





#### **Empathy**

\ 'em-pə-thē \ noun

the action of understanding, being aware of, being sensitive to, and vicariously experiencing the feelings, thoughts, and experiences of another

#### **Practicing Empathy**



**Active Listening** 



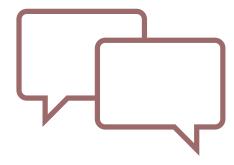
Repeat Back



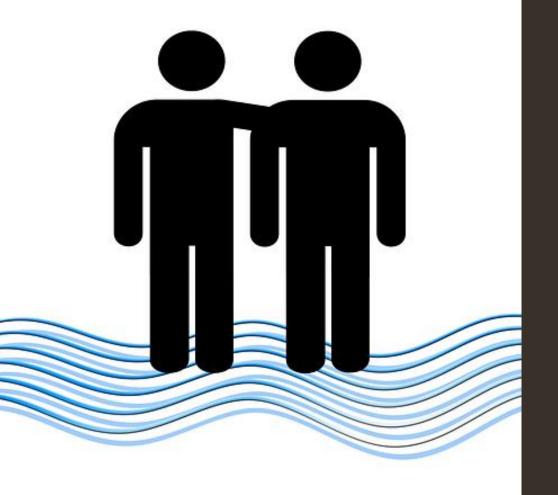
Thoughtful Response



Use Positive Language



Multiple Communication Channels



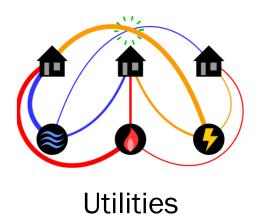
# EMPATHY AND CUSTOMER IMPACT

#### Top 4 Household Expenses









# Family of 3: 2 adults, 1 13-year-old

Income	
Gross wages	\$2,500
Medical insurance (pre- tax)	(\$270)
Taxes	(\$170)
Net wages	\$2,060

Total remaining income: (\$40)

Expense	Amount
Rent	\$752
Phone	\$112
Household gas	\$64
Electricity	\$114
Water/Sewer	\$75
Internet	\$60
Food	\$550
Transportation	\$250
Vehicle Expenses	\$122
Total Expenses	\$2,100

#### What Do You Do?



**Lower Grocery Bills** 



Reduce Other Utility Expenses



Reduce Transportation Expenses



Increase Income



Find Lower Cost Housing



Alternate Not Paying a Bill Each Month

#### **Decision Results**

- How will you save?
- Which bill(s) do you not pay?
- Missed work
- Financial impacts for months, possibly years.



#### Prioritize



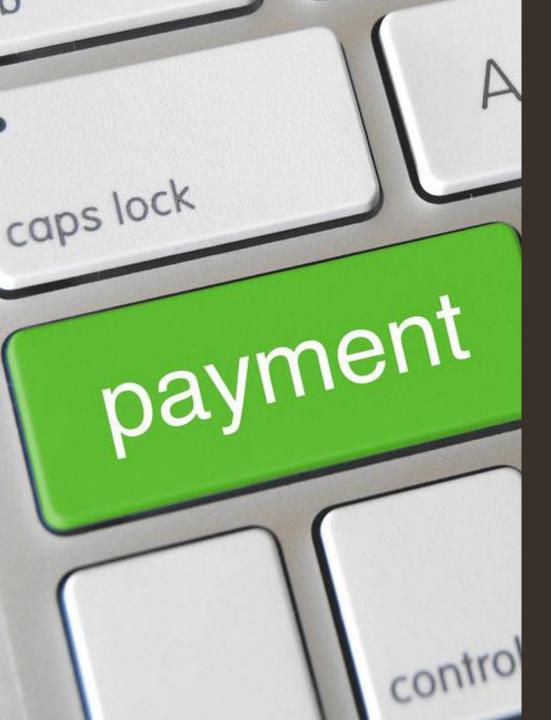




Power



Water



### HOW TO PAY?

OPTIONS TO STAY AFLOAT

#### Assistance Programs





Utility assistance

Nonprofits

#### Last resort options



Credit cards



Personal loans



Bankruptcy



#### **Utility Operations**



Minimum standards



Desired level of service



Funding



## METRICS

- Research
- Tools
- Webinars

#### Metrics

Residential Indicator (RI)

Poverty Prevalence Indicator (PPI)

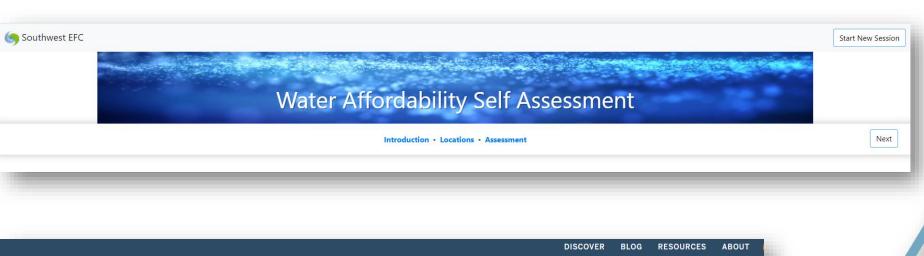
Household Burden

Affordability Ratio

Hours at minimum wage

#### Tools

Affordability Assessment Tool by Environmental Finance Center



This tool contains a series of dashboards which allow users to enter relevant Census data on their service community to help assess the affordability of their water or wastewater rates on their residential customers. The tool also allows for a new rate structure to be entered to see how affordability compares from one rate structure to the next. To navigate between pages, use either the tab titles at the top of the page, or the next and previous buttons at the bottom of the page.

The "Inputs" tab allows for the user to geographically select their desired municipality or census place by navigating through a series of map selector tools. To find the correct census place, select the state from the dropdown menu at the top of the screen, the proceed to click on the county containing the census place. The next tile will then display all of the census places within that county and their Median Household Income. Make sure to follow the instructions underneath the map tiles for exiting out of the selected view.

There are input boxes on this tab that allow the user to enter the utility's current monthly residential water and wastewater



COMMUNITY SUSTAINABILITY TOOL

# NOW WHAT? You have the information. What do you do with it?

#### Using the information



INCREASED ATTENTION TO AFFORDABILITY CONCERNS



UNDERSTANDING OF PROCESSES NECESSARY TO PROVIDE CLEAN, SAFE WATER



TOOLS FOR RATE SETTING





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