



WaterCare: supporting vulnerable customers

Yarra Valley Water



Yarra Valley Water (YVW) has developed industry leading programs to support their vulnerable customers and those facing financial hardship. These programs focus on early identification and intervention, including increasing the organisation's awareness of groups with a higher risk of vulnerability.

YVW has demonstrated there is a positive business case for proactively intervening to support the most financially vulnerable in a community. Research by Saul Eslake suggests that measures to address financial inclusion and resilience would see potential economic benefits of an increase in nominal GDP of approximately \$2.9 billion per annum over a ten-year period.

Financial hardship threatens 42 per cent of Victorian residents. In 2013, the Essential Services Commission allocated \$5.25 million to the retail water utilities in Melbourne to assist customers who are financially vulnerable and to manage the impact of rising prices. YVW used that funding to create WaterCare – an initiative that reduces the risk of vulnerable customers falling into serious debt, and helps customers already experiencing financial hardship get back on track.

WaterCare has been recognised as best practice by the Energy and Water Ombudsman Victoria, the Consumer Policy Research Centre (CPRC) and the Essential Services Commission in Victoria and won the Prime Minister's Award for Excellence in Community Business Partnerships. It has produced significant improvements in the number of YVW customers accessing government support, meeting their payment plans, and transitioning back to mainstream bill payments.

Implementation

WaterCare is designed around three customer support 'pillars':

Identification – Early identification of financial vulnerability enables more opportunity for proactive intervention, therefore reducing the risk of customers falling into serious hardship.

Visibility – Being 'seen' in the community builds greater awareness and helps YVW build trusting relationships with their customers, ensuring customers know their water utility is available to assist them manage their bills.

Support – Relevant, efficient programs prevent at-risk customers from falling into serious debt, and help those already experiencing hardship to get back on track.

Central to YVW's customer outcomes is a team of people dedicated to delivering the best possible service to vulnerable customers. Community outreach for the WaterCare program includes running information/training sessions with community support workers so they can inform their clients about the support available, and developing

targeted communications and outreach programs for customers who may be at risk. The online resource WaterCare Hub (www.watercare.com.au) gives community sector workers quick and easy access to all YVW support programs, updates and connection to other Hub members and experienced utility staff.

Fundamental to the success of YVW's approach is the long-term commitment in building trusted relationships across the sector, and working in partnership with the community sector, other government agencies and businesses. Collaboration with industry has also seen YVW take the lead and partner with other utility businesses to develop and implement cross referral programs.

YVW also participated in the pilot phase of Kildonan Uniting Care's 'CareRing', which was subsequently rolled out to other utility businesses. The project, described as an Australian-first, aims to identify vulnerable customers at the earliest stages of financial stress while also screening for co-occurring issues that could be contributing to or compounding problems.

Benefit / Outcome

- Around 50 per cent reduction in number of supported customers whose debt levels exceed \$1000.
- Customers transitioning back to mainstream payment plans has increased by 168 per cent.
- Cross sector collaboration to take action on inequality, disadvantage and exclusion, to tackle the systemic societal issues that co-exist with financial vulnerability.
- Development of a successful and well-founded business case for supporting the most financially vulnerable.

Further References

For more information please go to WaterCare's website (www.watercare.com.au).

