

# Appendix 1.1.AA - People in vulnerable circumstances

Wessex Water

September 2018

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Board vision and executive summary	
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5<sup>th</sup> July 2016

## Considerations for the inclusion of vulnerable customers for PR19 Foundation Stage Research and beyond.

In our original proposal we outlined that vulnerability is not necessarily a permanent state but can be transient – people can move in and out of vulnerability at different moments in their life for different reasons. We acknowledged that although our community events would include some customers in circumstances that make them vulnerable we need to consider how to include a broader sample of these customers and those who are ‘seldom heard’. Our recommendation was to reach out to groups and organisations who are working with people whose circumstances may make them vulnerable - working with three to four such organisations and tailoring our specific approach in consultation with them (e.g. depth interviews, group discussions etc).

Using a list of stakeholder organisations provided by Wessex Water we have made initial contact with 9 organisations (and conducted one staff interview which was included in the stakeholder sample). The organisations we have spoken to cover a range of different types of customers in circumstances which may make them vulnerable including debt advice (x3), housing associations (x3), elderly (x2) and mental health (x1). These organisations have been happy to speak to us, and have been generally happy to find a way to support Wessex Water in their research and engagement activity. However, several issues have come to light during this process which we feel it would be useful to consider before we decide how to progress further.

**Relevance and appropriateness of the research:** all the organisations wanted to understand more about the purpose of the research as water related issues were not immediately thought to be a major concern for their organisations or the clients they are working with. There were significant reservations about how much they (or their clients) would be able to say about water issues, Wessex Water and its long term plans over and above affordability/debt issues (which from our initial conversations were not seen to be a significant problem compared to other utilities, rent issues etc).

- *How appropriate or meaningful is it to ask these groups to respond to the SDS? We need to consider to what extent this element of engagement needs to address response to the SDS or whether it should only focus on objectives relating to the ‘mood of the moment’ and general customer needs.*

**Practical Issues:** several of the organisations (particularly housing associations) do not have regular, structured contact with their clients so there are no pre-existing events or activities on which to ‘piggy back’ our research. Some organisations only see clients on an individual basis (and sometimes on a one off or erratic basis) hence interviewing these people would require considerable input from the organisation to gain advance permission etc. Several organisations felt it was going to be difficult for us to speak to their clients although they were very happy for us to speak with a member of staff.

- *Would it be more appropriate to understand the views of some customers who may be in vulnerable circumstances through talking to staff who work with them rather than talking directly to the customers themselves?*
- *We need to consider whether to include customers who may be considered at greater risk of being vulnerable due to language/communication issues (e.g. disability, literacy or numeracy problems, English not first language)*

**Ethical issues, ensuring a positive research experience for participants:**

- We need to ensure that all respondents have the capacity to give their informed consent to participate in the research (cognitive impairments which may prohibit this are most likely amongst those with learning difficulties or the elderly with dementia)
- The research process and any stimulus material needs to be designed so that respondents are able to fully engage and provide meaningful responses
- We need to be mindful that the research process does not cause distress or worry amongst participants e.g. raising issues around debt or affordability problems
- We need to consider whether it is appropriate to offer customers an incentive for participation. None of the organisations we spoke to raised the issue of financial incentives, however, it was felt that if we were to use an existing group as a research forum we would also need to offer something of benefit to the participants e.g. advice or information.

**Customers vs. consumers:** one further consideration is whether it is appropriate to include not only customers (i.e. bill payers) whose circumstances make them vulnerable, but also water consumers (i.e. using water but not paying for it) who could be considered vulnerable. For example, people living in a form of sheltered housing where the water bill is included in their rent but who could be in circumstances which make them vulnerable such as old age, disability, or financial hardship.

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On the following pages we have systematically listed the different drivers of vulnerability and the implications for engagement. What we understand to be important is that Wessex Water can demonstrate that it is building and delivering its future plans with the needs of all people who dwell in the region. We hope this document is a good starting point (informed by numerous conversations with partner organisations) for making informed decisions about how best to reflect the needs of people in vulnerable circumstances throughout the business planning process.

Additionally, and in light of the PR14 Engagement Review, there is a clear role for Wessex Water's ongoing activities and conversations with partner organisations to be a more explicit strand of evidence informing business plans.

Driver of vulnerability	Definition	Appropriateness of direct engagement?		Engagement via partners?	Include		Methodological implication
		Understanding broader needs	Response to SDS/ Business Plan		Bill payers	Consumers (non bill payers)	
<b>Financial health (economically vulnerable)</b>	<ul style="list-style-type: none"> <li>• Low incomes</li> <li>• In debt</li> <li>• Job at risk/loss of job</li> <li>• Unemployed/on benefits</li> <li>• Struggling to pay household bills</li> <li>• Change of personal circumstances/increased commitments</li> <li>• Change in wider economy/policy environment</li> </ul>	Yes	Yes	In addition to direct engagement: <ul style="list-style-type: none"> <li>• to understand policy environment</li> <li>• as stakeholders their views on business plan</li> </ul>	Yes	No (relevance entirely linked to bill impacts)	<p>This group is critical in the business planning process as the driver of vulnerability (financial health) has direct relevance to business planning</p> <ul style="list-style-type: none"> <li>• Included in usual research process</li> <li>• Group homogeneity key (deliberative event design with economically vulnerable 'in the mix' is not sufficient to hear these voices)</li> <li>• Need to be sensitive to circumstances e.g. meet all expenses for participation</li> </ul> <p><b>Recommendation for SDS research stage:</b> agreement in principle to conduct a depth interview with case worker from debt agency about general considerations and 'mood of the moment') Also, with their support, we propose to speak directly to several of their clients whose current financial health makes them vulnerable. Emphasis on 'mood of the moment' and service/communication needs</p> <p><b>Recommendation for future business plan engagement:</b> convene specific groups of</p>

							<p>economically vulnerable when into detail of business plan</p> <p>Capture knowledge and insight from ongoing BAU dialogue as strand of evidence</p>
<b>Cognitive capacity</b>	<ul style="list-style-type: none"> <li>• Learning difficulties</li> <li>• Dementia</li> </ul>	No	No	Yes: to understand any needs in relation to billing and water services (only addressing elements of the business plan that have particular relevance)	-	-	<p>Informed consent required making direct involvement difficult. Additionally, water issues not seen by stakeholders as warranting/appropriate for direct involvement</p> <p><b>Recommendation for future business plan engagement:</b> consult partner organisations where plan has relevance to this driver of vulnerability</p> <p>Capture knowledge and insight from ongoing BAU dialogue with partner organisations as strand of evidence</p>
<b>Mental health issues e.g.</b>	<ul style="list-style-type: none"> <li>• Behavioural disorders due to use of psychoactive substances</li> <li>• Schizophrenia and delusional disorders</li> <li>• Neurotic and stress-related disorders</li> <li>• Disorders of personality and behaviour</li> </ul>	No	No	Yes: to understand any needs in relation to billing and water services (only addressing elements of the business plan that have particular relevance)	-	-	<p>Question ethics of purposefully involving people with other mental health issues in research</p> <p><b>Recommendation for SDS research stage:</b> agreement in principle to conduct depth interview with staff from Wiltshire Mind</p> <p><b>Recommendation for future business plan engagement:</b> consult partner organisations where plan has relevance to this driver of vulnerability</p>

							Capture knowledge and insight from ongoing BAU dialogue as strand of evidence
<p><b>Disability or condition with no specific significance relating to water services</b></p> <p><i>(relevant when combined with another driver of vulnerability)</i></p>	<ul style="list-style-type: none"> <li>Registered physically disabled</li> <li>Partial sighted and registered blind</li> <li>Hearing loss</li> <li>Frailty</li> </ul>	?	?	<p>Yes: to understand any needs in relation to billing and water services</p> <p>NB needs will differ according to condition or disability (potentially a large undertaking)</p>	Yes	No	<p><b>Recommendation for future business plan engagement:</b> We question the relevance as a specific sample for business planning engagement only on account of disability (as this in itself does not equate to a state of vulnerability). Instead, Wessex Water to continue to capture knowledge and insight from ongoing BAU dialogue as strand of evidence.</p> <p>Engagement is necessary if elements of the business plan likely to impact people whose vulnerability driven by their specific condition or disability.</p> <p>Additionally, engagement should be inclusive of these conditions wherever they occur in a sample and the methodology and engagement process should accommodate any special needs by e.g.</p> <ul style="list-style-type: none"> <li>Involving partner/carer in research</li> <li>Conducting research in their home/a place of their choosing (familiar, safe)</li> <li>Adapting stimulus materials where necessary</li> </ul>
<p><b>Disability or condition with direct impact</b></p>	<ul style="list-style-type: none"> <li>E.g. kidney patients on dialysis and other conditions eligible for Watersure</li> </ul>	Yes	Yes	<p>Yes; to understand any needs in relation to billing and water services</p>			<p><b>Recommendation for future business plan engagement:</b> Clear rationale for involvement in engagement process. Methodology and engagement design</p>

<b>on water services</b>							should accommodate any special needs (as above)
<b>Language and communication issues</b>	<ul style="list-style-type: none"> <li>• Non English speaking groups (e.g. Somali community in Bristol)</li> </ul>	No	No	Yes: e.g. involve representative of relevant non English speaking groups	Yes	No	<p><b>Recommendation for future business plan engagement:</b> identify any significant non English speaking populations which Wessex Water serves. Recommend engaging with community representatives to understand specific service, language or cultural needs (is this part of business as usual activities?).</p> <p>Direct engagement becomes appropriate if water usage is specifically relevant for religious or cultural reasons. In which case, need to overcome barriers to participation in engagement e.g. involve translators</p>
<b>Low literacy/ numeracy</b>	<ul style="list-style-type: none"> <li>• Low educational attainment</li> </ul>	Yes	Yes	?	Yes	No	<p><b>Recommendation for future business plan engagement:</b> we think there is crossover with economically vulnerable and propose to include people who have low educational attainment within these samples</p>
<b>Other forms of (potential) isolation</b> <i>(relevant when combined with another driver of vulnerability)</i>	<ul style="list-style-type: none"> <li>• No digital access</li> <li>• Rural/remote living</li> <li>• Living alone/limited social network</li> </ul>	Yes	Yes		Yes	No	<p><b>Recommendation for future business plan engagement:</b> these are some examples of seldom heard groups who should have a voice in business plan engagement. Propose that these groups are included as part of mainstream research samples using sample quotas to ensure inclusion.</p>
<b>Young/ inexperience</b>	<ul style="list-style-type: none"> <li>• Under 30s</li> <li>• Non or recent customers</li> </ul>	Yes	Yes	-	Yes	Yes	Already included within SDS analysis (Customers of Tomorrow groups); and ongoing as part of Young People's Panel



<i>(relevant when combined with another driver of vulnerability)</i>							<b>Recommendation for future business plan engagement:</b> include in representative research samples.
<b>Elderly</b> <i>(relevant when combined with another driver of vulnerability)</i>	<ul style="list-style-type: none"> <li>• Over 80?</li> </ul>	Yes	Yes	Yes: to understand any needs in relation to billing and water services (only addressing elements of the business plan that have particular relevance)			<b>Recommendation for SDS research stage:</b> conduct depth interview with member of staff from Age UK  <b>Recommendation for future business plan engagement:</b> Engagement is necessary if elements of the business plan likely to impact people whose vulnerability driven by their age.

### Next steps

1. To complete the SDS work, we are therefore proposing to convene the following over the next 2-3 weeks:
  - 3 in depth interviews in relation to specific drivers of vulnerability (financial health, mental health issues, age) as highlighted above
  - 1 depth interview with a housing association (where the issues could potentially relate to several drivers of vulnerability)
  - Direct engagement: facilitating either depths or a group with a number of clients of a debt agency

This will provide an analysis of the themes and issues relating to specific drivers of vulnerability and implications for the business planning process.

2. To agree principles for engaging with people in vulnerable circumstances over the course of the planning cycle (and how to incorporate BAU insight more explicitly)