

By email

6 July 2026

Dear George

On 29 June 2026. Sarah Olney MP asked a question of Chris Walters in the regulators' session about what are the drivers of debt specifically in water. CCW has some further information about that.

CCW research has generally tended to find that the starting point for most customers is to treat water as an essential bill with high priority. The inability to disconnect doesn't tend to be something most consumers are aware of or actively consider.

To some degree this is touched on in section 5.8 of CCW's Water Worries research - <https://www.ccw.org.uk/publication/water-worries-affordability-research-2025/>

And also in section 4.9 of our research for the affordability review <https://www.ccw.org.uk/app/uploads/2023/03/Affordability-research-report-2021.pdf>

But we think where the differences do lie is that:

- Because water disconnection isn't an option, customers never receive a letter to say they will lose their water supply. That tends to drive behaviour where other bills - where loss of service is a possibility or even threatened - are prioritised.
- Where customers seek support from debt advice organisations, those advisers will give priority to debts where services can be withdrawn (or worse). So logically water debt is lower down the pecking order. However, the starting point for debt advisors is that current charges across all essential services, including water, should take priority to payments against arrears.

Please feel free to share this information with Sarah Olney and/or feed into the panel/your work as you find useful.

Your Sincerely



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