

Nov 2020

2020 Stakeholder Survey

Results for Consumer Action Law Centre

Our vision:

a just marketplace, where people
have power and business plays fair



Strategy and Impact

Consumer Action Law Centre's work is guided by our [Strategic Plan](#) and [Impact Framework](#).

To ensure our strategic plan delivers on the Centre's mission and that we are achieving the impact we hope to, Consumer Action seeks feedback from key stakeholders on its performance.

Our Bi-Annual Stakeholder Survey seeks to measure the following outcomes in the Impact Framework, which each fall within the "fairer system" domain and contribute to the longer-term impacts sought by the centre:

- Actions of regulators are more aligned with the interests of vulnerable consumers;
- Actions of policy-makers and legislators are more aligned with the interests of vulnerable consumers;
- Actions of industry are more aligned with the interests of vulnerable consumers; and
- Courts, VCAT and EDR forums are fair, efficient and accessible to vulnerable consumers.

The survey also seeks input from our stakeholders about the following:

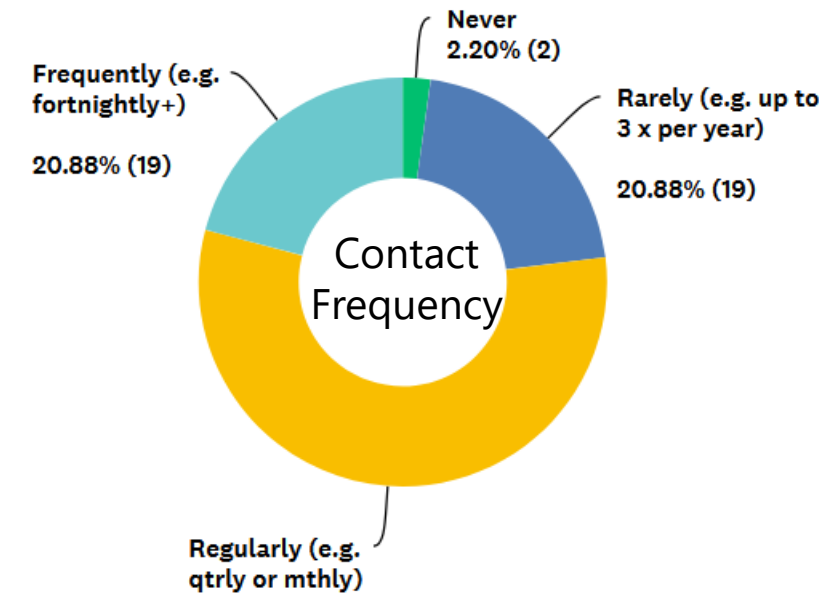
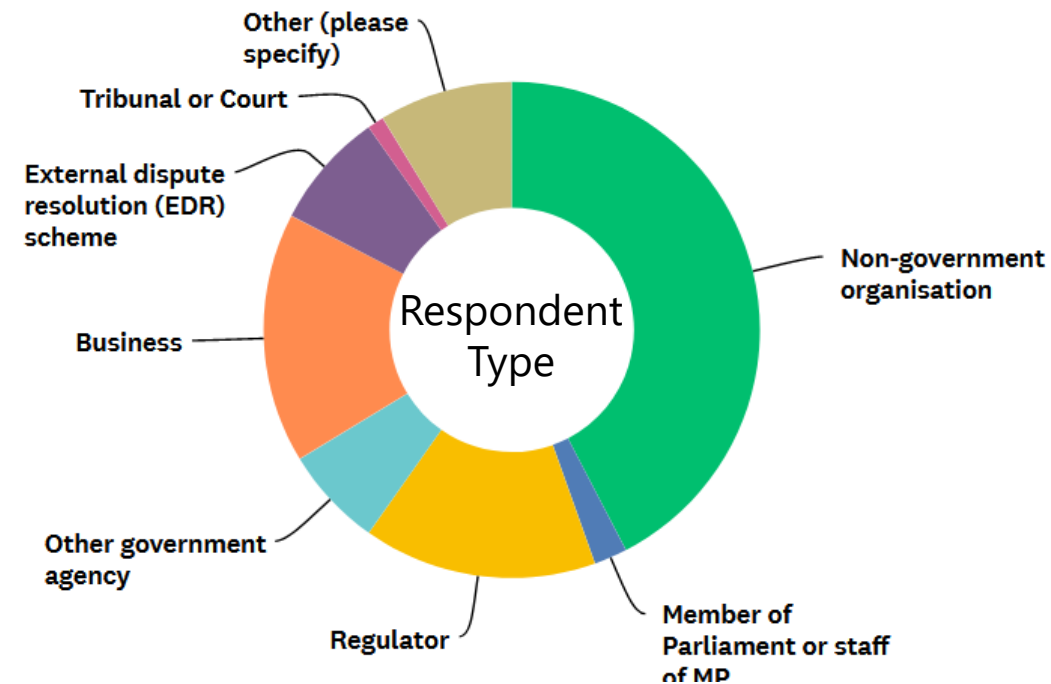
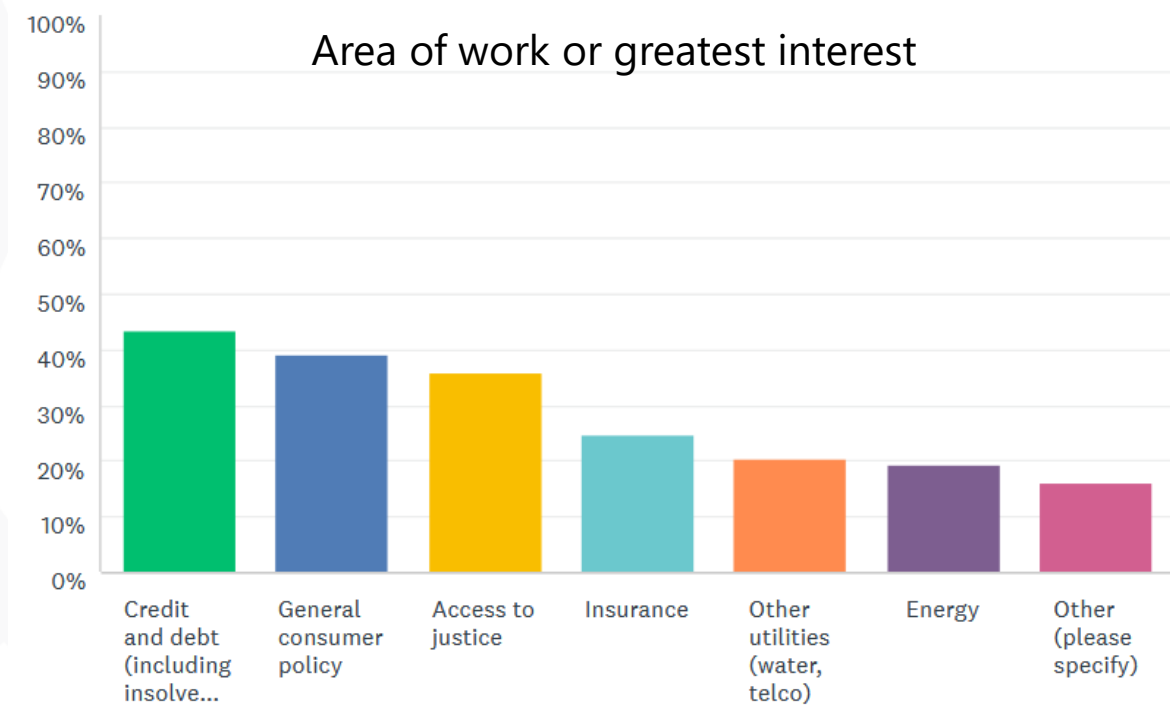
- Are we choosing the right subjects and issues?
- Are we evidence-based?
- Do we choose the right advocacy tools?
- Is there sufficient depth of knowledge across the organisation?
- How good are we at identifying and working towards the right reform? In comparison to similar organisations?
- How well are we recognising the challenges that lie ahead?

The feedback provided will contribute to the development of our 2021-2025 strategic plan, revision of our Impact Framework and associated internal priorities.



Respondents

We sent the survey to 406 contacts and received 92 responses, 15 of whom only partially completed the survey (a couple of people reported the survey timing out on them which may be simply a result of internet overload generally at this time).



Our purpose:

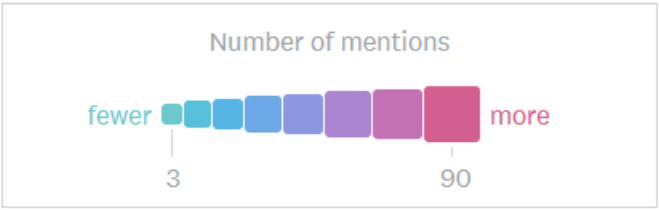
To make life easier for people
experiencing vulnerability and
disadvantage in Australia



How respondents described our purpose

This free text field elicited a range of responses evidencing high levels of understanding of our purpose – only two of 85 respondents cited they weren't sure.

Fairer outcomes Victorians Systemic issues business
Advice and assistance people
Consumers rights community
Advocacy for change Australians
People experiencing vulnerability Law reform



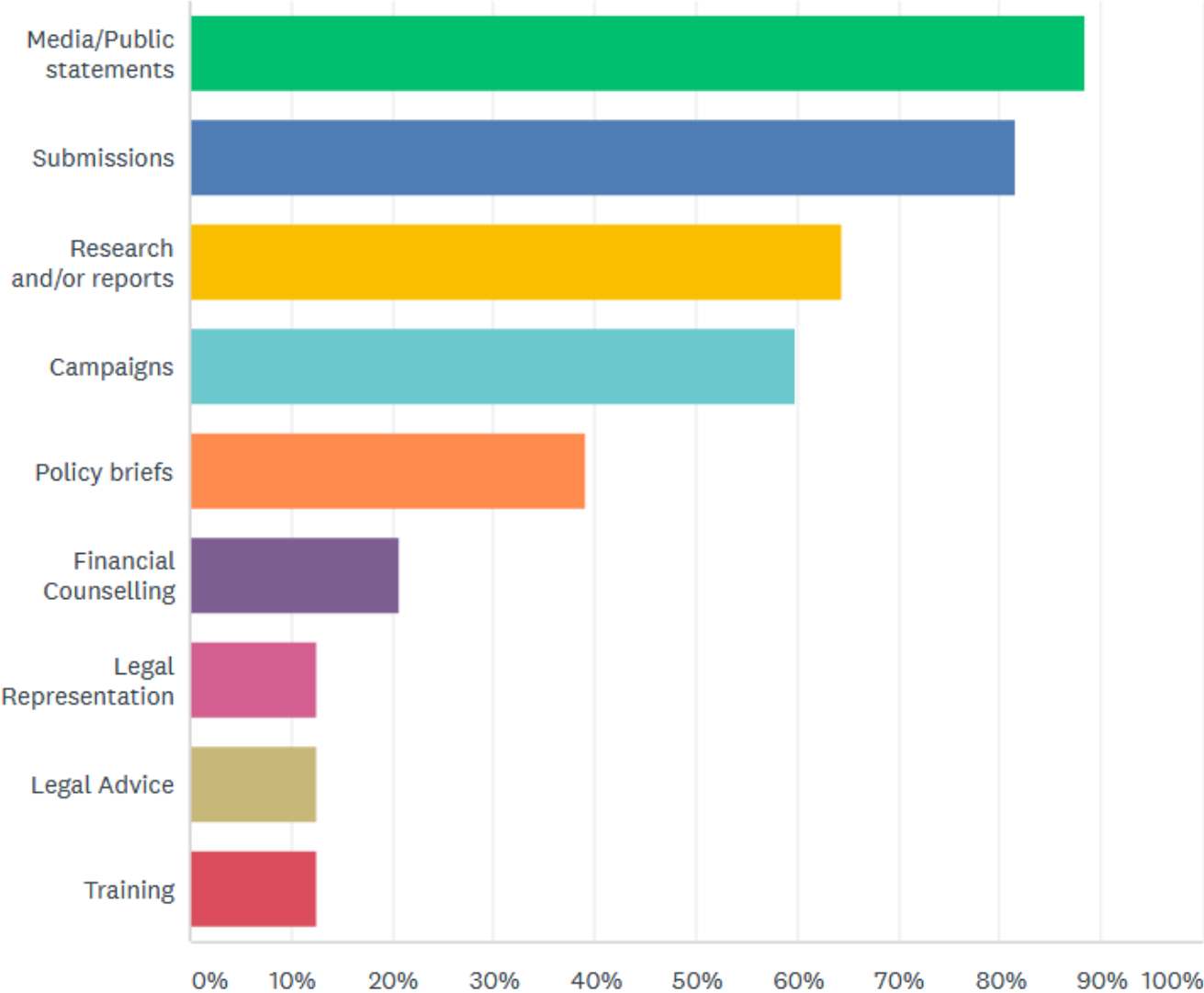
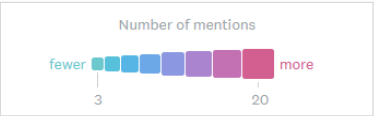
Awareness

Our respondents engaged with us in a range of ways and were generally aware of the breadth of our work

The most recognized campaigns were related to our Stop The Debt Trap alliance activity, other payday lending work and our Demand A Refund campaign targeting CCI and other junk insurance.

Only 5% of respondents could not name one campaign or area of work.

insurance financial services debt vultures reform work Telco
Demand A Refund Royal Commission
Payday loans Banking Stop Debt Trap consumer
Buy Now Pay Later loans campaign Lemon cars



Our values:

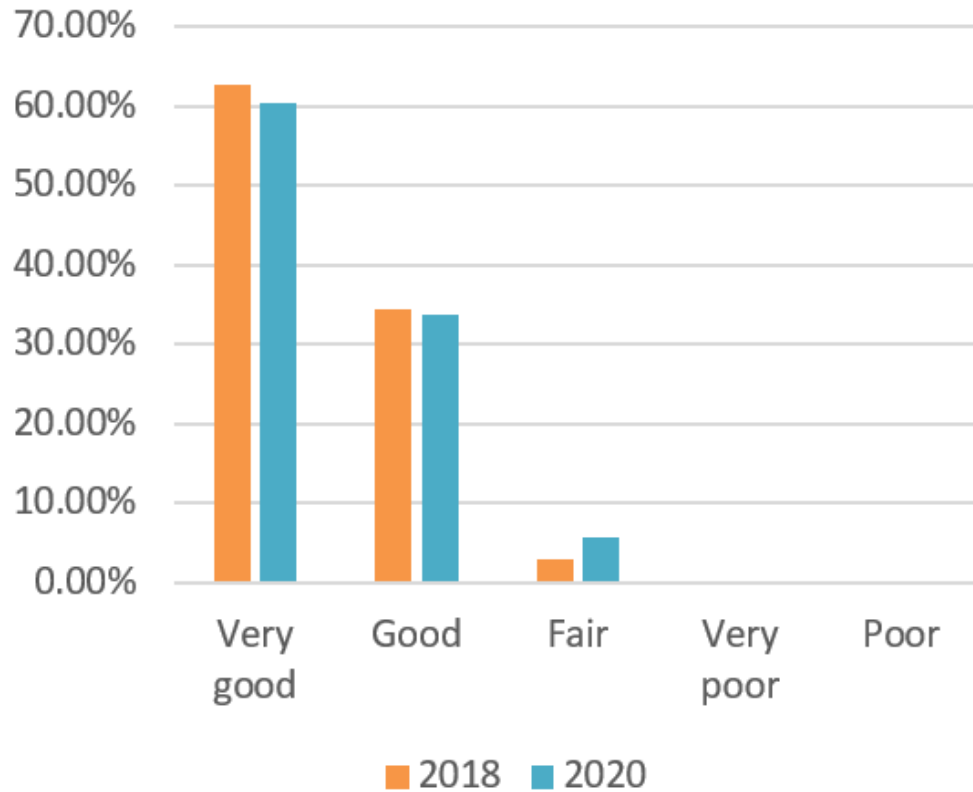
Fairness. Respect. Excellence. Courage.



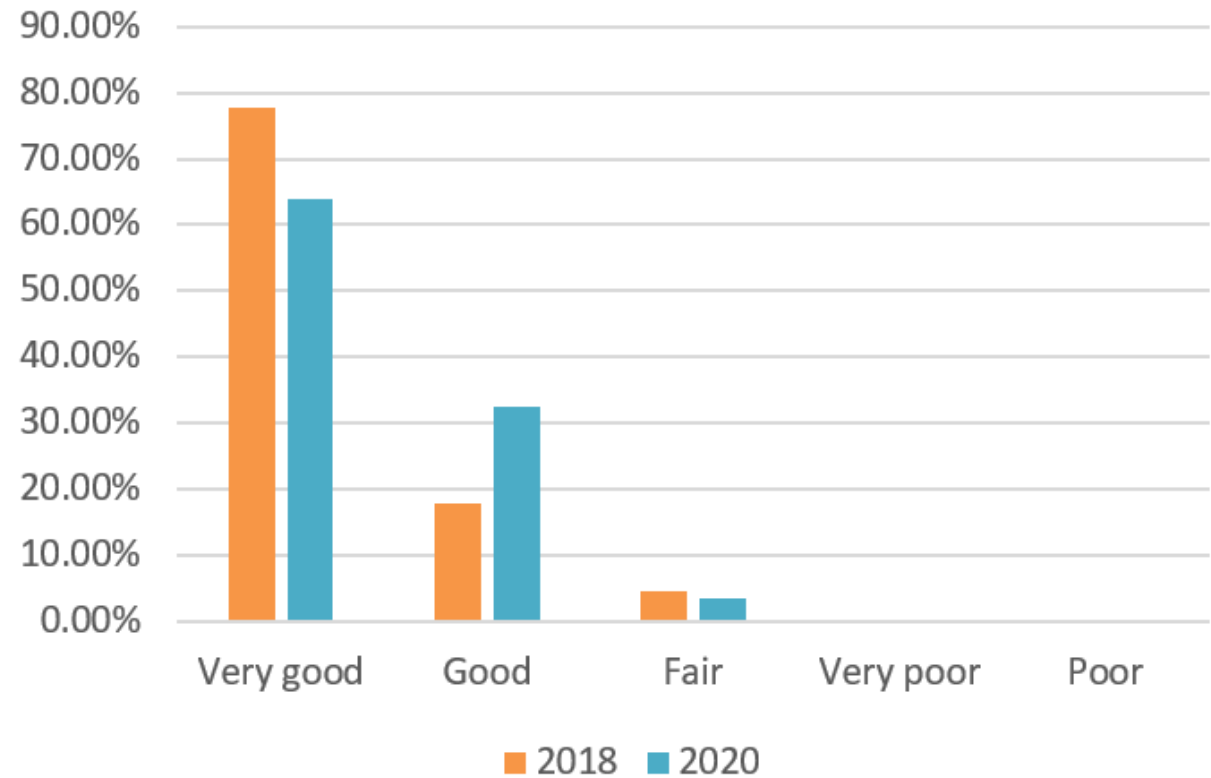
Our profile

We asked how people would rate our profile and reputation in the community, and how they personally perceived us in relation to other advocacy bodies.

Community profile rating



Relative to other advocacy bodies



Question 7: Overall, how would you rate the profile and reputation of our organisation within the community?

Question 8: How do you personally perceive Consumer Action relative to other advocacy bodies?



Our profile – how we are perceived relative to others

Responses tended toward the following broad themes, that we are:

Knowledgeable, articulate and credible (45.07%)

- *Well led organization with competent staff. Also base much of their policy work on solid research and real-life consumers, giving them credibility.*
- *Consumer Action is an active, articulate and credible advocate for the consumer interest.*

Professional, constructive and respectful (36.62%)

- *On the whole CALC is willing to engage in a dialogue and help organisations understand what they can and should be doing better rather than engaging in purely adversarial tactics.*
- *Constructive engagement on matters of shared interest. Respect for differing points of view, while maintaining focus on your role/position.*

Unafraid and influential with good visibility and communications (49.30%)

- *strong spokesperson; well honed comment; well designed campaigns*
- *Consumer Action puts out work that is well thought through and well argued. I think it has power and influence disproportionate to its size and resources.*
- *One of the most effective in the country. Considered, unafraid. Respected. Will try new things. Always high quality policy. Collaborative.*

Collaborative and supportive of broader advocacy (19.72%)

- *Very professional. When you guys say you'll do something, you do. You work collaboratively and with generosity. And you have incredibly bright, talented, and nice staff!*
- *Effective impact and input to our work as a regulator Great campaigns that get traction*
- *Engagement practices are strong Ability, or willingness, to compromise to get a good outcome, rather than perceived best outcome can influence dialogue and willingness of stakeholders to interact*

Excellent integrators of evidence, casework and policy (30.99%)

- *I consider CALC's work to be highly professional, evidence-based and strategic in its focus.*
- *Very effective campaign work, utilising case work to leverage policy*
- *Committed and compassionate; balanced and fair; authentic in their support of consumers.*



Our profile – how we could improve our reputation

45 respondents suggested we could improve in the following ways:

Increase our profile through more targeted marketing (22%)

- *More paid promotion of issues so more consumers are aware of the issues that are relevant to them, and to increase CA profile.*
- *You could make some small changes to your social media channels to focus efforts - it's not clear to me if your social channels are for contacting the general public, engaging with media or promoting advocacy work to stakeholders. You may have more success by using specific channels for set audiences (facebook to reach the general public, twitter for media and stakeholders).*

More resources to do more of the same (29%)

- *More breadth (acknowledging this requires more funding)*
- *Keep doing what you're doing. Your ability to boil down complex legal and financial regs and legislation to be understandable for us social worker schmucks is brilliant.*

Increase sector engagement and intersectional approach (22%)

- *Finding even more ways to be the go-to organisation for public commentary on any consumer issues would be a good thing for our community. Perhaps also continuing to find the intersection of consumer and other rights, and using CALC's expertise to assist less able organisations with their advocacy.*
- *There is a possibility to do more collaborative advocacy with CLCs and community organisations outside of consumer jurisdiction (e.g. tenancy and housing)*
- *Work and engage peak CALD community NGOs and community organisations to promote consumer issues relevant to their communities*

Be more open to nuance and implement rigorous research (18%)

- *Keep undertaking research and undertake high-profile legal test cases (when possible).*
- *Commentary can occasionally be insufficiently evidence-based or based on evidence that is not substantive*
- *Focus on a few campaigns Present research in context, without losing focus on disadvantaged and vulnerable people, to increase influence across audiences*
- *I think there is an opportunity for CALC to introduce more nuance in tone to its public communications...some of the commentary comes across as adversarial when there may be an opportunity to adopt a more persuasive tone. There is unquestionably a place for outrage, but if the purpose of campaigns is to change minds, the comms can't come across as just preaching to the converted.*



Shaping a Fairer System

by leading effective change to policy, laws and industry practice.

We also litigate in the public interest and work to improve access to justice.



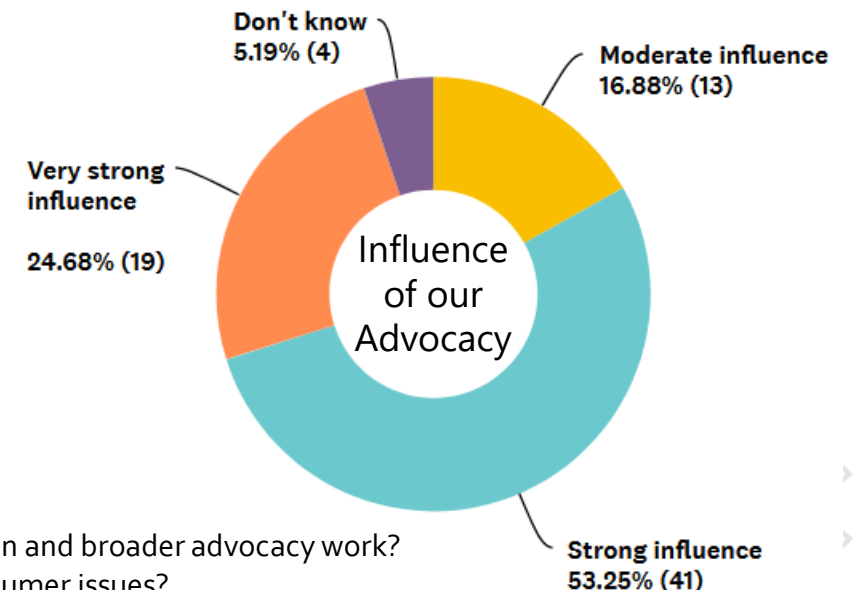
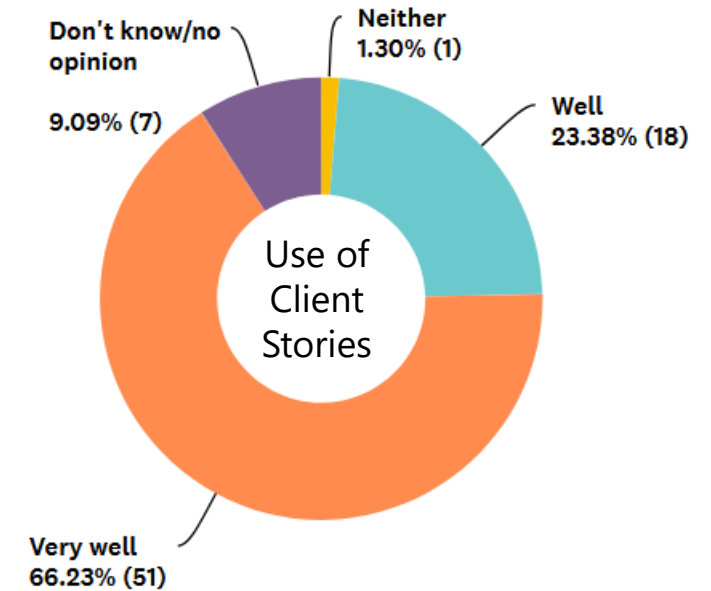
Our activities and impact

We asked how well people think we do in the following areas: leveraging client stories in advocacy work; what level of influence they think our advocacy has on the resolution of systemic consumer issues; and what they think we do particularly well.

What we do well

Respondents mostly commended our use of casework and advice details to inform our policy positions and advocacy but some suggested we could do better at contextualizing the individual experience and reporting on trends we see in our data.

Of those selecting Other, 90% stated 'All of the above'



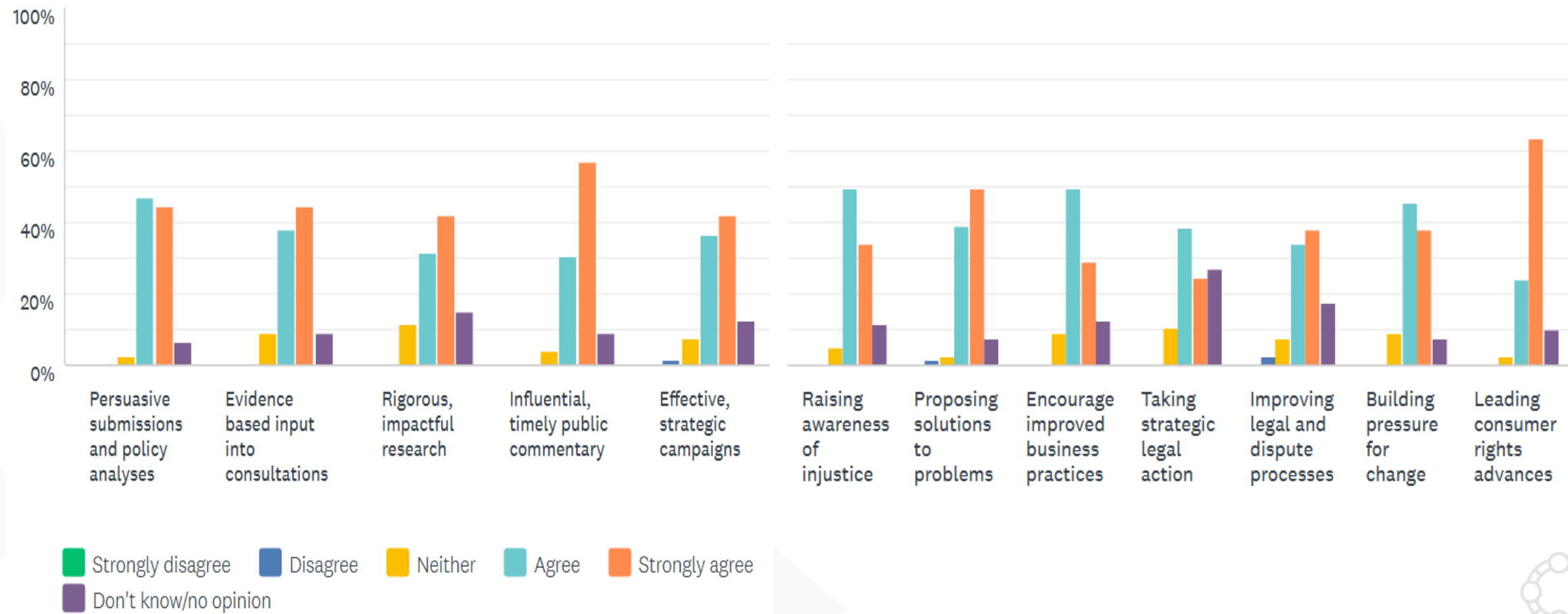
Question 10: How effectively do we leverage our role as provider of advice and casework services in our policy, campaign and broader advocacy work?

Question 13: Overall, in your opinion, what level of influence does our advocacy have on the resolution of systemic consumer issues?

Question 14: What do we do well in our advocacy, law reform and related activities?

Our activities and impact –policy, campaign and advocacy work

We asked how well people think we do in our policy, campaigns and advocacy activities



Our activities and impact – focus areas

30 respondents provided suggestions for how we could improve our advocacy and law reform. Themes included:

- Building our evidence base and using effective case studies
- Taking a balanced approach
- Supporting colleagues across the sector to take action
- Engaging with industry and business to improve practices
- Addressing framework issues as well as specific problems
- Improving supporter engagement and using an intersectional lens
- Ensuring our communications explain clearly why something that impacts the vulnerable is also more broadly harmful

What should we do more or less of?

Energy, Pay Day Lending, Dispute Resolution and Telcos featured in both sets of responses.

Issues we don't currently focus on that a number of respondents urged us to consider were: Aged Care and Retirement Housing, Residential Building issues, impacts of Climate Change, Gambling, Elder Abuse. Quite a few expressed concerns about the likely fallout from the Covid-19 crisis and the likely issues once financial support and hardship plans dwindle, others said we try to do too much.

CALC plays an important role in keeping the spotlight on issues after the caravan has moved on. E.g. payday lending reforms. In cases where Govt wants to move on, this is such an important role in keeping them accountable and retaining the 'memory' of this is what you said, this is what you committed to

...any area where you overlap with other advocates could be dropped... I know CALC invests a lot of time in code work, meeting with industry and regular consultations - is it the most effective tactic to make change?

Question 15: How could we improve our advocacy, law reform and related activities? | Question 16: Are there any consumer issues that you think we should more actively advocate on?
Question 17: Are there any issues we have worked on in the last two years which we should do less on / stop working on?



Our activities and impact – Covid Recovery

49 respondents provided suggestions for what our focus should be given the impacts of Covid-19. Themes included:

- Advocating for cohesive responses
- Ensuring equitable and fair business practices
- Increased levels of people experiencing disadvantage and/or vulnerability
- Advocating to maintain social support and develop long term hardship approaches
- Housing issues
- Debt vultures
- Essential services
- Fire impacted communities
- Consumer credit
- Financial services
- Scams and fraud

This response is illustrative of the general consensus:

Given the cascading disasters (natural disasters, climate emergency and Covid), so many responses are crisis driven and reactive. I wonder if models like a green new deal, that joins up employment, consumer and worker rights, economic justice and advocacy is going to be key. In more local terms, I think CALC could play a key role in calling out gaps in responses (whether its govt policy responses, industry responses etc) and joining the dots to call out poor consumer outcomes will be important. The fallout from this crisis now and in the next 3 years will be experienced unevenly and worse for CALC's client base. I think a policy stance that says if CALC's clients are doing badly, everyone loses (perhaps just not as much). That harnesses a narrative of universality so the caravan will struggle to move on without bringing everyone with it.



Engagement and communication

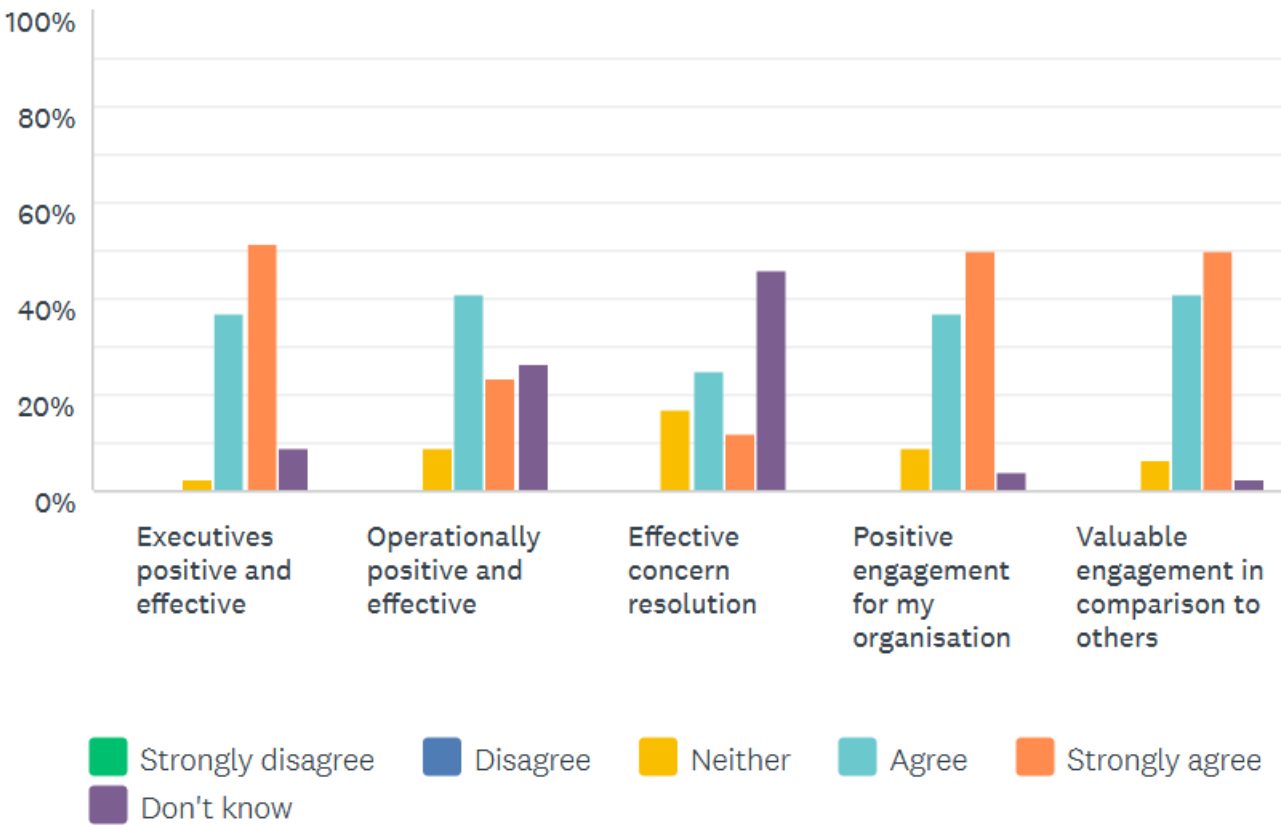
We asked how effective our engagement is with other organisations, many were broadly positive, the more targeted responses are replicated below:

Your engagement with political offices is brilliant. Very few other peak organisations are able to provide the same level of service.

An intersectional lens would be helpful for migrant and refugee communities to be actively involved in working on these issues within their own communities

Brace yourselves. Banks are more than doubling the size of their collections teams. Look at the provisioning for bad debts. You're going to be more necessary than ever. Make sure your Govt funding is secure in a climate of budget constraint.

Further build cross sectoral relations



Question 19: Thinking about your engagement with our organisation, do you agree or disagree with the following?

- At executive level, communication and coordination is positive and effective
- At operational level, communication and coordination is positive and effective
- There are effective processes for addressing or resolving differences or concerns
- Engagement with Consumer Action has positive outcomes for my organisation and the community
- In comparison to similar organisations, Consumer Action’s engagement with my organisation is valuable





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