, he was taken off his fixed tariff and was being billed for much higher amounts than he could afford. These bills accumulated over the course of 2-3 years until Liam was informed by a debt collection agency that he owed Welsh Water £2,000.

This debt came as a surprise to Liam, as he had not received any communications from Welsh Water informing him that his payment arrangements had changed or that he owed them any sum of money. Liam felt he had no choice but to arrange a payment plan to pay the outstanding balance, even though he felt this was not the appropriate solution to his billing issue. Liam believes that Welsh Water should have communicated to him earlier that he was removed

from his fixed tariff and that he was accumulating debt. He is still paying this debt and has been trying to get further clarity from Welsh Water regarding how much he still needs to pay but has been unsuccessful in getting this clarity so far.



The response was disgusting, they neither addressed the issues or made any effort to fix it basically insinuating everything was my fault for getting into debt with them."

Liam

Welsh Water, Stage 1



Opportunities to increase trust

In some instances, participants' negative preconceptions are turned around by a good experience when contacting their water company about a billing issue, showing that it is possible to overcome initial negative perceptions from customers and ultimately build stronger trust.

Across both stages of the online community, around one in five participants say they feel more positively about their water company after their billing issue than before, as it has been addressed satisfactorily. This can occur when participants believe an issue is efficiently and proactively resolved, or they get access to support they did not know existed.



The staff were understanding and accommodating, helping me navigate the process to secure a discount that suited my financial situation. Their friendly and empathetic approach stood out positively. [...] Despite the challenges, the resolution brought significant relief. The discount reduced my water bill to a manageable level, easing my financial burden and allowing me to focus on other expenses."

Man, 18-30

Stage 1, Thames Water



I can honestly say that every interaction I have had with Wessex Water [eight times] has been brilliant. They have always made me feel like a valued customer"

Woman, 45-54

Stage 2, Wessex Water

Lisa's experience

Lisa rents a flat in London where she lives with her daughter and cat.

Due to suffering from a long-term health condition, Lisa is unable to work. When she was notified that her water bill would be increasing, Lisa was worried she could not afford it even if she adjusted her monthly budget.

After calling Thames Water to discuss her issue, Lisa was told that she was eligible for a social tariff, something she was not aware of. She then received a letter in the mail confirming her new, reduced, monthly direct debit amount.

Lisa described the service representative she had a conversation with as knowledgeable and helpful. She felt they understood her issue and offered her an immediate solution which greatly reduced her stress and eased her financial situation.



In terms of my issue, Thames water have been outstanding."

Lisa

Thames Water, Stage 2



Missed opportunities to prevent issues

Some of the issues that customers in vulnerable circumstances are experiencing arise because a company did not deliver the adaptations to their services they had committed to. Participants in the report provide examples of simple adaptations not being delivered by companies. For example, customers with cognitive learning disabilities may request paper bills but not receive a bill in this format. This can have a very negative impact on some of the most vulnerable, as, for example, customers may only become aware of a problem with their bill when contacted by debt collectors. This is clearly distressing for the customer.

In other instances, water companies may be missing opportunities to identify an issue before it has a significant negative impact. For example, participants complain that billing issues surrounding leaks are often only picked up by them after noticing a sudden increase in their bill. Participants question why their water company did not notice and/or investigate this increase in usage earlier and proactively warn them or act to resolve the issue faster, before it had significant financial implications.



I was told the service no longer included finding leaks and that I would have to pay for everything, including the huge bill. This seems unfair because the only way you know you have a leak is when you get the bill, I'm not in the habit of checking my water meter – that's Yorkshire Water's job."

Woman, 70+

Stage 2, Yorkshire Water

Customer journeys

The stages of the customer journey

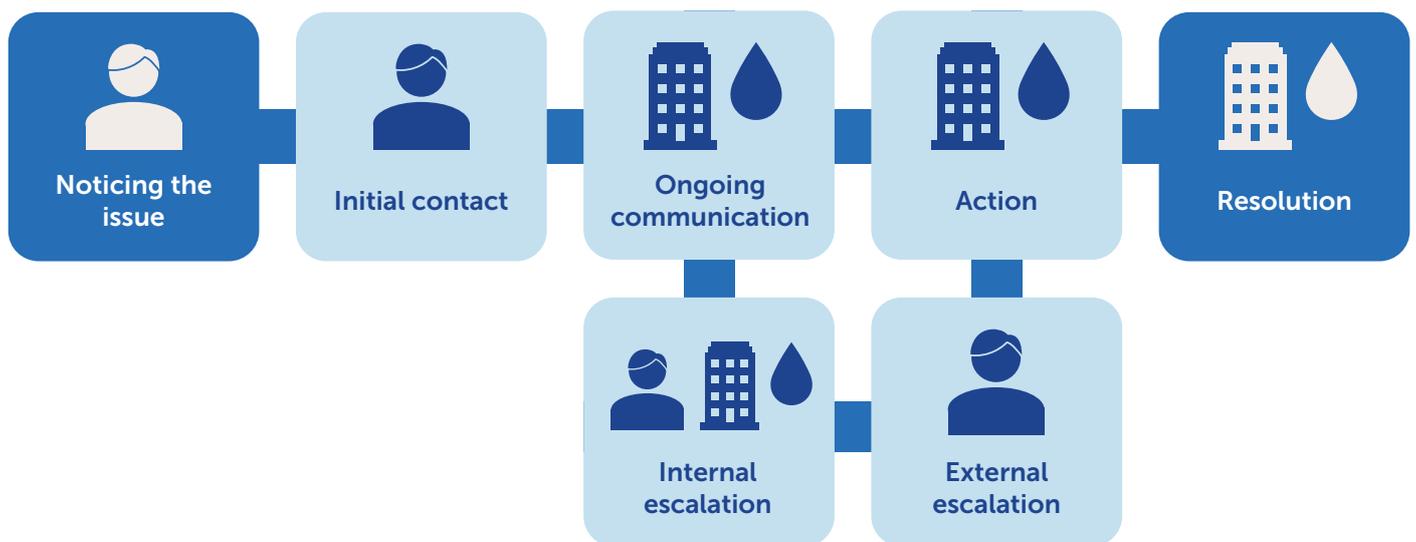


Figure 7: The customer journey for billing issues

Customer journeys are varied. The experience is often not smooth and participants can feel stuck in a loop of ongoing communication / inaction / lack of resolution, leading to a need to escalate within the water company, escalate externally to the Consumer Council for Water (CCW) or Ofwat, or seek advice from others.

These journeys can also take a very long time before a customer reaches resolution, and some give up on their case without reaching this point. For

example, participants in the qualitative research in Stage 1 report that the timeframe of their contact lasted an average of 6 months⁹. In an extreme case, for one participant the timeframe was around ten years.

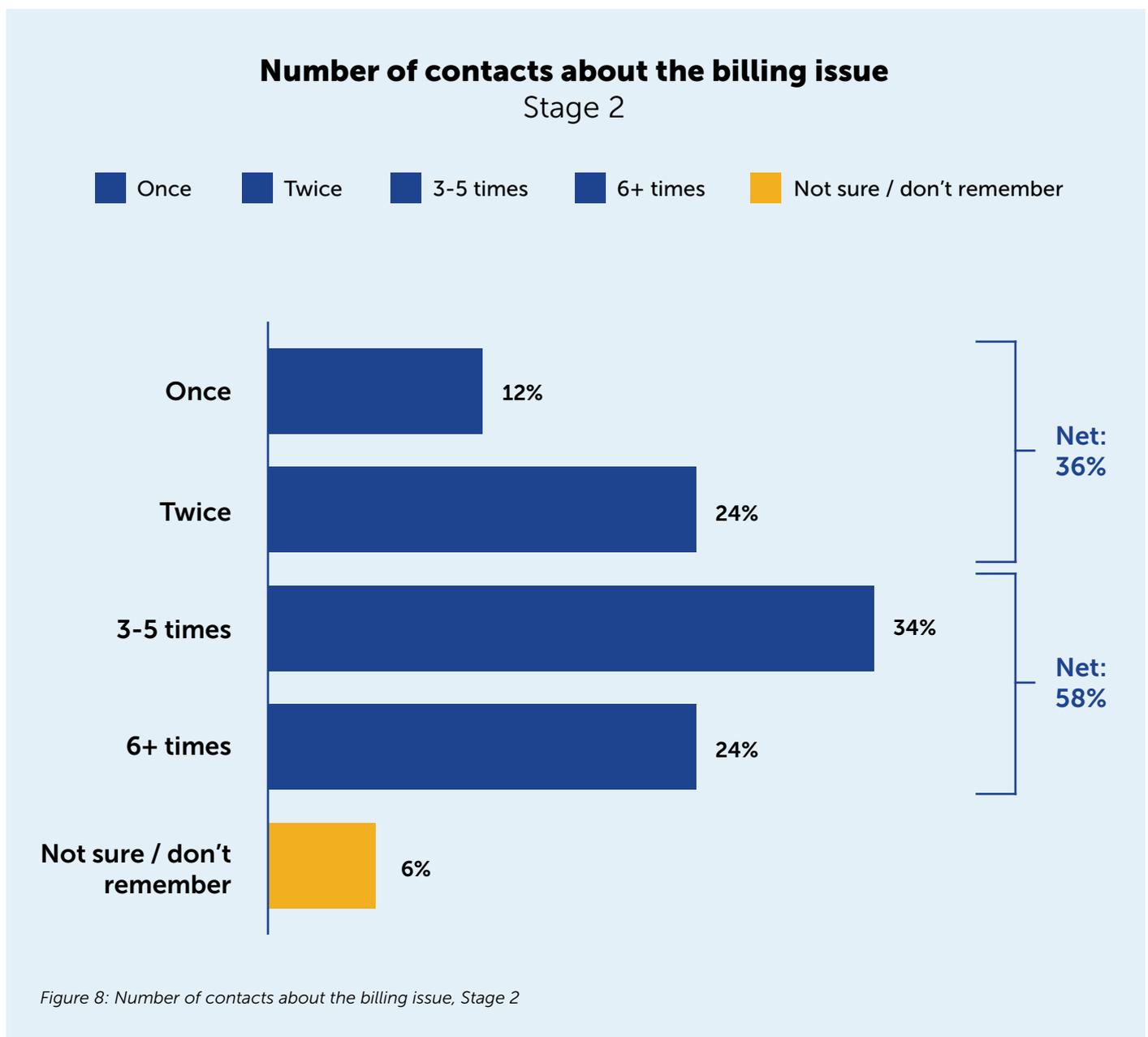
As these journeys can last a considerable amount of time, respondents report having to get in touch with their water company multiple times to hear a response or prompt their water company to act.

⁹ Mean average calculated from stated timeframe of contact with the company in Stage 1 only; equivalent question not asked in Stage 2.

Over half (58%) of respondents at Stage 2 report their issue required three or more contacts since it was first noticed. This differs across water companies, with 72% of Thames Water respondents requiring three or more contacts, compared with 43% of Wessex Water respondents. It also varies by billing issue: those with an issue around a request for support or payment method typically have

fewer interactions than those raising billing problems related to leakage or metering.

Participants in the qualitative research generally need to contact their water company multiple times to see any progress on their billing issue. For those who are worst served, this can involve sending multiple emails or calling their water company multiple



times to raise a concern with little response. Some report more positive experiences, such as receiving a satisfactory response from first contact, but many participants state that they are having to call between 3-5 times, prolonging the resolution of issues across several weeks or months.

Customers often feel that they are having to push to get the issue resolved. Around three-quarters (77%) of Stage 2 respondents said they are mostly driving the contact about the billing issue¹⁰, with only 4% saying contact is mostly initiated by the water company. Hafren Dyfrdwy and Wessex Water respondents are much more likely to see an equal share of contact, with 38% of Hafren Dyfrdwy respondents and 34% of Wessex Water saying they feel contact is equally initiated from both sides.

¹⁰ This question was only asked in the Stage 2 survey.



I immediately contacted the water company when I received my bill. My complaint was by email. I was surprised that my water company did not supply email addresses for complaints. They appear to make it difficult to complain. I contacted them 5/6 times in 2024.”

Man, 70+

Stage 2, Hafren Dyfrdwy



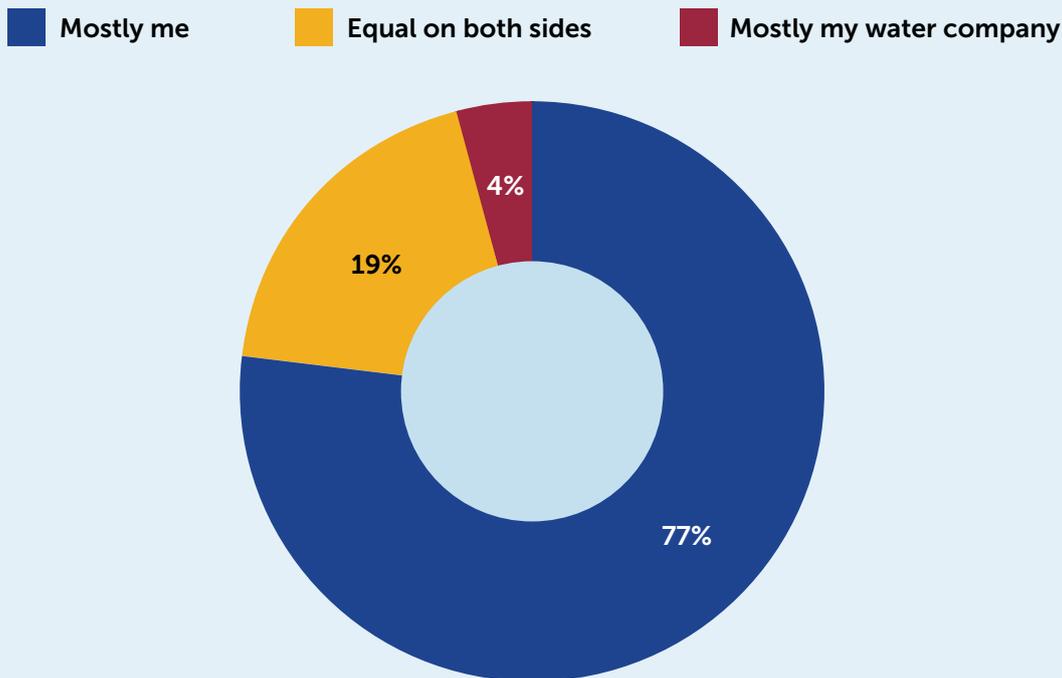
I got in touch, and it took around 15 days for them to contact me back, I called on the telephone but knew I needed proof [that I had always opted for paper bills] and I was determined to get this [failed payment] removed off my credit history. It became apparent they were not going to help. Getting in touch is so hard and old fashioned as you get a reference number but it doesn't send you what you have said, only their reply and a number. It took around 20 days for the reply [which did not acknowledge their mistake] and for me to then give up [and pay]. Old fashioned website, outdated no live chat, it's only general enquiries which is so outdated”

Man, 45-54

Stage 2, Yorkshire Water

Direction of contact about the billing issue

Stage 2



Direction of contact about the billing issue by water company

Stage 2

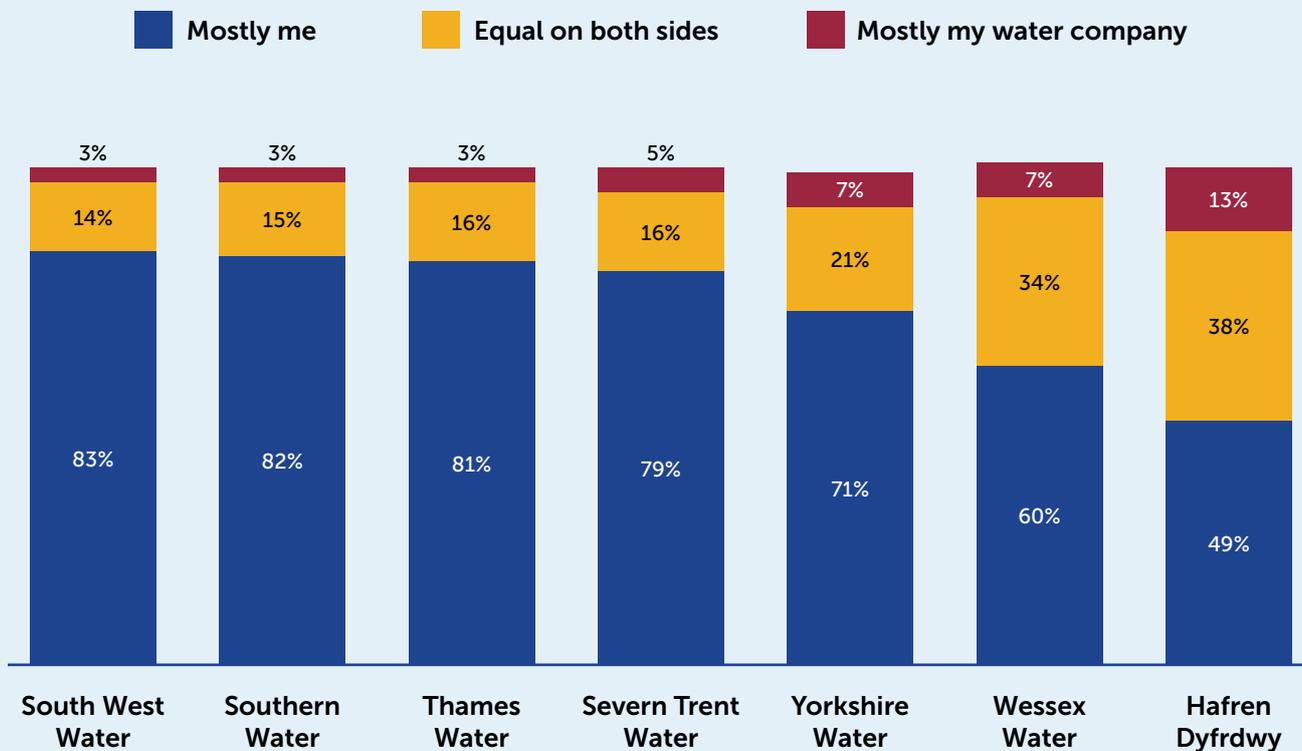


Figure 9: Direction of contact about the billing issue, Stage 2

Differences across water companies

Throughout the billing contact journey, we see key differences across the water companies included in the sample, regardless of whether they were in Stage 1 or 2. Some water companies, such as Wessex Water, Hafren Dyfrdwy, Portsmouth Water and United Utilities are felt to perform relatively well. The majority of customers of these companies report their issue was satisfactorily resolved and are positive about the communication and action from their water company.

On the other hand, customers across the poorer performing water companies in the sample express more frustration. This is particularly strong in the cases of customers of Thames Water (in both stages), Dŵr Cymru

Welsh Water and Southern Water¹¹. Customers of these companies are likely to have had much more drawn-out journeys, and many say they are yet to see a resolution to their billing issue.

However, customers of each company report a range of good and bad experiences. Even for the companies whose customers are more satisfied, there is progress to be made in the way billing issues are handled. And among poorer performing companies, there are customers who have received good service and speak positively about their experience. Further detail on the performance of each water company is included in the remaining analysis below and in accompanying company reports.

¹¹ Due to differences in how customer contacts are categorised, contacts for Dŵr Cymru Welsh Water included only those who had raised complaints.



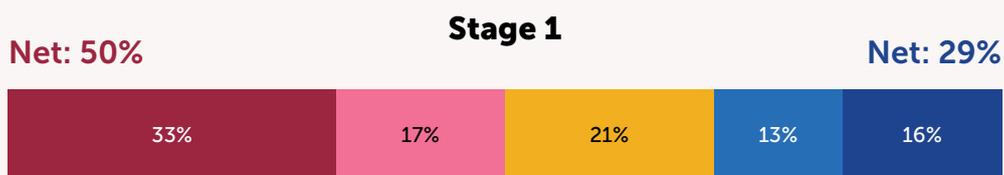
Communication experiences

Satisfaction with communication overall

For both stages, just 16% of respondents feel strongly satisfied with the communication they received from their water company regarding their billing issue. On the other hand, 33% in Stage 1 and 34% in Stage 2 feel strongly dissatisfied.

This is broadly in line with the trend in the qualitative research, where many participants are not satisfied with their water company's communication. The reasons for this dissatisfaction are detailed further in the rest of this section, and range from initial contact to ongoing contact with their water company.

Overall satisfaction with communication with water company



Overall I am not satisfied with the communication I received from my water company regarding my billing issue

Overall I am satisfied with the communication I received from my water company regarding my billing issue



Figure 10: Overall satisfaction with communication with water company, Stage 1 and Stage 2

Though all companies' customers report a range of experiences with communication, the overall scores for each company are set out in the tables below. This shows that customers of Wessex Water, Portsmouth Water and Hafren Dyfrdwy are relatively more satisfied with the communication they have received, whilst customers of Thames Water, Dŵr Cymru Welsh Water, Southern Water are relatively

less satisfied. However, there is room for improvement across all companies, with no company gaining high ratings for communication from half or more of their customers.

This pattern of satisfaction across different water companies' communication maps out across subsequent questions.

Water Company	Strong satisfaction with communication (scores 9-10)	Strong dissatisfaction with communication (scores 0-1)
Portsmouth Water* (Stage 1)	27%	18%
United Utilities (Stage 1)	21%	21%
South Staffordshire Water* (Stage 1)	18%	22%
Dŵr Cymru Welsh Water* (Stage 1)	13%	42%
Thames Water (Stage 1)	11%	45%

Figure 11: Satisfaction with communication, by water company, Stage 1

Water Company	Strong satisfaction with communication (scores 9-10)	Strong dissatisfaction with communication (scores 0-1)
Wessex Water (Stage 2)	46%	10%
Hafren Dyfrdwy* (Stage 2)	27%	14%
Yorkshire Water (Stage 2)	22%	20%
South West Water (Stage 2)	15%	29%
Severn Trent Water (Stage 2)	14%	37%
Southern Water (Stage 2)	8%	43%
Thames Water (Stage 2)	7%	53%

Figure 12: Satisfaction with communication, by water company, Stage 2

Ease of communication

Just over half of respondents (52% at Stage 1 and 51% at Stage 2) report that contacting their water company about their issue was time consuming and difficult.

Participants say they experience long wait times – particularly at Stage 2, when companies were dealing with a higher volume of contacts related to the increase in water bills. On WhatsApp or over email, participants often have to wait a long time to receive a response (multiple hours

on WhatsApp and up to 2 weeks over email), or never receive one, which is both frustrating and can cause additional worry, as it feels very slow.

Participants in the qualitative research report that water companies make it difficult for them to raise or follow up on a billing issue. Some say it is difficult to find out how to contact their water company, although this is not consistent across the water companies sampled. Views also differ on the use of different methods of contact. While

Ease of communication with water company

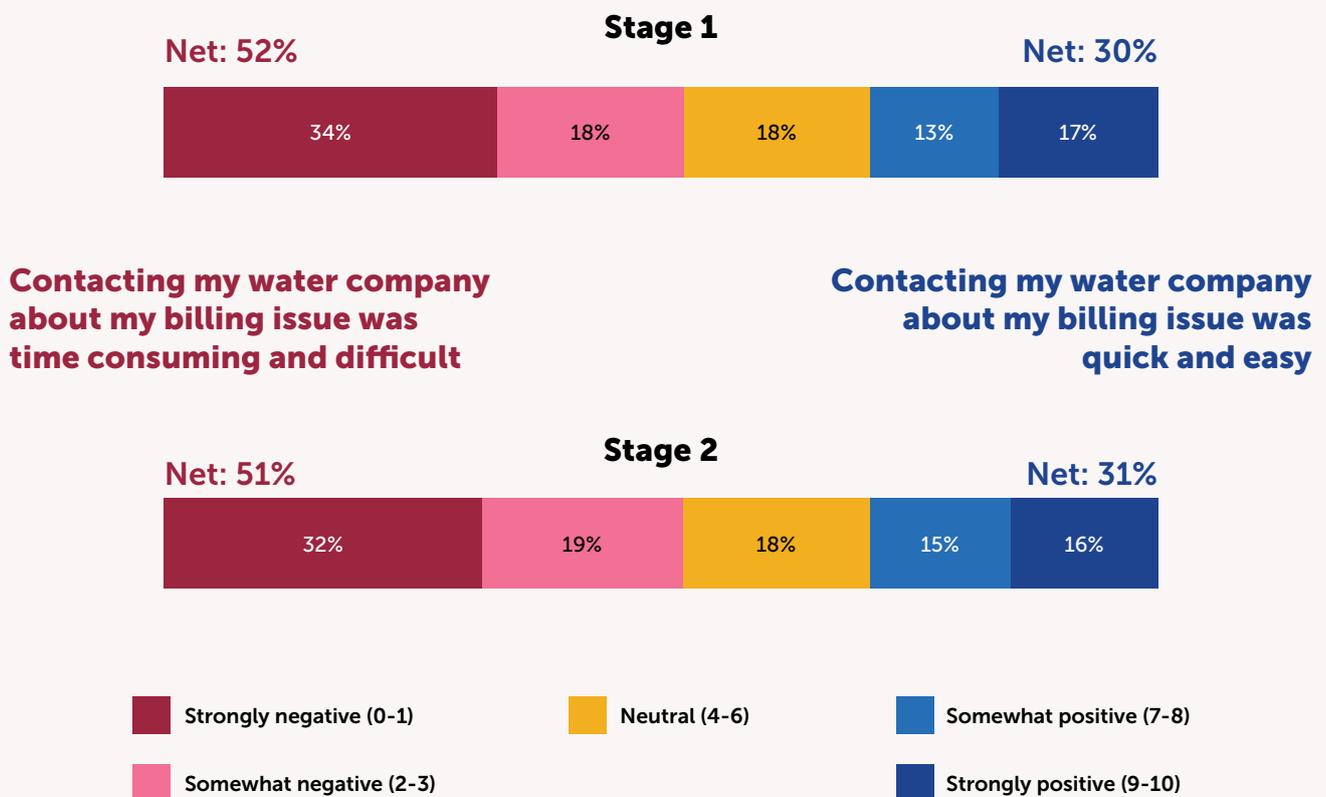


Figure 13: Views of the ease of communication with water company, Stage 1 and Stage 2

some appreciate having the option to use WhatsApp or email and find this more convenient, many often want to talk to a 'real person' over the phone. When choosing to contact by phone, participants can struggle to manage the automated options to get to the right team.

Participants feel they are obliged to drive communication to ensure their billing issue is taken seriously and handled effectively. They report slow response times from water companies, and many feel they have to follow up to get even an initial response. In the Stage 1 online community, participants stated it took an average of 8 days for a response, but for more than 1 in 5, their water company exceeded the Guaranteed Standards Scheme requirement of 10 working days to reply.

Qualitatively, this is particularly an issue with Thames Water, with multiple participants struggling to get any response, even when raising significant issues around billing or non-payment.



Initial contact was to log onto my account via the website, I asked to use WhatsApp to advise them of my query. The message sent but then I had to wait for a reply which at times was as long as 45 mins. When they did reply, they asked questions which were irrelevant to my query... I felt frustrated in having to wait not knowing when they would reply"

Man, 70+

Stage 2, Severn Trent Water



I got in touch with Thames Water initially after I had not heard from them for 2 weeks (the timeframe I was told I would hear from them about moving to an Assessed Household Charge tariff). I called them. I had to get in touch with them 2-3 further times via telephone to try and resolve the issue as they kept failing to contact me when they said they would"

Man, 18-30

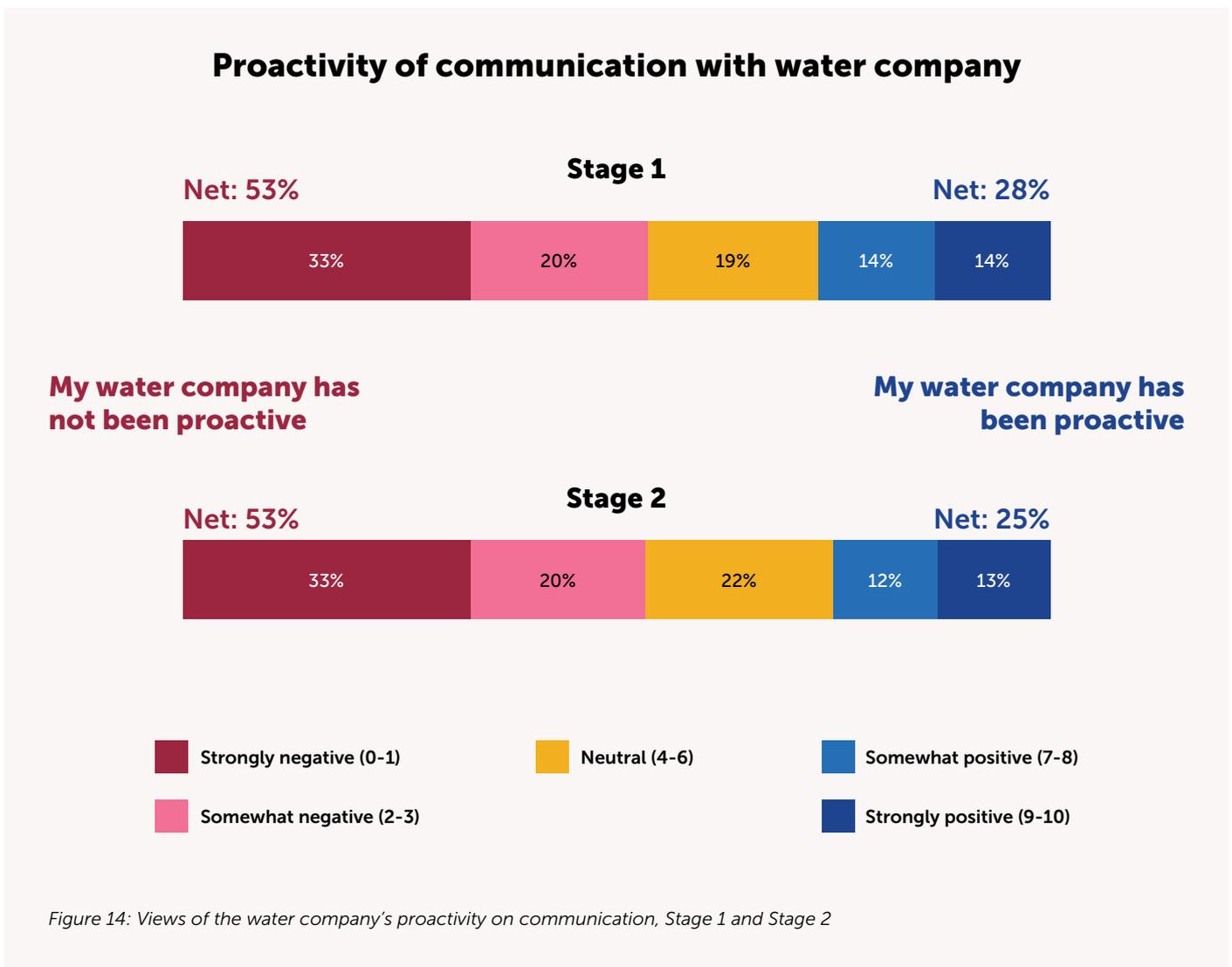
Stage 2, Thames Water

Proactivity of communication

Similarly, just 14% of Stage 1 survey respondents and 13% of Stage 2 respondents feel strongly that their water company has been proactive in their communications about the billing issue at Stage 1, and 33% strongly disagree at both stages.

are communicated about proactively by their water company (18%), compared to respondents handling issues related to smart meters (5%) or issues relating to debt repayment or non-payment (9%).

Respondents' views differ across the type of issue experienced, with respondents at Stage 2 more likely to strongly feel requests for support



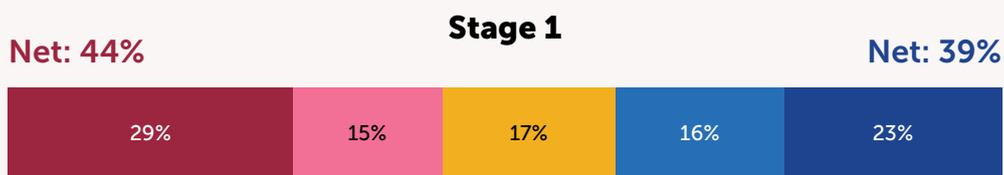
Understanding of the issue

Just over a fifth of respondents (23% at Stage 1 and 21% at Stage 2) feel strongly that their water company understood their billing issue, while 29% and 27% strongly feel they did not understand the issue.

Participants in the qualitative research

echo this sentiment, with concerns that their water company do not understand their issue in depth (i.e. what caused the issue to happen) and therefore do not know how to resolve it. Some participants feel they receive robotic responses from a script, are asked irrelevant queries or are given

Confidence in water company understanding of issue



I was not confident that my water company understood my billing issue and reason for contacting them

I was confident my water company understood my billing issue and reason for contacting them

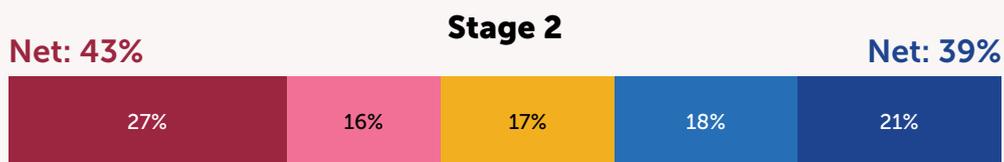


Figure 15: Confidence in water company's understanding of billing issue, Stage 1 and Stage 2

information which does not relate to their billing issue. In these cases, participants say they have to call back multiple times to further explain their issue or reach a call handler who understands their issue, signalling inconsistency in quality of customer support.

“

I did not feel the issue was truly understood - right from the start where we were dismissed and continuing through to the billing team not wishing to amend anything, and the meter team not understanding that we were tenants who could not force our landlord to do any work.”

Man, 18-30

Stage 2, Wessex Water



Clarity of Communications

At Stage 1, 15% of respondents strongly feel that their water company communicated with them in a clear and helpful manner, while 32% strongly disagree. Similarly, 14% of Stage 2 respondents strongly feel their water company communicated clearly and helpfully and 30% strongly disagree.

In the qualitative research, participants share examples of receiving conflicting information from different agents or through different channels of communication. Participants also

report instances of not getting confirmation or written versions of what was agreed or discussed over the phone, which adds to the confusion many are experiencing. Some participants who get in touch online describe receiving automated 'holding' emails whilst they are waiting for a fuller response, for example after filling out an initial contact form on the water company's website. These automated responses can feel impersonal, and do not always reassure customers that their issue is being dealt with.

Clarity and helpfulness of communication

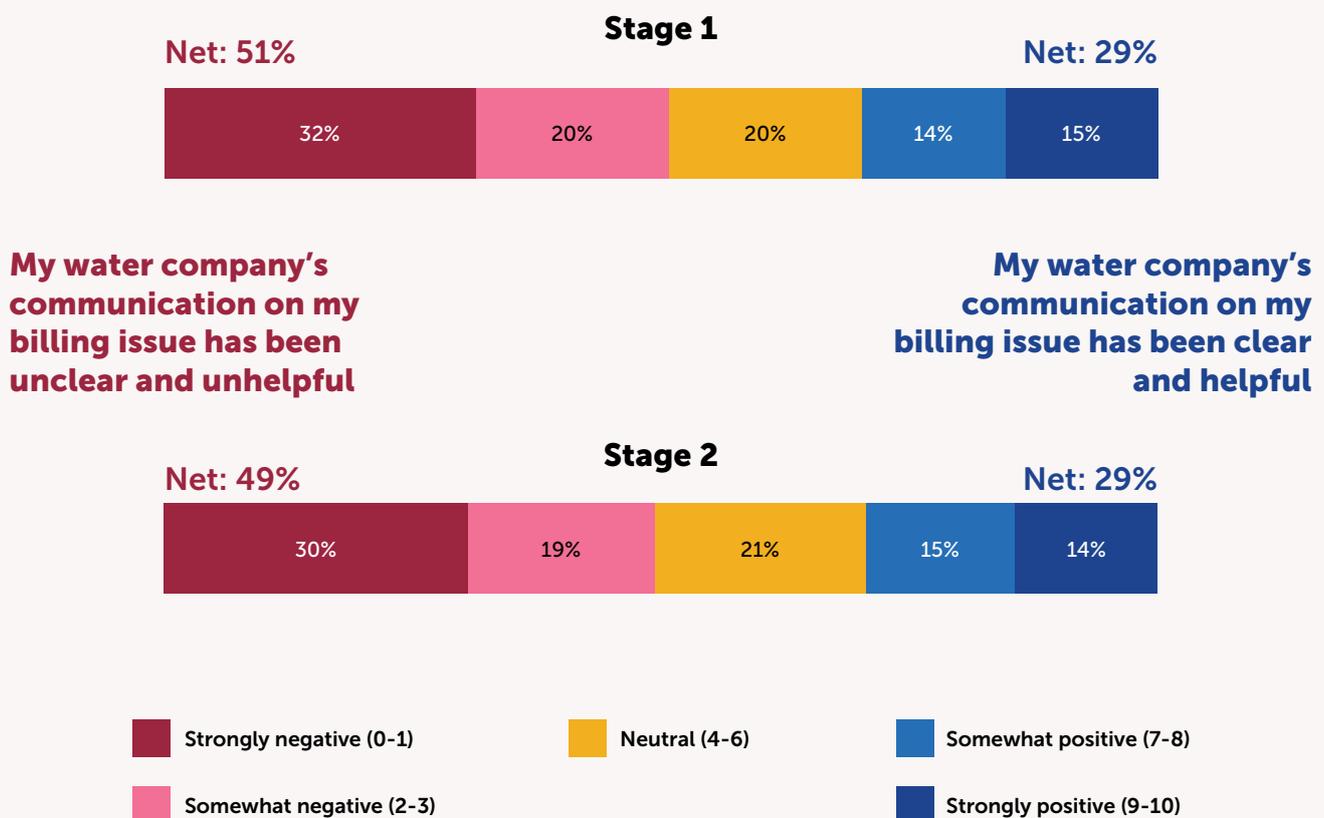


Figure 16: Clarity and helpfulness of water company's communication, Stage 1 and Stage 2



[My experience was] frustrating, because I had to re-explain the issue to five or more people over the course of the issue. Incompetent, because the people I spoke to regularly failed to do the bare minimum of their job and would not write good notes for any handover or future calls. Contradictory, because every time I spoke to Thames Water I got different answers and was told that the previous answer I had been given was not wrong, null and void.”

Man, 18-30

Stage 2, Thames Water

Once customers do reach a call handler, their tone at initial contact is also essential to set a precedent for customers’ experiences. Some participants in the online community and depth interviews report ‘rude’, ‘insensitive’ and ‘unempathetic’ call handlers, which immediately changes their perception of the water company’s handling of the issue. Some also say that call handlers are uninformed and know little about how to address the issue they were calling about. This also erodes trust in their water company’s ability to resolve their billing issue.



They answered and stayed on the line but that’s about it! They had no idea how to resolve the matter”

Man, 18-30

Stage 2, Southern Water

Some participants worry that their water company is not trying to help them with their issue, making it difficult for customers who feel they have to fight to get them to listen and be willing to help them. Participants, especially the worst served, find this anxiety inducing, and worry that this means a resolution will never be found.



There was no warmness whatsoever really. Multiple staff members, up to the one who resolved it, just turned me away and never really took the time to understand the issue or make the effort to understand it despite me repeatedly stressing that I’d been distressed over it. It genuinely felt like a nuisance to them asking them to do a major part of their role.”

Man, 31-44

Stage 2, Severn Trent Water

What participants want from water company communications

Participants say they want to see their water company be proactive, empathetic, knowledgeable, consistent and accountable in their communications. In practice, this looks like:

Proactive

Participants do not want to be leading the communication with their water company and chasing them up. They want to feel like their water company is taking the issue seriously, and taking every step to resolve it, which starts with them communicating quickly and proactively, keeping them up to date on a regular basis, and shortening the timeframes for responses.

Knowledgeable

Participants want their water company to act by being highly knowledgeable, showing deep understanding of their issue and providing expertise to resolve it. In practice, this means hearing from the right team and making sure that the customer agents who are managing communications are highly trained and knowledgeable about the issues they are supporting customers with.

Empathetic

The tone of communications really matters to participants. They want to feel heard and be treated 'like a customer', which in practice means customer agents being friendly, polite and supportive

Consistent

One of the biggest frustrations that participants experience is hearing different explanations from different agents, which means they may get a different outcome each time they call their water company about the same issue. Participants therefore worry that the agents are poorly trained, and that information about their issue is not managed and shared with different agents. On the other hand, knowing that different teams are communicating well with each other, and coordinating to solve the issue leads to a much better experience. Here, participants specifically want to see:

- Better communication within the water company, especially between different teams with differing expertise.
- Better systems to pass on customers' details or information about an issue so that customers do not have to repeat themselves.
- Giving customers with an issue a single case number or a case manager, so customers are receiving more consistent and expert advice.
- Communications leading to action, with agreed actions being recorded accurately and confirmed in writing to the customer.

Accountable

Participants want their water company to show accountability when something goes wrong. This means acknowledging an issue has happened and apologising when necessary. They currently do not feel that agents are always clear and honest, which drives a sense that they are trying to put customers off and protect the water company, rather than support those experiencing issues.

What could 'good' communication look like?

Participants provided examples of how they would like to be communicated with in the online communities. An example from a participant is shown below, with annotations indicating how it delivers on these key principles.

Dear [customer],

Thank you for your email and for providing images of your water meter. I can see that our records do not match the meter that you are showing us. Given that your meter was changed a short while ago, we will need to check and make sure you are reading the correct meter for your house.

As you stated, the serial number on the meter you have photographed matches that of your previous meter, which is odd. To investigate this matter further, we will send someone out to obtain a meter reading and confirm that the serial numbers all match up. This will take around X weeks, and we will be in touch as soon as we have heard back from our meter readings team.

I am sorry for the confusion on this matter. We will do our best to sort it out as soon as possible. If in the meantime you need anything else from me, please reply to this message and I will do my best to help.

Regards...

Empathy and understanding of customer's situation

Proactivity and practical support

Accountability for finding resolution

Consistent agent for future contact

Figure 17: Example from a participant of how they want to hear from water companies



“

It's unusual to find out there's a refund from a utility provider of around £1.5k... I suppose I should be annoyed that I had been overcharged by that much, but the fact they were proactive in sorting it, and I received so much back, it's left me feeling very positively towards them.”

Man, 31-44

Stage 2, Southern Water

“

They are excellent in their service. I received the call from them as soon as they received my application, which was a very smooth experience [...] I do appreciate the staff member who spoke with me gently, patiently and in a slow pace. Overall, I would say a big thanks from the bottom of my heart to the Wessex department.”

Woman, 45-54

Stage 2, Wessex Water

“

They made efforts to understand the complaint. They were transparent. They said sorry. They made meaningful steps to put things right.”

Man, 31-44

Stage 2, Yorkshire Water

Action and outcomes

Satisfaction with action overall

Overall, many customers are not satisfied with the action and support received from their water company. Just 19% of Stage 1 respondents and 17% of Stage 2 feel strongly positive about the action and support they have received, and nearly double this proportion feel strongly negative (32% at Stage 1, 33% at Stage 2).

Low satisfaction is often driven by action being promised, but not taken.

In particular, there are cases of poor communication around engineer visits, which participants say their water companies do not book as promised. For example, one respondent shared that her water meter was originally installed at an awkward angle in a cupboard, and she finds this very physically difficult to read. She has requested an engineer visit four times, and been told that someone would be in touch to book an appointment,

Overall satisfaction with water company action

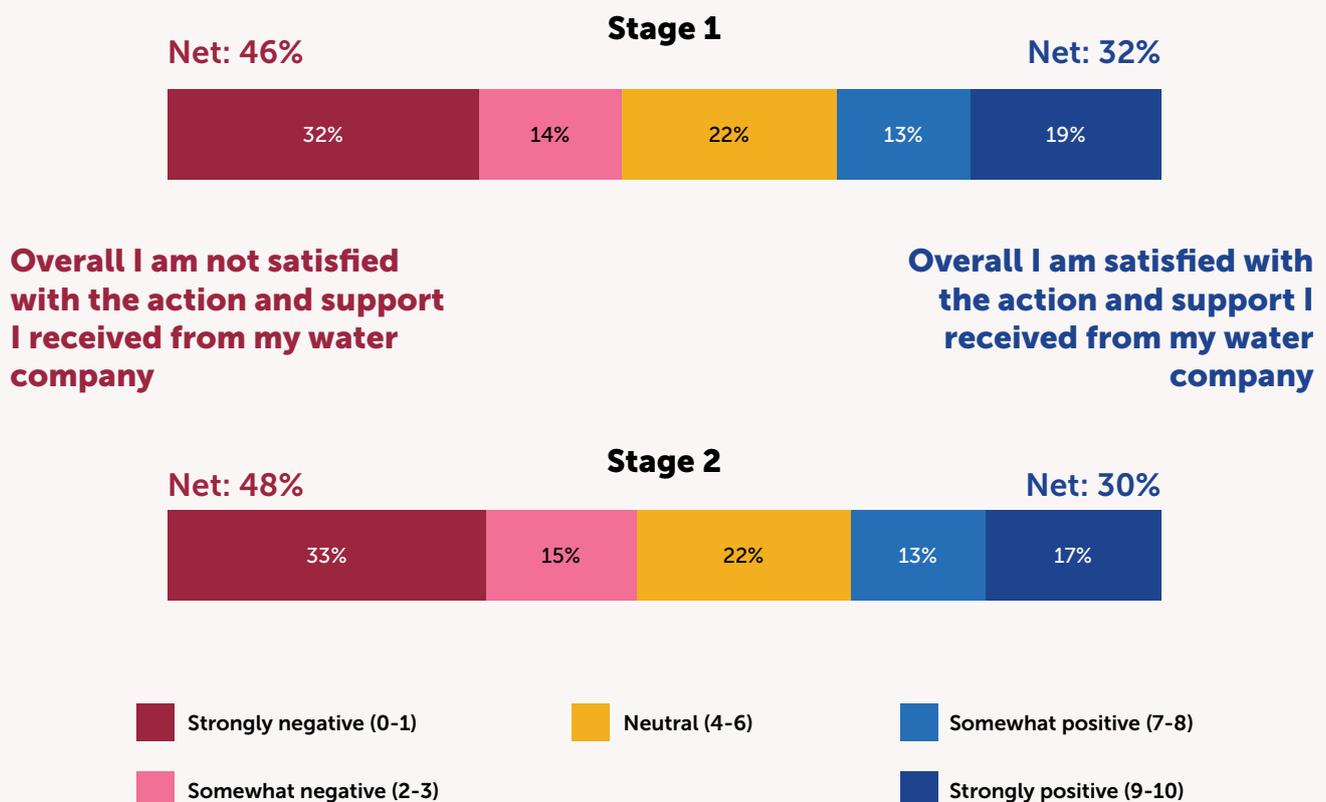


Figure 18: Overall satisfaction with water company's action on billing issue, Stage 1 and Stage 2

but this still has not been booked. Several other respondents shared similar experiences of engineer visits being promised, but not arranged, and therefore having to get in touch repeatedly.

Respondents dealing with billing problems related to leakage are more satisfied (24% at Stage 2) as are those requesting support (22% at Stage 2). On the other hand, those experiencing billing problems related to a smart meter are least satisfied (8% of respondents are strongly satisfied) alongside those experiencing mistakes in billing (12%).

As with communication, satisfaction with action varies across water companies included in the sample (as detailed in the tables below). Respondents from Wessex Water, Hafren Dyfrdwy and United Utilities report the highest level of satisfaction with action and support, while Southern Water and Thames Water customers are least satisfied. As with communication, satisfaction across water company action maps across the subsequent questions and different aspects of water company actions.

Water Company	Satisfaction with action and support (scores 9-10)	Strong dissatisfaction with action and support (scores 0-1)
United Utilities	30%	21%
Portsmouth Water*	25%	22%
South Staffordshire Water*	20%	22%
Dŵr Cymru Welsh Water*	15%	42%
Thames Water	12%	40%

Figure 19: Satisfaction with action and support, by water company, Stage 1

Water Company	Satisfaction with action and support (scores 9-10)	Strong dissatisfaction with action and support (scores 0-1)
Wessex Water	48%	10%
Hafren Dyfrdwy*	31%	12%
Yorkshire Water	22%	19%
South West Water	15%	28%
Severn Trent Water	12%	30%
Southern Water	10%	42%
Thames Water	8%	53%

Figure 20: Satisfaction with action and support, by water company, Stage 2

However, levels of satisfaction are relatively low across most of the water companies surveyed, and even for those in the sample who are performing better, there is room for improvement as customers still report significant issues.

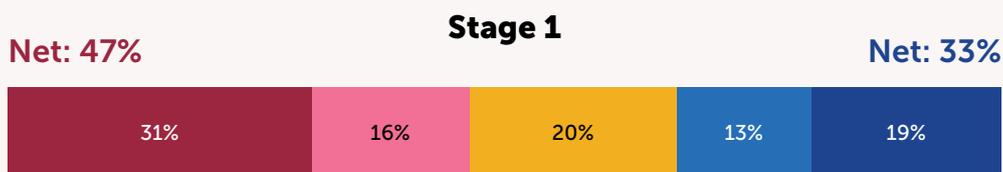
Speed of action

A minority of customers feel their water company took prompt action to resolve their billing issue. Less than a third reported this in Stage 1 (33%) and less than three in ten in Stage 2 (28%). Half of respondents (51%) at Stage 2 feel their water company was slow to take action (including 33% who strongly agree it was slow).

Participants raise that they felt frustrated when their issue was not acknowledged after initial contact,

leaving them to feel they have to follow up. Experiences of delays vary widely across participants, with some saying they received responses within 1-3 days, and others saying it took a week or more for each response. This means for example, that for most participants in Stage 1, it took over a month to resolve their issue. The type of issue experienced also influences participants' expectations about the time needed to resolve it.

Perceived speed of action from water company



My water company was slow to take action

My water company took prompt action to resolve my billing issue



Figure 21: View of water company's speed of action, Stage 1 and Stage 2

“

No response for ages then repetitive questions to get the same information from me”

Woman

Stage 1, Thames Water

There are clear differences here between water companies, with Wessex Water performing particularly well at Stage 2, with 43% of its customers strongly agreeing that their water company took prompt action, and only 9% saying they are strongly dissatisfied. On the other hand, companies such as Thames Water

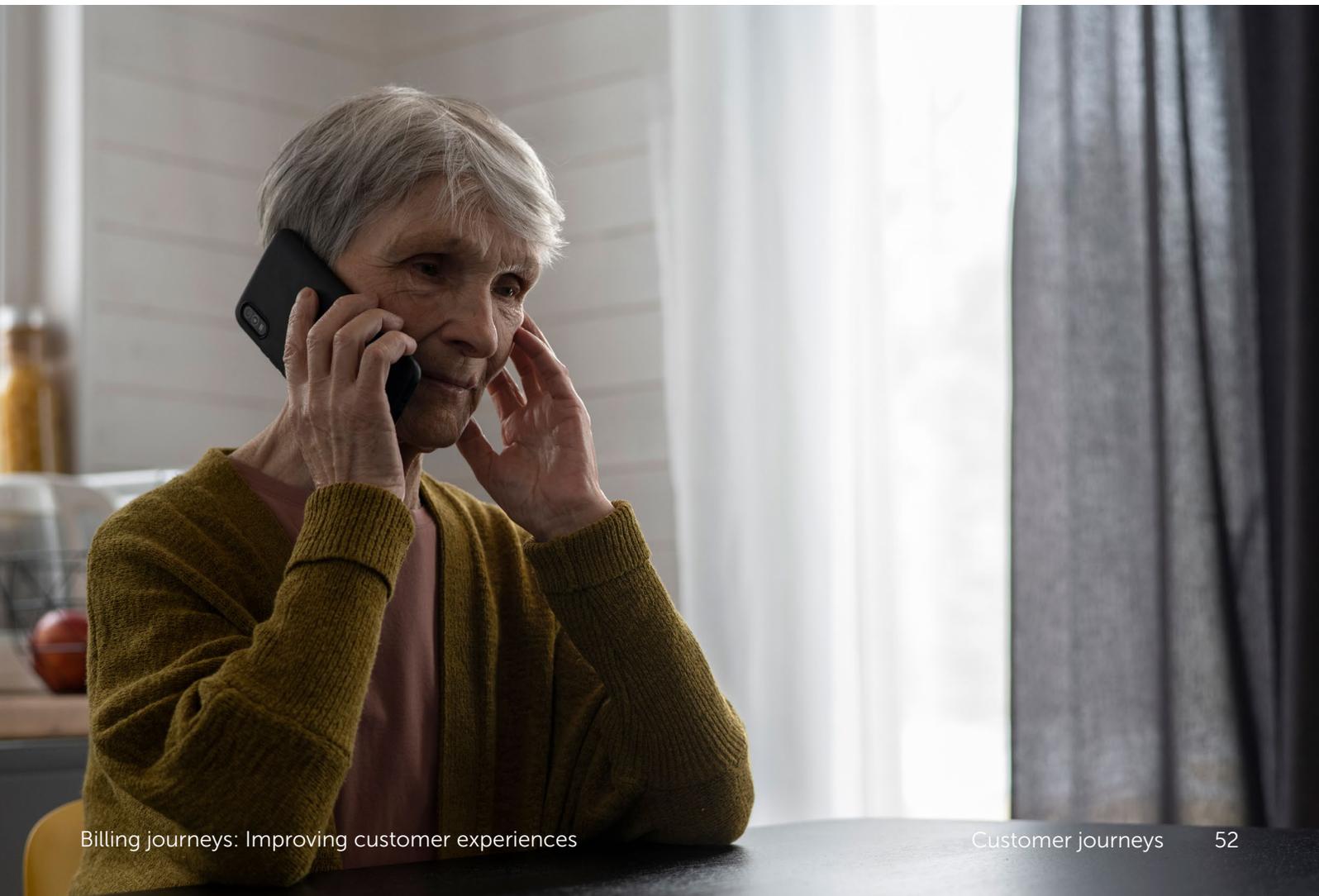
(51% strongly dissatisfied), Southern Water (43% strongly dissatisfied) and Severn Trent (36% strongly dissatisfied) are performing poorly here.

“

It took far too long to get to the point that I'm now happy-ish with. They didn't have any information to offer me - they kept repeating the response about the tariffs. They wouldn't listen to me when I said I have a copy of the tariffs and I don't fit this higher tariff.”

Woman, 31-44

Stage 2, Thames Water



Understanding of circumstances

Responses are somewhat more balanced when it comes to water companies' understanding of customers' personal situation and circumstances. At Stage 1, 20% strongly agree that their water company took the time to understand this, while 23% strongly disagreed. This declines slightly at Stage 2, with 16% strongly agreeing and 26% strongly disagreeing.

Qualitative participants also express frustration that their water company is not taking sufficient time and effort to understand their billing issue. They say they see a lack of effort and willingness to get to the bottom of the issue and understand what this means in practice for the customer.

Water company understanding of circumstances



My water company did not take time to understand my personal situation and circumstance

My water company took time to understand my personal situation and circumstance



Figure 22: View of water company's understanding of respondents' circumstances, Stage 1 and Stage 2

Participants say they want their water company to demonstrate they are making efforts proportionate to the issue the customer is facing and recognise the impact it is having on them. Sometimes, they feel they are treated as 'just another number' rather than a human, and that customer service agents are trying to dismiss them as quickly as possible. They also want the water company to acknowledge the stress they are facing in their efforts to try and resolve the issue and take on a greater share of this burden by demonstrating that they care about reaching a resolution quickly through their actions.



I think an organisation that deals with additional needs has to communicate with each family/ household as families can have people that are elderly, children or have medical issues, they need to be sensitive and understanding that all households are different and therefore need different types of support. We need to be sign posted to appropriate help without us being kept in the dark and not knowing."

Woman, 31-44

Stage 2, Thames Water



Good to me means someone actually talks to you and shows understanding of your specific issue as well as resolving it by taking it forward."

Man, 55-69

Stage 2, Severn Trent Water

Directly addressing the issue

Around 1 in 5 respondents strongly feel that their water company provided them with a response that is directly relevant (21% at Stage 1, 18% at Stage 2). A higher proportion strongly disagree with this (27% at Stage 1, 29% Stage 2).

Some participants in the qualitative research say their water company's actions did not address the issue, or more often, that they saw no action at all. The reasons for this are often unclear to customers. And in some cases, customers feel the water company is taking action just to placate them. Instead of this,

participants want to see targeted actions which address the root cause of the issue they are experiencing.

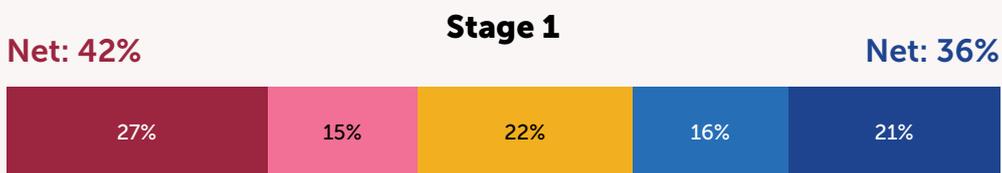


I would like water companies to improve billing by explaining the bill, addressing any issues and finding the cause for it and explaining to the customer how it can be resolved and how the issue occurred."

Woman, 18-30

Stage 2, Hafren Dyfrdwy

Water company directly addressing the issue



My water company provided me with a response that failed to address my billing issue

My water company provided me with a response that directly addressed my billing issue

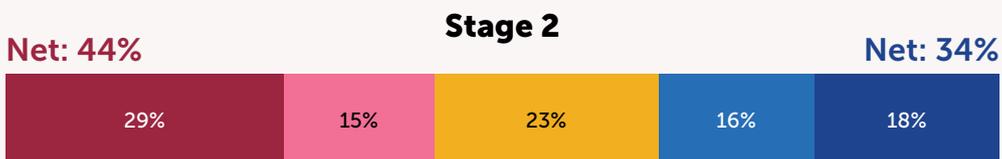


Figure 23: View of how the water company's response addresses the billing issue, Stage 1 and Stage 2

Explanation of action

Many respondents report that they were not provided with a clear explanation about the actions their water company decided to take. Fewer than four in ten felt very or somewhat positive about the explanation provided by their company (37% at Stage 1, 32% at Stage 2).

Many qualitative participants say they get no explanation at all, and others

say the explanation is only vaguely justified. This is incredibly frustrating, as it combines the challenges customers face across both communication and action from their water company.

Participants suspect that they are not getting clear explanations because the water company agents may not have a sufficient understanding of the issue, or of the way the system works. In

Water company explanation of action



My water company did not provide me with a clear explanation as to why they were taking the action they did

My water company provided me with a clear explanation as to why they were taking the action they did

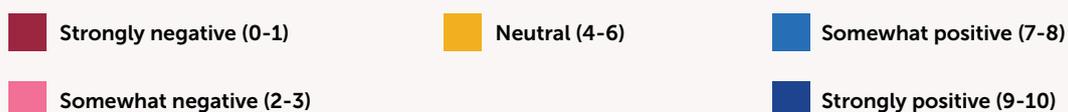
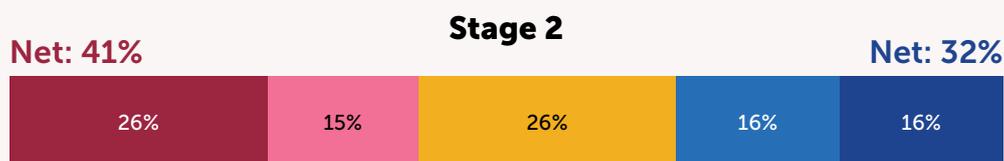


Figure 24: View of water company's explanation of the action they took, Stage 1 and Stage

some cases, the explanations also feel inconsistent due to the involvement of multiple customer services agents, which confuses participants. Some express that having a single agent dedicated to their case would help reach action more easily.



My concerns were treated as a series of disconnected tasks rather than a single issue requiring coordinated resolution, and these various tasks were handled by different teams who did not have sight of or care for the overall impact. Updates were delayed, inconsistent or completely absent. A dedicated case handler who I knew by name and who regularly updated me, with clear timelines, would have really helped. This only happened when I escalated to the CEO's office."

Man

Stage 2, Thames Water

Customers are also seeing poor explanations when it comes to issues that water companies cannot resolve, which causes ongoing confusion and frustration. These unresolvable cases can be caused by perceived issues with bills that are in fact correct, or issues that are outside of the water company's remit and need to be handled through a different organisation.



I was stressed by their inability to understand or respond accurately on financial issues (calculating the direct debit). I have to keep calm because they have the power to put the phone down if I express my real feelings, so I have to bottle it up even when I know they are lying to me - making two completely different and opposite statements one week apart means that one of those statements is untrue."

Man, 70+

Stage 2, Southern Water

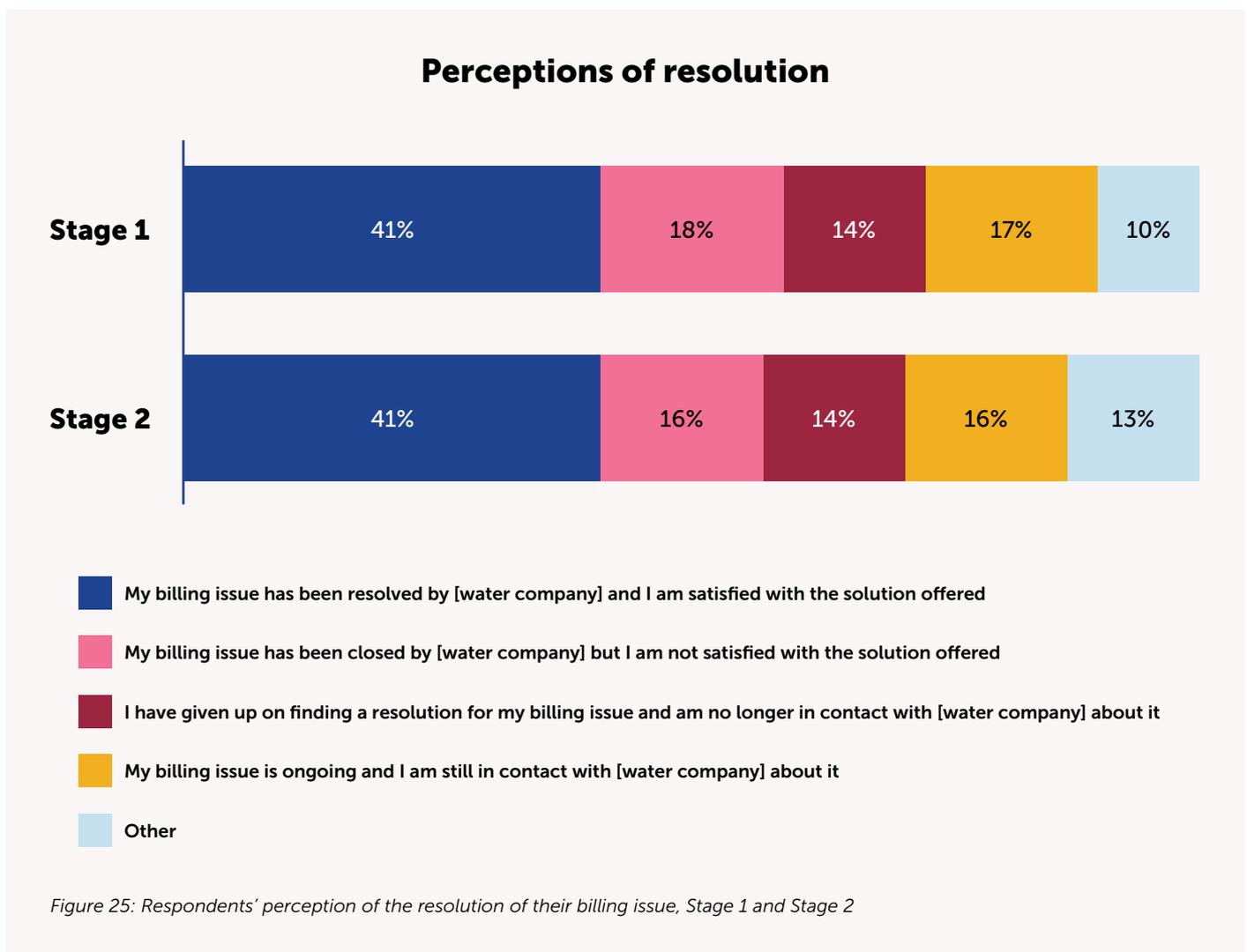
Resolution

Perceptions of resolution

Across both stages of the research, four in ten respondents (41%) feel that their billing issue had been resolved by their water company. It is important to note that the sample represented customers who had last been in touch with their water company at least one month before the survey was launched, therefore there had been at least a month to resolve the issues.

In contrast, 18% of respondents in Stage 1 and 16% in Stage 2 say that

their billing issue has been closed, but they are not satisfied with the solution, and a further 14% in both stages have simply given up and stopped contacting their water company. This reflects the difficulties that customers experience when trying to get help with their issues, coupled with the energy they feel they have to put into contact as explored above; many eventually admit defeat.



Across all companies, between 29% to 65% of respondents feel their issue was resolved in a satisfactory way. There is significant variance between water companies in both stages of the research, with Portsmouth Water,

Wessex Water and Hafren Dyfrdwy respondents most likely to feel their issue was resolved, and Dŵr Cymru Welsh Water and Thames Water respondents least likely to feel this way.

Water Company	Satisfaction with issue resolution ¹²
Portsmouth Water* (Stage 1)	61%
United Utilities (Stage 1)	46%
South Staffordshire Water* (Stage 1)	43%
Thames Water (Stage 1)	36%
Dŵr Cymru Welsh Water* (Stage 1)	30%

Figure 26: Satisfaction with resolution, by water company, Stage 1

Water Company	Satisfaction with issue resolution
Wessex Water (Stage 2)	65%
Hafren Dyfrdwy* (Stage 2)	63%
Yorkshire Water (Stage 2)	47%
Severn Trent Water (Stage 2)	42%
South West Water (Stage 2)	38%
Southern Water (Stage 2)	38%
Thames Water (Stage 1)	29%

Figure 27: Satisfaction with resolution, by water company, Stage 2

¹² Those who answered "My billing issue has been resolved by my water company, and I am satisfied with the solution offered by them". To note, this question was not asked on the same type of scale as other measures of satisfaction with communication and action outlined in this report, and therefore the figures are not directly comparable.

To address this, water companies could consider proactively following up with customers who have raised issues after a set period of time, to confirm their satisfaction with how their issue was resolved, allowing them to identify unresolved issues and learn from those who are dissatisfied for the future.

“

If they knew I was unhappy with their response they should have offered to get a manager to call me, not wait for me to ask, but it still didn't happen.”

Man, 55-69

Stage 2, Thames Water



Barriers to reaching a resolution

The qualitative evidence shows examples of participants giving up because of the sheer number of contacts they have to make, and that they feel the burden of communication or following up fell on them. In addition, poor record-keeping or the lack of a case manager mean some participants became tired of repeating their information or the details of their issue.

Those who haven't reached resolution over a significant period feel unclear about how this resolution will be reached, as they have either received very little communication from their water company or unclear communication. Others say they are having to repeat tasks, continue to go through the journey but are seeing no real changes.



[I contacted them] 6-7 times, at least 3 phone calls and at least 3 emails. I spoke to a different person every time. Only 1 or 2 interactions through letters. It's frustrating, you have to explain all over again, there'd be no record, you have to explain [your circumstances] over again. They'd be like what are you on about - it's really exhausting. And all the nuances of the story. It's not just straightforward [...], you feel embarrassed."

Woman, 31-44

Stage 1, Dŵr Cymru Welsh Water

Complaints

Expressing dissatisfaction

In Stage 2, we looked further into the proportion of survey respondents who were dissatisfied with the responses they were receiving from their water company, and the type of steps they took to express that dissatisfaction or reach a better resolution.

More than half (53%) took steps that indicate dissatisfaction – and, as the chart indicates, many of this group

took multiple steps. More than a quarter told the company that they were not happy with their response or their tone. Many asked to speak to someone else or tried to use different communication methods to reach others. Some of those who expressed dissatisfaction have submitted a formal complaint or sought support from another organisation.

Ways customers expressed dissatisfaction Stage 2

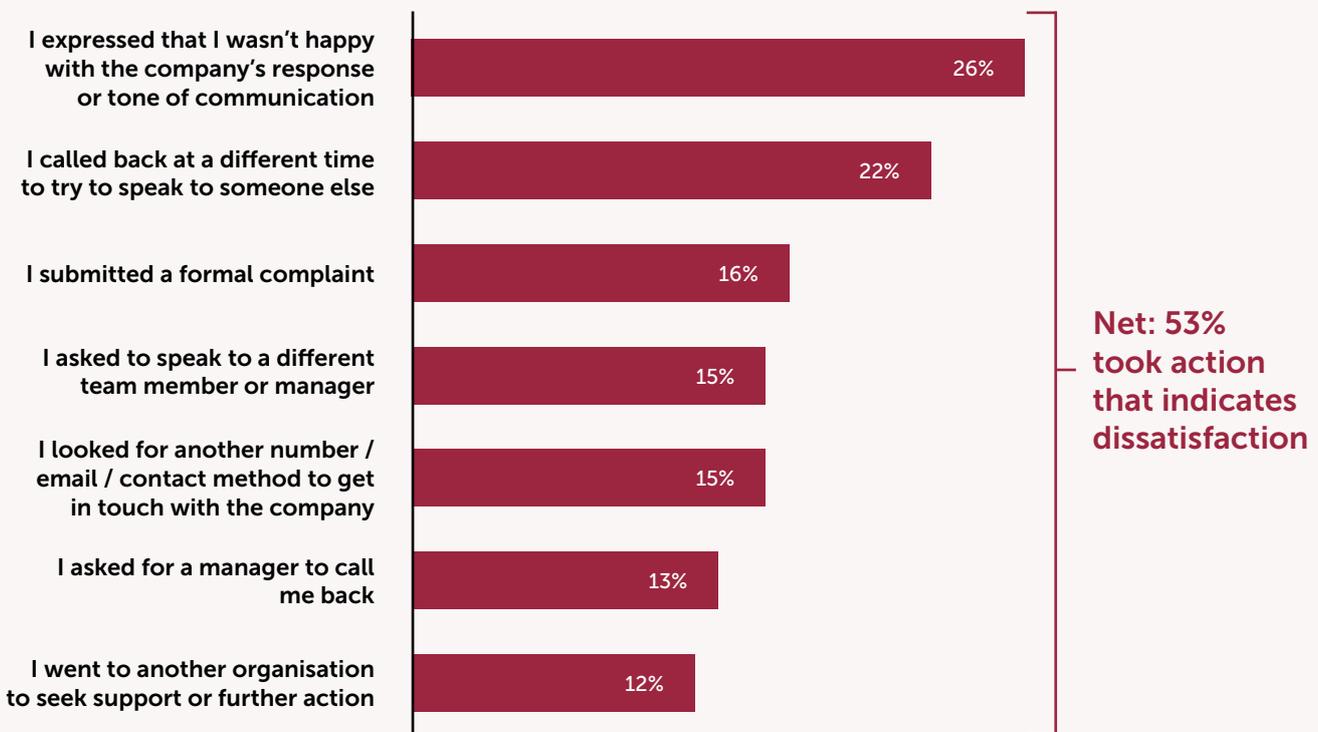
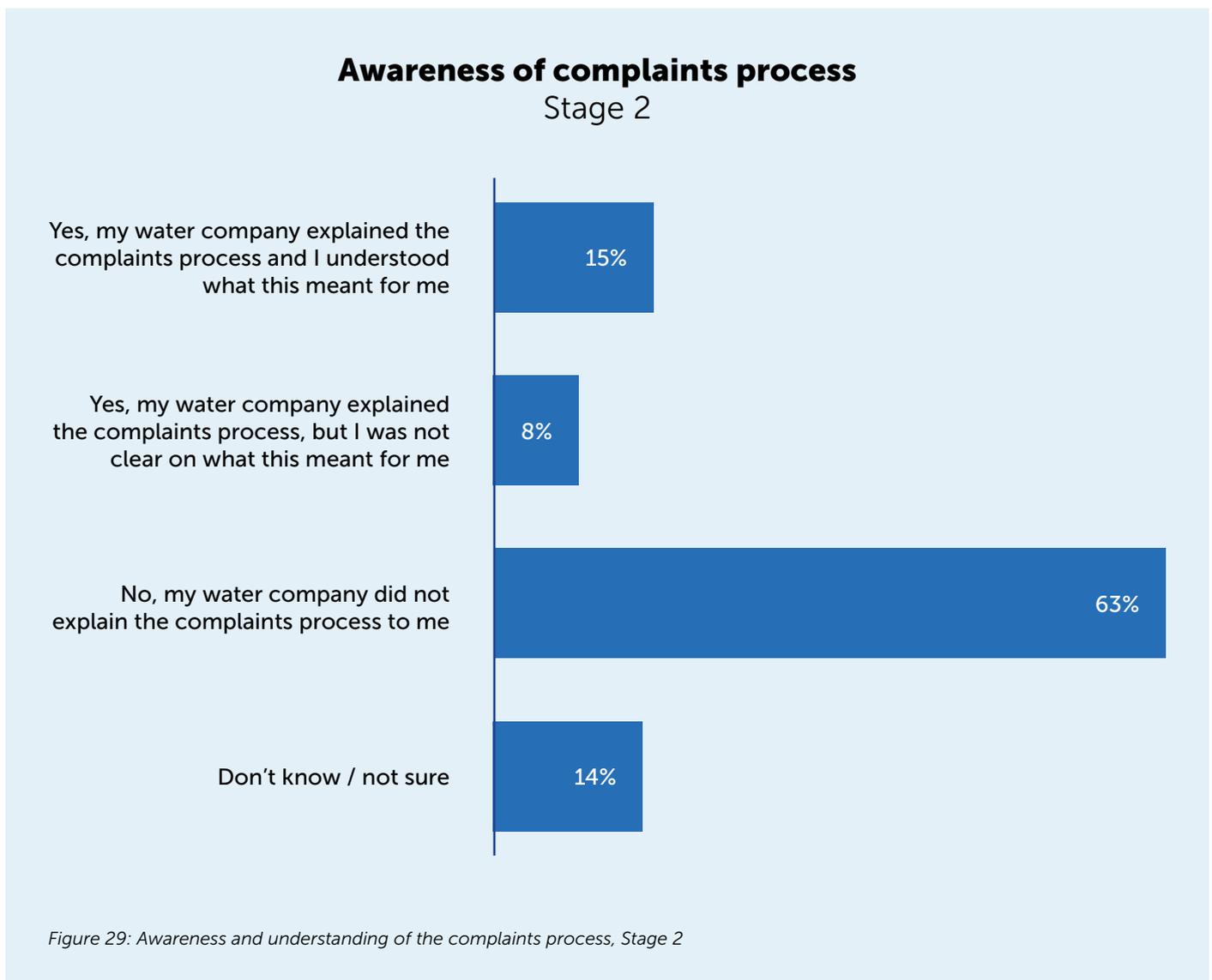


Figure 28: Actions taken by respondents, Stage 2

Knowledge of the complaints process

Amongst those who were dissatisfied and took one of the steps listed above, almost two-thirds (63%) say their water company did not explain the complaints process to them. A further 8% of customers say their water company did explain the process, but they were not clear on what this meant for them at the time. Only a minority (15%) of customers who tried to escalate felt they understood the complaints process.

Water companies are missing opportunities to clearly inform customers of their rights when it comes to complaints. This may be a contributing factor to why only a small proportion of those who are dissatisfied go on to make a formal complaint compared to the number of customers dissatisfied. It also means that companies who are better at explaining the complaints process may receive more complaints because



customers who do not receive information from the company often give up on the issue.

In the qualitative research, we heard that even for those customers who enter the complaints process, there is still a high level of uncertainty and lack of clarity about where they stand in that process. They tend to find this process is poorly documented, with few records of the escalations they have made, and steps taken by their water company¹³. Those who enter the complaints process say they want to receive better information about where they are in the complaints process, including written documentation they could refer back to. They also want, in some cases, to be given a staff member's details so they can get in touch with them, without having to reiterate their issue and history of their complaint.

Participants tend to feel that their water company does not want them to enter or escalate the complaints process, and that it attempted to brush the issue under the carpet or drop complaints. Many feel their contact and complaint was ignored by their water company, who did not progress their complaint any further or make any effort to reach out to them.



[The call handler] carefully avoided my complaint / request for a manager. When I pushed for a written reply I was told that he (the member of staff) would contact me 'in due course'."

Man, 70+

Stage 2, Hafren Dyfrdwy

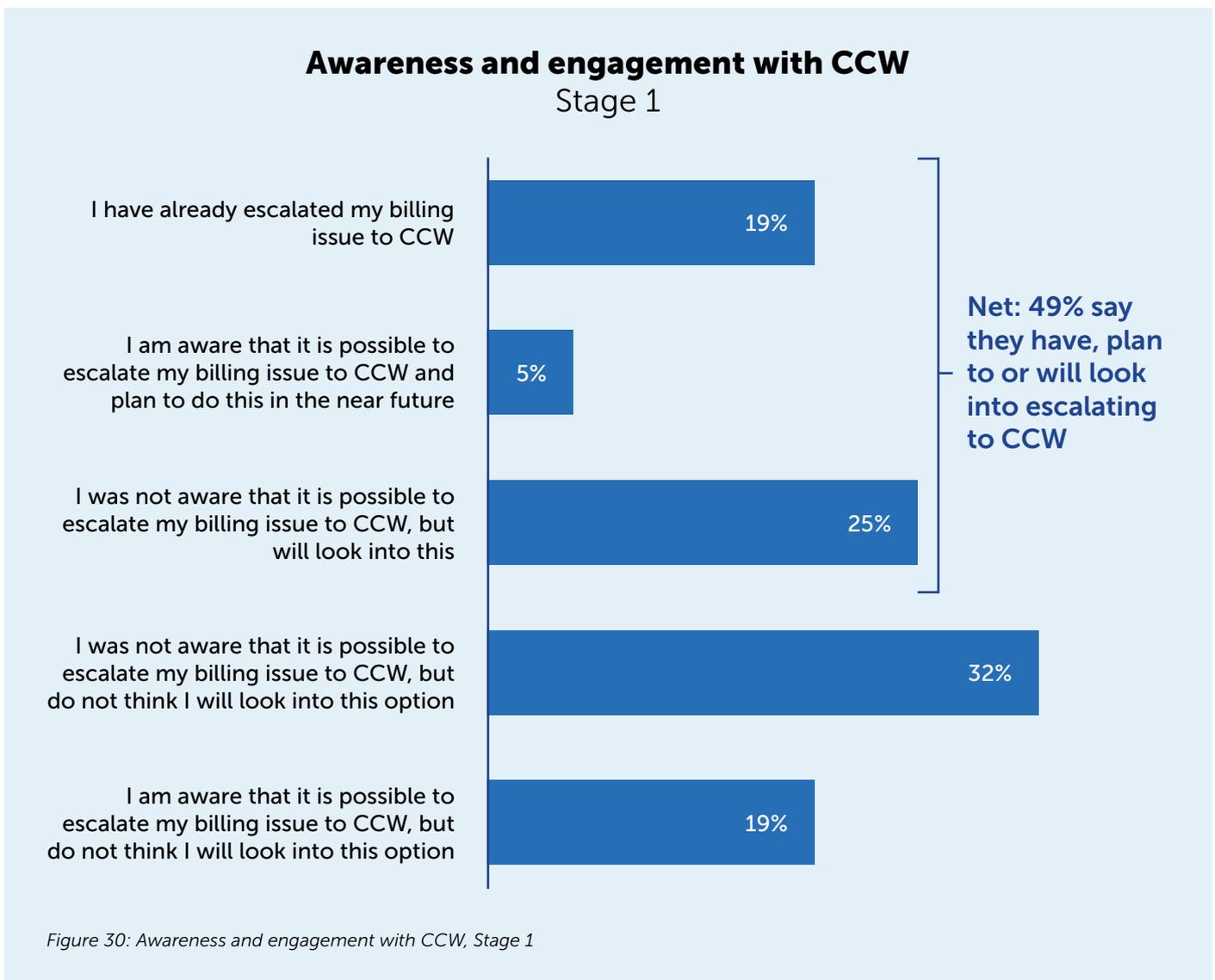
¹³ Poor record keeping around complaints has also been identified in other research into customer experiences, particularly around the issue of sewer flooding, which can be found [here](#).

Escalating to external organisations

A small number of participants have escalated their issue or complaint externally to CCW, or in some cases, Ofwat or Citizens' Advice. We asked about this in more detail at Stage 1. 19% of respondents in this stage say they had escalated their billing issue to CCW, and 5% say they planned to do this in the near future. A further 25% say they were not previously aware they could escalate to CCW but would look into this¹⁴. It is possible that some

of these respondents have not reached the complaint stage, but it is also the case that there is a requirement on water companies to actively inform customers of their right to escalate an unresolved complaint to CCW.

Qualitative participants who escalated their issue externally have generally positive experiences with CCW, although response times can be slow, and some issues are out of their remit.



¹⁴ This question was not asked in the Stage 2 survey.

When initially getting in touch, participants find the process of escalating to CCW can be much slower than they hoped for. A small number say they have not yet received a response or that they received a holding generic response only.



[CCW are] overwhelmed with people contacting them. They are very behind in their work”

Man, 70+

Stage 2, Severn Trent Water

Those who have spoken to a call handler have positive experiences and feel understood and supported. They appreciate that CCW give them more insight into the formal complaints process, with some participants hearing about this for the first time, despite trying to escalate with their water company. Those who received support from CCW are very appreciative of CCW’s handling of the issue going forward, and the advice they provide.

On the other hand, some participants hear that CCW cannot get involved with their issue, since a complaint has not been logged, or because the issue is outside of their remit. Some are told

their issue could not be handled by CCW as it falls under Ofwat’s remit.

Participants also often struggle to manage the process without documentation or proper complaints logging from their water company. This is extremely frustrating for participants who have tried to log an official complaint but have received no communication about it from their water company.



[CCW said] that they couldn’t help because Southern Water say I do not have a complaint in with them. I am exasperated as I really don’t know who to turn to now.”

Woman, 55-69

Stage 2, Southern Water

This means that many of those getting in touch with CCW for the first time are getting in touch with them about issues that are not in their remit or without the records needed, either due to confusion or poor complaints logging by water companies. This creates further delay and requires further communication with their water company about the complaint, causing additional frustration for those trying to escalate.

Anita's experience

Anita lives on the outskirts of London, works as a teacher and lives with her two grown up children.

In 2023, she requested a water meter to keep her bills lower while her daughter was away at university. Thames Water installed two meters by accident, and while they removed one, continued charging her for both meters for over 18 months.

She rang Thames Water to ask to get the money back and was told to file an indemnity claim. Anita tried to raise a complaint but never hear back from Thames Water. She struggled to get hold of Thames Water, as they would call her back during work hours when she couldn't answer, then close her case.

Anita escalated her complaint to CCW, as Thames Water still didn't recognise she only had one meter even after months of going back and forth, and were resistant to providing her with a refund. CCW explained the complaints stages to her, then took over her complaint to deal directly with Thames Water.

“

It was only when I contacted CCW about my ongoing (over 1 year) issues did CCW explain the stages and needed to check I had completed stage 2.”

“

They were so reassuring and calm and clear in the next stage in getting my complaint resolved. I literally cried when I got off the phone from the built up stress over the year of not getting anywhere with my water company. They told me when they would get in contact with me and they stuck to their word”

Anita

Thames Water, Stage 2



Conclusion

Many customers raising a billing issue with their water company are dissatisfied with the experience. The poor handling of issues often has a significant impact on customers, particularly those who are in vulnerable circumstances. Customers often report experiencing poor communication,

slow action, and being left waiting for a resolution to their billing issue. Even among the water companies who are doing better, there are inconsistencies across the customer journey and between different issues, and areas for improvement.

Areas for improvement

The research has identified a number of areas for improvement that water companies should focus on to improve customers' experiences around billing issues:

1. Water companies should **review their response to enquiries where satisfaction is weaker** to identify opportunities to strengthen customer support and address any barriers to resolution. Satisfaction is weaker for these issues for both communication and action, showing there are opportunities to improve both customer-facing communications and processes behind the scenes to lead to more positive resolutions.

2. Water companies should **take a proactive approach to avoid billing issues arising in the first place**. In particular, they should ensure they **deliver reasonable adjustments requested by customers in vulnerable circumstances**, such as those with cognitive or learning disabilities. When issues do arise, they **could reduce their impact through early detection**. For example, water companies should reach out to customers directly if they detect a sudden or unusual change in water usage after taking a meter reading. This could also increase customer trust in water companies, by promoting a sense of shared responsibility for resolving issues.

3. Water companies should **take an inclusive approach to customer enquiries** to reflect the high number of customers in vulnerable circumstances who are experiencing issues and getting in touch. This means **presuming on first contact that a customer may be vulnerable**, and ensuring measures are in place to identify vulnerability and understand and record their needs, then to act on this information by offering appropriate support and/or signposting. Companies should therefore ensure agents are supported and trained to identify and effectively support customers with additional needs, and also to provide fast-track support for these customers in instances where they have not received the expected service that their company committed to based on their needs.

4. **Water companies should ensure their communications are quick and proactive**, so that customers do not have to drive contact on their issue and ensuring that water companies meet set-out timelines for communications. They should also be **knowledgeable**, show more transparency, provide **clear and consistent** information via stronger record keeping (including between different customer agents) and take an **empathetic** approach to communications. Assigning a specific individual to manage each case could also help customers feel their issue is being taken seriously and reduce instances of having to repeat information. Records of communications should also be kept in one place which customers can access.

5. Water companies should **review the speed of their initial response to issues raised**, to ensure they are meeting expected timescales. Companies should avoid issues being open for longer than necessary by aiming for swift investigation and action which directly addresses the billing issue at hand, supported by smooth internal processes. Where issues need to take more time to resolve, it is **especially important that companies provide clear communications, and regular updates**. Clear communication on expected timescales is vital to reassure customers that their issue is still being treated as a priority, particularly in cases where issues cannot practicably be resolved quickly.

6. Water companies should **ensure that customers are aware of their rights if they wish to make a complaint**, and how to escalate issues if they choose to do so. Water companies should make clear, actionable information available about the complaints process, at the right point in time (including when customers express dissatisfaction). Customers who raise a complaint should be **kept clearly up to date with the status and stage of their complaint in this process**, with appropriate record keeping of the information in one place and a point of contact provided. Water companies should also **inform customers of the role of CCW** and ensure that customers are aware of their right to escalate a complaint to CCW.

Appendix

The survey also identified a number of respondents who had been in touch with their water company just once, to deal with a transactional request about billing. This group represented 195 respondents at Stage 2 and was separated from the broader sample who are experiencing billing issues¹⁵.

This group of respondents was relatively evenly spread across the water companies included in Stage 2, as outlined below.

Water Company	Transactional request sample	Full Sample
Hafren Dyfrdwy	4	53
Severn Trent Water	20	263
Southern Water	31	381
South West Water	36	361
Thames Water	27	457
Wessex Water	44	232
Yorkshire Water	33	343

¹⁵ At Stage 2, a question was added to the survey to identify respondents who fell into this group. As this was not included in Stage 1, equivalent respondents may not have been excluded, but we expect this to be a small proportion of the sample.

Amongst this group, we see:

- Greater satisfaction with the communication they received from their water company – with 34% strongly agreeing they are satisfied with the communication they received from their water company, and only 6% feeling strongly dissatisfied.
- Greater satisfaction with the action and support they received from their water company – 37% are strongly satisfied, and just 8% strongly dissatisfied.
- A higher rate of issue resolution: nearly three quarters (73%) feel their request was resolved and are

satisfied with the solution offered by their water company. 6% say the issue is closed but they are not satisfied with the solution, and 10% say they have given up on finding a resolution.

- A majority of 59% say the issue or request had a low or very low impact on them, with 11% saying it had a high impact, and just 3% saying it had a very high impact.

This shows that water companies are managing more straightforward, transactional requests more effectively than the type of billing issues that are addressed in the remainder of this report.





With thanks to everyone
who took part in this
research and shared
experiences with us

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