

EVALUATION OF NATIONAL DEBT HELPLINE

2018-2019



CONTENTS

- Executive summary 4
 - Background and purpose 4
 - Key findings 5
 - Recommendations..... 5
- About the telephone financial counselling service..... 6
 - Consumer Action Law Centre..... 6
 - What is financial counselling?..... 6
 - National Debt Helpline..... 7
- Previous evaluation..... 8
 - Changes/ developments since 2016..... 8
 - From a statewide to a national service – and a rebrand 8
 - Reflecting on call recordings 9
- About this evaluation 9
 - Purpose..... 9
- Method 10
 - Client records..... 10
 - Post-call SMS survey..... 10
 - Selecting clients for the survey 11
 - Distributing the survey 11
 - Client interviews 11
 - Selecting clients for survey..... 11
 - Collecting data from client records..... 12
 - Conducting the interviews..... 12
- Results 13
 - Post-call SMS survey..... 13
 - Profile of respondents 13
 - Did the client better understand their rights? 14
 - Did the client better understand their options? 15
 - Did the client feel more confident about taking action? 15
 - Would the client recommend National Debt Helpline? (Net Promoter Score) 16
 - Do clients enjoy better health and wellbeing?17
 - What else did clients tell us?17

A number of clients also described the quality of their interaction with the financial counsellor, and how it made them feel, such as empathised with and not judged. Most were positive:	17
Two were critical:	18
Client interviews	18
Profile of respondents	18
Did the client remember speaking to our financial counsellor?	19
How did the client feel after talking to our financial counsellor?	20
Was the advice easy or hard for the client to understand?	21
Did the client follow the advice?	22
What happened next for the client? What is the situation now?	23
What would the client have preferred: telephone financial counselling or face-to-face?	24
Did they need further help?	25
Making sense of the results	25
Conclusions	27
Recommendations	28
Follow up clients by SMS or email	28
Continue with and extend reflective listening	29
Know that feelings matter	29
Impact monitoring	29
Better systems for data collection, synthesis, analysis and reporting	30
Close the feedback loop	30
Find out more about warmly referred clients	30
Continue monitoring, repeat this evaluation	30
Appendix A – SMS post-call survey questions	31
Appendix B – Evaluation interview questions	32

EXECUTIVE SUMMARY

Background and purpose

National Debt Helpline is a free telephone financial counselling service delivered to people living in Victoria by Consumer Action Law Centre.

Consumer Action Law Centre (“**Consumer Action**”) is an independent, not-for-profit consumer, credit and debt advocacy organisation in Melbourne. Our purpose is to make life easier for people experiencing vulnerability and disadvantage in Australia. We do this through financial counselling and legal services, community and sector development activities, and research, campaigning and policy work that is making the system fairer.

National Debt Helpline plays a central role in Consumer Action’s theory of change. The service aims to help people better understand their rights and options and enable them to exercise self-help with confidence. If we do our job well, people will be more likely to resolve their financial problems and ultimately enjoy better financial and personal health. The service also contributes in a myriad of ways to the impact of our systemic advocacy work; however, these activities are beyond the scope of this evaluation.

The purpose of this evaluation was to assess the effectiveness of the service in helping clients achieve immediate and medium-term outcomes, and to make recommendations for service improvement. A secondary purpose was to ensure that clients are happy with telephone as a mode of service delivery, and to offer follow-up assistance to clients who need it.

The evaluation focused on clients the service had assessed as capable of self-help; clients to whom financial counsellors had given information and advice, rather than a referral for face-to-face financial counselling at another agency. This is consistent with the approach taken by consultant Carolyn Bond in her 2016 evaluation of the service, where it was considered that surveying these clients “provides the clearest indication of service impact”.

This was a mixed-methods evaluation, involving three main methods of data collection: reviewing client records, including demographic data; a short survey sent by SMS to clients soon after they accessed the service; and a more in-depth, qualitative interview with clients 3-6 months on.

We sought to make sense of the data in a collaborative way by facilitating workshops with the financial counselling team. They considered the synthesised evaluation data and helped to contextualise and understand the picture it was painting. The workshop discussions significantly informed both the conclusions and recommendations of this report.

Key findings

- Many clients better understand their rights and options – and feel more confident about taking action – after contacting National Debt Helpline.
- The level of satisfaction with and trust in the service among clients is high.
- The quality of their interaction with National Debt Helpline and how it makes them feel matters very much to clients. This is true of clients in vulnerable circumstances as well as less vulnerable, lower priority clients.
- National Debt Helpline helps relieve stress and worry for many clients. However, for clients facing significant decisions, such as in relation to a struggling business, an unaffordable mortgage or whether to bankrupt, complex feelings can persist.
- Interaction with National Debt Helpline is memorable for most clients. And most clients understand the advice they receive. Financial counsellors use a range of strategies and techniques to help clients understand the advice they provide.
- Most clients take action to resolve their financial problems after calling National Debt Helpline.
- After calling National Debt Helpline, most clients can resolve or manage their financial problems. However, some clients encounter barriers, such as lack of co-operation from creditors or being overwhelmed by some difficulty or intervening event, and don't achieve an outcome.
- Clients who encounter barriers often don't call National Debt Helpline again.
- Some clients in vulnerable circumstances, including due to their low income, disability and/ or mental health issues may find it difficult to understand advice and take self-help steps without additional support. Not all these clients are being referred for face-to-face financial counselling.

Recommendations

- The service should implement a procedure for sending messages by SMS or email to clients offering further assistance three months after they interact with the service.
- Consumer Action should consider amending its impact framework to include an outcome that relates to how clients feel about interacting with our services/ activities (e.g. respected, empathised with, cared for), given that this mattered so much to the clients we surveyed and interviewed for this evaluation. This would go some way to ensuring the framework reflects the concerns and priorities of the people we're here to support.
- The service should continue to recognise that emotion matters. Financial counsellors should use reflection on call recordings, supervision with their manager and professional supervision to fine-tune their skills in listening for and responding sensitively to emotion, tailoring services and making appropriate referrals in the context of a busy service where time can be limited.
- All financial counsellors, including senior financial counsellors, should regularly listen to call recordings from a sample of their telephone sessions with clients. New questions should be

added to the reflection guide, including in relation to the client's emotional needs and capacity for self-help, as well as any barriers the client may encounter.

- Changes should be made to the SMS post-call survey to help the service better understand the experience of clients who understand their rights and options less well, and/ or feel less confident after calling National Debt Helpline, or who indicate they are dissatisfied with the service, and to make informed service improvements.
- The service should continue to send the SMS post-call survey (in its updated form) to all clients who are not referred for face-to-face financial counselling.
- The service should ensure that financial counsellors collect and record client demographic information in a consistent way.
- The service should create systems for streamlined and timely collection, synthesis, analysis and reporting of demographic and other monitoring and evaluation data, including from surveys and interviews, as well as closing the feedback loop.
- The service should close the feedback loop with targeted strategies for responding to clients who are satisfied with the service, clients who are dissatisfied with the service, and clients who say they need further help; share client feedback with individual staff and provide additional training and support, as needed; and share key insights from monitoring and evaluation of the service, as well as steps taken to improve service quality, with clients, funders and the sector.
- The service should commission an evaluation that explores the experiences and outcomes of clients who are referred for face-to-face financial counselling.
- The service should repeat this evaluation in March/ April next year.

ABOUT THE TELEPHONE FINANCIAL COUNSELLING SERVICE

Consumer Action Law Centre

Consumer Action is an independent, not-for-profit organisation dedicated to making consumer markets fair and life easier for people experiencing vulnerability and disadvantage. Experts in consumer and consumer credit law and policy, we deliver financial counselling and specialist legal assistance to people living in Victoria, and advocate for strong and effective legal protections and industry practices that benefit all Australians. We also train and support our colleagues in the community sector to be effective caseworkers and advocates for systemic change.

Consumer Action creates impact by empowering individuals to resolve financial problems, pursue legal remedies and hold creditors and traders to account, making our sector more effective, and shaping a fairer system. Our theory of change is captured in [our impact framework](#), which shows how our client-facing services, sector development work and campaigning intends to achieve these outcomes.

What is financial counselling?

Financial counsellors are qualified professionals who provide information, advice and advocacy for people in financial difficulty. Their services are non-judgmental, free, independent and confidential.

Financial counsellors are based in community organisations throughout Australia, from large charities to smaller community centres, as well as local government agencies.

Financial counsellors help people to:

- understand which debts are priorities
- understand the pros and cons of different options to manage financial issues
- access grants or concessions
- develop budgets and money plans where practical for the client
- negotiate with creditors
- access dispute resolution services
- understand their rights and access legal help.

Financial counsellors have specific knowledge about the credit, bankruptcy and debt collection laws, concession frameworks and industry hardship practices. They're also trained in negotiation and counselling and can offer emotional support to their clients.¹

National Debt Helpline

National Debt Helpline is a free telephone financial counselling service. Consumer Action employs a team of 10 financial counsellors (8. EFT) who deliver the National Debt Helpline for Victoria.

To be eligible for assistance, a person must be living in Victoria and "financially disadvantaged or vulnerable". However, the definition of "financially disadvantaged" in the service's funding agreement is broad enough to capture most forms of financial difficulty.

In the 2018/19 reporting period, the financial counselling team assisted 11,107 people, delivering 6770 financial counselling sessions and 2878 referrals for face-to-face financial counselling.

Clients contact the service by calling a free 1800 number. An intake worker or financial counsellor answers the call and makes an assessment about the level of assistance the client requires. An intake worker may arrange for a financial counsellor to call the client at an agreed time. A financial counsellor may provide a shorter (under 15 minutes) financial counselling session straight away, schedule the client for a longer (15 minutes or more) financial counselling session or provide a referral for face-to-face financial counselling at a community agency.

Typically, a financial counsellor will refer a client for face-to-face financial counselling if they are vulnerable and require more assistance than can be provided in one or two telephone sessions, such as case work. A financial counsellor will also refer a client where the client is vulnerable and has difficulty understanding the information given over the telephone. This may be due to language or literacy difficulties, stress or some other reason.

In a financial counselling session, a financial counsellor may, for example:

- advise the client about requesting hardship assistance from a lender or utility provider, and how to complain to the relevant ombudsman if they don't get it;
- help the client to prioritise bills so that they pay the most important commitments (for example, their mortgage) ahead of less urgent ones;

¹ <https://www.financialcounsellingaustralia.org.au/about-financial-counselling/>

- explain the debt recovery process, including what may happen if they client doesn't pay a debt, and what won't happen. For example, some clients wrongly believe that not paying a debt is a criminal matter;
- explain the client's consumer rights when faced with demands for payment or harassment from a debt collector; and
- explain the pros and cons of bankruptcy to enable the caller to determine whether bankruptcy is a solution they should consider.

PREVIOUS EVALUATION

The last evaluation of National Debt Helpline – then known as MoneyHelp – was conducted by Carolyn Bond Consulting in June 2016. The stated purpose of this evaluation was to:

- measure the quality of the financial counselling assistance provided, specifically where advice or other resources are provided to enable client to self-help; and
- recommend changes that could improve the effectiveness of the service.

Of the 37 clients surveyed for the evaluation, all were on low incomes and most had experienced a life event that had impacted on their financial situation. Almost all respondents said they found the advice easy to understand and follow. And most respondents said they had used the advice to take action and enjoyed some improvement in their financial health.

Overall, the evaluation found that the service was providing valuable assistance to people on low incomes and their families.

The consultant made 14 recommendations to further improve the service, including in relation to:

- how financial counsellors manage telephone financial counselling sessions (for example, that they should explain the service, clarify what the client's problem is from the client's perspective and the type of assistance they seek, and summarise their advice at the end of the call);
- processes for ongoing quality improvement, including call monitoring and following up with some clients in a way that enhances the impact of the service and provides information about outcomes.

Changes/ developments since 2016

From a statewide to a national service – and a rebrand

At the time of the last service evaluation, the service, then known as MoneyHelp, was one of seven state-wide telephone financial counselling services in Australia, each with its own 1800 number and operating under its own name.

By December 2016, we had a national service, known as National Debt Helpline (“NDH”), and a new free-call number (1800 007 007) that anyone in Australia could call. Since then, banks, other lenders, energy providers, ombudsman schemes and government bodies have promoted NDH to people who may be in financial difficulty. Initially, when a person in Victoria rang NDH, their call would always be diverted to Consumer Action as the sole provider of NDH for Victoria. But since a decision by the Commonwealth Government in December 2018 to fund Better Place Australia to help deliver the service, some calls have been diverted to that agency. However, Consumer Action continues to be the

main provider of NDH for Victoria, receiving 80% of the calls to NDH in Victoria in 2019. Only NDH clients assisted by our financial counsellors have been included in this evaluation.

Reflecting on call recordings

After the 2016 report, listening to call recordings for the purposes of reflection and learning became a regular practice for our financial counsellors. The listening is done in pairs, with a senior financial counsellor paired with a more junior colleague to listen to the more junior colleague's calls. The focus of the reflection is the conduct of the call, including how well the financial counsellor establishes rapport, responds to the client and controls the call throughout. The senior financial counsellor can offer advice and coaching to their junior colleague. The pair listen to only the junior colleague's calls – and not the calls of the senior financial counsellor – because the team has lacked the time to do both.

ABOUT THIS EVALUATION

Purpose

The impetus for this evaluation was two-fold.

First was the 2016 report, which recommended that the service should “develop and implement process for ongoing quality improvement... In particular, processes [that] focus on... following up some clients in a way that improves the quality of the service for the client and, at the same time, provides some information to the service about outcomes.”

Second was a desire to learn whether National Debt Helpline is achieving the outcomes we intend it to. Our theory of change, captured in this [impact framework](#), says that the service creates impact by helping clients better understand their rights and options, and enable them to exercise self-help with confidence. This in turn, says the theory, leads to improvements in clients' financial circumstances and health and wellbeing.

Our financial counselling team also contributes in a myriad of ways to the impact of our systemic advocacy work; however, these activities are beyond the scope of this evaluation.

Accordingly, the purpose of this evaluation was to:

1. evaluate the effectiveness of the service in empowering clients with:
 - a. a better understanding of their rights;
 - b. a better understanding of their options; and
 - c. confidence for self-help;
2. learn 'what happened next' for clients after they used the service, including whether:
 - d. financial problem(s) resolved or improved; and
 - e. health and wellbeing improved;
3. discover whether clients are satisfied with telephone as a mode of service delivery;
4. offer further telephone financial counselling or referrals to clients, where appropriate;
5. make recommendations to maintain and/ or improve the effectiveness of the service.

This evaluation focused on clients the service has assessed as capable of self-help; clients to whom financial counsellors have given information and advice, rather a referral for face-to-face financial counselling at another agency. This is consistent with the approach taken by consultant Carolyn Bond in her 2016 evaluation of the service, who considered that surveying these clients “provides the clearest indication of service impact”.

METHOD

This was a mixed-methods evaluation, involving three main methods of data collection: reviewing client records, including demographic data; a short survey sent out by SMS to clients in the week after they accessed the service (“**post-call SMS survey**”); and a more in-depth, qualitative interview with clients 3-6 months later (“**client interviews**”).

Client records

During the period covered by the evaluation, financial counsellors used CRM tool Filemaker Pro to create electronic files for each new client. They would record (for risk management reasons and funders) certain demographic information about the client, including their name, gender, suburb/postcode, income and family type, and whether they have disability, require an interpreter, identify as Aboriginal or Torres Strait Islander, are a victim/ survivor of family violence and/ or are living with substance abuse or problem gambling, among other things. They also recorded the client’s instructions and advice details in a file note.

The staff and volunteers who conducted the client interviews accessed the relevant file at the time of interview and captured certain details in the interview form. These included the date the client interacted with the service, certain demographic information and the type of financial problem the client sought help with.

Post-call SMS survey

The post-call survey was a short, predominantly multiple-choice online survey that we sent by SMS to all National Debt Helpline clients meeting certain criteria soon after they contacted the service. The survey platform used was SurveyMonkey.

The survey asked, compared to before they contacted the service, how well (Very well/ Well/ About the same/ Less well/ Much less well) the client understood their rights and options, and how confident they felt (Very confident/ Confident/ About the same/ Less confident/ Much less confident) about taking action.

It also asked a ‘Net Promoter Score’ (“**NPS**”) question: how likely, on a scale of 0-10 (where 0 is “Not at all likely” and 10 is “Extremely likely”) the client was to recommend the service.

The NPS is an index ranging from -100 to 100 that measures the willingness of respondents to recommend a product or service to others. The NPS is widely used as a proxy for gauging overall client satisfaction and trust, and it’s enjoyed significant take up by purpose-driven organisations.

The score itself is calculated by subtracting the percentage of ‘detractors’ (respondents who give a score of 0-6) from the percentage of ‘promoters’ (respondents who give a score of 9-10). Typically, respondents are asked to explain the score they give. Somewhat consistent with this, the survey

offered clients the ability to provide feedback in a free-text field ('Is there anything else you wish to share?') and to describe any further assistance they might need.

Selecting clients for the survey

To be eligible for the survey, clients must have:

- received a telephone financial counselling session;
- **not** been referred for face-to-face financial counselling;
- provided the service with their mobile number;
- consented to receive communications from the service by SMS.

Distributing the survey

Starting on 1 January 2019, the survey was sent to every eligible client one week after their financial counselling session.

Between 1 January and 30 June 2019, we sent the survey to 1575 clients and received 99 responses, giving the survey a response rate of about 6%.

Client interviews

The client interviews involved asking clients seven main questions, and sometimes follow-up questions designed to promote recall and elicit more detailed responses. (For example, in the interview guide, 'Did you follow the advice?' is followed by, 'What did you do? OR What stopped you following the advice?').

We asked clients whether they remembered contacting the service, how easy or hard the advice was to understand, whether they followed the advice, and what happened next. Similar questions were included in the 2016 evaluation. Like in 2016, clients were also asked whether they would have preferred to see a face-to-face financial counsellor, rather than use a telephone service.

The questions were significantly shaped by the work of Dr Liz Curran from the Australian National University, who has performed similar evaluations of the Consumer Advice Service and other client-facing services for Consumer Action as part of a pro bono secondment arrangement over several years.

At the time of formulating these interview questions, we had begun to receive responses to the SMS post-call survey, and noticed that clients were emphasising how they felt, rather than what they'd learned or done, in response to the question, 'Is there anything else you wish to share?' Feeling heard, empathised with, respected or not judged (for example) are not outcomes that appear in the our outcomes and impact framework, but they are outcomes, it seemed, that are valued by National Debt Helpline clients. And so, we also included the question, 'How did you feel after talking to [financial counsellor]?' in the interview guide.

As a final question, clients were asked, 'Do you need further help with your problem at this stage?'

Selecting clients for survey

To be eligible to be interviewed, clients must have:

- received a telephone financial counselling session between 1 October and 31 December 2018;
- **not** been referred for face-to-face financial counselling;

- provided the service with a contact telephone number;
- **not** said anything to their financial counsellor that would raise welfare concerns (for example, that they felt suicidal) such that it would be inappropriate to call them.

Collecting data from client records

Before placing each call, interviewers would take note of the relevant client data (including the client's name and age, and any characteristics correlated with vulnerability), as well as the name of the financial counsellor they spoke to, the presenting problem and the dates they interacted with the service. If the client agreed to be interviewed, the interviewer would record these details in the survey tool. The interviewer also reviewed the file notes and noted the advice that was given.

Conducting the interviews

There were 1031 clients who were eligible for interview. Interviewers called eligible clients in a random order and interviewed 65. They reached a further 10 who declined to be interviewed, giving interviewers a response rate of 87%.

The interviews took place in April and May 2019, around three to six months since the clients received their financial counselling session. Most interviews were conducted by trained volunteers using a script (albeit a flexible one) and interview guide, while some were conducted by Consumer Action Law Centre's Manager Impact Monitoring & Evaluation. The interviewers were directed to record responses *verbatim* (to the extent possible) using a prepared survey tool in Microsoft Forms.

We intended the interviews to be friendly and conversational, and an opportunity for the client to reengage with the service if they wished to. The client could tell their story in whichever way they preferred, and the interviewer would attempt to capture their responses in the form, circling back to questions the client hadn't addressed.

Interviewers experimented with different openings/ introductions, but observed clients were more likely to engage in the call if they began with words like this:

Hi [Client]. I'm checking to see how you're going with [Financial problem(s)]... I think we spoke to you in [Month] about [Financial problem(s)]. I'm [Interviewer] from National Debt Helpline...

If interviewers couldn't reach a client by phone, they sent them an SMS that conveyed a similar sentiment:

Hi [Client]. This is [Interviewer] from National Debt Helpline. I tried calling just now to find out how you're going with [Financial problem(s)] and to ask for some feedback about our service. I will try you again in a little bit, or you can call me back on [Phone].

Like in previous evaluations, conducting the interviews was very time consuming. It would often take interviewers an hour or more to reach, interview and complete notes for a single client.

However, through a process of reflection and action, interviewers developed and implemented a range of strategies to improve their chances of reaching clients. For example, interviewers observed that clients were more likely to (a) answer their phone and (b) agree to be interviewed *in the afternoon*. And so, subject to competing demands on their time, interviewers arranged to make calls after lunch. They also found that sending an SMS to a client before calling – especially where they had made a

firm arrangement with the client to call them back – was also somewhat helpful. However, these involved interviewers working across multiple platforms: Microsoft Excel, Filemaker Pro (the organisation’s CRM), Microsoft Forms and web app SMS Broadcast.

RESULTS

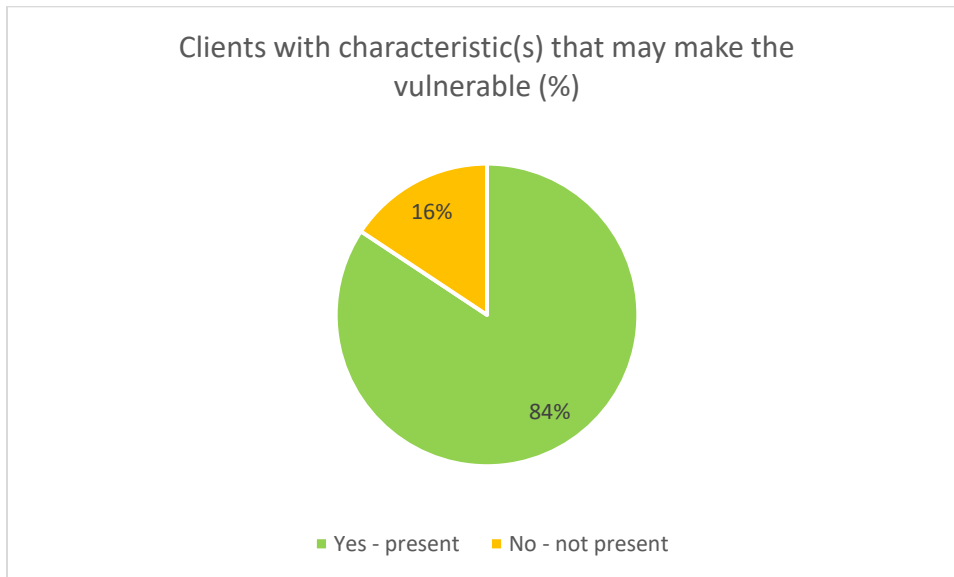
Post-call SMS survey

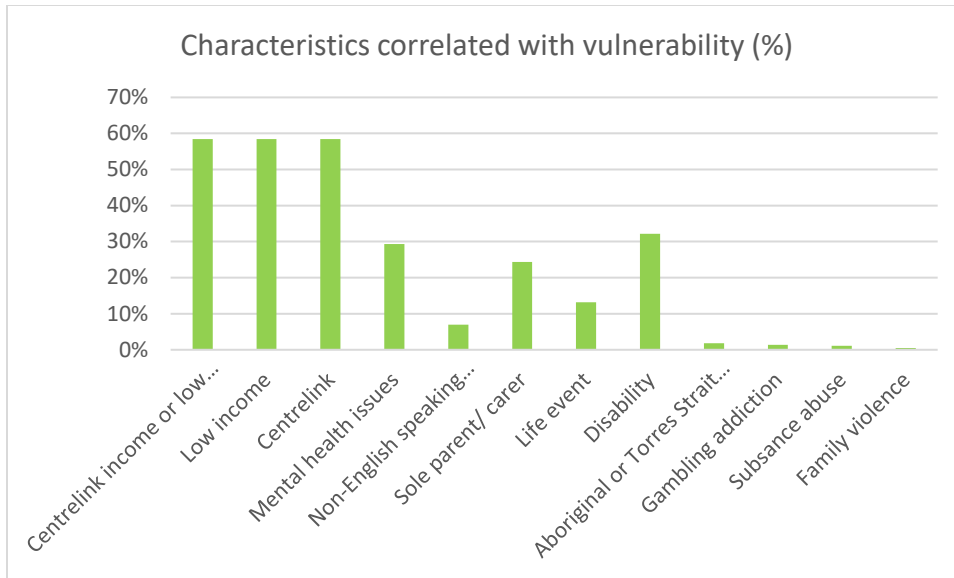
Profile of respondents

We received 99 responses to the survey.

While we don’t have precise information about the profile of respondents (because responses were anonymous), we do know the demographic profile of the clients invited to participate.

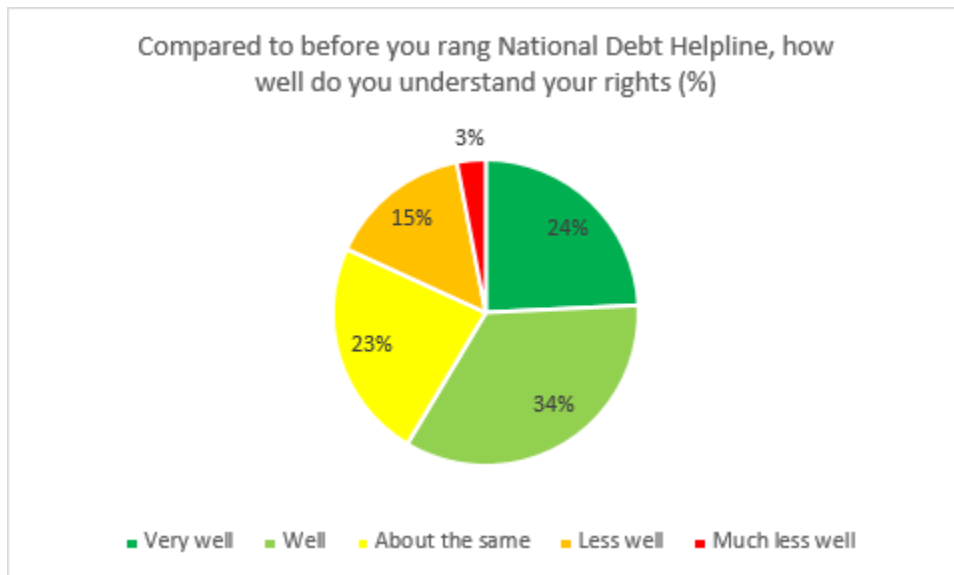
According to client data in Filemaker Pro, 84% of the invited clients had characteristics correlated with vulnerability, with low income and/ or Centrelink income being the most common (58%).





Did the client better understand their rights?

A majority of clients (58%) said that, compared to before they called National Debt Helpline, they understood their rights well or very well; some (18%) said they understood their rights less well or much less well; and just under a quarter said their understanding was about the same.

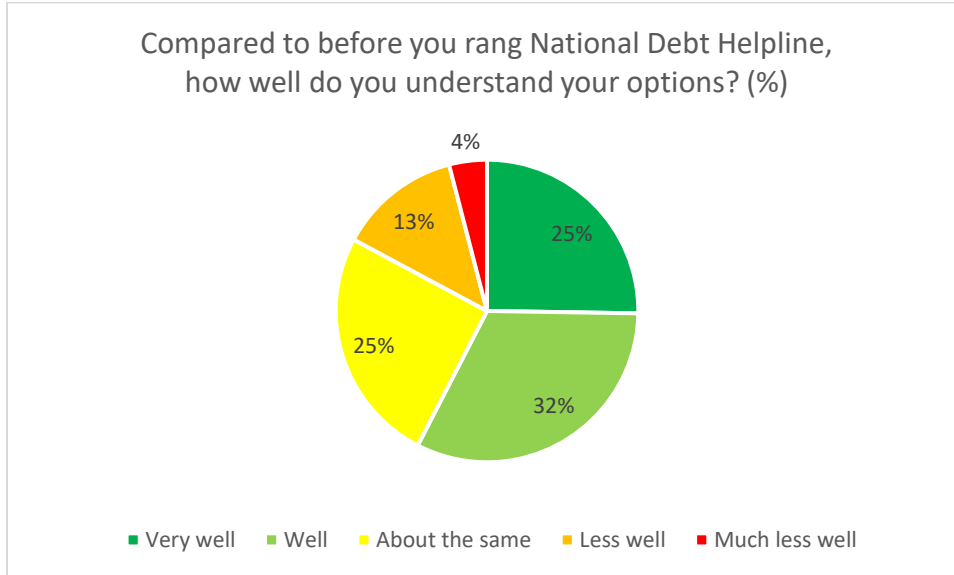


To the open-ended question, 'Is there anything else you'd like to tell us?' one client said that being better informed had brought relief:

"I was lucky to speak to [FC] and she was so helpful and genuine. After speaking to her I felt so much relieved because I know my rights and found a resolution."

Did the client better understand their options?

A majority of clients (57%) said that, compared to before they called National Debt Helpline, they understood their options well or very well; some (17%) said they understood their options less well or much less well; and a quarter said their understanding was about the same.



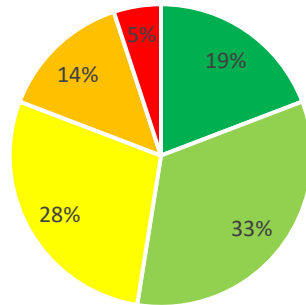
One client said:

"The people I spoke to were fantastic put my mind at ease relieved some stress gave good advice which made me feel more confident with my options."

Did the client feel more confident about taking action?

A slightly smaller majority of clients (52%) said that, compared to before they called National Debt Helpline, they felt confident or very confident about taking action; some (19%) said they felt less confident or much less confident; and just over a quarter said their level of confidence remained about the same.

Compared to before you rang National Debt Helpline, how confident do you feel about taking action? (%)



■ Very confident ■ Confident ■ About the same ■ Less confident ■ Much less confident

To the open-ended question, 'Is there anything else you'd like to tell us?' several clients provided responses that described their improved confidence:

"I cannot speak highly enough of my experience! I was incredibly stressed and worried and was completely put at ease and really felt like I had my own power back to handle my situation."

"The people I spoke to were fantastic put my mind at ease relieved some stress gave good advice which made me feel more confident with my options."

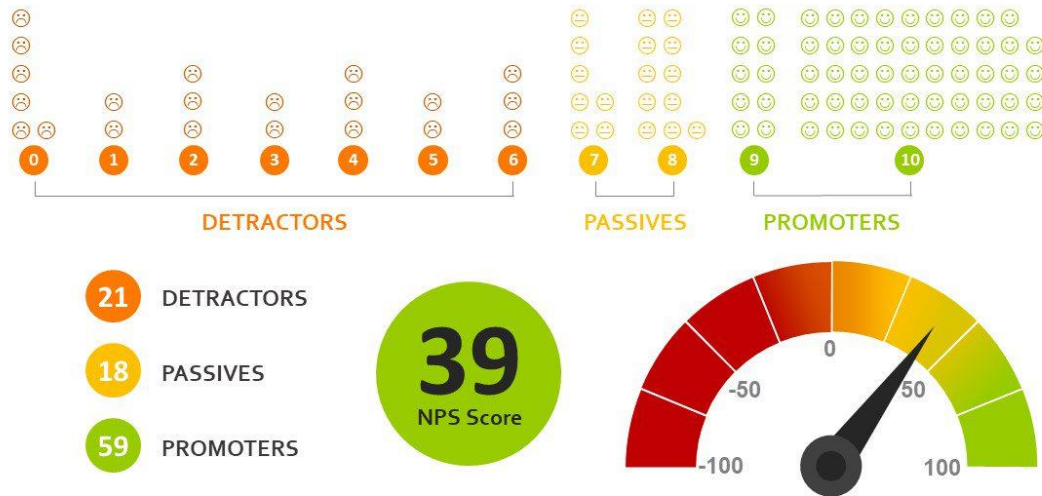
"They were so helpful. I felt like I really knew what to do and how to go about it."

"Really great people to talk to. They weren't condescending, and they gave me courage and confidence to face my financial problems."

Would the client recommend National Debt Helpline? (Net Promoter Score)

To the question, how likely, on a scale of 0 to 10, are you to recommend National Debt Helpline to a friend or colleague, a majority (60%) said 9 or 10. These clients are classified as 'promoters' under the Net Promoter Score system. The number of 'detractors', or clients who gave ratings of between 0 and 6, was much smaller (21%). A smaller number still (18%) of 'passives' gave a rating of seven or eight. These results combined to give National Debt Helpline a score of 39 (from a possible range of -100 to 100).

Net Promoter Score (NPS) – National Debt Helpline
1 January-30 June 2019



Do clients enjoy better health and wellbeing?

To the open-ended question, 'Is there anything else you'd like to tell us?' several clients provided responses that described positive changes to their emotional/ psychological state:

"I feel so much better now after speaking to friendly helpful staff the lady I spoke to was non judgemental and very professional."

"I feel so much better after speaking to NDH as they have helped to alleviate my anxiety and depression due to debts ... that I cannot pay."

"[FC] was absolutely wonderful. Made me feel hopeful and lessened my anxiety."

Others indicated that they felt mixed or negative emotions about their situation:

"After all that has happen [sic] in the last 5 yrs a total loss of who I am anymore and don't think I have any chance at life anymore."

"Just a bit confused and upset."

What else did clients tell us?

A number of clients also described the quality of their interaction with the financial counsellor, and how it made them feel, such as empathised with and not judged. Most were positive:

"The person attending to my call was very helpful and considered."

"Really great people to talk to. They weren't condescending..."

"Friendly and helpful service."

"I felt really supported and not judged in any way, as my embarrassment of being bad credit listed have been a barrier to... getting assistance."

"NDH were very good, understood a wide range of my difficulties. Very understanding."

"[FC] was very understanding and helpful during an awkward and confronting phone call I had to make. Thank you...!"

"The people were lovely to deal with and very compassionate..."

"I really appreciated the consultants understanding and empathy to my situation, in my circumstance it was much appreciated."

"...the lady I spoke to was non judgemental and very professional."

Two were critical:

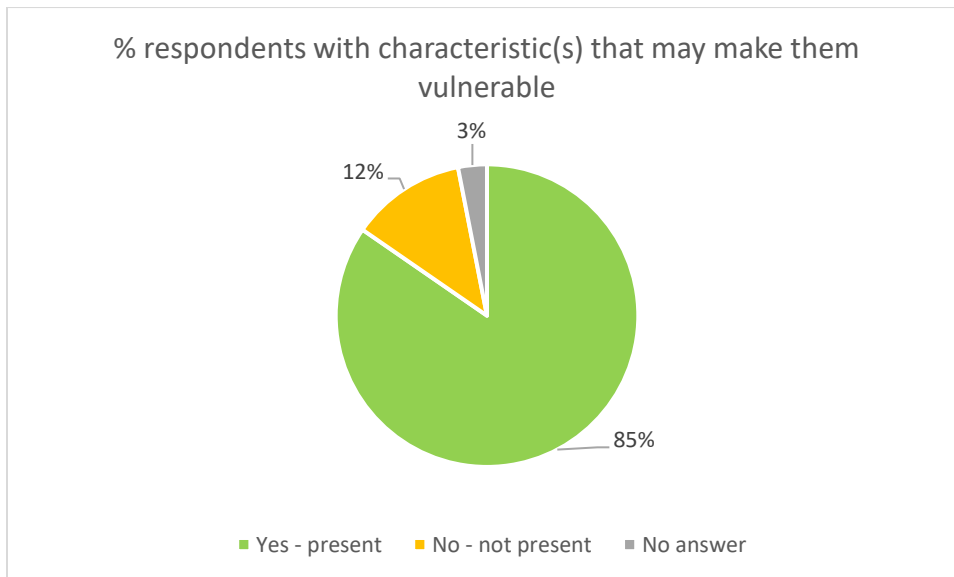
"The person who rang me could not... [have cared] less if she tried. Her attitude was shocking. Very abrupt and not sympathetic at all."

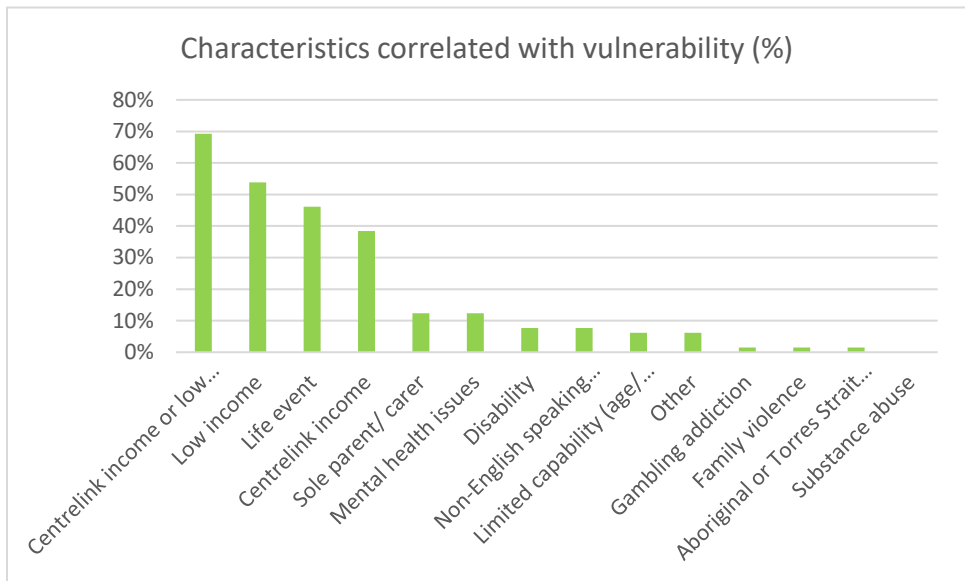
"I had a terrible experience. The person on the line made me feel extremely uncomfortable and embarrassed about my debt."

Client interviews

Profile of respondents

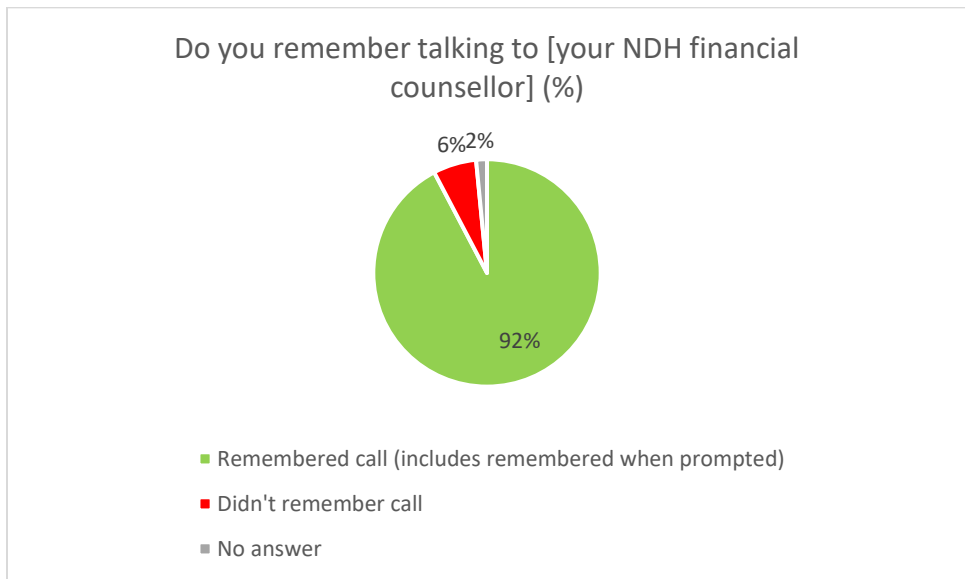
At least 85% of respondents had characteristics correlated with vulnerability, with low income and/or Centrelink income being the most common (69%).





Did the client remember speaking to our financial counsellor?

All but two respondents (92%) said they remembered speaking to a financial counsellor.



Respondents reported memories that ranged from vague to clear, and from general to specific:

"Yes, vaguely. It was some time ago..."

"You see, I made a few phone calls... that day. Yes, look, I can't remember who she referred me to. But she was helpful. I'm sorry, it's a big vague by now. Whoever it was did help me."

"I do remember speaking to [the FC] and she calmed me down as I was distressed..."

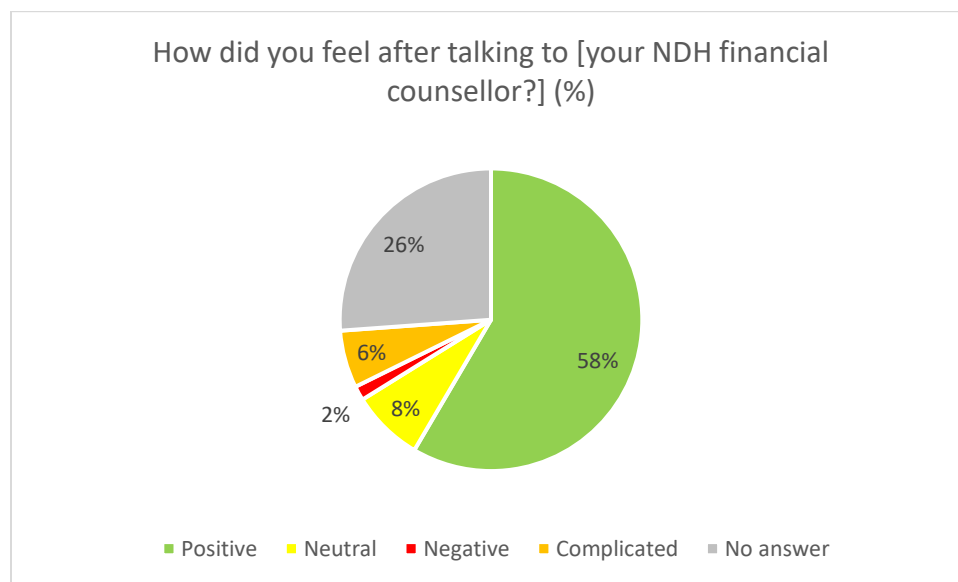
"I do remember the call, yes. I got an email with a whole bunch of stuff, and [the FC] also did an analysis of where my debts were at... [The FC advised me], these are your options, these are the timelines. She was great; she followed up with links so I could do my own personal research and reach out to the financial institutions."

"I do remember speaking to [the FCs]. They said they can't do much until the [trader] terminates the contract, which is the [date]. [The FCs] told me to go to the bank and cancel my direct debit."

"Yes, I do. She advised me to write a letter to the ATO explaining my situation and that the property was being sold."

How did the client feel after talking to our financial counsellor?

58% of respondents said that after calling National Debt Helpline they experienced positive feelings. Four respondents (6%) described complicated feelings and one (2%) reported negative feelings. The remaining respondents described neutral feelings or provided unclear answers.



Respondents described a range of positive emotions, including feeling confident, better informed, supported, relieved/ less anxious and hopeful/ optimistic:

"I felt a lot better - with a better understanding of my difficult situation."

"I felt there was a chance to make my bad situation better."

"Yeah, relieved that I could do something about it."

"I felt a lot better; I felt my burden was lighter."

Coming to terms with their situation appeared to be the source of the complicated feelings respondents described. For example:

"I am not sure. Discussion about bankruptcy was hard. It got me thinking a bit."

"It's not on [the FC], but the confusion... I was confused because there was so much I had to work out."

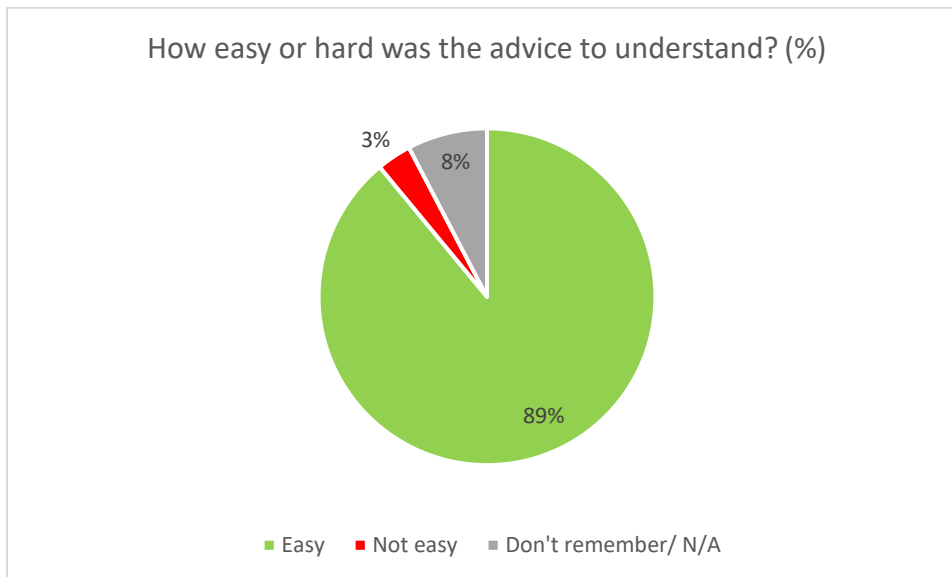
"It's hard to explain. I had some hard decisions to make."

The one respondent who reported negative feelings was evidently dissatisfied with the service he received:

"It left me feeling like I was wasting [the FC's] time; that she didn't want to help. It was like she was in a bit of a hurry and a bit dismissive. I didn't see there was much point of the call."

Was the advice easy or hard for the client to understand?

All but two of the respondents who remembered calling National Debt Helpline said our advice was easy to understand.



In the words of respondents who said the advice was easy to understand:

"She talked me through it; she was really, really good. She followed up with supporting information, so I could go into further depth. But she was also conscious of not overwhelming me with information and talked me through the steps, in terms of what I would have to do if I went down the bankruptcy path, what it would mean for me. I found that extremely helpful."

"Yeah, easy – 100%. She was extremely helpful and had a great manner. You couldn't fault the lady; she was fantastic."

"Very easy to understand. They guided us through the process."

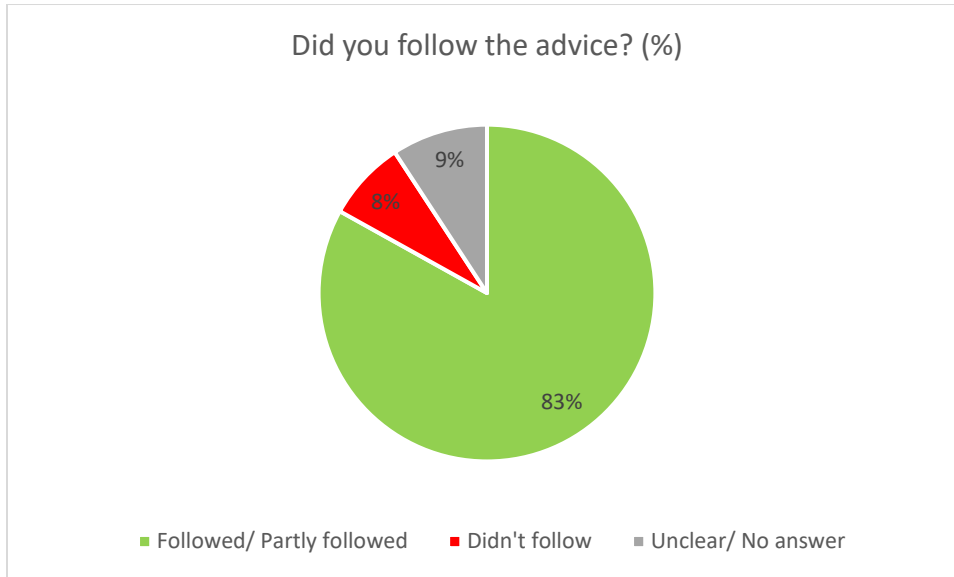
"It was very easy; that was not a problem. It was easy and it was good."

And this, from a respondent who didn't find it easy:

"It was just me [that wasn't understanding things] at the time... I did have depression as well. Really hard to get my head around things."

Did the client follow the advice?

Most respondents (83%) said they followed our advice, either fully or in part. Of the five (8%) respondents who didn't follow the advice, only two said it was due to them feeling overwhelmed or because they felt unable to do it without support.



Most respondents indicated that following the advice was quite straightforward:

"I didn't have a choice; I had to act straight away. Yes, it was [easy to follow]."

"Yes - advice was followed to the letter and I got a good outcome. Payment plan is in place."

"I must have [followed the advice] that same day, so I think it was easy."

Some respondents didn't follow the advice because their situation resolved, because circumstances made following the advice impossible, or because they made an active decision not to act:

"...the problem fixed itself as my employment increased."

"Without having any income, I couldn't even put a plan in place."

"I didn't [bankrupt, as advised to]. Now I'm paying \$[amount] per month on the credit card, \$[amount] for the personal loan. [T]hese are the arrangements I made."

At least one respondent said they were unable to act on the advice without support:

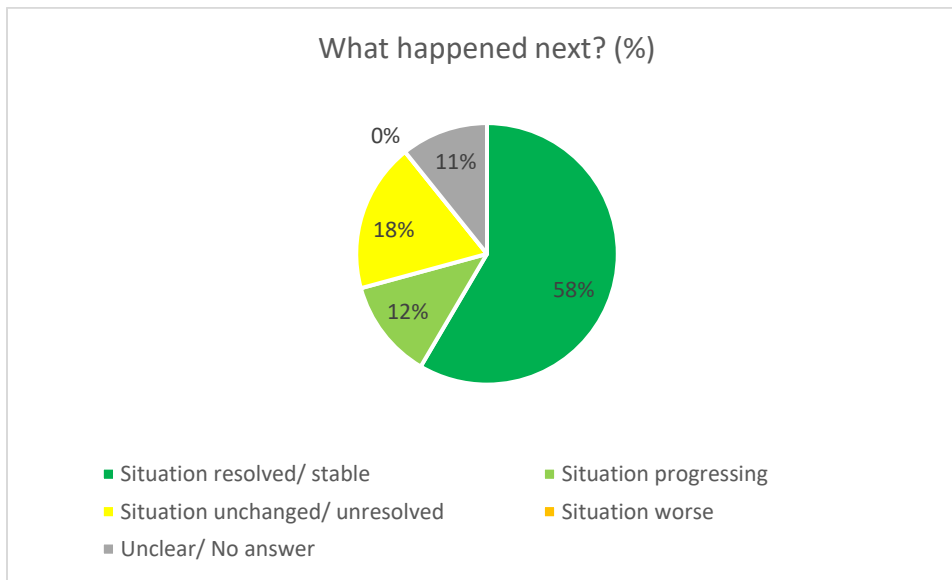
"I was just going through a rough time and I didn't have any help to see it through, so I paid it. I'm certainly not up with the computer stuff. I really struggle trying to organise things."

When asked what might have helped her, the client responded:

"[I'm not sure]... Unless there's someone you can appoint to help me, one on one. Like a social worker... who you could get in touch with. I do have a social worker. Yes... That would [have been] helpful."

What happened next for the client? What is the situation now?

66% of respondents said their problem was resolved or stable, 14% said they were still progressing their problem, and 21% said their situation was unchanged or unresolved. No respondents said that their situation was worse.



Clients reported resolving their problems in a range of different ways. Some achieved ideal outcomes, despite creditor pushback; others made the informed decision to compromise:

"We fixed the problem, I think. But they were not happy. Your letter put them over the line, I think."

"I did that; I requested a full moratorium [from AMEX]. They flat out refused. I had to go to the Ombudsman; they got a really good result for us. Then [AMEX] gave us three months [moratorium]. Then they asked for our statement of financial position after that. Because of my case, [AMEX] had to change their terms and conditions. The Ombudsman was amazing."

"I put together a payment plan [with Simple Energy]. The payment plan will have finished [by this month]... and it should be the end of it. Final payments are happening as we speak..."

"The ultimate outcome was that I am selling the property... I'm just sitting here writing an email back to them."

"[T]he energy account that I was looking into... I think, in the end, I just paid it. I'm having a few other issues that are making it hard right now."

Other clients indicated that their situation was stable, if not resolved *per se*:

"Situation is being managed. That's all I can say. It is not perfect, and it never will be. I went through a lot and I am still going through it. I am managing the best I can."

"I'm still on hardship anyway. I made an agreement with the banks and paying bit by bit."

"My work has improved I am coping. Talking to WIRE helped also."

Others still reported that their problems remained unresolved. Of those clients, some had taken steps to resolve the dispute, while others had taken no action:

"I gave the Ombudsman a call, and they gave me a hand. But I haven't heard from the electricity company since. I gave them all my bank details, but they haven't taken anything. I did talk to the Ombudsman, they said they could help me get [an URG]. I've moved since. I don't know whether I got [the URG] or not."

"...I contacted the [Tax] office [to apply for a release] and they were meant to get back to me, and nothing has happened."

"To be honest, a lot [has been] going on since then... Husband has had an accident since December so I haven't been able to do much..."

"I have still not made a decision on what I am going to do."

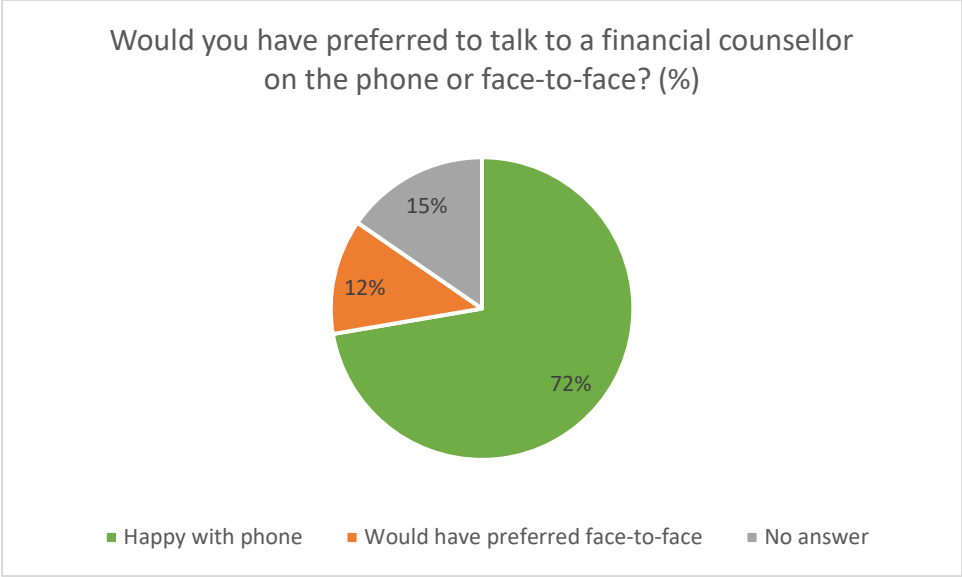
Some clients described how they felt about whether and how their problems had resolved. This ranged from optimistic to dejected:

"I am back to work now and I am looking forward in life."

"It's really disheartening. You try to get work, you're female, you've got age against you... it's just crazy... I've applied for jobs all over Australia; honestly, in Darwin, Perth. It's not surprising that suicide rates are going up - not that that's me. But you're creating an environment that is pushing people to a point where they say, I don't know what else to do."

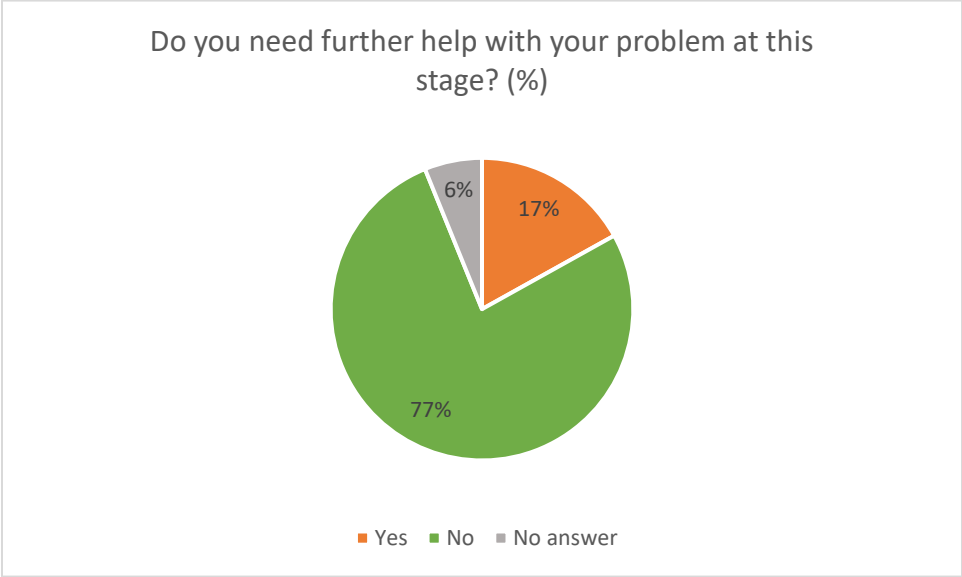
What would the client have preferred: telephone financial counselling or face-to-face?

15% of respondents said that, if they'd had the choice, they would have preferred talking to a financial counsellor in person. 72% of respondents said they were happy to receive assistance over the phone.



Did they need further help?

11 clients indicated that they needed further help from a financial counsellor, but none had contacted National Debt Helpline again, although one said they intended to. All but that one client asked to have a financial counsellor call them.



The interviewers referred all these clients to National Debt Helpline for follow-up.

Making sense of the results

We involved our financial counselling team in making sense of the results. We thought that a collaborative approach would give the team ownership over the findings and help us understand the results in context. The financial counsellors participated enthusiastically in a workshop where we presented the synthesised data and asked them for their reflections. The team contributed significantly to the conclusions and recommendations in this report.

Looking at the SMS survey results, they concluded that National Debt Helpline was helping a very many people better understand their rights and options as consumers/ debtors, and feel more confident about taking action to resolve their financial problems.

They spent some time considering whether clients who reported understanding their rights or options less well, or feeling less confident after calling National Debt Helpline, had necessarily received an inadequate service. Might a client who was previously misinformed but confident that they knew their rights and options, or who had underestimated the complexity of their situation, perceive that their understanding and confidence was less after being put right by National Debt Helpline? The financial counsellors said they would want that data better contextualised before drawing conclusions about it.

The financial counsellors observed that their Net Promoter Score of 39 showed that a far greater number of respondents were very satisfied with the service than were dissatisfied. They indicated that they would like to know more about the 'detractors' – respondents who gave a score of between 0 and 6 – and their reasons for being dissatisfied with the service.

They agreed with the observation that clients responding to the SMS survey emphasised the quality of their interaction with their financial counsellor and how it made them feel, such as empathised with and not judged, or (in two cases only) not sympathised with or dismissed. They observed that feelings appear to be what people remember about the service. They acknowledged that this was true of both clients in vulnerable circumstances and less vulnerable, lower priority clients.

The financial counsellors were concerned that their most vulnerable clients had been excluded from the evaluation, notwithstanding that at least 84% had characteristics correlated with vulnerability, because we had not interviewed clients referred for face-to-face financial counselling. This, they reasoned, would mean that the clients were interviewed would be, on average, less vulnerable than the overall population they serve.

They also thought that some characteristics, such as disability, might be underreported by clients, or that financial counsellors might not capture that information in a consistent way.

The financial counsellors said they would like to know more about what happens to clients they warmly refer for face-to-face financial counselling in the community, especially as these clients are, by definition, most likely to be vulnerable. They recommended that this be the subject of a future evaluation project.

The financial counsellors were surprised that the rate of recall among the clients interviewed was so high. However, we explained that the interviewers used a variety of prompts to help clients remember the service, including the name of the financial counsellor they spoke to and a summary of their advice. The financial counsellors speculated that clients who didn't remember or only vaguely remembered calling National Debt Helpline wouldn't contact the service again if they needed it. Later analysis revealed a more complex picture; that clients with and without clear memories of the service failed to call when they needed further help.

The financial counsellors concluded that they were helping relieve stress and worry for a good proportion of clients by informing them about their rights and options, as well as helping them plan their 'next steps'.

They spent some time considering what it meant that some clients reported feeling mixed or complex feelings after calling National Debt Helpline. We looked at the feedback in context and found that the clients who reported those feelings were invariably facing significant decisions, such as in relation to a struggling business, an unaffordable mortgage or bankruptcy. The financial counsellors considered that those circumstances were very likely the primary cause of the mixed or complicated feelings, rather than the effectiveness or otherwise of the service. However, they also agreed that listening for and responding sensitively to distress in clients and making appropriate referrals to support services was an important part of their role, even if challenging to prioritise at times in the context of a busy service where demand is high. They said that they sometimes require additional time to ensure that a client's non-financial counselling needs are met.

The financial counsellors concluded that National Debt Helpline provides advice that is generally understandable to their clients. They agreed that the specific feedback provided by a couple of clients – about how their financial counsellor followed up with supporting information, talked them through 'next steps' and had a 'great manner' – provided helpful insight into how they achieve this.

The financial counsellors said they use other techniques with clients, too. For example, they ask clients, 'What do you want from today?' and, 'What is most urgent?'; they 'chunk' information, or break it down into steps; they acknowledge, 'This is a lot to take in'; they ask, 'Is now a good time for this?' and 'Do you want to finish now and talk again tomorrow?'; they follow up with the client by sending links to resources, while being mindful not to overwhelm them with information.

The financial counsellors believed that the clients who found the advice difficult to understand should have been referred for face-to-face financial counselling, rather than be provided with a telephone financial counselling session. Both these clients received low incomes and lived with disability and mental health issues.

The financial counsellors concluded that National Debt Helpline was enabling clients to take action to resolve their financial problems.

They observed that three of the five clients who didn't act on their advice took a different course of action, or their problem resolved on its own. The other two, who said they didn't act because they were unable to without support, were the same two clients who said they found the advice difficult to understand. The financial counsellors reiterated that they should have referred those clients for face-to-face financial counselling.

The financial counsellors concluded that after getting assistance from National Debt Helpline, most clients assessed as capable of self-help can resolve or manage their financial problems. However, some clients encounter barriers, such as lack of co-operation from creditors. And despite taking steps to resolve their issue, those clients don't achieve an outcome and don't call the service again to seek further assistance.

Conclusions

Many clients better understand their rights and options as consumers and feel more confident about addressing their financial problems after calling National Debt Helpline.

The level of satisfaction with and trust in the service among clients is high. National Debt Helpline currently has a Net Promoter Score of 39 (out of a possible range of -100 to 100). The number of clients

who are very satisfied with the service is about three times greater than the number of clients who are dissatisfied. Moreover, most clients are happy to receive financial counselling over the phone.

The quality of their interaction with National Debt Helpline and how it makes them feel matters very much to clients. This is true of clients in vulnerable circumstances as well as less vulnerable, lower priority clients.

National Debt Helpline helps relieve stress and worry for many clients. However, clients facing significant decisions, such as in relation to a struggling business, an unaffordable mortgage or whether to bankrupt, can experience complex feelings that may persist.

Interaction with National Debt Helpline is memorable for most clients. And most clients understand the advice they receive. Financial counsellors use a range of strategies and techniques to help clients understand the advice they provide.

Most clients take action to resolve their financial problems after calling National Debt Helpline.

After calling National Debt Helpline, most clients can resolve or manage their financial problems. However, some clients encounter barriers, such as lack of co-operation from creditors, and don't achieve an outcome. These clients tend not to call the service again, even when they remember receiving valuable assistance in the past.

Some clients in vulnerable circumstances, including due to their low income, disability and/ or mental health issues, may find it difficult to understand advice over the phone and may be unable to take self-help steps without additional support. Not all these clients are being referred for face-to-face financial counselling.

However, National Debt Helpline refers clients for face-to-face financial counselling frequently.

More information is needed to understand the experience of those few clients who understand their rights and options less well, and/ or feel less confident after calling National Debt Helpline, or who indicate they are dissatisfied with the service.

We also know very little about what happens to clients who are referred for face-to-face financial counselling. (These clients were not interviewed for this evaluation.)

Recommendations

Follow up clients by SMS or email

The findings of this evaluation suggest that clients, whether they remember the service or not, are unlikely to call National Debt Helpline again when they need further assistance.

Consistent with the recommendation in the 2016 review, financial counsellors should seek consent from clients not referred for face-to-face financial counselling to receive a follow-up SMS or email three months down the track. This SMS or email would ask whether the client would like further assistance from National Debt Helpline. Clients who reply 'yes' would receive a phone call from a financial counsellor. This could see more clients resolving or better managing their financial problems.

Continue with and extend reflective listening

All financial counsellors, including senior financial counsellors, should regularly listen to and reflect on call recordings from a sample of their financial counselling sessions with clients. In addition to the existing list of questions in the reflection guide, financial counsellors could also consider:

- Are you confident that this client could take steps to resolve their financial problems *without additional support*? Was it appropriate to not refer this client for face-to-face financial counselling?
- What barriers do you think could prevent the client from resolving or managing their financial problems? Did you talk about those potential barriers (e.g. an uncooperative creditor, losing confidence, not having access to a computer) with the client? What strategies for overcoming those barriers did you discuss with the client?
- Describe the client's emotional state – at the beginning, during and by the end of the call. Did you listen for how they were feeling? How did you respond? Did you consider rescheduling the financial counselling session to a time when the client was less distracted or distressed?
- Did you break down your advice into digestible 'chunks'?
- Do you think the client understood your advice? How did you check?
- Did you encourage the client to call again if they need further help?
- Did you send the client information or resources by email/ SMS?

Know that feelings matter

How a client feels when they call National Debt Helpline matters very much to the client themselves and may affect client outcomes. This is true of clients in vulnerable circumstances as well as less vulnerable, lower priority clients. Listening for and responding sensitively to emotion in clients, tailoring services to meet the clients where they're at, and making referrals to appropriate support services are all fundamental aspects of effective financial counselling.

Financial counsellors should use reflective listening, supervision with their manager and professional supervision to continually improve their practice, while acknowledging that they work for a busy service where demand is high.

Impact monitoring

The following changes should be made to the SMS post-call survey:

Existing questions	Recommended questions
Compared to before you rang National Debt Helpline, how well do you understand your rights?	Before you rang National Debt Helpline, how well did you understand your rights? How well do you understand your rights now?
Compared to before you rang National Debt Helpline, how well do you understand your options?	Before you rang National Debt Helpline, how well did you understand your options? How well do you understand your options now?
Compared to before you rang National Debt Helpline, how confident do you feel about taking action?	Before you rang National Debt Helpline, how confident did you feel about taking action? How confident do you feel about taking action now?
Is there anything else you'd like to tell us?	What is the main reason for your score?

What changes could we make to earn a higher score?
--

This will enable the service to better understand the experience of clients who understand their rights and options less well, and/ or feel less confident after calling National Debt Helpline, or who indicate they are dissatisfied with the service, and to make informed service improvements.

Better systems for data collection, synthesis, analysis and reporting

The service should work with operations and other staff to:

- ensure that financial counsellors collect and record client demographic information in a consistent way; and
- create systems for streamlined and timely collection, synthesis, analysis and reporting of demographic and other monitoring and evaluation data, including from surveys and interviews.

Close the feedback loop

The service should, in a timely way, with the support of operations and communications staff:

- contact clients whose survey responses indicate they need further assistance;
- where appropriate, share client feedback with individual financial counsellors, and offer support, including professional development and training, as required;
- share with participants the key insights we gain through impact monitoring and evaluation activities, as well as steps we are taking to improve service quality.

Find out more about warmly referred clients

In the next six months, the service should commission (internally or otherwise) an evaluation that explores the experiences and outcomes of clients who are referred for face-to-face financial counselling. The purpose of the evaluation would be to:

1. learn 'what happened next' for clients after they National Debt Helpline, including:
 - a. their experience with the agency we referred them to;
 - b. whether their financial problem(s) resolved or improved; and
 - c. whether their health and wellbeing improved;
2. discover whether clients are satisfied with telephone as a mode of service delivery;
3. offer further telephone financial counselling or referrals to clients, where appropriate;
4. make recommendations to maintain and/ or improve the effectiveness of the service.

Continue monitoring, repeat this evaluation

The service should continue to send the SMS post-call survey (in its updated form) to all clients who are not referred for face-to-face financial counselling.

Starting in March/ April 2020, evaluation interviews should be carried out with eligible clients who receive a telephone financial counselling session between 1 October and 31 December 2019.

Appendix A – SMS post-call survey questions

1. Compared to before you rang National Debt Helpline, how well do you understand your rights?
2. Compared to before you rang National Debt Helpline, how well do you understand your options?
3. Compared to before you rang National Debt Helpline, how confident do you feel about taking action?
4. How likely are you to recommend National Debt Helpline to a friend or family member?
Not at all likely 0 / 1 / 2 / 3 / 4 / 5 / 6 / 7 / 8 / 9 / 10 Extremely likely
5. Is there anything else you'd like to tell us?
6. Do you need more help from National Debt Helpline? Describe the help you need:
7. We want to learn as much as we can from your feedback. If you feel comfortable doing so, please provide your name and phone number:

Note: These questions have now been updated in accordance with the recommendations of this report.

Appendix B – Evaluation interview questions

These questions were answered by the interviewer with reference to Filemaker Pro data:

1. Client's name
2. Filemaker Pro reference number
3. Client's postcode
4. Characteristics that may make client vulnerable
5. Problem type:
6. Financial counsellor's name(s):
7. Service date:

These questions were answered by the respondent:

8. Do you remember speaking to [FC name]? What do you remember about the advice they gave you?
9. How easy or hard was the advice to understand?
10. How did you feel after talking to [FC name]?
11. Did you follow the advice? Was the advice easy or hard to follow? What did you do? OR What stopped you following the advice? What would have helped you follow it?
12. What happened next? What is the situation now? Have things changed for you? How?
13. You talked to [FC name] on the phone. If you'd had the choice, what would you have preferred: talking to them on the phone, or in person? Why?
14. Do you need further help with your problem at this stage? Would you like me to arrange a financial counsellor to call you/ [other appropriate assistance, including referral]?