



2 August 2023

**Reply to Issues Paper – SA Water Regulatory Determination 2024 - Water Retail Code and Monitoring and Evaluating Performance Framework – from Zahra Foundation Australia**

**Data, statistics and case studies available on the impact of family violence on access to essential services in South Australia?**

During the 2023 financial year the Zahra Foundation Financial Counselling program supported 184 women face-to-face and via phone appointments, in the Adelaide metropolitan area and regionally through the state. Clients received financial counselling, financial literacy coaching and psychosocial education on financial abuse and control and on respectful conversations about money. Over the past 12 months financial counselling clients at the Zahra Foundation had \$74,000 of debt removed or waived on compassionate grounds, received \$3,600 through the Emergency Electricity Payment Scheme (EEPS from the Department of Human Services.) and \$97,772 in Wyatt grant funding. This represents a 'saving' of \$168,600 over the 184 households (or just over \$900 per household). This is almost double that of 2022 financial year where savings per household were \$580) \$25,000 of this 2023 grant funding was paid to essential services – electricity, gas and water, on top of the \$3,600 received through EEPS. \$33,400 of the debts waived in 2023 were debts from essential services that had been on-sold to debt collecting agencies.

**Case study SA Water:**

**Client Background, context**

- Age: 50
- Postcode: 5012
- Single female with a 10-year-old daughter.
- Her only source of income is Job Seeker and Family Tax Benefit A & B.
- She left family home because of family and domestic violence, not safe to stay.
- She sought support from various women's shelters and was told she was not eligible.
- She and her daughter were away from their home for a period of 7 months. During the 7-month period she moved from hotel to hotel, in fear that ex-partner would find them.
- The Ex remained in the family home and refused to leave.

**Hope, Opportunity, Partnerships & Empowerment**

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- While he resided in the family home he did not pay for any expenses, including water, council rates, electricity, and gas.
- She sought legal advice and was told he has a right to live there.
- She sought support from SAPOL and was told they cannot intervene, he has right to be there.
- The Ex eventually moved out of the family home and she and her daughter returned.
- Whilst this was a positive outcome, she returned to many bills in arrears.

#### Situation with SA Water

- She was referred to ZFA for FC support.
- FC is working closely with her to support and manage all debts and arrears.
- She signed a consent form for FC to speak to SA Water on her behalf.
- On 6/6/2023 FC emailed a signed authority, and SA Water did not respond.
- Client continued to receive phone calls from SA Water requesting payment.
- She explained her situation to SA Water and whilst they have been supportive 'they did not truly listen' and continued to demand payment.
- She told SA Water that she is working with FC at ZFA during the phone conversations (2-3).
- On 27/6/23 FC called SA Water to follow up and advise client can only afford \$20/ft, payments to start when she next receives Centrelink benefit.
- SA Water worker confirmed acceptance of this request via an email on 29/6/23, start payments of \$20/ft and review this in 3 months (September 2023).

Zahra Foundation, Financial Counselling program will continue to work with client, seek other community grants and look at other options so that this client can remain in her home safely with her daughter during this difficult time of transition.

#### **What provisions could be added to the Code to better support people experiencing family violence?**

##### 1 Referrals to assist when family domestic violence is identified:

- SAPOL – 000
- 1800Respect - 1800 737 732
- Migrant Women's Support Service - 8346 9417
- ACIS Mental Health Crisis Triage Service – 131 465
- Lifeline – 13 11 14
- National Debt Helpline – 1800 007 007



2 Compassionate grounds, due to relationship breakdown and domestic violence, for hardship arrangements on essential service accounts, to include compassionate grounds for debt waivers.

**What are the costs and benefits of introducing additional consumer protections for customers experiencing family violence? What data and evidence are available to support consideration of costs and benefits?**

Clients presenting with debts for essential services or who are unable to pay their next bill are anxious and distressed, fearful that their energy will be cut off, that their lives, already chaotic because of relationship breakdown, domestic violence and fleeing for safety, will become unmanageable. At times women do not leave dangerous relationships and households because they are fearful that they will not be able to pay the bills.

Benefit of referral to service providers is that customers often are not aware that other support is available. SA Water workers may identify that the client is experiencing and impacted by domestic and or family violence before the client has recognised this themselves. Early identification and provision of relevant timely information about services available can empower the customer to seek support of services and may reduce risk and increase safety for customers.

Benefits of full debt waiver due to family and/or domestic violence is that the customer is then able to move forward without financial penalty incurred because of the ex-partner's coercive, obstructive and financially controlling behaviour. This enables the customer to move from a position of distress and financial hardship to self- management, financial stability and control and general well-being. This is positive and safe for both herself and the children in her care.

Statements from clients. These clients have had assistance with debts and their statements are testament to the benefit that they have received because suppliers have understood and supported their situations:

- "Management of energy through Emergency Electricity Payment Scheme and grant payment lifted a load off my shoulders, my energy payments are now stable."
- "Advocacy with council and prioritisation of bills gave me confidence to make calls myself and make payments ... set up online payments regularly so I don't have to think about it".
- "I now open bills and deal with them, I'm not overwhelmed."
- "It feels good, (to be able to pay my bill), feels responsible and powerful ... I'm looking after myself and my children".