

López-Ruiz, S.; Schwartz, K. and Cuadrado-Quesada, G. 2026.
Narratives of water disconnection:
Navigating regulatory tensions in the Netherlands.
Water Alternatives 19(2): 393-415



Narratives of Water Disconnection: Navigating Regulatory Tensions in the Netherlands

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ABSTRACT: This article examines how Dutch water utilities implement and justify disconnection policies under the conflicting imperatives of cost recovery and the human right to water. Based on 12 semi-structured interviews and discourse analysis, it identifies 3 dominant narratives – technocratic, socially engaged, and human rights-based; it then maps these along two dimensions: the framing of water and the interpretation of non-payment. Despite operating within a uniform legal framework, utilities interpret and apply practices differently, reflecting variations in organisational contexts and discursive understandings of responsibility and vulnerability. The analysis shows how actors engage in discursive manoeuvring, using strategic ambiguity to reconcile regulatory obligations with social concerns. These findings challenge assumptions of technocratic neutrality and demonstrate how discretion and institutional discourse shape regulatory practice. The study contributes to regulatory governance debates by showing how formal compliance can coexist with informal adaptation in the provision of essential services.

KEYWORDS: Discursive institutionalism, human right to water, policy implementation, regulatory governance, water disconnections, the Netherlands

INTRODUCTION

Access to safe drinking water as a fundamental human right underscores the urgent need for water to be universally accessible and affordable (United Nations, 2010). Although it is often assumed that this right has been fully realised in high-income countries, recent research reveals persistent limitations in terms of affordability and continuity of service, especially for low-income households (Meehan et al., 2020; Mattos et al., 2021). Given that approximately 95% of the population in these regions reportedly has access to safely managed drinking water, the main challenge lies not in obtaining physical access, but in the ability of vulnerable households to pay their bills and maintain uninterrupted service (González-Gómez et al., 2020).

In this context, water poverty – defined as the inability to pay for essential water services – has become a growing concern in the Global North (Sauri et al., 2023). In Europe, debates on access to water have largely focused on affordability indicators (Reynaud, 2016; López-Ruiz et al., 2020; Martins et al., 2023), with relatively little attention paid to service disconnections that result from non-payment.

Furthermore, the absence of systematic public data on disconnections renders the issue virtually invisible, thus making policy responses even more difficult (Jones and Moulton, 2016). These tensions raise important questions about how disconnection policies are formulated, implemented and justified in high-income welfare states, and how these practices intersect with evolving conceptions of rights, responsibilities and regulatory discretion. Across Europe, responses to this question vary greatly, reflecting different normative and institutional commitments. While some countries such as England, France and Ireland have enacted laws prohibiting water disconnections (EurEau, 2016), others, such as the Netherlands, continue to allow them under regulated conditions (Haffner et al., 2018).

The COVID-19 pandemic further highlighted the essential nature of uninterrupted access to water and led to a temporary moratorium on disconnections in many jurisdictions. These emergency measures have exposed the tension between economic rationality and social equity in water governance (Amaechina et al., 2020; Zhang et al., 2022). This situation invites closer examination of how affordability, vulnerability and regulatory frameworks intersect in high-income environments where access to water is presumed to be universal. In this context, the Netherlands, which is characterised by universal water coverage but lacks income-based subsidies or social tariffs, offers a particularly relevant case.

This article investigates how water disconnection policies are implemented and justified in the Netherlands and how different actors – utility companies, civil society actors and debt collectors – navigate the competing imperatives of cost recovery and the human right to water. In doing so, it addresses a critical gap in the literature with regard to how water utilities in high-income countries manage this tension, particularly from the perspective of service providers (López-Ruiz et al., 2020; van den Berge et al., 2021; van Aalderen et al., 2021). The analysis shows how regulatory discretion, ownership structures, and moral narratives intersect to shape enforcement practices; these are key issues in current debates on water governance.

Despite having a highly regulated water sector and strong procedural safeguards, the Netherlands has faced growing concerns about affordability of services, rising poverty, and increasing household debt (OECD, 2023; Statista, 2023). In 2015 and 2016, the country recorded more than 10,000 and 7500 disconnections for non-payment, respectively. Although this figure fell to around 1300 in 2023, the persistence of disconnections continues to raise concerns (Bastiaansen et al., 2024). Civil society organisations have raised legal and political challenges to existing disconnection practices, arguing that current regulations do not sufficiently protect vulnerable populations such as children. In 2020, in particular, NGOs such as Defence for Children and the Netherlands Committee of Jurists for Human Rights (Nederlands Juristen Comité voor de Mensenrechten, or NJCM) filed a lawsuit against the Dutch government and two water supply companies, claiming that disconnecting households with children violated children's unconditional right to water under international human rights law. In 2024, The Hague Court of Appeal ruled that such disconnections are illegal (The Hague Court of Appeal, 2024).

Using a qualitative and interpretative approach, the article combines documentary analysis and 12 key informant interviews to uncover the discursive logic shaping disconnection practices. The study presents a typology of actors' positions – technocratic, socially engaged, and human rights-based – and explains how these discourses influence implementation strategies and policy behaviour. By examining how normative commitments to human rights are reconciled – or resisted – within cost-recovery imperatives, the article advances a theoretical and practical understanding of how public utilities, in practice, negotiate conflicting institutional logics.

The article is structured as follows. The next section describes the integrative theoretical framework of the study. The subsequent section outlines the interpretive research design, data collection strategy, and discourse analysis approach. This is followed by an overview of the legal and institutional context of water service provision and disconnection regulation in the Netherlands. The section after that presents the empirical findings organised around a typology of stakeholder discourses, and this is followed by a

discussion of the results. The final section offers concluding reflections and identifies directions for future research and policy implications.

THE THREE NARRATIVES ON DISCONNECTION

Although legal commitments to the human right to water exist at the international and national level, their implementation in practice is neither uniform nor straightforward. This contrast reveals a broader conflict between two key principles in water service provision: cost recovery and affordability. The former implies that service prices should reflect the total cost of provision including infrastructure, operations, and investment depreciation, thus ensuring financial sustainability and resource efficiency (Massarutto, 2007). The principle of affordability, on the other hand, is based on rights-based governance. It requires that all households, regardless of income, enjoy sustained access to sufficient and safe water.

Policies grounded in rights-based frameworks often face institutional logic that is focused on cost recovery and operational efficiency. Article 9 of the Water Framework Directive (2000/60/EC) reflects this dual requirement, calling for financial sustainability while promoting attention to social and environmental justice.

Understanding how these tensions are managed in practice requires more than institutional or legal analysis. Scholars in the fields of environmental governance and critical social sciences increasingly emphasise the role of narratives in shaping both behaviour and policy (Leong, 2021). Policy outcomes are determined not only by formal rules, but also by how actors construct, communicate and discuss the meanings that surround them. Narratives thus play a central role in shaping behaviour and governance outcomes, especially in areas such as water where technical, moral and political issues intersect (Kaufmann and Wiering, 2022; Woodhouse and Muller, 2017; Bantider et al., 2023; Varo, 2024). In water governance, this interaction of ideas, institutions and practices requires a multi-theoretical approach.

To make sense of this complexity, this study adopts a tripartite framework that allows for a nuanced analysis of how international human rights discourses, national regulatory frameworks, and local moral economies collide and merge to shape water disconnection practices. The three parts of this framework are: discursive institutionalism, the social construction of target populations, and policy translation. The paper moves beyond binary categories such as compliance/non-compliance with the law and legal/illegal, to reveal the dynamic and often contradictory processes through which water governance is carried out.

1) *Discursive institutionalism* emphasises the role of ideas, language and communicative processes in shaping institutions and policy outcomes (Schmidt, 2008). It argues that policies are the product of not only formal regulations or path dependence, but also of how actors justify, challenge and negotiate competing narratives. From this perspective, principles such as cost recovery or the human right to water are not simply technical objectives, they are also powerful discursive tools (Bouzarovski et al., 2025). Yoon and Sauri (2019), for example, illustrate how social movements in Barcelona mobilised rights-based narratives to challenge the profit-driven practices of water utilities. Similarly, Rusca and Schwartz (2018) highlight how cost recovery acts as a normative ideal that, under the guise of neutrality and necessity, depoliticises distributive choices and legitimises inequality.

2) *The social construction of target populations* is a framework that helps explain how policies reflect and reproduce normative judgements about users (Schneider and Ingram, 1993; Ingram et al., 2019). In the context of water disconnections, certain users – such as low-income households or single-parent families – may be considered 'deserving' of protection, while others are seen as irresponsible or strategically non-compliant. These constructions are far from neutral, as they determine how rights, responsibilities and sanctions are distributed. In the field of water governance, this means that disconnection policies not only refer to financial thresholds, but also to the way in which the image of defaulting users is constructed. Ruiz-Rivas et al. (2023), Mesmer et al. (2022), and Stojilovska et al. (2021), among others, show that the moral framing of disconnection events influences both how affected

households are treated and how utility companies justify their actions. The COVID-19 pandemic further illustrated this dynamic: when access was framed as essential for public health (Mesmer et al., 2022), disconnections were widely, albeit temporarily, suspended across many jurisdictions (Amaechina et al., 2020; Marques et al., 2023).

This framework also helps explain how water utilities perceive themselves and their roles. Heino and Anttiroiko (2016), for example, find that often utilities construct users as rational and self-responsible individuals, a framing that discourages utilities from engaging with social support functions. These constructions are thus expected to influence not only how policies are justified, but also how they are implemented on the ground.

3) *Policy translation* adds a third layer by focusing on how global norms and national directives are reinterpreted and adapted in local practice (Mukhtarov, 2014). Rather than viewing implementation as the mechanical execution of a fixed policy, this approach highlights how local actors reconfigure formal norms to align them with contextual constraints and moral judgements. Tutusaus (2019), for example, shows how public service managers pragmatically reinterpret commercialisation models, adapting them to local political and organisational realities.

These three perspectives are analytically distinct but closely interrelated. While discursive institutionalism helps us understand how ideas and narratives gain power, social construction reveals the moral classification of those affected by policies, and policy translation exposes how these ideas are, in practice, implemented or resisted. Importantly, the three converge at moments when actors face tensions between institutional obligations and normative imperatives.

To capture how actors navigate these tensions, this study uses the concept of organised hypocrisy as an analytical lens (Brunsson 1989, 1993). This concept refers to the strategic separation between discourse, decisions and actions, which allows organisations to reconcile conflicting demands. Water utilities may rhetorically endorse the human right to water, overtly comply with cost-recovery procedures and, in practice, quietly adjust disconnection policies. Far from indicating inconsistency, this manoeuvre reflects pragmatic responses to complex and often contradictory expectations. It is important to note that different actors manage these tensions in various ways and may engage differently in this manoeuvre, leading to varied interpretations and practices. As a result, even within similar regulatory frameworks, water utilities may implement policies that differ significantly in their social impact.

METHODOLOGY

This study examines how key actors – civil society, water utilities, and debt collection companies – implement the human right to water in the Netherlands. Based on an interpretive perspective (Schwartz-Shea and Yanow, 2013), the research uses discourse analysis to explore how these actors construct meanings around water disconnections. Through this approach, different types of actors emerge based on their narratives, justifications and ideological positions, offering insight into the institutional and ideological dimensions that shape water governance in the country.

The empirical strategy consisted of two main phases: a document review and interviews with key informants. In the first phase, a comprehensive review of the legal and policy frameworks regulating water disconnections was conducted. This included an analysis of formal legislation (such as the Drinking Water Act), regulatory instruments, and official government reports issued by national and regional authorities. Internal policy documents from water utilities were also examined; these included customer service protocols, disconnection procedures and affordability programmes. These documents were analysed alongside relevant academic literature in order to better understand the political and institutional context in which disconnection practices occur and to facilitate the identification of core actors from civil society and the business sector.

The second phase consisted of conducting 12 interviews with key informants; these were designed to cover relevant topics while also allowing flexibility to explore emerging issues (Kvale and Brinkmann, 2009). Interviewees were selected using purposive sampling (Brinkmann and Kvale, 2015), with inclusion criteria requiring their possession of considerable experience in the Netherlands with regard to water pricing, cost recovery policies, the design and implementation of customer assistance programmes, and water disconnection procedures. The selection process began with the identification of the 10 water supply companies in the country; to maximise response rates, these were contacted by email three separate times in 2023 – in early August, mid-September, and late September. Six of these companies (together serving more than 60% of the national population) agreed to participate, as did the National Association of Water Supply Companies.

During the interviews with the water supply companies, a chain sampling method was used to identify other relevant informants. The companies were asked to refer to others involved in water disconnection processes, including government representatives, NGOs, debt collection companies, and affected communities. This technique facilitated access to a wider range of perspectives and contributed to a more comprehensive understanding of the issue (Parker et al., 2019). The interviews were conducted between August 2023 and January 2024, both in person and virtually depending on the availability and preferences of the participants. The average duration of the interviews was approximately one hour and all were conducted in English. The interview questions focused on regulatory procedures, perceived social and economic impacts, and mitigation strategies related to water disconnections (see Table 1 for more details on interviewees).

To interpret the informants' narratives, the study employs the sociological system of discourse analysis (Conde, 2009), a socio-hermeneutic approach that shares similarities with critical discourse analysis (Wodak and Meyer, 2015). This method reconstructs the meanings – that is, the underlying interests – implicit in the informants' discourses by situating them in their broader social and institutional contexts (Alonso, 2013: 13). The analysis consisted first of an examination of the individual interviews, followed by a comprehensive synthesis to identify emerging themes relevant to the research question. Certain patterns, or profiles, emerged as dominant. These profiles were examined in terms of their discursive positioning, taking into account both the underlying narrative structures in the texts and the semantic spaces that shape discourse. Furthermore, through comparative analysis of declared political commitments ('discourse'), formal regulatory measures ('decisions') and actual implementation ('actions'), the study identifies intentional and strategic discrepancies, interpreted as pragmatic adaptations to conflicting institutional pressures (Brunsson, 1989).

Table 1. Description of the sample

ID	Date	Participant role/title	Organisa- tion	Main opinions
WU.A	28/08/ 2023	Customer service staff person specialising in accounting and finance	Water utility	Disconnection acts as a necessary trigger for some people to pay outstanding bills, as they often avoid payment until faced with an imminent threat
CS.1	05/09/ 2023	Human rights lawyer; NGO representative	NGO	Strategic litigation is being pursued to challenge disconnection practices and advocate for policy changes, especially where vulnerable groups are affected
CS.2	12/09/ 2023	Assistant Professor of Human Rights and the Environment	Academic	Disconnections affect vulnerable groups (low-income, over-indebted households, and those with administrative or communication difficulties); existing policies do not protect children and families

				in economic hardship, which raises social and legal concerns
WU.B	14/09/2023	Staff person who has been working in the customer service department for several years and has been part of the debt collection team for 10 years	Water utility	Municipal coordination of social and debt-relief responses at the local level is essential for mitigating the negative impacts of disconnections; however, administrative capacity varies among municipalities
WU.C	18/09/2023	Two people: a solicitor and a customer service department staff person	Water utility	Debt is viewed as a shared problem; this results in a more socially engaged approach aimed at helping customers resolve their financial issues
CS.3	19/09/2023	Activist; NGO representative	NGO	We must not focus solely on the number of disconnections, as a decrease in these could coincide with an increase in unpaid bills; this could mask a silent problem of water poverty that also requires attention
WU.G	26/09/2023	European law specialist	Water utility	The utility participates in policy development in order to reduce disconnections; it advocates for more protective measures for vulnerable populations
DC.1	09/10/2023	Employee of a debt collection company	Debt collection agency	Debt relief organisations work with creditors to prevent disconnections by offering a grace period for debt resolution; their aim is to standardise the process and minimising disconnections
WU.D	26/10/2023	Two people: head of the debt collection team and head of the customer service department	Water utility	The company is concerned about the increase in the number of people at risk of disconnection due to economic pressures; it is looking into ways of providing financial assistance to households in difficulty
DC.2	31/10/2023	Employee of a debt collection company	Debt collection agency	It is essential to strike a balance between a humane approach to debt collection and a stricter approach for those who are able to pay but are not willing to
WU.E	06/11/2023	Drinking water and tax policy advisor	Water utility	Disconnections are presented as a governance challenge that is addressed through internal financial buffers and coordinated debt-relief mechanisms; this approach is facilitated by the organisation's urban scale and institutional capacity, as well as its stable revenue base and easy coordination with shareholder(s).
WU.F	08/01/2024	Customer service department specialising in accounting and finance	Water utility	Financial responsibility towards paying users should be balanced with social responsibility towards households experiencing financial distress; this should be accomplished through

Finally, inspired by Weber's (1949) notion of ideal types, the results were structured around the discursive typological profiles that emerged from the analysis, identifying the different ways in which stakeholders construct and justify disconnections regardless of their institutional affiliation. These ideal types are not intended to be exact representations of reality, but rather heuristic tools that clarify how narratives, social constructions and translations merge in practice, facilitating the comparison of the different ways in which stakeholders construct and justify disconnections.

LEGAL AND INSTITUTIONAL FRAMEWORK IN THE NETHERLANDS

Ownership of water services

Since 1976, Dutch drinking water companies have been owned by municipalities and provinces and operate autonomously under private law with public shareholders (Blokland et al., 1999). The Drinking Water Act mandates the provision of water services and prohibits ownership by non-public entities (Art. 1).

There are currently 10 regional water companies, each responsible for production and distribution within a defined geographical area (see Table A1 in the Appendix). Consumers cannot choose their supplier. The designated service area of water companies encompasses a variable number of municipalities, a factor that can influence their governance structure and decision-making processes.

Regulation of disconnections in the context of the human right to water

The Dutch regulatory framework governing drinking water services does not explicitly recognise the human right to water. Instead, it prioritises universal service provision and financial sustainability through a strict cost-recovery principle embedded in the Drinking Water Act. While international commitments have influenced policy debates (Verschuuren, 2009), affordability is not addressed through sector-specific pricing mechanisms, but primarily through the broader welfare state.

The Netherlands does not apply social tariffs or income-based subsidies for water (EurEau, 2016); rather, affordability is addressed indirectly through income redistribution. In the Netherlands, redistribution happens via income support, not via water bills (Table 1, CS.1). This reflects a deliberate policy choice rather than a regulatory omission. The Dutch social security system defines a social minimum income adjusted to household composition and provides targeted allowances to households below this threshold, including for housing, healthcare and child-related benefits. These transfers are not earmarked for utility services but are intended to ensure sufficient disposable income to cover essential expenses, including water bills.

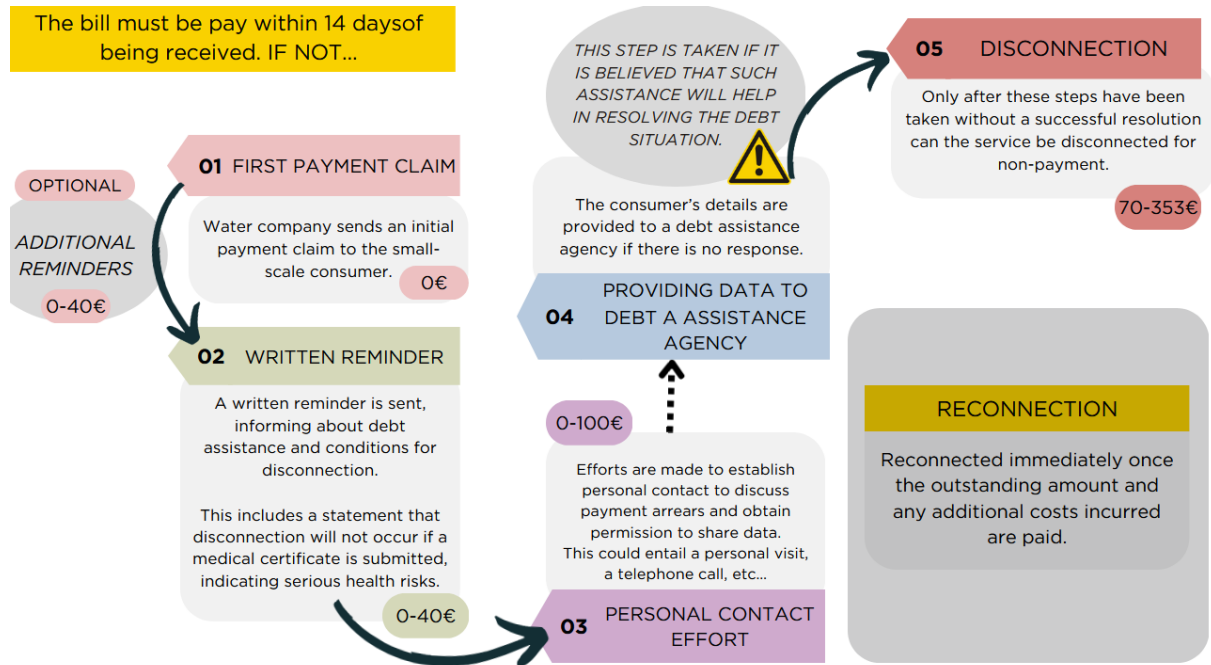
As a result, water utilities are neither responsible for assessing socio-economic vulnerability nor equipped with access to such data. Their interaction with users is largely limited to billing and payment behaviour; this constrains their capacity to distinguish between inability and unwillingness to pay (WU.A; WU.B; WU.C; WU.D; WU.E; WU.F).

Within this framework, Article 9 of the Drinking Water Act requires utilities to adopt measures to prevent disconnections, particularly for household consumers. This is supported by ministerial guidelines introduced in 2012, which established minimal procedural safeguards. Under certain circumstances, however, utilities have the right to disconnect service for non-payment. Disconnection, in such cases, follows a phased procedure (Figure 1) that defines the minimum legal requirements, although utilities can further develop and employ other tools or phases. For an overview of policies present in the Dutch context and those specifically mentioned during interviews, see Table A2 in the Appendix.

Disconnection-related fees are set by utilities rather than fixed by law. Final disconnection charges range from approximately €90 to over €400, often including reconnection costs (see Table A3 in the Appendix). Utilities justify these fees as cost-reflective and as incentives for timely payment, although

some acknowledge that they may exceed technical costs (WU.B, WU.C). In contrast, civil society actors argue that such charges can exacerbate financial hardship and disproportionately affect low-income households.

Figure 1: Stages for disconnecting a user for non-payment, and additional consumer costs



Source: Authors’ elaboration based on legislation and interviews.

The regulations offer explicit protection to vulnerable consumers, defined primarily by health risks rather than economic status. Disconnections are prohibited when the interruption of service poses a serious health risk and when a medical certificate from an independent doctor is presented (Art. 6.4). Households with dialysis patients, for example, are eligible for this provision, while low-income families without health documentation are not. In cases where households with certified medical needs have been subject to disconnection, reconnection must be carried out at no additional cost (Art. 7).

Legislative amendments introduced in 2018 strengthened the procedure in two ways. First, while previously optional, utilities are now required to notify municipalities when a household is at serious risk of disconnection, triggering debt relief and social support mechanisms (*schuldhulpverlening*). This reform formalises coordination and positions municipalities as central actors in addressing financial vulnerability. Second, the reform introduced a minimum safeguard ensuring that households facing disconnection may request access to a limited quantity of water to cover basic needs, for example through water storage containers. Some of these safeguards remain conditional in their application; access to water bags, for instance, depends on an explicit request by the household, which may influence the extent to which such measures are used in practice.

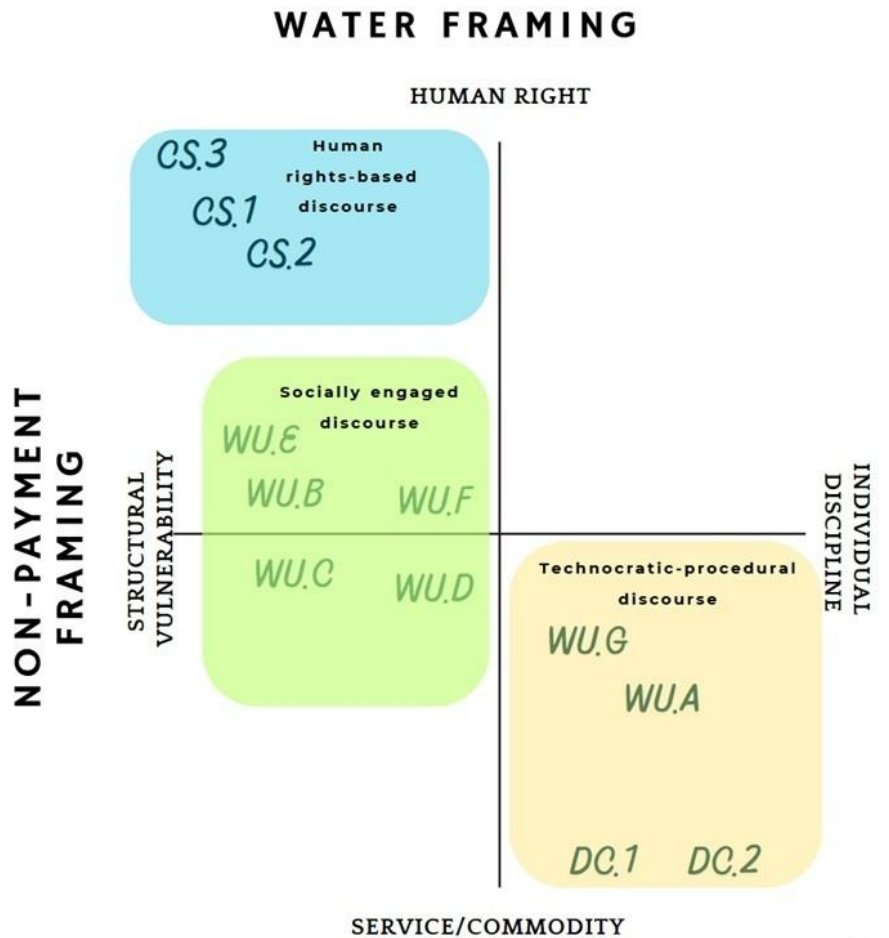
FINDINGS: NAVIGATING THE NARRATIVES OF DISCONNECTION

Water disconnections for non-payment in the Netherlands are governed not by a single coherent logic, but by multiple discourses. Across the corpus, three dominant discursive configurations can be identified: a human rights-based discourse, a socially engaged discourse, and a technocratic–procedural discourse.

These configurations structure how policies and regulations are interpreted and implemented, and how discretion is exercised or constrained in practice.

Figure 2 presents a mapping of these configurations, constructed as an analytical abstraction of the empirical material along two dimensions (Conde, 2009): the framing of water (from service/commodity to human right) and the interpretation of non-payment (from individual discipline to structural vulnerability).

Figure 2: Discursive positions of interviewees



The human rights-based approach

The human rights-based discourse was articulated primarily by civil society actors. It frames access to water as an inalienable and unconditional right, rendering disconnections for economic reasons morally unacceptable and legally questionable. It is characterised by a strong normative orientation and explicit references to international human rights.

This discourse highlights the social injustice of disconnections, reinforcing the idea that water should be protected within the framework of international human rights and should not be subject to market-driven policies. Terms such as 'inalienable right', 'duty' and 'vulnerable populations' frame disconnections as ethical and legal violations rather than as administrative decisions. Water disconnections are interpreted as violations of fundamental rights, particularly when they affect children and members of

other vulnerable groups; the latter includes, for instance, immigrant families who may face additional challenges due to language barriers, and single parents under financial hardship.

Interviewees mobilising this discourse consistently reject the idea that economic rationality can justify disconnections for vulnerable people. As CS.1 stated unequivocally, "water is a human right and should never be disconnected under any circumstances". CS.2 nuanced this view by arguing that, "economic considerations should never take precedence over access to water". Repeated references to international law and human rights further reinforced this position. As CS.1 pointed out, "We knew families were losing access to water simply because they couldn't pay, but the law still allowed it". Such statements situate the problem within a broader critique of market-oriented approaches to water governance (Bakker, 2010; Swyngedouw, 2009), thus challenging the assumption that cost recovery can be treated as a neutral or purely technical principle.

At the same time, interviewees frequently contrast this rights-based framing with what they perceive as the government's more cautious and defensive regulatory stance. In their view, public authorities adopt an intermediate position that partially acknowledges the language of human rights without fully embracing its normative implications. Rather than explicitly denying the problematic nature of disconnections, the state is seen as reframing them as issues of management and proportionality, rather than as structural rights violations. This shift is reflected in the regulatory reforms introduced in 2012 and amended in 2018, which incorporate procedural safeguards such as increased notification requirements, attempts at contact, and the provision of a minimal quantity of water after disconnection.

While these measures mitigate the most extreme impacts, they ultimately preserve the principle of disconnection for non-payment. Crucially, interviewees emphasised that, despite these reforms, critical safeguards are displaced onto affected households themselves, who must explicitly request limited emergency provisions (often restricted to 3 to 4 litres per person). This presupposes levels of administrative competence and access to information that are not always present in contexts of vulnerability (Christensen et al., 2020; Sauri et al., 2026), thereby undermining the practical realisation of the right. Moreover, in the words of CS.3, "[the emergency provision] is a very, very small amount. And it's even below the WHO minimum amount to survive".

The human rights discourse, however, does not ask for disconnections to be banned completely, only in cases where vulnerable people are affected. Interviewees acknowledged situations where disconnections could be considered acceptable; they referred particularly to cases of non-vulnerable users or where there was a clear unwillingness to pay, such as individuals with sufficient resources or abusive consumption patterns. Meanwhile, they emphasise that any decision should be subject to proportionality and case-by-case assessment, ideally under judicial or independent oversight. As CS.1 put it, "It's not just to prohibit the disconnections, but to check if the disconnection is in line with human rights". In line with United Nations guidelines, they also agree that this does not mean that water service must be free (CS.2; CS.1).

In terms of policy implementation, this discourse does not engage with procedural details of disconnection protocols; instead, it delegitimises the procedure itself. It argues that any regulatory regime that allows disconnections of vulnerable households is incompatible with international human rights commitments. Interviewees repeatedly referred to international instruments and to the duty of the state to protect vulnerable populations, especially children. Strategic litigation was pursued precisely because, "you can't really hold [children] responsible for their parents' behaviour [and] access to water at home shouldn't depend on your income" (CS.1).

Interviewees mobilising this discourse acknowledged that, "water bills are not that high. But people's income is, however, sometimes really low" (CS.1; supported by CS.2 and CS.3). Affordability is thus constructed as a normative threshold linked to the realisation of fundamental rights. Interviewees explicitly challenged the assumption that low prices automatically ensure affordability; they point instead to income-based benchmarks and lived experiences of deprivation. Here, affordability is inseparable from

continuous access to water in the home and disconnection is framed as incompatible with rights obligations regardless of tariff levels. This aligns with justice-oriented approaches that conceptualise deprivation as a form of distributive recognition and procedural injustice (Jenkins et al., 2016; Stojilovska, 2023).

The narrative structure of this discourse is clear and linear: households affected by disconnections are framed as rights holders who have been subjected to unjust treatment. Primarily the state, and to a lesser degree utilities, are positioned as responsible actors who are failing in their obligations. As CS.2 stated: "What, I still find challenging is that the way the government looks at water is very much more from an economic [perspective, with a] little bit of public access consideration, but not from a human rights-based situation". Interestingly, interviewees mobilising this discourse did not demonise utilities; instead, they portrayed them as, "quite social and not really profit-making institutions". They felt, however, that local governments should have a more prominent role in preventing disconnections and some even claimed that it is, "important to have the court involved in between" (CS.1).

The strong emphasis on children plays a central role in this configuration. It functions as a morally incontestable category that mobilises public sympathy and legal protection. This framing proved particularly effective in the legal arena, culminating in the 2024 ruling by The Hague Court of Appeal, which declared it to be unlawful to disconnect households with children.

This discourse tends, at the same time, to externalise questions of financial sustainability and operational feasibility. While forcefully criticising disconnections, it rarely addresses how the costs of guaranteeing universal access should be redistributed, implicitly relying on the broader welfare state and progressive taxation to resolve affordability concerns. As CS.1 explained, "In the Netherlands, the general thought is we already have progressive taxing on income. So we don't also need *those* [social tariffs or tariff discounts] for paying water and energy bills". This shared view reflects how even rights-based critiques are shaped by national institutional contexts in which social redistribution is not typically embedded within utility pricing structures.

Interviewees also sometimes highlighted perceived inconsistencies in existing practices to further problematise the current regulatory logic. As CS.1 noted, "drinking water companies are coming up with more and more water points in the city (...) [where] they provide water for free (...) but they cannot do this, they say, when there's children at home [without connections or at risk of disconnection]. And I find that weird". This observation underscores a broader critique which points out that, while free access to water is normalised in public and recreational spaces, it remains conditional and restricted in the domestic sphere even where fundamental needs are at stake. This exposes tensions between symbolic gestures of accessibility and the unequal realisation of the right to water in everyday life. This discourse challenges neoliberal models of water governance that prioritise efficiency¹ over social justice, with important implications for debates on water policy and legislation.

The socially engaged discourse

The socially engaged discourse occupies an intermediate and inherently ambivalent position within the three discourses. It recognises water as a basic human right and expresses ethical discomfort with

¹ In the analysed corpus, efficiency is framed not as profit maximisation or abstract optimisation, but rather as a practical rationality that is aimed at sustaining the continuous and legitimate operation of water provision under cost recovery. For the utilities, it primarily involves ensuring timely bill collection, preventing debt accumulation, and maintaining system stability so that non-payment does not burden compliant users. Disconnection for non-payment is thus presented not as punitive, but as an exceptional mechanism to prompt payment and resolve inefficient cases when other measures fail. This systemic and procedural understanding tends to detach from households' material affordability, which is shifted to social or municipal intervention (WU.A; WU.B; WU.C; WU.E; WU.G; DC.1).

disconnections, while simultaneously accepting cost recovery as a structural and legal requirement of the Dutch water sector. Rather than rejecting disconnections outright, this discourse reframes them as undesirable outcomes that should be avoided whenever possible through proactive engagement and supportive measures. It recognises the need for strict protocols while allowing for discretion in cases where customers demonstrate their willingness (but inability) to pay.

This configuration is articulated mainly by representatives of water utilities and state-affiliated actors. It is characterised by a pragmatic and empathetic style that combines procedural language with moral reasoning. Interviewees frequently emphasised the lengths they will go to prevent disconnections, presenting them as a last resort rather than a routine enforcement mechanism. As one utility representative explained, "we do everything we can to avoid restricting access to drinking water because it is a matter of public safety" (WU.E). Another interviewee explicitly acknowledged the tension at the heart of their work, saying that, "We believe that water is a human right, but we also operate within a system where cost recovery is essential" (WU.C).

The language of this discourse emphasises procedural fairness and regulatory compliance. As one representative of a water utility commented, "Our procedures are designed to be as fair as possible. We give customers sufficient advance notice, and if they do not respond, disconnection is applied as a last resort" (WU.F). Another water utility interviewee said that, "Our customer service team is trained to detect the early signs of financial difficulties, so we contact affected customers before disconnection becomes inevitable" (WU.E).

In terms of implementation, this discourse translates into a range of preventive and mitigating practices, including payment plans, early contact with customers in arrears, and collaboration with municipalities and debt relief organisations. Many of these practices rely on informal discretion rather than formalised rules. Several interviewees described situations in which staff delayed or avoided disconnections based on contextual assessments. One respondent recounted postponing a disconnection after discovering that there was a newborn in the household (WU.B), illustrating how frontline staff exercise situational discretion during direct contact with households. Another interviewee referred to an internal policy that prevented disconnections in households with young children; they emphasised that, "it's not by law, it's just an additional service we offer". Internal budgets also included a provision for writing off uncollectable debts, reflecting a more formalised and institutionalised form of discretion (WU.E). Some companies have also reformed their debt collection practices, reducing disconnections by treating debt as a shared problem rather than as the sole responsibility of the customer (WU.B; WU.D).

Although Dutch law allows for service disconnection, some utility companies show a moral reluctance to strictly enforce it. As one water utility interviewee put it, "we go there with a technician to cut the water supply, but payment can still be made at the door or the situation discussed; if the employee considers the disconnection inappropriate, they retain the final decision" (WU.B). This same interviewee went on to describe an internal points-based system in which unpaid bills and payment behaviours generate scores that structure escalation towards visits and potential disconnection. Within this framework, payment history modulates both the pace of escalation and access to arrangements such as payment plans, while prior disconnections function as triggers for closer monitoring.

Similar logics appear in interviews with WU.C and WU.E, where a first disconnection is framed as a decisive behavioural signal. Rather than prompting stricter enforcement, recurrent disconnections are then actively avoided through preventive intervention and intensified coordination with municipalities. Across these cases, prior disconnection is not construed as a moral failure but rather as an indicator of vulnerability or administrative breakdown. This reflects a moral framing that seeks to contain cyclical exclusion while maintaining disconnection as a legitimate last-resort instrument.

These examples illustrate how this discourse legitimises the controlled use of discretion, allowing utilities to soften the application of formal rules without openly challenging the regulatory framework. Such practices align with the literature on frontline discretion and moral judgement in public service

delivery. This literature highlights how rigid policies are, in practice, often adapted to address complex social realities (Lipsky, 1980; Stojilovska et al., 2021).

At the same time, this discourse is marked by persistent internal tension. While interviewees expressed a strong sense of responsibility towards users, they also voiced concerns about fairness, consistency, and the risk of encouraging strategic non-payment. In the socially engaged utility discourse, affordability is not articulated in terms of tariff levels, but rather as a temporal and relational capacity. Instead of asking whether water is affordable at the point of billing, interviewees frame affordability as something that can be restored over time through contact, flexibility, and behavioural support. Metaphors such as 'financial health' and 'problem-solving' shift attention away from prices and towards future payment capacity.

Interviews show that utilities perceive the monopoly in which water supply operates as a way to justify a responsibility for careful handling but not question the legitimacy of the disconnection. As one water utility interviewee put it, "The customer cannot simply walk away, so we have to be mindful of every step we take" (WU.B). Because customers cannot switch, relying heavily on punitive tools such as disconnection is considered inappropriate, even though they are legally available. Restraint, negotiation and maintaining a workable relationship are emphasised instead. This translates into concrete practices such as allowing payment at the door, repeated attempts to set up payment plans, and rapid reconnection, all of which are aimed at keeping customers viable over the long term. As two interviewees put it (WU.C), the utility prioritises future payment capacity over immediate debt recovery and treats non-payment as a problem to be managed rather than a breach to be punished. Utilities' monopoly thus conditions them to limit coercion and invest in prevention and contact, and to use disconnection sparingly as a last resort mechanism for re-establishing engagement with customers rather than excluding them from the service.

While economic vulnerability is explicitly acknowledged, pricing itself remains a non-negotiable background condition; affordability concerns are thus managed through effective communication with local governments and expanded discretionary practices, rather than with structural tariff adjustments.

Utilities that articulate a more socially engaged discourse assign a very visible and operational role to local governments. Within these accounts, municipalities emerge as key actors in the management of vulnerability, although not as direct guarantors of the right to water. One interviewee who has worked for years in customer service and debt collection (WU.B) exemplified this logic by presenting referral to the municipality as a necessary step when the company can no longer proceed. As they put it, "You really, really have to pay. Or you have to get external help. That's always an option, through the municipality". In this framing, the local government functions as a social buffer. Its intervention may delay or temporarily prevent disconnection, but it does not challenge the underlying principle of payment. A solicitor and a customer service department staff person with whom we spoke (WU.C) went a step further by formally integrating municipalities into the disconnection procedure itself. They noted that systematic signals are sent when a customer falls into arrears and faces potential disconnection. As they put it, "We give the municipality a signal that [the customer is] behind with paying and at risk of getting disconnected. The municipality usually has to act on those signals". Engagement with local government both mitigates disconnection and contributes to its institutional legitimation; that is when municipal intervention fails, disconnection is framed as a justified outcome.

Interviewees also stressed, however, that this buffering role depends heavily on municipal capacity. They noted that differences in resources and responsiveness across local governments mean that similar cases may result in very different outcomes, including whether disconnection is ultimately halted or allowed to proceed. As the solicitor and the customer service department staff person (WU.C) explicitly noted, some municipalities "do a great job", while others "don't care" or lack sufficient staff to intervene. In practice, this means that whether a disconnection is delayed or ultimately carried out depends not only on household circumstances or the discretion of the utility's personnel, but also on the operational

capacity of the municipality involved. As a result, procedures that are formally uniform give rise to territorially differentiated outcomes; this introduces an element of spatial inequality into the management of water debt and disconnections.

Technocratic and efficiency-oriented discourse

The technocratic discourse surrounding water disconnections is mainly articulated by some water utilities and debt collection agencies, which emphasise efficiency, regulatory compliance and market principles. This perspective is particularly pronounced among the operational and legal staff of these organisations, where disconnections are seen as a necessary function of cost recovery rather than a discretionary measure. It is characterised by a formal, defensive and depersonalised style. Terms such as 'regulated procedure', 'cost recovery', 'operational efficiency' and 'strict protocols' construct disconnections as inevitable technical outcomes rather than as ethical dilemmas.

Actors who argue this discourse highlight strict compliance with legal mandates and financial sustainability as central priorities. Within this discourse, disconnection is justified as a necessary enforcement tool that ensures the financial sustainability of the service and the equal treatment of customers. Interviewees repeatedly emphasised that the process is governed by strict rules and leaves little room for subjective interpretation. As WU.A stated, "Our operations are governed by a clear mandate: water is a regulated service, and the law requires us to recover costs without undue profit margins. Disconnections, when necessary, are a direct consequence of non-payment and are applied following strict protocols". WU.G similarly emphasised the objectivity of the procedure, stating that, "the disconnection process is a regulated procedure that follows precise legal rules and cost-recovery calculations. We focus on maintaining operational efficiency, and any disconnection is a function of the system rather than a value judgement". Disconnections are presented as the final step in a transparent and standardised process that requires maintaining payment discipline (DC.2, DC.1, WU.A, WU.G), while discretion is framed as a potential threat to fairness and the proper and regular functioning of the service, rather than as a moral resource. As WU.A sums up, "If we don't disconnect, many more customers will not pay, and then prices will go up for everyone".

Technocratic stakeholders repeatedly refer to mandatory notices, strict deadlines and structured rate increases, all of which are part of a legal and rules-based process to ensure payment compliance. Debt collection agencies similarly align themselves with this regulatory framework, describing disconnections as a strictly regulated procedure that is determined by predefined financial criteria rather than by discretionary judgement (DC.2). This position reflects a broader, market-oriented approach to water governance in which non-payment and eventual disconnection are seen as neutral administrative outcomes dictated by financial thresholds (Singh, 2016). As one debt collector explained, "Debt collection is essential for the system to function properly, but we strive to do so in a fair and transparent manner" (DC.1). These statements are consistent with general trends in infrastructure governance, where standardised enforcement mechanisms are presented as safeguards against inefficiency and favouritism (Massarutto, 2007; OECD, 2011).

Foregrounding legality and objectivity shifts attention away from the social consequences of disconnections and from the structural asymmetry between monopolistic providers and captive users. The lived experience of water deprivation and the broader issue of affordability remain largely absent from this narrative space. This echoes findings from other contexts where cost recovery is mobilised as a legitimising principle that obscures distributive effects (von Schnitzler, 2008; Rusca and Schwartz, 2018).

Interviewees mobilising this discourse consider water affordability to be a structural property of the system that is ensured by regulatory design and cost recovery, rather than as a social relation that is contingent on household incomes and living conditions. WU.A condenses this idea into one sentence with the assertion that, "By law, it is determined that water should be affordable". From this position, the low price of water is treated as sufficient proof of affordability. As WU.A went on to say, "if the prices

go 15% up, so that's maybe 20 euros (...), [which] is nothing". This conception shifts the problem of non-payment onto individual behaviour. WU.A told us that, "Most people[']s failure to pay is] not because they are unable to pay but because they are not willing"; they felt that this legitimises disconnection as a necessary mechanism to preserve a system that is regarded as intrinsically just. The role of the state is largely confined to guaranteeing affordability *ex ante* through regulation, while responsibility for addressing payment difficulties is placed *ex post* to local governments. As interviewees explained, before disconnection can proceed operators are required to inform users about debt assistance options, share information with municipal services, and allow municipalities to intervene (DC.1; WU.A). Local governments are thus elevated to a primary welfare role. As DC.1 put it, "debt relief is mainly a task for municipalities", and as WU.A said further, "By law, the municipalities have to try to prevent new debts for their people".

DISCUSSION

Water disconnections for non-payment in the Netherlands cannot be adequately understood as neutral administrative responses to unpaid bills. In line with Varo (2024) and Leong (2021), how problems are constructed influences the shaping of policy trajectories. Disconnections emerge as morally charged governance practices, structured through competing discursive frames (Schmidt, 2008) that shape how non-payment is interpreted, how responsibility is allocated, and how affected households are treated. Building on the three discursive configurations identified in the findings, this discussion situates the Dutch case within broader debates on moral framing, recognition and justice in the governance of essential services.

These three moral framings have direct implications for how households are treated. They also help explain why strong procedural safeguards coexist with substantial variations in implementation. While the Dutch regulatory framework specifies the conditions under which disconnection is permissible, it leaves significant interpretative space regarding vulnerability, proportionality and timing. Actors mobilise different discursive resources to fill this space, thereby producing a governance arrangement in which formal compliance with cost recovery requirements coexists with formal safeguards and informal adaptation aimed at mitigating social harm. Rather than eliminating disconnections, this arrangement reshapes how, when and for whom they occur.

Drawing on the literature recognition justice, the findings show that disconnections are not experienced uniformly, but rather are mediated by judgements of deservingness. As Romano (2014) states, the design, targeting and implementation of social policy programmes is never neutral; it necessarily expresses ideas about what is important and who is 'deserving'. In the Netherlands, children or individuals with certified medical needs are more readily recognised as deserving protection, while others are implicitly positioned closer to the boundary of legitimate enforcement. This resonates with wider energy poverty scholarship that shows how vulnerable households are differentially recognised within policy discourse, with some groups rendered invisible or morally suspect (Simcock et al., 2021; Ruiz-Rivas et al., 2023). The case of the Netherlands, however, also demonstrates how the moral and legal salience of children can destabilise these boundaries of deservingness. This blurring of boundaries can culminate in judicial intervention that redefines the limits of legitimate disconnection. In line with Yoon and Sauri (2019), this illustrates how policy change can be shaped by civil society and human rights discourses.

Justifications by water utilities further reflect these moral framings. 'Technocratic' utilities emphasise legality, procedural correctness, and compliance with regulatory mandates; they presents disconnection as an impersonal outcome of rules-based systems. As Molle et al. (2024) observe, technocratic discourse often functions less as an expression of fundamental normative commitments and more as a pragmatic tool for navigating political complexity and ostensible political 'neutrality'. This mirrors patterns identified in the literature on organisational ethics, where appeals to rules, procedures and calculable rationality

function to insulate organisations from moral responsibility by presenting contested outcomes as neutral or unavoidable (Clegg et al., 2007). Socially engaged utilities, in contrast, deploy justificatory narratives that are centred on care, proportionality and future payment capacity; they frame disconnection as a failure of engagement rather than as evidence of customer misconduct.

Discretion plays a central role in mediating between these frames. In line with street-level bureaucracy, discretion allows frontline staff to adapt rigid rules to complex social realities (Lipsky, 1980). In the Dutch case, however, discretion is sometimes deliberately kept informal and weakly institutionalised. This strategic informality enables utilities to mitigate harm without openly challenging the regulatory framework. Discretion is also not exercised in a social or institutional vacuum. The increasing involvement of municipalities in the disconnection process introduces an additional layer of differentiation. While municipal notification and debt assistance mechanisms are formally designed as safeguards, their practical effects depend heavily on local administrative capacity and responsiveness. As a result, two households facing similar financial situations may experience different outcomes depending on how municipal services intervene.

Finally, the analysis highlights what remains marginal in dominant regulatory narratives. Despite extensive safeguards and low average tariffs, the lived experience of households navigating debt, administrative burden, and the threat of disconnection remains weakly represented in formal accounts of affordability. As studies on administrative burden demonstrate, the requirement that households actively claim protections can itself undermine access, particularly for those with limited cognitive or linguistic resources or institutional competence (Christensen et al., 2020).

CONCLUSIONS

This article set out to examine how water disconnections for non-payment are interpreted, justified and enacted within the Dutch drinking water sector, an environment characterised by public ownership, strict regulation and near-universal physical access. Rather than approaching disconnections as a purely technical response to non-payment or as an exceptional deviation within an otherwise equitable system, the analysis has shown that they are embedded in a discursive landscape wherein actors navigate long-standing tensions between cost recovery, social responsibility and public legitimacy.

A first and central empirical finding is that disconnection per se is not questioned by any of the actors involved; rather, it becomes contested when it specifically affects vulnerable households, particularly those with children or where people are experiencing financial hardship. This selective contestation is closely linked to the uneven distribution of discursive positions across actors.

A second conclusion is that, although the study identified three discourses, utilities only navigate two discourses within this system. Utility representatives primarily mobilise socially engaged and technocratic-procedural discourses, combining procedural compliance with varying degrees of informal discretion. The human rights-based discourse, in contrast, is articulated mainly by members of civil society organisations and NGOs. It enters the practices of water utilities largely in the form of external pressure, litigation and public contestation, rather than through internal organisational narratives. This asymmetry is analytically important as it shows that utilities do not directly navigate all three discourses simultaneously, but rather operate at the intersection of regulatory requirements and social expectations while interacting with actors who challenge the legitimacy of disconnections more fundamentally.

Disconnections are not implemented through a single coherent logic. Even within a tightly regulated and publicly owned system, significant variation arises in how rules are interpreted and applied. This variation is not explained by formal legal differences, but rather by the discretionary space that emerges at the interface between regulation, organisational practice and inter-institutional coordination. The three discourses also highlight contrasting constructions of affordability. In technocratic-procedural accounts, affordability is treated as a systemic attribute that is ensured by regulatory design and low

average tariffs, with non-payment framed primarily as a behavioural issue. Socially engaged and human rights-based discourses, in contrast, construct affordability as a relational and situational condition that is shaped by household income, cumulative debt and broader socio-economic pressures. These differing constructions help explain why disconnections remain a contested practice despite strong procedural safeguards and relatively low water prices.

The analysis therefore shows that water disconnections in the Netherlands function neither as automatic enforcement mechanisms nor as simple policy failures. Rather, they operate as a governance mechanism through which competing institutional logics are managed in practice. Formal compliance with cost-recovery requirements coexists with informal adaptation and discretionary judgement, while the human right to water serves as an external normative reference that reshapes the boundaries of legitimacy without being fully institutionalised as an operational rule.

By focusing on the discursive and interpretative dimensions of disconnection practices, this study contributes to debates on water governance and justice in high-income contexts where universal service provision is often taken for granted. It shows how access to essential services is negotiated not only through laws and tariffs, but through everyday institutional practices that mediate responsibility, vulnerability and entitlement. The analysis also shows that policy contestation is closely linked to the context-specific definition of vulnerability. Protection in the Netherlands is legally tied to medical criteria, however civil society and NGO actors widely support treating the presence of children as automatic grounds for protection. Financial vulnerability, on the other hand, has received less explicit regulatory and social recognition.

A main limitation of this study, given its specific focus on disconnection narratives, concerns the absence of interviews with households that have experienced water disconnection and with members of local governments who are involved in the implementation and mediation of disconnection policies.

Two policy implications emerge from the analysis. First, there is a clear need for more systematic and formal reporting and better routine inter-institutional coordination. Because the distribution of information between utilities and municipalities is fragmented, and because utilities rely on payment histories to make decisions about disconnection, the prevention of disconnections is overly dependent on informal discretion and uneven local capacity. Second, public participation in legislative design and reform processes needs to be strengthened in order to align with the context-dependent nature of who is recognised as vulnerable or deserving of special protection. This kind of participation can act to prevent or reduce social contestation and can help better align legal frameworks with prevailing social demands.

ACKNOWLEDGEMENTS

This work was supported by the European Commission (101060874) and by the Spanish Ministry of Science, Innovation and Universities (project PID2022-136235NB-I00, funded by MICIU/AEI/10.13039/501100011033 and by ERDF/EU). The fieldwork was conducted during a research stay funded by the Spanish Ministry of Universities (EST23/00143). The research also formed part of a postdoctoral position supported by the University of Granada (Contrato Puente UGR). The authors are especially grateful to the representatives of utilities, companies and civil society organisations who generously shared their time, insights, and experiences during the fieldwork. Their contributions were essential to the development of this research.

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APPENDIX

Table A1: Service areas and characteristics

	Popula- tion x1000	Area (km ²)	Employees (FTE)*	Networ k (km)	Region	Ownership structure
Brabant Water	2563	5016	669	18313	Northern Brabant	Owned by the Province of Noord-Brabant (31.6%) and 50 municipalities in the service area
Dunea	1342	606	482	4954	The Hague/Leiden	Owned by 17 municipalities in South Holland
Evides Water Company	2056	3500	569	12465	Zeeland, part of South Holland and part of Noord-Brabant	Jointly owned through two public holding companies: GBE (15 municipalities in South Holland) and GBE Aqua (Province of Zeeland plus 16 municipalities in Zeeland, Noord-Brabant and South Holland)
Oasen	790	115	249	4230	Eastern part of South Holland	Owned by 21 municipalities in South Holland
PWN	1749	2465	550	10,137	North Holland	Owned by the Province of Noord-Holland
Vitens	5807	15174	1282	48427	Utrecht, Gelderland, Overijssel, Flevoland and Friesland	Owned by 5 provinces (Friesland, Gelderland, Overijssel, Flevoland and Utrecht) and 92 municipalities
Waternet	1358	350	493	2782	Amsterdam	Water utility under the Municipality of Amsterdam and Waterschap Amstel, Gooien Vecht; since 2026, water supply tasks are organised through Stichting Amsterdam Water
Groningen Water Company	600	2403	218	5261	Province of Groningen	Owned by the Province of Groningen and 10 municipalities
WMD Drinkwater	438	2468	186	4869	Drenthe	Owned by the Province of Drenthe and 11 municipalities
WML	1116	2209	395	8807	Limburg	Owned by the Province of Limburg and all 31 Limburg municipalities

Source: Authors' own elaboration based on publicly available information. Note: * FTE = Full-time equivalents on own payroll.

Table A2: Policy instruments and intervention mechanisms across the water debt and disconnection process

Phase	Policy	Legal status	Actor applying the policy	Mechanism and criteria of application
Before payment default	Graduated billing and advance payment system	Voluntary	All	Customers receive advance bills (usually quarterly or monthly) based on estimated consumption; these are later adjusted. This is designed to prevent large end-of-year balances
	Early risk monitoring systems	Voluntary	WU.B, WU.C	Payment behaviour is monitored internally (late payments, withdrawal of direct debit, credit-point systems) to flag at-risk customers before arrears escalate
Risk of arrears (early intervention stage)	Gradual system of reminders and warnings	Voluntary (exceeds legal minimum requirement)	WU.A, WU.B, WU.C, WU.E, WU.D, WU.F; (the number differs by utility)	Sequential reminders (cost-free and with administrative charges) are issued, including information on assistance options and consequences of continued non-payment
	Multi-channel customer contact	Voluntary	WU.B, WU.C, WU.E	Contact is attempted via letters, email, SMS, phone calls and, where necessary, personal visits. Successful contact is treated as a key preventive criterion
	Preventive home visits	Voluntary	WU.B, WU.C, WU.E	Targeted visits are paid to households with higher risk profiles or repeated arrears in order to assess circumstances and prevent escalation
	Flexible repayment arrangements (no interest)	Voluntary	WU.B, WU.C, WU.E, WU.D, WU.F	Repayment plans are tailored to the customer's capacity; these are available at any stage of the process and are not subject to interest when agreed directly with the utility
Pre-disconnection stage (formal risk of disconnection)	Early notification to municipalities	Mandatory by law (post-2018)	Mentioned by WU.A, WU.B, WU.C	Utilities are legally required to notify municipalities when a household is at serious risk of disconnection, triggering social intervention mechanisms
	Municipal preventive intervention	Mandatory by law	Municipalities (as described in WU.A, WU.B, WU.C, WU.D, WU.E, WU.F)	Municipalities may initiate contact, financial counselling, or debt-assistance procedures. Intensity varies by local capacity
	Suspension of disconnection during active municipal support	Voluntary (procedural practice)	Mentioned by WU.B, WU.C	If the municipality confirms that a support or debt-relief process is underway, utilities suspend or cancel the planned disconnection

Post-disconnection (mitigation and safeguards)	Referral to structured debt-relief programmes	Mandatory by law (municipal competence)	Municipalities /DC.1, DC.2, WU.B, WU.C, WU.E, WU.F	Comprehensive debt-relief programmes are initiated that coordinate negotiations with all creditors; active participation typically prevents disconnection
	Provision of minimum water supply after disconnection, if requested	Mandatory by law	WU.B, WU.C, WU.D, WU.E, WU.F	Utilities must provide a minimum quantity of water to meet basic needs (for example, water bags) for a limited period following disconnection
	Medical exemption from disconnection	Mandatory by law	All	Households with certified medical dependence on water cannot be disconnected; alternative debt-recovery mechanisms are used instead
	Partial or full debt write-off	Voluntary	Selected water utilities (WU.E; also mentioned in WU.C)	Utilities may accept substantial debt reductions, or full cancellation for households who are in recognised debt-relief programmes and lack repayment capacity

Table A.3: Costs and regulatory provisions for water disconnections across Dutch utilities

Water utilities	Reminder costs				Different costs		Disconnection & reconnection costs	Total
	1st	2nd	3rd	Running costs	Call-out costs for personal visit if invoices remain open	Closing costs in the event of non-payment		
Vitens	0	22,2		17,5	49,5		175	264,2
Brabant water	0	22,5	-		17,5	126	280,5	446,5
Evides waterbedrijf	0	10	-		22,5		205	237,5
PWN	0	40			100		315,01	455,01
WML	0	15		25			353	393
Dunea	0	13			27		125	165
Waternet	0	10					70	80
Oasen	0	31,5					295	326,5
Waterbedrijf Groningen	0	20,5	19,5				225	265
WMD Drinkwater	0	17,5	22,5			135	135	310

Source: Authors' elaboration based on publicly available information (not interviews).

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