CONSUMER ACTION LAW CENTRE IMPACT FRAMEWORK

A JUST MARKETPLACE, WHERE PEOPLE HAVE POWER AND BUSINESS PLAYS FAIR

FAIR SYSTEM

We will tackle the systemic consumer issues that make life harder for people experiencing vulnerability, including by advocating for fair business practices and law reform. We will develop evidence-based policy positions that are informed by the lived experiences of our clients. We will partner with our clients and other community organisations to support their advocacy for change.

EMPOWERED CONSUMERS

We will provide legal assistance and financial counselling that contributes to positive outcomes for individuals and broader systemic change. We will evaluate and review our services to ensure they make a difference. We will partner with First Nations peoples, organisations and communities to develop pathways to legal services and financial counselling that meet their needs.

EFFECTIVE SECTOR

Financial counsellors, community lawyers and other community workers support the most vulnerable in Victoria. We will help them help their clients, and learn from them, through engagement, training and legal assistance.

consumer action law centre

1. EMPOWERED CONSUMERS

ACTIVITIES	IMMEDIATE OUTCOME	INTERMEDIATE OUTCOME	IMPACTS
Koori engagement	**1.1** We learn from the knowledge, experience and wisdom of community		We work in partnership with community to ensure that pathways to legal help are accessible, helpful and culturally safe
Telephone legal advice service for consumers	**1.2** We are trusted by community to provide services that are accessible, helpful and culturally safe	**1.2a** Community members contact our services when they need help	
Legal information and resources for consumers			We work in partnership with community to amplify the voice of Aboriginal consumers and support self-determination
Telephone financial counselling	**1.3** Clients feel listened to, respected and cared for		
Casework and representation	**1.4** Clients better understand their rights and options	**1.4a** Clients make informed decisions about their consumer issues **1.4b** Clients make informed decisions about problem debt	Clients achieve fair consumer outcomes
Supporting clients to tell their stories	**1.5** Clients have the confidence and capacity for self-help	**1.5a** Clients take action to address their consumer issues **1.5b** Clients take action to address problem debt	Clients achieve freedom from problem debt Clients are effective advocates for systemic change - and see themselves that way
	1.6 Clients have the confidence and capacity to tell their stories		

2. EFFECTIVE SECTOR

ACTIVITIES	IMMEDIATE OUTCOME	INTERMEDIATE OUTCOME	IMPACTS
Sector engagement and training	**2.1** We learn from the knowledge and experience of community workers		Consumers have timely access to legal assistance
	2.2 We are trusted to provide services that are accessible, helpful and culturally safe		Consumers have timely access to financial counselling
Integrated practice and partnerships			Clients achieve fair legal outcomes
Telephone legal advice service for community workers	**2.3** Community workers can spot consumer law problems and problem debt	**2.3a** Community workers make appropriate referrals	Clients achieve freedom from problem debt
	2.4 Community workers understand their clients' rights and options		Community workers inform our systemic change agenda
Resources and toolkits for community workers	**2.5** Community workers have the confidence and capacity to assist their clients	**2.5a** Community workers help clients resolve consumer law issues **2.5b** Community workers help clients address problem debt	Community workers are effective advocates for systemic change - and see themselves that way
Cross-agency mentoring and communities of practice	**2.6** Community workers can identify and take action on systemic issues		Community workers are supported by robust systems and a culture of sharing and collaboration
	2.7 We exchange operations knowledge and experience with colleague agencies		

3. FAIR SYSTEM

ACTIVITIES	IMMEDIATE OUTCOME	INTERMEDIATE OUTCOME	IMPACTS
Telephone legal advice services; telephone financial counselling	**3.1** We identify systemic issues and the causes of financial difficulty		Client experiences inform our policy and campaigns priorities
Strategic litigation and casework	**3.2** Consumer protection laws and dispute resolution processes are tested	**3.2a** Problems with consumer protection laws and dispute resolution are exposed	Consumers are protected by strong and effective laws
Research and policy work	**3.3** We understand the causes, prevalence and impact of consumer issues and problem debt		Regulators take strong and effective action to address unlawful conduct
Partnerships and coalitions	**3.4** We make informed and compelling proposals for action and reform		
Media and communications	**3.5** Campaign supporters help amplify consumer voices		Business practices are lawful, inclusive and fair
Engaging with policy-makers	**3.6** There is popular understanding of consumer issues and problem debt	**3.6a** There is popular support for implementing the reforms we propose	
Engaging with regulators	**3.7** Policy-makers understand consumer perspectives and the reforms we propose	**3.7a** Policy-makers agree that they should implement the reforms we propose	Courts, tribunals and EDR help resolve disputes quickly and fairly
Engaging with industry	**3.8** Regulators know about unlawful conduct and the actions we propose	**3.8a** Regulators agree that they should prioritise the actions we propose	Case law and EDR guidance promotes fair outcomes for consumers
Engaging with dispute resolution forums	**3.9** Industry understands how to achieve fair consumer outcomes	**3.9a** Industry agrees it should take action to achieve fair consumer outcomes	
	3.10 Dispute resolution forums understand consumer perspectives and the reforms we propose	**3.10a** Dispute resolution forums agree that they should implement the reforms we propose	