



Program

9:00am Registrations open

10:00am A warm welcome to the FcVic 2024 Summit from our MC Rachna Madaan Bowman
Welcome to Country from Wurundjeri Man, Thane Garvey
Video address from The Hon. Gabrielle Williams, Minister for Consumer Affairs

10:15am **PANEL SESSION 1: The cost of living – A new normal or short term crisis?**

This panel session will set the scene for our day, discussing the changing face of hardship and how economic conditions are affecting everyone in our communities. High inflation, low wages growth, high interest rates, and poor housing affordability are all combining to impact different parts of society in new and different ways. The most vulnerable in our society are heavily impacted, but financial counsellors are now also assisting more small business owners, people on steady wages, people with mortgages, and others who haven't previously experienced hardship. The panel will focus on solutions and responses to better support all people experiencing hardship.

Facilitated by Juanita Pope, CEO, Victorian Council of Social Service

Panellists:

Shungu Patsika, Senior Financial Counsellor, Consumer Action Law Centre

Prof Kathryn Backholer, Professor of Global Public Health Policy, Deakin University

Dr Craig Latham, Executive Director, Australian Small Business and Family Enterprise Ombudsman

Hannah Cook, Financial Inclusion & Vulnerability Manager, recoveriescorp

This session comprises a 50 minute panel discussion and 25 minutes interactive Q&A from floor

11:30am Morning Tea

12:00pm **PANEL SESSION 2: Climate Change and Hardship**

Climate change is driving environmental conditions requiring adaption by consumers (at a cost); and more frequent and intensifying disaster events that disproportionately affect disadvantaged communities and consumers.

Financial counsellors are seeing: Disaster-related hardship and inequitable vulnerability to risk, under-insurance and exclusion from insurances, high and unmanageable energy debt levels, low-income consumers trapped in high-cost services, food insecurity driven in part by climate impacts on food prices, exclusion from essential services, and consumer exploitation. The future trajectory appears to be a growing gap between the 'haves' and 'have nots' - those with wealth to purchase affordable essential services and energy saving equipment, and insurances to cover risk; and those experiencing energy poverty and exclusion of access to essentials. FcVic believes that, as a fair society, this is not acceptable. This panel of experts will explore risks, service affordability gaps and industry thinking and solutions that go beyond short-term hardship responses.

Facilitated by Sue Fraser OAM, Senior Manager, Uniting Vic Tas

Panellists:

Stephanie Jolly, Executive General Manager, Consumers, Policy and Markets, Australian Energy Regulator

Catherine Wolthuizen, Ombudsman and CEO, Energy and Water Ombudsman Victoria

Ciara Sterling, Founding CEO and Director of the Thriving Communities Partnership

Annabelle Butler, Industry Representative, Australian Financial Complaints Authority

This session comprises a 50 minute panel discussion and 25 minutes interactive Q&A from floor

1:15pm Lunch outside on the green

2:15pm Briefings from the Banks

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2:30pm **PANEL SESSION 3: Responding to the housing crisis**

Housing in Australia is often viewed as a tool for wealth generation and intergenerational wealth transfer, rather than as a human right and a crucial factor for people to feel secure, safe, and a part of a community. The issue of housing stress is a complex problem, involving multiple actors across diverse sectors, who have for decades, perpetuated housing insecurity for our most vulnerable populations. In this session, we hear from leading experts who will discuss the entire spectrum of housing stress in Victoria and offer compelling opportunities to collaborate and work with the poorest communities, empowering them to sustain their homes. The panel will discuss ways that financial counsellors and industry can support all people to access safe and affordable housing.

Facilitated by Cath Smith, Changesmith Consulting

Panellists:

Dr Heather Holst, Commissioner for Residential Tenancies

Bevan Warner, CEO, Launch Housing

Thomas Johnson, Director, Policy and Communications & Deputy CEO, Council for Homeless Persons

Mengistu Weldemariam, Program Manager, Mortgage Stress Victoria

Cathryn Carver, Chair, Affordable Housing Council and Executive, Corporate and Institutional Banking, NAB

This session comprises a 50 minute panel discussion and 25 minutes Q&A

3:45pm Afternoon Tea

4:15pm **PANEL SESSION 4: Complexity and Intersectionality**

This panel discusses the growing complexity of client hardship and the intersection of financial hardship with other traumas, as people experiencing hardship grapple with debts to multiple agencies and may also be experiencing family violence, mental health challenges, housing stress, or any other circumstances that compound their hardship. How financial counsellors and hardship teams support people in this situation needs to be reflective of this complexity and acknowledge the difficulty for clients in needing to explain their situation again and again.

This panel will consider what case complexity means for the financial counselling sector, for government, and for industry hardship teams, focusing on how we create a system that can minimise or prevent the complexity (or the flow on effects of that complexity), and the roles that key stakeholders have to play.

Facilitated by Steph Tonkin, CEO, Consumer Action Law Centre

Panellists:

Zyl Hovenga-Wauchope, Executive Officer, Financial Counselling Victoria

Kay Dilger, Head of Financial & Community Wellbeing, South East Community Links

Russell Hayman, Executive Manager Financial Assist, Commonwealth Bank

Cynthia Gebert, Telecommunications Industry Ombudsman

This session comprises a 40 minute panel discussion and 20 minutes Q&A

5:15pm Summit wrap-up

5:30pm Networking drinks in The Yard

6:30pm Event close

Sincere thanks to our Summit partners:



Commonwealth Bank

Credit Corp Group



By your side



Australian Financial Complaints Authority



ENERGY AND WATER OMBUDSMAN

Victoria Listen Assist Resolve



connect. engage. succeed.®



Thriving Communities Partnership
Constant Collaboration. Innow.

