

Informed by lived experience of domestic and family violence

Better practice in responding to family violence - lived experience insights for utilities providers.

Commissioned by:
Essential Services Commission, Victoria

Uniting



Acknowledgements

Acknowledgement of Aboriginal and Torres Strait Islander Peoples

This research report was written on the lands of the Wurundjeri people of the Kulin Nation. We work in solidarity with Aboriginal and Torres Strait Islander People as Australia's First Peoples and as the traditional owners of the lands and waters on which we all live and work. We recognise the continuing sovereignty of Aboriginal and Torres Strait Island Peoples over their lands and waters and their inalienable right to self-determination. We offer our respect to all Elders past and present.

About Uniting

Uniting Vic.Tas (Uniting) is the principal community services organisation of the Uniting Church in Victoria and Tasmania. We are more than 3,500 employees and 1,700 volunteers delivering programs and services across the full spectrum of community services, intervening early to help people avoid crisis, as well as supporting those who live life at the margins.

Uniting also undertakes research into community needs and advocates for discourse and actions that aim to lessen disadvantage, poverty, and exclusion in the community.

We celebrate diversity and value the lived experience of people of every faith, ethnicity, age, disability, culture, language, gender identity, sex, and sexual orientation. We work alongside individuals and families that often present with complex health and social needs.

Warning

This document examines domestic and family violence, which may be distressing or triggering for some readers. If you or someone you know is affected by domestic and family violence, we encourage you to seek support from a trusted friend, family member, or professional.

If someone is in immediate danger, call triple zero (000) and ask for police.

About Uniting Social Impact

For the last 20+ years Uniting Social Impact Consulting has worked across banking and finance, essential services, insurance, debt collection, government, and regulatory bodies. In offering not-for-profit services as part of Uniting, our team of experienced industry consultants and trainers bring unique insights into the lived experience and challenges that face your vulnerable customers.

The work we do is informed by the people we work alongside to drive real, positive social change. That collective expertise and understanding of vulnerability underpins our success.

About the Essential Services Commission Victoria

The Essential Services Commission is an independent regulator that promotes the long-term interests of Victorian consumers with respect to the price, quality and reliability of essential services.

The commission's work to support Victorians experiencing family violence has resulted in numerous developments in the energy and water sectors. A key part of their role is to promote safe and flexible family violence protections across the sectors they regulate.

As part of the commission's family violence framework, they partner with experts to ensure a better practice approach, including bringing lived experience to the heart of their work.



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Executive Summary

This research was commissioned by the Essential Services Commission to explore the lived experiences of domestic and family violence (DFV) and the interactions of victim/survivors with their utility providers. Utilising Uniting's Voice of the People Lived Experience framework, the research gathered insights from DFV victim/survivors, financial counsellors, and a perpetrator behaviour expert, ensuring that the findings reflect real-world needs.

Research participants were recruited from Uniting's DFV programs, ensuring diverse representation from victim/survivors at different stages of their journey – those escaping DFV and those rebuilding their lives.

A central theme in this report is the need for utilities providers to design service models that are sensitive to the trauma experienced by victim/survivors, and to ensure these models facilitate access to support services, reduce further trauma, and promote safety.

Research participants identified two distinct phases in the DFV experience – the crisis phase and the rebuild phase – each with unique needs. These phases should be considered by utility providers when designing the customer journey.

The customer journey also addresses ongoing needs such as continuous support including follow-up care, and referrals to existing services including financial counsellors and community resources.

This report is structured around a customer journey framework that emerged from the lived experiences of the research participants, with each section in this report corresponding to each stage in the journey. A diagram is provided to illustrate the stages and highlight key elements of ideal business practice that was drawn from the perspective of the research participants, emphasising the importance of trauma-informed practice, safety, and access to the right supports.

Four key stages were identified in the customer journey that informs the Elements of Ideal Business Practice outlined in this report:

1. **Raise community awareness of DFV and available protections:** Many victim/survivors are unaware of their eligibility for additional protections. Raising awareness is critical to encourage disclosure and facilitate access to services.
2. **Engagement beyond traditional channels:** Participants expressed frustration with the level of empathy through traditional support channels such as call centres. Alternative channels such as chat and online options are needed for disclosure and ongoing support.
3. **Enhanced service model to identify DFV:** Utility providers must create a safe, supportive environment that encourages victim/survivors to disclose DFV and access necessary protections. A key aspect is training all staff to be empathetic, and trauma informed, with access to specialist DFV trained staff for ongoing support.
4. **Access to DFV package of supports:** Participants identified the 'ideal' package of support for immediate safety and support, protection from further harm, and financial assistance.

The report also notes the importance of adopting a 'Safety by Design' approach, ensuring that any changes to policy and practice are rigorously tested by utilities providers in consultation with victim/survivors so that their safety and wellbeing is prioritised.

Safety by Design principles

Through this research, elements of ideal business practice to support victim/survivors of DFV were uncovered, guided by the lived experiences of the research participants. These insights highlight the importance of ensuring that any changes made to services, processes, or systems are specifically tailored to protect and empower victim/survivors of DFV.

In addressing the needs of victim/survivors it is critical that any proposed recommendations undergo rigorous "Safety by Design" testing before being implemented. This approach ensures that victim/survivor safety remains at the core of any new process and policy changes.

By applying Safety by Design principles, utility providers can proactively identify and address potential risks or unintended consequences, ensuring that any solutions are effective and do not inadvertently expose victim/survivors to further harm.

Definitions

CALD: Culturally and linguistically diverse. Refers to people from a range of countries and ethnic and cultural groups. It includes people of non-English speaking background as well as people born outside Australia.

Coercive control: A pattern of controlling, manipulative behaviours used by one person to dominate and isolate another. Often involves emotional, psychological, and financial abuse to maintain power and control in a relationship.

Consumer: Person or group that receives services.

DFV: Domestic and Family Violence. Behaviour by a person towards a family member of that person if that behaviour is physically or sexually abusive, emotionally or psychologically abusive, economically abusive, threatening, coercive or in any other way controls or dominates the family member and causes the family member to feel fear for the safety or wellbeing of that family member or another person.

Energy retailers: Companies that are licensed to sell gas or electricity.

Participant(s)/Research participant(s): For the context of this report – a person with lived experience of domestic and family violence who has participated in this research project.

PUV: Perpetrator/Person Using Violence. The person using violence is the individual who is exerting or attempting to exert power and control over their victim. The responsibility for the violence lies with the perpetrator.

Service provider(s): Utility providers, banking, telecommunications, and government services (e.g. Centrelink, Housing, Department of Health).

Trauma informed: an approach that recognises the impact of trauma on individuals and creates environments that promote safety, trust, and healing while avoiding re-traumatisation.

URG: Utility Relief Grant. A Victorian government grant scheme designed to help eligible households experiencing financial hardship with their utility bills.
services.dffh.vic.gov.au/utility-relief-grant-scheme

Utility providers: Water, gas, and electricity providers.

Victim/Survivor: Person with lived experience of domestic and family violence.

Water business: Companies that supply water and wastewater services.

Introduction

Uniting has prepared this research report for the Essential Services Commission (ESC) to explore how utility providers can better support people experiencing domestic and family violence (DFV).

This report draws on insights gathered through qualitative research conducted as part of Uniting's 'Voice of the People' consumer research program, engaging a range of stakeholders including consumers, financial counsellors and a DFV practitioner with expertise in perpetrator behaviour change.

The key objectives of this research are to:

- Demonstrate what effective and appropriate business response/s look like, from the perspective of customers affected by DFV, including identifying any specific needs of customers who are in crisis stage and customers who are in the rebuilding stage of their experience of DFV.
- Identify potential changes that will strengthen the DFV protections in the Energy Retail Code of Practice to inform future reforms.
- Explore the positive and negative experiences of consumers experiencing DFV and their interactions with essential services providers.

Research Methodology

This research aims to explore the experiences of people with lived experience of Domestic and Family Violence (DFV). All research participants had experience navigating utility providers, during or after experiencing DFV.

The study employed a qualitative research approach, using individual interviews and focus groups under Uniting's 'Voice of the People' Lived Experience framework. This framework prioritises the perspectives and insights of people with lived experience, ensuring that the findings reflect real-world challenges and needs. Victim/survivors were consulted regarding the materials used to recruit research participants. Research participants were provided with an overview of the research project's objectives, expected outcomes and key activities prior to the research commencing.

In addition to engaging victim/survivors, the research included interviews with four Uniting specialist DFV financial counsellors. These professionals contributed valuable insights into the current complexities of navigating utility providers from their own perspective and for their clients. A further interview with an experienced practitioner in perpetrator interventions was also conducted to examine the role of coercive control and the weaponisation of essential services by PUVs.

Participants for the research were recruited through multiple channels to ensure diverse representation. Those rebuilding after DFV were recruited from Uniting's DFV Consumer Advisory Group, as well as from DFV services and referrals from Uniting's wider service programs. Additionally, participants currently escaping DFV were recruited from Uniting's Escaping DFV Program, further ensuring a broad spectrum of experiences were included.

To ensure safety and well-being of participants; all participants were given the option to leave the focus groups or interviews at any time if triggered, de-briefing was offered after each focus group or interviews and follow ups were scheduled for participants who requested. Throughout the process there were several disclosures and where the participants consented, Uniting referred participants to specialist support services.

By gathering insights from these diverse cohorts, the research aimed to provide recommendations to the Essential Services Commission on how utility providers can better support individuals experiencing DFV, particularly in terms of reducing barriers, improving service delivery, and addressing the specific needs of victim/survivors at different stages.

The table below summarises participant profiles, research conducted, and recruitment strategy undertaken for this research.

Participant Profile	Research Conducted	Recruitment Strategy
People who have or are experiencing Domestic and Family Violence in varying stages (crisis and recovery) and a mix of ages, experiences, located in metro, outer and regional Victoria. Participants included people who identified as: • Aboriginal and Torres Strait Islander • Culturally and Linguistically Diverse • Neurodivergent • People with disabilities • LGBTQI+	4 Focus groups (23 participants) 8 Individual interviews (8 participants)	3-week recruitment campaign, recruitment material distributed (electronically and hardcopy) across metro and regional Victoria through: • Uniting’s network of Financial Counsellors • DFV Practitioners • Escaping DFV Program • DFV safe houses: Bayside Peninsula Integrated DFV Partnership • Specialist DFV Case workers • Other Not-for-Profit organisations
Domestic and Family Violence financial counsellors Metro and regional Victoria dispersion to ensure experiences of financial abuse, coercive control, and financial hardship as barriers to accessing essential services were identified across different providers located across the state.	2 Focus Groups + 1 follow up focus group (4 participants)	Recruited from Uniting’s financial counselling service.
Perpetrator behaviour change expert and DFV practitioner	1 Interview (1 participant)	Recruited from Uniting’s internal services.

Report structure

This research was commissioned by the Essential Services Commission to explore how utility providers can better support victim/survivors of DFV - during the crisis stage of leaving through to rebuilding their lives after leaving DFV. The findings from this research were shaped by discussions with people who have lived experience of DFV, financial counsellors working with victim/survivors, and an expert in perpetrator behaviour change working with PUVs.

Uniting developed the customer journey based on the lived experience of the research participants, financial counsellors, and a perpetrator behaviour expert, which emerged during the research process. The structure of this report has been designed with that journey in mind, and each section corresponds to a specific stage across the customer journey. A diagram of the customer journey (see page 15) gives a detailed view of the elements of ideal business practice from the perspective of victim/survivors and the service response that would reduce trauma, facilitate access to support, and enhance safety.

This customer journey also addresses the broader, ongoing needs of victim/survivors including access to continuous support and follow-up care and referrals to external support services such as financial counsellors and community services.

By aligning the service response with the needs identified through this research, the customer journey aims to create a supportive, trauma informed environment that prioritises the wellbeing of victim/survivors.

How customer needs are affected by domestic and family violence (DFV)

A trauma-informed approach across the customer journey

For individuals experiencing DFV, accessing services can be an overwhelming and an emotionally exhausting process. Many victim/survivors reach out to their utility providers primarily due to the financial hardship caused by leaving DFV and during the rebuilding phase – which may last for years, and for some the impact may never end.

Participants shared how difficult it is to navigate the complex web of utility providers, banking, and telecommunications—especially when they are already dealing with the trauma of abuse.

“The trauma of having to tell my story over and over again was too much.”

– Victim/survivor

This reflects the immense emotional toll that victims/survivors experience when trying to access support, which is often exacerbated by symptoms of PTSD (post-traumatic stress disorder), making even simple tasks like managing bills or securing basic utilities feel insurmountable.

“Everything becomes overwhelming. Even calling about something as simple as an energy bill feels impossible when you’re in the middle of a crisis.”

– Victim/survivor

A key aspect of trauma-informed care is recognising that DFV is not just a short-term crisis but often marks the beginning of a long and challenging recovery process. Throughout this journey, individuals need consistent, empathetic support that acknowledges their experiences and meets their ongoing needs.

Word cloud – participants experience of DFV

The following word cloud was generated from the transcripts of research participants as they shared their feelings and experiences regarding DFV. The words displayed reflect the most frequently mentioned emotions, challenges, and barriers to reaching out for support.



Participants strongly emphasised the importance of trauma-informed approaches across the entire customer journey, starting with the very first point of contact with a utility provider.

"I didn't have to stress about paying a lump sum, which was a relief. After losing my job and dealing with a lot of damage to my property, I just couldn't afford the minimum payments. It was a huge help that they offered me special circumstances, allowing me to pay just \$20 a fortnight."

– Victim/survivor - speaking about their experience with a utility provider that tailored a solution to their situation

Early identification of DFV triggers and signs is critical, as it allows staff to respond with the right level of sensitivity and empathy. Staff need to be trained to recognise these signs and equipped with the skills to support customers in disclosing their experiences safely, without fear of judgment.

"If I felt like I wasn't believed or that I had to explain myself over and over, I wouldn't have followed through."

– Victim/survivor

Ensuring that staff can identify DFV and respond to disclosure with respect and empathy is crucial for helping victim/survivors navigate the support system and access the right services. Responding sensitively and with empathy is important when identifying DFV triggers at any stage. This approach fosters trust, empowers the individual, and increases the likelihood that they will follow through on seeking help.

Differing needs at crisis and rebuilding phase

Participants described two distinct phases in their experience of DFV that should be considered by utility providers in the design of the DFV customer journey: the crisis phase and the rebuild phase. Each phase comes with its own unique set of challenges, and the support needs of victim/survivors varies depending on where they are in their journey. However, it is important to note that DFV is not linear – victim/survivors may cycle through the crisis and rebuild phase multiple times over many years.

During the crisis phase, immediate relief, flexibility, and time to address urgent needs are critical, whereas in the rebuild phase, the focus shifts to long-term financial stability, manageable payment plans and ongoing support.

Crisis phase needs

In the crisis phase, victim/survivors are often overwhelmed by immediate safety concerns, trauma, and the complexity of disentangling their lives. Their primary need is time and patience to navigate the crisis, make decisions, and engage with the support systems available to them.

Time to sort out the crisis: Participants expressed the need for their utility providers to hold off on pursuing payments or put in place manageable payment plans until they can access appropriate financial support.

"It's time we need. Time to sort out that initial crisis, whether you're stuck in a hotel or wherever you are. We just need some time to get over the immediate chaos, then time to engage with services. You've got to prioritise what's most important, and unfortunately bills are at the bottom of the list. If there could be a pause for a few months while we get ourselves re-established – new house, new bills...and all the emotions that come with it, that would help. Especially if you've got kids, it just adds that extra challenge on top."

– Victim/survivor

"I was probably right at the end of trying to work out everything—finding a house first, dealing with other things before utilities. By the time I got to that point, I was already in intake with a domestic violence agency. I had fantastic support workers and was in regular contact with a counsellor. But I was overwhelmed with the 10 appointments a week I already had. I just didn't want to add anything else to the mix. I had appointments for each child, appointments for myself, extra counsellors, extra workers, family integration services, and still dealing with police and breaches. It was a very overwhelming time, so I didn't take up any of their referrals, but they did offer to send me an email, and I did receive information about other support options."

– Victim/survivor - about their utility provider

Safety and privacy protection: Participants noted that their safety is critical during the crisis phase. Utility providers must take extra precautions to protect victim/survivor's personal information and prevent any communication from reaching the PUV. Utility providers must offer options to redirect mail to a safe address and ensure that communications are not used to track the victim/survivor's whereabouts.

"When you're finally ready to tell them your situation, you're terrified that the perpetrator will find out where you're living. There needs to be a high level of security where only trusted people in the organisation can access sensitive information. Not just anyone answering the phone should be able to see your details and put you at risk. We need to know that the companies we deal with will protect our information and keep us safe when we disclose these things."

– Victim/survivor

Utility providers must have processes in place to ensure that the victim/survivor's personal information is secure. This is often the riskiest phase and the potential for harm increases if personal details are inadvertently shared.

Utility providers must understand and respect the privacy risks involved, recognising that breaches of confidentiality can lead to serious harm.

Access to trauma-informed specialist support:

Utility providers should offer trauma-informed support through specialist DFV staff or teams that are aware of the complexities of DFV. Proactively providing information about available subsidies, grants and relief options is critical. A simple and empathetic process helps minimise the additional burden.

"I think what is necessary is a trauma informed response. They're not just dealing with recalcitrant customers, they actually dealing with people whose lives are at risk and if they don't take seriously things like confidentiality and really looking at some of the stories to actually see what the flow of the story is and working out what their responsibility is....then they're actually really putting people at risk."

– Victim/survivor

Separation from PUVs: For those in joint accounts, the challenge of separating from a PUV is a significant hurdle. Victim/survivors need the ability to separate accounts easily without being held responsible for the entire debt. This process must be streamlined to avoid additional financial hardship.

"I think it's really important for utility companies to understand that a controlling person will make it difficult for you to separate a joint account. They want to keep you tied to them, so they'll do everything they can to prevent you from getting out. Creating pathways that allow victims to break free for that form of control is crucial."

– Victim/survivor

"Often, women come from relationships where all the bills are in their name, and the payments have been coming from their income. The perpetrator hasn't made payments, or has only made minimal payments, accumulating the debt. When they leave, they're faced with the reality that they now have to manage their own finances and discover they're responsible for utility bills they didn't even know existed."

– DFV Financial counsellor

Financial counsellor support: Participants highlighted the critical role of the financial counsellor to liaise with utility providers on their behalf. However, it is important to note that referring a victim/survivor to a financial counsellor should not replace the essential supports that utility providers are responsible for offering. Utility providers should be able to recognise when it is in the best interests of a victim/survivor to be referred to a financial counsellor, ensuring they receive holistic financial support to navigate their financial situation, access available relief, and avoid further financial harm.

"It was a never-ending cycle. I'd agree to a payment plan that I couldn't afford, I'd spend hours negotiating but I just couldn't keep up. When the disconnection letter came I ignored it, hoping it would go away. When the final notice came, I knew I had days before me and my kids would be without electricity. That's when the panic would set in. It was constant stress until I got a financial counsellor. That's when things started to change for the better."

– Victim/survivor

Rebuild phase needs

Once victim/survivors have navigated their way through the immediate crisis phase, the focus shifts to the rebuild phase where they begin to regain control of their financial and personal lives. In this phase, the needs of victim/survivors are centred on financial stability, predictability, and manageable payment arrangements that do not exacerbate the trauma they have already experienced.

Participants noted that for many victim/survivors, the consequences of DFV are long-lasting and persist well beyond the crisis phase. While the immediate danger may reduce, the emotional, psychological, and physical impacts of DFV can continue to impact their lives for years. In responding to the needs of victim/survivors, the utility providers response must be comprehensive and trauma-informed, recognising that the impacts extend beyond the immediate crisis phase.

“They [utilities providers] need to understand that it is a forever thing we have to deal with. We can be OK this year, but next year things might happen, and we’re triggered back to that same mind frame. That’s something that every single service provider needs to understand – it’s not a linear thing. It goes up and down, and it goes sideways.”

– Victim/survivor

Supportive and understanding communications:

Utility providers should ask how they can help, rather than focus solely on what is owed. Clear communication about future bills and a realistic understanding of the victim/survivors ability to pay will build trust.

Payment smoothing and flexibility: Victim/survivors often struggle with fluctuating income and additional expenses that can make it difficult to pay their utility bill. Payment smoothing and access to very low-cost payment plans can provide flexibility, helping to manage the financial ups and downs that can occur.

However, when these options are not implemented properly, they can lead to significant issues e.g., failing to adjust payments based on actual usage, leading to large bills accumulating over time.

“I had a fuel plan that was a set amount I paid each month for gas and electricity. But what they didn’t tell me is that they read the meter every three months, and my usage was going up. Then suddenly just before Christmas they hit me with a big bill.”

– Victim/survivor

Payment incentives can play an important role in motivating timely repayments and supporting financial recovery. Payment matching or discount incentives for consistent payments can provide additional financial relief, help customers stay on track with payments and foster a sense of achievement.

“They could offer some support, like affordable payment plans and incentives – if you pay \$50, they cover the other \$50. These are the types of things I would like to see that would make a real difference.”

– Victim/survivor

Understand missed payments: Missed payments may occur due to financial instability or ongoing trauma. Energy retailers and water businesses must adopt additional flexible and understanding policies that consider the victim/survivors situation. Rather than cancelling payment plans outright, it is important to work with the customer to come up with better solutions or alternative arrangements.

“I was with [utility provider] doing a payment plan and I just struggled to keep up with the payments. And then once you miss one, they cancel it, and then you lose all the benefits.”

– Victim/survivor

Charges for missed payments adds additional financial burden. Participants suggested fees such as direct debit and dishonour fees should be waived when customers disclose DFV, allowing them to make payments without the additional stress of penalties and fees.

Power audits: Participants who had used the power audit service found them helpful to understand their energy use and identify potential savings.

Barriers to disclosure

The table below outlines barriers identified by participants that affect disclosure, engagement, safety, and outcomes for victim/survivors and utility providers. Addressing these barriers is essential for designing a customer journey that responds effectively to the needs of victim/survivors.

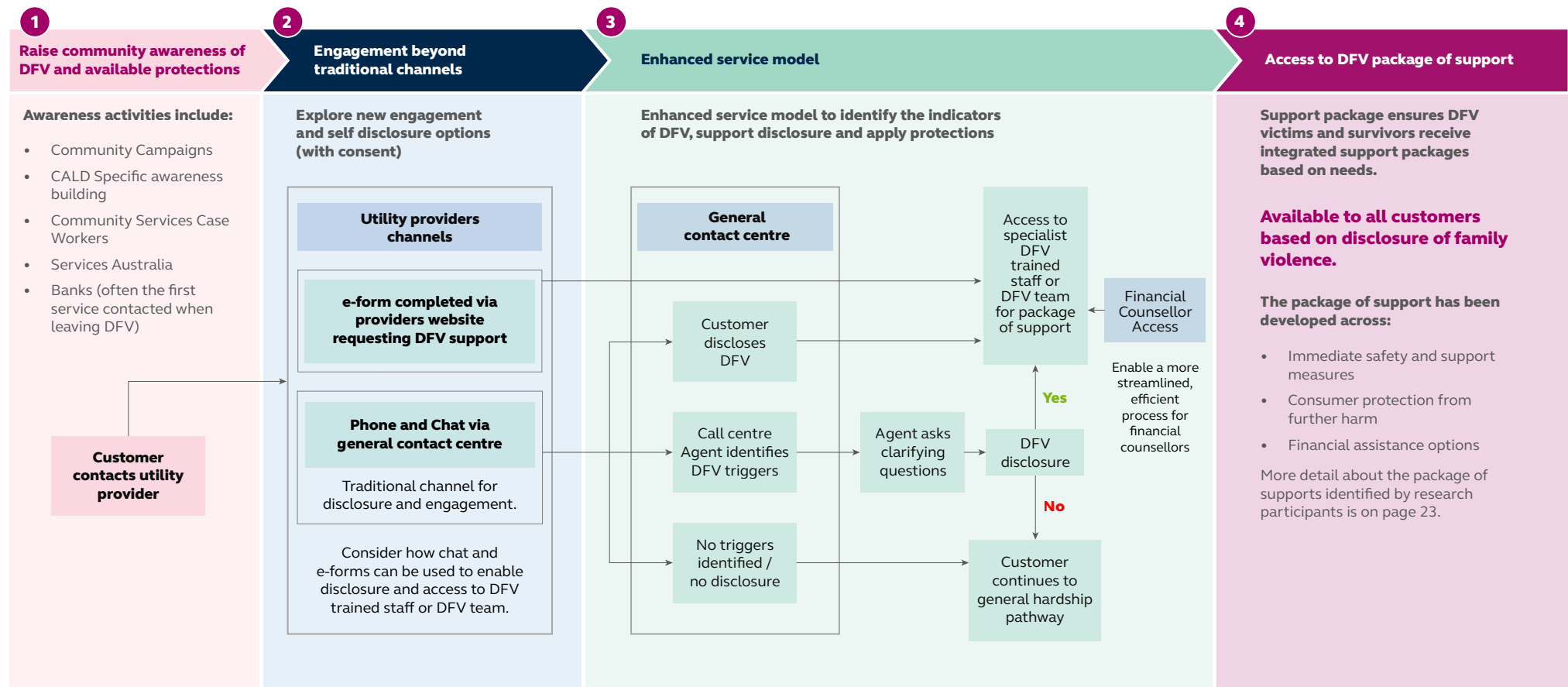
Barriers to disclosure identified	Participant quotes
Fear of service disconnection: Concern that DFV disclosure will lead to disconnection or interruption of essential services like water, gas, and electricity.	“I was scared they would cut off the power if they knew what was going on at home.”
Embarrassment and shame: Admitting to experiencing DFV is emotionally challenging, leading to feelings of shame and guilt	“It’s such a big thing to admit. I felt too embarrassed to even say it out loud, especially when he was controlling everything, including the money.”
The need to retell their story: Victim/survivors recount their story multiple times across different departments, service providers, community service agencies, and government support services, which is re-traumatizing and frustrating.	“I don’t want to have to deal with multiple people and put through to different departments and put on hold. It’s like calling Centrelink – being passed around, telling your story over and over again. You re-traumatise yourself every time you retell it, and it’s hard enough to live through once, let alone keep going through it again and again.”
Language and cultural barriers: Participants from culturally and linguistically diverse communities (CALD) faced additional barriers to disclosure including language barriers and the fear an interpreter might know the PUV in small, close-knit communities. Many cultures view DFV as a taboo subject, making it difficult for individuals to disclose their experience due to community pressure or fear of judgement.	“In my community, if I spoke to an interpreter, they might know the person I’m trying to escape from, and that’s too dangerous.” – CALD community participant “In my culture we don’t talk about these things. It feels like you’re betraying the family if you say anything.” – CALD community participant
Lack of trust in service providers: Participants felt their experiences weren’t taken seriously or they will be blamed or judged, based on past negative experiences with disclosure.	“I tried telling someone before and they didn’t believe me. After that, I never wanted to talk to anyone again about it.”
Concerns over PUV reaction: Some participants noted a fear of retaliation or increased violence from the PUV if they disclose DFV, especially if the PUV is still involved in managing household finances or is present in the home.	“He would do anything to punish me. If he knew I told someone, the consequences could be worse, for me and my kids.”

Barriers to disclosure identified	Participant quotes
Financial coercion and control: Victim/survivors may lack control over household bills or finances due to PUV manipulation, which can make it difficult to seek help without fear of financial repercussions, safety, or exposure.	“I didn’t even know how to pay bills anymore. He controlled everything, and I was scared to ask for help.”
Uncertainty about the impact of disclosure: Victim/survivors may question whether disclosing DFV will lead to real tangible support, or if it will simply add complexity to their situation, especially if they initially reach out due to financial hardship.	“I thought I’d just get more questions, but no real help. I didn’t know if telling them [service provider] would even make a difference.”

The customer journey and business practice

This section is structured around the four key stages of the customer journey identified by participants and documented in the **Elements of Ideal Business Practice** below. Each stage reflects insights from lived experience and offers practical recommendations to improve outcomes for both customers and utilities providers.

Elements of ideal business practice



Note: at any point in the journey, a customer may disclose DFV. This triggers immediate transfer to DFV trained staff or DFV team (with consent)

1. Raise community awareness of DFV and available protections

This section emphasises the need to increase awareness of the different types of DFV and the protections available to victim/survivors.

Participants highlighted that unless victim/survivors are aware of their eligibility for additional protections they are unlikely to request them. The process of disclosing DFV is traumatic, and victim/survivors may hesitate to engage in difficult conversations without the assurance that it will lead to improved protections, services, and support. This underscores the importance of raising awareness of available protections, as understanding the benefits can encourage individuals to disclose their experiences.

1.1 DFV is more than physical violence

Participants emphasised the need to increase awareness of the various types of DFV including coercive control, psychological abuse, and financial abuse. Many victim/survivors do not recognise certain forms of abuse as DFV, which limits their ability to identify their experiences and access the protections available to them. This lack of recognition highlights the need for broader educational initiatives to raise awareness about the diverse forms of DFV and the support options available.

“Many people don’t even realise that they are experiencing family violence and that makes it difficult for them to get support.”

– Victim/survivor and DFV advocate

1.2 Awareness of protections and specialist support lowers barriers to disclosure

The research highlights the importance of increasing awareness among victim/survivors about the protections and services available to them from utility providers. Some participants shared that it was only when financial hardship prompted them to contact their utility provider that they became aware of the supports available such as specialist DFV trained staff that can offer support and access to DFV and financial hardship protections. Participants noted that knowing utilities providers had specialist DFV staff would have encouraged them to disclose DFV sooner.

“I think discussing your personal experience with family violence isn’t easy, and not everyone will feel comfortable doing it. Like if I was shopping in a store, I wouldn’t casually mention that I can’t afford this because I’m being abused at home. So why would I disclose to my energy provider the reason I can’t pay my bill.”

– Victim/survivor

1.3 Customer hardship and payment difficulty protections

Participants assumed they needed to be in financial hardship to access additional protections from their utility provider. Most were not aware that assistance is available to anyone experiencing DFV, regardless of their financial situation. Understanding this gave participants greater confidence to disclose DFV, negotiate payment plans that suited their needs, and request supports such as URGs and concessions.

1.4 Specialised DFV trained staff

Participants indicated that awareness of specialised DFV trained staff within their utility provider would significantly encourage the disclosure of DFV. Knowing that dedicated DFV trained staff were available, would help participants feel more comfortable sharing their experiences, reduce the need to repeat their stories and improve access to protections and resources.

“I don’t know if it was just the person I spoke to, but they were really sympathetic. I can’t remember who exactly, but I got a lot of welfare checks just to make sure I was ok. After I shared what was going on, they put a plan in place that made sure I wasn’t going to be financially ruined on top of everything else. It really made a difference.”

– Victim/survivor

“I was given a priority care line as soon as I called and explained my situation, why I’ve moved out – I gave them the back story of my situation. And the person I spoke to [Priority Care team] was specialised in my situation.”

– Victim/survivor

1.5 Community awareness of DFV and hardship protections is needed

Participants emphasised the need for utility providers to increase awareness across the service system regarding the protections available to victim/survivors. Participants highlighted that utility providers should invest in community campaigns to ensure that victim/survivors are aware of the protections and support available to them. Importantly, these campaigns should also educate the broader community that protections are available to anyone experiencing any form of DFV.

Several participants noted that their bank is one of the first places victim/survivors seek help as they often need to secure their bank accounts or address issues related to debt in joint names. Given the role banks play in providing initial support, participants suggested that banks, which already have established support systems and referral services for DFV, could proactively inform customers about the utility protections available to them. By incorporating this information into the resources offered during their interactions, particularly when providing external referrals, banks could create awareness of the utility protections available early in the customer journey. +Appendix; DFV business practice in financial services and telecommunications.

Community services such as DFV case workers, legal counsel, financial counsellors, and agencies such as Services Australia play a vital role in raising awareness about utility protections.

"I wasn't aware of the options that existed with my utility company. It was my social worker who let me know and facilitated that process. I don't think I could have disclosed to somebody on the phone at that time. The PTSD makes it worse, and a thousand things you need to think about all of that while you're terrified."

– Victim/survivor

2. Engagement beyond traditional channels

For many participants, seeking support while experiencing DFV is a daunting and emotionally taxing process, made more difficult because of concerns for safety and the trauma of telling their story multiple times.

Reaching out for support was overwhelming, and in some cases, participants expressed frustration with a lack of understanding and empathy when engaging with general call centre agents, who often lack the specific training and experience necessary to address the complexities of their situation.

"I just started crying and froze up and couldn't remember the information that I needed. They [service providers] need to recognise that they need to change the way that service is offered. The way that you make it accessible, the way that people get support, if it must be a verbal conversation, you're shutting the door for a huge number of people."

– Victim/survivor

Most participants noted that phone was their primary means of contacting their utility provider. For many, it was the only channel they were aware of, and long-wait times to speak with call centre staff, compounded by the stress of already dealing with other service providers added to their frustration.

Participants highlighted the need for alternative channels such as chat services or online platforms to provide more accessible ways to disclose DFV and engage with their utility provider. These alternative methods were seen by participants as important to create a safer, more accessible way for victim/survivors to reach out without the added pressure of speaking directly to a customer service agent. For some participants, access to alternative channels would reduce the barriers to DFV disclosure and enable ongoing engagement with their utility providers.

"I was put on hold each time I needed to speak with my energy provider, and there were times when I had to reach out multiple times. Why can't they have an online form where I can just indicate family violence, and then someone with the right experience can call me back?"

– Victim/survivor

3. Identify the indicators of DFV, support disclosure and apply protections

A well-designed service model to address the needs of victim/survivors can help facilitate disclosure, address complex needs, and provide effective protections. Participants highlight the importance of utility providers creating an environment where they feel safe and supported to disclose DFV and access assistance.

A core element of this model is the inclusion of empathetic, DFV trained staff who can provide trauma-informed support. Staff need to understand the complexities of DFV, understand the risks faced by victim/survivors, and offer tailored solutions. Participants emphasised the importance of protections such as debt management options suited to their circumstances, confidentially safeguards and assurance that disconnection will not occur.

"When I contacted my electricity provider and mentioned my situation, they immediately transferred me to a specialist team trained to provide tailored support. They understood my circumstances and offered me a payment plan that was manageable, which made a significant difference during a very stressful time."

– Victim/survivor

When these features are implemented, participants report being more likely to trust their utility provider, seek support when needed, and maintain engagement over the long term. Participants stressed that these supports must be available during the crisis phase when planning to leave or having recently left DFV, and throughout the recovery and rebuild phase.

This section also includes feedback from financial counsellors who contributed to this research. They provide insights into how utility provider processes can impact outcomes for their clients and create inefficiencies in their work.

3.1 Empathy, baseline knowledge and appropriate response to DFV required at all points across the customer journey

Participants highlighted how empathy and a baseline understanding of the complexities of DFV in interactions with utilities providers plays a significant role in their overall experience. Many participants noted that when they were treated

with empathy, they felt understood and validated, which helped reduce their sense of vulnerability. In contrast, previous experiences where they felt dismissed or unsupported only intensified their distress and trauma.

"When I received the bill, I panicked because I knew I couldn't fight it. But the person who answered at my [utility provider] was so kind. They were just helpful, and it made all the difference."

– Victim/survivor

Interactions with empathetic staff reminded participants of their inherent worth and dignity which is a meaningful step in their recovery process.

"When you've been through family violence, people being kind to you reminds you that you deserve to be treated well."

– Victim/survivor

"If I was treated kindly, it would actually help me heal, recover and move on."

– Victim/survivor

Participants noted that all call centre staff must have the necessary training and skills to recognise when a customer may be experiencing DFV, as many victim/survivors are reluctant to disclose their situation. Call centre staff must be able to ask questions in a trauma-informed way, creating a safe space for disclosure. When call centre staff are trained to approach these conversations with sensitivity and understanding it encourages victim/survivors to seek the support they need without fear or judgement of further harm and can make a difference in accessing appropriate resources and assistance.

"Even just one conversation can make a difference. It might seem small, but for someone going through family violence it could be the first step toward getting the help they need."

– Victim/survivor

Some participants noted that their utility provider followed up with them to check that their needs had been addressed and whether further support was needed.

"I don't know if it was just the person, I had on the phone, but they were really sympathetic. They did a welfare check to make sure I was alright after I shared my situation. The plan they put me on was great, and they called me a couple of times to make sure it wasn't going to [financially] ruin me any further."

– Victim/survivor - about their utility provider

3.2 CALD communities face additional barriers

CALD and minority communities face additional complexities when seeking support from utility providers. Participants from CALD communities struggle to articulate their experiences or seek assistance due to cultural stigma and fear of repercussions. Additionally, awareness of protections in CALD and minority communities are low and most participants had interacted with service providers for the first time while experiencing DFV.

Where DFV was disclosed, CALD participants expressed difficulty in meeting the demands for documentation and evidence, which they find overwhelming and invasive.

"Most people won't bring themselves together to fill in any documentation."

– Victim/survivor CALD Community

Participants highlighted a deep-seated hesitation rooted in cultural beliefs about the shame of DFV, and the fear their experiences will be permanently recorded or disclosed.

"I felt a deep shame and embarrassment, this does not happen in our community."

– Victim/survivor CALD Community

3.3 Increasing safety for victim/survivors

Call centre agents are often the first point of contact for victim/survivors, and it is important that they are trained to recognise signs of DFV, screen for potential danger and know how to handle sensitive situations with discretion.

Agents should be trained to ask non-intrusive questions and use techniques that don't escalate the situation, especially when PUVs may be present or monitoring the victim/survivor's communications.

"Interactions with customers are a fork in the road moment for service providers. They can either empower the victim/survivor, who has been disempowered by family violence, or unintentionally contribute to their harm. Service providers must ensure staff are trained to recognise these moments and prioritise the survivor's safety above all, especially when there's any hint of violence."

– Perpetrator behaviour expert

Participants stressed the importance of all utility provider staff having a baseline understanding of the risks that victim/survivors face. This includes awareness of safety concerns, such as the risk of perpetrators attempting to access sensitive information like a change of address.

"I know what is safe and what is not. You [the service provider] can't be a saviour because trying to save someone without understanding their situation fully can put them in more danger – it can even be deadly. What's needed is a team that listens, that understands the complexity of the situation, and respects that I am an expert in my own safety."

– Victim/survivor

"I'm terrified for my life. What I really need is for the company to understand that whatever they ask for, it can't put me at risk or make things worse. They need to trust me when I say that."

– Victim/survivor

"A lot of the time, especially when they [the service provider] knows you've been involved in family violence, the first thing they ask is 'is it safe for us to talk right now?'"

– Victim/survivor

To ensure the safety and confidentiality of victim/survivors, it is essential that staff handling sensitive information, such as personal details, are trained to recognise the risks associated with financial control and abuse. Participants noted their own experiences of PUVs attempting to access their new address, set up accounts in their name without consent or weaponising products and services to maintain coercive control.

“They hadn’t taken [PUVs] name off the account and he found out my new address. That might seem like a small issue to [the service provider] but the implications were extreme. He found me, and that’s one of the reasons why I went back to him.”

– Victim/survivor - experience with telecommunications provider

“Much of the focus in training service provider staff has been on how to have conversations with people experiencing family violence and not with people using or seeking to use violence. While it is a difficult space for frontline staff in utility providers to navigate, there is a need to enhance staffs’ understanding of how they can best deal with people known to, or seeking to use violence, within the scope of their role, while still ensuring they prioritise the safety and privacy of people experiencing violence.”

– Perpetrator behaviour expert

An understanding of these risks across all teams ensures staff take the appropriate measures to protect victim/survivors, safeguarding their personal information and preventing further harm.

3.4 Debt management practices

Participants shared that many providers are unwilling to work with them when debt accumulates.

“Whatever provider you’re with no longer wants to deal with you...bills are stacking up.”

– Victim/survivor

This adds further stress and anxiety as victim/survivors navigate unstable living conditions while managing debts and court proceedings.

A significant concern is the transfer of debt when a victim/survivors name remains on joint accounts, or where the perpetrator has set up accounts in the victim/survivors name without them knowing. This highlights the need for utilities companies to have policies to ensure victim/survivors are not held liable for debt incurred by the perpetrator.

Some participants noted that a leading water business was more understanding, putting debts on hold when they are flagged for DFV, unlike other essential service providers that prioritise payment arrangements over individual circumstances.

3.5 Protection from disconnection and debt collectors

Participants noted the significant stress and trauma caused by repeated contact and threatening language in disconnection and debt collection notices, which can be overwhelming. Participants noted that knowing they could avoid the threat of disconnection and debt collection activity and reduce related communications from their utility provider would be an incentive for disclosure of DFV and more constructive engagement with their utility providers.

While many research participants had received threat of disconnection notices, only one had an experience of disconnection that occurred over 10 years ago. One participant had an experience of debt collection action from their utility provider, while others had experience of debt collection from other sectors including financial services.

Case study: threat of disconnection and debt collectors

One online focus group participant had an unopened disconnection notice on her desk that she showed to the group. She had received the notice a week ago but had been too overwhelmed to open the letter.

She then proceeded to open the letter in front of the focus group participants and to demonstrate the large red font in the letter and the threatening language. The threatening tone of the letter (both in content and presentation) intensified her stress and anxiety.

“You know, I’ve got credit card debts from him. I’ve got water bills, connections, internet, you name it. The pile is sitting right there, and I don’t even look at it. It’s just....I can’t. I do not have the mental capacity.”

“When it comes to disconnection, it’s traumatising and triggering.”

Other participants then spoke about their tendency to dissociate when confronted with disconnection notices or other financial demands, leading to a delay in taking action.

In this discussion, participants also mentioned the threat of debt collection as often going hand-in-hand with the threat of disconnection. This added to the sense of shame and fear felt by participants, and concern that their credit scores would be impacted. Participants felt that a poor credit score would impact their ability to financially rebuild their lives.

“So, you know, my electricity bill was a week overdue. I’m trying to make a payment plan and then they threatened, they sent me another letter saying they’re going to go to a debt collector. That’s a big deal for me because I ended up with a bad credit score after I ended the relationship [with PUV].”

“I’m juggling a million things. I’m trying to start a business and start my new life, and they’re [utilities provider] going to take me back to debt collectors again. It’s triggering because I put so much work into fixing my credit file. Now it’s going out the window again. So it’s not just the disconnection, it’s this. You know, this heavy-handed approach they’re using to collect their debts. And it’s not OK.”

3.6 The case for specialist DFV trained staff - better outcomes for customers and utilities providers

Specialist DFV-trained staff are increasingly recognised as a critical element to support victim/survivors. Some utility providers, alongside sectors including financial services, have implemented processes to ensure that customers disclosing DFV are referred to staff with specialised training.

The value of specialist DFV trained staff is their understanding of the complex needs of victim/survivors, ensuring that the service responses are trauma informed, immediate, sensitive, and specifically designed to support safety and well-being.

While utilities provider’s train their staff in DFV, some utility providers have gone further and implemented specialist DFV-trained staff and teams. Participants emphasised that expanding specialist DFV trained staff and teams across the sector would lead to improved outcomes for both customers and service providers. By responding effectively to the unique needs of those experiencing DFV, utilities providers can strengthen customer loyalty, improve service satisfaction, and reduce the risk of service disconnections or escalations, ultimately benefiting both parties.

“That it would be good to have like, you know, a case worker or something to that effect that takes you through that whole journey of having to sort whatever you’re sorting out and not speak to different people and having to repeat yourself every time.”

– Victim/survivor

“I don’t want the person I speak to today to add too many notes to my file for the next random person I speak with. It’s very personal information. If there were dedicated teams or case managers, having one person who knows my story and situation would be much better – they could help me directly.”

– Victim/survivor

This approach has been successfully demonstrated in other sectors, such as financial services, where specialised DFV trained staff and teams have led to positive impacts on customer satisfaction and retention.¹

"I was put straight through to a specialist team as soon as I mentioned family violence. They didn't make me explain everything over again and immediately offered a plan that worked for me. It felt like they really cared, and I wasn't just another account number."

– Victim/survivor
– speaking about their bank

"There was no judgment... they worked really hard to work around me and my situation. When I explained my situation, they instantly gave me a priority care line and connected me with someone specialised in that field. They helped me see what I could afford and figured out how they could get their money back."

– Victim/survivor
– speaking about their bank

3.7 Improving outcomes for utilities customers supported by financial counsellors

Participants noted the significant impact that financial counsellors contribute to help them navigate the complex financial situations caused by DFV. The support received includes negotiating debt relief and establishing manageable payment plans.

The financial counsellors we interviewed for this research also shared valuable insights into how utility providers can streamline their processes and improve outcomes for their clients experiencing family violence, who are in financial hardship.

An improved service model for financial counsellors would enhance outcomes for them and their clients by creating a more efficient process. Key elements of this model include improving access, recognising the authority to act, and increasing overall efficiency.

Efficient access: Financial counsellors reported experiencing delays when contacting utility providers due to long wait times with some companies. This results in an inefficient use of

their time, which could otherwise be used to assist other clients in financial hardship. Given the high demand for financial counselling services and the long wait times for clients to access support, this inefficiency exacerbates the strain on an already overburdened system.

Financial counsellors noted that where they have a dedicated phone line or team to contact, it improves response efficiency. By streamlining access financial counsellors can dedicate more of their limited resources to assisting other clients, leading to better outcomes for people in financial hardship.

"I have to call every creditor, every utility company, and everyone else to notify them, and I have to wait an hour on the phone each time."

– DFV Financial counsellor

Recognition of Authority to Act: Financial counsellors face unnecessary hurdles having the Authority to Act accepted by energy retailers. When an authority is in place this should be recognised so that financial counsellors can act on behalf of their clients without requiring excessive additional documentation, or the client needing to be present during conversations with the service provider.

"[Energy retailer] won't accept a letter of authority without a copy of the customer's drivers' licence, which makes the process unnecessarily difficult. They've created a handout for us with information about how they work, but it feels like they're just ticking a box rather than addressing the needs of my client in meaningful way."

– DFV Financial counsellor

¹ Ausbanking – Banking Customer Insights, Australian Banking Association ausbanking.org.au

Shifting the support burden to financial counsellors: Financial counsellors noted that some smaller energy retailers require their customers to consult a financial counsellor before negotiating a lower payment plan or offering debt relief. This puts pressure on the already under-resourced financial counselling sector as well as the customer who is experiencing financial hardship. Energy retailers should have their own internal process to manage financial hardship as part of their service model, rather than outsourcing to the financial counselling sector.

“It took a long time to find a financial counsellor. There’s a lot of other people wanting financial counselling and it [can] take months.”

– Victim/survivor

Understanding the role of financial counsellors: It’s important for service providers to understand that financial counsellors do more than just advocate for waivers or debt reductions for their clients. Financial counsellors are trained professionals who assess a client’s financial situation and work to find long-term solutions, not just immediate relief.

“Some retailers assume that we’re only here to get waivers. That’s so far from the truth. We’re professionals who assess the full financial situation and help our clients in more ways than just asking for a reduction or waiver. When providers get too robotic and focus solely on collecting money, they end up shooting themselves in the foot, especially when there’s no money to collect.”

– DFV Financial counsellor

4. Access to DFV package of supports

In this section we explore the types of support that the research participants identified, ranging from practical assistance such as payment plans, access to financial relief and case management support, that would lead to better outcomes.

While there was broad agreement on the essential nature of these supports, a key discussion point that emerged was the role of evidence in assessing these packages.

4.1 Access to support and protections: disclosure vs. evidence

None of the research participants had been asked by their utility providers for evidence of DFV to access support or protections. Participants noted that being believed when disclosing DFV was a relief, and that being able to access support without the need to provide evidence was an essential part of a trauma informed process.

Most participants agreed that support and protections should be granted based on disclosure alone.

“Once a person discloses their experience of family violence, they should be taken at their word and immediate access to support should be granted.”

– Victim/survivor

Many participants noted the need to provide evidence to access support and protection in other sectors including financial services and telecommunications which they found retraumatising and distressing.

“Asking for evidence, like an IVO is a joke. IVOs mean nothing. Whether we have one or not shouldn’t decide if we are experiencing domestic violence or not.”

– Victim/survivor

Participants also highlighted that not everyone is able to provide evidence of DFV - for many it is not possible or safe to report DFV - and therefore may be excluded from accessing support if evidence is required. For some, taking legal action, such as applying for an Intervention Order (IVO) can undermine their safety because of fear of retaliation or worsening abuse.

“You’re sort of relying on women reporting their domestic violence abuse, and it’s only a small portion that will call the police and go that legal avenue. Usually what happens is that you just pick up the kids and you flee.”

– **Victim/survivor**

Participants noted that some forms of DFV such as coercive control and financial abuse are not always recognised or prioritised by the legal system, law enforcement, or community services. As a result, victim/survivors of these forms of DFV often find it challenging to access a service response that requires formal documentation.

Requiring formal evidence is also an additional barrier for CALD communities where shame and fear around DFV can prevent victim/survivors from speaking out. In these communities, the stigma surrounding DFV can be overwhelming, and victim/survivors fear judgement, social exclusion, or family repercussions if they seek help.

“There are very big issues around police involvement. For me, if I had willingly filled out a police report, I would be dead – no question about it. I’ve been asked [by her bank] for police reports and in particular intervention orders.”

– **Victim/survivor CALD community**

However, a few participants expressed concern over the potential misuse of supports, particularly with regards to debt waivers, which were considered to be a resource with limited availability. These participants were concerned that individuals who were not genuinely experiencing DFV might ‘rort the system’ to gain financial relief which would then reduce availability for those who genuinely need them. Some participants felt it was necessary to ensure these supports were reserved for those who were truly eligible and not exploited by people falsely claiming to be experiencing DFV.

“Yeah, absolutely. I think there are probably a lot of dodgy people out there, so I wouldn’t have any problem providing evidence for bigger levels of support.”

– **Victim/survivor**

The tension between ensuring support is available without unnecessary barriers and safeguarding limited resources raises important questions

about how service providers can balance trust, compassion and resource allocation in a way that meets the needs of all individuals experiencing financial hardship due to DFV.

4.2 Participant perspective: Designing an ideal package of support

Through the research process participants were asked to describe what an ideal package of support would look like from their utility providers.

The following section outlines a service response that participants felt, based on their experience, could better address the needs of victim/survivors.

Package of supports – available to all customers based on disclosure of DFV

Immediate safety and support measures

- Access to DFV hotline and case management model within DFV team
- Access to other channels including chat, apps, email, and online forms
- Referrals to external specialist services (fact sheets via email where safe to do so, financial counsellors, specialist DFV services)
- Access to financial support as needed (e.g., emergency vouchers)

Consumer protection from further harm

- DFV account flag visible across all teams (reduce breach of privacy risk)
- Protection from disconnection and cessation of disconnection communications (regardless of whether customer is in a payment difficulty arrangement)
- Option to pause account repayments for an agreed period with no fees or charges applied
- Debt waivers as appropriate (based on personal circumstances and capacity to pay debt)
- Debt accrued during crisis period is kept separate to debt accrued in rebuild phase
- Debt cannot be sold to external debt collection agency (regardless of whether customer is in a payment difficulty arrangement)
- Separate joint accounts early in process and reduce the complexity for customer to do this without the need to have any contact with the PUV

Financial assistance options

- Payment plan negotiation and application of grants and concessions
- Transition to lowest cost plan or new products with subsidised rates for a set period
- Payment matching and other incentives

- Waiving fees and charges (e.g. customers being charged additionally when they don't meet pay-on-time or direct debit discount conditions)
- Flexibility when payment plan conditions have not been met
- Referral to power audit
- Automatic debt waiver for any debt in victim/survivor customers name incurred due to actions of PUV (e.g. coercive or financial control)
- Debt accrued during crisis period waived as appropriate (based on personal circumstances and capacity to pay debt)
- Waiving connection charges on new property (after leaving DFV)

4.3 Positive participant experiences with water and energy providers

As part of this research project, participants were asked to describe examples of good practice across the utilities sector. These responses, along with the positive responses from other sectors including banking and telecommunications, were used to co-design and test the Elements of Ideal Business Practice model outlined in this report

Energy retailers

Participants noted that large energy retailers have made improvements in their support practices and are demonstrating a commitment to empathetic engagement and offering specialist support when DFV is disclosed.

One of the larger energy retailers was noted for its prompt follow-up support calls and dedicated support team members who facilitated referrals to financial counsellors.

"I had [larger energy retailer] They were great, they offered to provide financial counselling straight away...it wasn't so much of a financial blow-up, it was more that they were concerned. I didn't expect that."

– Victim/Survivor

Another larger energy retailer demonstrates an effective approach by directing participants immediately to a team upon disclosure of DFV. A comprehensive list of support services is provided, URG applications initiated, and tailored payment plans implemented.

Water Businesses

Water businesses received the most positive feedback across all sectors mentioned in this report. Participants consistently highlighted the responsiveness and empathy of water businesses.

One larger water business was particularly highlighted for their effective DFV support, but all water businesses mentioned demonstrated a commitment to support people experiencing DFV.

Examples of support from water businesses tailored to the needs of victim/survivors, with a trained workforce that can recognise and respond appropriately include:

- Successfully addressing complex situations where payment responsibilities were contested by the PUV, ensuring safety and support for the victim/survivor.
- One water business was noted for its empathetic responses, conducting welfare checks, and placing participants on low-cost plans.
- One larger water business was frequently mentioned as the gold standard in customer service. Participants reported being treated with empathy and respect, with quick removal of charges.

Financial counsellors noted that most water businesses did not require evidence of DFV underscoring the importance of trusted relationships in effective service delivery.

Conclusion

This research demonstrates the need for utility providers to develop service models that are both trauma informed and responsive to the unique needs of victim/survivors of DFV. The insights shared by victim/survivors, financial counsellors, and a perpetrator behaviour expert reveal the importance of addressing the crisis and rebuild phases of a victim/survivors journey, ensuring timely, empathetic support tailored to each stage.

To meet the needs of victim/survivors utilities providers should adopt a holistic, customer-centred approach that prioritises safety, transparency, and access to appropriate resources including financial counsellors and community services. By incorporating these practices utilities providers can play an important role in reducing the ongoing trauma experienced by victim/survivors and help them rebuild their lives.

Appendix

Participants described the overwhelming challenges of managing multiple service providers when preparing to leave or after leaving a domestic violence situation. This process often requires contacting various service providers for support across utility providers, banking, and telecommunications which can be daunting to navigate.

In addition to exploring positive examples of business practice across utilities providers, the research also identified what is working well across financial services and telecommunications.

Financial Services (Banking)

It is also important to note that the maturity of the financial services sector, particularly in response to the Banking Code of Practice and the Financial Services Royal Commission, has driven significant improvements in customer protection for victim/survivors of DFV.

The frameworks established by these reforms has contributed to banks being more proactive in aiding those impacted by DFV. This model could serve as a valuable guide for utilities providers, helping them create more accessible and supportive systems for victim/survivors.

Most banks mentioned by participants have established specialised support teams dedicated to assisting DFV consumers, empathetic support and streamlined processes for customers experiencing vulnerability, including disclosure of DFV.

One of the ‘big four’ banks was mentioned as the gold standard by several participants. This bank’s proactive response to DFV, including a dedicated team with specialist support staff, access to support services, emergency financial assistance and facilitating access to community support resources and referrals to financial counsellors reflects a commitment to prioritise customer well-being.

Several banks have implemented specialised DFV teams which provide immediate financial assistance, debt waivers and referrals to financial counsellors. The overall increase in customer-facing teams demonstrating empathy and active listening was noted by participants.

Telecommunications

While specific examples of good practice in telecommunications was less frequently cited by participants compared to other sectors, there were a few comments about the improvement in service quality and empathy from providers. Participants also mentioned an improvement in recent interactions with two of the larger telecommunications providers.

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