



Water Code Outcomes Review: Family Violence Changes REPORT

Report prepared for:

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Appendix 1 Discussion Guide: Counsellors

Appendix 2 Discussion Guide: Advocates

Appendix 3 Discussion Guide: Family Violence Service Providers

A note to readers on the interpretation of Qualitative findings

In the results which follow the reader is reminded that qualitative research seeks to develop insight and direction rather than provide absolute measures.

Given the sample sizes, the special recruitment methods adopted and the objectives of the study, it should be understood that qualitative research work is exploratory in nature.

There are no statistical degrees of confidence in qualitative findings and they are not necessarily representative of the broader population.

Qualitative findings should therefore be viewed as a frame of reference and indicative in their nature.

1.0 Executive Summary

This research comprised face-to-face and telephone depth interviews with three groups – 21 financial counsellors, 6 advocate organisations and 2 family violence service providers. The interviews were undertaken amongst those based in both metropolitan Melbourne and regional Victoria. The interviews addressed issues relating to whether the intended outcomes of the 2017 water code amendments have been achieved, that is, to provide support to people affected by family violence and to ensure no further harm comes to them through their dealings with their water provider.

In exploring whether the intended outcomes from the code amendments had been achieved, five principal questions were addressed by the study:

- Awareness of family violence support measures;
- Whether customers have accessed the support available, including payment support;
- Customers' experience accessing the support;
- Customers' confidence in water businesses to secure their information;
- Whether water company support of customers affected by family violence has improved since the 2017 water code amendments.

The report presents the views expressed by these respondents. These views are not necessarily those of Wallis or the Essential Services Commission.

Awareness of family violence support measures

Nearly all counsellors interviewed were aware that water companies are required to have policies and processes to respond to clients experiencing family violence. Awareness has been generated through several sources, including training, conferences and the water companies. By contrast, most counsellors and advocates believe that **client knowledge of support measures is limited** prior to visiting a counsellor, although **once the client has contacted a counsellor, the level of knowledge increases.**

The level of client knowledge can vary greatly depending on a number of factors such as the client's state of mind when dealing with the counsellor, the complexity of the issue, their level of English, the quality of the water company website, the ability of water customers to self-name family violence as a cause of financial hardship, amongst other factors. In many cases (although not all), clients are only aware of the programs they access.

Whether customers have accessed the support available, including payment support

All the counsellors interviewed as part of this research had helped clients experiencing family violence to access assistance from their water company. In most cases (although not all), **the experience was a positive one** for both counsellors and clients. Advocates also noted that feedback from counsellors was positive overall. It was widely observed that water companies provided better solutions than gas or electricity utilities.

It was noted that water companies are usually prompt and will enquire after the client's safety (a more frequent occurrence since the introduction of the code). In addition, the relationship between the counsellor and water company is frequently a strong one, both on a personal level and in producing positive outcomes for clients, such as waivers and affordable payment plans. **Better access and outcomes are more likely to be generated if the client has access to a financial counsellor and if the counsellor has a strong relationship with the water company.** It was also noted that water companies having a culture of not asking for direct evidence of family violence can make a real difference to the way that people can access services.

Counsellors were generally in agreement that water companies **offered customers workable solutions in addressing their issues**. The support measures frequently mentioned as being useful included: utility relief grants, matched payments, bill waiving, putting bills on hold, direct debits, communicating with clients prior to bills getting out of control, using Centrepay and reducing water usage through maintenance.

However, in a **minority of cases, there is dissatisfaction on the part of counsellors regarding the effectiveness of support measures** – both regarding a lack of understanding of family violence due to inadequate training, and an unwillingness to assist effectively financially (e.g. amongst homeowners selling their property).

While attitudes to access family violence assistance were positive overall, it was noted that **some groups can find access more difficult**, including: those in regional areas, those without access to technology, people who are experiencing homelessness, older people, the culturally and linguistically diverse (CALD) community, the LGBTIQ community, people with low literacy, Aboriginals and Torres Strait Islanders, people with disabilities, those from trauma backgrounds, people who disengage due to a lack of funds and those with mental health issues.

While most believe support is effective, **many counsellors offered suggestions about how the support could be improved**. These included:

- By having staff well trained in issues concerning family violence;
- The greater use and resourcing and training of financial counsellors;
- For water companies not to be aggressive in their debt collecting;
- More frequent contact with clients by water companies. For example, for water companies to contact clients prior to response notices;
- For water companies to reach out to the community via greater contact with financial counsellors and customers. This could include information on bills and regular meetings with financial counsellors, attending expos, hosting “bring your bill” sessions and more advertising;
- Easier access to information on water company websites about hardship;
- Making clients aware that they may be eligible for utility relief grants, bill waivers and payment matching;
- Simplifying and improving applications, particularly utility relief grants;
- Having interpreting services for CALD clients;
- Separating joint accounts of victims and perpetrators; and
- Greater funding of plumbing maintenance.

Customers’ experience accessing the support;

Counsellors and advocates have positive views on the experience of clients dealing with water companies. **On the whole it was felt that clients were dealt with dignity and respect.**

A small minority of counsellors noted that there could be some improvement on the part of the water companies, but overall, client experiences are believed to be positive.

Customers’ confidence in water businesses to secure their information

While counsellors generally believe that their clients are treated with consideration, they note that **some clients have hesitations disclosing their circumstances** regarding family violence to the water companies. The **extent of trust in the water companies protecting personal information also varies** – some clients are quite trusting, and others are not.

Some of those living in regional locations are particularly concerned about their information being divulged due to the risk of detection by the perpetrator.

Whether water company support of customers affected by family violence has improved since the 2017 water code amendments

Most counsellors consider that support by the water companies has improved since the 2017 water code amendments. Most of the remaining counsellors were unable to give an opinion. Notably, those counsellors unable to give an opinion usually thought the support given by the water companies was very good. None of the counsellors interviewed believed support had regressed.

This research is qualitative in nature, and thus any quantitative findings (such as those noted above) should be treated as indicative only. Nevertheless, they do suggest that there has been some improvement by the water companies in the level of support given to people affected by family violence.

Improvements were manifested in several ways, including:

- The provision of better training to staff;
- A greater understanding about the nature of family violence;
- More sensitivity to client needs;
- Greater awareness and willingness to enquire about client safety;
- A greater willingness to grant requests concerning debts;
- A less stressful process for clients and counsellors; and
- More proactivity in engaging community stakeholders.

2.0 Terms of Reference

2.1 Background

The Essential Services Commission regulates the prices and service standards of 19 state government owned businesses supplying water, sewerage and related services to customers (both residential and business) throughout Victoria.

In 2015 the Victorian Royal Commission into Family Violence specified that the Essential Services Commission update its energy and water codes to include provisions for family violence. On the part of the Essential Services Commission, this entailed making family violence criteria for hardship support, developing guidelines for industry and promoting dispute resolution mechanisms for people affected by family violence. To this end, the customer service codes for the Victorian water sector were updated in April 2017. The water sector was given 12 months to implement these policies.

2.2 The purpose of this research

This research evaluates whether the intended outcomes of the amendments have been achieved, that is, to provide support to people affected by family violence and to ensure no further harm comes to them through their dealings with their water provider.

This has been achieved by conducting and reporting on in-depth interviews with 29 participants recruited from financial counsellors, customer advocacy groups and front-line family violence service providers. The Essential Services Commission facilitated the recruitment task by collating a list of the services and contact numbers.

There are five principal questions to be addressed by the study:

- Awareness of family violence support measures.
- Whether customers have accessed the support available, including payment support.
- Customers' experience accessing the support.
- Customers' confidence in water businesses to secure their information.
- Whether water company support of customers affected by family violence has improved since the 2017 water code amendments.

3.0 Approach and Methodology

3.1 Overall approach

This research has comprised interviews with three groups of respondents:

- Financial counsellors;
- Advocate organisations; and
- Family violence service providers.

This report comprises the analysed material from interviews with 21 counsellors, representatives of 6 advocate organisations and representatives of 2 family violence service providers. More interviews were conducted amongst financial counsellors as it was believed that they would have more relevant information on the outcomes of water businesses' family violence policies than the other groups.

It is important to recognise that the views expressed in this report are those of the respondents – counsellors, advocates and family violence service providers. They should not be read as the views of either Wallis or the Essential Services Commission, and their presentation in this report should not be considered to endorse, or not endorse, the views expressed. The aim of this report has been to identify, understand and present the views of respondents.

Separate discussion guides were used for counsellors, advocates and family service providers. The discussion guides were developed by the Essential Services Commission and Wallis.

3.2 Counsellors

Interviews were undertaken with 21 financial counsellors from a number of agencies across metropolitan Melbourne and regional Victoria. The counsellors were recruited by Wallis from a list provided by the Essential Services Commission.

The counsellors interviewed all worked with water company customers in Victoria. Nine interviews were conducted amongst counsellors in metropolitan Melbourne (all conducted face-to-face) and 12 amongst counsellors in regional Victoria (five were conducted face-to-face and seven by telephone).

Interviews were delivered between 8th May and 31st May 2019 and followed a discussion guide which is appended to this report. In all cases counsellors were interviewed singly. Interviews ranged in length between 30 minutes and over an hour, depending on the nature of the responses. As an incentive, the counsellors interviewed were presented with a choice of having \$200 donated to a charity of their choice or having a \$200 gift card sent to their organisation.

Interviews were digitally recorded, transcribed and analysed using an analysis grid in MS Excel to identify the key points emerging against each of the themes identified in the discussion guide. This report discusses the issues arising from these interviews, largely following the structure of the discussion guide. The discussion guide covered the following topics: Introduction, client characteristics and behaviours, counsellor and client knowledge and awareness, accessing support, effectiveness of support measures, client experience, client outcomes, variations in client experience, summing up and final comments.

3.3 Advocate organisations

To supplement interviews with financial counsellors, a series of interviews were also conducted with advocate organisations. Six such organisations were selected and interviewed. Interviews were undertaken by telephone between 8th May and 30th May 2019. All six interviews were undertaken by telephone, five amongst advocates in metropolitan Melbourne, and one amongst an advocate in regional Victoria.

Interviews followed a discussion guide agreed with the Essential Services Commission and covered similar topics to those covered in the counsellor's discussion guide. The discussion guide covered the following topics: Introduction, client characteristics and behaviours, advocate and client knowledge and awareness, accessing support, effectiveness of support measures, client experience, client outcomes, variations in client experience, summing up and final comments.

Respondents were senior people in each organisation, with a grasp of the role of their organisation, and the issues relating to family violence. Interviews ranged in length between 30 minutes and over an hour.

Interviews were digitally recorded and analysed using an analysis grid in MS Excel to identify the key points emerging against each of the themes identified in the discussion guide. This report discusses the issues arising from these interviews, largely following the structure of the discussion guide.

3.4 Family violence service providers

To supplement interviews with financial counsellors and advocates, a couple of interviews were also conducted with representatives from family violence service providers.

The first interview was conducted on the 21st of May and the second on the 11th of June. Both interviews were undertaken by telephone, one with an organisation in metropolitan Melbourne, and one with an organisation in regional Victoria.

Interviews followed a discussion guide agreed with the Essential Service Commission and covered similar topics to those covered in the counsellor and advocate discussion guides. The discussion guide covered the following topics: Introduction, client characteristics and behaviours, family violence service provider and client knowledge and awareness, accessing support, effectiveness of support measures, client experience, client outcomes, variations in client experience, summing up and final comments.

Respondents were senior people in each organisation, with a grasp of the role of their organisation, and the issues relating to family violence. Interviews ranged in length between 20 minutes and an hour.

Interviews were digitally recorded and analysed using an analysis grid in MS Excel to identify the key points emerging against each of the themes identified in the discussion guide. This report discusses the issues arising from these interviews, largely following the structure of the discussion guide.

4.0 Research Findings – Financial Counsellors

4.1 Client characteristics

When describing groups or types of people who might require help with family violence support measures, financial counsellors often described a **very broad range of people in vulnerable situations**, covering a wide range of ages, socio-economic situations, ethnicities and locations.

This is demonstrated by quotes taken from our interviews with financial counsellors:

- “ *It could be anyone. It is like defining the characteristics of people who we work with that have been impacted by family violence.*
- “ *Vulnerable, traumatised dealing with safety concerns. Variety of ages, majority women but some males. Often with children. Majority on Centrelink or working low income [jobs] supplementing pension. Disability support pension. Some CALD - often low skilled and difficult to get in to work due to cultural reasons or family dynamics.*
- “ *Aspects that I might describe are clearly being the significant upheaval in their life, predominantly involving children which impacts on those children fairly significantly. What I see are women that have had professional careers or work that might [family violence] result in them having to not only leave their home but the town or city where they are and move to another location and therefore give up work...I have seen more recently more women in an age group that would be from mid-20s to mid-30s, but that might just be particular to those who I'm seeing, but I've also recently seen a woman who was experiencing family violence and the perpetrator was her son, so she was a woman in her 70s. I've seen women from non-European backgrounds, people from Africa and New Zealand as well. I've also seen both professional women and women who perhaps haven't been employed before.*

In more detail, the range of characteristics of those experiencing family violence set out by counsellors included:

- Mainly females, but males too (sometimes those in a same sex relationship);
- People from a wide range of socio-economic backgrounds, but more likely to be those who are financially stressed;
- Those who have left home;
- People of a wide range of ages;
- Those experiencing mental health issues including depression and anxiety;
- Those in debt and experiencing poverty;
- People with drug, alcohol or gambling addictions;
- Clients suffering from a lack of confidence and self-esteem;
- People experiencing unemployment;
- Poor language or literacy skills;
- Older people;

- Those from disadvantaged communities;
- Those from families that have suffered from inter-generational family violence;
- Those where finances have been controlled by their partner and those who are inexperienced with finances;
- People with poor facilities (e.g. leaking taps, inefficient showerheads);
- Those unfamiliar with the internet, which can be a source of advice and awareness of how to negate hardship;
- People with a lack of understanding of Australian culture or billing systems, which is more notable amongst new migrant and refugee communities.

4.2 Counsellor and client knowledge and awareness

The large majority of counsellors are aware that water companies are required to have policies and processes to respond to clients experiencing family violence. Awareness has been generated through several sources, including via training, conferences and the water companies themselves, as indicated in the following quotations:

“ I have a great relationship with our local water supplier, so that helps. It's having that personal relationship so if I don't know it [the family violence policy and/or procedure], I can very easily access it...so through our training we hear it ...So it's usually piecemeal, we get little bits of information, a little bit at a conference, a little bit at professional development sessions. But I don't recall actually having a session dedicated to those policies and procedures, it's usually a little bit you pick up along the way or if you're speaking to the hardship team when you've got a client, so I'll pick up a little bit more. So, there's no direct channel to get all of the data in one place, that I'm aware of.

“ We have a strong link with [Water Company]. They pass on information to us and we're lucky that way.

“ Our conferences so we get updated constantly about what's happening with the utility providers. I think mainly from the conferences.

While counsellors report differing levels of knowledge and understanding amongst their clients about support measures, most believe that **client knowledge of these support measures is limited** when they first visit a financial counsellor. There may be so many other things going on in their life that clients do not focus on their water bill:

“ They're probably not in a position to look up that information themselves, they've got more going on at that point in time, more to worry about as opposed to worrying about their water bill, I guess. Their main priority is safety and housing usually and kids welfare. So I guess water related issues become the lower end of their concerns or matters to address or deal with, and I guess they just don't have that time to get onto a water company's website and read through all the scripts to find out where the policies are, how they're protected, what the service provider will offer.

“ Most of the clients that I see in this situation they've got their heads down and what I mean by that is they live sort of in a bubble... they don't actually go out of their way to find any family violence assistance because some people don't even know about utility relief grants

even if they're not experiencing family violence... for these people to actually go out and seek this [information] is not something that they normally would do.

“ *No, they'd have no idea they're too much living just getting through every day and surviving it and if they're on their own or if they've got children, they've got too much going on, they have no idea what's available for them.*

“ *I suspect for many clients the fact that it was under the national credit code or something that the Essential Services Commission has done, I don't think many of them truly understand that. I think they come to me to get an outcome, they don't come to me to understand the nitty gritty.*

Clients are generally more knowledgeable about support measures once they have seen a financial counsellor, although the level of knowledge can vary greatly depending on a number of factors such as the client's state of mind when dealing with the counsellor, the complexity of the issue, their level of English, the quality of the water company website, amongst other factors. In many cases (although not all), clients are only aware of the programs that they access:

“ *It will vary from client to client. It'll also depend on the complexity of the issues and whether they're dealing with lots of issues. If they're only dealing with their day to day bills and they've got a reasonable level of English, knowledge and confidence...then they can deal with the matter themselves. But a lot of the clients that are coming to me through the legal service, it's a lot more complex, so they'll tend to leave it to me, because we're looking at the big picture, not just individual bills.*

“ *I think they understand it really well, because it's made clear, it's made clear and you can see the relief on their faces when you're there with them.*

“ *I had a look on our local water authority's website the other day, and I didn't find their information about family violence support measures to be clear. It was really vague..., it just said we have things in place to assist you, it didn't have any clear information on what those things were. I think most people use the internet to find out information and I didn't see that that was readily available.*

“ *I think they're probably only aware of programs they've accessed.*

4.3 Accessing support

All the counsellors interviewed as part of this research have helped clients experiencing family violence to access assistance from their water company. In the large majority of cases (although not all), **the experience has been a positive one** for the counsellors and clients.

Often the water companies are prompt and will enquire after the client's safety (a more frequent occurrence since the introduction of the code) and the relationship between the counsellor and water company is frequently a strong one, both on a personal level and in producing positive outcomes for clients, such as waivers and affordable payment plans. **Having a particular contact at a water company was generally considered very beneficial in producing positive outcomes, as was the client having access to financial counsellors.** These points are illustrated by the following quotations:

- “ The [Water Company] are the one place at the moment that you can have confidence that yes they have listened and they have put something in place and generally the feedback has been pretty positive.
- “ I rang [Water Company] for the first time yesterday in a very long time and the first question was is your client safe. I think that my client just went: what? They want to know if I'm safe? And you know she was surprised. I think they've become more aware of what clients are going through and what they're experiencing and they're very mindful of their state of mind when clients call so they're very empathetic when you contact them now whereas it wasn't like that in the past.
- “ I think the code has gone the next step, whereas previously their assistance was usually fair and reasonable but, after the code was adjusted and further policy implemented, the water companies seemed to - they're just ahead of the game. They make it so much less stressful for the customer and the worker... Their policy and procedure around people impacted with family violence far exceeds anything that reflects a utility company.
- “ Generally speaking, it's quite simple, just a simple phone call. I find generally the water people are very relaxed and warm and friendly. I think there's also quite a trusting relationship between us which really helps the process, so when a financial counsellor expresses my client's in hardship, whilst they ask the questions that are necessary and appropriate, it tends to be quite a smooth and easy process. Which also makes it better for the client, we're not re-traumatising the client by having them repeat the story time and time again.
- “ So [Water Company] was always very good when it comes to financial hardship, since I started work as a financial counsellor, they had a good understanding [of family violence]...[Water Company] is really great, I would just send an email, and I will say I've just met with this client the utilities are on her name, she is [experiencing]/has had incident with family violence, we'll be assisting her, can you put this account on hold. And sometimes the account it's already gone to collection agency, so I will be contacting [Water Company] and I will say look this account is already sitting with the collection agency, can you please bring account in house, so take it back, add it to the current, which they do...So it's giving her time and us time here to assist her with legal process, getting children back or whatever you know to be done.

While attitudes to access were positive overall, it was mentioned that there are certain groups that find access more difficult. These groups include:

- Those in regional areas. The concern noted was that people can feel uncomfortable discussing family violence in a small community due to privacy concerns:

“ When it's a community like this that would fall down to if they knew the person they were talking to or if they knew someone that worked at [Water Company]. So they don't look at it as [Water Company] they look at it as do I know that person. Well a small community, we're isolated...everyone generally knows each other or knows that person or that one knows that one that works here and so if they know someone or more importantly if the perpetrator has contacts at [Water Company] so then they wouldn't have any trust whatsoever. They have their privacy policy but when someone is in fear it means nothing to them.
- Those who do not speak English;
- People experiencing homelessness;

- Older people;
- Indigenous Australians;
- People with disabilities;
- Those from trauma backgrounds;
- Those who disengage due to a lack of funds;
- Those with mental health issues;
- Those with learning and literacy issues.

4.4 Effectiveness of support measures

Counsellors were generally in agreement that water companies **offered customers workable solutions in addressing their issues**. The support measures frequently mentioned as being useful included: utility relief grants, matched payments, bill waiving, putting bills on hold, having more conversations with clients, using Centrepay and by fixing water leaks.

It was also noted, virtually across the board, that water companies provided better solutions than gas or electricity utilities.

In addition to providing workable solutions, it was noted that sorting out payments can build self-worth. Further, by water companies showing financial support and believing their experience of family violence at face value, family violence survivors are given some confidence to get their life back on track.

The following comments illustrate the points made when discussing effective support measures:

“ I think if all utility providers do what [Water Company] does, it'd make our job easier and yeah clients would probably get the best outcomes. Their hardship team has been...trained or understanding to listen and pick up those triggers that you know it is family violence, or financial abuse, and refer the client and yeah even waivers or setting up payment plan or putting the bill on hold, and actually listening to them and referring them to the service that can assist, whether it's an energy audit or financial counsellor or replace a product or yeah, even water leaks and things like that, they've been very good with clients.

“ The feedback generally has been pretty positive, usually the clients will indicate to me what has been done, and usually what has been done thus far before they get to me sounds appropriate for their needs, they'll issue forms, they'll talk about payment arrangements, they'll talk about usage and consumption versus how much they're paying, what gaps there might be. So far what I'm hearing is fair and reasonable discussion yeah, which is good.

“ Obviously, a matching payments program for anybody in hardship is supporting because it's incentive. It's incentive to keep payments going because you don't get free water. You can't have free water but it's an incentive to keep it going and you know to have clients realise okay well I still do need to pay and that's alright.

“ Yes, I think they're very workable solutions in terms of payment plans or as we mentioned earlier the [utility relief] grants.

“ So, I think since then there's been a massive turnaround in restrictions because they've had the opportunity to have a conversation with the client face to face and sort out any concerns.

- “ Payment arrangements are quite easy to negotiate with [Water Company], yeah and I’ve never had any issues in negotiating minimum payments, getting payments put on hold so that the client can utilise the utility relief grant moving forward. And those options are usually provided by [Water Company] before we even, as soon as I phone them and say this is, calling on behalf of so and so referred from the family violence they seem to produce the options quite freely.
- “ Water companies are quite good compared to energy companies like electricity or gas. Water Companies have more community spirit. Their staff that show a little more empathy and compassion when you speak to them on the phone - they are locally based. They just seem to have put things in place with their hardship teams that really means that we can negotiate [a] really good outcome for a client.

In addition to these frequently effective support measures, it was noted by a number of counsellors that clients are also **offered input into process**:

- “ We provide the clients with the options, like we can set up a payment plan, we can apply for the utility relief grant, we can ask for a waiver, we always explain it's up to the utility provider to agree to that, but at the end of the day it's what the client wants.
- “ My role and the role of a good financial counsellor is to give your client options. My role is not to say this is what we're going to do. At times I do that definitely if someone's in a position where they need urgent help and they've got no idea where to go, they're drowning, there's a lot of issues I'll say do you know what, we need to do this. But our role is to give the client options A, B, C, D and it's up to them to choose which one they want to go with.

However, in a **minority of cases, there is dissatisfaction on the part of counsellors regarding the effectiveness of support measures** – both regarding a lack of understanding of family violence and an unwillingness to assist effectively financially:

- “ My experience is that they try to engage the client into a payment arrangement without actually finding out if there's anything underlining why they can't pay their bill and maybe that's due to skill set you know or lack of training.
- “ No debt waiving from the waters even though they can do it but they just don't do it and that case that I took I asked for a review of their decision I went up higher but it still came back no because the house is going to be sold and so we'll get our money. So they're happy for the interest to continue on.

The **majority of financial counsellors have clients who have approached their water company for assistance personally** (without a financial counsellor). Generally, the client experience has been positive, but not always.

- “ I've had clients come in with a large water bill and I've said have you engaged with the water people yet and they've said yes I rang and I'm meant to do this payment plan which is more than I can afford and I've said have they explained to you about a utility relief grant and no, no.

While most financial counsellors believe support is effective, **many counsellors offered suggestions about how the support could be improved.** These included:

- By having staff well trained in issues concerning family violence;
 - “ *The companies that have done training in the FV (family violence) space have a better understanding.*
- The greater use and resourcing and training of financial counsellors as counsellors provide important support to people suffering hardship;
- For water companies not to be aggressive in their debt collecting;
 - “ *Well I'd say non-pursuit of debt and a lack of aggressive debt collection methods – because going back to that when they're in the trauma getting phone calls about your debt is just – can tip them over the edge, I mean that financial stress creates – can lead to suicide and that combined with the trauma of family violence they're very fragile people – so if they're non-aggressive in their debt collection, they're open with their communication, or inviting with their communication, they're easy to access.*
- More frequent contact with clients by water companies. For example, for water companies to contact clients prior to response notices, and bills becoming too large;
- For water companies to reach out to the community via greater contact with financial counsellors and customers. This could include information on bills and regular meetings with financial counsellors, attending expos and more advertising;
- Easier access to information on water company websites about hardship (mentioned multiple times);
 - “ *it's really hard to locate on their website so if somebody is trying to advocate for themselves and not rely on services it's really hard to locate on their website.*
- Making clients aware that they may be eligible for utility relief grants, bill waivers and payment matching;
 - “ *If there is evidence of family violence, when there are old bills, I think a quick waiver on those would be a really helpful outcome. Because usually they're at a space of feeling very overwhelmed because they've got this old bill, then they've got new bills coming in and they're just thinking how the hell am I ever going to manage this.*
 - “ *I mean I love waivers, it's good because it's a way of making a fresh start, because they can see sort of a bit of a light at the end of the tunnel.*
- Simplifying and improving applications, in particular utility relief grants. It was noted that there is a time limit for their return, and that utility relief grants have a high non-return rate. Further, utility relief grants are only accessible by someone still residing in the home which relates to the bill, and thus excludes people who may have fled;
- Having interpreting services for CALD clients;
- Finding ways to separate joint accounts of the victim and the perpetrator would be useful. This would enable victims to move forward;
 - “ *I think particularly when there's a joint account, where we've got a client and the perpetrator on joint accounts, I don't know what the solution is, but finding ways to separate those accounts and having the survivor, having a much clearer pathway forward to separate those. That would be a good thing to have.*

- More funding by the water companies to fix faulty taps and other plumbing infrastructure;
- Not making much use of extensions;

“ Extensions are a little bit useless because 1, 2 or 3 months goes pretty quickly and quite often your income level's not changing in that period of time. So in 2, 3 months that same bill is there and if anything another one's almost due. So it's sort of escalating. And they're not in a different position or a better position usually. Sometimes it can be helpful when you know someone's just starting a new job and they just need to wait for their pay to come in, you know their circumstances are about to change, it can be useful in that way.

4.5 Client experience

Counsellors were asked to consider the experience of their clients in their dealings with the water companies, and whether they were treated with consideration. The counsellors themselves had very positive views on how their clients were treated. **On the whole it was felt that clients were dealt with dignity and respect:**

“ In my observation yes. And certainly what they report to me yeah, it's very positive. Without wanting to be too gender specific, by nature generally the clients that I do see who are survivors of family violence are female and having a female gently spoken within the hardship team, it helps, it really helps, because they feel safe, it's the same gender, there's a level of comfort, so I think that's helpful.

“ They do not put any pressure on our clients to make payment. They could have a really, really high bill but they won't force the client to pay if they can't afford it. They take into consideration what the client has already experienced.

A small minority of counsellors noted that there could be some improvement on the part of the water companies, but on the whole, client experiences are believed to be positive.

While counsellors generally believe that their clients have been treated with consideration, they note that **some clients have hesitations disclosing their circumstances** regarding family violence to the water companies, although amongst a few, that hesitation could be declining. These points are illustrated by the following quotations:

“ I think that varies a lot, and it's definitely getting better – obviously with all the focus by the government and community on the acknowledgement of family violence and the fact there's support out there – so it's varied a lot but it's getting better.

“ Generally to get to a point to share it with me is quite a challenge for some clients, to then share that information externally it's very common to hear clients saying: is it confidential? Will they tell anyone? What will they do with it? Is my data safe? What if he or she finds out about it? So there is an element of fear, and there also is an element of can I trust another organisation? Do I want my data, do I want my story told to somebody else? So that's where I'm grateful with [Water Company] they tend to, if I say it's a family violence situation, they accept that I've heard the story and that's where it starts and ends.

“ Some don't want anyone to know, and we don't say it's family violence, we say this client has been struggling, we word it differently, that they are struggling and we need you to waive this debt. Others are more willing to open up.

“ We always give our clients the option of how much or how little they disclose, and that’s something that I discuss with clients. But in general clients are comfortable and I think because those clients that we see have come from the family violence worker and then they’ve had to sort of share part of their story with us, then I think that they’re sort of at the stage where yeah that’s okay.

The **extent of trust in the water companies protecting personal information also varies** – some are quite trusting, and others are not.

“ I just get the impression that they do trust that water company, but I think it also comes down to trusting us as a financial counsellor and trusting their family violence worker, and I think that that all forms part of the chain.

“ There is an element of fear, to the client any creditor is still an organisation, it’s a body, it’s a service provider, there’s no personal relationship where you know I’m sitting here talking to a client that’s a person where you can build a relationship of trust. So for a client to then have their story shared with an organisation, there is a fear of privacy and what if the perpetrator gets the information, where does it go, who else can access it, will it affect my court case. So there is an element of fear. And just protection because there’s so much shame attached with it, even if they’re the survivor, they still feel shame. So sharing that is quite uncomfortable for some people.

“ While it isn’t explicitly said by clients that they don’t trust, it is implied by the fact that they’d prefer us not to share the information. Get comments along the lines of “if you really have to”.

As noted earlier, some of those living in regional locations can be particularly concerned about their information being divulged due to the risk of the perpetrator finding out.

“ I think if when it’s a community like this that would fall down to if they knew the person they were talking to I think or if they knew someone that worked at [Water Company]. So they don’t look at it as [Water Company] they look at it as do I know that person. Well a small community, we’re isolated...everyone generally knows each other or knows that person or that one knows that one that works here and so if they know someone or more importantly if the perpetrator has contacts at [Water Company] so then they wouldn’t have any trust whatsoever. They have their privacy policy but when someone is in fear it means nothing to them.

Counsellors who have an opinion on the matter are usually of the belief that **water companies respect their clients’ preferred method of communication**, although it was noted that often contact is between the water companies and the counsellor, rather than between the water companies and the client. However, it was noted that telephone calls can be problematic:

“ Follow up calls can be problematic if the call is accessed by a perpetrator. Alerts have to be put in case notes. Some clients may not have moved out and the call may alert the perpetrator of plans to leave.

4.6 Change since amendments to the Water Code

When examining whether there have been perceived changes in support given by water companies concerning family violence since the 2017 code changes, several points stand out:

- Most counsellors (about two-thirds) consider that **support by the water companies has improved since the 2017 water code amendments**.
- Most of the remaining counsellors were **unable to give an opinion**. Notably, those unable to give an opinion usually thought the support given by the water companies was very good – it was just hard to say whether the water companies had improved in the last couple of years.
- No counsellors indicated the situation had got worse.

We note that this research is qualitative in nature, and thus any quantitative findings (such as those noted above) should be treated as indicative only. Nevertheless, these findings do suggest that there has been some improvement in the level of support given to people affected by family violence by the water companies.

Improvements were manifested in several ways, including:

- The provision of better training to staff;
- A greater understanding about the nature of family violence;
- More sensitivity to client needs;
- Greater awareness about the need for client safety;
- A greater willingness to grant requests concerning debts;
- A less stressful process for clients and counsellors; and
- More proactivity in engaging community stakeholders.

These improvements are illustrated by the quotations below:

The provision of better training to staff

“ I think they've also had better training with their staff, so the training that the water companies have given their staff, they can now see and track people who struggle, and this is a direct result of the code changes. So, it flags with their specialised team that this person looks like she is struggling they might give them a call.

“ I think there has been more training, I think having attended the forums as well, that that information has come from the top down, so it's a whole of organisation sort of responsibility. Rather than just individuals saying okay if there's a family violence issue okay just put it all across to here and we'll deal with it and yes that still happens, it's a certain area that will particularly deal with it, but I think the training across the board has made sure that everybody in the organisation has some idea about family violence and so therefore when it's identified it's dealt with.

A greater understanding about the nature of family violence

“ Well I think the more understanding in regards to the length of time it might take to deal with something. So I've had cases where they've put it on hold for quite a while, or where there is joint debt they're not pursuing my client or taking action against the client because they

understand the limitations because of the family violence and dealing with things. They may waive the debt.

- “ *I think there's just, there's a better understanding of how prevalent family violence is, how many people are affected by family violence, how debilitating that is both physically, emotionally and financially. That financial abuse exists in that space. So I think there's more awareness, there's more understanding and there's more understanding around needs for supports in that area. And there's a bit of sensitivity in dealing with people in that situation as well. So staff are trained to be a little bit more sensitive in those areas.*

More sensitivity to client needs

- “ *I think they're aware of family violence when they weren't beforehand. I think they've done the training, they've got it on the website... So when family violence is mentioned they're definitely more sensitive to it and there's a sympathy to it.*
- “ *They're actually looking at the individual and their circumstances and there's more respect now for clients and a lot of empathy. I think they've re-educated their customer support workers and the telephone staff and the fact that they're in Australia makes a lot of difference because with other companies obviously you make calls overseas and it's really difficult to get that through to them because there's a lack of understanding.*
- “ *They've always been pretty good but I do detect that there is more immediate understanding and maybe a bit more sensitivity if you mention family violence. It's like they put on a gentleness coat.*
- “ *Yes because I hear it they'll actually ask whether the situation's there. They're talking about it more. When I first started I don't think there was any conversation around it at all so definitely there's more focus, more support, better communication and I think the care level which like I said they've always cared but I think there's a bit more concern and a bit more flexibility I think. There's a bit more conversation around it and it's coming up in conversations where it never used to. Definitely I think it's good. Like I said I wish I just had to deal with these guys every day because it would be a lot easier than dealing with banks and electricity companies and all that which can be difficult at times.*

Greater awareness about the need for client safety

- “ *I rang [Water Company] ... and the first question was is your client safe. And I think that my client just went: what? They want to know if I'm safe? She was surprised. I think they've become more aware of what clients are going through and what they're experiencing and they're very mindful of their state of mind when clients call so they're very empathetic when you contact them now whereas it wasn't like that in the past.*
- “ *I think water has always, well I've always seen water companies have sort of been more ahead of the game in regards to dealing with financial hardship, but that understanding of family violence probably wasn't there and it got lumped in to the same bucket... So I feel that with all the stuff that has gone through now, there is a better understanding across the board [that] family violence isn't the same as just general financial hardship, and there's various different issues to look at, including the safety issue, and I think that's been a big issue that any industry has had to come to terms with is that safety issue. And making sure that the information that once they understand there's a family violence issue, that information has to be protected, has to be safe.*

A greater willingness to grant requests concerning debts

- “ They are more likely to waive those previous debts to try and get the victim to a fresh start, moving forward. And look, generally a person impacted, if they can, they will make contributions, but if there's just no affordability for that, to contribute to an outstanding debt, then we will attempt to make things as easy for the victim because they have been impacted so much.
- “ I think like I said they've always been quite willing to be helpful, but I think what I'm finding is I have to do even less, I just have to basically just stipulate [the] client has separated due to family violence, has had to relocate to a new property, I just have to do it very brief and they are more willing to just straight off the bat, whatever my request is, would you please consider waiving that old debt so that she can concentrate on her current usage. I haven't had any one from water ever come back and try to counter, put through a counter offer or anything, they just go yeah we'll do that. So they have been straight off the bat. And I don't know that if before it was required, but we generally would put in more of a story before... and I can ring and speak to them a lot quicker as well.
- “ Yeah I would say so, where they have identified it's family violence I've had some that have just said look we'll just waive this debt, without any sort of quibble or anything like that, because they realise that the journey's going to take quite a while and a \$200 water bill in the scheme of things is not in anybody's best interest to try and chase or worry about, when they're dealing with all these other things.
- “ They will do more under the family violence policy than they will for - they are more likely to waive a bill in full for a victim of family violence than for somebody who's just lost their employment say... But they are still very reasonable with people outside of - depending on the situation of that customer. They are still very good to work with under their hardship policy.

A less stressful process for clients and counsellors

- “ I think the code has gone the next step, whereas previously their assistance was usually fair and reasonable but, after the code was adjusted and further policy implemented, the water companies seemed to - they're just ahead of the game. They make it so much less stressful for the customer and the worker.

More proactivity in engaging community stakeholders.

- “ I was aware that through the Essential Services Commission that there is requirement now, I guess to really consult with the community and consumers...that they should be engaging and I guess that's what I experienced. But I wasn't directly aware of the family violence part of it, but I did - I guess - I did see that they were making significant changes and training staff in that space which was great.

5.0 Research Findings – Advocate organisations

5.1 Customer characteristics

Customer advocates supported the assertions of financial counsellors that there was **no one type of person requiring assistance, and that anyone in the community could be affected**. It was noted that the impacts of family violence could be exacerbated by different aspects of vulnerability such as those already experiencing financial hardship, members of CALD and indigenous communities, or those with poor educational outcomes. The advocates did emphasise that while family violence was more likely to affect women, that men could also be victim/survivors of family violence. Overarchingly, the types of people requiring assistance were described as being vulnerable with weakened confidence levels.

The issues that were likely to accompany family violence included housing/tenancy, physical safety, family breakdown and social isolation. Gambling or substance abuse could be also be a factor, and may be a behaviour of a perpetrator or victim/survivor.

This is illustrated by a series of quotes taken from our interviews:

- “ Well, the reality is, it could be anyone.
- “ We know that a major barrier to victim survivors escaping family perpetrators in relation to their financial capacity to actually find somewhere to live and actually exist.
- “ Family violence affects everyone and it kind of takes very different forms it doesn't really discriminate...it can be someone who is highly educated, has a high paying job, or it can be someone who is struggling with housing issues and is on welfare.
- “ Women are more affected by family violence than men and the statistics show that and that men are more often the perpetrators that being said men also experience family violence.
- “ There is sort of no particular group with a prevalence of family violence ...you can't say that it is anymore prevalent in migrant groups than it is in those that have citizenship and residency...there are some stereotype assumptions made about people who experience family violence but we have to be mindful that it doesn't discriminate and it can affect anyone.
- “ Sometimes people will draw a parallel between people experiencing family violence and a lack of financial literacy, I'm quite hesitant to do that because I don't think it's true, there's nothing to indicate in any research that I'm aware of that people who are affected by family violence have any different any lower levels of financial literacy than any other cohort.

A major barrier to victim/survivors escaping perpetrators is their financial capacity to secure housing, and that financial or economic abuse as an aspect of family violence is a significant factor. The advocates indicated that financial hardship was more likely to be an outcome of rather than a driver of family violence, as illustrated by the following comments:

- “ They're vulnerable people, typically people who are victim survivors of family violence, often family violence includes financial or economic abuse, which may involve incurring all sorts of, or being left with debts which maybe they haven't themselves directly incurred.

- “ There is often stereotypes or assumptions that financial strain results in this but that’s not what is showing, if anything it’s family violence created and causes financial harm to their victims.
- “ It’s a series of behaviours that are a pattern of abuse that disempower an individual and often as part of that there is financial abuse and so what happens is that as a result of family violence people that are the victims end up having issues around their financial wellbeing and end up on the streets or without a home – they struggle with making payments because they have no ability to make those payments or ability to make financial decisions in their relationship.
- “ Tough financial situations are often an outcome of family violence.

5.2 Customer and advocate knowledge and awareness

All of the advocates that participated in this study **were aware that water companies are required to have policies and processes to respond to customers experiencing family violence**. A number of the advocates had engaged with the Essential Services Commission through round table events and consultation processes. The Thriving Community Partnerships initiative was also mentioned as a driver of awareness.

Advocates were positive that Financial Counsellors were aware of the amendments to the code, but did not believe that this was always the case for Family Violence Service Providers.

- “ I think certainly the financial counsellors know.
- “ I think there’s probably a question about whether family violence services know.
- “ Certainly, the financial counsellors it’s pretty clear that they’re very aware of it.
- “ The financial counsellors would be aware, the water companies would be a bit more focussed on family violence and understand some of the risks and the privacy risks. But also be prepared to deal with the debt issues in a sympathetic and understanding way.

Advocates were uncertain that water consumers were aware of these policies or procedures, particularly if they did not have access to a financial counsellor or any other type of service. There were concerns that while policies and processes are in place, they may not be publicised, and it was **generally perceived that there was a lack of community awareness**. Unless consumers had accessed the support measures, it was seen that it was unlikely that they would have an understanding that these family violence initiatives were in place, let alone requirements under the code.

This is indicated in the following quotations:

- “ Well, it depends if they are accessing any services at all. So, for instance, if they’re accessing a financial counsellor, then yes, they will know. Because that is the sort of thing that financial counsellors tell people.
- “ If there is someone who is not accessing any service and not getting any assistance anywhere but nonetheless is a victim of family violence, would they know about it? Not necessarily.

- “ I would question whether it is something that is widely sort of promoted, encouraged and for customers to access – because there is limited awareness.
- “ There'd be a lot of assumptions that that stuff isn't there from a customer's point of view until you're actually on it you know. It wouldn't be widely assumed thing that there would be a family violence policy for example. There's still work to be done on shifting you know the kind of public attitude and expectation around that stuff.
- “ I'd be surprised if a lot of the customers were.

The ability of water customers to self-name family violence as a contributing factor to or indeed the direct cause of their financial hardship was also raised as a barrier to awareness.

This is exacerbated when a victim/survivor shares the bill with the perpetrator.

- “ A lot of individuals that might be experiencing family violence haven't actually necessarily had that named in their life, I think to say physical violence that's something that is very widely stereotyped as family violence and the major form but say for example economic abuse, psychological, emotional and financial abuse – an individual might not have had that as named as family violence and so that is something that is a bit of a hurdle and when people that I see – a customer calls through and is saying they're having issues paying their bill, we talk about their circumstance, if the person that is at the water company on the other side hasn't picked up some of the red flags that says actually this person is experiencing abuse – then it makes it hard for them to access because they haven't necessarily named family violence.
- “ Those policies...hardship programmes are accessed when something is made explicit but that sometimes not always necessarily safe for someone to make explicit.
- “ It is a very heavy thing to acknowledge and then have to name because they've got a lot of shame and stigma associated with that.
- “ I don't want my partner to know about this because, after all, they're the other person on the bill.

Raising awareness of these policies and processes can go some way to addressing these issues:

- “ It's a very strong message when the general public understands that there are people who are working on this kind of stuff within organisations, because it changes the relationship from one that's kind of punitive and frightening, to one that's just a bit more humane really. But it will take time to, even in water which is doing a really good job, that'll take time for that level of trust to be built.

5.3 Accessing support

Most of the advocates that participated in this study had not directly helped clients access family violence support measures from water companies. Often their roles, and the role of their organisation included ensuring that financial counsellors had knowledge of these policies and processes, or feeding back information from consumers and financial counsellors to peak bodies, industry (including hardship departments) and regulators. One advocate was aware of water companies referring customers to financial counsellors.

Some of the methods utilised by the advocacy organisations to ensure that Financial Counsellors have access to up-to-date information about the policies and processes on offer from water companies include:

- Bi-monthly newsletters;
- Toolkit – a password protected website accessible to financial counsellors or members of the state peak organisations. The website includes a list of contacts in hardship departments across a range of creditors;
- Financial Counsellors' conferences;
- Online training and e-modules;
- Base level training – a two-day face to face course.

The feedback from financial counsellors being received by advocates in relation to water companies was on the whole positive, and that the sector was setting the bar in its approach to family violence. However, **having a third party involved, like a financial counsellor, may make access and the process easier for people experiencing family violence**. Additionally, an unwillingness to disclose family violence status, a lack of understanding of the ramifications of financial or economic abuse, and lack of awareness of the supports available were seen as a barrier to access. Some advocates also perceived that members of the LGBTIQ or CALD communities may not have an equitable experience, echoing the sentiments of some financial counsellors.

This is illustrated in the comments below:

- “ *Anecdotally people's interaction at a time of crisis with the water companies is relatively good.*
- “ *Often financial counsellors will flag the possibility to someone, that it could be good or that it's going to be a positive thing to speak to a water company.*
- “ *There are still instances where having a financial counsellor as part of the process will make the process smoother, which is ideally not the case if you know what I mean. Ideally you don't need a third party to help you navigate any of that stuff.*
- “ *It might depend on the financial counsellor. I don't reckon they would know it very well off their own back unless someone told them about it – initially – unless they rang up and someone at that office straight off mentioned it to them. Because they don't advertise this sort of stuff.*
- “ *It's often difficult for people to find out where to go first.*
- “ *People who are perhaps social workers who are dealing with people experiencing family violence or people who are dealing with related child, children's issues relating to family violence, I think the challenge is for them to understand that there's all these different programs available and that they can either deal with them themselves or refer to a financial counsellor. It's difficult getting those messages out.*
- “ *For people particularly likely to be used to being secretive for their own safety, it takes a lot of courage to be in those spaces and disclosing.*
- “ *I've heard quite frequently about where people don't realise quite how badly in debt they are, or how dire their situation is, really kind of surprised to know that it could come to where it's*

got to, so you hear stories of people who are sort of opening, finding piles of hidden bills in their name.

A culture of not asking for evidence was noted as making a real difference to the way that people can access services, and this was in line with comments made by financial counsellors.

“ So say with Centrelink or something like that you actually need to say I’m affected by family violence, whereas it’s a bit more of an intuitive process as I understand with the water companies, which is a very good thing.

There were areas that were identified as still requiring improvement, namely staff outside of the hardship teams:

“ There will still be people out there who are having experiences where the call centre staff, there’s a gap between the training of the call centre staff and the frontline workers in that kind of not the hardship but the initial points of contact, and you know if they find the right pathway then it’s a great pathway.

“ While you may have a very, very well-trained specialist team within your organisation, if people who are in other parts of the organisation who might be the first point of contact aren’t adequately trained and aware of what their own organisation does, then that’s not really going to be particularly helpful.

Technology could be a major barrier to access for people in poverty, from low socio-economic and highly disadvantaged backgrounds. This resonates with comments made by a number of financial counsellors that phone credit was a barrier to many people contacting water organisations by phone simply because their credit would run out:

“ I mean we’re often dealing with digital discrimination I call it where people are asked to do or prescribe to something or do something on computers and they’re not – they don’t have digital connection, they can’t read or write so there’s levels of literacy they’re an issue, and they can’t navigate those things, so we call that here – we’re calling it digital discrimination, so it makes it really difficult for some in our community to actually access supports they need, have an understanding of what’s available to them and to actually get access to those things.

Advocates also supported some statements by financial counsellors that **access to support could also be hindered by geographic location**, with potentially different experiences for water consumers located in metropolitan, regional or rural locations. This may be due to the different financial positions of the water companies, internal culture of the organisation, or the increased concern of people experiencing family violence in regional or rural areas that their stories and private information will become public knowledge.

“ Well the city ones do a great job because they’ve got more money and they haven’t got a lot of their – you know, their customers aren’t farmers and haven’t lost their water rights and there aren’t all those sorts of agricultural issues that come into play.

“ They haven’t got as many customers; they haven’t got as much money. They will offer the same basic stuff.

- “ Yes I think there are differences, and I’ve also had conversations with people from different providers about their internal culture of the organisations, and how easy or not easy it is depending on the culture of that organisation for them to respond appropriately to people experiencing family violence.
- “ Asking for help. I’ve seen it. Yep. Yes, people don’t, they’d rather cope, manage, suffer, whatever the right word is, without it going – without it becoming official.
- “ Particularly for the rural water companies, because friends and family might be, well they might be friends and family of the customer who is ringing up about access – but they might in the end decide not to do anything because they don’t want other people to find out.

The main support measures offered by water companies to victim/survivors identified by advocates were utility relief grants, debt waiver, direct debits, reduction in water usage through maintenance, protecting personal information, and specialist family violence financial counsellors.

- “ They’ve got pretty serious about their safety, about when people requiring that information is not disclosed to a joint account holder...

A range of suggestions were provided for improving access and understanding. Advocates reflected the opinions of financial counsellors that bills were an opportunity for sharing information with consumers. They did raise differences between electronic and hard copy bills, and some were concerned that bills may be a trigger for perpetrators, and there would need to be some research into this approach.

- “ Working on solving that difficult problem of how can we sort of get information out to people experiencing family violence can probably be better done under some sort of umbrella and you really need real experts, because it’s very, very hard to do.
- “ Having that on the water bill is one thing but then you’d have to think about what are the consequences of safety for those that are experiencing family violence – say the perpetrator sees that on the water bill and the impact that may potentially have on the person who is the victim in the scenario – so I think any sort of promotion or any sort of work it needs – awareness raising needs to be done but it would have to be really careful and some sort of broader sort of analysis and assessment would need to be done about the safety and potential impacts on safety that that might result in.

Opportunities for face-to-face engagements with water companies could be especially effective in communicating with people who do not have equitable access to technology or positive learning outcomes. Generally, it was suggested that anything that could be done to foster trust between people experiencing family violence and water companies would be advantageous, particularly for communities who had previously had negative engagements with stakeholders.

- “ If an organisation did things like, “Bring your Bill” days.
- “ I guess some of the steps we’ve taken to address that and open those lines of communication have been around our Food Bank and [Water Company] who we’ve worked with a few times and I have to say they’re fantastic, they’ve had somebody come down and talk to people while they’re waiting to use the Food Bank about the services they have and how they might access those and you know things like that, so that’s been a great door

opener because they've done that sort of engagement through our House and directly to users of the House and our services.

“ *I see the best outcomes when we've had those face to face connections and people have been able to talk to people/services here about what they might be experiencing and how they might get some help...*

As water companies are geographic monopolies, it was seen that this was an opportunity for water companies to forge partnerships with local governments, who could be allies in sharing this information. This was repeated by some financial counsellors who indicated that local government approaches to debtors experiencing family violence had been problematic in the past, but where water organisations had linked in with local councils, they had seen an improvement.

“ *Many local councils are identified by this sector as being sort of specifically bad, you know there's a few good ones, but they're probably 20 years behind the time in even financial hardship, – they just go ahead and sue people for rates and stuff like that. So many of the councils are seen as really being a long way behind. So I actually think having someone tell me this water company's working with the 2 local councils, where it works to encourage them to actually have better hardship practices I thought was a really positive thing. I mean I think the water companies have got in early and are ahead and have sort of got the ability to encourage others I guess, share what they've done with others.”*

Overall, the need for tailored approaches rather than a blanket approach is summed up in this statement:

“ *Information and resources and sort of programmes and policies that – like you can put them forward in a way that meets the general population but then what happens is that those are marginalised that form minority groups how they access and engage with information – the key message how they relate to are different – and so where you're talking about say financial abuse in one situation from another cultural background or another sort of different sort of setting another person may accept that – consider that as acceptable and they may not be aware that that is unacceptable, and so have to work with and communicate and work with a level of understanding and where, how family violence is experienced by very different groups in order to be able to communicate and engage them in the support programmes that are available – for example women that are older and facing elder abuse by say their children, that is a very different scenario to a violent partner and so but that is still family violence – how do you then communicate and provide access to those programmes for someone who isn't able to necessarily jump online or does not have the digital literacy or the sort of technology to be able to access that in a certain way that's preferred or provided by water companies, so how do you then engage and work with that when someone's used to working face to face or needs a translator or this or that. So I guess different groups need different access requirements.*

5.4 Effectiveness of support measures

Support measures can only be effective if they are able to be accessed. Among the reasons given by advocates for people failing to access the support they need were awareness of the supports available, and the self-awareness of financial or economic abuse. Trust and the unwillingness to disclose family violence was also raised. It was also noted that where victim survivors had additional

barriers including language, hearing etc., they were less likely to be able to link in with the supports available to them:

- “ *People from non-English speaking backgrounds have a different experience. Anyone that has more barriers the more difficult it is for people to make the links to services.*
- “ *We've seen over time people that are struggling and don't know what is available to them – they meet the bills to sort of not aware that when a bill comes like they're constantly overdue they don't know what to do – that because of victim/survivors they are able to access a hardship programme, and so there is that limited awareness*
- “ *Just knowing about it, if you don't have access to a financial counsellor or you're not seeing a financial counsellor again with that trust thing making that first step, that's a big thing*
- “ *You know I think people experiencing financial abuse, I think there's a real lack of them understanding what they're experiencing, but look I don't think we've got any stats, that we assume it's the tip of the iceberg, that actually get the assistance.*
- “ *They may find out about what is being offered, but they might not take it up because they don't want people to know about it, or it's not worth their safety to take it up, because their partner might think that the police would come after them.*
- “ *There might be workable solutions, but it doesn't mean that they'll take them up. And that's one of the tricky parts about this – about this situation. Because, there might be people who are victims, or impacted by family violence, and they just don't want to tell anyone. They don't want to tell their family. They don't want anyone else to know. There might be all sorts of options on the table.*

Generally, **advocates were likely to indicate the policies and processes put in place by water companies were effective when they were able to be accessed.** The positives of being able to access the support measures offered by water companies included being able to relieve the difficult financial outcomes that resulted from the family violence, particularly through manageable repayments and debt waivers, and that these measures formed part of a larger solution. One advocate indicated that water companies had been proactive in consulting with consumers in developing their approach to the adoption of the code.

- “ *The companies that I know of that have put a lot of thought and time into this generally they've involved customers in the process of designing those options that are available; in the ones that have done it well it's been very high, they've had a really high level of input from people with lived experience, which I think is really obvious in the solutions that they've come up with. That's been a part of the process.*
- “ *What does a positive outcome look like? For some people it means, that they have the ability to start a new life, afford housing for their children and transport etc. And to be physically safe. If they've experienced economic abuse they often have the lion's share of bills and debts, often ones that haven't actually benefited them, so for many of them having some form of debt waivers from some creditors is a good outcome.*
- “ *It's nearly always part of the setting the customer off on the right track because they've got other debts as well, it's not just the water. But the solution offered by water when you combine it if you can get some assistance from you know the bank or from the energy company as well, I understand it makes a significant difference.*

Particularly, the ability of water company staff to show flexibility and understanding to a victim/survivor without the requirement of providing documentation was a particular strength of the policies and processes.

- “ I think that there has been in some organisations some really wonderful changes that have made those solutions really workable for people that have really made a difference. Those things like not having to show evidence of family violence, like you know just being trusted, where that's not present, it's not a good outcome.
- “ I'm relying on what I'm hearing from our members and the financial counsellors and I think that the water companies are being pretty good and sort of responding in a way that suits rather than just the one size fits all.
- “ Where there's a really clear process, of people being able to find the right people to talk to quickly, and then those right people knowing what to say and having conversations that are not, although sometimes they still have to be scripted, allow room for some empathy and some flexibility, and where there's a high level of trust and where people are believed, I think that works really well. Wherever any of those things aren't present it doesn't work well.

These were in contrast with the experiences of people trying to access support from other types of creditors with less flexible arrangements. It was also noted, that debt collectors could add a layer of complexity to the situation, although again, financial counsellors reported better experiences in this situation when dealing with water debts.

- “ I've got to say generally speaking the water companies are well regarded in our system, and I don't really hear much about them because there are many, many much worse performers that financial counsellors deal with...

The most effective support measures identified by advocates were debt waivers, manageable payment arrangements, referral methodologies at some of the more sophisticated organisations, but most importantly, taking action that protects victim/survivors' safety. It was noted that this response to safety was a key part of the strategy being employed by water companies.

- “ Some of them have got the safety flags and they step in and prevent online access to the account if the person wants that, and things like protecting, making sure that the contact information is protected, when they know that there's potentially family violence.
- “ Access to hardship, to fair hardship arrangements in a way that protects people's safety and kind of is empathetic and respectful and aware...

Improvements that were suggested to enhance the support measures included continuing to ensure that cultural change was organisation wide, and not restricted to hardship teams. One measure for effecting this was companies' policies for their staff experiencing family violence:

- “ I have heard really good things about some of the water companies and the programs that they've got available for staff who are experiencing, or affected by family violence. So that's another, that's a kind of organisation wide cultural response that actually in a kind of roundabout way will have an impact on the way that customers who are affected are responded to, because it's a whole mindset, it's a whole culture that's sort of modelled inside and outside the organisation.

5.5 Customer experience

While the advocates that participated in this study did not have direct experience of working with water customers experiencing family violence, many of them were able to report on the experiences of financial counsellors pursuing assistance for these customers, and were able to report on victim survivors' experiences from this perspective. **Generally, the responses were positive.**

- “ I think when people do interact the experience is positive.
- “ I think you'd say generally yes. When people grumble they're grumbling about other people and not the water companies.
- “ Depends on the water organisation. I would say comparative to other creditors, sort of an aggregate, then it's better in water than in lots of other spots.

It was noted that disclosure was a barrier to accessing support and that the victim survivor experience was enhanced when water company staff were able to be somewhat intuitive in their response to providing hardship and safety measures to customers:

- “ I think that's a really big difference between kind of going look you know nothing's been said so we can't do anything, and then kind of going oh look these are things that are making me feel like there might be something else going on, I'm going to put a flag on that account and then that's going to kick in a whole lot of stuff that you know, that's supporting people.

Advocates generally felt that no one group was treated more sympathetically than another, but that the experiences of victim/survivors dealing with water companies could vary when additional layers of vulnerability came into play. These layers of vulnerability might include language, being in a rural or remote location, being an Aboriginal or Torres Strait Islander, LGBTIQ, or a substance user.

5.6 Change since amendments to the Water Code

Most of the advocates that participated in this study felt that it was **too soon to say whether there were significant changes since the amendments to the code**, and that the water sector had been an innovator in this space for some time, particularly with regard to taking victim/survivors at their word without a burden of proof. It was generally seen that there was more flexibility in the types of support. **They did note that since the change the majority of water companies had implemented training for their staff which is an important tool in enhancing the accessibility of the supports available to victim/survivors.** The results of training staff were an enhanced understanding of the victim/survivor experience, and the ability to foster trust between water companies and their customers.

- “ People are less afraid to talk about family violence and they're a lot more understanding of customers who might be impacted so they are not going to be – instead of someone saying “I can't pay” because of whatever – they might be more careful about the questioning they do, and I think that's part of the training.
- “ The staff of the water companies have some understanding of family violence and the impacts, and that they're very aware that yes look we need to do something to help.

- “ Well trained staff will be less judgmental, they will listen more and not jump to conclusion.
- “ One of the really, really important things is that people are trained to notice the flags or to intuit and to have an awareness of where it may be possible...

Overall, the advocates indicated that the changes to the code had affected change by raising consciousness of family violence and surrounding issues.

- “ I think they are treated with more understanding now than they have been in the past. Before the code change and all the education and stuff, yes. Across the board. Everyone is much more enlightened.
- “ It's resulted in people talking about family violence and what it looks like and what it sounds like and what sorts of things that people can do about it. Over and above their water bill.
- “ People do the training and they'll talk about – they'll talk to their friends and family “Oh, we've just done this training because ... the code change – did you know this is what it is?” and then since – it's like a ripple effect.
- “ Really genuinely having a look at what's going on in this space and how you can inadvertently become complicit and then taking some action to change it – taking it very seriously, I think water's done that well, making it a priority item.
- “ Maybe it's been a good thing that water went early because I think that you know the water industry has been a little bit of a model for others, and you know they've had some influence on what some other industries and businesses have done.
- “ The very existence of a code suggests something really positive and we really welcome that, you know that there's some explicit naming of expectations, that's a really positive thing. And that will change practice, whether it's quickly or slowly, that will shift things.

6.0 Research Findings – Family Violence Service Providers

6.1 Client characteristics

There were two family violence service providers that participated in this study, one from a metropolitan location, and the other a regional location. These providers reinforced the descriptions of people who experience family violence given by financial counsellors and customer advocates. Their clients reflect the Victorian community and come from across all socio-economic, cultural, and age groups. The family violence service providers also gave similar descriptions of the types of issues that may accompany family violence. These included housing or people experiencing homelessness, mental health (whether pre-existing or as a result of family violence), isolation, and substance use. Again, financial or economic abuse as an aspect of family violence was described as the driver for the financial hardship related to family violence, rather than financial hardship being a cause of family violence.

- “ *Housing stress is a massive issue for women experiencing family violence.*
- “ *Homelessness data shows that a large percentage of people seeking support is due to family violence.*
- “ *A lot of it would be economic control, so for example the perpetrator holding and managing all of the household money whether the woman works or not and just giving her a little bit at a time, so she's not able to economically or financially leave the relationship, she's got no ability to save, no privacy in terms of saving or you know not much autonomy over the use of money, whether she's earning it or not. We also see that women are not allowed to work in some circumstances, part of the controlling behaviour, that she's expected to be at home and look after the house, so not allowing her to study or work and having to look after the children also makes her financially dependent on the perpetrator, and again unable to leave because of that.*

6.2 Client and family violence service provider knowledge and awareness

The family violence service providers seemed to agree with the opinions of the customer advocates, that there is a lack of awareness among service providers of the policies and processes available to people experiencing family violence. The metropolitan service provider had been visited by the local water company, and there were care brochures left by the water company within the organisation for clients to access. This was seen as an important way of raising the awareness levels among family violence service providers and their clients:

- “ *Coming out to speak is a really great idea, doing that regularly and engaging with the family violence services, if all utility companies did that you know that would be amazing, that would be great.*

This was in contrast with the regional provider who indicated that while there may be general knowledge of generalist hardship available for other utilities, there was very little knowledge of any generalist hardship water policies, and staff were not aware of specific family violence policies or processes. The regional provider had however been involved in providing family violence identification to a local water company, this was also the case for one of the customer advocate groups.

The family violence service providers had no indication that their clients had any knowledge of the types of supports available to them. Clients would be required to connect with other services to become aware of the assistance measures offered by water companies:

- “ *If the clients were aware of it and they were talking about some of the financial hardship they're experiencing, they would be talking some of the services that they can connect into and receive support.*
- “ *The only thing that I'm aware of is the utility grant scheme, which is you know generally available for lots of different people for different reasons, it's not specific to family violence. That's probably the only thing that I'm aware of, that clients would be able to access yeah from a water company specifically. We leave most of that to the financial counsellor or we would suggest a client calls MoneyHelp the national financial counselling hotline.*

6.3 Accessing support

While the family violence service providers who participated in this study had no direct experience facilitating access to water company support for clients, they did have strong links with financial counselling programs and commonly make referrals. The metropolitan organisation had some knowledge of utility relief grants, and also mentioned MoneyHelp, the national debt hotline, as being another tool available to assist victim/survivors with the financial outcomes of family violence. Many of the financial counsellors interviewed for this research also indicated that the national debt hotline was frequently provided to victim/survivors.

- “ *That's a distinction that we would make if a client needs a family violence financial counsellor, or just generalist financial counselling, so just around budgeting, or if it's more around the family violence side of things, so debts accrued you know in her name or he's left her with big bills, water bills that sort of thing. Where she really needs the advocacy we'd refer to the family violence specialist financial counsellors, or alternatively we'd just give her the MoneyHelp number and then they'd refer to a generalist financial counsellor in the area.*
- “ *The general thing is where there's significant financial issues we link in with the financial counsellors who are able to do some really strong advocacy, especially the family violence funded financial counsellors.*

Neither of the family violence service providers had received referrals from water companies. This may have occurred as referrals may be categorised as various government, non-government or “other” agency. Enhancements to this data collection could provide a greater understanding of the referral process from water organisations or other essential service providers in the future.

The role of the family violence service provider focusses more on providing assistance around safety at the time of crisis or just post crisis. As mentioned by financial counsellors, often the first time they meet clients, they are significantly traumatised which can be a barrier to taking in information. To overcome this, it was suggested that a central resource like a website with all of the essential services supports available to victim/survivors could be established. This website could then be included on all of the family violence support websites. This was also a suggestion from some financial counsellors who found it difficult to keep abreast of the different support measures offered by the various water companies.

Bills were also mentioned as an opportunity for communicating with victim/survivors, however in line with comments made by customer advocates, this strategy requires research.

Some of the supports available to victim/survivors external to those offered by water companies that were identified by the family violence service providers include: integrated family services, alcohol and other drug services, public mental health services, a private psychologist, mental health care plan, a GP, community legal service, advice lines including parents line, safe steps – the family violence crisis support 24 hour service, 1800 RESPECT for counselling, MoneyHelp, the Victorian Legal Aid information line, mediation centres, family violence counselling which is outside the Medicare system, and especially funded family violence financial counselling. Some family violence service providers also have flexible support package funding.

6.4 Effectiveness of support measures

Family violence service providers acknowledged that some victim/survivors could fail to access the support available to them through water companies, and echoed the statements of customer advocates that financial counsellors were key facilitators of that access. Other vulnerabilities such as language were also seen as barriers.

- “ *There's always women and people that fall through the cracks of service organisations, and the fact that you have to go to a financial counsellor or that maybe the perception that you have to go to a financial counsellor in order to get access to these benefits or discounts or support or wiping of debts, probably means that only people who are in a really good head space, can keep appointments that sort of thing, they're the only ones that can access these kind of schemes.*
- “ *I imagine that would be one cohort of clients that possibly is disadvantaged, particularly you know if they don't read English even if we had you know a website they could go to they might not be able to call and ask for support.*

Feedback from financial counsellors to family service providers was that clients were able to set up manageable payment plans as a result of the advocacy they provide. One of the providers supported the opinions of financial counsellors that debt waivers in particular were significant in relieving ongoing trauma associated with debts incurred by perpetrators.

- “ *I think psychologically it can be a real boost if some of that debt is waived or she's got payment plans in place that are manageable.*

One of the family violence service providers reinforced the importance of confidentiality for their clients and identified that water company policies that included the provision of locking an account in their system to everyone other than the customer support team could be really helpful for victim/survivors. It was also suggested that limiting the number of water company staff who could access victim/survivors' information could enhance this policy. Additionally, it could be beneficial to reduce the number of staff within the water organisation that victim/survivors would need to make contact with, or who contact them.

As with the comments made by customer advocates, there was concern that policy and processes may be in place, but their effectiveness is hindered by a lack of awareness and that communicating these supports in a less passive way would be advantageous.

- “ *I think the main thing is about access, so how clients find out about what's available. And ensuring that if they know what's available, they're able to access it, so you know being accessible to culturally and linguistically diverse clients, making it a simple process, so it's not just through a financial counsellor that women can access these supports from their water company.*

6.5 Client experience

While the family violence service providers who participated in this study could not directly speak to the experience of their clients engaging with water companies, they were able to reinforce the perceptions of financial counsellors and customer advocates regarding disclosure and the capacity for victim/survivors to self-name family violence. Where water companies are able to show clear intentions of confidentiality, respect and a culture of not requiring evidence, victim/survivors would be more likely to disclose.

As mentioned by customer advocates, particular vulnerabilities including mental health could impact the quality of victim/survivors' engagement with water organisations, although neither of the family violence service providers had knowledge of any specific cases.

6.6 Change since amendments to the Water Code

The family violence service providers that participated in this study gave two different pictures of the changes that have occurred since the amendments to the water code. A water company had directly engaged with the metropolitan family violence service provider to promote the supports they have available to victim/survivors. Alternatively, the regional provider staff had no knowledge of the code amendments or policies and processes in place, although the organisation had facilitated family violence training for a local water company.

These two perspectives would appear to give credence to the opinions of some customer advocates, that there is less awareness among family violence service providers about the supports available to victim/survivors from water companies in comparison to financial counsellors.

APPENDIX 1

Discussion Guide: Counsellors

4665 Essential Services Commission

Water Code Outcomes Review: Family Violence Changes Report 2019

Discussion Guide – Counsellors

Introduction

Explain research background and aims.

Set out why we are talking to counsellors. Reassure about confidentiality.

Explain reason for recording and secure consent to record. Reassure that all recordings are deleted at the end of the study. Recordings are only used for analysis by Wallis staff. They are not passed to or shared with any third parties, including ESC, clients, water companies.

Client characteristics, behaviour

How would you describe or characterise the groups or types of people who may require help with family violence support measures? What other issues tend to accompany their difficulties regarding family violence?

Counsellor and client knowledge and awareness

Are you and your clients aware that water companies are required to have policies and processes to respond to clients experiencing family violence?

Have you helped clients experiencing family violence to access assistance from their water company? Have any family violence clients been referred to you by a water business? Was this referral due to family violence or some other matter such as financial hardship?

What sorts of support are clients aware of from water businesses which could help them if they were affected by family violence? How well informed are clients about this when they come to you?

How well do they understand the support from water companies which is available to them – both initially, and after you have talked them through it? Was it difficult to find out about?

Are they only aware of programs they have accessed, or are they familiar with others? What other options have they explored and why did they choose this option? What other programs have they accessed?

Are there some parts of this water company support which have lower visibility, which are difficult to access, understand or even find out about?

Accessing support

Have you helped clients experiencing family violence to access assistance from their water company? What was your experience?

Have any of your clients approached their water company for assistance personally (without an advocate)?

How well do clients appear to understand the options and the routes for accessing this water company family violence support? Where do they need more advice, support or information?

What was their experience in accessing support? Was it difficult to access? Was it difficult to understand? Why? What could be done in practical terms to improve client access and understanding? Do experiences vary between different companies?

Are there clients who fail to access the support they need? Why is this? Are there particular groups or types of people who do not access the support they need? Why do you think this is?

Do different groups of clients have different experiences?

Effectiveness of support measures

What has been clients' detailed experience of support – in relation to matters such as advice and guidance, and effectiveness in addressing their issues? Are they offered workable solutions (including payment arrangements or other responses such as referrals or hardship support)? How much input are they offered?

Is the support clients receive from the water company appropriate and effective? Does it help them address their issues? Do some fare better than others, and why?

Are the approaches of some companies more effective than others, and why? Which support measures are the most accessible and effective? What could be changed or improved to make support more effective?

Client experience

How would you describe the experience of your clients? Are they treated with consideration?

How did the client feel about disclosing their circumstances concerning family violence to the water company?

What was their level of trust in the water company to protect their personal information? Did the water company respect their preferred method of communication?

Client outcomes

Do the solutions put in place actually help clients? What are the most effective measures or approaches for helping clients? And conversely, which measures are least effective, ineffective or even counter-productive? What improvements or enhancements to current support measures would you suggest?

Variations in client experience

How does the experience of different types of client differ, if at all? Are there some groups which receive more sympathetic treatment than others? What do you understand to be the reasons or motivations behind these variations in treatment? Does the experience depend on the water company concerned (ie. does the approach of water companies vary on these issues and if so how)?

Summing up

Do you believe that water company treatment of customers affected by family violence has improved since the 2017 water customer code amendments? What have been the key changes?

Final Comments

Are there any other comments you want to add? Thank interviewee, provide and record preferred incentive payment and method of payment (bank details or address), reassure about confidentiality of responses.

APPENDIX 2

Discussion Guide: Advocates

4665 Essential Services Commission

Water Code Outcomes Review: Family Violence Changes Report 2019

Discussion Guide – Advocate Organisations

Introduction

Explain research background and aims.

Set out why we are talking to advocates. Reassure about confidentiality.

Explain reason for recording and secure consent to record. Reassure that all recordings are deleted at the end of the study. Recordings are only used for analysis by Wallis staff. They are not passed to or shared with any third parties, including ESC, customers, water companies.

Customer characteristics, behaviour

How would you describe or characterise the groups or types of people who may require help with family violence support measures? What other issues tend to accompany their difficulties regarding family violence?

Advocate and customer knowledge and awareness

Are you and water customers aware that water companies are required to have policies and processes to respond to customers experiencing family violence?

Have you helped customers experiencing family violence to access assistance from their water company?

What sorts of support are customers aware of from water businesses which could help them if they were affected by family violence? How well informed are customers about this?

How well do they understand the support from water companies which is available to them? Was it difficult to find out about?

Are they only aware of programs they have accessed, or are they familiar with others? What other options have they explored and why did they choose this option? What other programs have they accessed?

Are there some parts of this water company support which have lower visibility, which are difficult to access, understand or even find out about?

Accessing support

Have you helped customers experiencing family violence to access assistance from their water company? What was your experience?

As far as you are aware, have customers approached their water company for assistance personally (without an advocate)?

How well do customers appear to understand the options and the routes for accessing this water company family violence support? Where do they need more advice, support or information?

What was their experience in accessing support? Was it difficult to access? Was it difficult to understand? Why? What could be done in practical terms to improve customer access and understanding? Do experiences vary between different companies?

Are there customers who fail to access the support they need? Why is this? Are there particular groups or types of people who do not access the support they need? Why do you think this is?

Do different groups of customers have different experiences?

Effectiveness of support measures

What has been customers' detailed experience of support – in relation to matters such as advice and guidance, and effectiveness in addressing their issues? Are they offered workable solutions (including payment arrangements or other responses such as referrals or hardship support)? How much input are they offered?

Is the support customers receive from the water company appropriate and effective? Does it help them address their issues? Do some fare better than others, and why?

Are the approaches of some companies more effective than others, and why? Which support measures are the most accessible and effective? What could be changed or improved to make support more effective?

Customer experience

How would you describe the experience of customers? Are they treated with consideration?

How did the customer feel about disclosing their circumstances concerning family violence to the water company?

What was their level of trust in the water company to protect their personal information? Did the water company respect their preferred method of communication?

Customer outcomes

Do the solutions put in place actually help customers? What are the most effective measures or approaches for helping customers? And conversely, which measures are least effective, ineffective or even counter-productive? What improvements or enhancements to current support measures would you suggest?

Variations in customer experience

How does the experience of different types of customer differ, if at all? Are there some groups which receive more sympathetic treatment than others? What do you understand to be the reasons or motivations behind these variations in treatment? Does the experience depend on the water company concerned (ie. does the approach of water companies vary on these issues and if so how)?

Summing up

Do you believe that water company treatment of customers affected by family violence has improved since the 2017 water customer code amendments? What have been the key changes?

Final Comments

Are there any other comments you want to add? Thank interviewee, provide and record preferred incentive payment and method of payment (bank details or address), reassure about confidentiality of responses.

APPENDIX 3

Discussion Guide: Family Violence Service Providers

4665 Essential Services Commission

Water Code Outcomes Review: Family Violence Changes Report 2019

Discussion Guide – Family Violence Service Providers

Introduction

Explain research background and aims.

Set out why we are talking to Family violence service providers. Reassure about confidentiality.

Explain reason for recording and secure consent to record. Reassure that all recordings are deleted at the end of the study. Recordings are only used for analysis by Wallis staff. They are not passed to or shared with any third parties, including ESC, clients, water companies.

Client characteristics, behaviour

How would you describe or characterise the groups or types of people who may require help with family violence support measures? What other issues tend to accompany their difficulties regarding family violence?

Family violence service providers and client knowledge and awareness

Are you and your clients aware that water companies are required to have policies and processes to respond to clients experiencing family violence?

Have you helped clients experiencing family violence to access assistance from their water company? Have any family violence clients been referred to you by a water business? Was this referral due to family violence or some other matter such as financial hardship?

What sorts of support are clients aware of from water businesses which could help them if they were affected by family violence? How well informed are clients about this when they come to you?

How well do they understand the support from water companies which is available to them – both initially, and after you have talked them through it? Was it difficult to find out about?

Are they only aware of programs they have accessed, or are they familiar with others? What other options have they explored and why did they choose this option? What other programs have they accessed?

Are there some parts of this water company support which have lower visibility, which are difficult to access, understand or even find out about?

Accessing support

Have you helped clients experiencing family violence to access assistance from their water company? What was your experience?

Have any of your clients approached their water company for assistance personally (without an advocate)?

How well do clients appear to understand the options and the routes for accessing this water company family violence support? Where do they need more advice, support or information?

What was their experience in accessing support? Was it difficult to access? Was it difficult to understand? Why? What could be done in practical terms to improve client access and understanding? Do experiences vary between different companies?

Are there clients who fail to access the support they need? Why is this? Are there particular groups or types of people who do not access the support they need? Why do you think this is?

Do different groups of clients have different experiences?

Effectiveness of support measures

What has been clients' detailed experience of support – in relation to matters such as advice and guidance, and effectiveness in addressing their issues? Are they offered workable solutions (including payment arrangements or other responses such as referrals or hardship support)? How much input are they offered?

Is the support clients receive from the water company appropriate and effective? Does it help them address their issues? Do some fare better than others, and why?

Are the approaches of some companies more effective than others, and why? Which support measures are the most accessible and effective? What could be changed or improved to make support more effective?

Client experience

How would you describe the experience of your clients? Are they treated with consideration?

How did the client feel about disclosing their circumstances concerning family violence to the water company?

What was their level of trust in the water company to protect their personal information? Did the water company respect their preferred method of communication?

Client outcomes

Do the solutions put in place actually help clients? What are the most effective measures or approaches for helping clients? And conversely, which measures are least effective, ineffective or even counter-productive? What improvements or enhancements to current support measures would you suggest?

Variations in client experience

How does the experience of different types of client differ, if at all? Are there some groups which receive more sympathetic treatment than others? What do you understand to be the reasons or motivations behind these variations in treatment? Does the experience depend on the water company concerned (ie. does the approach of water companies vary on these issues and if so how)?

Summing up

Do you believe that water company treatment of customers affected by family violence has improved since the 2017 water customer code amendments? What have been the key changes?

Final Comments

Are there any other comments you want to add? Thank interviewee, provide and record preferred incentive payment and method of payment (bank details or address), reassure about confidentiality of responses.