

# **Thriving Communities Partnership**

*Case Study for Sustainability First's Fair for the Future Project Workshop on 26 March 2019 on Approaches to making the best use of different types of 'capital' – Competition and collaboration.*

## EXECUTIVE SUMMARY

Thriving Communities Partnership (TCP) is a member funded cross-sector collaboration hosted by Yarra Valley Water ensuring that everybody has fair access to the modern essential services they need to thrive in contemporary Australia: including utilities, financial services, telecommunications and transport. TCP always has the human at the centre of everything they do, it aims to build more resilient communities and stronger businesses. It was originally driven by the water industry and its propensity to collaborate for community benefit, TCP brings together over 170 organisations from ASX listed companies, government and regulation, and the community sector to solve critical social problems in partnership.

### Hardship and Vulnerability - A Snapshot of the Issue

Despite an estimated \$500 billion being spent annually on health, welfare, education and housing, millions of Australians are still living in, or on the edge of, financial vulnerability or poverty.

- More than 60% of the population are experiencing some level of financial stress;
- 13% of the population experience severe or high levels of financial stress; and
- 43% pay bills on credit because they don't have the cash flow;<sup>1</sup>
- However, less than 1% of the population are accessing corporate hardship programs.<sup>2</sup>

### From Water to Beyond

Yarra Valley Water (YVW) is the largest retail water corporation in Melbourne, in the state of Victoria, Australia. They are government owned and provide essential water and sanitation services to more than 1.8 million people and 50,000 businesses in the northern and eastern suburbs of Melbourne.

In 1998 a report was released call the “Unfair Deal” report that highlighted many problems that existed in the utility sectors where people were not being supported to pay their bills and as a result we having to make choices around paying utility bills over food and medical expense. This was a trigger for YVW to look internally to understand the impact they were having on customers who were unable to pay the water bills,

This was a catalyst for YVW to make a fundamental shift in how they worked with customers. YVW implemented a comprehensive customer support program *WaterCare*, that was co-designed with customers and the community sector - with a focus on maintaining customer respect and working out a solution based on the individual's capacity to pay. This approach transformed the conversation into being on focussed on

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<sup>1</sup> National Australia Bank – why is Financial Stress on the Rise? \_2017

<sup>2</sup> Thriving Communities Partnership – Vulnerability Roundtable \_2016

what would work for the customer, rather than what was required by the organisation. In addition, YVW formed partnerships with community sector organisations to provide additional support such as financial counselling for their customers.

As a result of this support model which continues to evolve based on new insights into the underlying causes of financial vulnerability, 90-95% of customers meet their payment plans. The program was cashflow positive on year 2 and has received many recommendations from regulators and a Prime Minister Award.

Yarra Valley Water is recognised in Australia as having a leading practice approach to supporting customers experiencing vulnerability. They shared learnings and collaborated across the water industry for broader improved community outcomes and were then approached by other industries and sectors. A strong recognition of the need for collaboration and partnership across industries and sectors was recognised and in 2016 YVW hosted a [Vulnerability Roundtable](#). 130 representatives from business, government agencies and the community sector met in Melbourne. Together it was realised that working in parallel isn't enough – the only way to bring significant change to the root causes of poverty and vulnerability was to work together in new ways. There was clear need to collaborate across sectors. This Roundtable lead to the creation of the Thriving Communities Partnership.

### The Thriving Communities Partnership Approach

Thriving Communities Partnership (TCP) is a member led and funded cross-sector collaboration that was driven out of the water industry's propensity to collaborate on community issues. TCP mission is to ensure that everybody has fair access to the modern essential services they need to thrive in contemporary Australia: including utilities, financial services, telecommunications and transport. TCP always has the human at the centre of everything they do, it aims to build more resilient communities and stronger businesses by fostering and facilitating collaboration between business, government and community organisations to tackle issues of vulnerability and hardship.

TCP is grounded in the partnership methodology developed by the Partnership Brokers Association, which includes the principles of Diversity, Equity, openness, mutual benefit courage. The philosophy behind working cross-sectoral is that only by harnessing diverse resources, expertise and perspectives will there be an ability to tackle the complexity of inequality and vulnerability. One company or sector working alone will not create a transformation adequate to benefit all those in need. If we are to ensure adequate and consistent support is provided by service organisations to customers experiencing vulnerability we must leave competition at the door and attack the problem from several angles. by working towards the following goals:

Goal 1: Advocating and growing the movement to increase the number of organisations enrolled in the cause;

Goal 2: Building capability and capacity of organisations to ensure we are better together;

Goal 3: Brokering partnerships to provide integrated solutions; and

Goal 4: Aligning and connecting access to support to create systemic change.



## **Summary of Key Projects**

### **The TCP Charter**

[The TCP Charter](#) was co-designed with 150 TCP participants from across sectors and also draws on principles of the UN Global Impact and Sustainable Development Goals to create a foundation and framework of principles defining how our collective efforts of the growing network can make a difference for people experiencing vulnerability or hardship. Each partner is required to sign up to the Charter as part of their membership.

### **Family Violence Roundtable and Report**

In November 2018 the annual [TCP Roundtable](#) event was held with more than 170 participants from across industries and sectors. The event brought to life research completed by a TCP partner and was presented through the lens of advocates with lived experience. It challenged participants to empathise and to collaborate across community, government and private industries to come up with ways to improve outcomes. The report captures these insights and provides recommendations on how organisations can take action to ensure they are better supporting customers and employees who may be impacted by family violence.

### **One Stop One Story Hub**

[The One Stop One Story Hub](#) grew out of a realisation across TCP partners that customers had to explain their situation to numerous different organisations that had varied approaches, criteria and information requirements. The Hub enables customers to access tailored support in a holistic, simplified and dignified way by registering their information and once and connecting into all of the available programs relevant to their circumstances. A concept design has been completed and a roadmap is under development for implementation.

### **Cross Referral Pilot**

Aiming to simplify access, this pilot has seen Yarra Valley Water partner with an energy company to cross refer mutual customers needing access to hardship support, this is only done where there is informed consent from the customer. There have been learnings from the pilot from a cultural, policy and process perspective that will be shared with partners with the aim of bringing other industries such as banking into the program.

### **Governance and Sustainability**

Although sponsored by and based at Yarra Valley Water TCP is established as a separate legal entity with its own Board and management team. The YVW CEO is also the Chair of the Partnership Board and his sponsorship has been imperative for establishing the TCP organisation.

As a framework to ensure success of the partnership and an equal voice at the table for all members, the methodology of the Partnership Brokering association is used.

Studies within the water and banking industries have shown the cost-benefits of investing in people-centred hardship programs that foster empowerment and empathy for staff and customers alike. For TCP to operate as a separate organisation and integral to the long-term sustainability funding

Partners, who are corporate members, provided start-up funding and now ongoing membership fees. TCP is able to run its operations by being a not-for-profit company that, by building scale in the number of members, allows the low running costs to be spread across members. In-kind support also enables cost-efficient operations and means that CSR and corporate volunteering dollars are used to have a bigger impact.

### **Important lessons learnt and critical success factors**

Various lessons have been learnt including:

There needs to be trust in the lead organisation and a proven track record of better practice in areas of working with customers experiencing vulnerability

Being member-led – creates ownership by allowing members to drive and shape the agenda. The more you allow this, the easier it is to spread the workload and costs efficiently across organisations.

Support your key contacts - inside each organisation are key people who are driven to achieve the SDG goals. Listening to them and supporting them in their role within their organisation will also grow their engagement with your cause.

Executive buy in is critical to success - Organisations are at different levels of maturity and therefore there is often a large commitment required to make the changes needed to ensure businesses are putting customers experiencing vulnerability at the centre of their decision making and program design.

Always hold to the fundamental scope, values and principles of the organisation, this ensures greater clarity and trust in the vision.

### **What's Next?**

The Thriving Community Partnership is still in its first year of operation as a separate legal entity, its focus is on enhancing the strategic pillars of the organisation and developing the programs and services it offers. Their is also a focus of continuing to develop its state based chapters, - the focus in each state has been developed based on the needs of that geography and socio economic factors. For example, in the Queensland 'Chapter' a more pressing topic has been to address disaster response due to issues of natural disasters such as floods. rather than in regional areas that face issues of reduced support offering due to issues of remoteness.