Promoting Inclusive Essential Service Provision for All: A Practice Guide

Acknowledgment of Country

WIRE acknowledges that Aboriginal and Torres Strait Islander peoples are the traditional custodians of country across Australia. Aboriginal and Torres Strait Islander peoples maintain their wisdom and rich culture—the oldest continuous culture on the planet—despite having experienced genocide, dispossession and colonisation. We recognise their continuing connection to land, waters and culture and pay our respects to their Elders, past and present. Sovereignty has never been ceded. This land always was, and always will be Aboriginal land.

Project acknowledgements

WIRE gratefully acknowledges the contribution by ECSTRA (www.ecstra.org.au) to conduct this project. The aim of the project was to identify the lived experiences of women and gender diverse people in accessing essential services and areas for improvement; and consequently, to explore ways to embed a lived experience lens into essential service provision and co-design for better solutions.

Thank you to the women who contributed your lived experience to inform the research and analysis or steer the project. Your contribution will help create better outcomes in the future. Thank you to the project team that conscientiously held the project throughout. And finally, thank you to the essential service providers, peak bodies and our networks for assisting at key points to shape our approach and the results, including this practice guide.

Project Background

In 2021, WIRE was funded by ECSTRA to conduct research into the experiences of women and gender-diverse people when engaging with essential service providers. The project focused on women and gender-diverse people because of the systemic barriers that disproportionately affect them. Over 2 years, WIRE collected nearly a thousand stories from women of diverse backgrounds (based on sex, gender, sexual orientation, ethnicity, language, religion, class, socioeconomic status, gender identity, ability or age) via focus group discussions and a diary study.

The stories were analysed for common themes and this practice guide was created as an implementation support tool for essential service providers to draw on what we learnt.

Access to Essential Service Providers

Essential services are education facilities, financial services, emergency services, utilities, Centrelink and other entities that everyone may need to interact with, either on a regular basis or not. In other words, we have no choice but to engage with them. Whether it is to enrol for a course, apply for a discount or service, open an account, or update personal details, many people must interact with essential services every day to gain access to a service we are all entitled to. Consequently, gaining insight into what will improve the experience of all customers, regardless of their characteristics or personal circumstances, can make a substantial difference to the quality and impact of service provision.

When accessing essential services some people have limited options to improve their personal circumstances and are at risk of being overlooked, ignored or dismissed, with significant uncontrollable impacts for them. This can lead to labelling these customers as 'vulnerable' which we acknowledge can cause unease or discomfort within the essential services sector, as it has connotations of seeing the customer as inherently defective or weak in some way.

While there may not be one ideal term, an alternative is to use strengths-based language to reflect a 'whole of customer 'lived experience approach. Systems change, especially by essential service providers, that is responsive to a diverse customer base with diverse lived experience can promote and enhance access and inclusion for all customers. This means identifying priority groups without stigmatising or discriminating based on a person's characteristics or different personal circumstances.

Reflecting a whole of customer lived experience

Who this Guide is For, and How to Use it

This Practice Guide has been produced primarily for front-line customer service staff, their team leaders and managers; and for staff who have a role in developing policy, processes and systems to support priority groups of customers who may experience difficulty in accessing and benefiting from their service. Staff in these roles might be considered 'agents of change' in shifting the essential service sector towards ever better practice and outcomes in inclusive service delivery, adding to their use of universal design and safety by design. At a broader level, better practice recognises how organisational systems need to change to better respond to the different needs and preferences of the organisation's customer base.

This practice guide is designed to support your efforts to improve service provision so that:

- your customers can experience better satisfaction in their interactions with your organisation: feeling heard, understood, respected and empowered in their choices, preferences and options;
- your organisation can also benefit from enhanced customer experience through increased efficiencies, higher customer facing staff satisfaction and morale, and ultimately greater productivity; and
- your organisation can develop learnings for continuous improvement in gender responsive and intersectional practice in the essential services sector.

You can find further suggestions on how to use this practice guide in appendix 2.

There are **EIGHT elements for success** that we identified through the research that are represented in this guide. Each element for success has a set of prompt questions for how you might start to think about discussing the content and ideas and applying it. Some of these questions may or may not apply to your organisation, particularly depending on its size. In Appendix 2, we provide some suggestions on how to implement these discussions across your organisation.

Throughout the Guide you will find examples of what we heard from participants from the diary study to illustrate each of the eight elements from the lived experience of customers, which illustrates both positive and negative impacts of the interactions they had with essential service providers.

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1. Consider the needs of priority groups.

We all aim for equal access to services and resources, but we can only achieve that by considering equitability of access. Different folks may need different approaches or resources to gain access.

What customers said

A diary participant and her children who had escaped family violence were excited to hear that young people under 18 were allowed to change their legal first name in alignment with their gender identity. They thought that this might extend to young people who needed to change their names for safety reasons. After much back and forth with the relevant Births, Deaths and Marriages registry, they were ultimately told they were not allowed to do this, with no further explanation provided after follow-up enquiries.

"On one hand, I'm happy that young people who want to change their first name in alignment with their gender identity can now do so free of charge and in some cases without needing parental permission. On the other hand, I'm disappointed that no such concessions can be made for young people in other situations where a name change is essential to safety and identity." (Diary participant)

Prompting questions

- Who is routinely excluded from, or under-represented in, your services? What may be the reasons behind this?
- How can you ensure that all those who need your service are able to access it? Do you have specialised trained staff to manage policies and processes for priority groups? for example: family violence, disability?
- If you have identified a priority group and implemented measures to maximise positive outcomes for them – how can you extend this to other priority groups?

2. Ensure access for all abilities.

Accessibility is a key aspect of equitable service delivery. It means that everyone has the same opportunities to access and benefit from services regardless of their ability, neurodiversity, mental health status, and English literacy levels.

What customers said

A diary participant with disabilities was unable to find a university course in her area of interest that offered the flexibility she needed.

"I felt trapped, like someone who doesn't have any opportunities and options available to me. It is disempowering and I was expected to just take a full-time workload and attend on-site classes like any other able-bodied student with access to transport and financial resources. It made me feel different and that I can never live a normal life with my illnesses and limitations." (Diary participant)

Prompting questions

- Have you done an accessibility audit? (See Appendix 3 for resources)
- Do you have a Disability Action Plan? (See Appendix 3 for resources)
- In all your written material, do you use Plain English or Easy English, free of jargon and acronyms? (See Appendix 3 for resources)
- Is your information translated into other languages? Do your customers have access to interpreters?
- Is your information readily accessible and user-friendly in several formats: written, audio-visual, online, hard copy, phone?
- Are your offices/stores accessible to people with disability? Do you have accessible and gender-neutral bathrooms?
- Are parking and public transport options readily available?
- Is the lighting suitable for people with visual impairments or people with sensory issues?

3. Provide consistent services.

Customers can receive different information and assistance depending on several factors such as: which staff member they speak to, their mode of access (e.g., telephone, in person), the time of day, etc. This can cause confusion, lack of trust and feelings of victimisation (being targeted).

We know that inconsistent service experience can cost businesses time and money. If customers feel that their treatment is dependent on random factors, they may continue to pursue their desired outcome at the expense of staff time and resources.

What customers said

Several participants noted that their service issues were resolved in a more satisfactory manner when they asked someone else to help them – especially if that person was their husband, male friend or native English speaker:

"I ended up asking my friend for help (white, man, Australian citizen). We went to the real estate agency together and the way the agent interacted with my friend was very different to how he previously interacted with me. My friend was treated with more respect, he wasn't interrupted mid-sentence (like I was), he was listened to and given the opportunity to express himself without being dismissed or simply ignored." (Diary participant)

Other participants commented on a perceived double standard of customers being neglected or stonewalled when they needed something from a service, but services being prompt and active when they needed something from a customer.

"I don't like how when you want something from the company, it takes a long time and you have to make a lot of phone calls, but when they want something [from you], they will do it straight away." (Diary participant)

Prompting questions

- Have you articulated what good customer service looks like in terms of effort, respect and assistance? (See Appendix 3 for resources)
- How do you ensure that your customers receive similar positive outcomes each day / location / platform?
- The old adage: are services treating their customers how they like to be treated?

4. Embrace intersectional practice.

Intersectionality recognises that people have complex identities and experiences that intersect to create overlapping barriers. For example, a woman who grew up in a non-English speaking country may have a significantly different experience to a woman who grew up in Australia or a woman from a different cultural background.

She will also have a different experience to a man from the same background. Therefore, policies that address, for example, racism or sexism through a singular lens can fail to adequately respond to her experience of being a woman from her cultural background, causing her to have an additional risk of experiencing harm and falling through the gaps in essential service delivery.

It is important to note that not all employees will feel equally safe in calling out bad behaviour or defending a customer who is attacked. This may be because they are young, non-white, female, gay, or any other identity that traditionally is an 'underdog' in Australia. When introducing intersectional practice, be mindful of providing strategies that feel safe for everyone.

What customers said

Multiple stories of discrimination against Muslim women were captured in this project. Muslim women are more visible than Muslim men, especially if they wear a hijab, niqab or burka, and unfortunately this makes them targets of discrimination, micro-aggressions and even violence. One focus group participant spoke about a time she asked a public transport employee a question about a tram in perfect English, yet the employee used loud, condescending single-word pidgin English and hand gestures to communicate his answer. Other participants noted how employees react to other people's discriminatory acts matters. In relation to having witnessed a fellow customer berate her with racist and sexist slurs, a diary participant stated:

"Something even worse than that, there was a security guard and store staff standing and looking at me. They didn't say a word about it and ignored it."

In contrast, another participant who had someone push in front of her and her cousin in a queue said:

"Then the service provider asked him to go back so he could serve us first. Initially we were shocked and we were thinking that this happened because my cousin wears a hijab and that that man's behaviour was an act of racism. But as I mentioned, the provider was kind and he dealt with this situation very gracefully."

Prompting questions

- Does your organisation have anti-discrimination policies about customers, and do they consider intersecting discrimination (that is: acknowledging that not all people from the same identity or experience will have the same potential for harm)? (See Appendix 3 for resources)
- Have all your frontline staff completed intersectionality or discrimination awareness training?
- Are there protocols for staff to safely address discrimination? How might you introduce or test them?
- How can you ensure external gatekeepers (such as security staff or call centre personnel) maintain the same level of intersectional practice that you do?

5. Build on customers' strengths so they can empower themselves.

People know a lot about their lives, not necessarily about your systems or products. If you ask customers what they want and then listen to their answers, they will feel more respected, valued and willing to cooperate or engage with processes and procedures that need to be followed. It also helps with working out and advising on the best option for them, instead of making assumptions.

Just as everyone has intersecting barriers, we also have overlapping advantages. Recognising and working with your customers' advantages or strengths, will improve everyone's experience, achieve better outcomes and leave everyone feeling better. People are not inherently vulnerable – it is these external structures that make them seem vulnerable.

What customers said

Two family violence victim-survivors spoke about how their earlier disclosure [of family violence] to a service provider affected how the service provider treated them, and not always in a positive manner. For example, the family violence flags on their electricity accounts meant having to answer intrusive additional questions about their "wellbeing", in one case being asked if they had left their partner yet. These questions did not relate to the reason for their call, causing inconvenience and even re-traumatisation.

Respecting people's rights to make decisions about their own lives helps them feel like they have choice and control. A participant spoke about how family court services organised a conference to understand the situation properly, ensuring that the participant was a part of the conversation and understood what was happening:

"I felt that rather than just being present for decisions, I will be a part of them".

Prompting questions

- How does the organisation **support** staff to listen openly and non-judgmentally to what the customer really wants and needs from your service?
- How do you place customer needs and preferences at the centre of your service delivery? (See Appendix 3 for resources)
- What systems are in place to prevent decision-making based on staff assumptions rather than individual customers' needs?
- How are customers' rights and responsibilities communicated to customers and staff (Customer Charter or similar)? How are these reinforced?
- Can you provide customer education at key life stages? For example: when a young person opens their first bank account, or a newly arrived immigrant is exploring services in Australia.
- If there is an interpreter or someone else present with the customer – do you ensure that you talk to and make eye contact with the customer and not the other person?

6. Embed trauma-aware practice.

Everyone experiences distressing events or situations which may lead to trauma. Trauma-aware practice recognises the prevalence of trauma in the community and utilises respect, kindness, the person's strengths and active listening and observation to reduce a person's discomfort.

Trauma-aware practice should be the default way of operating across the organisation because you won't always know which customers have been affected by trauma.

What customers said

A participant had a non-trauma-aware interaction: she had an anxiety attack in response to a medical professional who was standing too close and touching parts of her body without prior warning or consent:

"I was embarrassed of this, and I explained to the doctor that I had been sexually abused and am very scared of men in general. He didn't listen to me even for a second and kept looking annoyed... I kept crying for days after this experience and it deeply triggers my trauma and the fear of men." (Diary participant).

Later she provided an example of good trauma-informed practice:

"She explained the whole process of the scan, step by step to me before giving me any instructions about changing into the medical gowns. She asked me if I was ok to be touched and to tell me that it is ok to say stop at any time if I feel uncomfortable. She took my consent again before she started the procedure and alert me verbally before touching me. She created a healthy and welcoming environment for me so much so that I don't feel so scared of my next appointment anymore." (Diary participant).

Prompting questions

- Do you use respectful and empowering language? [That is, consider the whole person and their strengths.] (See Appendix 3 for resources)
- How do you provide a safe and confidential environment? Is there enough space to have private conversations?
- How do you ensure you have informed consent before you do something that affects them? For example: making phone calls on their behalf, discussing their case with your colleagues?

7. Reduce unnecessary effort for the customer.

We all have a weight of bills to pay, things to sort out and remember, however it is likely to be heavier for people who are experiencing additional stress and trauma because of their identities or life experiences.

Navigating essential service systems can be “an exercise in mental resilience”, and many will seek to avoid it if it seems overly complicated or confusing, or if they continually get ignored or dismissed - potentially leading to negative financial impact.

People also reported switching companies, when that was an option. Also, many customers purchase products or sign up to services they don’t fully understand. This is particularly likely if they have a disability or have low English literacy.

It can also happen if people are under stress or have mental health issues. This can result in people losing or wasting money, and inspire a mistrust in your organisation.

What customers said

Companies that give you vague responses, no call backs or do not actually acknowledge they messed up are the worst and are so bad because on a bad day I would absolutely cry and have a break down because of all the back and forth." (Diary participant).

"It could have been explained about the consequences of not being able to pay back in time. Or at least someone should have checked how many Buy now Pay Later contracts I was already involved in. I was just a teenager and I felt mis-led by the selling people." (Diary participant).

Separately, one focus group participant suggested the following:

"Maybe like instead of looking at the patient nodding and saying yes, maybe ask them, like can you say in your own words, can you please explain what I was telling you, you know, just to make sure that the client is understanding what they'd been told?"

Prompting questions

- Is your information centralised as much as possible, so the customer does not have to repeat their story?
- Can you reduce the time-burden for your customers, for example, by avoiding long wait-times on phone calls, getting back to people in a timely manner if you can't answer them straight away, and reducing the bounce-around on phone calls?
- Are the eligibility criteria for your services clear and upfront so that people can quickly self-exclude if something isn't relevant or of interest to them?
- Are you reducing the amount of work customers have to do to access your services? Are there things you could do for the customer?
- Do you make sure customers understand the key points of what they're signing up for. This could include asking them to repeat what was said in their own words?

8. Embed lived experience and co-design in all aspects of service provision.

Customers know what is important to them, and how they like to receive information and services. Listening to their lived experience and designing your services with their input [we call that co-design] ensures that services are appropriately tailored to the people they are meant to serve.

It also enhances the provision of services in complex or sensitive situations. Including frontline staff in the design further improves the likelihood of positive outcomes for customers and staff engagement.

What customers said

"I liked that this project has given me a chance to raise my voice, share my experiences and paid me for my expertise as well. I felt respected and listened to during my interview." (Diary participant)

Prompting questions

- How do your continuous improvement processes include staff and customer feedback?
- Do you make it easy for customers to report good, and bad interactions?
- How do you use that information to improve your service provision?
- Do you employ frontline staff as well as at higher management levels with diverse backgrounds? Especially people who have been your customers?
- How do you support staff with lived experience, or who are in the hardship team to look after their emotional wellbeing?
- Do you have a reference group with customer lived experience representatives that can provide feedback and insights to the organisation?

Appendices

Appendix 1: Glossary

Co-design - building solutions to improve results for customers or clients that includes the customers or clients in its design process. (See WIRE"s Co-design for Equitable Service Delivery)

Critical reflection - an ongoing commitment for people to challenge themselves by examining beliefs, biases, values and thinking. This commitment enables people to be open to learning from all perspectives, releasing unexamined assumptions, and acknowledging their own power and privilege.

Equitability of access – everyone, regardless of their identity, background or ability, has the same opportunities to access and benefit from services.
Gender diverse people - lesbian, gay, bisexual, trans or gender diverse, intersex and queer (LGBTIQ) people, asexual and others who don't align or identify with being cisgender and heterosexual.

Intersectionality – recognising that people have complex identities and experiences that intersect to create overlapping barriers.

Intersectional practice – creating an enabling and safe environment for employees to identify and respond to the intersectionalities of the organisation's customer base
Inclusion - enabling and fostering a culture of making individuals feel welcome, know they are safe, and that their voice is heard and acted upon. Inclusion needs to be embedded in organisations at a macro level including in policies and service provision.

Lived experience - Personal experience(s) of a particular issue, such as mental health challenges or family violence, or a new migrant. In its broadest context, it is a person's direct and personal experiences and choices, positive and negative, the knowledge they have gained and the impact to them of these experiences and choices. This direct lived experience affords the person an authentic voice through their unique insight that can challenge assumptions, motivate organisations to do things differently and pinpoint areas for change.

Trauma-aware practice - recognises the prevalence of trauma in the community and utilises respect, kindness, the person's strengths and active listening and observation to reduce a person's discomfort. (CFE Research, 2020)

Victim survivor - describes people who have direct first-hand experience of family violence, as well as immediate family members of those who have lost their lives to family violence. This term acknowledges the ongoing effects and harm caused by abuse and violence as well as honouring the strength and resilience of people with lived experience of family violence. (Family Safety Victoria, 2022)

Appendix 2: Suggestions on How to Use this Guide.

Encourage staff to read the guide.

Conduct a series of 2-hour mini workshops with individual teams.

- Choose one of the EIGHT elements of success and discuss the prompt questions as a team.
- Encourage open, honest and critical reflection on how the organisation currently responds, and how it could improve.
- Brainstorm how to put discussion points into action.

Elevate team meeting outcomes to senior managers.

- Discuss how new initiatives could fit into the annual planning cycle – if it requires budget or staff resources.
- Discuss the implications for existing policies, processes and systems and any revisions or integrated processes that may be needed.

Identify other teams in your department / across the organisation that you need to interact with.

- Engage in problem solving on issues arising from across multiple team discussions.

Use visual or other reminders.

- Develop posters (paper and digital) on Inclusive Essential Service provision.
  - from the guide.
  - from new organisational initiatives.

Survey stakeholders regularly and track your results.

- Ask customers about their experiences interacting with your service. Useful questions might be:
  - How well does this service meet your needs?
  - How well do other services generally meet your needs?
  - Did you feel understood or listened to?
  - Did you feel validated – that your concern/issue was acknowledged?
  - After the service, do you feel empowered, that you have choices?
  - Can you see a way forward or the next steps are clear?
  - Overall, were you satisfied with the result?

- ·Ask your frontline staff about their experiences interacting with customers, especially who might need extra help. Useful questions might be:
    - How clear are the expectations in your role regarding assisting clients experiencing difficulties using your services? Scale 0-10
    - What tools do you have to assist you?
    - How comfortable are you about assisting customers experiencing difficulties?
    - To what extent do you think your organisation is meeting the needs of customers who may experience difficulties?
    - How much has the practice guide assisted you to support customers experiencing difficulties?
- ·Keep a journal of using the practice guide (voice submission or diary).
- ·Record examples of good practice and share it (or celebrate it) across the team.

Appendix 3: Further Resources.

Accessibility audit
Website and App Auditing - Centre For Accessibility Australia

Disability Action Plan
Disability Action Plan Guide (2021) | Australian Human Rights Commission

Writing in plain English
Plain language and word choice | Style Manual

Customer service guide
Improving your customer service | Business Queensland
Becoming a customer-focused business | Business Queensland

Australia's anti-discrimination law
Australia's anti-discrimination law | Attorney-General's Department (ag.gov.au)

Respectful language and communication
Respectful_Language_and_communication_-_guideline_FINAL.pdf (dpac.tas.gov.au)

Levels of participation and co-design
Participation-ladder_consumer_survivor-lens-2.pdf (indigodaya.com)

Appendix 4: More Examples of Good Practice.

And finally, a few more examples from the research illustrating what inclusive intersectional practice looks like.

A diary participant had a positive experience with her water company:

"They refer me to a specialist hardship assistance team member, who seems to be appropriately trained into trauma-informed care. He offered me with support options, such as payment plans and even supported me to apply for an available financial assistance grant. I was also linked with the emergency relief services to receive further financial support. They acknowledge the distress being caused by the rising cost of living and listened to me with empathy and offered that I can also put in small but regular fortnightly payments towards my water bill to reduce the bill shock impact. They even called me in two weeks' time to follow up on how I was coping and if I needed any further support."

The participant describing their feeling: ***"I felt taken care of and that my needs were respected. I felt safe to talk about my financial struggles and didn't feel embarrassed in accepting support. I was better able to manage my budget and received some useful financial aid as well. I was informed about the local support services which I then ended up exploring, resulting in further ease in my financial situation. It was a great experience to call the water company. I think it is a good example for all the services to learn from".***

Another positive experience with a water company:

"When I moved to my new apartment, my water company did not change. I only needed to "move the bill" over to the new place. A few weeks after I paid my first bill, I received an email from a customer service rep telling me that I accidentally paid the bill into my old account. She said she picked this up and fixed it for me by moving the money into the correct account.

The participant describing their feeling: *"I felt grateful. It can be difficult for me to keep track of Bpay and bank transfer details. Especially since I move often. This happened previously with other companies and they have never corrected my mistake or alerted me. They usually just charge me again. I replied to the customer rep who found this and thanked them for exceptional work. I hoped it made them feel appreciated."*

A diary participant spoke of taking her young child to a speech therapist:
The speech therapist noted that the diary participant was looking distressed and asked if she was okay. She felt safe disclosing the family violence she was experiencing, and the speech therapist took the time to talk to her and refer her to services, setting off a chain reaction to building a happy life for her and her children.

The participant describing their feeling: *"The kindness and care of one speech therapist has changed my life in a good way and it wasn't even her job to do that for me. I am grateful for people like her who believed in me and helped me in my life."*

Some thoughts about Centrelink's usual service level from one diarist:
"On previous occasions I have gone into my local Centrelink, I have dealt with other customer service officers who were professional, polite and treated me with respect. At the time [of a negative experience] I didn't put a complaint in (in regards to how the office treated me), to Services Australia but maybe I should have spoken up and said something".

Helpful, inclusive service described about an interaction with a smaller bank:
"I signed up for this account at a uni O-week years ago and only used it for something fairly recently. I found out when I talked to them about that, that they didn't have my tax file number. I couldn't find it at the time, so I've known for ages that I ought to find it and call back, and while I'm at it set up access to internet banking. It would be good to divest from the big banks, and this one seems promising.

I called, I waited but they picked up relatively fast for a bank. I explained what I needed, and didn't have to get redirected at all - the original person was able to sort out both issues! He handled identifying me well, finding the best questions to ask me even though I didn't know my number or anything – if I had waited till I was properly prepared, I never would've managed to ring! Sound quality was good, which is always an issue with my ears, and he explained what was needed and what was happening at every step. We sorted out the TFN and all the different kinds of access. He was patient as I logged on online and came up against password entry issues. The website did some strange things but he guided me through it just fine".

The participant describing their feeling: *"Comfortable, relieved, amazed!"*

References

CFE Research, September 2020, The role of lived experience in creating systems change Evaluation of fulfilling lives: Supporting people with multiple needs
https://www.bht.org.uk/wp-content/uploads/2021/03/The-role-of-lived-experience-in-creating-systems-change-2020-1.pdf

Family Safety Victoria, April 2022, Family Violence Lived Experience Strategy, More than our Story: action, wisdom and change.
https://www.vic.gov.au/family-violence-lived-experience-strategy

To learn more about WIRE and our services and fine other useful resources:

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Visit our website:
www.wire.org.au

Stay up to date:
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instagram.com/wirevictoria

We acknowledge the First Nations people as the traditional custodians of the lands and waters throughout Australia.
WIRE is a service for women, non-binary and genderdiverse people.

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