
24 June 2024



Co-convened with Flequity Ventures

Business Roundtable

Summary Report

Background

On 24 June 2024 the Domestic, Family and Sexual Violence Commission (the Commission) and Flequity Ventures co-convened a business roundtable, generously hosted by Commonwealth Bank. The Commission and Flequity Ventures worked collaborative to bring together representatives from over 60 business and industry leaders across sectors. Discussions centred around building a shared understanding of the challenges in addressing domestic, family and sexual violence and learning different approaches, actions and initiatives that are already being implemented by businesses in Australia.

Business has a critical role to play in realising the vision to end gendered violence in a generation – from a systemic perspective, but also as businesses supporting their employees and customers. With one in four women in Australia experiencing domestic violence, most businesses will statistically employ and serve people who experience and use domestic, family and sexual violence. The products and services of many businesses are also critical to ensuring safety, access to support and recovery.

The Business Roundtable is part of an ongoing series convened by the Commission to create a space for national conversations on areas of priority and opportunities to accelerate implementation of the National Plan.

This summary report was developed through an aggregation of themes and ideas discussed on the day. Comments from participants have been deidentified. Direct quotations in the report come from an online survey that participants contributed to throughout the discussion.

Key Themes

During the group discussion a number areas of collective focus emerged:

- Lived experience must be at the centre of any approach
- Information sharing and collaboration can accelerate and amplify business action and responses
- The importance of building capability through education and training, supported by data capture
- Incorporating Safety By Design to prevent weaponisation of products and services
- Changing mindset from competitive to collaborative behaviour

These are discussed in greater detail further in this report.

Discussion Panels

The roundtable commenced with a Welcome to Country by Yvonne Weldon, followed by opening remarks by Micaela Cronin, the Domestic, Family and Sexual Violence Commissioner (The Commissioner). The Commissioner called on businesses to think about the leadership role they can play, recognising and owning what is happening within their businesses and determining how they can influence within the sphere of their control.

The Commissioner highlighted business capacity to lead with agility, to make and amplify change within their own sphere. The Commissioner shared the example of the 26 businesses that swiftly moved to update their terms and conditions to communicate unacceptable customer behaviour and take a stand on financial abuse as part of the recent Respect & Protect campaign.

Three panels presented throughout the day, with panellists delivering thought provoking presentations on their area of expertise. Insights from these sessions helped inform the participant discussions. The first panel focused on the prevention of gender-based violence through gender equality in the workplace:

- A representative from the **Lived Experience Advisory Council** opened the panel discussions by sharing her lived experiences of coercive control. She emphasised that there is no typical victim survivor, that abuse is not always physical and that it can often be the culmination of micro abuses, rather than one identifiable incident. She talked to the ways organisations can support employees experiencing domestic violence, including understanding the psychological impacts, developing safety plans and offering flexible work arrangements.
- **Patty Kinnersly, CEO of Our Watch** talked to how workplaces can play a critical role in preventing incidents by creating environments that support employees and promote gender equality. She spoke about the importance of primary prevention - which focuses on stopping violence before it starts by addressing its deep-seated gendered drivers and promoting gender equality. Patty stressed that primary prevention was distinct from, but complementary to, early intervention strategies and responses to violence against women.
- **Annika Freyer, CEO of Champions of Change** talked to the role the organisation has played in supporting workplace responses to domestic violence. Annika provided examples of actions implemented by member organisations, from paid domestic and family violence leave, partnering with experts in the sector, implementing policies and training and ultimately taking a victim centred approach. She also emphasised the importance of creating environments that normalise seeking support. Annika referred to the Framework for Workplace Action in the **“Playing Our Part” report** as a useful resource for businesses.

The second panel focused on business responses and support for customers experiencing domestic, family and sexual violence:

- **Karen Iles, CEO of Violet Co Legal & Consulting** shared some aspects of her lived experience and talked about the stigma and negative stereotypes around coming forward as someone that has experienced domestic violence, particularly in the workplace. Karen acknowledged the advantages of businesses being able to mobilise quickly to support victims once they have disclosed – but stressed that the challenge is in reaching the point of disclosure. Karen recommended organisations leverage expert advisory groups with lived experience and moving the conversations out of human resources departments and into core business operations.
- **Ciara Sterling, CEO of Thriving Communities Australia (TCA)** talked about how people needing support often need it from multiple sectors (i.e. banks, insurance, utilities, telcos, etc) and that process of seeking support is often convoluted and inconsistent across sectors, adding further stress to those already experiencing trauma. She talked about how TCA’s **One Stop One Story** program offers wrap around support services that relieve the burden of those experiencing domestic, family and sexual violence having to repeatedly retell their story – a traumatic and often dehumanising experience. Ciara lamented that “we are still going backwards” with the horrifying statistics of those impacted and murdered on the rise. She presented the opportunity for business and industry to participate in a business initiative, **One Generation**, a platform for business leadership and cross sector collaboration, with the potential to create impact at scale through collective action. Ciara urged all businesses to get involved.

- **Chris Boyle, Chief Visionary Office of StandbyU Foundation** talked about the idea of safety being defined by the presence of connections. He noted industry and business are often crucial places where individuals go to for support, before going to the police or entering the courts. Chris demonstrated how the **StandbyU Shield** works to help protect a person experiencing family and domestic violence, by quickly connecting them with their support network, providing the opportunity for an intervention or to call 000. The Foundation also offers a Connected Workplace Partnership, enabling organisations to support employees experiencing domestic and family violence by providing access to StandbyU shield devices.

The third panel focused on ensuring products and services are safe and prevent misuse as well as perpetrator accountability:

- **Suzanne Paynter, Group Director of Business Growth at Safe Steps**, talked about the family support service offered by Safe Steps in Victoria – a service that receives over 150,000 calls every year, with each call often being the first a person has made seeking help. Suzanne reiterated there was no one type of victim and that children were experiencing family violence too, not just witnessing it. She stressed the need to take a holistic view of how tech facilitated abuse occurs and provided some chilling examples of the extremes those seeking to use violence will go to stalk, threaten and silence women and children. She strongly advocated for responsible design and the continual upskilling in our knowledge of tech and how family, domestic and sexual violence is being perpetrated.
- **Daniel Child, Industry Affairs & Engagement Manager from the e-Safety Commission** talked through the role of the e-safety Commission and the importance of the **Safety by Design framework** to help address gender-based violence in technology. Daniel talked through the three Safety By Design principles that provide technology platforms and services with guidance as they incorporate, assess and enhance user safety. He also reminded participants of the free interactive assessment tools on the e-Safety Commission’s website, with resources available to support tech companies to embed safety into their culture, operations and policies to mitigate tech-facilitated gender-based violence.
- **Catherine Fitzpatrick, Director and Founder of social enterprise Flequity Ventures** talked to how financial abuse is intertwined with tech facilitated abuse, with financial abuse being a form of coercive control - controlling a person through their access to money. Catherine explained how the Safety by Design concepts can be tailored to other sectors and referred participants to her **Designed to Disrupt** papers on the banking and general insurance sectors, published by the Centre for Women’s Economic Safety. Catherine highlighted that any business offering joint accounts or online services is at risk of having their products or services weaponised as a tactic of coercive control. She presented the opportunity for businesses to send a strong signal to those seeking to weaponise their products and services by communicating what is acceptable behaviour and updating their terms and conditions to reflect this. Already, 26 businesses have mobilised to do this under the **Respect & Protect campaign**, taking a stand on the misuse of their products and services to perpetrate financial abuse. Catherine emphasised that it wasn’t just about exiting people from their accounts, but changing unacceptable customer behaviour.

Areas of Collective Focus

Several key themes emerged from the group discussions, with the following areas of collective focus.

Lived experience must be at the centre of any approach

The value of involving people with lived experience at the centre of any approach to respond to or prevent gendered violence was a consistent theme throughout the panel and group discussions. Several participants raised that working with lived experience advisory groups and community support experts has been critical in finding and tailoring solutions that work, and for staying “ahead of the game to anticipate likely perpetrator behaviour”. Further, that it has helped reinforce the importance of “believing those disclosing from the outset” and acknowledging that violence can present in different ways, thereby often requiring tailored solutions and support.

Participants acknowledged a growing maturity in the depth of understanding of the challenges faced by people experiencing domestic, family and sexual violence, but noted that “listening to the voices of those with lived experience” will be crucial in staying across evolving technologies, identifying products and services that remain exposed to weaponisation and anticipating the behaviour of those using violence against women and children.

Information sharing and collaboration can accelerate and amplify business action and responses

Keeping up with the evolution and advancement of technology to help anticipate behaviour of people using violence against women and children was identified as a challenge for many organisations. Information sharing is seen as a key part of the solution, in helping to identify what works, accelerating more widespread knowledge of emerging coercive control tactics (particularly in tech facilitated and financial abuse), as well as identifying weaknesses and gaps in businesses’ products, services and processes. There was general agreement among participants that sharing information is the best way for businesses to move quickly up the maturity scale. For those experiencing abuse, it can also help remove some of the challenges in interacting with the various services and businesses to ensure their safety, access to support and recovery - in what is often a “complicated and disconnected process”. Several participants also talked about the opportunity to “empower those experiencing abuse” by providing them with valuable information and data that can be used as evidence to take to the police and in court.

Participants also identified that sector peak bodies are playing a critical role to facilitate “information sharing around frameworks and IP” within their sectors. This also has the potential to help bring small and medium sized organisations, with more limited resources, along for the journey. An IT sector participant flagged that they are looking at ways to make inter agency “data sharing more simple, secure and automated, ensuring frontline staff have the right information to make the right decision at the right time”. These types of innovations have the potential to create a more informed cross sector response.

Individual organisations are looking at how they can help facilitate information sharing both between and across sectors. Panellists and participants suggested several opportunities for businesses seeking to collaborate and share information. The **One Generation Business Initiative** is seeking to create a platform for business leadership and cross sector collaboration, promoting a united front to implement cross sector initiatives and drive the conversation around domestic violence and financial abuse. The Initiative is currently seeking business and industry support to move forward to the implementation stage. The **Thriving Communities DFV Business Network** provides essential service businesses access to better practice guides, research and networking events to help support shared learning. **Champions of Change** helps facilitate shared learning and collaboration around gender equality in the workplace, including various industry specific and cross sector member groups.

The importance of building capability through education and training, supported by data capture

Given the complexity of how abuse presents, training and education programs are often tailored to the business or sector, how the business interacts with customers and the nature of the employee base. Many participants acknowledged the need to build organisational capability through education and awareness building, not just for front line or customer facing roles. Some participants noted how a broader understanding of working with vulnerable customers across the business has helped staff triage to dedicated teams that offer specialised and personalised support. The services of **Our Watch** were referred to by various participants, in terms of assisting businesses train employees and helping build internal capability.

The availability of vicarious trauma support varied across businesses, although participants agreed that this is necessary to support employees working with vulnerable customers, along with appropriate internal or external escalation processes. One participant highlighted the importance of “having a no blame culture” as their business tracks along this learning journey, with someone for front line staff to test situations with (even after the event). She noted that this has helped the business “identify and rectify potential near miss” situations. The opportunity to use customer data within their organisations in identifying unusual customer behaviour and patterns was also discussed, specifically to support front line staff in providing red flags of an individual at risk.

One participant raised the challenge banks are facing in the mortgage origination process, with around 70% of home loans now broker originated. This means the banks often have no direct customer interaction until the loan has been secured. The participant suggested that “brokers need training to the same standards”, including in educating customers on the risks and benefits of joint facilities at the point of origination.

As businesses mature in their approach, some participants highlighted the need to support people using violence. Suggestions included awareness building to help identify abuse for what it is, training to support those seeking to change behaviours, but also providing allowances to enable women and children to remain in the family home.

Incorporating Safety by Design to prevent weaponisation of products and services

The National Plan calls for businesses and workplaces to design products and services that are safe and prevent misuse, while also focusing on perpetrator accountability - a call that was advocated by several of the panellists who spoke about Safety by Design, along with continued upskilling in the way technological advances impact how abuse is perpetrated. The importance of direct customer interactions in identifying and preventing abuse was also noted, particularly as we move towards automation, the increasing use of AI and other technologies.

Certain participants talked about instances of weaponisation only being detected from complaints or recorded instances of abuse, while others talked to building processes for systematically reviewing products and services to help identify gaps and prevent opportunities for weaponisation. One participant talked about the change in mindset, moving towards an approach of “trusting the customer” when looking at how to support customers seeking support. This has meant designing DFSV support services and concessions assuming the majority of customers that will use the services as intended, rather than for the minority that may misuse it.

Participants were aligned on the benefits of embedding “Safety by Design principles and practices” upfront in the development of products and services, rather than trying to identify and rectify once harm has already been done. However, some legacy products and services require policy reform to

change. Participants noted that while these legacy products remain unchanged they will continue to be taken advantage of by those seeking to cause harm.

Several participants identified the need for their organisations to provide wrap around services for both customers and employees, with a number of organisations currently focused on one, but with considerable work to do on the other. Several organisations or programs provide these services, with **One Stop One Story** and **Safe Steps** provided as examples on the day.

Changing mindset from competitive to collaborative behaviour

The need for businesses to shift from competitive behaviour to “a more collaborative approach” was a consistent theme across the day. Participants identified the need for a different approach to find solutions that really worked in supporting people experiencing violence, including moving away from evidence-based decision making (where often the person experiencing violence and abuse is unable to supply hard evidence) and a need for flexible policies tailored to different scenarios.

Several participants noted the benefits of reframing the conversation around ‘safety’ and ‘operations’, versus ‘Diversity, Equity & Inclusion’ and ‘Human Resources departments’. One participant in the financial services sector talked about “creating the right amount of friction” in establishing or changing jointly held customer accounts to help create an opportunity to identify individuals at risk. This has meant “prioritising safety over efficiency” and sometimes, also safety over customers experience, which has required a considerable shift in mindset across the organisation.

Business actions and initiatives

Participants discussed some of the practical actions and initiatives in place to support employees in the workplace, the customers they interact with and in protecting their products and services from misuse to facilitate violence or abuse. Some of these are detailed below and provide a reflection of the actions and initiatives discussed on the day.

Building the framework, strategic approach, policies and practices:

- **Developing a DVF action plan**, in some instance with an “executive sponsor for increased visibility and active sponsorship”. Some businesses are reviewing their DVF plans to “incorporate support for perpetrators”.
- Establishing or accessing a **lived experience advisory panel** to help inform the business’ approach in designing policies, processes and support services, but also identifying risks or loopholes in products, services and processes.
- Implementing paid **domestic violence leave**, in some cases with “no limits and de-identified to protect the identity of the employee”, in other cases also being offered to employees that are an “advocate for a friend or family member”. While challenging from a reporting perspective, a number of businesses found that deidentification and confidentiality was “important to remove inhibitors to take up due to fear of disclosure or safety”. Some businesses are looking at offering **perpetrator leave** “that is closely tied to behavioural change programs”.
- Implementing workplace **gender diversity policies**, with “gender targets for senior roles” in some businesses, coupled with initiatives “dedicated to leadership and succession planning **programs for women**”. One business is focusing on identifying “structural under-representation of women in key parts of the property sector”.
- Implementing **equal pay policies**, with varying degrees of transparency on gender pay gaps, but with some businesses “committed to WGEA reporting and better gender representation”.

- **Independent reporting mechanisms** for employees to report abuse and sexual harassment.
- Implementing policies to support customers, including around **data security and protection**.
- Working across industry to develop **Industry Guidelines**, for example the “development of a best practice roadmap for the Insurance Industry”, or “uplifting existing mandatory **Codes of Practice**”, for example in the telecommunications industry, which is currently before the regulator for review.
- Working with industry peak bodies to “**influence law reform**” and to share frameworks, IP and lessons learnt.

Product, service and process design:

- **Leveraging “lived experience advisory panels and research”** to inform approach and identify areas of weakness. “Implementing lived experience insights” into product, service and process design.
- Incorporating “**Safety By Design principles and practices**” into product and service design and development.
- Updating product and service **terms & conditions** to clearly define acceptable behaviour and communicating this with customers. Many businesses have done this under the Respect & Protect campaign.
- **Risk assessments** of products and services, prioritising joint facilities, online services and high risk automated processes.
- Enhancing **customer profile security** measures, like implementing two factor authentication and providing options for more stringent security questions, which a partner or ex-partner may not easily guess.
- Implementing **abusive behaviour detection** and response systems, for example, with banks now monitoring transaction descriptions for abusive content and some businesses building in processes to identify unusual patterns of spend, indicating risks of financial abuse. Some businesses are also monitoring for misuse of Powers of Attorney.
- Applying **safety “flags on customer profiles”** to raise a heightened level of awareness and help prevent privacy breaches.
- Use of **technology to identify a customer at risk**, with suggestions around the opportunities for using biometric monitoring in line with current practices in detecting fraud, or using AI to detect stress in a customer’s voice and to flag key words and terms.

Education, training and awareness building:

- Building **employee awareness** around employee entitlements, workplace rights and support in place for an employee experiencing domestic, family or sexual violence. **Employee guides** used to share information on procedures for disclosure (including commitments to privacy and confidentiality), options for accessing support, preparation of safety plans, access to Employee Assistance Programs. Also guides for leaders on what steps to take when an employee discloses they are experiencing abuse.
- **Employee education** and training, with mixed approaches across businesses with some more focused on front line staff and others providing whole of organisation training. Quotas applied in some instances, with some businesses partnering with organisations like Our Watch to support their training needs. Topics varying widely from more specialised frontline and customer facing training to broader DFV awareness, gender equality, leading inclusively, preventing everyday sexism and unconscious bias training across the organisation.

- **Vicarious trauma support** is available to varying degrees for employees working with vulnerable customers, or employees supporting a family, friend or colleague, experiencing domestic, family and sexual violence.
- **Customer awareness building** primarily around the support available to customers experiencing domestic, family and sexual violence, but also on topics including around what constitutes coercive control, financial and tech-facilitated abuse and unacceptable behaviour, education around the benefits versus risks of products that include joint facilities, expectations around appropriate behaviour of Powers of Attorney, etc.

Support services and initiatives:

- Referral to **specialised support teams** that are specifically trained in working in and responding to situations involving family and domestic violence, with some businesses building these teams within their organisation (i.e. CBA Care Team, Telstra SAFE team). These internal teams provide counselling services, but also have special allowances for pre-approvals or to apply concessions providing the ability to move swiftly in tailoring customer support.
- Building **relationships with support services** to provide relevant external referrals, with referrals made to organisations including One Stop One, Safe Steps, etc.
- Providing **financial hardship options**, including customised payment options, concessions, pausing or waiving fees, etc.
- Providing **access to free or discounted services** including covering relocation costs, providing accommodation for families experiencing abuse, toll relief and credits, providing safe and prepaid phones, partnering with community-based services to provide free transport and meals.
- Allocating areas for **“safe places in shopping centres”** like Magnolia Place, often de-identified, in some instances, also providing decoy support for individuals that are likely being tracked enabling them to seek support more safely.
- Providing customers experiencing violence and abuse with **valuable information and data** based on customer interactions and recorded behaviours of those seeking to inflict harm, to assist with disclosure to the police and providing evidence in court proceedings.

Challenges and barriers to business playing their part

Throughout the day, several challenges or barriers were identified by the participants. The key themes included:

- The lack of harmonisation and consistency across states, providing an opportunity for those seeking to cause harm to find the loopholes and move across borders to continue their behaviours.
- The need for urgent law reform to create customer protections in some products (e.g. Life Insurance policies).
- Industry peak bodies finding it difficult to navigate anti-competition concerns in seeking to facilitate industry sharing of knowledge and IP.
- Balancing the opportunity versus the threat of new technologies like AI, including risks such as biometrics being impersonated.
- Inconsistency of customer support processes across different sectors, with often complex and convoluted processes adding further stress to those already experiencing trauma.
- Closing the gap between large businesses with significant resources and organisational capability versus small and medium sized businesses with fewer resources.

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- Tension with customers' desire for streamlined friction-less experience, i.e. sometimes need to focus on customer safety over customer experience.

In concluding the roundtable, the Commissioner thanked all participants for their genuine commitment in seeking to make a difference. While committed to continue fostering collaboration and sharing of evidence and good practice under the National Plan, the Commissioner also encouraged participants to learn from each other and to continue to pursue information sharing and collaboration opportunities across the business community.

What's next?

The roundtable was part of an ongoing series convened by the Commission to create a space for national conversations on areas of priority and opportunities to accelerate implementation of the National Plan.

The discussions throughout the day highlighted the variety of ways businesses across Australia are showing leadership and playing their part in ways that compliment government investment and the critical work of the community sector. The Commission will continue to work with the business sector to maintain the momentum and facilitate national conversations about what it will take to end gender violence.

We encouraged participants to learn from each other and to continue to pursue information sharing and collaboration opportunities across the business community.

Further information

- <https://www.ourwatch.org.au/workplace/take-action-in-your-workplace>
- https://championsofchangecoalition.org/wp-content/uploads/2021/11/Playing-Our-Part_Workplace-Action-on-DFV-.pdf
- <https://thriving.org.au/what-we-do/the-one-stop-one-story-hub>
- <https://www.standbyu.org.au/copy-of-the-standbyu-shield>
- <https://www.standbyu.org.au/copy-of-magnolia-place>
- <https://www.safesteps.org.au/understanding-family-violence/types-of-abuse/technology-facilitated-abuse/>
- <https://www.esafety.gov.au/industry/safety-by-design>
- <https://flequity.au/designed-to-disrupt/>
- <https://respectandprotect.au/>