

## **People with lived experience of family violence focus groups – final report**

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**Prepared for the Essential Services Commission (ESC)**

**Prepared by**

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This report was prepared for the Essential Services Commission as part of the 2022 review of the family violence provisions in the water customer codes. Changes to the *Water Industry Act 1994* mean the Water Customer Service Codes are now identified as Water Industry Standards. The new Water Industry Standards apply from 1 March 2023.

## Executive Summary

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In July 2022, the Essential Services Commission (ESC) engaged Uniting to conduct focus groups with people with a lived experience of family violence to inform the review of family violence provisions in the Victorian water customer codes.

The following report details the key themes, what is being done well, and areas to improve implementation by water businesses of the family violence provisions in the water customer codes.

### Key findings

Overall, participants' experiences with Victorian water authorities were positive, with only a few participants not complementary about their experience. Key contributors to positive experiences were:

- flexibility with payment arrangements
- unexpected debt relief measures including account credits, payment matching, gift vouchers, and payment scheme reviews
- being directed to a specialist team who could demonstrate consistency of service delivery
- security measures including passwords or security questions
- feelings among customers of being heard, understood, and not having to re-tell their story to different representatives
- receiving compassionate and empathetic engagement from water authority staff
- referral to a Financial Counsellor
- staff awareness and understanding of the nature of family violence

Overwhelmingly, participants' experiences with water authorities were more favourable than that with energy companies.

Participants were invited to offer their suggestions for water authorities to improve their experience or the experience for other customers in similar situations. Participants identified the following improvements:

- service gaps in staff training around family violence
- self-identification options
- proactive offering of options including
  - o the Utility Relief Grant
  - o referral to a Financial Counsellor
  - o linking to local specialist family violence support agencies.

A more expansive range of suggested improvements is provided at the end of this report.

## Method

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During August 2022, Uniting conducted focus group research with 19 people who identified as having a lived experience of family violence. Participants engaged in one of 5 focus groups or 7 individual phone sessions. Representatives of the ESC attended the focus groups.

Participants reported experience with the three metropolitan authorities and one regional water authority in Victoria. 18 of the participants identified as female, while one of the participants identified as male. Four participants were from cultural and linguistically diverse backgrounds; and two participants identified as living with a disability.

In accordance with [Safe and Equal Planning Best Practice Engagement with Survivor Advocates](#); Uniting moderators acknowledged the sensitivity of the topic of the research up front and invited participants to do what they needed to best care for themselves if they found the session too confronting. Uniting staff checked-in with one participant who indicated they needed to leave the focus group and scheduled an individual telephone interview at a later date.

Uniting moderators also clarified with participants that they were not being asked to share details of their lived experience of family violence, rather they were invited to share their experience with water authorities and other utilities, e.g., energy companies during the period of their lived experience of family violence.

The key themes detailed in this report were established as topics for discussion prior to or emerged from the focus group discussions with participants.

## 1 Key themes

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### 1.1 Overall experience with water authorities

Participants reported mixed experiences ranging from extremely positive to negative, although the majority of participants spoke favourably of their engagement with water authorities.

Approximately half of the participants were glowing in their praise of the support received from their water authority and staff.

*"When I first rang up the water company, they put me straight away onto XXX...my issue was that my ex was trying to cut my water off...XXX assured me that they have that special unit, well I call it a special unit...she was really great to deal with, she put things in place straight away, she wrote out emails of how the division was going to happen cos we had to put the water into two separate bills"*

*"it's like you know they're in there because they've either experienced it or have a heart to actually want to help other people"*

*"When you find someone who tries to reduce your hurt, it makes you feel good."*

Matching payment schemes, proactive offering of payment plans, and frequent and flexible reviews of plans were welcomed by participants. Some participants spoke of receiving bill credits or gift vouchers unexpectedly, indicating this was going above and beyond. For example, one participant shared that she received a \$30 Coles voucher from her specialist family violence agency, only to discover it was funded from donations by staff at her water authority.

Another participant reported being on a payment scheme three years later and receiving calls every so often to review her situation, while another shared how her water authority had cleared her account of any debts on two occasions.

One participant expressed appreciation with the water company offering support around her experience of family violence, while suggesting *"it's just what needs to happen morally, even if they don't have any competition."*

Several participants highlighted the importance of not having to re-tell their story to several people from the one company and to be believed. One participant in particular related how she offered to provide copies of intervention orders and her water authority advised she didn't need to do it.

*"like I really don't feel that I should have to repeat this whole story again cause a there's a reason why I've reached out again, common sense. All these details could be triggering"*

One participant expressed how representatives of the water authority attending her property, promptly showed her their IDs, alleviating her caution at a time when she feared any strangers coming onto her property.

Participants with negative experiences reported feeling judged, patronised, or re-traumatised by their experience with water authorities. One participant highlighted how she initially felt too much shame and humiliation to even call. Some participants expressed feelings that some contact centre staff are just there to tick boxes or come across as just doing their job.

*"And I was like, uh, I've just been diagnosed with severe depression anxiety disorder. And he was like, OK, so how long do you expect that to go for?... That's awful...Like they can obviously do damage, but it's also a bit of common sense, like I understand their position, they are ticking off boxes."*

One participant experienced being interrupted by a staff member when she was crying amidst feeling helpless and judged, while another reported receiving a letter from a debt collector, without any consideration that she may be going through a difficult situation.

*"I feel more like they judged me thinking ohh God, she's using this."  
"I have too much shame and humiliation to actually call up"*

Most participants were not aware of the type of support available through water authorities for people experiencing family violence. Most participants became aware of this support after calling their water company while one participant was told by an external agency. Generally, this support was appreciated and welcomed at the time and beyond their initial contact. Some participants expressed they weren't sure what to ask for and that it was a relief to be presented with some options.

A few participants shared how they had been supported by a local specialist family violence support service, e.g., EDVOS or Orange Door. However, it was evident not all participants were made aware of these specialist family violence services.

## 1.2 Access to support / case management

Most participants indicated they were directed to a specialist care team within their water authority. Overall, participants indicated they would favour access to a specialist case manager or team that deals with family violence. Few participants could recall the actual name of the "specialist" team they dealt with. Names referred to included "Hardship Team", "Financial Hardship Team" and "Customer Care Unit".

Experiences where one trusted person has dealt with a participant's case have been well-received. Two participants indicated their experience of several staff in the one team providing a consistent service response meant it was like a family was supporting them. Another reported feeling nurtured by the support team. Others spoke of support team members as like "friends".

One participant indicated she had spoken to approximately 20 staff from her water company and that she felt they were all on the same page, providing a consistent, reliable service.

*"But reliability actually is maybe the most important thing of all, because I actually knew what to expect. I knew even if I got a different name, I'd get the same level of support."*

One of the main barriers to accessing appropriate support was the lack of awareness and promotion of the specialist support team within the water authority, which would enable customers with a lived experience of family violence to access specialist help.

Participants suggested water authorities could provide more options for customers to identify as a person with a lived experience of family violence. These included providing a menu option when customers call, or a webform on the water authority's website for customers to complete. Participants also suggested water authorities could promote the separate contact number for the specialist care team across a range of branded materials. These suggestions are well-demonstrated by the following comments of one participant:

*"Like maybe if I knew, like if there was something that said. Have you been affected by family violence or domestic violence? If so, this is the number to call. If you're having trouble paying your water bill, then I might do it."*

*"But there was nothing about, you know, if you're experiencing difficulty, if you've experienced this, if you've experienced that, I'm not gonna ring up and go ping ponging through phone services and be traumatized and feel because, like, the guys have said, when you've experienced this stuff, there's shame and humiliation straight up that it's happened in my life. This isn't how my life was meant to have turned out. I can't believe that."*

*"Well, often you opt for either e-mail paperless communication or paper bills. So somehow in that communication I imagine they could design something that. You know. Are you having difficulty paying?"*

This and other experiences shared by participants suggest that providing and promoting options for customers with a lived experience of family violence may alleviate feelings of shame, guilt and embarrassment felt by participants. It may also lessen feelings of discomfort participants acknowledged when considering having to share such experiences with "strangers" on the other end of the phone.

## **1.3 Comfort / Safety**

The majority of participants reported feeling comfortable or safe engaging with their water authority.

Feelings among participants when first engaging with water authorities included embarrassment, shame and guilt. Several participants expressed their need for contact centre staff to demonstrate empathy for such feelings with some adding they don't want to then have to re-tell their story. Some participants expressed they want to feel heard and believed when they make contact.

Generally, participants didn't want to have to divulge too much of their experience of family violence when they made contact, while one participant understood the expectation that customers like her would have to divulge some of their experience in order to get the support she needed.

One participant reported she felt compassion from her water company after having a fear of having to explain herself.

*"I was asked if it was a safe time to talk? Being asked, that matters a lot"*

## 1.4 Confidentiality / Technology

Confidentiality did not appear to be a concern across many participants, largely because (i) the majority of participants reported debts being held in their name only or debts in separate accounts; and (ii) participants generally felt their water authority were taking measures to protect their privacy and keep their account and information secure.

Where participants had been requested to set-up a password upon their initial contact, they reported appreciating it more once they used it and that it made them feel more secure. One participant reported being asked security questions each time she spoke to the Customer Care Team at the water authority, which made her feel more secure.

Two participants highlighted the process of setting up passwords and other security measures at the start can seem onerous at the time, however, it is beneficial from there, with one of the participants describing her experience as *"a steep climb and an easy descent."*

Two participants reported positive experiences with water authorities who countered tactics used by an ex-partner to access account information.

One example involved a water company representative contacting a participant to report unusual activity on her account, which the participant indicated was her ex-partner checking the water bill every day. This occurred after the participant had requested a password be set-up on her account due to her emails getting hacked.

*"I do recall that I asked for a password...cos at the time I was having a lot of issues with my emails getting hacked into...so that was really helpful as well"*

One participant reported their water authority divulged sensitive information to the owner of the block of land where she resided (who happened to be her mother), which she preferred to have held as confidential.

## 1.5 Experience with Financial Counsellors

Participants reported that where a referral to a Financial Counsellor has been offered/taken up, it has been very helpful. Some participants reported not taking up the referral when it was offered by their water authority. One participant in particular, reported that she preferred to deal with the financial Hardship Team at her water authority as they had set-up a payment plan and helped her with the Utility Relief Grant.

One participant reported being guided to a Financial Counsellor who organised to have all his debts changed into his name only so he could then manage them.



*"if it wasn't for the sake of the representative at the XXX Water, I wouldn't have known where to turn, never knew about a Financial Counsellor and never knew about Orange Door or any of the other. And it just opened up from there and that was you know, like I said, forever grateful."*

Some participants expressed concern about their credit rating and so found it useful to have Financial Counsellors help them navigate providers to lessen the impact on their credit rating. Some participants reported that they had a range of other debts, however, they were not referred to a Financial Counsellor by their water authority.

## 1.6 Understanding of Family Violence

Those participants who reported positive experiences (the majority of participants) with water authorities, generally reported that staff demonstrated a good understanding of the nature of family violence and an understanding of their situation.

*"they took it to the nth degree to actually make sure every time you communicated with them from the first time they understood the story."*

*"I think it's absolutely important if you have any kind of a role where you're dealing with the public...should have domestic violence awareness training"*

*"there should be privacy and confidentiality training"*

One participant felt her water authority demonstrated no understanding of family violence at the start of her engaging with them. She expressed she felt staff were trained to provide *"robotic, scripted responses"* to show sympathy, however, this did not acknowledge her situation sufficiently and she felt more empathetic responses were needed.

Several participants stressed the importance of staff across all utilities, e.g., water authorities and energy companies, to be trained to have an awareness and understanding of the nature of family violence.

## 1.7 Comparison with Energy / Other Companies

Overwhelmingly, participants reported much more positive experiences with water authorities compared with energy companies. However, some participants reported positive experiences with their energy company. Two participants reported that when they advocated for themselves with their energy company, they didn't feel believed, however, when their Financial Counsellor dealt with the energy company, they believed them.

*"You know that it took all day to get to the hardship team and advocating for myself did nothing at all."*

*"Utilities good. Electricity, not so good...lot less compassion than water"*

*"It was really very worrying when people don't, for example, not the water company, they're fantastic. The other companies that Energy Company when they didn't actually follow the security provisions."*

One participant compared the higher level of trust she has in the water authority compared to her energy company. This was partly due to the energy company not using a password.

Another participant reported a positive experience with an energy company, indicating he was provided a direct contact number and has always been asked if he felt safe to talk. Another participant reported satisfaction with their new energy company which her Financial Counsellor helped her find.

Other organisations with whom participants had positive experiences as customers who identified as having a lived experience of family violence included a member-based organisation (telephone menu option to select specialist family violence support; weekly check-in calls), and an insurance company (set up with a direct line to a specialist team).

One participant compared their case worker at a water authority as a "ray of light", adding *"it's a delight, it's been an amazing journey compared to XXXX Energy."*

## 2 Suggested Improvements

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Participants were asked what a gold standard service would look like, or if they had a magic wand, what they would like their water company to do better or differently. The following suggestions arose from the focus group discussions:

- Where not already available, provide a menu option for customers to identify as a person with a lived experience of family violence when they call in, or similarly, include a self-select option on webforms for customers to identify as having a lived experience of family violence.
- Ensure bills/invoices, websites and other relevant branded materials include a separate contact number for people with a lived experience of family violence.
- Reinforce to staff those customers who disclose a lived experience of family violence can be referred to a Financial Counsellor, particularly as most participants reported having several debts for which they required payment assistance.
- Train staff in “soft skills”; i.e., using appropriate language and dealing with customers with compassion, empathy and humanity. Test for candidates’ empathy skills at interview. Train staff in developing an understanding and awareness of family violence, including the non-physical types and associated privacy considerations.
- Review the language used in letters from water authorities and debt collectors engaged by them, which are mailed to customers generally, and in particular, those previously flagged as having a lived experience of family violence, to ensure they would not be perceived as adding to their experience of abuse.
- Proactively ask if customers are eligible for a concession or offer to assist them to apply for the Utility Relief Grant.
- Some participants suggested shortening the timeframe in which customers can apply for the Utility Relief Grant as they felt two years was too long.
- Ensure all water authorities are linked in with the local Orange Door support Hub or a local specialist family violence service to refer customers with a lived experience of family violence to.
- One participant suggested water authorities could offer 1:1 counselling as a one-off service as was taken-up via a member-based organisation.
- One participant highlighted that water authorities have a responsibility to offer interpreters for customers from culturally and linguistically diverse communities where required.

## 3 The Uniting Team

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### Sue Fraser

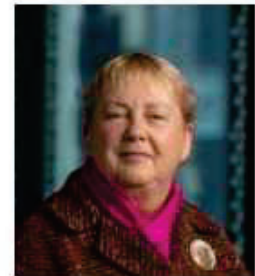
Sue Fraser has been at the forefront of consumer advocacy for the past 20 years. Her contribution to understanding consumer vulnerability in the financial sector was recognised in the 2021 Queen's Birthday Honours with an OAM, adding to her two Prime Minister's Awards and a Jan Pentland Award from Financial Counselling Australia.



Sue oversees a team of consultants who work nationally and internationally with businesses and organisations to build their capacity in understanding vulnerability and responding holistically to customers in financial difficulty. This work has led to significant change in the finance and utility sectors. Sue is a dynamic and engaging speaker, regularly sought for conferences and leadership programs. With her grounded and thought-provoking approach, Sue pushes participants to think more deeply and emboldens them to respond from a strengths-based perspective.

### Karen Hucks

Karen has an extensive background in community service work including lecturing in Domestic and Family Violence and Counselling, workplace training and facilitation, health promotion, financial counselling and financial literacy education. With an interest in organisational leadership and management, Karen understands the issues and constraints businesses face. Karen's work with the EP+D team during the past 15 years has shown her the value of early interventions and how business agility and improved consumer interactions can lead to better outcomes for customers as well as improve staff well-being.



With more than 20 years working in the not-for-profit sector, Karen brings insight and awareness of disadvantaged and vulnerable members of our community.

### Peter Coburn

Peter recently re-joined the Enterprise & Business Development Team to help corporate clients understand the nature of family violence and develop innovative ways in which they can support and empower people experiencing family violence and provide the appropriate support for those committing family violence.



Peter is also a Senior Practitioner in Uniting's Family Violence Intervention Program, which conducts Men's Behaviour Change Programs for men who commit family violence.

Peter has extensive experience working with men who use family violence in both individual and group settings to facilitate behaviour change, recognising the gendered nature of family violence and challenging men's beliefs around privilege and entitlement. Peter has also conducted training for other workers in the sector responsible for working with men who commit family violence.

### People with lived experience of family violence focus groups