THRIVING COMMUNITIES PARTNERSHIP
CHARTER WORKSHOP SNAPSHOT REPORT 2017

www.thriving.org.au
We proudly acknowledge the Traditional Custodians of the land on which we work and live, and pay respect to their Elders past and present. We recognise and value the continuing rich culture and the contribution of Aboriginal people and communities to the Victorian community.

COMMUNITY AND SUPPORTING PARTNERS

It gives me great pleasure to congratulate the founding partners and affiliated organisations of the ground-breaking Thriving Communities Partnership. The formation of this partnership is a huge milestone – more than 70 organisations, across government, the community sector and corporate Australia, are pulling together to address vulnerability and financial hardship in contemporary Australia.

Our common cause is to ensure that every Australian has the right to a decent standard of living and access to the essential services they need to flourish and thrive.

Australia has experienced 26 years of consecutive economic growth. We stand alone in the world in terms of continued prosperity. But we know there is an undercurrent of vulnerability in our community, and many people feel their standard of living is at risk. We know that the risk is greater for certain groups in our society – and there is a growing sense that our right to a ‘fair go’ is being eroded across the board.

There is also a growing trust deficit among Australians, particularly when it comes to how they feel about large organisations. It is my hope that the Thriving Communities Partnership will not only help rebuild that trust, but ensure it is justified long into the future.

Our task now is to agree a Charter of principles that will guide our partnership into the future, and to settle on the ideas and innovations that will help us to identify and support vulnerable consumers.

The more diverse a partnership, the greater strength we can glean from our collective experience and wisdom. At times, it will mean we must work hard to understand and be understood, to find ways to achieve benefit for ourselves and our partners, and to maintain courage when things are uncertain. However, this is our opportunity to build something far more impactful than the sum of its parts.

I am incredibly proud to have been appointed Chief Advocate for the partnership, and I look forward to being part of this pioneering movement for change.
WHAT IS THE THRIVING COMMUNITIES PARTNERSHIP?

On 24 August 2017, 120 representatives of more than 70 organisations made good on a commitment to contribute their considerable shared knowledge and resources to a new partnership, established to support consumers experiencing vulnerability.

The Thriving Communities Partnership (TCP) is based on the premise that everybody should have fair access to the modern essential services they need to thrive in contemporary Australia, including utilities, financial services, telecommunications and transport.

The initiative is the result of ongoing consultation and collaboration between business, government, community organisations and academia to tackle inequality and disadvantage in our society, kicked off by the Vulnerability Roundtable convened by Yarra Valley Water in October 2016.

WHAT MAKES THE THRIVING COMMUNITIES PARTNERSHIP UNIQUE?

The TCP is a cross-sector initiative breaking new ground in the way we’re collectively addressing growing inequality and its impact on business and society. We are focusing on addressing the need for everyone to have a ‘fair go’ at an adequate standard of living for themselves and their family. We know this is good for both business and consumers alike.

The philosophy behind working cross-sectorally is that only by harnessing diverse resources, expertise and perspectives will we be able 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. We know that customers presenting with issues of vulnerability or hardship to one service provider are likely to be experiencing this pressure in many aspects of their lives. If we are to ensure adequate and consistent support is provided by service organisations to customers experiencing vulnerability, we must attack the problem from several angles, by:

• strengthening policy and practice within organisations and across sectors
• ensuring businesses work with relevant support services and community organisations
• enabling greater connection within and across industries to enable a joined-up approach
• harnessing the opportunities to build a stronger system that ensures no one gets left behind.

Our understanding of the essentials of life has moved on from the traditional measures of food, water and shelter. We know that to experience an adequate standard of living it is necessary to have access to a range of essential services to be participating, productive and healthy members of our contemporary society and economy.

SNAPSHOT OF CURRENT SITUATION

• 13% of Australians are living below the poverty line
• 49% of customers are at risk of financial vulnerability
• 10% are currently reported as being in hardship
• 43% pay bills on credit because they don’t have the cash flow
• 25.8% of Australian households are estimated to be in mortgage stress (Digital Finance Analytics, July 2017).

INTRODUCTION

BACKGROUND

PRINCIPLES FOR WORKING

We agreed at the 2016 Vulnerability Roundtable on some principles to guide how we would work together. Some of these principles include:

• collaborating across sectors
• building empathy with customers, clients and communities
• embracing diversity of thought and experience
• sharing risk and benefit
• building trust.
BREAKTHROUGH PROJECTS

Emerging from the 2016 Vulnerability Roundtable were six Breakthrough Projects identified by participants as critical to moving toward our collective purpose.

PROJECT 1: Secure commitment for the Thriving Communities Charter – a Charter of behaviour and values for member organisations to commit to that will drive change within organisations, hold us accountable and create strong, thriving communities.

PROJECT 2: Establish the Vulnerability Hub – a ‘one stop shop’ at the heart of our vision – a website that provides a single point of entry for all vulnerability support services, allowing organisations to use technology and shared data to support vulnerable people more effectively. Over time, we expect that it will help people learn about the types of support available and allow them to access it quickly and easily.

PROJECT 3: Build an enabling platform for collaboration – at the core of the Thriving Communities Partnership is a multi-disciplinary team, and a collaborative member portal that enables engagement and collective progress towards our shared agenda.

PROJECT 4: Grow awareness and capability – to build capacity within our organisations to deal with the growing issue of vulnerability in the community. Awareness, within our organisations but also in the community, is a key factor in early identification of vulnerability, and can make problems easier to deal with for everyone – customers, business, community and government.

PROJECT 5: Develop insight for early intervention – we need to be more proactive, rather than reactive. We need to understand and tackle the systemic issues causing the problem and to identify vulnerable individuals before they fall into hardship. This means working together to ensure early warning flags are raised before an individual’s situation becomes overwhelming. The use of technology and shared data will help us, collectively, to support vulnerable people more effectively.

PROJECT 6: Agree and implement common policy and practice – to develop a shared set of definitions, policies and processes around vulnerability. This is a critical precursor to being able to work consistently and support referral pathways across organisations.

The participatory work conducted at the TCP workshop centred around progressing two of the Breakthrough Projects:
• Project 1 – establishing the Thriving Communities Charter
• Project 6 – developing a shared set of definitions to underpin common policy and process.
The Thriving Communities Partnership (TCP) is a cross-sector initiative harnessing diverse resources, expertise and perspectives to address complex and growing inequality and its impact on business and society. We are working to ensure that everyone has a ‘fair go’ and an adequate standard of living for themselves and their family. We work on the premise that everybody should have fair access to the modern essential services they need to thrive in contemporary Australia, including utilities, financial services, telecommunications and transport.

The statistics tell the story — 13% of Australians are living below the poverty line. 49% of customers are at risk of financial vulnerability, and 25.8% of Australian households are estimated to be in mortgage stress.

BREAKTHROUGH PROJECTS

Six breakthrough projects were identified at the 2018 Vulnerability Roundtable as critical to moving toward our collective purpose. They include:
1. Securing commitment for the Thriving Communities Charter.
2. Establishing the Vulnerability Hub.
3. Building an enabling platform for collaboration.
4. Growing awareness and capability.
5. Developing insight for early intervention.
6. Agreeing to implement common policy and practice.

The participatory work conducted at the TCP workshop centred around progressing these projects — 1) securing commitment for the Thriving Communities Charter and 2) developing insight for early intervention, including a shared set of definitions to underpin common policy and process.

THE CHARTER

We agreed to develop a Charter that defines how our collective efforts can make a difference for people experiencing vulnerability or hardship. The Charter is a set of principles and expectations that organisations will commit to when they join as members of the TCP from 1 July 2018.

It was agreed that it should articulate our vision for organisations to enable the Charter to be successfully implemented. Participants talked about building an enabling culture and capability, ensuring leadership and organisational buy-in, accounting for complexity in big organisations, allowing for time and resourcing, partnering, building and measuring trust and progress, communicating a narrative, addressing diversity of customers, ensuring cost benefit and return on investment and securing customer privacy.

We considered what customers, clients and communities would be thinking, feeling and saying about the Charter. Participants discussed issues like customers feeling valued and supported and finding systems safe, accessible and easy to use. Issues like reduced stigma, cynicism, transparency; trust and consultation were considered, as well as independent mechanisms for complaints and feedback.

We considered how we could measure if we were being successful, and noted that customer insights and feedback, independent research and socio-economic data, as well as organisational and partnership-level metrics and customer behaviour, would be useful tools to analyse our success.

We took feedback from participants about how likely their organisations would be to sign up to the Charter under various circumstances.

Definitions of vulnerability and hardship

Although it is unlikely there will ever be a single definition of vulnerability or financial hardship, we must acknowledge that in order to build common understanding, policy and practice, and eventually to build a ‘one stop, one story’ vulnerability hub, there needs to be some common ground. Fundamental to this is building some language that all participating organisations can use when defining how to work together.

Participants were asked to consider and discuss some proposed definitions of 1) vulnerability and 2) hardship, then vote in groups on how strongly they supported each definition, or propose an alternative. The group’s suggestions were synthesised into new alternatives, which will require further collective investigation and consensus.

Triggers for identification and referral

Participants identified a long and varied list of potential triggers that might suggest a person is in need of immediate support or could benefit from it in the future.

CONCLUSION AND NEXT STEPS

We thank all participants at the TCP workshop for their thoughtful contributions to our discussions. There is much to discuss at the next stage of our project, and the team looks forward to continuing a productive partnership with a shared purpose.

WHERE TO NEXT?

From here, TCP members can look forward to the launch of the full member portal, including the collaboration space. This is part of the pilot phase and all are encouraged to participate, contribute and offer feedback as to how the TCP can create value for future members from 1 July 2018.

Members are invited to join the member portal and continue the conversation we started at the workshop. We’d particularly like to hear feedback on the updated Charter and definitions of vulnerability and hardship.

We will also be pulling together a working group to define how members will hold each other accountable for delivering on the principles and commitment.

In the meantime, we invite you to follow the TCP on LinkedIn and promote it across your networks, and take ownership of the partnership by contributing content to the Issues and Insights section.

Visit our members’ discussion forum to share your views on this report. Not a member? Go to www.thriving.org.au and send us an expression of interest and we’ll be in touch.

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