

People who help people

Compelling narratives for consumer advocates
and financial counsellors





A report by Jonathan Brown

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Introduction

Consumer advocates and financial counsellors have had a profound impact on me. Pictured above are Kay and Rachna from the South East Community Links service in Melbourne. The financial counsellors there truly change people's lives.

I remember visiting their service to interview a young mother from Afghanistan who had survived a horrific act of family violence, only to be stuck with a financial and legal mess to sort out. The caring and compassionate financial counsellors at the service helped her and her children get back on their feet.

Her story is one of thousands across Australia where consumer advocates and financial counsellors have changed a life.

Over the last decade my work has revolved around helping people who are under-represented in public discourse tell their stories. With the support of Australian Progress' Messaging and Communication Fellowship, this report takes a year's worth of research into the language of successful social movements and provides a path for consumer advocates and financial counsellors to tell our story better.

This report provides practical steps we can take to demonstrate our impact and better influence public debate. We change lives - by changing the way we use language, we can change even more lives.

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**1. Show people how
we make their lives
better.**

Help them see a better future.



Consumer advocates and financial counsellors need to create a compelling and emotional image of who we are and the people we serve. This is vital for attracting the right people to our services and for garnering strong community support.

Learn from the competition

Community Legal Centres and Financial Counsellors provide the only responsible and genuinely compassionate option for Australians in financial distress.

So, why then is there a growing industry of commercial competitors to our work and why are they so successful at exploiting the people we should be helping?

Compare the marketing of Financial Counselling and Community Legal Centres to the marketing of commercial debt or legal services.

Commercial "debt vultures" market themselves with the following themes:

- Freedom
- Choice
- A bright, positive future

Their marketing is sickeningly positive and it works.

How do Community Legal Centres and Financial Counsellors market themselves?

Typically we market ourselves using highly rational means:

- Lists of services we provide
- Long, technical explanations of our work
- Websites and marketing materials packed with information, but no images of people

At our worst, we use negative imagery of sad people being consoled by a lawyer or counsellor. We focus on what's wrong, instead of what we can make right.

When you compare the two it's no wonder people are going to these commercial services in droves.

The solution?

We must evoke positive emotions about our work. We must show people how their lives will be improved by speaking to us.

We are kind, compassionate and caring people who help people. That must come through in our language and imagery.

In our marketing we should focus on the end result - not the process. People are motivated by results, not process.

2. Refer to people
how they would refer
to themselves.

How do you identify?

A high-angle, blurred photograph of a busy shopping mall. The image captures a large, modern interior space with multiple levels. In the foreground, a wide staircase with a glass railing leads down. Several people are seen walking on the ground floor and ascending/descending the stairs. The background shows more of the mall's interior, including escalators and people moving about. The overall atmosphere is one of a bustling, contemporary retail environment. The text is overlaid in the center of the image.

When you say
CONSUMER
they see this



When you say

CLIENT

they don't

see the

PERSON



"Workers" or "Working people"?

For many years the union movement has focused on the language of "workers", but recent research has found the word "workers" is ineffective in engaging the public.

Why?

People don't identify as "workers" in their everyday lives. A simple change in language is getting much better results for union movements. By calling us "working people" instead of "workers", unions are finding much higher engagement with their messaging. It's all about putting people at the centre.

The choice of words we use to describe the people we serve has a major impact on the power of our messaging.

Compare these statements:

"A consumer has been ripped off by their local mechanic"

OR

"A young mother of three has been ripped off by her local mechanic"

"This is really going to hurt my client"

OR

"This is really going to hurt this family"

The second statements are much more powerful, because they place the people in the context of their lives.

The words "consumer" and "client" are used to distance ourselves from the often harrowing circumstances people face. They are fine to use around your office, but they should rarely, if ever, be used in public.

We must limit the words "consumer" and "client" from our public discourse and messaging.

What do we do instead?

Tell the story.

Every person has a story we can relate to. If you're describing a group of people, describe them in terms they would identify with themselves or easily understand.

Let's try another example:

"These changes to the law will really hurt consumers"

OR

"These changes to the law will really hurt Australian families"

Our message is taken much more seriously when framed in the context of our family lives. Almost everyone can relate to family in some form.



Families,
people



Consumers,
Clients

**3. The right stories for
the right audience.**



Who are you speaking to and why?

Too many messages from the non profit and community sectors lack a clear audience. Before crafting any public message, ask yourself:

What do you want to achieve with this message?

Which audience will help you achieve this?

What motivates this audience?

How will you reach this audience?

How does this audience speak and how do they like to be spoken to?

What stories will motivate this audience?

Be careful not to simply copy the language of an audience in order to appeal to them. This can reinforce problematic language and work against your cause.

For example: Many community groups focus on the economic benefit of helping people. The problem of leading with economic benefit is that it serves a conservative message that people are valued primarily by their economic benefit and not their social, cultural or community contributions.

4. Rationality versus emotion.



We have an irrational addiction to rationality.

Facts don't speak for themselves - people are motivated by emotion when they process our words.

We know this from behavioural economics - you can present people with all the rational facts about a product and its suitability to their needs, but a range of other factors come into play - context, environment, emotion, marketing and brand loyalty all limit our ability to purchase rationally.

It's vital our work is based in fact and built on a strong evidence base, but facts and evidence alone do not change behaviour or call people to action.

To be effective, facts must be supported by strong stories and emotional context wherever possible. **People** must be at the centre of your language and messaging.

How does a policy affect **people**? How will your solution improve **people's** lives?

Facts and data should be supported by stories wherever possible

Aren't policy documents meant to be dry and rational?

Words matter. Even in evidence-based policy and advocacy work our language choices have an effect on outcomes.

Policy documents are often presented as very rational and dry communications. We may consider this to be audience appropriate, but many of the language choices we make in these documents can reinforce problematic messaging. Problematic messaging makes it easier for decision makers to not care and not act.

For example: Language that focuses on impacts to "taxpayers" creates a binary that suggests non-taxpayers are not valuable or worthy members of society. This can be counter-productive to our aims.

5. Be confident about our work and our values.

Hedging and impact.



We're bloody great - it's time we started acting like it.

Too many community and not for profit organisations use dull language that undersells the value of what we do.

A lack of confidence in our language makes it much harder to garner community, Government and philanthropic support for our work.

Our work does not speak for itself - who we are and the impact we have needs to be crafted just as much as any other language challenge.

Hedging

Hedging is a useful tool in many contexts - for the legal profession it's an important tool for managing risk.

There's a big difference between "you will win this case" and "you may win this case".

However, when hedging bleeds into your brand and values, you come across as unsure and lacking confidence.

Mission statements

This is often most prevalent in an organisation's mission statements or strategic plans.

Example:

"We seek to improve consumer law in Australia"

Does your organisation "seek to" improve consumer law - or actually do it?

Don't focus so much on what you do - focus on why.

"We improve the lives of Australians through consumer law"

This statement is much stronger because:

- The organisation doesn't "seek" to make people's lives better, it actually does so.
- "Improving consumer law" is a how, not a why. We improve consumer law in order to improve people's lives. Lead with people.

Values

People are drawn to shared values - articulate your mission through strong shared values and paint the picture of what our community looks like when your mission is complete.

6. Control our own story.

Frames, metaphors and stories that help.



All language is interpreted through **frames**.

Frames provide the context and framework for the messages we receive. When we adopt a frame, we adopt its metaphors and its underlying values.

Frames are often sub-conscious, which can make them all the more insidious in how they impact us.

Example: One study compared two sets of students and their thoughts on managing crime. One group of students were given the metaphor of **crime as a virus** and the other group were given the metaphor of **crime as a beast**.

The metaphors and language changes were subtle, but had a huge impact on students' decisions.

Students who were given crime as a beast were more likely to be punitive and harsh in their solutions to crime.

Students who were given crime as a virus were more likely to take a preventative approach and address the underlying social issues.

The only difference was the frame (the choice of words, choice of metaphors), but it actually changed their decisions.

For consumer advocacy and financial counselling, there are a number of frames that could prove to be useful for us, and a number that are counterproductive to our cause.

One of the most problematic frames for our work is the metaphor of **the economy as a living being or organism**.

Have you heard these common phrases:

"This will **hurt** the economy"

"The economy is **in pain**"

This frame creates apathy about the economy and suggests a lack of control. It takes blame away from the people who make predatory decisions in our economy and suggests that the economy is something we exist to support - not the other way around.

This frame supports the conservative ideology of non-intervention. It's anti-regulation and suggests that the "natural" economy is best left alone.

Language expert Anat Shenker-Osorio suggests a different frame for talking about the economy. **The economy as a vehicle and as a shared journey:**

"When we think about vehicles, salient considerations include the quality, direction, and speed of movement. Does your car have proper shocks to absorb any bumps? Is the road scenic and well paved or ugly and potholed? Are there giant obstructions or traffic jams making it impossible to go on your way?"

This frame makes it possible to regulate the economy. A car needs a driver, roads need to be maintained and you need a direction/destination.

Crafting effective messages

There are a few vital elements to crafting effective messages:

People

Put people at the heart of your message. Can you use anecdotes or metaphors that relate your message to people's lives?

Structure

Lead with the most interesting/important thing first. It's your responsibility to hook the audience as soon as possible - even on dry topics.

Audience

Have you identified your audience and what action or reaction you seek from them? The "general public" doesn't count - be specific.

Test

Can you test your message with your target audience? Make sure you don't face unintended consequences from a poorly tested message.

Design

Design is important. Your choice of imagery, visual structure and even typeface impact the effectiveness of your message. Design can add to or destroy your message.

Context/Frames

Set the context for your message, so it doesn't get set for you.

Cut. Cut. Cut.

Your core messages should have short words and short sentences. Cut words that don't add to the message. Quantity of words does not equal quality.

Lead with the stories and messages we want to talk about - don't respond to conservative frames.

For example:

Benefit to the economy

Leading with "the benefit to the economy" supports the frame that humans exist to serve the economy. The economy should be working for us.

If your communication begins with an argument about benefit to the economy, it sets that context for the rest of the communication.

There are more compassionate frames available to us.

Heroes vs Villains

For people living in poverty, a long running frame of "heroes vs villains" has been an unhelpful binary frame. Australian culture has popularised the concept of the "dole bludger" as villain with the noble taxpayer as hero.

This frame sets up a social competition that doesn't allow people to fall on hard times and puts taxpayers up on a pedestal.

Effective alternatives

People hurt people

Don't let opposition frames remove blame for their actions.

"The industry" haven't decided to hurt "consumers" - **CEOs** have willingly chosen to hurt **people** through their product design and sales practices. The sale of predatory products is a choice by the people selling them. Don't let them off the hook with impersonal language.

People help people

Don't depersonalise ourselves. We over-use frames that set us up as "professionals" or "independent" or any number of fancy sounding, but impersonal terms. This language turns us into a cold, calculated service and not something people feel positive about accessing or supporting.

We need to let the community know that we are people that care about people. We want to activate the frames of a community that bonds together and looks out for each other.

We must also avoid frames that treat people like medical patients. Using public language like "client" or "vulnerable consumers" treats them as service receivers and not as people.

We are people who help people.

The ultimate cheat
sheet for consumer
advocates and
financial counsellors.

Words

- The words "client" and "consumer" should not be used in public discourse to describe people.
- Describe people in terms they would describe themselves.
- Focus on people, not abstract concepts.
- Public messages should use short words and short sentences.
- Do your word choices activate helpful or unhelpful frames?
- Preference collective terms that people would use for themselves (Australians, families).
- Don't copy problematic language of your audiences.

Imagery

- Design matters.
- No more dreary pictures of sad people. Show people the end result - their happiness and freedom.
- Use images that show how positive, compassionate and caring we are.
- Use images that people relate to - people don't relate to lawyer's offices.
- Can your audience see themselves or people like them?
- Be careful presenting yourselves as authority figures. Are the people you serve looking for an authority figure or someone who cares?





Stories

- Stories need a beginning, a middle and an end. Is your structure helping or hindering your story's message?
- No evidence without stories.
- Focus on people, not policies.
- Plan out the key messages each story needs to tell.
- Try telling stories in different formats (written, audio, video). Different people engage with different kinds of storytelling. Mix it up!
- Stories are most powerful from the people who experienced them. Help people to tell their own stories.

Us

- We are people who help people.
- Be confident about who we are. Our work changes lives and makes Australia a fairer place. Own it!
- We don't "seek" or "aim" to do things. We do things.
- Your mission statement should paint the picture of what Australia/the world looks like as a result of our work.
- Describing **what** we do isn't enough. Describe **how** our work fits into the bigger picture.
- Use active language about our work.

Words to embrace



People - Families, Australians, Victorians, Mothers, Fathers, etc (Terms people would call themselves)

People hurt by predatory business (Someone made a choice to hurt these people)

The people we serve/people we work with (Gives them agency)

People in debt (They are people first and foremost)

People who can't make ends meet/feed their family (Defines them by what they use money for)

They are poorly paid (Onus on employers/business to pay people properly)

Economy out of balance (Suggests the balance can be tipped back)

Basic living standards (Sets a minimum standard)

The community (Terms that focus on the collective)

Words to replace



Consumers, shoppers (people do not identify this way)

Vulnerable consumers (because people do not identify as consumer, they do not care about consumers being vulnerable)

Clients (Makes people clinical and removes their agency)

Debtors (Defines people by their indebtedness)

The poor, low-income earners (Defines them by their income)

They don't earn enough money (Onus on them to earn more money)

Economic inequality (Sounds insurmountable)

Safety net (unhelpful metaphor)

Taxpayers (Frames debate around money)



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Crime as a virus/beast research - Metaphors We Think With: The Role of Metaphor in Reasoning (Thibodeau, Boroditsky, 2011)

Workers/Working People research - shared with permission of Anat Shenker-Osorio.

About the author

Jonathan Brown (JB) is a Melbourne based media educator who has over a decade of experience in the broadcasting, education, consumer and not for profit sectors.

As the Education and Training Manager at youth broadcaster SYN Media, Jonathan led the social enterprise SYN Media Learning - teaching media skills to thousands of young Australians each year. In the role, his passion was creating opportunities for under-represented communities in the media - delivering tailored training programs and leadership opportunities.

Since joining the consumer advocacy and financial counselling sectors, Jonathan has played a vital role in campaigning and storytelling for change - managing the brand and media outreach of Consumer Action Law Centre since early 2015.



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