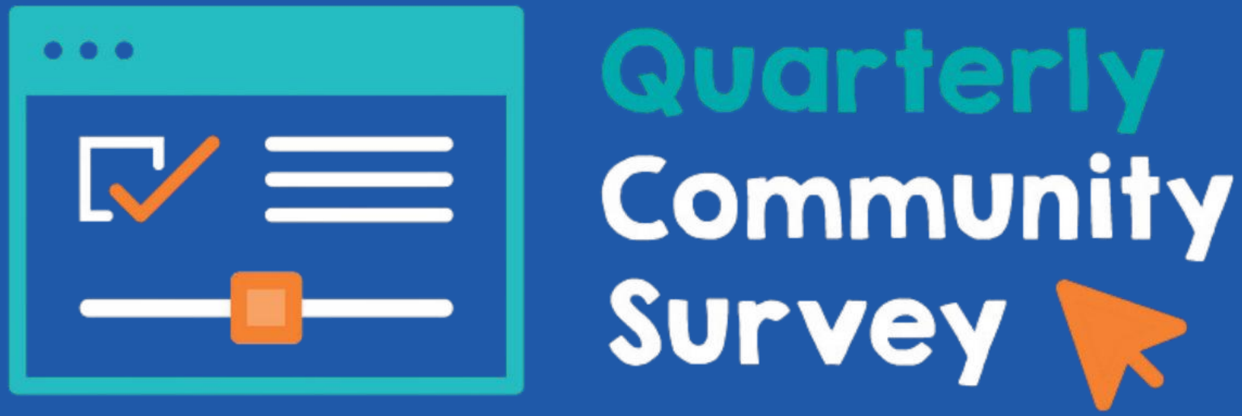


Hunter Water

Summary Report

November 2025

Response sampling

Since inception, responses for the Quarterly Community Survey are sourced from two channels. Traditionally, circa 160 responses per quarter are received from an independent panel of adults who reside within the Hunter Water service region. Remaining responses (generally 20 to 30 per quarter, though more if fieldwork coincides with distribution of ‘The Stream’) are received via Hunter Water’s promotion of the survey on the corporation website and social media.

The demographic composition of responses received via each channel varies, largely by age group and the balance of homeowners versus renters. Each sample is reweighted to represent age proportions for the Lower Hunter region (ABS Census 2021), along with ensuring overall results are not skewed due to variations in the proportion of survey responses received via each channel.

What we’re hearing about customer satisfaction

- Customer satisfaction with water quality has recorded an 86% favourable rating in November 2025, in line with longer term results over the history of the study. For the few respondents expressing dissatisfaction with water quality, “*taste*” is cited most often.
- More than three in four respondents (78%) rated favourably the statement “*I trust Hunter Water*”, on par with the 77% average rating across 2025.
- The proportion of respondents agreeing that “*Hunter Water incorporates community feedback in its decision making*” decreased by 11% since the last quarter. Favourable ratings for “*Hunter Water is easy to deal with*” also declined by 11%, and “*Hunter Water effectively plans for the future*” by 8%. None of the declines were statistically significant. Despite declines in the last quarter of 2025 for these measures, combined scores across the four quarters in 2025 are higher than for all previous years of the study.

Satisfaction with the quality of the water supplied

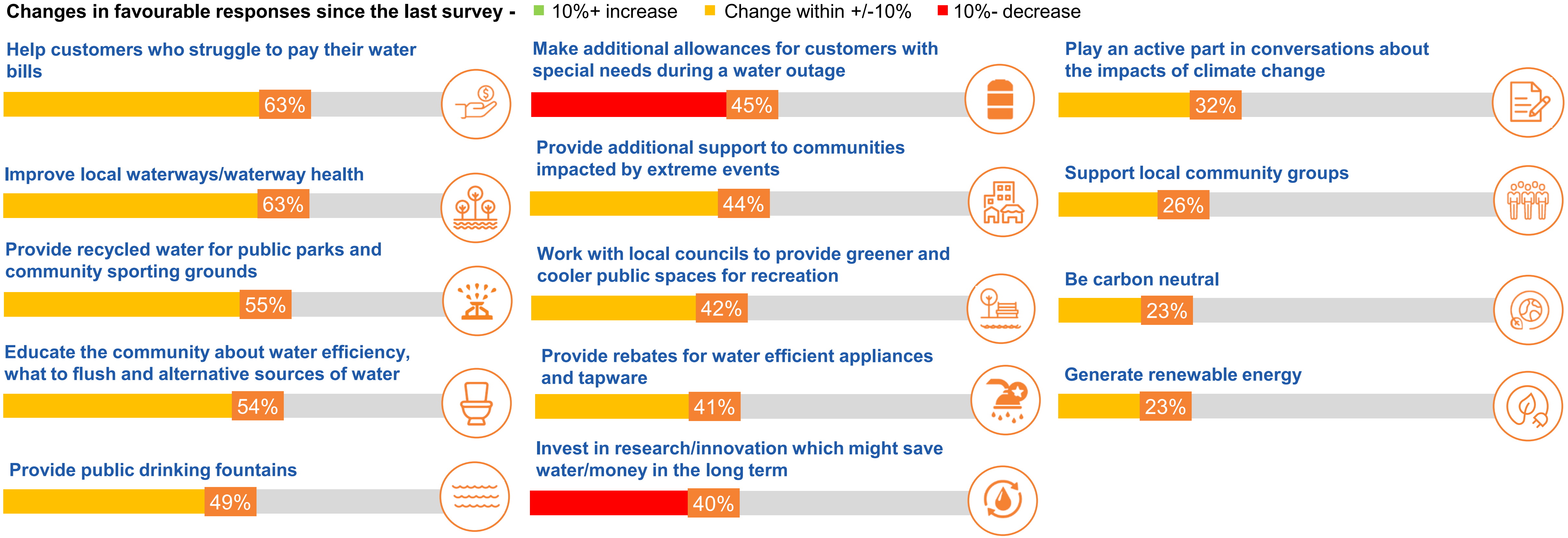
Percentage of customers who agree or strongly agree with each statement

Statistically significant changes since the last survey - Increase No change Decrease

What we're hearing about community expectations

- On average, the community's expectations of what Hunter Water is expected to deliver have decreased by 6% since August 2025, and unchanged from the same time last year.
- Largest decreases since August 2025 were recorded for the expectation that Hunter Water "*invest in research/innovation which might save water/money in the long term*" (-15%), and to "*make additional allowances for customers with special needs during a water outage*" (-11%). The only expectation recording a notable increase since August 2025 was for Hunter Water to "*provide rebates for water efficient appliances and tapware*" (+4%).

Participants nominated a range of things they expect Hunter Water to deliver



Community expectations vary by customer persona

Unsurprisingly, how a customer forms their opinions of Hunter Water is a good predictor of their expectations. The table below sets out the **main expectations** for each customer persona group in November 2025. There is some overlap in these expectations as some feature prominently in multiple personas. Some personas are **unique** in their expectations, as detailed in the bottom row of the table.

Persona	Community focused	Environment	Customer experience	Affordability	Reliability	Don't know/don't care
n	19	16	26	48	44	14
Main expectations	• Community education • Improve local waterways/waterway health	• Improve local waterways/waterway health • Help customers who struggle to pay their water bills • Provide public drinking fountains	• Community education • Help customers who struggle to pay their water bills • Improve local waterways/waterway health	• Help customers who struggle to pay their water bills • Improve local waterways/waterway health • Recycled water for public parks	• Improve local waterways/waterway health • Work with local councils to provide greener and cooler public spaces for recreation • Recycled water for public parks • Help customers who struggle to pay their water bills • Community education	• Help customers who struggle to pay their water bills • Recycled water for public parks
Relatively high expectations *unique* to the specific persona					• Recycled water for public parks • Community education • Provide additional support to communities impacted by extreme events • Work with local councils to provide greener and cooler public spaces for recreation • Play an active part in conversations about the impacts of climate change • Invest in research/innovation which might save water/money in the long term	

What we’re hearing about water literacy

The survey has questions which test respondents’ knowledge about water. This is called “water literacy”.

- The highest correct response rate was for the statement “*some items, such as wipes, fats, oils, and household chemicals have a costly impact on the wastewater network*” with 89% of participants correctly answering “true”. The equivalent proportion last quarter (August 2025) was higher (94%). This quarter recorded a significant increase in the proportion of respondents answering “false” (+4%).
- The lowest correct response rate was for the statement, “*all of the Lower Hunter’s drinking water comes from dams*” with only 24% of participants answering correctly with "false". This question saw an increase in the percentage of respondents answering “true” (+5%). Hunter Water also sources drinking water from underground and river catchments.
- After declining significantly two quarters ago, the proportion of respondents correctly nominating “false” for “*we have an unlimited supply of water*” has continued to rebound.
- The proportion of respondents correctly nominating “true” for “*water holds significant value to First Nations people in caring for country*” recorded a seven percent decrease this quarter. The complementary increase was in “don’t know” answers rather than “no”.

Percentage of participants selecting the correct answer

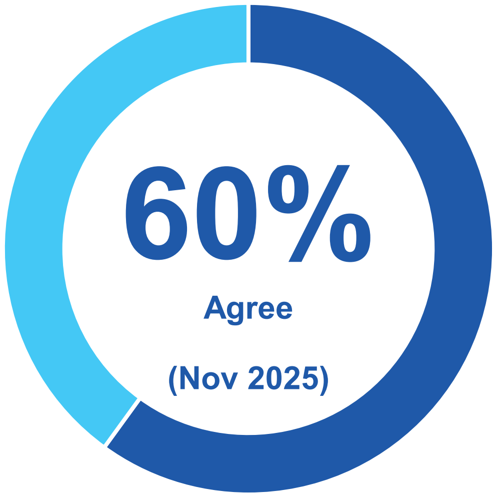
Correct answer - True False

	Current quarter (Nov 2025)	Previous quarter (Aug 2025)	One year ago (Nov 2024)
Some items, such as wipes, fats and oils and household chemicals have a costly impact…	89%	94%	89%
How I use water impacts how much water is available for our region	82%	88%	80%
Water quality is influenced by the health of our catchments	79%	88%	87%
Water is continuously moving through the water cycle	77%	85%	84%
We have an unlimited supply of water	72%	69%	75%
A changing climate is affecting our water supply	68%	74%	62%
Water holds significant value to First Nations people in caring for country	62%	69%	64%
Separate pipes are used for stormwater and wastewater	56%	64%	54%
All of the Lower Hunter’s drinking water comes from dams	24%	30%	30%

What we’re hearing about water literacy *continued*

- 60% of the participants in November 2025 indicated that they have implemented changes in the past three months to decrease their household water consumption. This has not changed since last quarter, yet the latest result remains much higher than the 49% proportion recorded in November 2024.
- 42% of participants in November 2025 claim they know what happens to water after it goes down the drain or is flushed, a marginal decrease of five percent since August 2025.
- 32% of participants in November 2025 indicated they know what happens to water before it reaches the tap, a marginal decrease of six percent since August 2025.

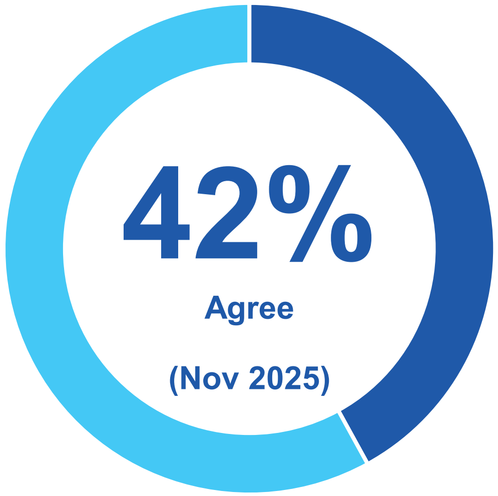
In the last 3 months I have made changes to reduce the amount of water I use in my home



Previous quarter (Aug 2025): 60%

One year ago (Nov 2024): 49%

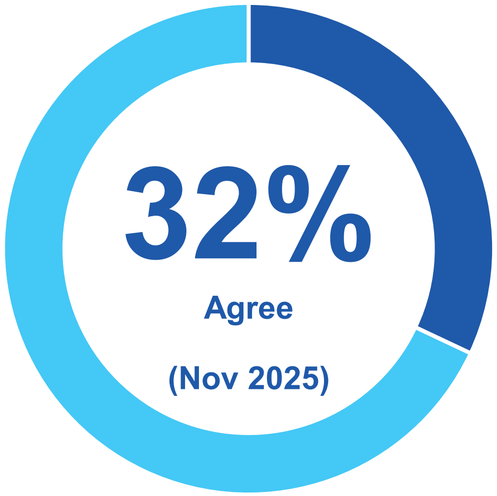
I know what happens to water after it goes down the drain or is flushed down the toilet



Previous quarter (Aug 2025): 47%

One year ago (Nov 2024): 44%

I know what happens to water before it reaches our taps



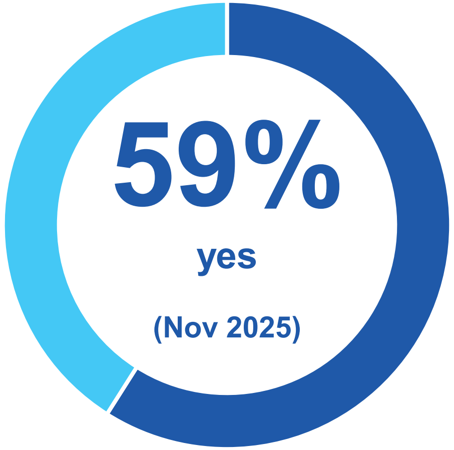
Previous quarter (Aug 2025): 38%

One year ago (Nov 2024): 34%

What we’re hearing about water conservation

- Compared to August 2025, there was no change in participants recalling Hunter Water's communication on water conservation. This result is also comparable to the Nov 2024 result of 58%.
- The proportion of participants reporting any recent advertising or events by Hunter Water increased declined marginally (-1%) in November 2025. The 18% result in November 2025 is similar to that recorded one year ago (16% in November 2024).
- Participants have again suggested that the most effective ways for Hunter Water to communicate water conservation and other campaign messages are through mail outs and social media (each selected by more than one in five respondents).
- Furthermore, participants recommended that Hunter Water should release more/targeted communications via social media and community education.

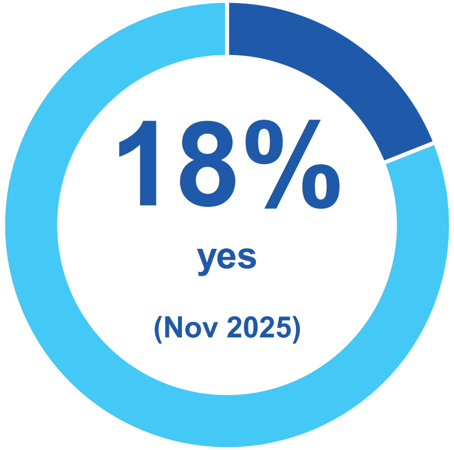
Do you recall ever seeing or hearing communications from Hunter Water about reducing water consumption?



Previous quarter (Aug 2025): 59%

One year ago (Nov 2024): 58%

Have you seen or heard any advertising, marketing, communications or events on any topic from Hunter Water in the last few weeks?



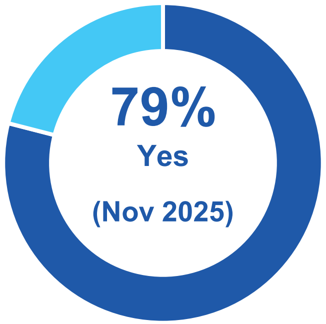
Previous quarter (Aug 2025): 19%

One year ago (Nov 2024): 16%

What we’re hearing about water conservation *continued*

- Of the respondents who recalled seeing or hearing communications from Hunter Water about reducing water consumption, 79% in November 2025 fieldwork indicated they had made efforts to reduce household water consumption. This represents a marginal 4 percent decrease since August 2024 and 15% decrease from the 94% peak recorded in February 2025.
- At 78% in November 2025, customer emphasis on water conservation is unchanged since last quarter (August 2025). Respondents disagreeing on the importance of water conservation were asked to elaborate on their response. Over the last four quarters (February 2025 to November 2025), the most common reasons relate to ‘water storages being high’ and ‘other concerns being a higher priority’.
- The proportion of respondents taking a shower of between five to six minutes increased by five percent in November 2025, while prevalence of showers taking between 3 to 4 minutes decreased by five percent.

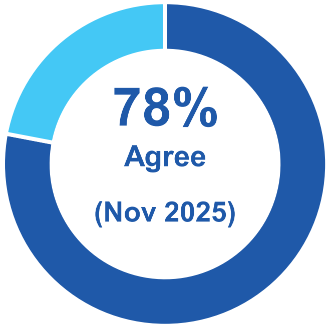
Have you ever made efforts to reduce water consumption in your household based on communications from Hunter Water? *



Previous quarter (Aug 2025): 83%

One year ago (Nov 2024): 78%

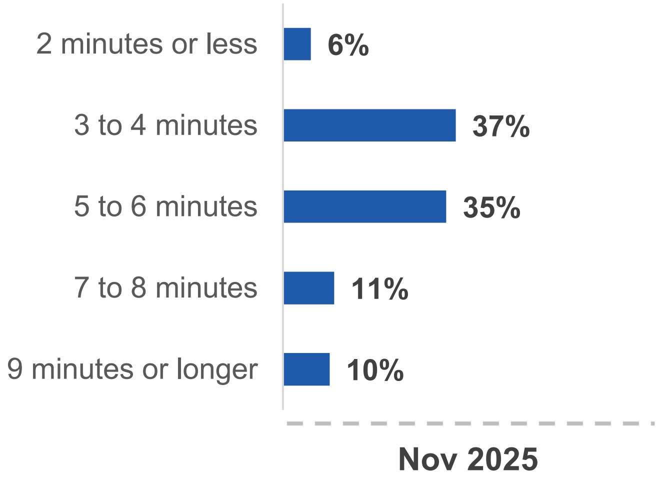
Water conservation is important to me right now



Previous quarter (Aug 2025): 78%

One year ago (Nov 2024): 68%

On average, how long do you typically spend in the shower?

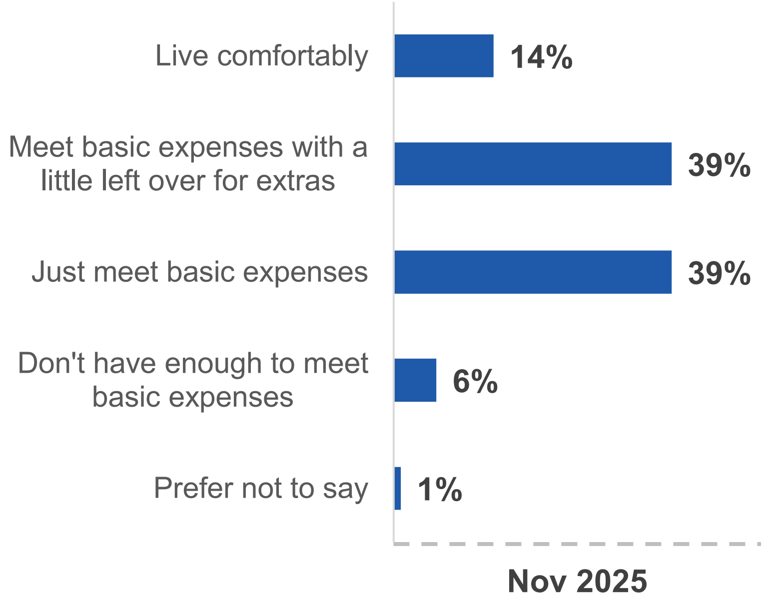


* Only answered by respondents who indicated ‘*Yes*’ to item ‘*Do you recall ever seeing or hearing communications from Hunter Water about reducing water consumption?*’

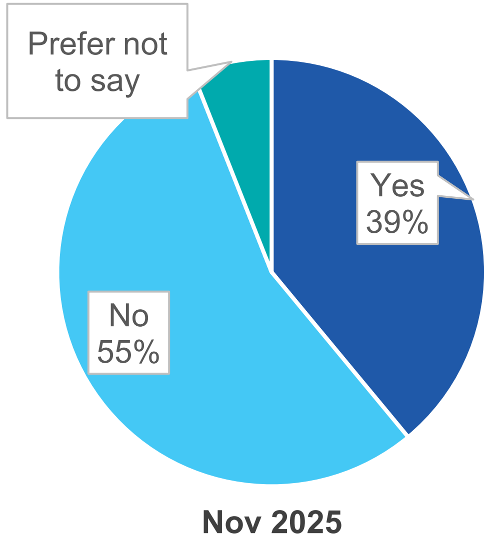
What we're hearing about affordability

- The proportion of respondents indicating they "*live comfortably*" declined significantly (-12%) since last quarter, while the proportion of respondents saying they *"just meet basic expenses"* increased significantly (+18%) in November 2025.
- 39% of respondents in November 2025 fieldwork indicated they have "*struggled to pay their water bill or another bill in the past year*", representing an almost historical high. This follows the record low recorded in August (23%).
- 36% of participants in November 2025 indicated they are *"aware of customer support programs Hunter Water offers"*, representing a marginal two percent decline from August and a six percent decline since the peak of 42% recorded in May 2025.
- 57% of participants in November 2025 agreed or strongly agreed that Hunter Water delivers value for money, representing a marginal three percent decrease since August 2025.

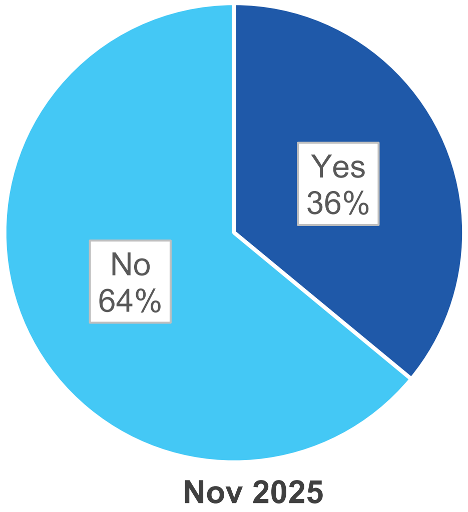
Which of the following best describes your financial situation?



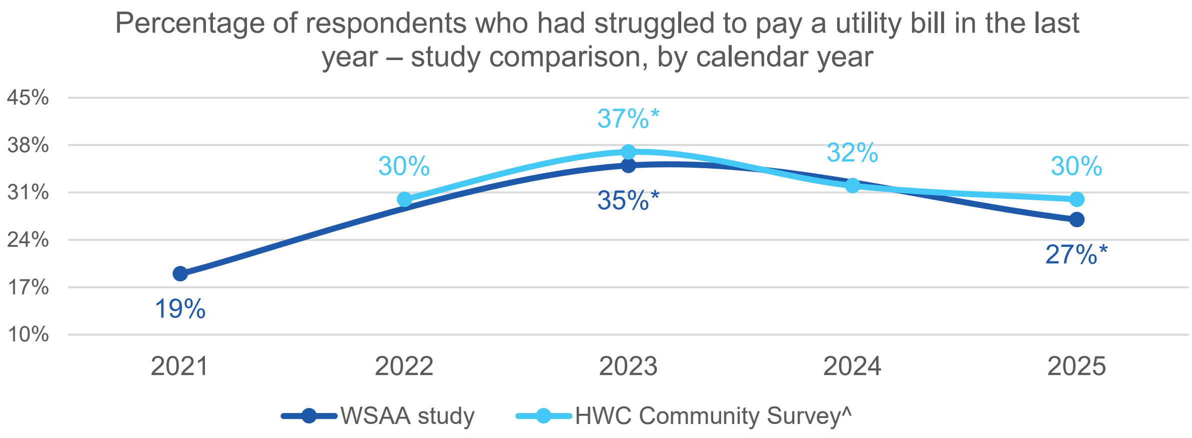
Did you struggle to pay either your water bill or another bill (electricity, gas, phone/internet, mortgage or rent) on time over the past year?



Are you aware of any customer support programs Hunter Water offers for customers who are struggling to pay their bill?



A quarter of customers have struggled to pay a bill over the past year



The Water Services Association of Australia (WSAA) conducts a national customer perceptions survey every two years using a community panel. This survey is administered in the same way as the main fieldwork for the Community Survey, and Hunter Water customers are included in the sample.

The WSAA survey includes the question: “Did you struggle to pay either your water bill or another bill (electricity, gas, phone/internet, mortgage, rent) on time over the last year?” In the Spring 2021 WSAA survey, 19% of Hunter Water customers answered “yes”. This was the 13th lowest result among the 37 utilities surveyed. Compared with other large utilities, Hunter Water sat around the middle of the pack, noting that financial hardship is generally more prevalent in regional areas.

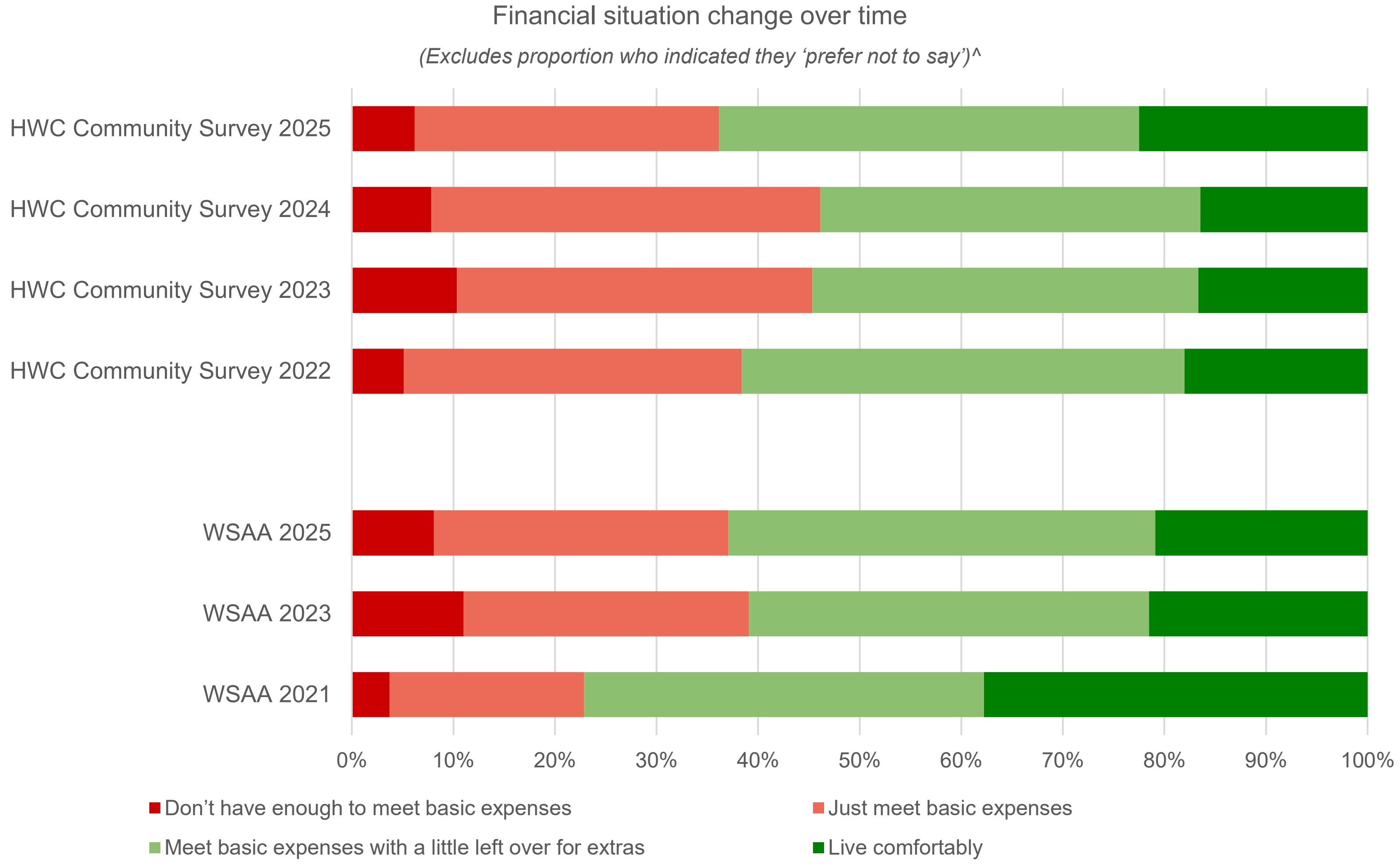
By the 2023 WSAA survey (fieldwork conducted in September 2023), the proportion of Hunter Water customers reporting difficulty paying a bill in the previous 12 months had risen significantly to 35%, aligning with the increase observed in the Community Survey. In the 2025 WSAA fieldwork, this proportion fell to 27%, again mirroring the decline seen in the Community Survey.

In contrast, the Community Survey recorded a significant increase in the proportion of respondents reporting difficulty paying a utility bill in the past year in November 2025, interrupting the general downward trend observed since early 2024. Results from future quarters will help determine whether this sharp increase reflects a broader community trend or is driven by sampling effects - for example, a higher share of responses in November came from Maitland LGA, where affordability pressures tend to be higher.

* Indicates that the change from the previous reporting period is statistically significant.

^ Results restricted to community panel sample only, allowing for a direct methodology comparisons between the WSAA study and the Community Survey.

Respondents' self-assessed financial comfort is strongly correlated with whether they report difficulty paying a utility bill



Financial comfort is measured in both the Community Survey and the WSAA National Customer Perceptions Survey. Across both studies, respondents' self-assessed financial comfort is strongly correlated with whether they report difficulty paying a utility bill.

As shown in the chart on the left, in 2023–24 the proportion of respondents who reported that they "just meet basic expenses" or "don't have enough" was approximately double the level recorded in 2021. Over the same period, the proportion who said they "live comfortably" nearly halved.

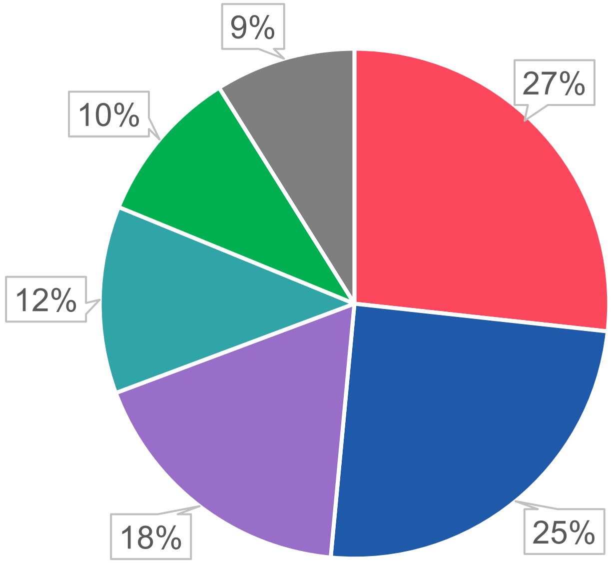
Overall, the results indicate that cost-of-living pressures intensified from 2022 through to early 2024. However, data collected since November 2024 suggests these pressures have begun to ease.

^ Results restricted to community panel sample only, allowing for a direct methodology comparisons between the WSAA study and the Community Survey.

Customer segmentation (personas)

Personas, or customer and community archetypes, are a popular approach to segmenting the customer base. They have a range of applications in customer journey mapping, understanding demographic change, and in designing services to meet evolving customer and community needs. The underlying hypothesis is that Hunter Water can be viewed through different lenses, and that the lens a person uses to judge their water provider is a good predictor of their perceptions.

On which of the following do you mostly base your opinions of Hunter Water?

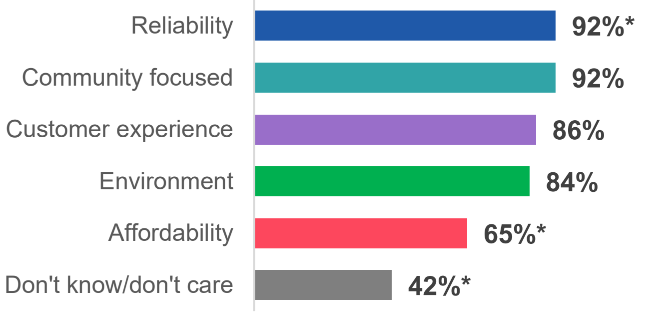


November 2025

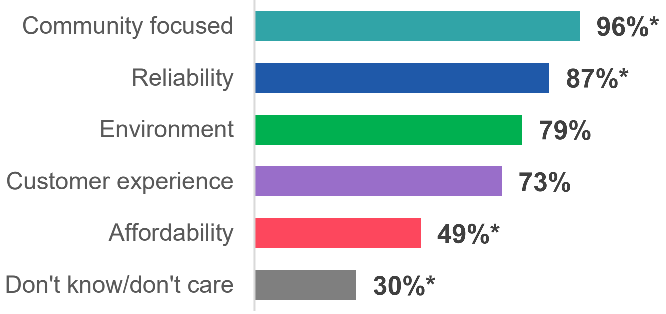
Customers who are *affordability focused*, along with those who '*don't know (and don't really want to know) about Hunter Water*', and those who are *customer experienced* focused are generally more critical on most measures, including trust and community reputation.

Those who judge Hunter Water on '*its track record on providing safe drinking water and reliable services*' represent one in four customers, and the results show that they are more positive than most of the other groups when assessing Hunter Water.

Trust Hunter water



Hunter Water has a good reputation in the community



** indicates that the difference between these responses and all other responses in the selected filter is statistically significant*

- Its track record on providing safe drinking water and reliable services
- On whether it keeps my bills affordable
- My experience of dealing with them, or what others have told me about their experience
- Its environmental performance
- Its contribution to the community (local employment, sponsorships, support of community events, education)
- I don't know (and don't really want to know) about Hunter Water

Operating Licence objectives – consultation methods

Respondents were first shown the consultation objectives set out in Hunter Water's Operating Licence, followed by the consultation methods used by Hunter Water to meet those objectives.

Hunter Water's Operating Licence is set by the Independent Pricing and Regulatory Tribunal (IPART), requiring Hunter Water to meet a series of consultation objectives. These are:

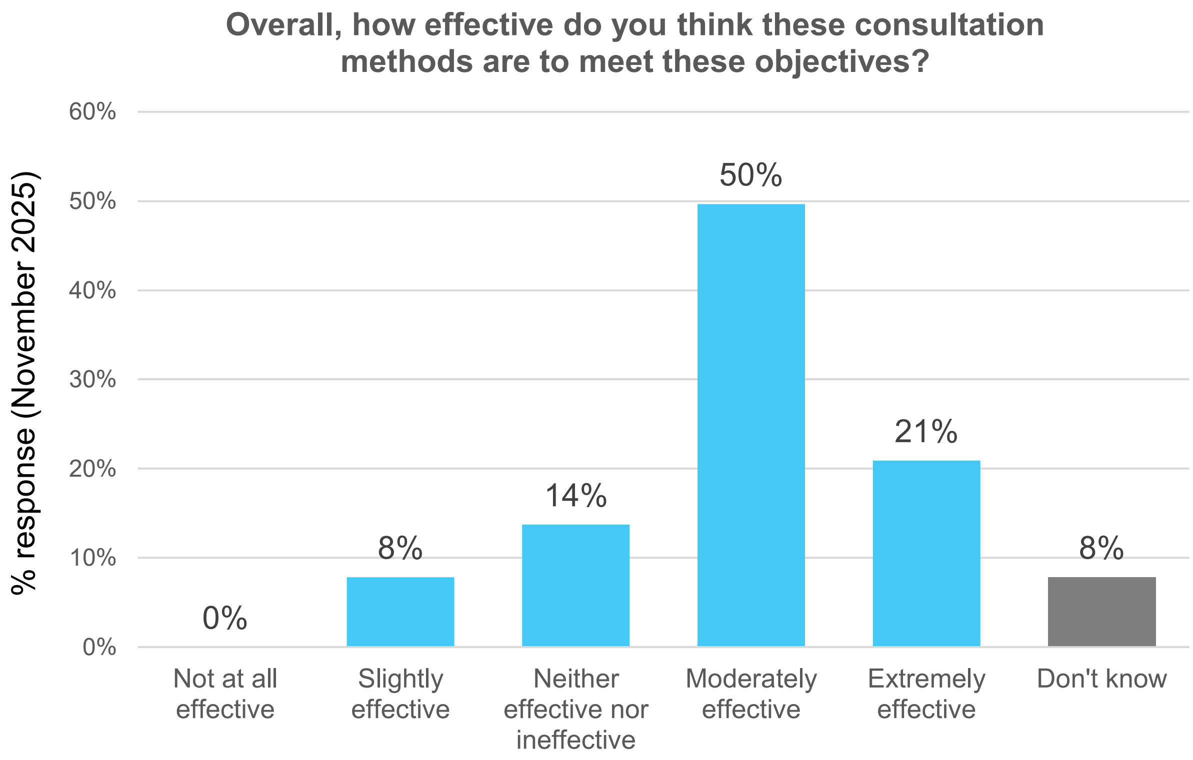
- ***Operating Licence objective 1:*** *Understand customer, consumer and community needs, interests and preferences and willingness to pay for service levels*
- ***Operating Licence objective 2:*** *Understand how our processes can better support more effective, direct relationships with consumers, including residential tenants*
- ***Operating Licence objective 3:*** *Obtain advice and perspectives on the Customer Contract*
- ***Operating Licence objective 4:*** *Obtain advice on key issues related to our planning and operations under our Operating Licence which impact on customers, consumers and the community in our area of operations*

The methods we use to meet these objectives (available on our website) include:

- *Online surveys to understand preferences for the levels of water and wastewater services we provide, and how much customers are willing to pay for investments we may make*
- *Online surveys about how our customers rate our performance when dealing with us*
- *Regular online surveys like this one*
- *Community advisory/liaison groups*
- *Focus groups, workshops and community panel discussions about strategies, plans and projects*

Respondents were then asked to assess how effective the listed consultation methods are in meeting the Operating Licence objectives. Overall, half of respondents (50%) rated the suite of consultation methods as *moderately effective*, while a further one in five (21%) considered them *extremely effective*.

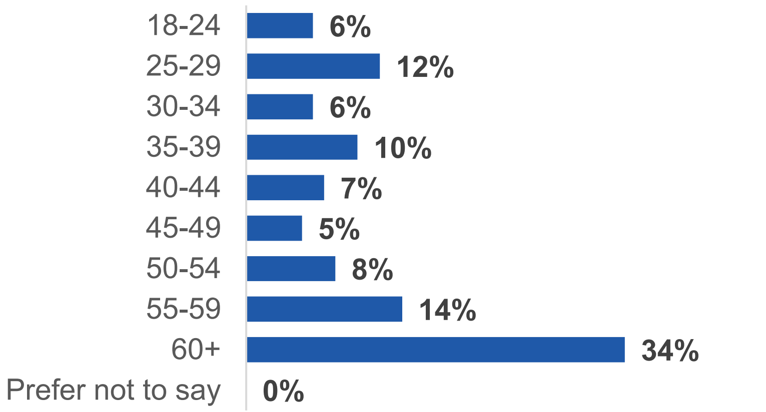
A smaller proportion expressed uncertainty: 14% selected a neutral position, indicating the methods were *neither effective nor ineffective*, and a further 8% said they *did not know*.



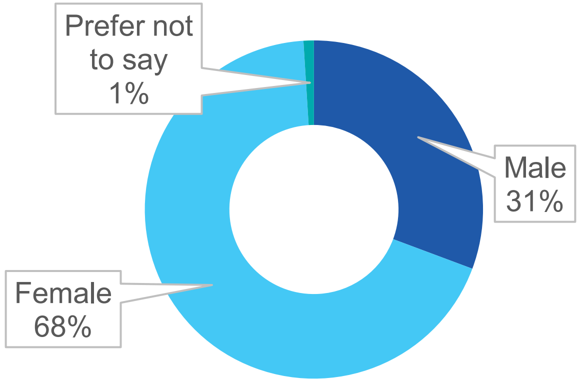
Who we heard from in November 2025

Note: All response percentages have been weighted to adjust for sample bias.

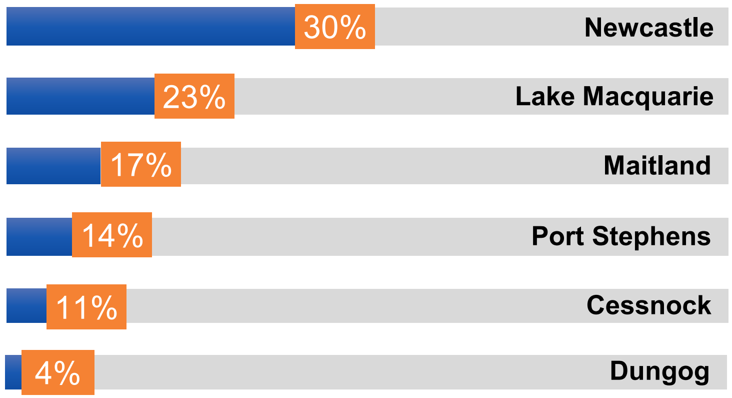
Age



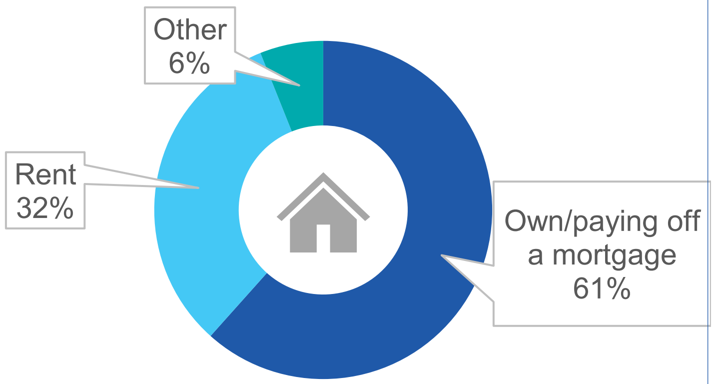
Gender



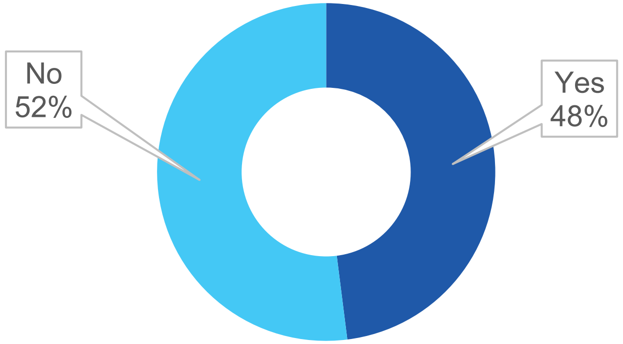
LGA of residence



Home ownership



Concession status



Thank you.