
Support for customers remains vital as we move into new normal: community sector roundtable

15 December 2020

Corporate

Thursday 10 December, 3–4:30 pm (via Zoom)

Victoria's community support organisations and customer advocacy groups met with the state's economic regulator on Thursday to discuss the need for ongoing support for customers.

Essential Services Commission chairperson Kate Symons hosted the seventh community sector roundtable for 2020 with 33 participants from community support organisations and government.

The group raised concerns about the resumption of debt collection by energy and water companies in the new year after the practice was put on hold during the height of the pandemic.

Other issues included:

- more households are experiencing financial hardship and difficulty paying bills, and this is expected to continue growing as the economic impact of the pandemic is not being evenly felt across the community
- some groups continue to have difficulty paying bills, including young people, new migrants and refugees
- consistency in the assistance provided by retailers to consumers remains an issue, including payment difficulty support and family violence responses

- with restrictions lifting, more businesses are open, but future risks for consumers include post-Christmas and Afterpay debts.

The final roundtable for the year heard while reforms in [energy](#) and [water](#) have helped, households and small businesses who are struggling to pay their bills shouldn't hesitate to reach out to their energy and water businesses for help.

Chairperson Symon's introductory notes

Please note, this is a summary – not a full transcript.

Good afternoon everyone and welcome to our seventh community sector roundtable. For those who don't know me, I'm Kate Symons and I am the chairperson of the Essential Services Commission.

Acknowledgement of country?

To start, I'd like to acknowledge the Traditional Owners of all the lands we're meeting on today and pay my respects to Elders past, present and emerging.

I would like to acknowledge the connection that Indigenous Australians hold to country and culture.

Attendees

Commissioners and commission staff

- My fellow commissioners Simon Corden and Sitesh Bhojani (Rebecca Billings sends her apologies)
- Our CEO – John Hamill
- Our executive director of energy – Sarah McDowell
- Our executive director of price monitoring and regulation – Marcus Crudden
- Our director of Victorian Energy Upgrades – Jeff Cefai
- Our customer engagement project manager – Lucy Weston
- Our project leads on consumer vulnerability – Jess Gregory and Kat George.

Community and consumer service organisations

- Emma O'Neill and Lauren Solomon – Consumer Policy Research Centre
- David Bryant – Brotherhood of Saint Laurence
- Gavin Dufty – St Vincent de Paul
- Jarrod Lenne – Victorian Council of Social Service
- Gabbi Sundstrom – Thriving Communities Partnership
- Patrick Sloyan and Luke Lovell – Consumer Action Law Centre
- Lyn Dundon and Sandy Ross – Financial Counselling Victoria
- Carolyn Bond – Economic Abuse Reference Group
- Katie Ho – Justice Connect
- Dacia Abela – Westjustice
- Nicole Rich – Consumer Affairs Victoria.

Representing small business

- Dominic Schipano – Council of Small Business Organisations of Australia.

Observers from government and other regulators

- Maurice Hanratty – Department of Environment, Land, Water and Planning
- Alicia Kalus – Department of Treasury and Finance
- Leyla Ibrahim – Department of Health and Human Services
- Anthony Woodley and James Moreno – Consumer Affairs Victoria.

Reflecting on the past seven months

We last met in October and it's been all good news on the pandemic front at least as far as the immediate health crisis – with no new cases for 40 days.

And with the Premier's announcement this past weekend of a further easing of restrictions the state, as they say, is getting back to business.

But for many people we know the impact of the pandemic will be around for a lot longer – and that's part of why we are here today.

Today is the last of our roundtables for 2020 – and I would like to take this opportunity to acknowledge - and thank everyone - who has been involved over this time.

Through these roundtables we have heard about the biggest challenges facing our communities and the sector as the pandemic unfolded.

We began with a group of 10 community and service organisations and this has grown to 14 as we welcome new and important contributors to our discussion.

We've had observers from various government departments and other regulators who have told us your participation and your insights have been a valuable source of information to them.

In particular – your insights have helped identify where the problems are to help in setting priorities for action.

Be in no doubt that your contributions here and in other forums like our industry forums has, we think, led to change and better outcomes for Victorians.

Since that first roundtable on 30 April 2020, we've met seven times for 630 minutes, and many of you also attended an additional session with community legal services hosted by Sitesh.

Many of you also attended various industry roundtables where we've shared your firsthand knowledge of what's happening on the ground – and your insights into what needs to be fixed – with the businesses we regulate.

The information presented and the discussions held at these roundtables have enabled us to respond in a timely and appropriate way to the pandemic.

The information shared here has helped us shape the way we are building our vulnerability strategy and future work throughout the commission.

As I reflect on these roundtables, I think about the value of bringing people together to share knowledge to ensure our responses are grounded in evidence.

I think about the value of establishing early warning systems from both the data we've been collecting and experiences from the front line we've heard from all of you to ensure our regulatory responses were timely and proportionate.

And I think about the value of the new connections, and strengthening of existing ones, that will ultimately bolster our work going forward.

In summary, if I could say, these sessions have been a demonstration in real time of the adage 'the whole is greater than the sum of its parts'.

Thank you again for your time and your input.

Community sector updates

Representatives from 11 community service organisations provided short updates on what they're seeing in their work with consumers and small businesses in the Victorian community.

Some issues raised by the sector included:

- debt collection and debt collection practices are of concern across the board
- ANZ's quarterly financial wellbeing report found that 16.9 per cent of people in Australia feel financially secure
- Consumer Policy Research Centre's latest consumer and coronavirus survey results report that 61 per cent of the population has taken steps to manage household expenses??
- refugee communities are experiencing a 40 per cent unemployment?rate and regional economies are struggling.

Update from Consumer Action Law Centre

Patrick Sloyan from the Consumer Action Law Centre provided an update on the centre's work including its recently released report ['Bills Here, Bills There'](#) on the impact of Victorian energy reform.

The report focuses on the experiences of a customer named Helen, with in-depth quotes from financial counsellors. It found energy remains a big issue with one in four callers to the national debt helpline

worried about their energy bills.

Commission update

We have released several decisions to help support Victorians in 2021 – including setting the Victorian Default Offer for 2021.

From 1 January, the default offer will fall by 10 per cent for households and 14 per cent for small businesses – providing bill relief to thousands of Victorians.

We have just released our latest findings on the energy market, which showed that there has been a 73 per cent increase in utility relief grants for energy customers over the year.

Our latest report on water customers also shows an increasing number of households enrolling in hardship programs – with nearly 3,000 more customers joining the program.

We held our fourth energy industry roundtable for the year, where conversation focused on customer engagement and providing more support around disconnection advice.

We are continuing to closely monitor for disconnections (with only one completed since April) and will continue this as restrictions ease and government income support is rolled back.

Consumer Affairs Victoria update

At the last roundtable we heard some examples of behaviour by energy retailers that could involve a breach of the Australian Consumer Law in Victoria.

To further our understanding of this issue, Executive Director of Consumer Affairs Victoria, Nicole Rich, spoke to attendees about how the organisation is dealing with energy-related matters.

Nicole noted how Consumer Affairs is prioritising its work going forward, including in relation to referrals it has been receiving from the commission.

There are certain debt collection practices banned in Victoria that provide protections that go beyond those that apply nationally.

The commission and Consumer Affairs Victoria confirmed they each have a strong interest in continuing to work together collaboratively.

This currently includes working towards streamlining the referral and communication processes through a refreshed Memorandum of Understanding to allow the sharing of information and the commission passing on relevant consumer complaints and other concerns for further investigation.

In closing

Thank you to all for again making the time to be a part of our seventh community sector roundtable – we have gained a lot out of these sessions.

We really appreciate the time and valuable insights you have shared with us into what Victorians are going through right now.

It has helped sharpen and focus our efforts during this time and for me, personally, it has been an incredibly rewarding and enriching experience.

I hope you all have the chance to take a well-deserved break over this festive season, and I look forward to working with you in 2021.

Stay well and take care.

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