

Consumer Action Law Centre

Evaluation of our worker advice service

2021



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Consumer Action Law Centre is a campaign-focused consumer advocacy organisation based in Melbourne, Australia.

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Executive summary

Background and purpose

The Worker Advice Service (“WAS” or “the service”) is a free telephone legal advice service run by Consumer Action Law Centre (“Consumer Action”) for community workers assisting clients with consumer, credit, debt and insurance problems.

Consumer Action is an independent, not-for-profit consumer advocacy organisation in Melbourne. Our purpose is to make life easier for people experiencing vulnerability. We seek to empower Victorian consumers through community engagement, financial counselling and legal assistance, including through integrated practice models; engage and deliver training and a legal advice service to community workers; undertake research and policy work; and run campaigns that aim to make systems fairer.

The WAS plays a central role in Consumer Action’s theory of change. The service aims to provide practical legal advice to Victorian community workers so that they in turn can provide effective assistance to current and future clients. It also contributes to our systemic change work in a myriad of ways, including by connecting us with workers and clients with stories to tell and enabling them to contribute to campaigns. The WAS is used mostly by financial counsellors, but also assists community lawyers, family violence workers, disability workers and many others.

In earlier evaluations of the service, including by Dr Liz Curran, then a secondee consultant from the Australian National University, we have described the service as providing ‘secondary consultations’ to workers. However, the term *secondary consultation* may be understood differently in other contexts. For instance, a discussion paper by Health Justice Australia describes secondary consultation in the context of health justice partnerships as ‘an information-sharing activity...’¹ However, the scope of the service is broader than this. While the service sometimes does provide information or a referral, it more commonly provides fact-specific legal advice aimed at helping workers resolve the specific legal problems their clients present with. We consider this to be *legal advice* within the meaning of Community Legal Centres Australia Data Guide.²

If the service does its job well, workers who use it will better understand their clients’ rights and options; have the confidence and capacity to help clients resolve their consumer, credit, debt and insurance issues; and know how to contribute to our campaigns. For their clients, this should lead to better legal outcomes, less stress and worry, and the opportunity to use their story to advocate for systemic change.

The lawyers who deliver the service know intuitively what it means to do their job well. This includes ensuring the service is accessible (and for Aboriginal and Torres Strait Islander workers, culturally safe); giving advice that is relevant, understandable and practical; showing workers respect and understanding; identifying systemic issues when they arise; and encouraging workers to contribute to our campaigns.

The purpose of this evaluation, which covers the 2020 calendar year, was to assess whether the service is doing these things consistently and achieving its intended outcomes, and to make

¹ Rajan, R, Carlow, M, Forell, S and Nagy, M (2021) *Secondary consultation: a tool for sharing information and transferring knowledge in health justice partnership*, Health Justice Australia, Sydney

² Commonwealth Attorney General’s Department, *National Legal Assistance Data Standards Manual*, available at: <https://www.ag.gov.au/legal-system/publications/national-legal-assistance-data-standards-manual>

recommendations for service improvement. A secondary purpose was to obtain feedback about the resources, such as template letters and toolkits, on our website and to gauge the impact of our worker engagement and training activities.

The evaluation involved reviewing service data and seeking feedback from all workers who interacted with the service in 2020, as well as all Victorian financial counsellors, many of whom had not contacted the service in the previous year. We obtained the feedback using two separate surveys: a short survey sent to workers soon after the service assists them ("**post-call survey**"); and a longer-form qualitative survey distributed to workers who used the service in 2020 and all Victorian financial counsellors ("**evaluation survey**").

We must acknowledge that the period covered by the evaluation was one of the most tumultuous, disruptive and unsettling of any time in recent decades owing to the onset of the COVID-19 pandemic. Living through the pandemic has profoundly impacted our staff, the workers and clients who use our services, and the broader Victorian community in ways that are continuing and that we are still learning about. However, far from being a reason to defer this evaluation, the pandemic makes evaluating the service for reach and effectiveness more important than ever.

We involved our lawyers in helping contextualise and make sense of the feedback. Our discussions with them significantly informed the conclusions and recommendations of this report.

Summary of key findings

1. The service has at least maintained and probably increased its impact during the COVID-19 pandemic.
2. Since the last evaluation, demand for the service has grown, especially among financial counsellors. More family violence workers and disability workers are also using the service. However, demand from community and VLA lawyers has declined.
3. Our worker engagement and training work is contributing to demand for the service.
4. Many workers who use the service are likely to be repeat users, contacting the service two or three times per year.
5. Workers who use the service are generally very satisfied with it. Most are very likely to recommend it to their colleagues.
6. The service provides timely assistance to most workers, but some say it is hard to reach our lawyers. From time to time, technical problems with the phone system may force workers to wait for assistance. However, most delays are likely due to demand for the service exceeding our capacity to meet it.
7. Workers may be more likely to use the service and recommend it to their colleagues if we improved access and response times.
8. Workers may be more likely to use the service and recommend it to their colleagues if we agreed to provide representation assistance to more of their clients.
9. If the service could assist with matters relating to small business lending, workers may again be more likely to use the service and recommend it to their colleagues. Workers argue there is unmet legal need among low-income small business owners.

10. Workers feel listened to and respected by our lawyers. Most also feel that our lawyers understand the realities of their practice.
11. A small minority of workers feel that our lawyers do not understand the realities of their practice. The realities that our lawyers are felt not to understand may include the limited capacity workers have to do complex case work and the importance to workers of being able to access advice quickly.
12. Some workers say our lawyers do not keep them updated about the cases they successfully refer to us for representation assistance, but we do not know whether workers desire otherwise.
13. The service is perceived by workers to be culturally safe. However, further work is needed to understand how Aboriginal and Torres Strait Islander workers experience the service.
14. The advice lawyers provide to workers is relevant, understandable and practical. Workers almost always follow the advice they receive.
15. After using the service, workers know more. They better understand the law and the legal arguments they can raise, and better understand their clients' rights and options.
16. After using the service, workers also feel more confident about assisting clients.
17. The service is helping workers achieve good results for their clients, including debt waivers, refunds and having unjust contracts set aside.
18. Lawyers may be talking to workers less than they did two years ago about systemic issues and campaigns. This may be due to factors relating to the COVID-19 pandemic. For example, workers may have seen fewer cases involving systemic issues than during the last evaluation period. And both workers and lawyers have been impacted by the difficulties of remote working and lockdowns.
19. However, workers are aware of our campaigns, especially 'Save Safe Lending' and 'Stop the Debt Trap'. This suggests workers have learned about them from other sources, such as our worker engagement and training, media activity and our campaign partners and supporters.
20. About half the workers who use the service may also use our online toolkits and resources. The most practical resources – the precedent and template letters, rather than guides or factsheets – are the ones they report using most often.
21. Using the toolkits and resources makes a difference to workers, including by improving their knowledge, giving them more confidence and helping them work more efficiently. There is evidence that the resources help achieve good results for clients, including against small amount lender Cigno.
22. Despite our website being updated in 2019, some workers still find our resources and toolkits hard to find. A very small number say they find them too technical. However, satisfaction in the resources and toolkits among workers is high. Workers would like us to publish more of them.

Summary of recommendations

1. Consumer Action should consider using the findings of this evaluation to advocate for more funding for the service, and as a matter of priority. Additional funding would enable the

service to meet existing and future demand, including by adding more lawyers to the service, introducing a same day call back guarantee and extending service hours, among other things.

2. Any calculation of future demand for the service should consider, among other things, economic factors, demand generated by engagement and training activities, and the additional demand that a better resourced service could create.
3. In the meantime, the service manager should review the phone queuing system to ensure it is operating as intended and that messaging about service opening hours is clear. They may also consider updating the wait music.
4. The service manager should also explore making use of a new text message sending function in Actionstep to avoid lawyers playing 'phone tag' with workers.
5. Consumer Action should develop a communication strategy to help workers better understand: the types of cases the service can and cannot assist with, and why; the different ways we can support workers, from discrete information and advice through to more intensive, ongoing assistance, and helping them take action on systemic issues; and our case intake process.
6. At the same time, Consumer Action should continue to work with stakeholders to understand the nature and extent of unmet legal need among low-income small business owners in Victoria and explore actions we can take to help address that need.
7. Consumer Action should at least maintain its current level of investment in professional development and training for lawyers, including in relation to telephone skills and 'difficult conversations'. It should consider involving agencies whose workers use the service to contribute to that professional development and training.
8. Lawyers should also be encouraged to make regular use of the one-on-one debriefing offered by our consulting psychologist, including for the purposes of 'role playing' and 'workshopping' their advice sessions.
9. Lawyers should begin a regular practice of listening to and reflecting on a sample of recordings of their calls with workers. Among other things, they should ask: Did I show that I understand the reality of the worker's practice? Did I identify systemic issues? Did I discuss those systemic issues with the worker? Did I talk with the worker about how they can contribute to relevant campaigns?
10. Lawyers should also listen to and reflect on the recording of any calls that result in critical feedback about the service.
11. Where possible, the service manager should personally contact any worker who reports a negative outcome from or dissatisfaction with the service in a timely way.
12. For cases referred by workers that we agree to 'take on', the service should consider implementing procedures that ensure we involve or update the referring worker in

accordance with their reasonable preferences. Prompts for lawyers to follow these procedures could be built into Actionstep.

13. In consultation with the legal practice, the policy and campaigns team should consider establishing a central repository of their current 'asks', such as providing a particular kind of case study or writing to or meeting with an MP. Prompts for lawyers to consult the repository could be built into Actionstep.
14. The involvement of policy and campaigns staff and emphasis on systemic advocacy in our sector engagement and training work should continue.
15. The policy and campaigns team should consider using the findings of this evaluation to understand the impact of their activities, including their contribution to sector engagement and training, collaboration with external agencies, and media and communications work.
16. Likewise, the Service Development & Partnerships team should consider using the findings to understand and demonstrate the impact of their work.
17. Consumer Action should expand the range of practical resources, such as template letters and toolkits, available to workers on our website. In doing so, they should consider the findings of this evaluation, website statistics, the resources lawyers report providing to workers directly by email and seeking additional input from workers.
18. Consumer Action should consider reassessing the navigability of our website for workers, including by involving workers in user testing. Workers should also be involved in user testing for any new resources that are developed.

About the Worker Advice 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, credit, debt and insurance 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 fairer industry practices that benefit all consumers, but especially consumers who may be experiencing vulnerability. We also engage, train and support community workers to provide effective assistance to their clients and advocate for systemic change.

Consumer Action aims to create impact by empowering clients to resolve legal problems and address problem debt, improving the capability of community workers, and shaping a fairer system. Our theory of change, captured in [our impact framework](#), says that our client-facing services, sector development work and campaigning will achieve these outcomes.

What is the Worker Advice Service?

The Worker Advice Service ("**WAS**" or "**the service**") is a telephone legal advice service for community workers. Its purpose is to provide information, advice and resources to help workers assist clients to resolve their legal problems. Workers can call the service to speak to a lawyer during its operating hours or leave a voicemail or send an email to the service at any time of the day. The service undertakes to respond to messages within two business days.

The service can assist workers in relation to a wide range of consumer, credit, debt and insurance problems, including disputes about defective goods and services, banking, bankruptcy, consumer leases, credit, debt collection and debt assistance (also known as 'debt vulture') services, door-to-door sales, electricity, gas, water, telephone and internet bills, insurance, mortgages and unfair contract terms. Only workers assisting clients in Victoria are eligible for assistance.

In earlier evaluations of the service, including by Dr Liz Curran, then a secondee consultant from the Australian National University, we have described the service as providing 'secondary consultations' to workers. However, the term *secondary consultation* may be understood differently in other contexts. For instance, a discussion paper by Health Justice Australia describes secondary consultation in the context of health justice partnerships as 'an information-sharing activity...'⁵ However, the scope of the service is broader than this. While the service sometimes does provide information or a referral, it more commonly provides fact-specific legal advice aimed at helping workers resolve the specific legal problems their clients present with. We consider this to be *legal advice* within the meaning of Community Legal Centres Australia Data Guide.⁷

Intended impact

The service aims to create change in three impact areas: a **strong community sector**, where workers can and do assist their clients to resolve consumer, credit, debt and insurance problems; **empowered consumers**, where people understand their rights and options, have the confidence and capacity to make informed decisions and achieve good outcomes; and a **fair system**, where consumers enjoy the benefits of strong laws, active regulators, good industry practice and accessible and fair dispute resolution. However, strengthening the community sector is the primary goal of the service.

Through the service, our lawyers provide workers with information and advice about their clients' legal rights and options, as well as practical strategies for resolving disputes and navigating the legal system. They also provide workers with written resources, such as template letters and toolkits, and can offer to draft legal documents and correspondence on their behalf. For some complex matters, the service agrees to provide 'ongoing assistance' to the worker, who remains responsible for the case but can enjoy up to five hours of legal assistance as it progresses. At all times, our lawyers aim to improve the ability and confidence of workers to help clients resolve their legal problems. The impact of the service is multiplied when workers use what they learn to help more than one client and share their knowledge with colleagues.

If the service does its job well, workers will feel confident about contacting the service, understand the advice they receive, and have the tools and know-how to help clients resolve their legal problems. They will also be alive to the systemic issues impacting their clients and know how they can help advocate for a fairer system.

Most of the workers we assist are employed in local community agencies that provide critical support services to vulnerable members of their community. Accordingly, they are more likely to see people who are very vulnerable than we are. When workers call the service, workers receive the advice. But their clients are the ultimate beneficiaries. It is in this way that the service contributes

⁵ Rajan, R, Carlow, M, Forell, S and Nagy, M (2021) *Secondary consultation: a tool for sharing information and transferring knowledge in health justice partnership*, Health Justice Australia, Sydney

⁷ Commonwealth Attorney General's Department, *National Legal Assistance Data Standards Manual*, available at: <https://www.ag.gov.au/legal-system/publications/national-legal-assistance-data-standards-manual>

to our second impact area, 'empowered consumers'. If the service enables workers to do a good job, clients will have a better chance of achieving fair legal outcomes and avoiding the stress and worry that legal problems cause.

As well as help for clients, workers can offer vital intelligence on the systemic issues that affect vulnerable consumers. When shared with us, that intelligence helps shape our campaign priorities, informs our policy work and allows us to tell powerful stories about the impact of unfair business practices and inadequate regulation. It also helps us connect workers and their clients with opportunities to talk about their professional and lived experiences in a range of forums, including in the media, in meetings with policymakers, and at parliamentary enquiries and royal commissions. In these ways, the service contributes to our third impact area, 'fairer system'.

How we deliver the service

Community workers can call the service between 10am and 1pm, and 2pm and 5pm, Monday to Friday, or send an email to a dedicated address. Occasionally, workers are redirected to the service from contact methods intended for others, such as our consumer advice line, consumer enquiry webform and reception. Generally, two of the nine lawyers we employ are available to answer phone calls and emails from workers at any one time. (The lawyers also deliver a parallel direct-access telephone advice service for consumers.)

When a worker contacts the service, lawyers must establish whether their client lives in Victoria and has a legal problem they can assist with, such as one relating to consumer goods or services, consumer credit, consumer debt or insurance. Where these criteria are not met, lawyers provide information or a referral to another service, but not advice.

For workers who do qualify for advice, lawyers will spend up to 15 minutes with the worker on the phone. If more time is required, the lawyer may arrange to call the worker back at an agreed time. In preparation of the 'call back' appointment, the lawyer may review documents, undertake legal research and/or discuss the case with a colleague. During the appointment, they may take more lengthy instructions, provide more detailed advice, answer further questions for the worker or even talk to the client directly. Sometimes, the lawyer may offer practical help, such as drafting correspondence or court documents. For complex matters, an 'ongoing assistance' file may be opened, allowing the worker to seek advice many times in relation to the one case.

Occasionally, lawyers will refer a worker's client to 'case intake', a weekly meeting of lawyers and other staff who together determine whether we 'take on' a client for representation. Among the factors staff must consider are whether the client is experiencing vulnerability or disadvantage; whether their case could contribute to our policy or campaigns work; the merits of the case; whether alternative free assistance is available to the client; and the impact that not being represented is likely to have on the client and our relationship with stakeholders, including the worker.

2018-19 evaluation

We last carried out an evaluation of the service around two years ago. In that evaluation ("**2018/19 evaluation**") we made 26 recommendations for maintaining and improving the reach and impact of the service.

While our management team accepted in principle almost all the recommendations of the 2018/19 evaluation, the COVID-19 pandemic and/or resourcing limitations meant that many were not implemented. The changes we did make include:

- In mid-2020, we amended our casework intake policy so that it requires us to consider, when deciding whether to 'take on' a case for representation, the impact our decision could have on our relationship with the referring worker or agency. (However, we have not published the updated policy or otherwise shared it with the sector.)
- During 2020, to help our lawyers better understand the practice realities of other workers, the legal practice began taking steps to improve integration with National Debt Helpline, our telephone financial counselling service. This has included shadowing opportunities for lawyers and regular attendance at financial counselling team meetings. Lawyers also participated in planning events and conferences for the financial counselling sector.
- In July 2020, we employed a part-time legal assistant to help schedule calls with workers, among other things. Our lawyers have reported that this has helped reduce 'phone tag'.
- In late 2020, our lawyers attended training by Lifeline on assisting distressed callers and suicide awareness.
- Since around early 2020, our lawyers have been offered one-on-one debriefing of their advice work with a psychologist. Some lawyers have been using these sessions to 'role play' or workshop advice sessions.
- Lawyers continued the practice of seeking consent from clients at the time of opening representation files to update the referring worker about its progress. (However, prompts to provide those updates have not been built into Actionstep.)
- Since around mid-2020, to achieve better integration with our policy and campaigns team, lawyers have taken up roles in campaign steering groups.
- The worker toolkits and resources section of our website is currently being reviewed. (However, no changes have been made since the 2018/19 evaluation.)
- In March 2021, changes were made to our case management system Actionstep to encourage more consistent collection of worker contact details by lawyers. (However, this post-dates the period covered by this evaluation.)
- In 2019/20, the legal practice developed systems for acting in a timely way on post-call survey feedback. This includes:
 - (a) following up with workers who provide critical feedback about the service;
 - (b) sharing feedback with individual lawyers; and
 - (c) communicating insights from the post-call survey to the team.

About this evaluation

Purpose

The impetus for this evaluation was a desire to understand the reach of the service, how workers experience the service and how effective the service is, and whether this has changed since the 2018-19 evaluation; to learn what is working well and what is working less well; and to make informed improvements that will enhance impact.

We also wanted to learn about the impact of other activities that intersect with the service, including our engagement and training work, our worker resources, and our casework service.

We must acknowledge that the period covered by the evaluation was one of the most tumultuous, disruptive and unsettling of any time in recent decades owing to the onset of the COVID-19 pandemic. Living through the pandemic has profoundly impacted our staff, the workers and clients who use our services, and the broader Victorian community in ways that are continuing and that we are still learning about. However, far from being a reason to defer this evaluation, the pandemic makes evaluating the service for reach and effectiveness more important than ever.

In this context, the purpose of the evaluation is to answer these questions:

1. Who are the workers that use the service? How often do they use it? How do they reach it?
2. What prevents workers using the service more often? Do they feel confident about contacting the service? What would encourage them to use it more?
3. How likely are workers to recommend the service to colleagues? What would make them more likely to recommend the service?
4. Does our sector engagement and training work contribute to demand for the service?
5. How do workers feel about the lawyers who assist them? Do they feel that the lawyers listen to, respect and understand them?
6. Is the service culturally safe for Aboriginal and Torres Strait Islander workers?
7. Does the service offer timely assistance?
8. Do the lawyers provide advice that is relevant, understandable and practical? Do workers follow the advice they receive?
9. Do workers better understand their clients' rights and options after using the service?
10. Do workers feel more confident about helping clients after using the service?
11. What difference does the service make to workers' practice?
12. Do lawyers talk to workers about systemic issues and contributing to our campaigns? Do workers know about our campaigns? Do they know how to contribute?
13. When we 'take on' a worker's client for representation, do the lawyers keep the worker informed?
14. Who are the workers that use our written resources, such as template letters and toolkits? What resources are used most often?
15. What difference do the written resources make to workers' practice?
16. How could the written resources be improved?
17. What should we do to maintain and/ or improve the reach of the service and its effectiveness?

Method

This was a mixed-methods evaluation, involving three main sources of data: WAS service records, including worker information and service statistics; a short survey we send to workers who use the service in the days after their enquiry is answered ("**post-call survey**"); and a longer-form survey, a variation of which we send to workers who use the service in a 12 month period, and all Victorian financial counsellors, every two years ("**longer-form survey**").

The evaluation covers the period 1 January to 31 December 2020.

Service records

Since July 2019, lawyers have used practice management system Actionstep to record their interactions with workers who contact the service. The system was still relatively new for us in the period covered by the evaluation.

When a worker contacts the service for the first time, the lawyer who assists them creates a new 'contact' entry in Actionstep, where they are required to record the worker's name, occupation, agency, location and contact details. The lawyer then creates an 'action' to record details of the service provided, including the lawyer's name, details of the worker's enquiry, the content of any advice and the level of assistance provided. The 'action' is linked to the 'contact' entry for the worker.

If a worker contacts the service on a subsequent occasion, the lawyer does not create a new 'contact' entry; rather, they create and link to the existing one a new 'action'. Existing 'contact' entries are not regularly reviewed or revised.

Post-call survey

The post-call survey is a short, predominantly multi-choice survey that we send to workers by email in the week after their enquiry is addressed by the service. The survey platform we use is Microsoft Forms. As the survey is sent by email, only workers for whom we have a current email address recorded in Actionstep can participate.

The post-call survey first asks workers to identify themselves by type. Three choices are given: financial counsellor, lawyer and other (which they can specify). It also asks whether they were prompted to contact the service because of an experience at a training or other event involving Consumer Action.

The post-call survey then asks workers to rate how well they understood their client's rights and options, and how confident they felt about assisting their client, before and after using the service.

Then it asks a 'Net Promoter Score' ("**NPS**") question: *"On a scale of 0-10... how likely are you to recommend [the service] to a colleague?"*

The NPS is an index ranging from -100 to 100 that is widely used as a proxy for overall satisfaction and trust in a service. The score itself is calculated by subtracting the percentage of 'detractors' (respondents who give a rating of 0-6) from the percentage of 'promoters' (respondents who give a rating of 9-10).

Typically, respondents are asked to explain the rating they provide. The post-call survey does this, asking: *"What is the main reason for your score?"*. It also invites workers to recommend improvements: *"What changes could we make to earn a higher score?"*

Workers who complete the post-call survey can remain anonymous or provide their name and contact number. The post-call survey says: *"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, and our reference (if known)".*

The full version of the post-call survey is reproduced in **Appendix A**.

Longer-form survey

The longer-form survey largely replicates, with some tweaks, the survey used in the 2018-19 evaluation, which in turn was based on a tool developed by secondee-consultant Dr Liz Curran, at that time working at the Australian National University, for her evaluation of the service in 2016.

We sent the longer-form survey by email to all workers who had contacted the service in 2020 – and for whom we had a current email address recorded in Actionstep. Financial Counselling Victoria ("**FC Vic**"), the state's peak body for financial counsellors, also sent it to their members. We cast the net wider for the longer-form survey to learn why some workers are not contacting the service, either regularly or at all. We also wanted feedback about our written resources, which workers can access online without contacting the service.

The longer-form survey includes both open-ended questions (for example, *"What difference, if any, has the Worker Advice Service made to your practice...?"*) and a series of Likert scale questions introduced in this way: *"Thinking about your experiences in the last 12 months, please tell us how strongly you agree or disagree with the following statements"*.

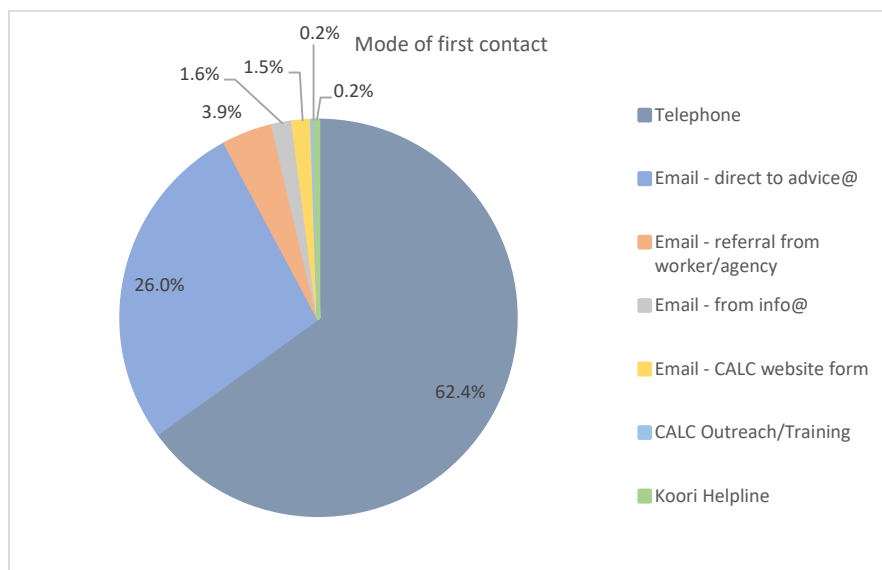
The longer-form survey was open for around three weeks in April 2021.

The full version of the long-form survey is reproduced in **Appendix B**.

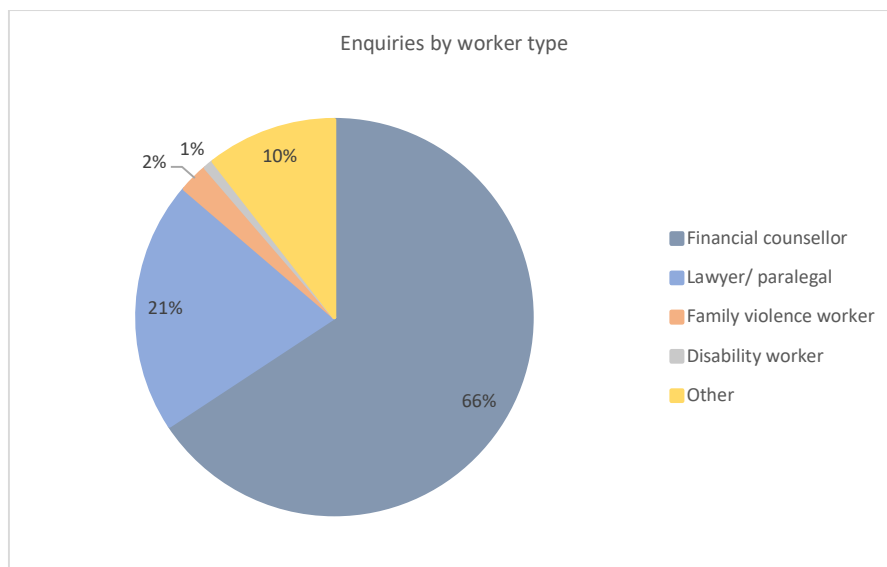
Results

Service records

According to Actionstep, in 2020, the service received 816 (compared with 725 in 2018-19) unique enquiries from community workers. Lawyers recorded the 'mode of first contact' for 96% of enquiries. Of those enquiries, most (63%) were received by phone and a third (33%) were received by email. Just two enquiries were recorded as being made in person at an engagement or training event.



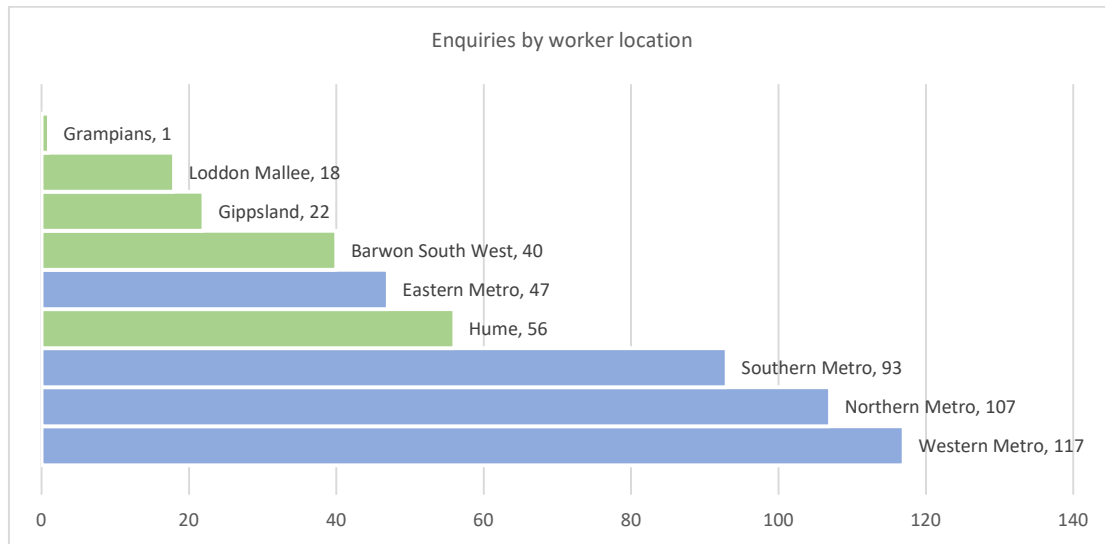
Lawyers recorded the type of worker that contacted us for 92% of enquiries. Of those enquiries, most were made by financial counsellors, trainee financial counsellors or financial counselling students (at least 66%, compared to 52% in 2018-19) and community legal centre or VLA lawyers or paralegals (at least 21% in 2020, compared with 29% in 2018-19). The rest were made by other types of workers (13% compared to 19%), including family violence workers (at least 2%) and disability workers (at least 1%) and workers with a range of other job titles, both specific (for example, 'retirement housing worker' and 'bushfire recovery worker') and general (for example, 'case manager', and 'advocate').



The location of workers who used the service was recorded in the form of postcode for 61% of enquiries. This compares to 90% in the period covered by the 2018/19 evaluation, which was before the introduction of Actionstep.

Of those enquiries where postcode was recorded, almost three-quarters (73%) were made by workers delivering services in Metropolitan Melbourne and the rest (27%) by workers in regional Victoria. Workers in the Western Metro region were the best represented at 23.4%, possibly owing

to a significant proportion of enquiries recorded for workers located in Melbourne (10%), followed by workers in the Northern Metro (21.4%) and Southern Metro (18.6%) regions. There was just one enquiry (0.2%) from the Grampians.



Post-call survey

Profile of participants

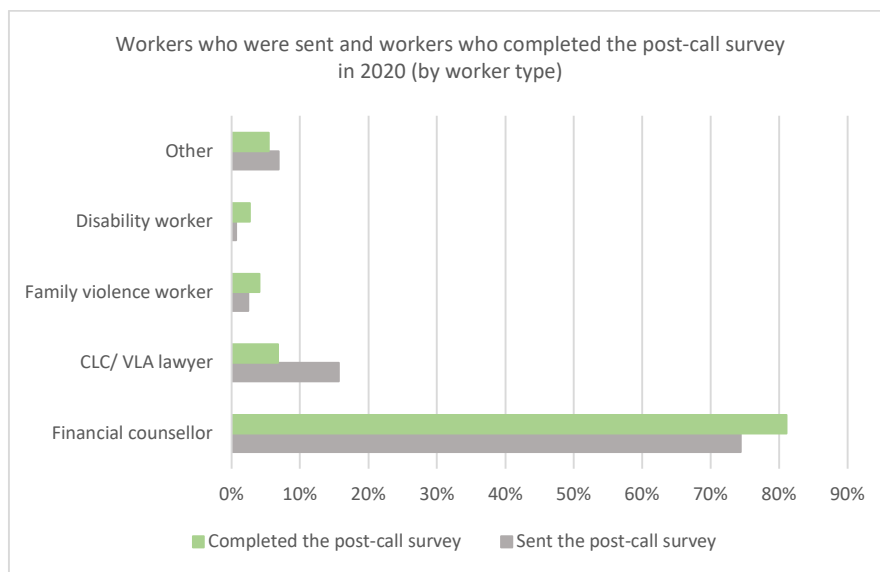
Between 1 January and 31 December 2020, our lawyers finalised 816 unique enquiries from workers but recorded email addresses for just 460 (56%) of them. Accordingly, 460 invitations to participate in the post-call survey were distributed in 2020.

We received 74 responses to the post-call survey, giving it a response rate of 16%, the same as in 2018-19. On average, the post-call survey took workers about five and a half minutes to complete.

While we do not have precise information about the profile of respondents (because most responses were anonymous), we do know the type of workers we *invited to participate* in the survey as well as the types of workers who responded.

Lawyers had recorded 'worker type' for 98% of workers invited to participate in the post-call survey. Of those workers, 73% were financial counsellors, trainee financial counsellors or financial counselling students, 15% were community legal centre or VLA lawyers or paralegals, 2% were family violence workers and 1% worked in disability. And 7% held roles with more general titles, such as 'case worker', 'social worker' or 'case manager'.

Among respondents to the post-call survey, financial counsellors (including financial counsellors in training) were slightly overrepresented (81% compared with 67% in 2018/19) and community and VLA lawyers slightly underrepresented (7% compared with 15% of responses in 2018/19). Also overrepresented were family violence workers (4% compared with compared to <2% in 2018/19) and disability workers (3% compared with 0% in 2018/19). A few workers of other types (5% compared with 13% in 2018/19), including social workers and a retirement housing advocate, also responded to the post-call survey.



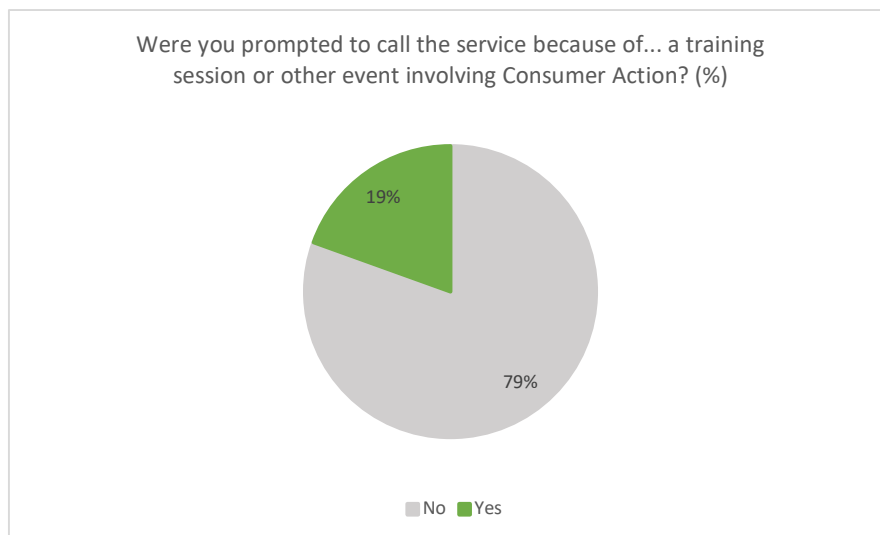
Anonymity

The post-call survey gave workers the option of identifying themselves. 40 (54%) respondents elected to provide us with their name. The remaining 34 (46%) completed it anonymously.

Were workers prompted to use the service by an engagement or training event?

To better understand the impact of our engagement and activities – specifically, whether they prompt participants to use the WAS – we added a question to this effect to the post-call survey in around July 2020.

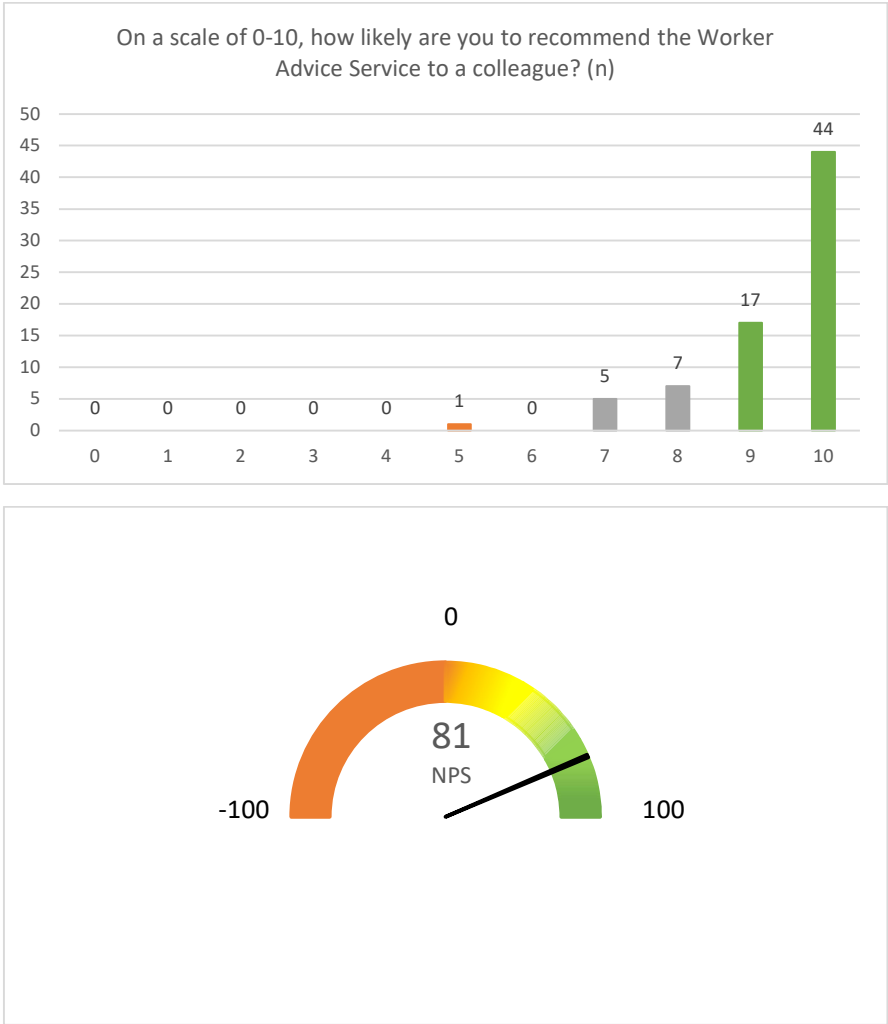
All 42 workers who responded to the post-call survey after that date answered the question and 8 (20%) said, yes, they were prompted to call by an event involving Consumer Action.



Would workers recommend the service to a colleague?

To the question, how likely, on a scale of 0 to 10, are you to recommend the service to a colleague, a majority (75% compared to 68% in 2018/19) said nine or ten. These workers are classified as 'promoters' under the Net Promoter Score system. Only one (1% compared to 13% in 2018/19) 'detractor' gave a rating of between zero and six. And a very moderate number (16% compared to

22% in 2018/19) of 'passives' gave a rating of seven or eight. These results combined to give the service a score of 81 (compared to 57 in 2018/19) out of a possible range of -100 to 100 for the period covered by this evaluation.



Why would they recommend the service to a colleague (or not)?

92% of respondents (compared to 57% in 2018/19) provided an explanation for the rating they gave. The explanations ranged from a few words to several lines.

At least 10 respondents volunteered that that service provided them with timely assistance. For example:

"No matter the issue, there is always a quick and careful response (even if there is no fantastic remedy)."

"Very happy with immediate understanding of my query and quickness to respond."

"The lawyers always contact me back within a reasonable timeframe..."

"Always... quick to respond to emails."

But not all respondents agreed. The one 'detractor' said the service had been slow to respond to their enquiry:

"No-one responded to my voicemail. It then took 5 business days via email to receive a call at 4pm!"

And two 'passives' complained that seeking advice took too much time:

"[C]annot get advice on urgent matter, let say happened in the last few hours."

"There seems to be a new process. I had a simple question which could (and usually is) answered in a few minutes, but it took a great deal of time as a lot of irrelevant information was collected, including client's details which I am not usually asked for. It took such a long time that I am thinking twice now about asking quick questions to CALC as I don't have the time to give this unnecessary information."

Unlike in the 2018/19 evaluation, none of the respondents expressed concern about the experience or confidence of the lawyers delivering the service.

Many respondents described the quality of their interaction with the service and the assistance they receive in general terms. For example:

"The worker I spoke with was really helpful and friendly and relayed the complex information to me in a really accessible way."

"CALC always treat me like a professional, even though I am [not] a solicitor or have a great understand[ing] of the ins and outs of all points of law. [T]he Solicitors at CALC are always humble, kind and polite."

"Have approached your staff various times; always helpful; always informative with great client focus."

"The advice is always clear and concise and the lawyers are always very supportive. This service is essential for FCs..."

"Staff were very helpful and provided the time to go over everything with me. It was not a rushed and limited phone call."

"I have always had a positive response and experience. Always explained well and I haven't been made feel silly for asking a question."

"The lawyers always... give me good information and advice on client rights, quoting the legislation that assists me with my knowledge of options, like discerning whether or not a contract term is unfair for instance."

"I have consulted with CALC Workers on many occasions, I have always been provided with solid advice and support."

Some talked about the technical knowledge of the lawyers who assist them. For example:

"Specific legal knowledge in our field work and the need for financial counsellors to seek legal advice on behalf of our client."

"Great information and support. Knowledge of legal rights and terminology to use. Great at explaining all the options and pros/cons."

Many explained how they use the service to seek clarification about the issues impacting their clients and reassurance about their intended approach. For example:

"Often used service. I use [it] to get... clarification of issues and things that may come back and bite the client. Always get clear understandable directions or assistance."

"Reassurance about option[s]... I have had to call the workers line twice now and each time the legal team have been beyond helpful. This is very helpful in my role!"

"Getting reassurance from the lawyers about best or only options to provide to client and path to follow..."

"Always great to get confirmation that I am on the right track or not."

"I have been working as a financial counsellor for over 10 years. I have extensive knowledge, but there are always new things to learn about and sometimes just need to run over a case with a lawyer."

"It has provided a great discussion on options and given me total confidence I have covered all aspects of the issues to present options to my service user."

Others described the practical help the service had provided. For example:

"Well informed advice delivered in layman's terms, easy to apply to case work."

"Very well informed and able to provide great information and advice. Will support this with additional emailed letters or relative codes of practice or clients rights."

"Lawyer was very supportive. I felt it was extremely important the email that I sent the creditor was worded strongly and she helped me immensely with this process."

"It is great to have a service I can call to check... on the layout of a letter that maybe required when taking action."

Some respondents talked about the difference the service has made to their practice:

"The sessions also lifted my skill level of the law for future reference."

"It has allowed my work in a [rural, regional and remote] CLC to include a full suite of Consumer Law matters for... clients."

Others described how the benefits they enjoy flow to clients:

"The lawyer showed real interest and gave me several options to deal with the situation, so I was able to help my client much faster."

"I always receive excellent advice which gets me back on track with my cases. I always get good outcomes for my clients which I may not have if I hadn't contacted Consumer Action Law Centre..."

"Whenever I am not sure which way to go with a client I call CALC. I always receive great advice which helps me achieve some great outcomes for clients."

However, one 'passive' respondent described receiving conflicting advice on one occasion and the confusion that caused them:

"I ended up a bit confused after the most recent time because one lawyer spoke to me and gave me one piece of advice (they mistakenly called me while another lawyer was already looking into my query), another lawyer gave me a conflicting piece of advice, then some Senior FCs told me they believed the first lawyer was probably correct. So I was unsure by the time I spoke to the client."

The most common criticism of the service was that we 'take on' too few cases:

"Casework always is always more nuanced than simply receiving legal advice. It would be good to know that CALC could take on more cases."

"Great to get advice on tricky / unusual cases, but I know the service is limited in how much case work is done."

"In many cases I would be looking for CALC to take the matter on."

"You didn't get a 10 because sometimes you can't take on clients we really feel could benefit from your assistance!"

One respondent described an occasion on which lawyers could offer no assistance to their small business owner client:

"The lawyers are always great but this question had to do with liability for company [secretaries] which was a little outside there scope so they were unable to shed much light on the matter..."

What would make workers more likely to recommend the service?

28% of respondents left this answer blank. Another 45% indicated they had no suggestions for improvement, with some respondents repeating their positive feedback (for example: "You can't seriously... fault this service") or acknowledging that changes would have resourcing implications (for example: "Not much really without having funding available...").

31% of respondents offered ideas to help improve the service. The most common of these related to accessibility and how quickly lawyers respond to enquiries. For example:

"Easier access to a lawyer rather than leave a message and wait for a call back."

"Being more accessible - I know we are all really busy, but in an ideal world, being able to get answers quicker would be great."

"Easier to contact and more availability."

"Time - response and [appointment] time was over several weeks."

"Promptness of response... however very pleased with the service and thank you."

"Maybe sometimes it had to get through on the workers advice line but that's a funding issue [not] a CALC issue."

Almost as many respondents suggested that we 'take on' more cases:

"I would appreciate it if you were able to take on more cases."

"...[More] capacity to take on complex legal issues."

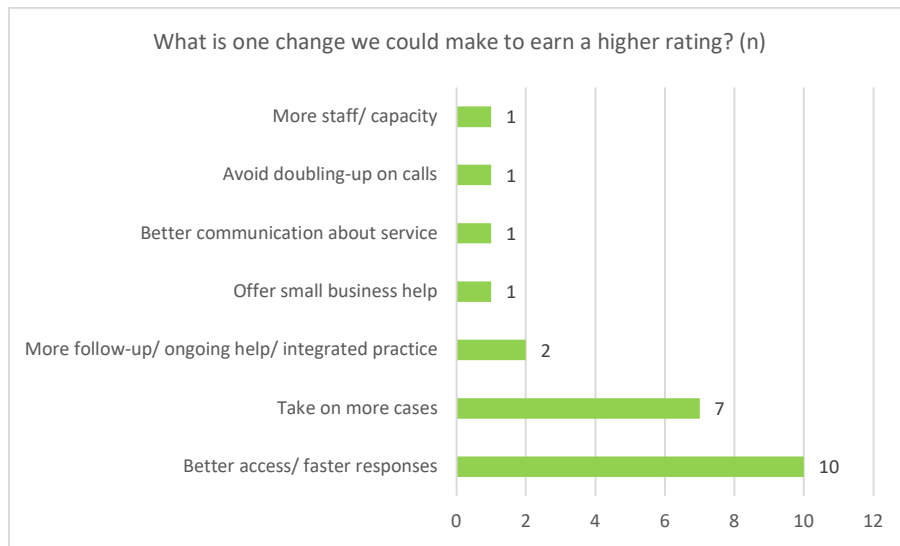
"If CALC could take on the matter."

Two respondents suggested that more follow-up or intensive assistance could be offered to workers:

"An integrated approach or follow up until resolution is achieved would be very useful."

"Perhaps allocating more time for the lawyers to assist with complex cases."

One respondent each said the service could assist with small business matters, employ more staff, better explain the process for responding to enquiries and improve systems to avoid two lawyers calling the same worker.



Did workers better understand their clients' rights and options?

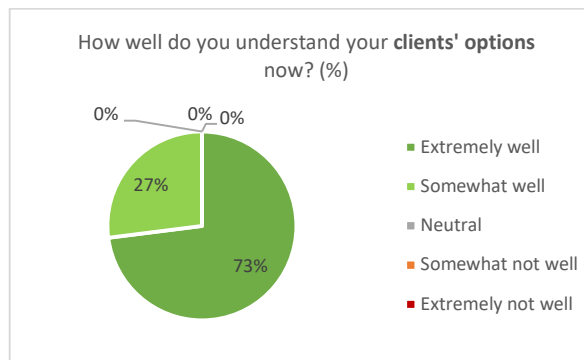
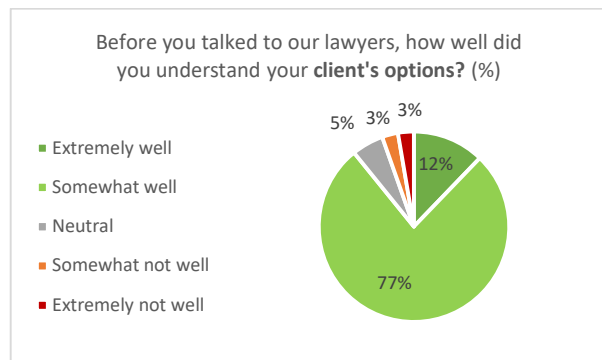
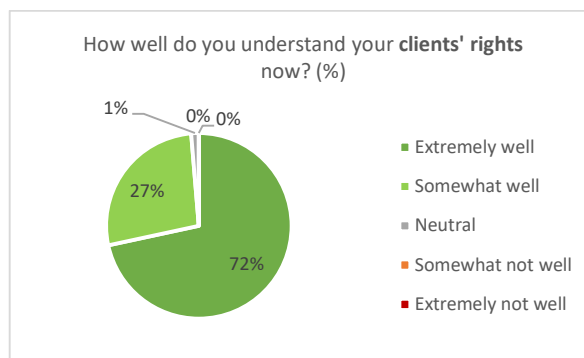
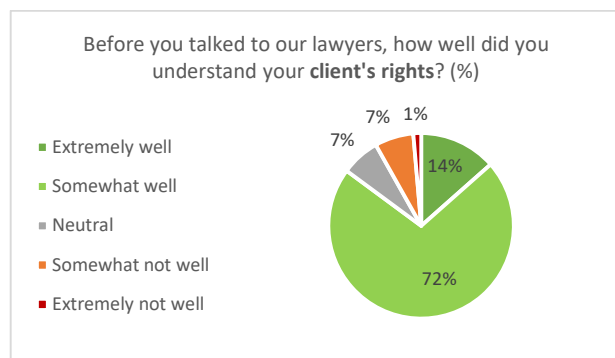
For this evaluation period, we introduced new questions to measure the extent to which workers understood their clients' rights and options before and after using the service.

All the workers who responded to the post-call survey in 2020 completed the questions.

Most workers (72% and 77%) said they understood their clients' rights and options 'somewhat well' and a smaller number (14% and 12%) said they understood them 'extremely well' before seeking advice. About 7% provided a 'neutral' response and 8% reported a poor understanding.

After talking to our lawyers, the results had flipped. Most workers (72% and 73%) said they understood their clients' rights and options 'extremely well' and the rest (bar one, who gave a 'neutral' response) said they understood them 'somewhat well'. No workers reported a poor understanding of their clients' rights and options after using the service.

The charts below show how workers rated their understanding before and after talking to our lawyers:



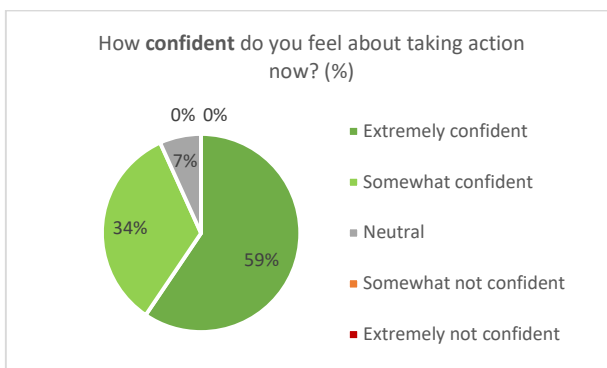
Did workers feel more confident about helping clients?

For this evaluation period, we also introduced new questions to measure the extent to which workers felt confident about 'taking action' to assist their clients.

All the workers who responded to the post-call survey in 2020 completed the questions.

Most workers (62%) said they felt 'somewhat confident' about taking action to assist their clients and a small number (9%) felt 'extremely confident' before seeking advice. About 7% provided a 'neutral' response and 11% reported feeling not confident.

After talking to our lawyers, the numbers on this measure had also changed. Most workers (59%) said they felt 'extremely confident' about taking action and 34% said they felt 'somewhat confident'. The remaining 7% provided a 'neutral' response. No workers reported feeling not confident after using the service. The charts below show how workers rated their confidence before and after talking to our lawyers:



Longer-form survey

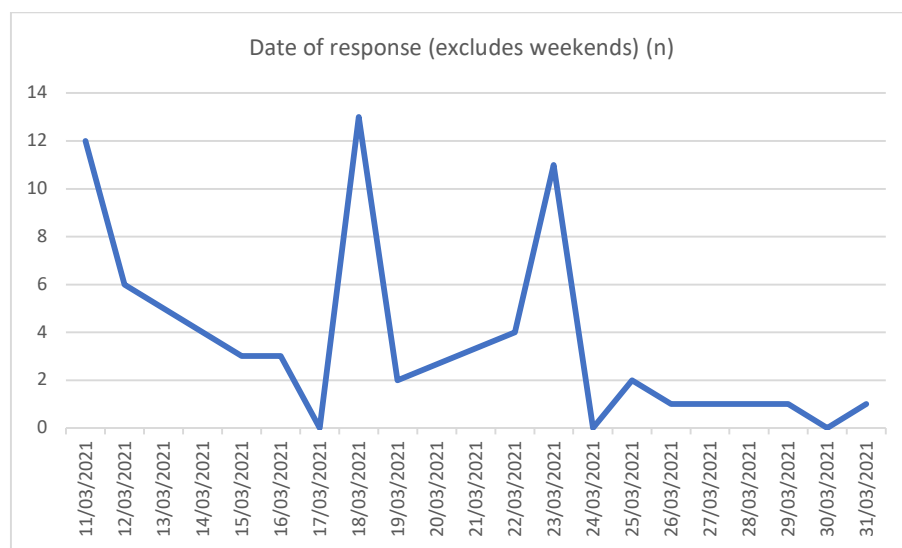
Profile of respondents

Between 1 January and 31 December 2020, we finalised 618 enquiries from workers but had worker addresses recorded for only 460 (56%) of them. 204 of those email addresses were unique. It was to those 204 email addresses that we sent the longer-form survey in March 2021.

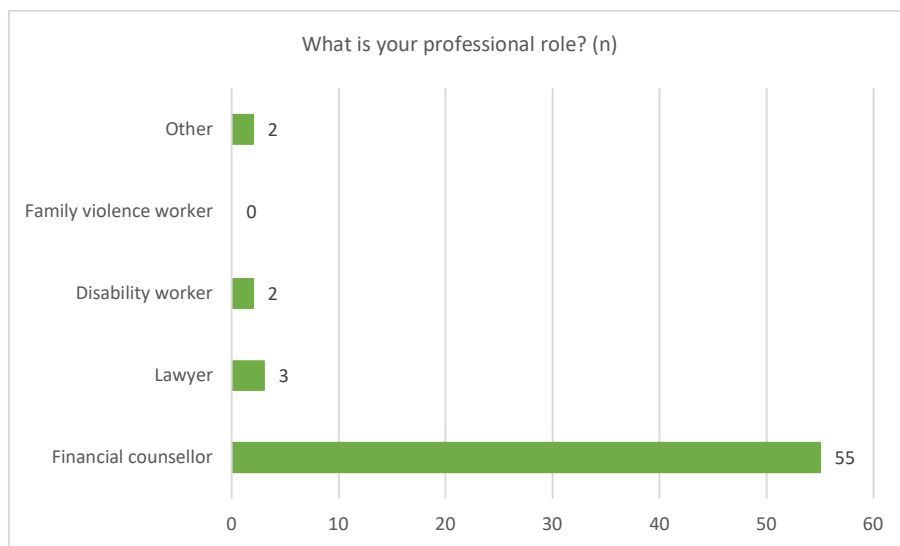
At about the same time, FC Vic emailed to the survey to all its members.

In all, we received 60 responses (compared to 56 in 2018-19).

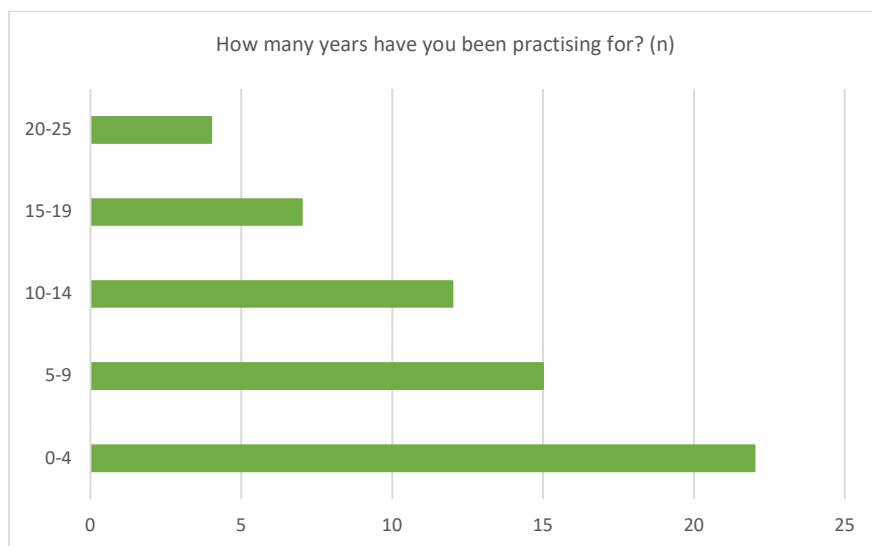
The chart below shows the number of responses we received over time. We received the most responses on the day we emailed the survey to workers (11 March), the day FC Vic emailed the survey to its members (18 March) and on 23 March, after staff promoted the survey at a training event for financial counsellors.



55 (92% compared to 67% in 2018/19) of the responses were from financial counsellors and three (5% compared to 15% in 2018/19) were from community/ VLA lawyers. There were two responses (3% compared to none in 2018/19) from disability workers and the remaining two (3% compared to 19% in 2018/19) were from other worker types, this time a mental health nurse and a consumer advocate. There were no responses from family violence workers. The chart below compares these groups:



There was a very wide range of practice experience among respondents. One respondent was in their first year of professional practice; another had practiced for 25 years. The mean number of practice years was eight (compared to nine in 2018/2019). The median was around six years (compared to seven years in 2018/19). The chart below shows the breakdown:



Because we do not collect information about practice experience from the workers who use the service, it is not possible to compare the profile of workers who completed the longer-form survey with the general population of service users.

Anonymity

The longer-form survey gave workers the option of identifying themselves. 45 (75%) respondents elected to provide us with their name. The remaining 15 (25%) completed the longer-form survey anonymously. 44 (73%) respondents provided the name of their agency.

Completion rate

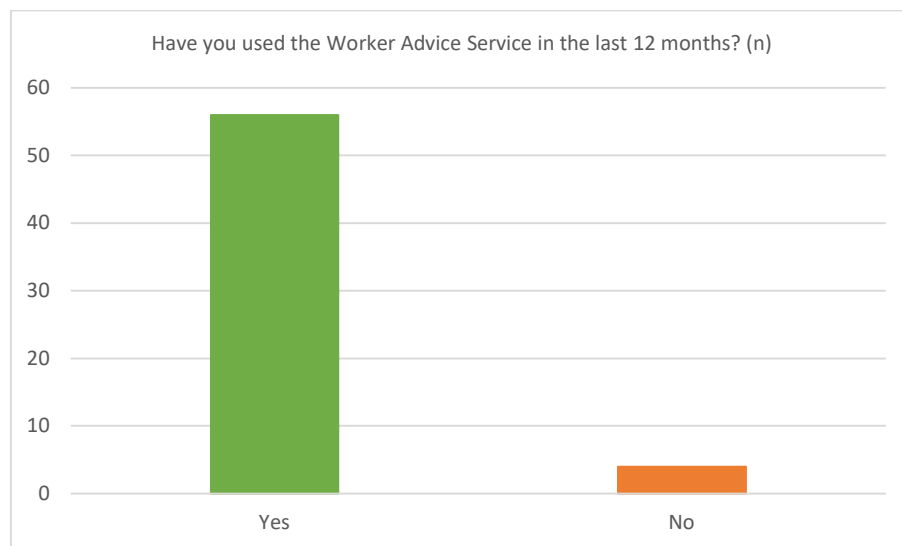
60 workers completed the longer-form survey. Almost all the questions in the longer-form survey were mandatory and accordingly were completed by 100% of respondents. This compares to far lower completion rates for some questions in 2018/19 when many of the questions were optional.

A note about comparisons

In this section, where relevant, we compare results from this evaluation with those from 2018/19. Where fewer workers answered a question in 2018/19, this will be stated. Workers that skipped some questions in 2018/19 might have provided a 'neutral' or 'N/A' answer this time, making it look as though proportionally fewer workers gave positive or critical feedback. This effect may be stronger for questions to which more respondents provide a neutral or 'N/A' answer. Accordingly, results should be compared with caution.

Had they used the service in the last year?

All but four respondents (93% compared to 84% in 2018/19) said they had used the service in the last 12 months.



Why didn't they call?

This question asked the four respondents *who had not used the service* the main reason they had not called. Two respondents (financial counsellors of 12 and 17 years) cited problems accessing the service or getting timely help. For example:

"Difficult to contact as I am only a part time worker..."

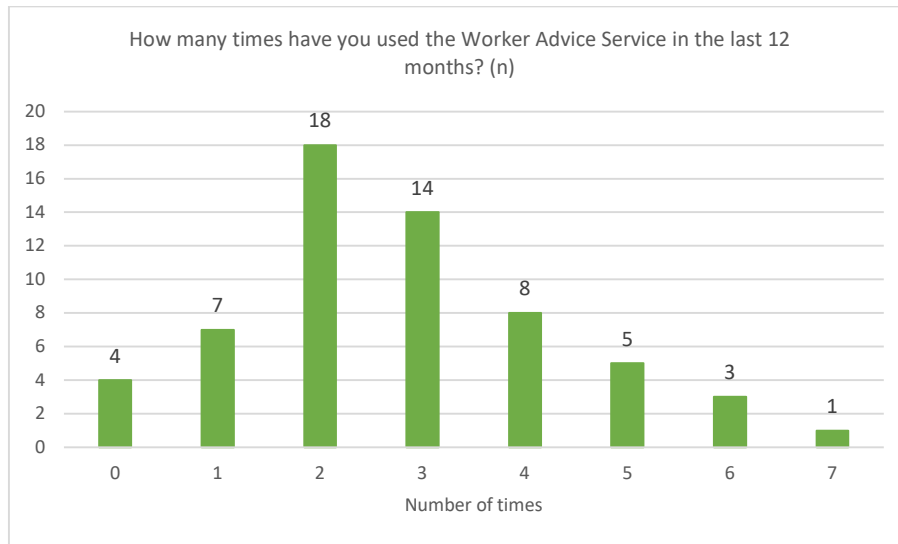
Another respondent (a financial counsellor of 20 years) simply said, "not much help".

The fourth (a financial counsellor of four years) described not feeling confident about contacting a legal service:

"Not really sure how you can help.... and maybe a bit intimidated to call (?) eek - so much honesty there lol - have accessed a local community legal service and found the lawyer a bit dismissive..."

How often do they call?

In response to the question, “How many times have you contacted [the service] in the last twelve months?”, the most common answers were twice (30%) or three times (23%). One respondent estimated having used the service as many as seven times. The mean number of contacts in a year was 2.8. The median was three times (compared to five in 2018/19). In 2018/19, this question was answered by 67% of respondents, and only by respondents who *had* contacted the service in the last 12 months.



Because it would be very difficult to extract the relevant service data from Actionstep, we have not compared these estimates with recorded contacts, either for the respondents or the broader population of service users.

What would encourage them to use the service more?

The survey asked respondents to suggest one change that would encourage them to call the service more frequently. This was an open-ended question and mandatory. While all respondents answered the question, 52% of respondents made no suggestions. (In 2018/19, 55% of respondents skipped this question. A further 30% answered but offered no suggestions.)

17 respondents (29% compared to 10% in 2018/19) said they would call more often if they could get faster access to our lawyers. They suggested extending operating hours, implementing a new triage process, offering same day call back, allowing callers to wait in a queue and adding a dedicated phone number for financial counsellors. Some described the frustrations of playing ‘phone tag’ with lawyers and the delays it can cause:

"[M]ore available hours. its hard to leave a message and then i might be with a client so cannot answer. end up in a loop of missed phonecalls." (Disability worker of three years)

"Being able to speak to a Lawyer on the spot when I call & have the availability to then speak to them..." (Financial counsellor of 10 years)

"For someone to answer the phones or have to option to wait on hold. Often when you call, you leave a message and then the 'phone tag' begins. Most of the time I'm on calls with clients, so

miss their call, if you call back straight away, it goes to message bank again. It sometimes it takes weeks to get hold of them." (Financial counsellor of 10 years)

"[B]e available when we call. it is very frustrating to send an email or leave a message and then get a call back when your not available, You can spend the next week or 2 trying to get assistance." (Financial counsellor of 10 years)

"Direct number for financial counsellors." (Financial counsellor of 18 years)

Three respondents (5% compared to 6% in 2018/19) said we should 'take on' or agree to represent their clients more often. One respondent, a financial counsellor of 12 years, explained their perspective in these terms:

"Less pushing back onto me. I am calling as I am needing your help. I would like to work side by side. NOT still fumbling with the information provided. I have never had a case taken on even though i have had severe identity theft case and a client who was asked to include disabled child on a mortgage to get them over the line."

A further three respondents (5% compared to none in 2018/19) said they would like to see the service assist with a broader range of legal issues, including business lending and family law problems:

"[P]rovide assistance for business loans and unregulated lending." (Financial counsellor of 17 years)

"Small business help." (Financial counsellor of 10 years)

"If you guys took up family law pro bono..." (Financial counsellor of 5 years)

Two respondents (3% compared to none in 2018/19) suggested changes to our voicemail system:

"Sometimes answering machine not clear with message - ie I think indicates that line not open for the day but doesn't indicate when it will reopen." (Financial counsellor/ disability worker of 5 years)

"Change the wait music!" (Financial counsellor of 8 years)

One respondent described their recent experience of a webinar delivered by Consumer Action:

"[T]odays conversational webinar is a great and makes me feel more comfortable to make some kind of contact." (Financial counsellor of 4 years who hadn't used the service in 12 months)

The remaining respondents (31% compared to 30% in 2018/19) provided no suggestions. Many said this was because they were satisfied with the service:

"I have been really happy with the service, so nothing." (Financial counsellor of eight years)

"I find it very user friendly as it is." (Financial counsellor of two years)

"No suggestions, advice was great!" (Anonymous)

Two respondents identified that they could change themselves:

"NA - I believe that it is my own lack of confidence that stops me accessing your services more." (Financial counsellor of six years)

"I could change my thinking and practice and decide to consult you more often! I find your service approachable and communication great." (Financial counsellor of three years)

No respondents (compared to 2% in 2018/19) said lawyers should improve their interviewing skills, give better advice or make better referrals.

Accessibility

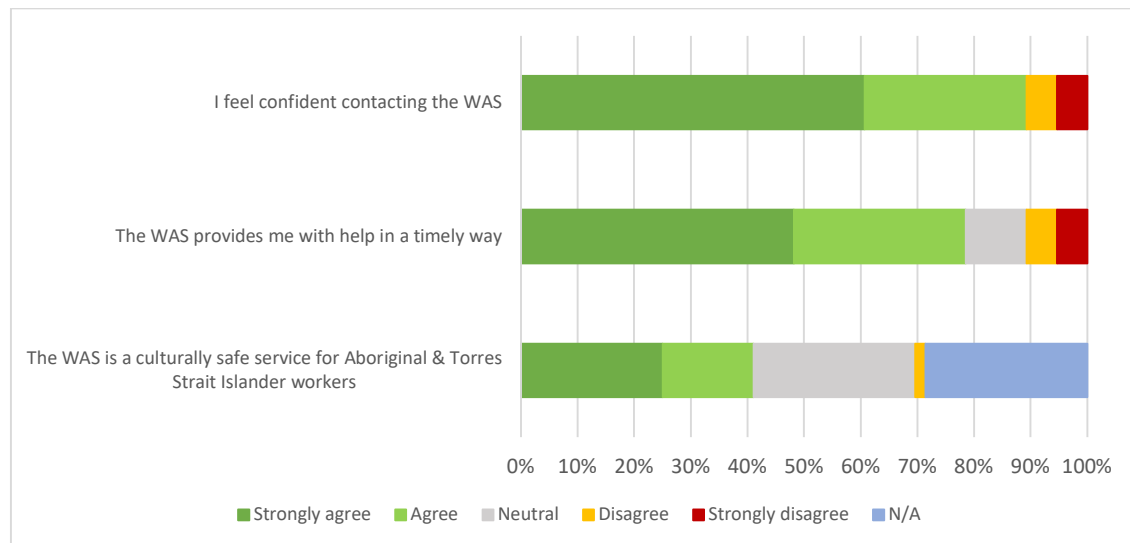
The survey asked respondents to indicate the extent to which they agreed or disagreed with three statements relating to accessibility. All respondents who had used the service in the last year responded to all the statements (compared to 65-69% in 2018/19).

Most respondents (90% compared to 89% in 2018/19) agreed and six respondents (10% compared to 6% in 2018/19) disagreed that they feel confident contacting the service.

Most respondents (78% compared with 72% in 2018/19) also agreed and six respondents (10% compared to 11% in 2018/19) disagreed that the service provides help in a timely way. 10 (16%) gave a neutral or 'N/A' response.

In response to the statement that the service is culturally safe for Aboriginal and Torres Strait Islander workers, a majority of respondents (58%) provided a neutral or 'N/A' response. 23 respondents (41%) agreed with the statement and one (2%) disagreed. There was no comparable question in the 2018/19 evaluation.

A summary of results are shown in the chart below:



Quality and effectiveness

The survey asked respondents to indicate the extent to which they agreed with six different statements relating to service quality and effectiveness. All respondents who had used the service in the last year responded to all the statements (compared to 65-69% in 2018/19).

All but four (93% compared to 86% in 2018/19) respondents agreed that the advice they get from the service addresses the problems they call about, and only one (2%) respondent disagreed. Three (5%) gave a neutral response.

All but one (98%) respondent agreed and only one (2%) disagreed that the advice considers their clients' circumstances. (In 2018/19, 72% of respondents agreed that advice considers their clients' 'non-legal needs and priorities'.

All but two (96% compared with 90% in 2018/19) respondents agreed and only one (2%) disagreed that they understand the advice our lawyers provide. One (2%) respondent provided a neutral response.

To the statement that workers know what 'next steps' to take after getting advice, most (91% compared to 83% in 2018/19) said they agreed and one (2%) said they disagreed. Four (7%) gave a neutral response.

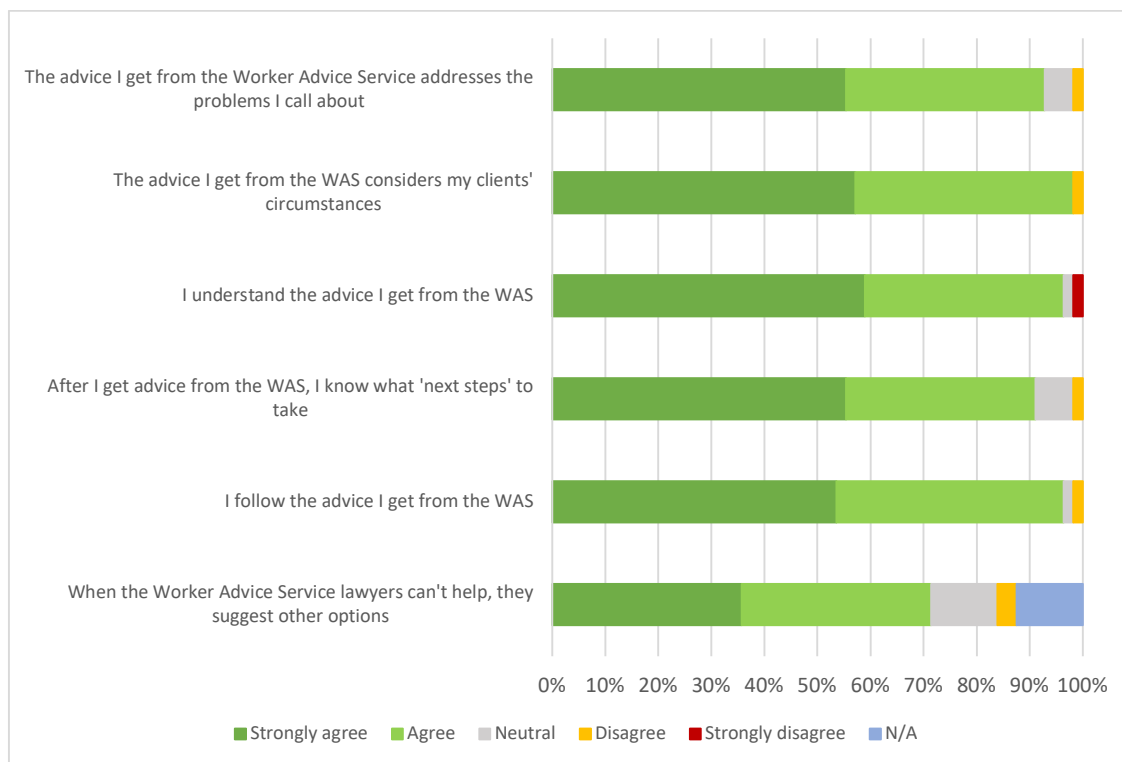
All but one (96% compared to 85% in 2018/19) agreed and only one (2%) disagreed that they follow the advice they get. One (2%) gave a neutral response.

The 'disagree' responses to these statements were given by three financial counsellors with many years of practice experience between them, including one who identified themselves by name and agency. Their responses to other questions suggested they want more immediate access to lawyers and/ or for us to 'take on' more cases.

Most (72% compared with 56% in 2018/19) workers agreed and only two (3%) disagreed that when the service cannot help a worker, the lawyers suggest other options. Seven (13%) gave a neutral response and another seven (13%) responded 'N/A'.

The workers who disagreed with this statement were also (but different) experienced financial counsellors. One suggested, in response to another survey question, that more help should be available to small business owners *"give the majority... are micro [with] no employees or less than three with turnovers that are less than an average Australian wage"*.

A summary of results are shown in the chart below:



Communication, understanding and trust

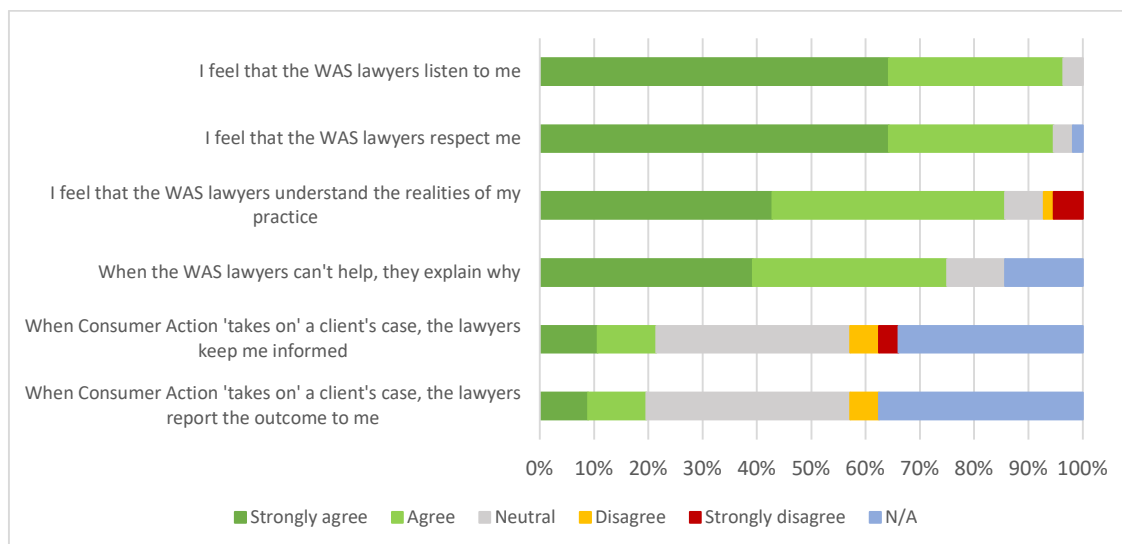
The survey asked respondents to indicate the extent to which they agreed with six different statements relating to communication, understanding and trust. All respondents who had used the service in the last year responded to all the statements (compared to 65-69% in 2018/19).

Almost all respondents agreed that they feel our lawyers listen to them (96% compared to 86% in 2018/19) and respect them (94% compared to 85% in 2018/19). No respondents (compared to two in 2018/19) disagreed. The remaining respondents gave a neutral response (4%) or responded 'N/A' (0% and 2%).

Most (86% compared to 69% in 2018/19) respondents agreed and four (7%) disagreed that they feel our lawyers understand the realities of their practice. 7% gave a neutral response and 2% responded 'N/A'. The workers who disagreed included the three financial counsellors who were critical about advice they had received (read more about their concerns above) and another worker who disagreed that their agency was not eligible for the service.

No respondents disagreed with the statement that, when our lawyers cannot help, they will explain why. 75% (compared with 56% in 2018/19) agreed, with the remaining respondents giving a neutral response (11%) or responding 'N/A'.

Most (70% and 76%, respectively, compared to 39% and 47% in 2018/19) respondents provided a neutral or 'N/A' in response to two statements relating to how well lawyers communicate with them about clients we 'take on' or agree to represent. 12 (22% compared to 47% in 2018/19) respondents agreed and five (9% compared to 13% in 2018/19) disagreed with the statement that lawyers keep them informed about their clients' case. 11 (20% compared to 17% in 2018/19) respondents agreed and three (5% compared to 17% in 2018/19) disagreed that lawyers report the outcome to them.



Does it make a difference for workers?

The survey invited respondents to share what difference, if any, the service had made to their practice *in the last 12 months*. All respondents who had used the service in 2020 answered the question. Three responded with 'N/A', 'nil' or 'none'. (Only 54% of respondents answered in 2018/19.)

Some respondents described the ways in which the service has helped build their understanding of the law and legal issues. For example:

"Information on what areas of law to use as a resource."

"Helped in understanding banking codes."

"Provided more resources that I wasn't aware of ie areas of codes, acts etc."

"When I called about a client with a lot of debt, the CALC lawyer I spoke to provided excellent advice ... this meant that I was able to understand the relevant law which was otherwise unfamiliar to me and I was able to give my client... assistance with her debts."

"The Service has helped me with two important issues I had to get legal clarification on... and this has been vital. I was really grateful for the help I got..."

"I think the workers can see a bigger picture than I can - ie I may have a specific question but the worker picks up on other issues that may be relevant to my client or may become relevant to my client."

"They provide good advice on a client's legal liability and obligations while still providing possible options for assisting the client."

Others said the service helped them identify options for their clients and devise case strategy. For example:

"...being able to confirm if there are any legal pathways that haven't yet been considered for clients."

"Consolidated and confirmed my knowledge around a consumer dispute and provided an option I hadn't considered."

"[I] am confident that I can refer to this service whenever I need guidance or options."

"...the CALC lawyer I spoke to provided excellent advice to me about my client's options and the next steps..."

Several respondents suggested the service had improved their confidence and helped them become more effective:

...I was really grateful for the help I got and I would not have felt confident in giving information to my clients if I had not had the advice."

"I have felt more confident in being able to effectively assist my clients."

"The advice I received gave me the confidence to guide my client to make informed decisions."

"I feel more confident once I have had advice, to push a case on behalf of my client with the relevant creditor."

"Confidence in knowing that the service is available when you require legal support."

"Provided me with additional information to be able to confidently support my client."

Some credited the service with helping them achieve good outcomes for their clients. For example:

"Helped me resolve a tricky insurance issue."

"The service has been integral to assisting me with casework that supports the client issues that has obtained optimum outcomes."

One respondent volunteered that they share what they learn with colleagues in the sector to improve their capability, too. For example:

"Response to two questions I have asked has been shared with the whole Small Business Debt Line team thereby educating the whole service."

Does it make a difference for clients?

The survey invited respondents to describe a time when they had achieved a positive outcome for a client after getting help from the service. This answer was optional and 75% answered it. A further 12% responded with 'N/A', 'nil' or 'none'. (Only 40% of respondents answered in 2018/19.)

By way of answer, respondents described range of positive resolutions, including debt waivers, refunds and unjust contracts being set aside. For example:

"After speaking with CALC I was able to advocate on behalf of my client and obtain a full waiver of the balance of the debt and receive a compensation payment from CBA."

"With help from Worker Advice Service, I was able to support my client in a debt being removed."

"...One of [the cases the service helped with]... could not have achieved the positive outcome without CALC. My client's home was saved post-bankruptcy due to a collaboration of CALC and myself... The CALC Worker involved was incredibly professional, knowledgeable, and to be honest, I think we made a great team. Both the client and I were very grateful for the assistance, and months of hard work."

"Used the unconscionable conduct argument successfully after direction from the Worker Advice Line."

"Recent Home Loan waiver \$100k for a pensioner couple who had been stuck in an old low doc loan for 14 years."

"Debt waiver of my client's liability. Her interests were not considered in her partner's part IX agreement and the creditor chased my client for the remaining liability until we advocated."

"I took a complaint to AFCA re Consumer lease for Motor Finance Wizard and the client had the remainder of the debt waived. \$5000."

"Because I used legal terminology while applying for the debt waiver, the debt waiver was provided, and it was a [complex] case."

"I wrote an email to Radio Rentals for the third time yesterday requesting a debt waiver due to Family Violence, and gained ideas from an irresponsible lending template sent to me by [one CALC lawyer], gained inspiration from [another CALC lawyer] and today have received an email advising that they are going to waive the rest of my client's contract of approximately \$800. This will have an enormous impact on my client's mental and financial wellbeing."

"Inrent - the advice they provided and draft letter CALC sent (so I could change it to suit my client) was brilliant. The outcome was that my client kept all the products, entered an affordable payment plan with the cost of the products only (not 3 times the retail value)."

"Another was Nissan Finance, where my client entered a business loan (that should have been a consumer loan). With the information provided I was able to get a great outcome for my client, even though he waived his consumer rights by signing documents stating that."

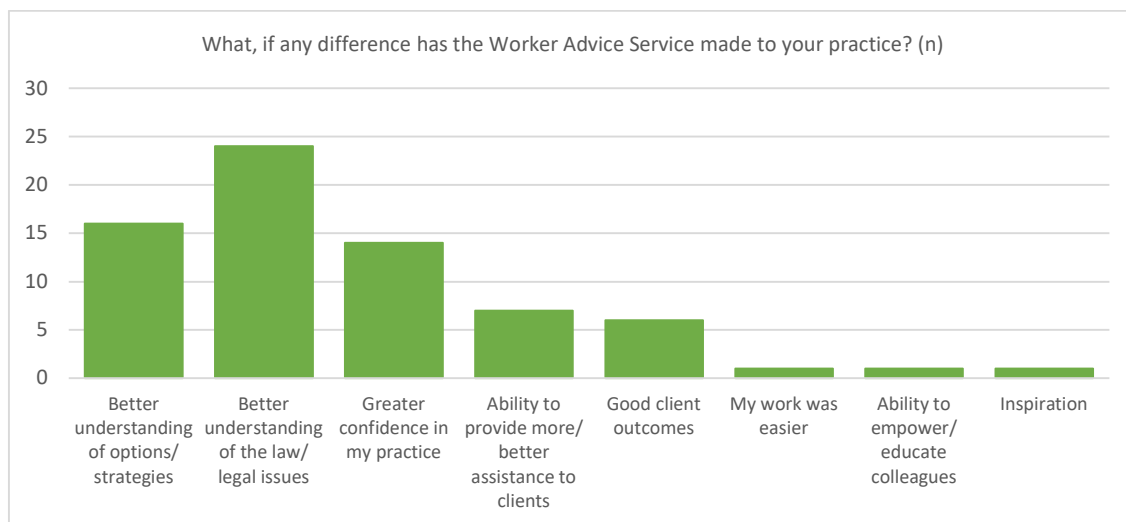
"I had a client who was in a dispute over tertiary fees (provider was not at a Uni or TAFE), where there were no ombudsman facilities available and the client felt that the institution had not acted as per their own hardship policy. After speaking to a CALC lawyer, I felt better equipped in exactly how to approach the matter with the course provider - the client ended up getting all fees waived."

"Yes, the worker advise line provided me with information and steps to try and release a client from a Debt agreement that was undertaken with no service ability. Result was successful and client was released from the Debt Agreement with payments made to date accepted as full and final settlements. Great outcome for the client."

"I had a large phone contract debt waived (\$5000), the CM's situation was very delicate and the Workers help line gave me several options to approach the provider. A great outcome."

"I was provided with information and the sections in the Acts (to support my request) for a waiver of a balance outstanding in a contract. The worker outlined the connection of the product, the sale and the funding provided. Made some suggestions, provided me with the paragraphs suitable and the outcome was good."

The chart below shows the number of responses by theme:



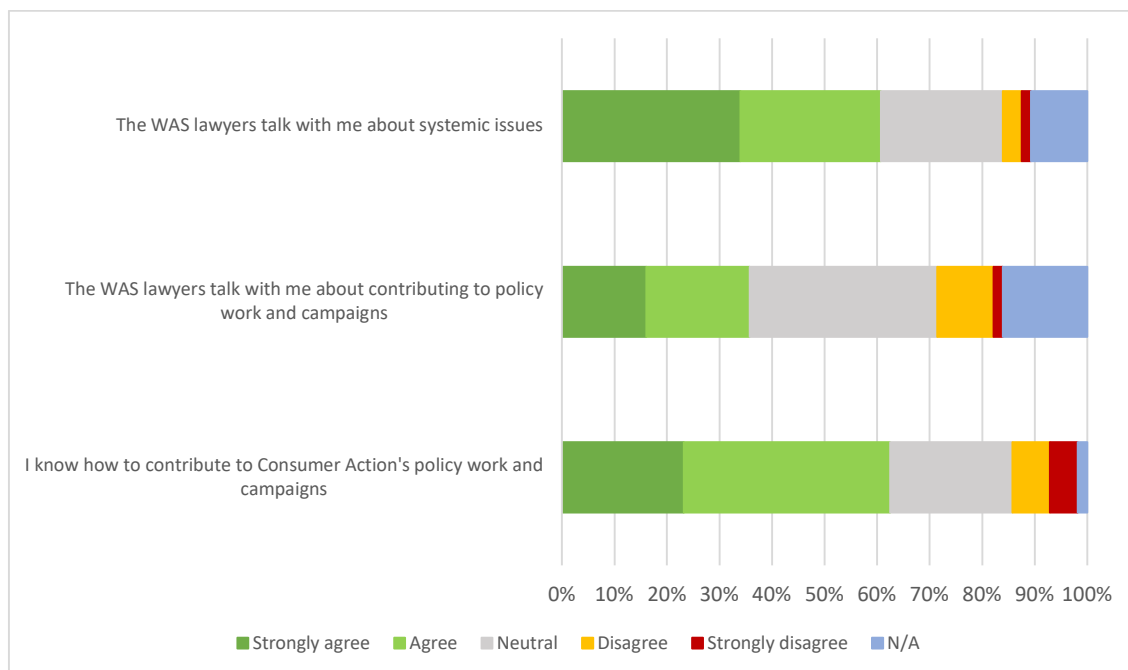
Systemic issues

The survey asked respondents to indicate the extent to which they agreed with three different statements relating to the service engaging them in systemic advocacy. All respondents (compared to 65-69% in 2018/19) responded to each statement.

Most (61% compared to 88% in 2018/19) respondents agreed and only three (6% compared to 8% in 2018/19) disagreed that our lawyers talk to them about systemic issues. 23% provided a neutral response and 11% responded 'N/A'.

Fewer respondents – just over a third (36%) – agreed and seven (13%) disagreed that lawyers talk with them about contributing to policy work and campaigns. (There was no comparable question in the 2018/19 evaluation.) 36% provided a neutral response and 16% responded 'N/A'.

However, most (62% compared to 42% in 2018/19) respondents agreed and only seven (12% compared to 28% in 2018/19) disagreed that they knew how to contribute to our policy work and campaigns. 23% provided a neutral response and 2% responded 'N/A'.

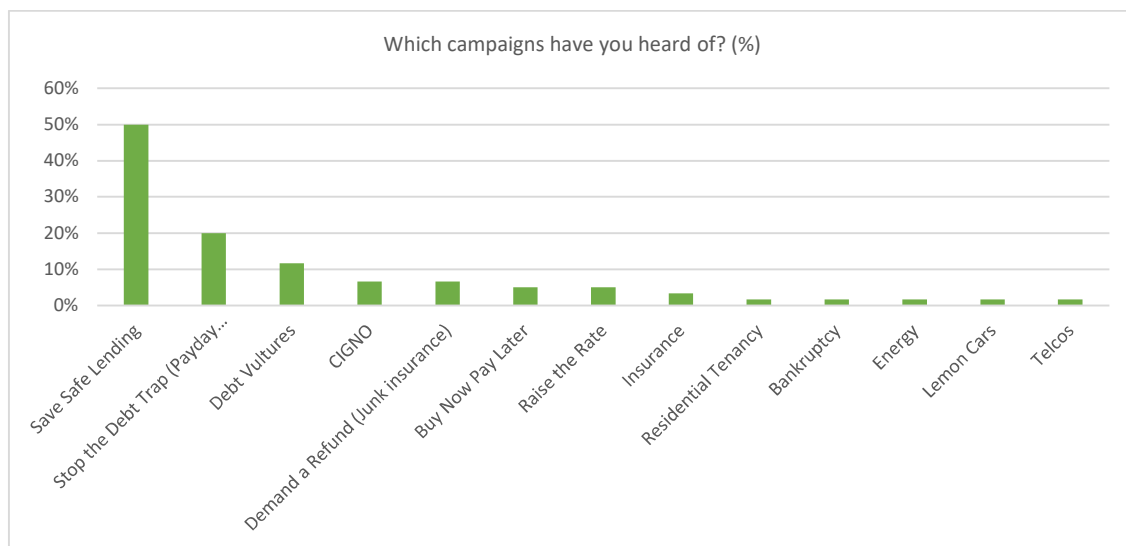


The survey asked respondents to name any Consumer Action campaigns they had heard about. All respondents answered the questions but 33% indicated that they did not know any. There was no comparable question in the 2018/19 evaluation.

Two-thirds (67%) of respondents described or named at least one campaign. Almost all respondents got it right, describing or naming a campaign we have run, either alone or in collaboration with others. However, three respondents named 'Raise The Rate', a campaign to increase the rate of unemployment benefits, which, although we support it, is not one of ours. Another respondent said, 'Residential Tenancy', which is not an area we campaign in.

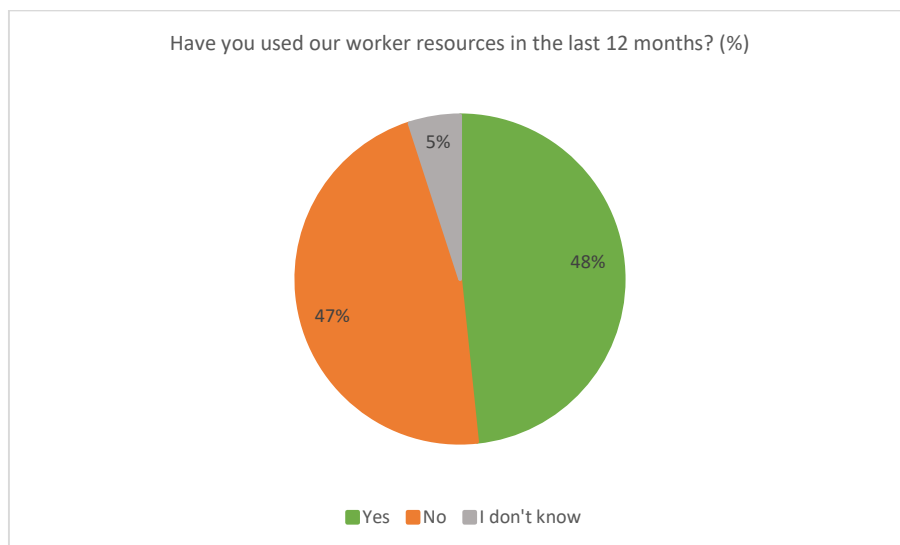
Half of respondents (50%) described or named our campaign to stop the watering down of responsible lending laws, 'Save Safe Lending'. And one in five (20%) referred to our 'Stop The Debt Trap' campaign for stronger regulation of payday loans. Several respondents also referred to our 'Demand A Refund' campaign about add-on insurance and our campaign against 'Debt Vultures' or debt management services, and short-term credit provider Cigno.

The chart below shows the number of times each time one of our campaigns or areas of policy work were named by respondents.



Written resources for workers

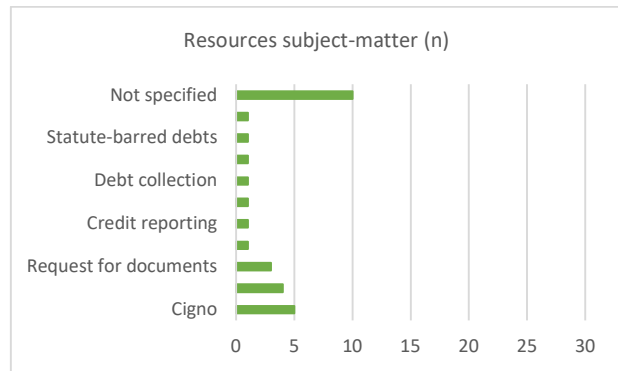
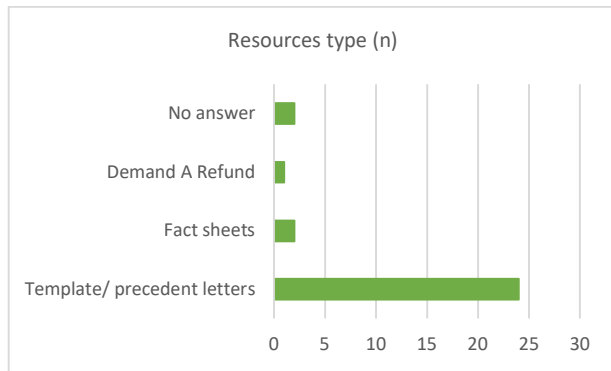
The survey asked respondents whether they had used the worker resources (for example, template letters or toolkits) on our website in the last 12 months. Very close to half (48%) said they had. There was no comparable question in the 2018/19 evaluation.



Of the 29 respondents who had used our resources, a large proportion (83%) mentioned using our template or precedent letters, two (7%) said they had used our factsheets and just one (3%) referred to our 'Demand A Refund' tool.

The subject matter of these resources was more varied. About one in six (17%) respondents had used our Cigno toolkit, almost as many (14%) our 'judgment proof' letter and three (10%) our letter to request documents from a creditor. The remaining respondents did not specify the subject-matter of the resources they had used.

Charts showing the breakdown are below:



In response to the question, “What difference, if any, have those resources made to you and your practice?” respondents said the resources had helped them raise stronger arguments, write better letters and advocate more effectively:

“Provides for a solid argument and avoids ‘circles’ with creditors particularly last tier lenders.”

“Gave me the correct terminology to use to advocate on behalf of my clients.”

“Framing the correct responses to creditors to enable us to push back to them.”

Some respondents said the resources had made their work easier and saved them time:

“This is a great tool and makes it easy to gather the required information.”

“It makes my practice more efficient; it's hard to remember all the possible content a client needs all the time so having those resources has been fabulous.”

“Saves me reinventing the wheel and saves me time.”

Others said the resource had helped with their confidence, knowledge and skills:

“Gave me confidence to give information to the client and offer an option that I felt confident I could give assistance with, potentially with CALC backup advice if needed.”

“Helps me to confident and I know I can look things up that I may not have had reason to use recently so have forgotten some details.”

“They have improved my general writing and the structure of my letters, which enables me to present/advocate as a professional.”

“Provided me a “double check” when I wanted to confirm my knowledge?”

One respondent described positive outcomes she achieved for clients after using our resources:

“... I have had 2 CIGNO loans cancelled & just the initial amount borrowed payable & in many cases it has already been paid so the interest & fees have been removed. ”

When asked to by the survey, only eight respondents suggested changes to our resources that would make them more useful.

Two argued for less legal language or to avoid making assumptions about workers’ knowledge:

"Use more 'normal' language. I realise it is a difficult (if impossible?) task to translate legal wording to everyday language. However I feel it would be less adversarial."

"Don't assume we understand what you know."

A few respondents said we could make the resources easier to find on our website. For example:

"I find a lot of the resources available for workers to use unable to be found on the CALC website in the worker resources section? Fortunately the Lawyers I deal with always forward me information regarding legislation & letters to use & toolkits etc."

"The website can be simplified for easier navigation."

These themes – the use of legalese and the navigability of our website – were also raised in the 2018/19 evaluation.

Other respondents suggested expanding the range of resources available, including to help with small business disputes. For example:

"Including resources for small business (I understand this is out of your scope)."

"More sample letters to cover more situations."

"More of them..."

Final words...

Finally, the evaluation survey invited respondents to share "anything else" they would like to tell us.

A small number used this opportunity to reiterate feedback about having difficulty accessing the service at times or suggest solutions:

"Often the phone is not picked up. And its too time consuming and hard to get to speak to someone quickly."

"Please answer the phone, put more staff on, something otherwise we have a worker advice line we can't get through to."

"A direct number to access for financial counsellors would help alleviate time delays..."

"...Perhaps a dedicated outgoing number, rather than a private number, would be helpful too so that I could add CALC to my contacts and see when it's a CALC call?"

Others repeated that they would like us to 'take on' or provide representation assistance to more of their clients:

"I haven't been using the line as much as I would like to due to past year's experiences. I felt like they didn't have time to take on any cases."

"It would be good if you did get more funds for more lawyers to be able to take on more cases."

Some respondents suggested we do a better job promoting our consumer advice service:

"When I search Consumer Action Law Centre through google, a number of other websites appear first i.e. J Daniels etc which makes me concerned that clients being referred to your services could end up speaking to the wrong company."

"Promote the client phone service to the consumers."

A few respondents argued for the service to offer help in small business matters:

"...broaden the advice to include business loans and unregulated lending."

"Providing advice for small business, given the majority of small business are micro, no employees or less than three with turnovers that are less than an average Australian wage... How to best respond to third tier lenders to small business. We have had an example where a third tier lender has suggested to their client to say they have a small business so that they can lend to them (no protections)."

"...also adding a service specifically for financial counsellors working as small business financial counsellors (SBFCs) - there's very little support for SBFCs working in this space."

However, most respondents expressed gratitude for the service and/ or talked about its value. For example:

"CALC offers an invaluable service to FCs and are widely respected. Thank you for providing such a professional and welcoming service."

"CALC is an extremely valuable service. It is vital to have a community legal service that specialises in Consumer Law and understands the role of the FC. The Worker Advice Line is very important in my role, to support the FCs... and of course support the best possible outcomes for clients. To be able to call or email with an enquiry to get prompt responses - particularly in urgent matters is a great comfort. On many occasions it is to confirm what I perceive as the options/ information/ solutions - but also to simply ask for help when I am at a loss. With the continual changing of the consumer landscape, this is essential to retain, and preferably grow. Thank you."

"I find your service very helpful... staff are always attentive and appear interested and keen to assist, even while we are all working remotely!"

"Thank you for all the help & support you have given me as an FC, not only in the past 10 years but more in particular in the past 12 months. All of the CALC Lawyers I deal with go out of their way to assist me & are friendly & professional & realise that I am not an expert as they are in the ACCC, but don't make me feel inadequate in my role at all, I feel valued by them in that they know I am simply aiming to assist clients. Keep up the great work CALC, you all do such a terrific job & I am so very grateful for all of your constant support & guidance."

"I appreciate being able to access the legal knowledge available through CALC. It gives an extra dimension to the assistance we can offer vulnerable clients who can't afford private legal fees but may not qualify for VLA."

"Please fight for continued funding of this service as it provides exceptional service to FC's in the sector when seeking advice, steps to undertake and inform workers to achieve great outcomes for their clients. Thank you."

One respondent said of the survey:

"...this survey has reminded me that I could probably confer with your team more!"

Making sense of the data

Our approach

We took a collaborative approach to making sense of the post-call and longer-form survey results, inviting lawyers responsible for delivering the service to a one-hour workshop. We wanted the lawyers to help contextualise the feedback and draw conclusions about it, as well as generate ideas for improving the service.

Four lawyers, including the manager of the service, participated. We presented the survey results and asked them to consider:

- Are these results **evidence of impact**?
- What are the **main messages** I am hearing?
- What is **one change** we could make to improve these results?

Later, we presented a summary of both the survey results and the lawyers' comments about them to our senior management team.

The lawyers ultimately contributed significantly to the conclusions and recommendations in this report. Our senior management team also provided helpful input. A summary of their discussion at the workshop and comments from senior management is described below.

Analysis and discussion

The lawyers first considered the feedback from respondents about service access. They were unsurprised that some workers reported problems accessing the service. The lawyers explained that a surge in email enquiries had put the service under pressure, making it harder for workers to get through on the phone. They also said that, for a time, some calls to the service were being diverted to voicemail due to technical problems. (These arose when lawyers began working from home because of COVID. They have now been resolved.) Furthermore, they said that calls made outside of service hours, including during their lunch hour, are always diverted to voicemail.

Given the challenges we faced in 2020, the lawyers were pleased that most workers reported timely assistance from the service, and to a greater extent than they did in 2018-19. However, they accepted that access problems may deter some workers from using the service and recommending it to their colleagues, and so we must try to address them.

The lawyers considered the suggestions made by workers to improve service access. They agreed that adding more lawyers to the service, introducing a same day call back guarantee and extending service hours would all make a difference. But it would require additional funding, and at present we have less funding for lawyers than we did in 2020. They suggested that we use the evaluation findings to advocate for more funding for the service, and as a matter of priority. In their view, demand for the service is certain to grow as COVID support measures fall away and workers see more and more clients in need of urgent assistance.

In the meantime, the lawyers suggested we review the phone queuing system to ensure that it is operating as intended (that is, allowing workers to wait in a queue for their call to be answered) and that messaging about service opening hours is clear. They also suggested that they start making use of a new text message sending function in Actionstep. They said that, in their experience, workers are more likely to answer a call, and avoid 'phone tag', if they receive a text message alerting them to the call beforehand.

As for the suggestion that we reserve a dedicated line for financial counsellors, the lawyers observed that the service is close to that already, as financial counsellors account for most calls made to the service.

The lawyers acknowledged that workers would like us to take on more of their cases for representation. They said that some of the cases we decline relate to problems we cannot assist with, such as sham business loans, or where the prospects of achieving a good outcome are low. The lawyers understood why this would frustrate workers; the reasons we give for not taking on a case are the very reasons they want to refer it, and there are rarely alternatives to Consumer Action. For example, AFCA may not consider a sham business loan case, and few firms would agree to assist pro bono.

As in 2018/19, the lawyers suggested that we develop a communication strategy for the service to help workers better understand: the types of legal problems we can and cannot help with and why; the different ways (short of 'taking on' a case) we can support workers, from discrete information and advice through to more intensive, ongoing assistance, and helping them take action on systemic issues; and our case intake process, including the factors we consider when deciding whether or not to 'take on' a client for representation. They also suggested we work with stakeholders to identify referral options for cases we cannot assist with, such as those involving fraud and sham business lending and, if these are found not to exist or to be inadequate, advocate for appropriate services to be funded.

The lawyers were gratified that the Net Promoter Score for the evaluation period was so high. They were comfortable concluding that most workers who use the service are very satisfied with their experience and likely to recommend it to their colleagues. They considered that, along with economic factors, positive experiences with the service would likely drive demand.

The lawyers were comfortable to conclude that our worker engagement and training activities were also contributing to demand for the service.

Next, the lawyers considered feedback from the respondents about communication, understanding and trust. The lawyers observed that, unlike in 2018/19, no respondents disagreed with statements that they feel listened to and respected by our lawyers, or that if our lawyers cannot help them, they will explain why. The lawyers thought that a combination of experience, training and reflective practice had strengthened their communication skills and empathic abilities.

They noted that four workers disagreed that our lawyers understand the realities of their practice. They speculated that the 'realities' they were perceived not to understand might include: that workers often need advice at short notice; that they are hard to catch on the phone; that face-to-face work must be given priority; that workers have limited capacity to do complex casework; that they may not have the support of their agencies to do systemic advocacy; and that they work with clients who need urgent assistance with business debt.

On the question of whether the service is 'culturally safe', the lawyers declined to draw conclusions from the evaluation survey results. They agreed that only the views of workers who identify as Aboriginal and/or Torres Strait Islander were relevant, and they had no way of knowing which respondents, if any, did so identify. They suggested that we ask First Nations workers to identify themselves in the next evaluation, or else seek feedback from First Nations workers through separate activities.

The lawyers then considered the results in the evaluation survey relating to service quality. They observed that, with just one or two exceptions, all respondents said that our lawyers' advice addresses the legal problems they call about and considers their clients' circumstances; that they understand, choose to follow, and know how to act on the advice; and that our lawyers offer them other options when they cannot help. On the strength of these results, the lawyers were happy to conclude that their advice to workers is relevant, understandable, and practical, and to a greater degree than in 2018-19.

They also thought the post-call survey results provided strong evidence of impact, showing that many workers understand their clients' rights and options better, and feel more confident about helping their clients, after using the service.

The lawyers were curious to know more about the workers who provided critical feedback and concerned they may discourage others from using the service. They agreed that, where possible, the team should follow up and engage in a timely way with those workers who are not satisfied with the service.

The lawyers felt that the answers to the questions, "What difference, if any, has the [service] made to your practice...?" and "...describe a time... when you achieved a good outcome for a client after using [the service]" was the best evidence of their impact. They observed that workers described both immediate outcomes of the service, including a better understanding of the law and legal issues; a better understand of clients' options and case strategy, and greater confidence as practitioners, as well as intermediate and ultimate outcomes, such as taking action to assist a client and good casework results.

The lawyers spent some time discussing feedback that they do not keep all workers informed about the cases they refer to us for representation assistance. Whether it is important to keep a worker informed about a case they refer, they concluded, depends on the worker involved. In their experience, workers can have a range of wants and expectations in relation to the cases they refer. While some desire close involvement so that they may learn from the process, others want to know when key milestones are reached, or just to be informed of the outcome. Others still are happy to receive no report; they just need the case off their desk.

The lawyers suggested that responsibility for finding out a worker's preferences and meeting them should be shared between the lawyer who has first dealings with the worker and the lawyer who is assigned the case. The first lawyer, who holds the relationship with the worker, should ask the worker what they want and record their preferences in Actionstep before referring the case to case intake. If we 'take on' the case, the lawyer assigned to it should provide updates in line with the preferences recorded in Actionstep. They suggested that managing lawyers could also play a role, prompting the lawyer at supervision to consider providing updates.

However, there were two important caveats to this proposal. First, in line with their professional responsibilities, lawyers must not provide case information to a worker, or anyone else, without the express consent of the client. And secondly, lawyers must be able to assess whether they can accommodate a worker's preferences for involvement or updates on a case-by-case basis.

They were surprised that fewer respondents than in 2018-19 agreed that lawyers talk to them about systemic issues. The lawyers wondered whether the change could be explained by COVID; that because of COVID support measures, such as the moratoria on foreclosures and bankruptcy, workers were seeing fewer cases involving the systemic issues we take interest in. Or perhaps workers, our lawyers, or both were less attuned to systemic issues, owing to the pressures and

stresses of working remotely and through lockdowns. This may have been particularly true for two secondees who joined the team during that period, received a remote induction and were still developing an ability to spot systemic issues.

The lawyers accepted as 'about right' that only one third of evaluation survey respondents said lawyers talk to them about contributing to our campaigns because they said, anecdotally, a similar proportion of calls to the service concern issues we campaign on. Nevertheless, they felt they would benefit from knowing more about the actions workers can take. The lawyers said that sometimes they contact the relevant policy officer for ideas, but this relies on their initiative. They suggested that our policy and campaigns team maintain a central repository of current 'asks', such as writing to or meeting an MP or providing a particular kind of case study.

The lawyers were happy to learn that, despite promoting our campaigns to a minority of workers, most workers could describe or name at least one of them. They speculated that our sector engagement and training work, to which policy and campaigns staff had contributed more in 2020, might have driven these results. They also suggested that our campaign partners, such as Financial Counselling Australia, as well as our own media work, had helped raise awareness.

Turning to consider the feedback about our online resources, the lawyers observed that the most practical resources – the precedent and template letters and toolkits, rather than guides or factsheets – were the ones workers reported using most. They were surprised that only one respondent mentioned 'Demand A Refund' but speculated that it could be explained by the tool's unique domain name.

The lawyers felt that the answers to the evaluation survey question, "What difference, if any, have the resources made to you and your practice...?" contained evidence of impact. They observed that workers described some immediate outcomes of using the resources, such as improved knowledge and skills, more confidence, and greater efficiency. They said they would have liked to hear more about whether workers had achieved good outcomes for clients after using the tools. They suggested we include a question that asks about outcomes in the next evaluation.

The lawyers empathised with those respondents who said they found it difficult to locate the resources on our website. They said they often try to make it easier for workers by emailing them relevant links. Responding to the suggestion by two workers that we provide simpler, 'plain English' resources, the lawyers observed that other workers said they liked having access to technical letters, including because it *"gave me the correct terminology"* and *"...makes [it] easier for [creditors] to understand we are backed by legal advice"*. They concluded that the needs and preferences of workers who may use the resources are diverse, and that future planning in relation to resources should consider this evaluation.

The lawyers observed that most workers used the question, "Is there anything else you would like to tell us?" as an opportunity to express their gratitude for the service and reiterate its value to their practice. They also noted that a smaller number used it to repeat their complaints. They saw this as indicating that workers held their views strongly.

Overall, the lawyers were positive about what the evaluation uncovered. They saw it as offering evidence of the impact the service delivers, a message of thanks from the workers they assist and an ask from workers that we do more.

Our senior management team generally agreed with the observations and analysis of the lawyers. They also explained that Consumer Action has, from time to time, been active in seeking to address

unmet legal need among low-income small business owners, including through our Drought Legal Assistance Project⁹ and a significant (but ultimately unsuccessful) pitch to the Victorian Government for the establishment of a Small Business Legal Service in 2018, as well as input into work led by Financial Counselling Victoria.

Findings and conclusions

1. The service has at least maintained and probably increased its impact during the COVID-19 pandemic.
2. Since the last evaluation, demand for the service has grown. Most of that growth can be attributed to more financial counsellors using the service. More family violence workers and disability workers are also using the service. At the same time, the number of community and VLA lawyers that use the service has declined.
3. Our worker engagement and training work is contributing to demand for the service. Some workers are prompted to contact the service after attending an engagement or training event involving Consumer Action.
4. Many workers who use the service are likely to be repeat users, contacting the service two or three times per year.
5. Workers who use the service are generally very satisfied with it. Most are very likely to recommend it to their colleagues.
6. The service provides timely assistance to most workers, and probably to a greater extent than it did in 2018-19. However, some workers still report difficulty getting through on the phone or waiting days for our lawyers to respond to them. From time to time, technical problems with the phone system may force workers to wait for assistance. However, most delays are likely due to demand for the service exceeding our capacity to meet it.
7. Workers may be more likely to use the service and recommend it to their colleagues if we improved access and response times.
8. Workers may be more likely to use the service and recommend it to their colleagues if we agreed to provide representation assistance to more of their clients. That we do not 'take on' more cases is a persistent complaint among workers, even while they recognise that our resources are limited.
9. If the service could assist with matters relating to small business lending, workers may be more likely to use the service and recommend it to their colleagues. Workers argue that small business owners can be just as vulnerable as low wage earners and getting free legal advice for them is near impossible.
10. Workers feel listened to and respected by our lawyers. Most also feel that our lawyers understand the realities of their practice.
11. A small minority of workers feel that our lawyers do not understand the realities of their practice. The realities that our lawyers are felt not to understand may include the limited

⁹ *Drought Legal Assistance Scoping Project: Final report to Victoria Legal Aid from Consumer Action Law Centre* (2018), Consumer Action Law Centre, Melbourne, available at: <https://consumeraction.org.au/drought-legal-assistance-scoping-project-final-report/>.

capacity workers have to do complex case work and the importance to workers of being able to access advice quickly.

12. Some workers say our lawyers do not keep them updated about the cases they successfully refer to us for representation assistance, but we do not know whether workers desire otherwise. At present, lawyers do not always ask workers whether they want to receive updates about the cases they refer.
13. The service is perceived by workers to be culturally safe. However, we cannot make a finding about cultural safety without learning how Aboriginal and Torres Strait Islander workers experience the service. As we did not ask workers who completed the survey whether they identify as Aboriginal and Torres Strait Islander, we cannot draw conclusions about cultural safety based on what those workers say.
14. The advice lawyers provide to workers is relevant, understandable and practical. Workers almost always follow the advice they receive.
15. After using the service, workers know more. They better understand the law and the legal arguments they can raise, and better understand their clients' rights and options.
16. After using the service, workers also feel more confident about what they do, including advising clients about their options, supporting them to make decisions and advocating for them in disputes.
17. The service is helping workers achieve good results for their clients, including debt waivers, refunds and having unjust contracts set aside.
18. Lawyers may be talking to workers less than they did two years ago about systemic issues and campaigns. This may be due to factors relating to the COVID-19 pandemic, including that, because of COVID support measures, such as the moratoria on foreclosures and bankruptcy, workers have seen fewer cases involving the systemic issues we take interest in than during the last evaluation period, as well as the pressures and stresses associated with remote work and lockdowns.
19. However, workers are aware of our campaigns, suggesting that they have learned about them from other sources, such as our worker engagement and training, media activity and our campaign partners and supporters. 'Save Safe Lending' and 'Stop the Debt Trap' are the campaigns workers most readily associate with us.
20. About half the workers who use the service may also use our online toolkits and resources. The most practical resources – the precedent and template letters, rather than guides or factsheets – are the ones they report using most often.
21. Using the toolkits and resources make a difference to workers, including by improving their knowledge, giving them more confidence and helping them work more efficiently. There is evidence that the resources help achieve good results for clients, including against small amount lender Cigno.
22. Despite our website being updated in 2019, some workers still find our resources and toolkits hard to find. A very small number say they find them too technical. However, satisfaction in the resources and toolkits among workers is high. Workers would like us to publish more of them.

Recommendations

1. Consumer Action should consider using the findings of this evaluation to advocate for more funding for the service, and as a matter of priority. Additional funding would enable the service to meet existing and future demand, including by adding more lawyers to the service, introducing a same day call back guarantee and extending service hours, among other things.
2. Any calculation of future demand for the service should consider, among other things, economic factors, demand generated by engagement and training activities, and the additional demand that a better resourced (and accordingly better promoted by workers to their colleagues) service could create.
3. In the meantime, the service manager should review the phone queuing system to ensure it is operating as intended (that is, allowing workers to wait in a queue for their call to be answered) and that messaging about service opening hours is clear. They may also consider updating the wait music.
4. The service manager should also explore making use of a new text message sending function in Actionstep to avoid lawyers playing 'phone tag' with workers.
5. Consumer Action should develop a communication strategy to help workers better understand: the types of cases the service can and cannot assist with, and why; the different ways (short of 'taking on' a case) we can support workers, from discrete information and advice through to more intensive, ongoing assistance, and helping them take action on systemic issues; and our case intake process, including the factors we consider when deciding whether or not to 'take on' a client for representation.
6. At the same time, Consumer Action should continue working with stakeholders to:
 - a. understand the nature and extent of unmet legal need relating to small business lending among low-income people in Victoria;
 - b. explore whether Consumer Action should have a role in meeting that need;
 - c. in the meantime, identify referral options for cases we cannot assist with;
 - d. if no referral options exist, or they are inadequate, consider advocating for appropriate services to be funded.
7. Consumer Action should at least maintain its current level of investment in professional development and training for lawyers, including in relation to telephone skills and 'difficult conversations'. It should consider involving agencies whose workers use the service to contribute to that professional development and training.
8. Lawyers should also be encouraged to make regular use of the one-on-one debriefing offered by our consulting psychologist, including for the purposes of 'role playing' and 'workshopping' their advice sessions.
9. Lawyers should begin a regular practice of listening to and reflecting on a sample of recordings of their calls with workers. Among the questions upon which lawyers should

reflect is whether they demonstrated an understanding of the realities of the worker's practice, identified any systemic issues, and discussed those systemic issues and contributing to relevant campaigns with the worker.

10. Lawyers should also listen to and reflect on the recording of any calls that result in critical feedback about the service, whether via the post-call survey or otherwise.
11. Where possible, the service manager should personally contact any worker who reports a negative outcome from or dissatisfaction with the service, whether via the post-call survey or otherwise.
12. For cases referred by workers that we agree to 'take on', the service should consider implementing procedures that ensure we involve or update the referring worker in accordance with their reasonable preferences. This might include:
 - a. before referring the case for discussion at case intake, asking the worker whether and how they want to be involved in or updated about the case;
 - b. at case intake, noting the worker's preferences and deciding whether and how we can accommodate them;
 - c. at file opening, seeking the client's consent to involve the worker in or update them about the case in accordance with the decision taken at case intake;
 - d. explaining clearly to the worker what to expect in relation to the case going forward;
 - e. during supervision, prompting the casework lawyer to involve or update the worker as agreed;
 - f. changes to Actionstep to support the above.
13. In consultation with the legal practice, the policy and campaigns team should consider establishing a central repository of their current 'asks', such as providing a particular kind of case study or writing to or meeting with an MP. The repository should be easily accessible, organised by issue 'type' and updated regularly by relevant policy and campaigns staff. Prompts for lawyers to consult the repository could be built into Actionstep.
14. The involvement of policy and campaigns staff and emphasis on systemic advocacy in our sector engagement and training work should continue.
15. The policy and campaigns team should consider using the findings of this evaluation to understand the impact of their activities, including their contribution to sector engagement and training, collaboration with external agencies, and media and communications work.
16. Likewise, the Service Development & Partnerships team should consider using the findings to understand and demonstrate the impact of their work.
17. Consumer Action should expand the range of practical resources, such as template letters and toolkits, available to workers on our website. However, before developing new resources, lawyers should consider the findings of this evaluation, website statistics, the resources lawyers report providing to workers directly by email and seeking additional input from workers.

18. Consumer Action should consider reassessing the navigability of our website for workers, including by involving workers in user testing. Workers should also be involved in user testing for any new resources that are developed.

Appendix A – WAS Post-call survey

Consumer Action Law Centre post-call Survey (for consumers)

A survey that asks clients about their experience with Consumer Action Law Centre's legal advice service.

1. Before you talked to our lawyers, how well did you understand your rights? *

☐ Extremely well

☐ Somewhat well

☐ Neutral

☐ Somewhat not well

☐ Extremely not well

4 mins

Consumer Action Law Centre post-call Survey (for consumers)

A survey that asks clients about their experience with Consumer Action Law Centre's legal advice service.

2. How well do you understand your rights now? *

☐ Extremely well

☐ Somewhat well

☐ Neutral

☐ Somewhat not well

☐ Extremely not well

4 mins

Consumer Action Law Centre post-call Survey (for consumers) - Saved

Questions Responses 304

3. Before you talked to our lawyers, how well did you understand your options? *

☐ Extremely well

☐ Somewhat well

☐ Neutral

☐ Somewhat not well

☐ Extremely not well

4. How well do you understand your options now? *

☐ Extremely well

☐ Somewhat well

☐ Neutral

☐ Somewhat not well

4 mins

Consumer Action Law Centre post-call Survey (for consumers) - Saved

Questions Responses 304

5. Before you talked to our lawyers, how confident did you feel about taking action? *

☐ Extremely confident

☐ Somewhat confident

☐ Neutral

☐ Somewhat not confident

☐ Extremely not confident

6. How confident do you feel about taking action now? *

☐ Extremely confident

4 mins

Consumer Action Law Centre post-call Survey (for consumers) - Saved

Questions Responses 304

☐ Somewhat confident
☐ Neutral
☐ Somewhat not confident
☐ Extremely not confident

7. How likely are you to recommend Consumer Action Law Centre to a friend or family member? *

0	1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	---	----

Not at all likely Extremely likely

8. What is the main reason for your score?

Enter your answer

4 mins

Consumer Action Law Centre post-call Survey (for consumers) - Saved

Questions Responses 304

9. What changes could we make to earn a higher score?

Enter your answer

10. 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:

Enter your answer


+ Add new

4 mins

Appendix B – Longer-form survey

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60



Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey

Thank you for agreeing to complete this short survey. Your feedback about the Worker Advice Service ("WAS") will help us better understand your experience of Consumer Action, whether together we create impact, and how we can better support you in your vital work in the community.

If you have any questions about the survey, please contact Katia, our Manager Impact Monitoring & Evaluation: katia@consumeraction.org.au.

Or for legal information and advice, contact the WAS directly: (03) 96023329 or advice@consumeraction.org.au

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

1. Your name (optional)

Enter your answer

2. Your organisation (optional)

Enter your answer

3. Your role *

☐ Disability worker

☐ Family violence worker

☐ Financial counsellor

☐ Lawyer

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

☐ Other

4. How many years have you been practising for? *

Enter your answer

5. Have you used the Worker Advice Service IN THE LAST 12 MONTHS? *

☐ Yes

☐ No

☐ I don't know

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

6. What is the main reason you haven't used it? *

Enter your answer

7. How many times have you used the Worker Advice Service IN THE LAST 12 MONTHS? (Your best guess here is perfectly fine.) *

The value must be a number

8. What is one change we could make that would encourage you to use the Worker Advice Service more often?

Enter your answer

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

9. Thinking about your experiences IN THE LAST 12 MONTHS, please tell us how strongly you agree or disagree with the following statements: *

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	N/A
I feel confident contacting the Worker Advice Service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The advice I get from the Worker Advice Service addresses the problems I call about	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The advice I get from the Worker Advice Service considers my clients' circumstances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand the advice I get from the Worker Advice Service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

After I get advice from the Worker Advice Service, I know what 'next steps' to take	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I follow the advice I get from the Worker Advice Service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel that the Worker Advice Service lawyers listen to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel that the Worker Advice Service lawyers respect me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel that the Worker Advice Service lawyers understand the realities of my practice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Worker Advice Service is a culturally safe service for	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

Service is a culturally safe service for Aboriginal and Torres Strait Islander workers

The Worker Advice Service provides me with help in a timely way

When the Worker Advice Service lawyers can't help, they explain why

When the Worker Advice Service lawyers can't help, they suggest other options

The Worker Advice Service lawyers talk with me about systemic issues

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

issues

The Worker Advice Service lawyers talk with me about contributing to policy work and campaigns

I know how to contribute to Consumer Action's policy work and campaigns

When Consumer Action 'takes on' a client's case, the lawyers keep me informed

When Consumer Action 'takes on' a client's case, the lawyers report the outcome to me

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

10. What difference, if any, has the Worker Advice Service made to your practice IN THE LAST 12 MONTHS? *

Enter your answer

11. If you can think of one, describe a time IN THE LAST 12 MONTHS when you achieved a good outcome for a client after using the Worker Advice Service:

Enter your answer

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

12. Consumer Action is currently running a number of campaigns to make consumer markets fairer for people experiencing vulnerability or disadvantage. Which ones have you heard of (if any)? *

Enter your answer

13. Have you used the worker resources (such as template letters and toolkits) on the Consumer Action website IN THE LAST 12 MONTHS? *

☐ Yes

☐ No

☐ I don't know

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

14. Which resources have you used? *

Enter your answer

15. What difference, if any, have the resources made for your practice IN THE LAST 12 MONTHS? *

Enter your answer

16. What is one change we could make to the worker resources to make them more useful for you?

Enter your answer

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

Type here to search

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Consumer Action Law Centre - Worker Advice Service 2021 evaluation survey - Saved

Questions Responses 60

16. What is one change we could make to the worker resources to make them more useful for you?

Enter your answer

17. Is there anything else you would like to tell us?

Enter your answer

+ Add new

You've added branching
Now that your form uses branching, we'll stop estimating completion time.
Got it

9 mins

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