

Rural and Regional Outreach Project

Evaluation Report



+49%

increase in calls to Workers' Advice Line from rural and regional workers



10 towns



18 sessions



5,045 kms

98% of participants had an improved understanding of how to assist their clients

95% of participants found the session relevant and useful to their client work



RURAL REGIONAL OUTREACH PROJECT

Evaluation Report

Marie Baird



Consumer Action Law Centre acknowledges the support of the Victorian Government.



BACKGROUND

What was the purpose of the project?

The core aim of the Rural and Regional Outreach Project was to better connect disadvantaged consumers in regional and rural Victoria with appropriate referral pathways for credit/debt and consumer issues. The project targeted the rural and regional financial counselling agencies, social services and community legal centres, who assist client groups least able to access legal assistance services, both because of location in rural and regional areas and experience of systemic barrier to access.

Consumer Action has an ongoing commitment to strategic outreach focusing on capacity building for community workers, who play a vital role in connecting vulnerable clients with legal assistance. Through our dedicated Workers Line and training services we offer specialist secondary consultations and professional development to financial counsellors, CLC staff and other community workers, aimed at ensuring vulnerable clients receive the right advice at a point when they need it most. The Rural and Regional Outreach Project focused on further expanding and strengthening our existing networks and reach, continuing to build on the referral pathways available to the most needy client groups.

Why was it needed?

The identified need for the project came from Consumer Action's casework experience, and recent research into unmet legal need in Victoria. The Legal Australia-Wide Survey: Legal need in Victoria (2012), showed that 20% of those surveyed had experienced a consumer law problem. For Indigenous consumers percentages were even higher, with 32.4% of contributors to the Indigenous Legal Needs (Victoria) Report (Schwartz, Allison, Cunneen, 2013) identifying as having experienced a credit/debt or consumer legal problem. However both studies also found that people experiencing legal problems, especially those involving credit, debt and consumer issues were extremely unlikely to seek legal assistance. According to The LAW Survey, as few as 16% of those experiencing a legal issue in Victoria consulted with a legal professional.

The Productivity Commission's recent Access to Justice Inquiry found that resolving the legal and non-legal problems experienced by disadvantaged Australians requires greater collaboration between legal and non-legal organisations. It also found that greater training and support of non-legal workers who deal regularly with disadvantaged people can be an effective means to improve access to justice (v.1 p 41). The project responded to these findings by focusing on fostering closer links between Consumer Action's legal practice and community service providers in remote and regional areas. Through closer collaboration with non-legal services, Consumer Action sought to build better pathways to legal assistance for those most in need and to increase the likelihood of legal advice being followed because of existing client relationships with trusted intermediaries.

THE PROJECT

PLANNING

Who did we consult?

At the project planning stage we spoke to a broad range of stakeholders including financial counselling, community sector and community legal peak bodies, Aboriginal and women's organisations and government bodies.

1. Federation of Community Legal Centres
2. Financial Counselling Australia
3. Financial and Consumer Rights Council
4. Victorian Legal Aid
5. Aboriginal Family Prevention Legal Service
6. Victoria Council of Social Services
7. Consumer Affairs Victoria
8. Women's Information Referral Exchange

Our research included:

- The Legal Australia-Wide Survey: Legal need in Victoria (2012) Law Survey
- The Productivity Commission's *Access to Justice Inquiry*
- *Indigenous Legal Needs (Victoria) Report* (Schwartz, Allison, Cunneen, 2013)

ACTIVITIES

Consumer Action's Outreach Project team, including legal, policy and training staff, visited ten regional locations and delivered 18 sessions to 232 financial counsellors, community workers, legal workers and students.

Where did we go?

Based on stakeholder advice we chose medium sized regional hubs with identified high need demographics and limited access to specialist legal outreach. We focused on central regional hubs, to maximize the numbers of workers and agencies able to attend from the area.

Local Government Area	Regional hubs visited
Barwon South West	Geelong, Warrnambool
Gippsland	Sale, Bairnsdale
Hume	Shepparton (including Rumbalara), Wangaratta, Wodonga
Loddon Campaspe	Bendigo, Mildura, Robinvale

What was the approach?

1. **Identify 'hub' agencies:** In each regional location we identified 'hub' agencies to host the sessions, chosen on the basis of priority client focus, community networks and stakeholder recommendations, for example:
 - Aboriginal Family Violence Prevention Legal Service (Mildura and Warrnambool)
 - Rumbalara Aboriginal Cooperative (Shepparton)
 - **Diversitat** (Geelong): asylum seeker, migration and CALD client focus
 - **Haven Homesafe** (Bendigo): homelessness and supported housing, mental health and drug and alcohol services
 - **Murray Mallee Legal Centre** and **Mallee Family Care** (Mildura and Robinvale) integrated CLC and community services provider with strong community networks and outreach (including Robinvale)
2. **Determine local issues:** We worked with key local contacts; FC agencies, CLCs and community organisations, to determine priority local issues as the focus for each session.
3. **Advertise session:** We promoted sessions via 'hub' agency and local networks including FCRC regional conveners, local VLA and DHHS contacts, CLC network and community contacts.
4. **Invite key locals services to present:** for each session we invited local services such as local legal services, FCs, Gambler's Help and NILS workers and the Sherriff's office, to present on local services as part of the Outreach session. This approach aimed to engage local partners, identify referral options and emphasise collaboration as a core aspect of Consumer Action's strategic outreach approach.

Session structure

Each Outreach session consisted of:

- **Overview** of the purpose of the Outreach Project, emphasising the issues associated with unmet legal need and the important role of community workers as trusted intermediaries.
- **Professional development** focused on identified local issues and casework scenarios.
- **Identification of referral options:** including local services and Worker Advice Line
- **Casework discussions:** where requested, either as part of a group discussion or individually

The training component of each session differed for Community Workers and FCs and CLC workers on the basis of the depth and technical level of the information included. For community workers the emphasis for training was on issue spotting, understanding the difference between a money problem and a legal problem and referrals options for clients. The FCs and CLC workers sessions offered a higher level of technical information on processes for dealing with relevant local issues, coupled with individual discussion of specific casework issues.

Which client issues were discussed at the sessions?

1. Payday loans
2. Consumer leases
3. Energy affordability and hardship
4. Bankruptcy (including Part 9 & 10)
5. Funeral Insurance
6. Add-on insurance and warrantees
7. Debt agreements
8. Joint debt (FV context)
9. Economic abuse
10. Unjust credit contracts
11. Debt collection
12. Mortgage issues
13. Credit card debt
14. Telco debt
15. Door-to-door sales (energy)
16. Private colleges
17. Car sales and insurance
18. Consumer contracts

PARTICIPANTS

Who participated in the sessions?

Worker type	Description	Overall %
Financial counsellors	Including financial capability workers	39%
Community Workers	Very broad range of roles including: Asylum seeker and migration/settlement, Aboriginal community services, gamblers help, disability and mental health, family violence, housing and homelessness services, drug and alcohol, youth and family, community health and wellbeing, NILS, DHHS and Centrelink workers.	42%
Legal Workers	CLC and Legal Aid workers	15%
Students	Community Services, Diploma of Financial Counselling and Law	6%

Which client groups do these workers assist?

All of the workers who attended the sessions delivered services to a high proportion of the client segments identified by the LAW Survey as most vulnerable to experiencing unmet legal need.

Client group	% of workers who assist this group
People whose main income comes from government payments	96%
Unemployed people	95%
Single parents	93%
People living in disadvantaged or insecure housing	93%
People who have experienced family violence	89%
People with a disability (this category includes mental illness)	85%
People with low education levels	85%
Indigenous Australians	76%
People whose main spoken language is not English	59%
Other	85%

THE RESULTS

We evaluated The Rural Regional Outreach Project using a range of methods including a post-session participant survey, follow-up calls two months after the visit to a selection of agencies and analysis of Worker Advice Line data. The evaluation aimed to explore the characteristics of the participants, effectiveness of the project in building workers' capacity and understanding and numbers of calls to the Workers' Line service post visit.

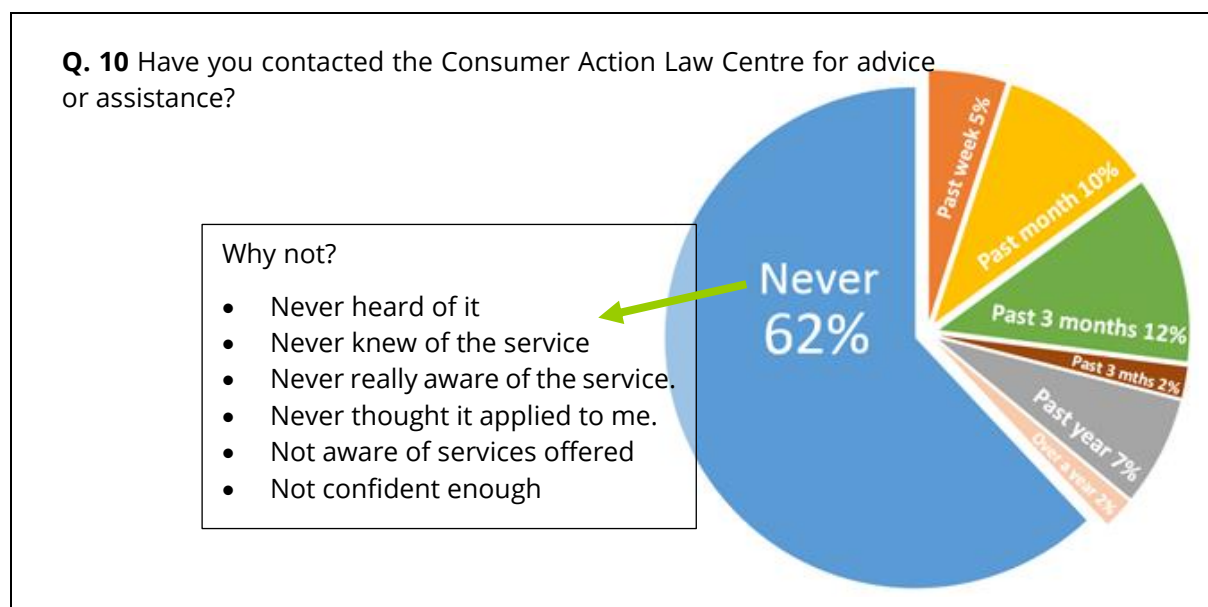
Rural and regional calls to the Workers' Line

There was an overall increase in rural and regional calls to Consumer Action's Worker's Line between 2015 and 2016, with **49%** more calls during the project period (January-August 2016) than for the same eight month period the previous year.

This result comes in the context of **62%** of Outreach session participants saying they had **never** contacted the Consumer Action Law Centre for advice or assistance, with the majority of respondents in this category giving the reason that they didn't know the service existed.

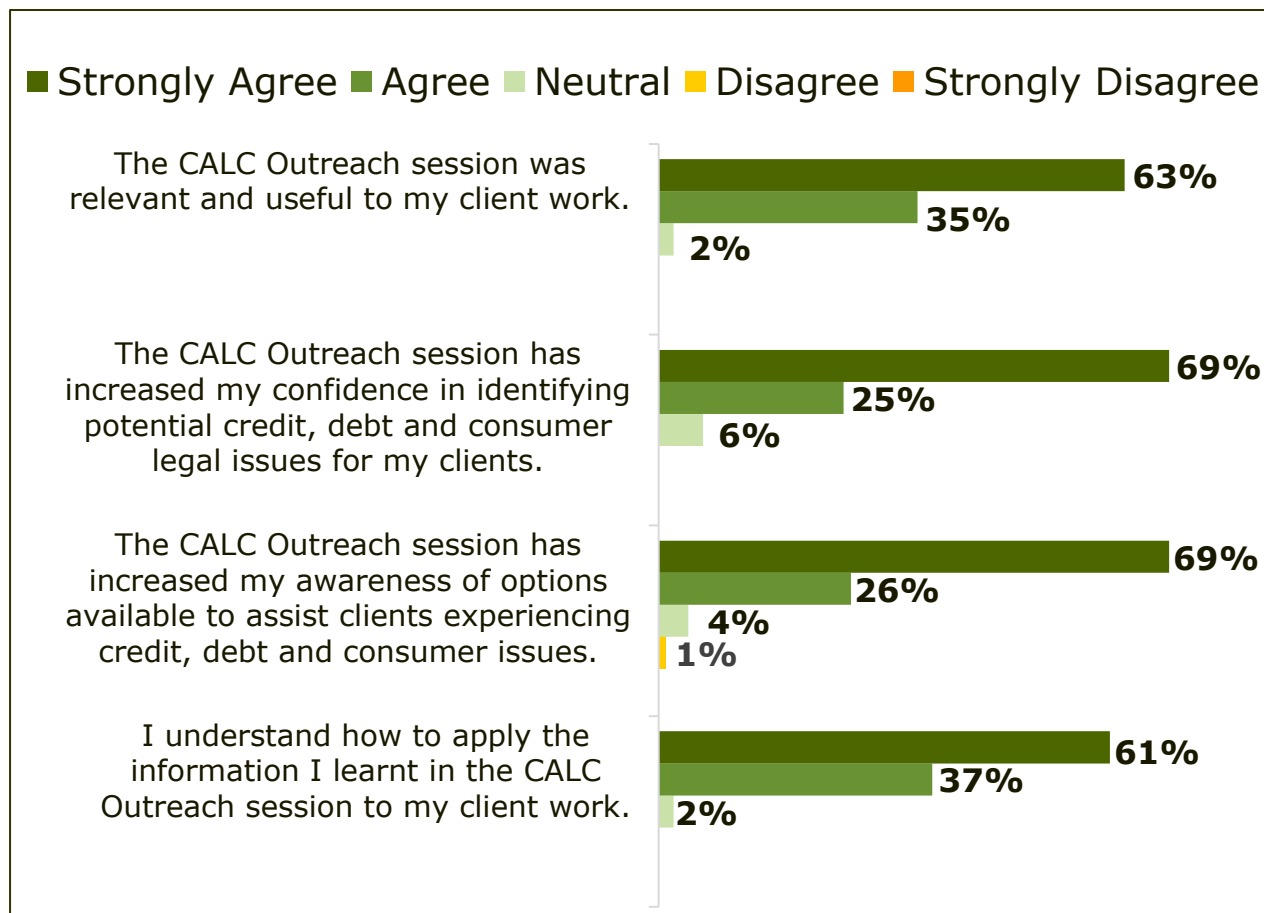
Also of note is the particularly significant increase in calls to the Workers Line from Legal Workers. This finding will be discussed in the **What We Learned** section following.

	2015	2016	Change
Community Workers	34	85	+ 45%
Financial Counsellors	97	162	+ 40%
Legal workers	22	66	+ 66%
TOTAL	153	313	+ 49%



Application of session learnings to casework

We received consistently positive feedback from participants on how useful they found the Outreach session and whether they understood and knew how to apply the information. **Over 90%** said they Strongly Agreed or Agreed with the statements listed (see below).



Participant feedback

Examples of responses to the question: What did you find most useful about the Outreach session:

- "Realising Centrelink payments are protected and a person doesn't always have to repay a loan if they don't have the means, it's shifted my thinking completely" (emergency relief volunteer)
- "I got a huge amount out of the discussion with the Consumer Action lawyers and other participants, sharing experiences and digging in on local issues and emerging themes."
- "All of it. Incredibly helpful and informative. I felt it gave very practical tools/courses of action to take back to my clients and colleagues. It was relevant and well presented."
- "The identification of the breadth of issues that CALC deals with. The worker helpline. The key questions to be asking in relation to issues and the protections that exist."
- "How to identify different debts and the laws surrounding them and how dodgy a lot of companies are. I don't often get these opportunities out in the sticks!"
- "Practical ideas and strategies on debt collectors & utility companies that I can use immediately to help my clients."

Agency follow-up

We spoke to five of the managers/team leaders from the 'hub' agencies in Bendigo, Mildura, Bairnsdale, Geelong and Wangaratta two months after the Outreach visit. Some consistent themes from these conversations were:

- Value of Outreach in engaging staff in issues of debt and the difference between a 'money problem' and a 'legal problem' (community workers)
- Sharing of information from sessions between different offices of state-wide agencies. For example: Bendigo based Anglicare workers had passed on information from the session to colleagues in Shepparton. (FCs and community workers)
- Increased capacity to assist clients experiencing the focus issues from the Outreach sessions - especially pay day loans and consumer leases (community workers, FCs and legal workers)
- Increased understanding and use of EDR schemes for clients (community workers)
- Increased technical knowledge and application to casework (FCs)
- Significant increase in 'issue spotting' credit, debt and consumer problems and referrals to local FCs and Money Help (community workers)
- Huge value in discussion with Consumer Action on processes and specialist credit, debt and consumer law - rural/regionalist generalist CLCs struggle to cover the levels of technical knowledge required so Outreach of this kind is hugely valuable.
- Session participants sharing information and recommending Consumer Action's services to other agency staff and networks
- Increased collaboration with local services to provide timely referrals

What We Learned

Rural and regional community workers want to know how to assist their clients with debt

When we started the project we expected greater difficulty in connecting with community workers, because of the lack of existing connections with Consumer Action, significant diversity in roles, regulations, organisational structures etc and a perception that community workers (especially those in rural and regional areas) are too busy to want to add another aspect to client engagements.

Our experience contradicted this assumption. Despite using our existing networks within the FC sector to promote the sessions, the majority - 42% of those who attended - were community workers from a very broad range of roles, organisations and services. The community workers who attended were enthusiastic, engaged, keen to know more and committed to using the information and referral options discussed and the majority were unaware of Consumer Action's services.



Idea #1: Target Outreach to community workers

Establish a plan to identify strategic partnerships with community.

Secondary consultations work best as a place-based or 'just in time' service

The Outreach project was originally intended to focus primarily on providing secondary consultations, anticipating participants bringing specific casework issues to each session, to discuss with the Consumer Action lawyer. However, while we promoted the opportunity for secondary consultations for each session, we found that very few participants came prepared with cases to discuss. As a result most of the secondary consultations happened on an ad hoc basis, as part of the discussions prompted by the professional development topics.

We believe that remote secondary consultations work best either via a phone-based service; like the Worker Advice Line, or a place-based model; such as Murray Mallee Legal Centre's integrated services, where FCs, lawyers and community workers are co-located. Our experience would suggest that consultation with an expert is most valued at the point when it is needed, not after the fact or in anticipation of a situation arising.

While not formal secondary consultations, the locally-focused content and informal and interactive structure of the Outreach sessions were effective in building worker capacity for issue spotting and appropriate referrals, encouraging ongoing engagement with our services, and enabling casework discussions as they arose.



Idea #2: Focus Outreach on PD and discussion, not secondary consultations

- Design Outreach sessions based on a combination of technical skills development, issue spotting, referral options, along with discussion of specific casework examples.
- Leave plenty of room for secondary consultations without expecting them to be forthcoming
- Co-design sessions with include local service providers.

Rural and regional legal workers value engagement with Consumer Action

Legal workers (including CLC, VLA and others) made up 15% of the participants in the Outreach project, a disproportionate percentage given how few staff there were in many of the regional locations we visited. We also observed the largest increase in calls to the Workers Line from this segment of the participant groups – an increase of 66% overall. Anecdotally, the discussions we had with legal workers at the sessions highlighted their enthusiasm, both for the technical skills development, and for finding out about Consumer Action's advocacy work.



Idea #3: Increase Outreach to CLC and other legal workers

- Expand opportunities for video link ups and webinars
- Investigate exchange or role-swap opportunities

Consumer Action can learn a lot from Outreach

The Outreach project offered some very valuable learning opportunities, both for the staff who delivered the sessions, and Consumer Action as a whole. While we are very much aware of the significant barriers and unmet legal need experienced by people in rural and remote areas, as a city-based service it is tremendously valuable for us to hear directly from the workers delivering services in these areas and see the everyday realities they experience.

We visited Robinvale; a community made up of around 60 different cultural groups including people from five different Aboriginal language groups and asylum seekers and refugees from all over the world. Because of the high number of non-registered residents the budget for services is even more stretched than usual and there are significant tensions between different groups in the town. It was extremely salutary to see the work local FCs, CLCs and community services are doing to try to maintain some fragile supports in the face of such significant need.

We were also struck by how, despite being under-resourced and overstretched, many rural and regional service providers have developed very effective responses to local needs beyond direct service provision and have extensive local networks and influence that enable significant reach.

What the Outreach staff said:

- It's really useful to see what's happening 'out there', to be reminded of the breadth of issues FCs in rural regional areas assist with and how under-resourced they are.
- Makes policy work much more real when you hear directly about the implications of the issues we're campaigning on from the people dealing with them every day.
- The most valuable aspect to me is seeing the lightbulb moments, when something we say connects and people get excited about the resources we can offer them so they can help their clients.



Idea #4: Emphasise Outreach in staff PD and campaign planning

- Integrate Outreach into staff work planning process
- Expand internal training for Outreach presentation skills
- Explore potential Outreach opportunities for regional 'hotspots' when planning campaign priorities