



# Financial Inclusion Action Plan



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### Acknowledgement

Water Corporation and its employees respectfully acknowledge the traditional custodians of the land on which we work throughout the State of Western Australia. We pay our respects to ancestors and Elders, past and present. Water Corporation is committed to honouring Aboriginal and Torres Strait Islander peoples' unique cultural and spiritual relationships to the land, waters and seas and their rich contribution to our society.

## Message from the Hon. David Kelly MLA



The McGowan Government has been working hard with Water Corporation to help those who need it most get back on track with their water bills.

As Water Minister, I want to make sure those who are doing it tough have access to a range of financial assistance programs.

Since March 2017, we have implemented a range of new programs which have proven successful at helping those in need.

Most significantly, we have significantly reduced the number of families facing water restrictions for non-payment of water bills, down 60 per cent compared to 2016.

Water Corporation continues to demonstrate it is committed to understanding and helping those in our community who are in financial difficulty.

The development of a Financial Inclusion Action Plan is a natural extension of that commitment and outlines how the utility works to help its customers, employees and the wider Western Australian community.

I encourage other organisations to take the time to learn about the Financial Inclusion Action Plan program and importantly, how they can help their customers get back on their feet and contribute to a financially resilient and inclusive Western Australia.

Hon. David Kelly MLA  
Minister for Water, Fisheries,  
Forestry, Innovation and ICT, Science

## Message from our CEO



We are pleased to be the first Western Australian organisation to support the Financial Inclusion Action Plan (FIAP) program. Over the last few years, Water Corporation has expanded our services to better support the most financially vulnerable members of our community in managing their water bills. So, joining the nationwide FIAP community is a natural extension of our commitment to customers and an expression of our core values.

Our customer research tells us many people in Western Australia could be at risk of financial hardship. A job loss, relationship breakdown or a serious medical issue can quickly lead to financial distress. We also recognise financial vulnerability can co-exist with other complex socio-economic issues, so it's important we have a flexible range of options to suit each customer's personal circumstances.

It's equally important for us to tailor support to the needs of our customers who live in remote communities and do not have easy access to financial services and products.

Water Corporation is partnering with organisations across government, business and community sectors to provide appropriate services to our community. While we embrace our social responsibility, we believe collaborating with other organisations is the key to identify and reduce financial vulnerability in our community, and that the FIAP program will further facilitate this collaboration.

We are proud to work with the FIAP program to implement our own Financial Inclusion Action Plan and ultimately help our customers to achieve financial resilience.

Sue Murphy  
Chief Executive Officer



# Who we are and what we're about

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Water Corporation is Western Australia's primary water utility, owned by the State Government, and is responsible for the supply of water, wastewater and drainage services to hundreds of thousands of homes, businesses and farms in Western Australia, as well as providing bulk water to farms for irrigation.

Water Corporation employs over 2,700 people and participates in alliances to manage an asset base of over \$37 billion in water supply, wastewater, drainage infrastructure and bulk water for irrigation. Our services, projects and activities span over 2.6 million square kilometres and we have regional offices located in Perth, Bunbury, Albany, Karratha, Geraldton, Northam and Kalgoorlie, which allows our employees to deliver a high level of professional expertise to customers right across the State.

While our primary purpose is to provide sustainable management of water services to make Western Australia a great place to live and invest, supporting our customers and the broader community is and has always been, part of our DNA.

We have been on a journey to develop, enhance and embed socially responsible practices throughout our business that provide immediate assistance to customers experiencing financial hardship, as well as ongoing support and resources to ensure their wellbeing in the longer term. As the first Western Australian organisation to join FIAP, this commitment further strengthens our customer strategy to deliver a responsive and reliable service to our customers, taking the time to get to know them and understand their needs, concerns and at certain times in some people's lives, their vulnerabilities.

The incidence of financial hardship has increased over recent years, with higher unemployment rates, mortgage stress and reduced property prices contributing to this instability. To gain further insight into our

customers, their behaviours and the triggers that can lead to financial vulnerability or exclusion, we are undertaking an extensive Vulnerable Customer Experience Design Project, a five-stage process that once complete, will inform our customer experience methodology and importantly, our FIAP moving forward.

Insights from a recent customer survey conducted by Water Corporation told us 83.5% of respondents identified as experiencing hardship are paying off a mortgage, while change of job (18%) and worsening financial situation (15%) were the two most common life events impacting on household finances. Furthermore, 50% of respondents indicated they either break even or spend more money than they make most weeks.

We understand we have a job to do to keep our costs down and assist our customers to do the same, while providing a world-class utility service for a precious and vital resource - water. We are committed to continuously improving our service offerings and maintaining our reputation as a leader in social responsibility.



# Case study: A helping hand for concession customers

Following discussions with the State Government in mid-2017, members from Water Corporation's Customer Financial Solutions team set out on a journey to reconnect with 1,205 concession customers who had fallen on hard times and subsequently failed to pay their water bills for an extended period.

While visiting the homes of hundreds of customers who were experiencing severe financial hardship, the team heard stories of family tragedy, of people living with a severe disability or caring for a family member living with a disability. Domestic violence situations and medical issues were also recurring themes, shedding a humane light on what is often considered an impassive process.

"Face-to-face meetings with these customers gave us a better understanding of their ability to pay their water charges. There was a real sense of 'us and them' to begin with and we needed to find a way to remedy that", said Customer Financial Solutions Manager, Ben McCallum. "The visits challenged conventional thinking - financial pressure has many faces and is not confined to low socio-economic areas and the traditional working class."

In undertaking this process, several outcomes were achieved which have influenced Water Corporation's strategy to assist financially vulnerable customers in the most efficient and effective way.

"The process allowed us to gain a greater understanding of the circumstances surrounding why our customers haven't been paying their bills. We were able to initiate ongoing payment plans that were fair and achievable for the individual customer, but most importantly, we were able to build a rapport that demonstrated our commitment to helping them in their time of need."

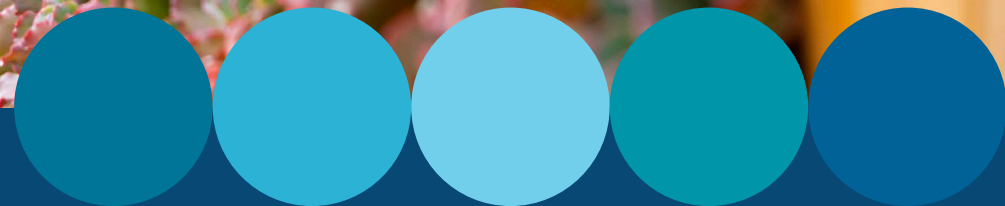
"It was important these customers understood that this approach was not about recovering debt, but about rehabilitation and coming up with a plan to move forward." Ben said.

Since initiating this process more than 12 months ago, several new financial care programs and services have been implemented, many of which came about as a direct result of the face-to-face discussions and feedback received throughout the interviews process.

"We will continue to engage with concession customers on a regular basis to ensure the payment plans put in place remain affordable and to build on the positive momentum we have developed by viewing this process through a more compassionate lens."







## Our approach to customers experiencing financial hardship

We understand there are many reasons why a customer, contractor or community group may not be able to pay their water bill on time. Once initial contact has been made, we take great care in our approach to customers experiencing financial hardship. We provide accurate information and flexible payment options that can be tailored to suit their individual needs. Early identification and intervention is the key, followed by ongoing engagement to build trusting relationships that deliver a needs-based solution for our customers.

Our Financial Hardship Policy and associated programs and services are based on six key principles:

- Enhanced communications to identify and actively engage customers in financial hardship.
- Flexible payment arrangements to meet our customers' needs.
- Specialised training programs to raise employee awareness and capability.
- Building and maintaining genuine relationships with key stakeholders.
- Ensuring our policy and processes are transparent and accessible.
- Demonstrated commitment to best practice and continuous improvement.

"We are making every effort to talk to our customers, listen to their concerns and challenges and deliver a needs-based solution to suit their individual circumstances. We have a responsibility to give those in need a helping hand, and we will continue to develop and enhance our hardship service offerings as we learn more about what really matters to our customers and the wider community."

*Catherine Ferrari - General Manager,  
Customer and Community Group,  
Water Corporation*

The background of the slide is a close-up photograph of a green leaf with several water droplets on its surface. Overlaid on this background are three large circles. The leftmost circle is dark blue and partially cut off. The middle circle is teal and contains the title text. The rightmost circle is light blue and contains the descriptive text and a list. A third dark blue circle is partially visible on the far right edge.

## Water Corporation's foundation Financial Inclusion Action Plan






Our Financial Inclusion Action Plan addresses four strategic areas aligned to our business strategy and operations. They include:

1. Products and services
2. Capabilities, attitudes and behaviours
3. Awareness and understanding of financial vulnerability
4. Economic status and participation.



# Products and services

We will strengthen our engagement strategy with vulnerable stakeholders by adapting our products and services and thinking innovatively about ways in which to meet their needs. We will continue to collaborate with industry partners and community organisations to extend our reach and lead by example to highlight the importance of hardship support programs.

Stakeholder	Action Statement	Output	Outcomes	Responsibility	Timeframe	Measurements
Customers 	Expand and enhance our water use programs to educate and assist customers to manage their water usage and in turn, their water costs.	Define the process and implement the Pay-for-Plumber, Water Audits and Bill Shock programs.	Improved support for 'at-risk' customers, staff, suppliers and wider community.	Contact Centre Customer Billing and Assurance	February 2019	Number of clients who access various services/ supports Average vulnerable customer debt
Customers 	Review our existing Financial Support Programs to better support and assist customers experiencing financial hardship.	Annual review and implementation of recommendations for the Water Assist, Time Assist, Start Over, Interest free payment arrangements.	Increased financial knowledge and skills of individuals. Improved access to appropriate financial products and services. Reduction in customers being restricted.	Contact Centre	July 2019	Financial relief offered to clients Number of clients offered financial relief Number of customers in hardship program Number of customers graduating from hardship program
Customers 	Provide a dedicated case management service to reduce financial stress for our vulnerable customers.	The Financial Support Team will case manage all known hardship customers and endeavour to contact suspected hardship customers.	Increase in knowledge and availability of appropriate financial services. Improved support for 'at-risk' customers, staff, suppliers and wider community. Increase in people able to meet current financial needs and expenses.	Contact Centre	June 2019	Average time spent in hardship program
Customers Suppliers 	Identify customers who are experiencing financial hardship and, where applicable, encourage them to access financial counselling services for additional advice and support.	Work with industry partners to implement an efficient referral network.	Increase in customer knowledge and availability of appropriate financial services.	Contact Centre	December 2018	Number of financial counselling sessions
Customers Community Suppliers 	Develop strategies to minimise the impact of Water Corporation business and associated works on customers, suppliers and the broader community, decreasing the likelihood of financial burden or vulnerability to the stakeholder.	Undertake an extensive community engagement process before, during and after construction of infrastructure projects.	Increased understanding of economic participation and status (e.g. employment, procurement, supply chain).	Customer Strategy and Engagement	Ongoing	Number of customer complaints associated with capital works and supplier activity



Customers



Community



Suppliers



Staff





"The Financial Counsellors' Association of Western Australia has been working with Water Corporation for some time on their reform strategy to assist people experiencing financial hardship. We have been incredibly impressed with both the consultative and compassionate approach they have taken to support those in the community who struggle every day to make ends meet.




They have engaged and consulted with both financial counsellors and their customers in this process and have truly listened and understood their own role in this journey. They have embedded a new culture of inclusiveness to their business which will have a lasting impact in the community and they are to be congratulated for their efforts."

**Bev Jowle - Executive Officer,  
Financial Counsellors' Association of Western Australia**



# Capabilities, attitudes and behaviours

We will provide appropriate training and resources to empower our people to build positive and lasting relationships with customers and the community. This includes specific training on how best to support vulnerable customers. We will also ensure our employees, who may be experiencing financial vulnerability themselves, have personal access to support and relevant information.

Stakeholder	Action Statement	Output	Outcomes	Responsibility	Timeframe	Measurements
Customers Staff 	Provide education and training to our staff to equip them to respond to, assist and support vulnerable customers with empathy and respect.	Delivery of compulsory empathy training; hardship training; mental health training and resilience training.	Staff better able to identify and support vulnerable groups.	Contact Centre	Ongoing	Number of staff trained in financial vulnerability Number of staff training sessions run
Staff 	Provide staff with access to employee support programs to ensure the wellbeing of our employees who may themselves be experiencing financial vulnerability.	Delivery and provision of access to staff support programs including Employee Assistance Program, Manager Assistance Program and online support tools.	Increase in knowledge and availability of appropriate financial services.	Safety and Wellbeing	Ongoing	Staff engagement scores
Customers Community Suppliers Staff 	Continue to develop best-practice programs and partnerships, and communicate Water Corporation's position on domestic and family violence both inside and outside the organisation.	Attainment of White Ribbon Workplace Accreditation, embedment of Family and Domestic Violence Policy and compulsory online staff training module, partnership with Women's Council for Domestic and Family Violence (WA) to support Funds for Freedom Program.	Improved support for 'at-risk' customers, staff, suppliers and wider community. More partnerships and collaboration to support vulnerable groups.	People and Capability	March 2019	Over 95% completion of training by all Water Corporation staff White Ribbon accreditation received



"Western Australian Council of Social Service has a positive working relationship with Water Corporation as we strive together to ensure that those experiencing hardship are supported. We have been impressed by Water Corporation's recognition of the challenges those on low incomes face and their efforts to provide the best service they can to achieve the best outcomes for vulnerable customers."

*Chris Twomey - Research and Policy Development Leader,  
Western Australian Council of Social Service*



## Case study: One size doesn't always fit all

As an organisation, Water Corporation takes great pride in understanding our customers and delivering financial care solutions. We have developed and implemented a suite of financial assistance programs to support our customers, including Water Assist, Start Over, Time Assist, and Medical Assist. This last program is designed to help households that have a person with kidney disease undertaking home dialysis, resulting in higher water use. We've also established a dedicated Financial Care team at our contact centre to provide support and advice to customers who are experiencing financial stress.

While these programs provide a valuable resource to the majority of our customers requiring financial assistance, it's critical to remember one size doesn't always fit all. Our ability to remain flexible and provide tailored solutions to suit the individual is what really sets us apart.

A recent scenario where a customer was facing increased water use charges as a result of taking on the fulltime care of their sick grandson evidences our ability to be flexible and solutions-driven to ease financial stress for our customers. Our customer advised us that they were struggling to cover their water bills which had increased significantly as a result of the level of care required for their grandson. Unfortunately they didn't qualify for any of our existing financial assistance programs. By working with the customer to understand their situation, we were able to put them forward as an exceptional case for inclusion in the Medical Assist program and provide ongoing support to manage their water use moving forward.

Terri Condo, Senior Consultant from Water Corporation's Financial Solutions team was assigned to case manage this customer and quickly devised a strategy to address the situation and provide prompt assistance to minimise further financial stress. "The first step was to arrange a plumber to conduct a water audit of the customer's home. This involved an assessment of the quality and effectiveness of their fixtures and fittings, and recommendations for how they could minimise water usage throughout their home. This was undertaken at no cost to the customer."

"As the customer's case manager, I advised them that I would continue to monitor their situation and explore other financial assistance programs that they may qualify for in future. I also provided my direct contact details and encouraged the customer to contact me at any time if they were experiencing payment difficulties or to discuss their water usage. It's important that the customer trusts us and feels confident to get in touch if they need additional support." Terri said.






Communicating openly and sensitively was the most effective approach to this customer case, allowing us to provide a tailored solution that addressed their individual situation at a time when they needed it most.



# Awareness and understanding of financial vulnerability





Through our Disability Access and Inclusion Plan, our Reconciliation Action Plan and our White Ribbon Workplace Accreditation Program, we have invested in building a culture that encourages empathy, accountability, fairness and collaboration.

We will work with people from diverse backgrounds, businesses and communities to increase prospects for employment and training, and to ensure they have every opportunity to experience financial inclusion and resilience. This will lead to sustainable employment and skill development opportunities across the State.

Stakeholder	Action Statement	Output	Outcomes	Responsibility	Timeframe	Measurements
Customers 	Continue to connect with customers experiencing financial hardship and educate them on the financial assistance options available to them via a targeted customer engagement strategy.	Use insights from our 2018 Hardship review to target home visits to customers we suspect are financially vulnerable.	Increase in targeted and scalable resources to build financial knowledge, skills and behaviours.	Contact Centre Customer Strategy and Engagement	June 2019	Number of customers in hardship program
Customers Community 	Conduct a state-wide review to understand the impact of economic inequality across Aboriginal and Torres Strait Islander communities in Western Australia and develop support programs to encourage ongoing financial inclusion.	Complete review and implement findings to best enable Aboriginal town based reserve communities throughout Western Australia.	Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, stable housing). Increased pathways and tools for ongoing support for vulnerable groups.	Customer and Industry Partnerships Contact Centre	June 2019	Bad debt written off for Aboriginal communities Average customer debt
Customers Community 	Develop partnerships with Government departments to extend our engagement with targeted vulnerable customer groups, providing information, support and financial care services when and where they are required.	Work with Department of Communities (DoC) to provide better support for public tenants. Audit top water using DoC properties to identify cause. Work collectively with DoC to retrofit inefficient infrastructure and provide water efficiency training for Housing Officers to improve water literacy.	More partnerships and collaboration to support vulnerable groups. Increased financial knowledge and skills of individuals.	Customer and Industry Partnerships	December 2019	Reduced water consumption in public housing Number of properties retrofitted Training sessions run for Housing Officers
Customers 	Develop and implement a customer-centric digital experience that allows customers, suppliers and employees to access up-to-date, relevant information specific to their account, as well as resources related to water efficiency and support services at their fingertips.	Use Customer Experience Design outcomes to inform digital decisioning including website re-design, allowing customers to easily manage their accounts.	Increase in targeted and scalable resources to build financial knowledge, skills and behaviours.	Customer Strategy and Engagement	December 2020	Average customer debt
Customers Community 	Utilise data-driven information gathered from the Tap In community engagement and research program to develop products and services to support vulnerable customers to manage their water usage and associated financial commitments.	Use Perth Domestic Water Study outcomes to provide insight into customer usage behaviour, resulting in a review of pricing structures and payment options.	Staff better able to identify and support vulnerable groups.	Customer Strategy and Engagement	December 2019	Number of clients offered financial relief

# Economic status and participation

We will encourage economic participation by the Western Australian community by delivering programs to educate and empower financially vulnerable customers. Our community partnerships will help our state to flourish, particularly in the areas of regional economic development.

Stakeholder	Action Statement	Output	Outcomes	Responsibility	Timeframe	Measurements
Suppliers 	Explore opportunities to align our procurement processes with our vulnerable customer strategy in relation to economic participation and status.	Alignment with local procurement government regulations and initiatives.	Increased understanding of economic participation and status (e.g. employment, procurement, supply chain).	Procurement and Property	November 2018	85% of all suppliers are Western Australian
Community 	Explore opportunities to partner with organisations that support vulnerable customers throughout Western Australia.	Partnership with Women's Council for Domestic and Family Violence (WA) to provide financial assistance to women and children re-establishing their living situation.	Improved support for 'at-risk' customers, staff, suppliers and wider community. More partnerships and collaboration to support vulnerable groups.	Customer Strategy and Engagement	June 2019	Number of clients who access various services / supports Number of organisations we support
Community Staff 	Continue to implement our Disability Access and Inclusion Plan to eliminate access and inclusion barriers and ensure our products and services relevant to employees and community members are fair and equitable.	Deliver Recruitment Standard, work experience programs, unconscious bias training and inclusive culture workshops. Engage job access providers and disability employment forums.	Increase in policies, processes and actions to address economic inequalities.	People and Capability	June 2019	Number of staff training sessions run
Staff 	Increase awareness of new policy to make superannuation contributions to all employees on paid parental leave, whether it is Water Corporation's paid parental leave, federal government paid parental leave, or both.	Deliver superannuation payments to any staff member on paid parental leave.	Increase in policies, processes and actions to address economic inequalities.	People and Capability	Ongoing	Staff engagement scores Gender Pay Gap



# Case study: 'Be the change' against domestic and family violence

Water Corporation has made a commitment to create a safer workplace for men and women in a stand against domestic and family violence. In order to support our staff and the community and to broaden awareness, education and action against this rising social issue, we have recently implemented a Family and Domestic Violence Policy. In addition, we are working towards White Ribbon's world-first Workplace Accreditation Program.

We are continuously learning about the effects of domestic violence on individuals and families. This extends to the ongoing financial impacts that can inhibit a person's ability to re-establish themselves and gain a sense of economic independence in the face of adversity.

Our move toward White Ribbon Workplace Accreditation, as well as the implementation of a Family and Domestic Violence Policy will ensure members of our staff experiencing issues in relation to domestic violence have access to flexible work arrangements, time to attend appointments, counselling and other activities related to dealing with a crisis situation without loss of pay.

We have also partnered with Women's Council for Domestic and Family Violence Services (WA) to support Funds for Freedom, a program aimed at women and their children in the broader community who have escaped a domestic violence situation. The program provides access to financial assistance toward the purchase of large essential house-hold items such as white goods, to support re-establishment and economic independence.

We are taking steps to ensure all Water Corporation employees have an understanding of our policy and associated procedures related to family and domestic violence. We have rolled out a compulsory online training module to equip our staff with the knowledge to act should they ever be faced with a direct or in-direct domestic violence situation in their personal or professional lives. We want to empower our staff to 'be the change' against domestic and family violence.

"The Women's Council applauds Water Corporation for leading a positive corporate and business response to a significant social issue that impacts the Western Australian community. By taking a proactive approach to this issue, the Corporation upholds its social responsibility to its staff and the wider community."

*Angela Hartwig, Chief Executive Officer  
Women's Council for Domestic  
and Family Violence Services (WA)*



# Statement by the FIAP Partnership Group

On behalf of the FIAP Partnership Group, I would like to acknowledge and congratulate Water Corporation for your ongoing public commitment to financial inclusion and financial resilience. Together we are embarking on a journey to explore, learn and grow - both as a program through this Foundation FIAP and as partners undertaking the important process of reducing inequalities and promoting inclusive growth in our communities.

Financial hardship can impact us all, at any stage in our lives - through the FIAP, our hope is that every organisation will be able to respond in time and every time to ensure financial hardship can be identified early, managed and overcome. By building capacity, awareness and greater access to appropriate products and services, organisations will see the social and economic benefits in their engagement, outcomes and prosperity of customers and employees.

The FIAP Partnership Group exists to support the growing community of practice to identify opportunities to better respond to financial risks, develop meaningful actions across key stakeholders and measure the social and economic impact. Drawing on our individual expertise the FIAP Partnership Group will provide implementation, evaluation and quality assurance support to

ensure key actions you have identified are (i) on track to achieve the intended impact and (ii) engaging those stakeholders in most need of support. We are proud to be on this important journey with Water Corporation.

At the heart of the FIAP program is the belief that together we can achieve more. Water Corporation joins the growing community of organisations that understand they play a critical role in Australia's financial future - together we can reduce inequalities and realise inclusive growth for all Australians.

Sincerely,



Vinita Godinho - General Manager, Advisory  
Good Shepherd Microfinance  
On behalf of the FIAP Partnership Group



Supported by



**Australian Government**  
**Department of Social Services**



Good Shepherd  
**Microfinance**









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