

Consumer Action Law Centre

Evaluation of our Consumer 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 Consumer Advice Service (“CAS” or “the service”) is a free telephone legal advice service run by Consumer Action Law Centre (“Consumer Action”) for people living in Victoria. Lawyers delivering the CAS provide information, advice, self-help resources and referrals by phone and email to people with consumer, credit, debt and insurance problems. While any person living in Victoria may contact the CAS, lawyers generally provide only basic information and referrals to better resourced individuals and more help to people in vulnerable circumstances.

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 empower Victorian consumers through community engagement, financial counselling and legal assistance, including through integrated practice models and a dedicated Koori Help Line; 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 CAS plays a central role in Consumer Action’s theory of change. The service aims to help people better understand their rights and options and enable them to exercise self-help with confidence so that they achieve better legal outcomes, experience less stress and worry, and use their story to advocate for systemic change. It is also one of the main sources of referrals for our casework service, which provides representation and casework assistance to clients selected through a formal intake process.

The main purpose of this evaluation was to assess whether the service is achieving these outcomes for vulnerable clients and to make recommendations for service improvement. A secondary purpose was to offer follow-up assistance to clients who may need it.

The evaluation focused on clients who had received legal advice (that is, fact-specific legal advice to resolve a specific legal problem) from the service. This excluded clients to whom lawyers had provided only information or a referral, as well as clients who received casework or representation assistance. We considered that clients who had received legal advice would give us the clearest indication of service impact because: (a) they had sought assistance for a legal problem we could help with; (b) our lawyers assessed them as experiencing vulnerable circumstances and as capable of self-help.

The evaluation involved reviewing service data and seeking feedback from clients who interacted with the service in 2020. We obtained the feedback using two different methods: a short survey sent to every client in the days after their enquiry was finalised (“**post-call survey**”) and telephone interviews with a sample of clients whose enquiry was finalised three to four months earlier (“**evaluation interviews**”).

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.

Findings and conclusions

1. **The service assists people experiencing vulnerability.** Around half the clients who receive assistance from the service have characteristics correlated with vulnerability, including being unemployed, receiving a low income, living with disability, experiencing family violence, requiring an interpreter to communicate and/ or identifying as Aboriginal or Torres Strait Islander.
2. **There is strong demand for the service by First Nations people.** Clients who identify as Aboriginal and/ or Torres Strait Islander are overrepresented in the service (3.2% compared to 0.8% of the population in Victoria)¹. This is likely due to the dedicated Koori Advice Line, which accounts for around 1 in 164 contacts with the service, our integrated practice project with the Victorian Aboriginal Legal Service, and other engagement activities.
3. **Clients who need a language interpreter are underrepresented in the service** (around 2% compared to an estimated 4% in the general population)². This may be expected for a telephone or email-based service, as people who need an interpreter may be more likely to seek support from face-to-face services.
4. **We have problems with data collection.** There is variability in the way lawyers record some client information in Actionstep, including whether a client has disability and whether they are experiencing financial hardship. Accordingly, the data we have is incomplete.
5. **The service is effective in achieving immediate outcomes for clients.** The service helps clients better understand their rights and options in relation to the legal problems they seek help with. It also helps them feel more confident about taking action to resolve their legal problems.
6. **Clients are very satisfied with the service.** Most say they would recommend the service to loved ones. They describe their interactions with our lawyers in positive terms and the advice they receive as helpful.
7. **Clients have ideas for improving the service.** Some say they would be more likely to recommend the service to others if: it was easier to reach; there was greater transparency in relation to wait times and what the service offers; clients were better informed about how to make best use of the service; lawyers could spend more time talking to clients; lawyers offered representation and/ or other intensive assistance; and/ or the service offered follow-up assistance, including by email and phone.
8. **Our chatbot is easy to use.** After they use the chatbot to submit their enquiry, clients know to expect a call from our lawyers.
9. **Most clients who use the service remember it,** at least up to a few months down the track. However, recall is poorer among clients experiencing vulnerability.
10. **Clients who remember the service also remember the advice they receive,** at least in general terms. This includes clients experiencing vulnerability.

¹ ABS (2019), 'Aboriginal and Torres Strait Islander Population – Victoria', 2071.0 – *Census of Population and Housing: Reflecting Australia – Stories from the Census, 2016*.

² Department of Health & Human Services (2017), *Language Services Policy*, available at: https://www.dhhs.vic.gov.au/sites/default/files/documents/201703/DHHS-Language-services-policy-January-2017_0.docx

11. **Most clients find it easy to understand the advice they receive.** This includes clients experiencing vulnerability. Lawyers typically spend more time explaining their advice to clients they assess as vulnerable, and that investment of time and effort pays off.
12. **Most (but not all) clients follow the advice they receive.** Some clients make an active decision not to follow advice, while others are slow to act or are prevented from taking any action at all due to a range of personal circumstances. Overall, clients experiencing vulnerability are less likely to follow the advice they receive.
13. **After talking to our lawyers, most clients feel good, but for others it's... complicated.** Most clients experience positive feelings, including satisfaction with the service experience, feeling more informed, empowered or hopeful about their situation. But sometimes these are tempered by feelings of disappointment about their prospects or overwhelm about the work required to resolve their legal problem. Vulnerable clients are more likely to experience these negative feelings after using the service, even when their feelings about the service are positive.
14. **It is common for legal problems to remain unresolved.** Some clients resolve their legal problem in the three to six months after using the service, while others continue to fight for resolution, including through the Victorian Civil and Administrative Tribunal ("VCAT") where the COVID-19 pandemic has caused lengthy delays. However, more commonly, clients give up before their legal problems are resolved. This is true more often for clients experiencing vulnerability than for clients who are not vulnerable.
15. **There are two main reasons clients give up trying to resolve their legal problems.** Sometimes they are interrelated. The first is that the creditor or trader ignores or resists their claim or is otherwise hard to reach or is uncooperative. The second is that other life events or priorities distract or overwhelm the client, and so they take no further action. Unfortunately, clients who give up trying to resolve their problem generally do not contact the service again, even when they have been satisfied with the assistance they first received.
16. **Clients who resolve their legal problems feel good.** They achieve a range of remedies, such as refunds, debt waivers and having their contracts set aside. Those clients typically describe feeling happy, relieved and grateful for the assistance they received.
17. **Having an unresolved legal problem isn't fun.** Clients who do not resolve their legal problems disclose having negative feelings, including anger, disappointment, frustration and bitterness, as well as a sense of injustice and feeling alone. Less often, clients describe having made peace with their unwanted outcome.
18. **Mostly, clients are happy to talk.** Clients are generally willing, and sometimes grateful for the opportunity, to provide feedback about the service and talk about their experiences.

Recommendations

Recommendation 1: Maintain engagement with First Nations communities

To ensure First Nations people continue to use the service, Consumer Action should, at a minimum, continue operating the Koori Advice Line and our integrated practice project with the Victorian Aboriginal Legal Service ("VALS"). Consumer Action should consider using the findings of this evaluation to help demonstrate the impact of those activities and advocate for continued and/or additional resourcing.

Recommendation 2: Address the underrepresentation of clients from non-English speaking backgrounds

Consumer Action should seek to understand the extent to which clients from non-English speaking backgrounds use the service, including clients who require an interpreter, relative to clients whose first language is English. Consumer Action should consider whether a strategy is required to address the underrepresentation of clients from non-English speaking backgrounds in the service or otherwise to support delivery of consumer, credit, debt and insurance law assistance to non-English speaking communities.

Recommendation 3: Undertake a review of client information recording

In consultation with the lawyers who operate the service and other relevant teams, including the Financial Counselling Practice and Operations team, Consumer Action should undertake a review of client data recording that involves:

- a. conducting an audit of the client information our lawyers and financial counsellors are required to record, and when and how they are required to record it;
- b. interrogating the reasons we record client data, including whether it is required to meet our professional duties, for insurance purposes and/ or by our funders;
- c. determining whether the client information we record is valuable to Consumer Action, including by reference to our impact framework;
- d. determining whether recording other client information would be valuable;
- e. assessing the cost of recording client information;
- f. understanding the extent to which client information is recorded in a consistent way within and between teams;
- g. identifying barriers to recording client information; and
- h. making recommendations about the client information we should and should not record, and when and how it should be recorded; promoting consistent client information recording between and within teams; and engaging with external stakeholders, if required.

Recommendation 4: Publish a data manual

To immediately improve the quality of client data, Consumer Action should publish a data manual that describes how and when client information must be recorded in Actionstep and provide training to support its implementation. It should also provide guidance around interpreting Actionstep data. The data manual should be capable of being updated in line with the findings and recommendations of the review of client information recording (see: *Recommendation 3: Undertake review of client information recording*).

Recommendation 5: Offer follow-up assistance to priority clients

Drawing on the results of this and earlier evaluations, the experience of our lawyers and the legal needs literature, Consumer Action should develop:

- a. guidance and/ or training to help lawyers identify clients who are capable of self-help but likely to need follow-up assistance to resolve their legal problem (“**priority clients**”);

- b. guidance and/ or training to help lawyers anticipate and advise priority clients about the obstacles they may encounter when attempting to resolving their legal problems, including resistance from the relevant creditor/ trader, and what to do next;
- c. a procedure for providing confirmation of service to priority clients;
- d. a procedure for offering follow-up assistance to priority clients, which may include utilising or adapting the diary and SMS functions in Actionstep and/ or the Josef chatbot; and
- e. a strategy to engage with external stakeholders around any changes to the service model, if required.

Recommendation 6: Review information for transparency

Drawing on the results of this evaluation, Consumer Action should review the information available to prospective clients about the service, including on our website, in the chatbot and through the recordings people hear when they call the service. Consumer Action should assess the extent to which we provide clear and accessible information in relation to:

- a. who is eligible to use the service, including the types of legal problems our lawyers can and cannot assist with, and why;
- b. how long people can expect to wait to speak to a lawyer, and why;
- c. the amount and type of assistance that lawyers may provide to **priority clients**, including the length of time our lawyers will spend with them on the phone, and why;
- d. the amount and type of assistance that lawyers may provide to **non-priority clients**, if any, including the length of time our lawyers will spend with them on the phone, and why;
- e. how clients can prepare for and make best use of their time with our lawyers on the phone.

Recommendation 7: Reinroduce reflective listening

To help maintain the quality and effectiveness of the service, and to support continuous learning and improvement, Consumer Action should reintroduce to lawyers the practice of listening to and reflecting on recordings of their advice sessions with clients ("**reflective listening**") regularly. This should involve:

- a. developing a reflective guide in consultation with lawyers and their managers, and with reference to our impact framework and the findings of this and other service evaluations;
- b. with the support of our financial counsellors, who already practice reflective listening, provide reflective listening training to lawyers;
- c. making time for lawyers to regularly practice reflective listening using a sample of their call recordings; and
- d. making time for lawyers to practice reflective listening using recordings of calls that result in critical feedback about the service.

Recommendation 8: Continue monitoring the service

Consumer Action should continue to send the post-call survey to clients who receive legal advice from the service and consent to receive communication by SMS.

Recommendation 9: Close the feedback loop

The service should:

- a. offer timely follow-up assistance to priority clients who indicate they need more help in their responses to the post-call survey;
- b. where appropriate, continue to share post-call survey responses with individual lawyers and offer support, including opportunities for reflective listening, supervision and training, as required; and
- c. communicate to clients who respond to the post-call survey and participate in evaluation interviews the key insights we gain through these activities, as well as the steps we are taking to improve the reach, quality and impact of the service.

Recommendation 10: Repeat but consider tweaking the evaluation

Consumer Action should repeat the evaluation of the service in two years. The evaluation could include:

- a. a report and analysis of relevant Actionstep data for the period 1 January to 31 December 2022;
- b. a report and analysis of the post-call survey responses for the period 1 January to 31 December 2022; and
- c. starting in early 2023, evaluation interviews with a sample of clients who received legal advice in the last few months of 2022.

Consumer Action should consider whether to conduct evaluation interviews with a general or more targeted sample of clients, such as priority clients and/ or clients experiencing vulnerability.

About the Consumer 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 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 ([see: Appendix A](#)), shows how our client-facing services, sector development work and campaigning will achieve these outcomes.

What is the Consumer Advice Service?

The Consumer Advice Service (“CAS” or “the service”) is a telephone legal advice service for members of the Victorian public. Its purpose is to provide discrete assistance – information, legal advice, referrals and other assistance – to help clients resolve consumer, credit, debt and insurance law problems.

Discrete assistance means providing unbundled, discrete, legal and non-legal services to a client of the service. Discrete assistance can include providing:

- general **information** about the law, legal systems and processes, and other support services, that may help the client resolve legal or related problems;
- a simple or facilitated (also known as 'warm') **referral** to another service;
- fact-specific **legal advice** to help the client resolve a specific legal problem; and
- a **legal task** – a discrete piece of legal work, such as drafting documents or correspondence – to help the client resolve a problem or particular stage of a problem.

Discrete assistance does not include **representation or casework services**, where the lawyer acts on behalf of the client and has ongoing responsibility for their legal matter.

Source: National Legal Assistance Data Standards Manual – Version 3 – July 2021

People can call the service to speak to a lawyer during operating hours, send an email or, since July 2020, submit an enquiry via a chatbot on our website. The service undertakes to respond to email and chatbot enquiries within two business days.

Generally, one or two lawyers are available at any one time to answer phone calls and respond to email and chatbot enquiries during the week. (The lawyers also deliver parallel a telephone advice service for community workers; run representation and casework files for select clients; undertake project work; and participate in community engagement and sector development activities, among other things.)

The service can assist clients 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 people living in Victoria are eligible for assistance.

When a person contacts the service, lawyers must establish whether the person lives in Victoria and whether their legal problem is one we can assist with. To clients who do not meet these threshold criteria, lawyers can provide information or a referral to another service, but not legal advice.

The service prioritises giving more assistance, such as more extensive legal advice and performing legal tasks, to clients experiencing vulnerability or disadvantage. Factors that may be relevant to whether a client is prioritised include their age; their source and level of income; whether they live with disability or significant health issues, including mental illness; their relationship status and caring responsibilities; English proficiency and literacy skills; whether they are a recent migrant or refugee; whether they identify as Aboriginal or Torres Strait Islander; if they are homeless or at risk of homelessness; and whether they are a victim/ survivor of family violence, abuse or other trauma.

Lawyers will only offer limited assistance, such as information, basic legal advice or a referral to better resourced people who are not otherwise vulnerable.

When priority clients contact the service, lawyers assess whether they can provide meaningful assistance over the phone in 15 minutes or less. If they can, the lawyer will provide advice to the client immediately; if not, the lawyer may arrange to call the client back at an agreed time.

In preparation for the 'call back' appointment, the lawyer may review documents, do legal research and/ or discuss the case with colleagues. During the appointment, they may take more lengthy instructions, provide more detailed advice and/ or answer further questions. Sometimes, the lawyer may offer to perform a legal task, such as drafting correspondence or court documents. If they assess that it will enable the client to resolve their legal problem, the lawyer may offer to provide more discrete assistance as and when the client requires it. Internally, we refer to this as 'ongoing assistance'.

Sometimes, the lawyer will refer the client to 'case intake', a weekly meeting of lawyers and other staff who together determine whether we 'take on' or represent a client. The factors they consider include 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/ or our relationship with other stakeholders.

In this evaluation period, which covers the period 1 January to 31 December 2020, the service responded to 2,296 unique enquiries.

2018-19 evaluation

We last carried out an evaluation of the service around two years ago. In that evaluation ("**the 2018/19 evaluation**") we made ten 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 some were not implemented. The changes we did make include:

- Lawyers now routinely obtain a company extract when assisting clients with their VCAT applications or to determine whether a trader is insolvent. Instructions for obtaining a company extract are included in Consumer Action's policy and procedures manual.
- 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.
- For this evaluation, we made changes to Actionstep that aimed to help streamline the process of identifying clients for interview and tracking our attempts to contact them. We also developed a custom webform for capturing and coding client and interview data (see *Interview guide and data collection form* below). Both initiatives saved time in the evaluation.
- In 2019/20, the legal practice developed systems for acting in a timely way on post-call survey feedback. This included:
 - a. following up with priority clients who provide critical feedback about the service and/ or who indicate they did not better understand their rights and options, nor feel more confident about using self-help to resolve their legal problem, after using 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 clients 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 policy and campaigns work.

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 uses the service? Are they people experiencing vulnerability? How do they reach it?
2. Do clients better understand their rights and options after using the service?
3. Do clients feel more confident about taking action to resolve their legal problem after using the service?
4. How likely are clients to recommend the service to a friend or family member? What would make them more likely to recommend the service?
5. Is the chatbot easy to use?
6. Down the track, do clients remember using the service? Do they remember the advice they received?
7. Do the lawyers provide advice that is understandable and practical?
8. Do clients follow the advice they receive?
9. What stops clients following the advice? What would make it easier for clients?
10. How do clients feel after talking to our lawyers?
11. Do clients resolve their legal problems after using the service? What outcomes do they achieve?
12. Do clients need more assistance to resolve their legal problems?
13. 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: CAS service records, including client information and service statistics; a short survey we send to clients in the days after their file is closed ("**post-call survey**"); and telephone interviews with a sample of clients whose files were closed in November 2020 ("**telephone interviews**").

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 clients who contact the service. The system was still relatively new for us in the period covered by the evaluation.

When a client contacts the service for the first time, the lawyer who assists them creates a new 'contact' entry in Actionstep, where they record the client's name, contact details and certain demographic information. The lawyer then creates an 'action' to record details of the service provided, including the lawyer's name, details of the client's enquiry, the content of any advice and the level of assistance provided. They also note whether the client is affected by a systemic issue; that is, a failure or wrongdoing on the part of a business or dispute resolution forum that is likely to affect other consumers. The 'action' is linked to the 'contact' entry for the client.

If a client 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 clients by SMS the week after their enquiry is addressed by the service. The survey platform we use is Microsoft Forms. As the survey is sent by SMS, only clients for whom we have a current mobile phone number recorded in Actionstep are invited to participate.

The post-call survey asks clients to rate how well they understood their rights and options, and how confident they felt about exercising self-help, 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 friend or family member?"*

The NPS is an index ranging from -100 to 100 that is widely used as a proxy for overall satisfaction with a product or 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. Our post-call survey does this, asking: *"What is the main reason for your score?"* It also invites clients to recommend improvements: *"What is one change we could make to earn a higher score?"*

Clients 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".*

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

Telephone interviews

The telephone interviews involved placing phone calls to clients of the service whose enquiries our lawyers responded to in November 2020. Most of the telephone interviews were conducted by a student intern with a background in qualitative research methods and volunteer experience working with vulnerable community members. Some were conducted by our Manager Impact Monitoring and Evaluation.

The clients who participated in the telephone interviews were asked 12 mainly open-ended questions, including whether they remembered using the service and the advice they received; whether the advice was easy or hard to understand; how they felt after using the service; whether they followed the advice; what 'happened next'; and whether they need further assistance now. Clients who contacted the service using the chatbot were also asked questions about their experiences with that new mode of contact, including whether the chatbot was easy or hard to use, and whether they understood what would happen after they submitted their enquiry. The interviewers could also ask supplementary questions, designed to promote recall and elicit more detailed responses.

The questions were informed by the work of Dr Liz Curran, who conducted similar evaluations of the CAS and other services for Consumer Action as part of a pro bono secondment arrangement with Australian National University over several years to 2017.

The telephone interviews were conducted in April and May 2021, five to six months after the clients had used the service.

Selecting participants

We identified clients in Actionstep who met these criteria:

1. We have at least one phone number recorded for the client.
2. The client received legal advice from the service, but we did not 'take on' their case for representation.
3. The client's advice file was closed between 1 and 30 November 2020.
4. The client's advice file was not closed because the client had behaved unreasonably (for example, by being abusive towards staff).
5. The client had not made a formal complaint about the service.
6. The client had not been so vulnerable at the time they used the service (for example, acutely distressed or suicidal) that it may be inappropriate to contact them for evaluation purposes.
7. Contacting the client would not compromise their safety or another person's safety (for example, by increasing the risk of family violence).

We knew that excluding clients based on the criteria above may risk skewing the results of the evaluation. However, after consultation and discussion with colleagues, we felt confident this was necessary to protect our most vulnerable clients and to ensure compliance with our legal and ethical obligations, including in relation to privacy, duty of care, and anticipating and avoiding risk of harm in evaluation.

We used Actionstep to generate a list of clients who met criteria one to five. The interviewers assessed whether each client also met criteria six and seven after reviewing their file.

Reviewing client and case information

Before placing a call, the interviewers reviewed the client's 'contact' entry in Actionstep, including the client's name and demographic information. They also reviewed the information recorded in the relevant 'action', including the name of the lawyer they spoke to, how they contacted the service, the type of legal problem they called about, the dates they interacted with the service and the lawyer's case notes.

If satisfied the client met criteria five and six (see *Selecting clients for interview* above), the interviewers 'selected' the client for interview.

Interview guide and data collection form

To streamline the process of interviewing clients and recording their responses, we developed a custom webform ("webform") that served as interview guide and data collection form.

When launched, the webform extracts key information about the client and their enquiry from Actionstep, including their name, phone number, the name of the lawyer who assisted them and how they contacted the service. Beneath these details, it sets out each of the interview questions with corresponding text boxes for recording the client's answers, as well as a list of selections to help the interviewer code them. (For example, for the question, 'How easy or hard was the chatbot to use?' are the selections, 'Easy/ Not easy/ Can't remember/ No answer'.) These features were informed by the findings and recommendations of the 2018/19 evaluation.

A copy of the webform is shown in **Appendix C**.

Conducting the interviews

There were 123 clients who met criteria one to five (see *Selecting clients for interview* above). After checking they also met criteria six and seven, interviewers called the eligible clients in reverse chronological order based on the date the client's file was created. They reached 32 clients (compared to 34 in 2018/19) and 29 of them (or 90% compared to 100% in 2018/19) agreed to be interviewed.

The interviews were conducted in around April and May 2021, around five to six months after the clients' advice files were closed. This coincided with Melbourne and some other parts of Victoria being subject to public health orders made in response to the COVID-19 pandemic. The interviewers endeavoured to record responses to the interview questions *verbatim* in the corresponding text boxes. At the conclusion of each interview, they reviewed and corrected their typing and coded responses using the selections provided in the webform.

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

Like in previous evaluations, conducting the interviews was very time consuming. It would often take the intern an hour or more to read through case notes to confirm eligibility, then connect with, interview and complete notes for a single client. On average, it took around two attempts (that is, calling on two separate occasions) to contact a client. Six (or around one in 10) of the clients we reached declined to be interviewed outright and two asked to be emailed the interview questions

but never responded. If a client could not be reached after three attempts, we 'retired' them from the list. Six clients were 'retired' after three failed attempts.

To maximise the chance of reaching clients, the interviewers experimented with and refined a range of strategies through a process of reflection, learning and action.

For example, interviewers began sending text messages to clients several minutes before calling them. They also sent a follow-up text message to clients they did not reach:

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

They observed that this may have improved slightly the likelihood that a second or third call to the client was answered.

The interviewers also tried out different openings and introductions. They felt that clients seemed more engaged when they used words similar to these:

'Hi [Client]. I'm calling to see how you're going with [legal problem(s)]... I think we spoke to you in [Month] about [legal problem(s)]. I'm [Interviewer] from Consumer Action Law Centre...'

Results

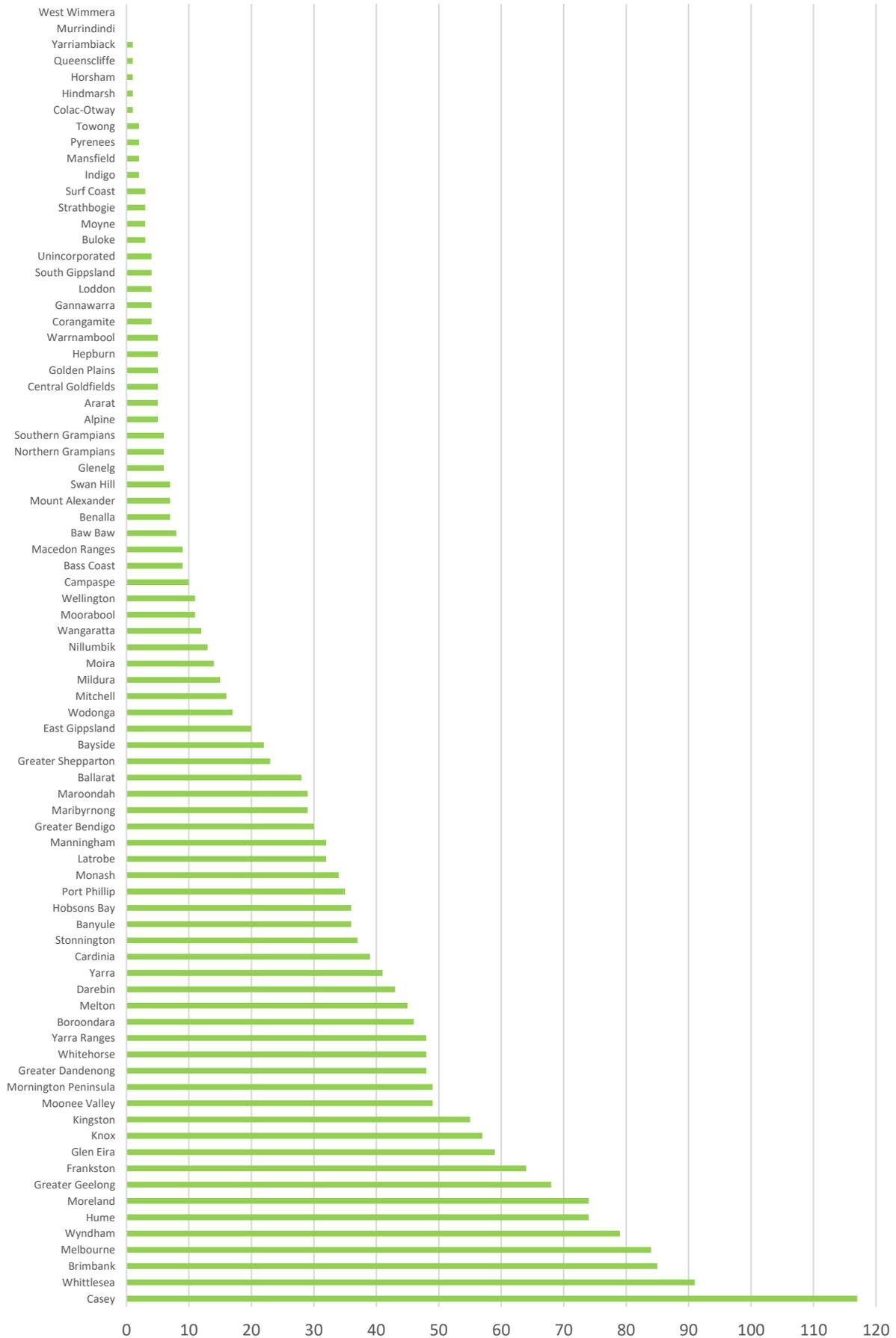
Client and service data

Who uses the service? Are they people experiencing vulnerability? How do they reach it?

The service responded to 2296 unique enquiries in 2020. We responded to 1646 (72%) of these enquiries with legal advice and opened representation files for a further 58 (2.5%). To the remaining 592 (25%), we provided either no assistance (because the client could not be reached or did not meet the threshold criteria for assistance) or only basic information and/ or a referral.

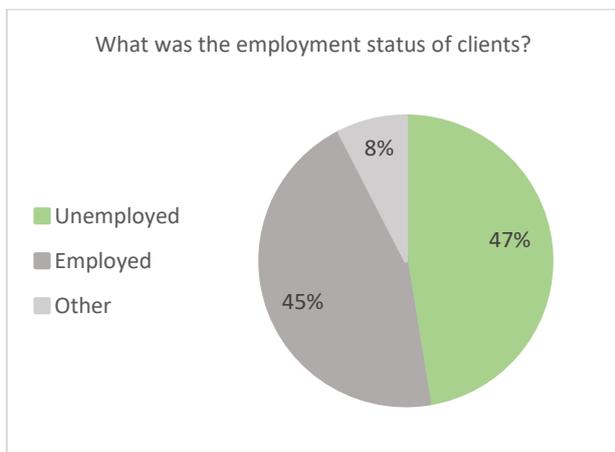
The enquiries came from all around Victoria. Lawyers recorded location details for 90% of enquiries. Of those enquiries, 99% were made by clients who lived in Victoria and 1% from interstate. With one exception (Greater Geelong), the top 20 Local Government Areas ("LGAs") for Victorian enquiries were all located in Metropolitan Melbourne, with the largest number located in the growth corridors of Casey (5.2%), Whittlesea (4.45%) and Brimbank (4.16%). And again with one exception (Nillumbik), the 40 LGAs with the fewest number of enquiries were in regional Victoria.

Where in Victoria did clients live?

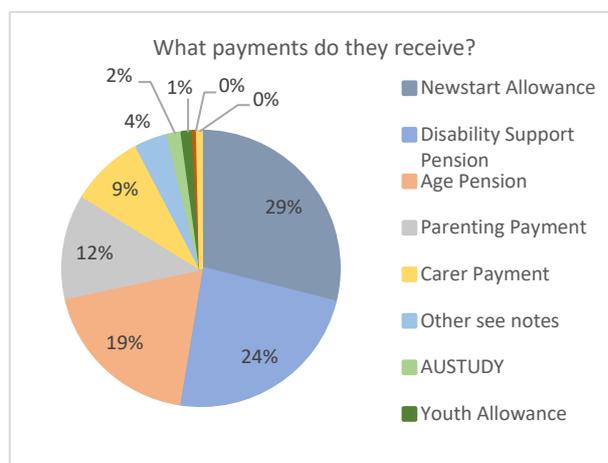
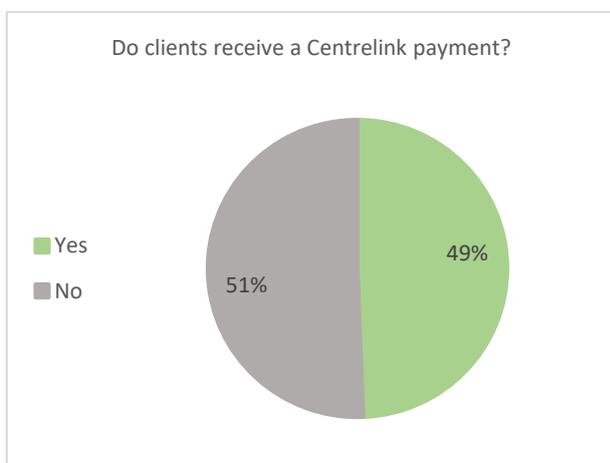


According to the information recorded by our lawyers, many of the people who contacted the service in 2020 belonged to groups more likely to experience vulnerability.

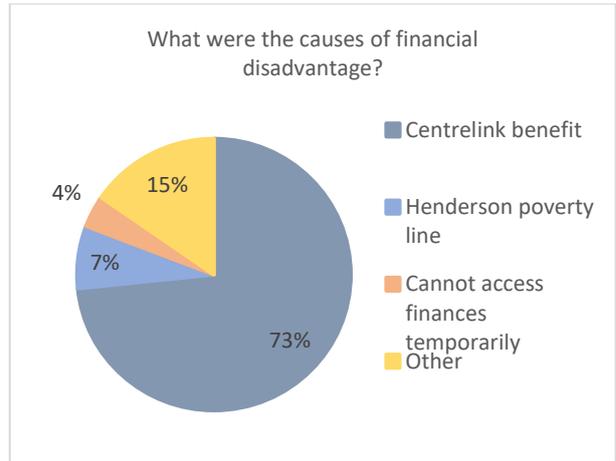
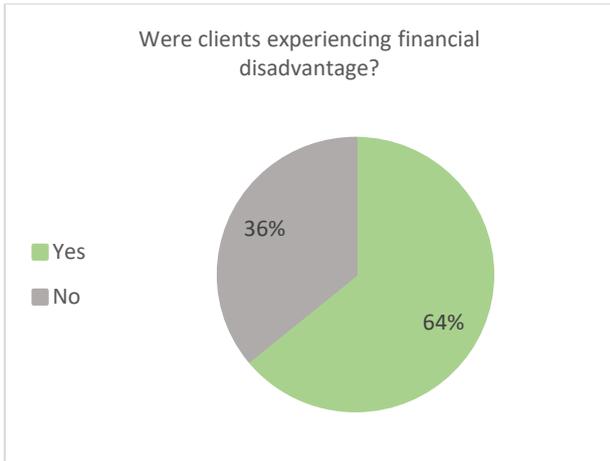
Lawyers recorded whether a client was employed for 78% of enquiries. Of the clients for whom the information was recorded, just under half (47%) were not working.



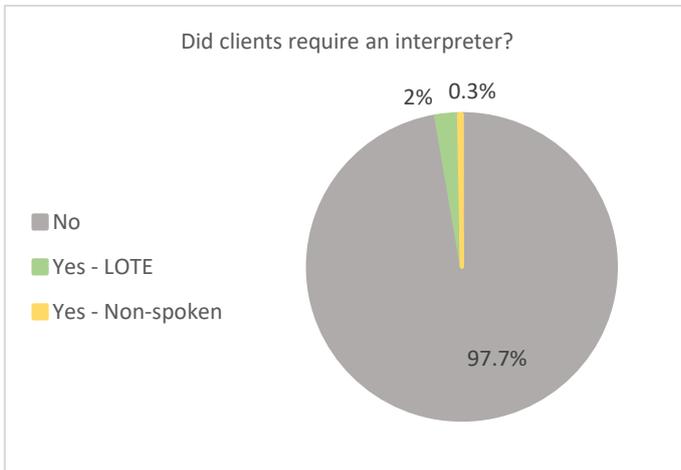
Lawyers recorded whether a client received a Centrelink payment for 74% of enquiries. Of the clients for whom the information was recorded, around half (49%) received a Centrelink payment, such as Newstart (14%), the Disability Support Pension (12%) and the Aged Pension (9%).



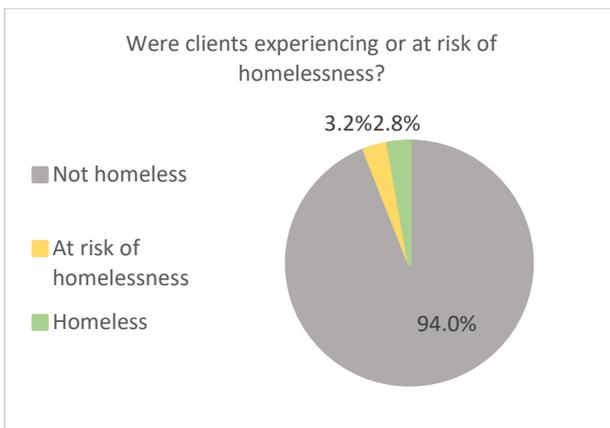
Whether a client was experiencing 'financial disadvantage' was recorded for 69% of enquiries. Of those clients, lawyers assessed that about two-thirds were experiencing disadvantage, including because they received a Centrelink payment (47%), were otherwise living below the Henderson poverty line (4%) or for some other reason (10%).



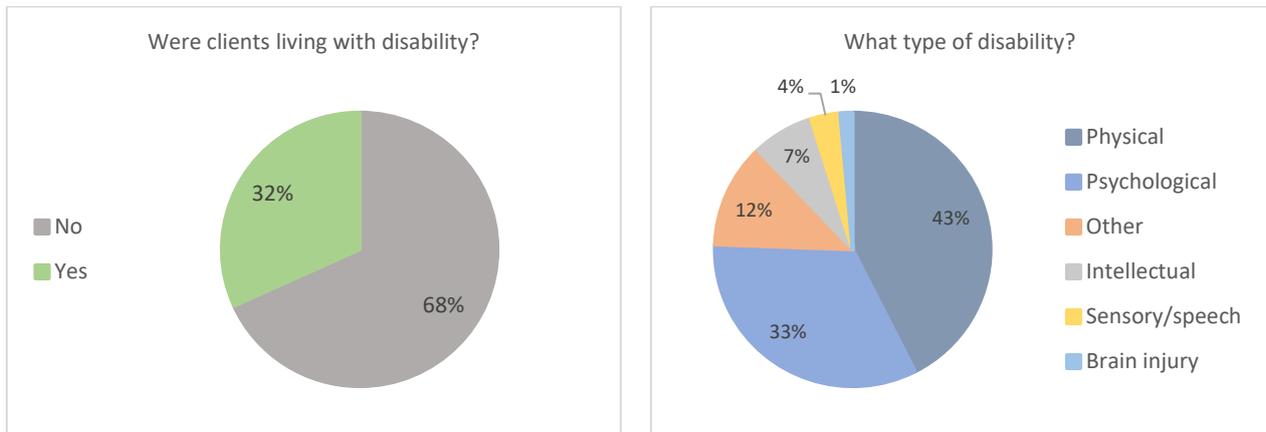
Lawyers recorded whether a client required an interpreter for 86% of enquiries. Of those clients, around 2% required a LOTE interpreter and a further 0.3% required non-spoken language assistance.



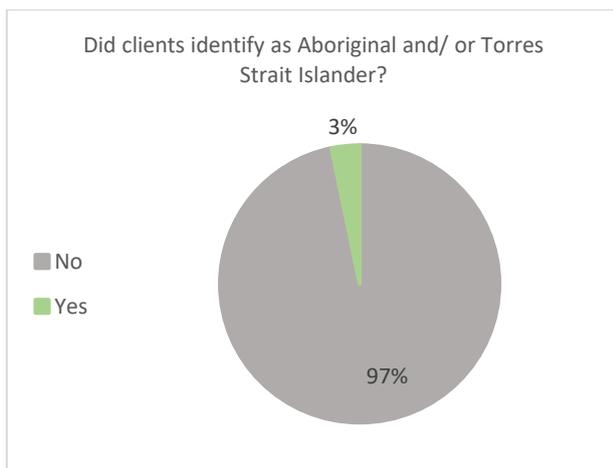
Whether a client was presently homeless, or at risk of homeless, was recorded for around 30% of enquiries. Of these, around 0.8% were made by clients experiencing homelessness, and 1% were made by clients at risk.



Lawyers recorded whether a client lived with disability for just under half (48%) of enquiries. Of these, around 32% of clients were recorded as having disability. The types of disability recorded included physical (14%), psychological (10%) and intellectual (2%).



Whether a client identified as Aboriginal and/ or Torres Strait Islander was recorded for 85% of enquiries. Of these, around 3% were made by people who identified as Aboriginal, Torres Strait Islander or both Aboriginal and Torres Strait Islander.



Post-call survey

Participants

In 2020, every fortnight, we sent a post-call survey by SMS to clients of the service:

- who had received legal advice (and not just information or a referral) from our lawyers;
- whose enquiry had been finalised in the preceding 14 days;
- for whom we have a mobile phone number recorded; and
- who had said they were happy to receive communication from us via SMS.

A total of 1,107 clients received the post-call survey (compared to 1,281 in 2018-19). (Unfortunately, we had no mobile phone number recorded for a further 89 clients who would have otherwise been eligible to participate.) 148 clients (compared to 135 in 2018-19) completed the post-call survey.

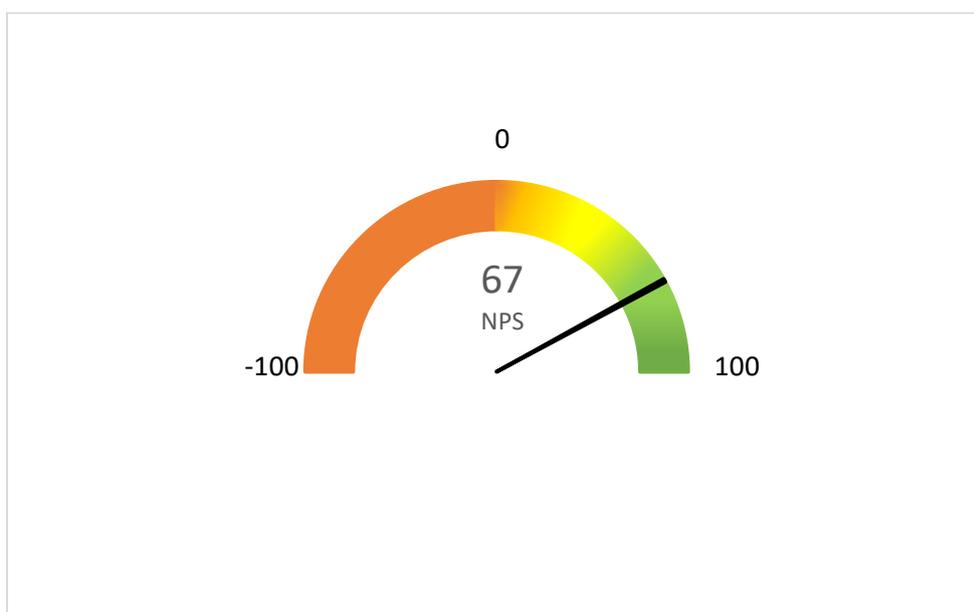
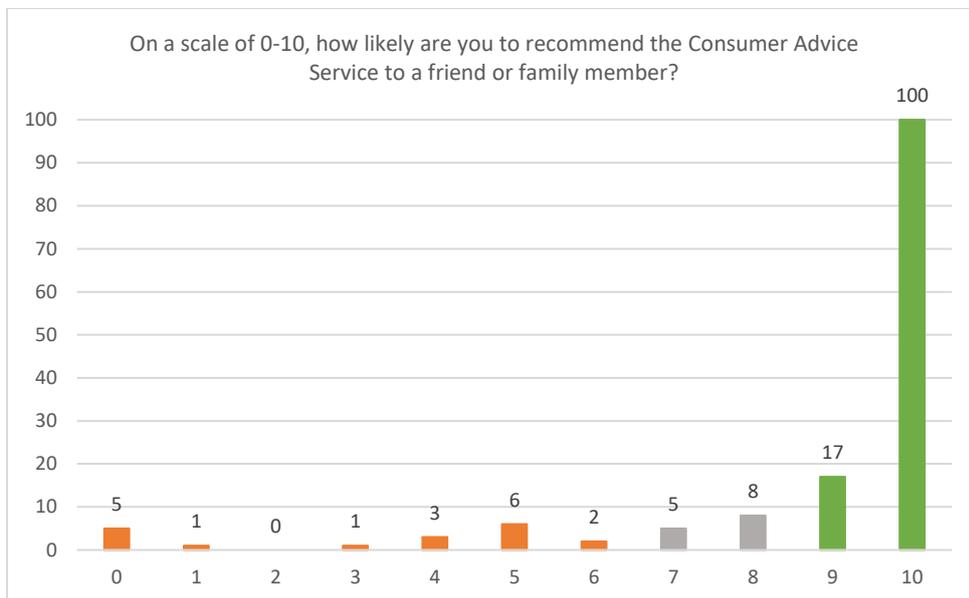
The response rate was about 13% (compared to about 9% in 2018/19). On average, the post-call survey took workers about five minutes to complete.

Anonymity

The post-call survey gave clients the option of identifying themselves. 85 (57%) respondents elected to provide us with their name. The remaining 64 (43%) completed it anonymously.

Would clients recommend the service to a friend or family member?

To the question, how likely, on a scale of 0 to 10, are you to recommend the service to a friend or family member, a majority (79% compared to 72% in 2018/19) said nine or ten. These clients are classified as 'promoters' under the Net Promoter Score system. 18 clients (12% compared to 19% in 2018/19) 'detractors' gave a rating of between zero and six. And a small number (9% compared to 15% in 2018/19) of 'passives' gave a rating of seven or eight. These results combined to give the service a score of 67 (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 (or not)?

84% of respondents provided an explanation for the rating they gave. The explanations ranged from a few words to several lines.

At least 65 (44%) respondents explained that they received helpful advice from the service. For example:

"Great advice based on information I had. This is a super important and much needed line for people who need real life advice and legal support to assist them in combating what can be intimidating and unknown territory." (10)

"After I spoke with the lawyer I was much clearer about my position and my rights." (10)

"The advice outlined a course of action that could be implemented by me." (9)

"Their answers were clear and prescriptive." (10)

"They... gave sound and reasonable advice. I was able to understand my options." (10)

"Personalised advice that is practical and easy to understand." (10)

43 (29%) respondents explained that the lawyer assisting them had been helpful. These respondents emphasised the manner in which advice was provided. Some mentioned the lawyer by name. For example:

"[T]he lawyer who responded to my online form enquiry was really helpful and understanding. She took the time to explain all the options available to me and explained when Consumer Action Law Centre would get involved." (9)

"They were able to break everything down and highlight what was important and actionable and what was inconvenient and non actionable." (10)

"[The first lawyer I spoke to] was extremely patient and understanding. She looked into every detail and understood the case. I found her very sincerely helpful... [The second] lawyer was very efficient and helpful. He took time to listen to my case and his approach was very professional. He made me aware of the process... They both are amazing. Very happy and thankful to your team." (10)

"Solicitors... immediately were interested to help with my enquiry. Very supportive and instantly concerned..." (10)

"I spoke to a lady... and she was very helpful and understood my situation. She also gave me lots of options to solve my issue." (10)

"[The lawyer] was very helpful and professional, she answered all my questions and explained my options. [She] was kind and I felt that she was genuinely interested in helping." (10)

That our lawyers made the respondent feel respected, cared for or validated were reasons given by 21 (14%) respondents for the rating they gave. For example:

"Incredibly helpful, respectful and provided specific and relevant information as per my situation." (10)

"The team members were the first people that listened to me and helped me with a way forward..." (10)

"They listened with compassion and provided practical advice including specific articles of the law to reference in my case" (10)

"A recommendation would be because I felt heard... I felt supported which gave me peace of mind. I'm very grateful." (10)

"They listened, had empathy and [were] extremely well versed in the law. Very reassuring." (10)

"I felt respected and listened to. This was very important as we were so devastated at the time and had lost all our confidence not knowing what to do. We thank you for your service!!" (10)

"I felt there was someone who was listening to me and able to reassure me." (10)

"I spoke to a very knowledgeable Lawyer who not only gave me good advice backed up by my rights within the Law but was compassionate and understanding as well about my situation. I felt very comfortable talking to her..." (10)

9 (6%) explained that they felt more confident about taking action to resolve their legal problem after using the service. For example:

"...I gained confidence to keep going and from where to listen to advice..." (10)

"The lawyer helped me understand my rights and made me feel confident to take action." (10)

"A very good service and good advice which enabled me to confidently deal with the issue at hand. Well explained by the person I spoke to..." (10)

"Very cooperative and intelligent staff explain the whole situation to me got much confidence." (10)

The same number explained that the service had helped them resolve, or move closer to resolving, their legal problem. For example:

"...As a result of my re contacting AFCA, at... [the lawyer's] suggestion, AFCA have ordered the mortgage company to put a hold on their legal action and are investigating my complaint. My original caseworker at AFCA notified me of this today. I'm grateful to CALC, especially... [the lawyers] for assisting..." (10)

"Without knowing my legal rights I wouldn't have been able to proceed. I presented the exact same argument with the company but had a totally different response once I was able to state which consumer law was relevant." (10)

"I appreciate the advice and support offered at a very challenging time, helping move us closer to a resolution in a complex situation." (10)

"Calm, logical advice. Success with one option." (10)

Other respondents described receiving timely assistance and the service and lawyers as "professional".

Respondents we classify as 'detractors' – people not likely to recommend the service to family or friends – also gave reasons for their rating of the service. Some 'promoters' and 'passives' also offered constructive feedback, despite being generally satisfied with the service.

Six (9%) indicated that the service was not useful to them at all. Some provided little reason for their dissatisfaction; others indicated that they were unhappy with the assistance they received. For example:

"... I was told that my problem was too complicated..." (5)

"Passed me off to financial counsellors that did not help..." (0)

"You guys don't help you tell people what they know like if you get a judgement what will happen 99 percent of the people know all this it was just a waste of time." (1)

Four (3%) respondents said they would have liked more time with or assistance from the lawyer they spoke to, while three (2%) described problems accessing the service. For example:

"Advise gave me some confidence but would have liked more time to help formulate main points of law in a letter of action." (8)

"I got prompt advice but I feel I would of like something in writing." (10)

"It's not for people who are not on a low income level." (5)

"We had a very good experience the first time we approached Consumer Action Law but this time, I felt that the lawyer was rushing me and did not spent much time with my concern." (4)

"First of all I have spent a week trying to reach you. The queue fit only 2 people, so it is simply not possible to wait on a phone for available lawyer, you have to dial constantly. When I finally got through, the lawyer ... said he can't hear me, then he just dropped the phone. Not only I didn't get an answer, no one called me back while I was told I have 20 minutes to address my concerns. I couldn't get through again..." (0)

What would make clients more likely to recommend the service?

56 (38%) of respondents left this answer blank. A further 57 (39%) answered the question but made no suggestions for improvement, with some respondents repeating their positive feedback (for example: "Keep doing what you are doing" and "Nothing. You got a 10!") or criticism (for example: "Your phone lines were very busy").

35 (24%) of respondents offered ideas to help improve the service. The most common of these, made by 14 (9%) of respondents, related to service capacity and reach. For example:

"More resources."

"Need more people to answer the phone than answer machine, talking to the real person is very good."

"Shorter waiting time..."

"More staff would be helpful to take the load off those already there as the wait time was quite long..."

"Can't think of any but maybe more funds so this is more available to the wider community."

"Earlier assistance in my case would be much appreciated. Not have to wait for last stage before Consumer Action Law Centre can help me..."

"More services to sick consumers".

A further nine (6%) respondents suggested more or different types of assistance for those clients who do reach the service, including follow-up assistance and representation. For example:

"Give me something in writing just to confirm what I was told."

"Have follow up advice summary letter rather than just talk on the phone."

"Maybe do a call back service to see how our legal is going."

"Provide additional support with further appointments."

"Filling in documents and lodging on my behalf."

"Take the appropriate action recommend and follow it through yourselves."

Five (3%) of respondents suggested we better communicate with clients about the scope and limits of the service, and how to make best use of it, as well as about the data we collect. For example:

"Tell people that the consultation is only 20 minutes long."

"Provide more information about approaching a lawyer for the first time. How to prepare for half hour discussion."

"Let me know timeline for reply, otherwise great."

"Tell people why you are collecting so much personal data and how it is used and protected."

Five (3%) of respondents also made suggestions relating to service quality, including the need for accurate, clear and actionable advice. For example:

"Make sure the information given out is correct."

"Guidance to the next steps..."

"Less ambiguous action."

Three (2%) offered suggestions about our phone system:

"Put a fair phone queue. Even if I have to wait for several hours I want to be sure I will get through, while currently it is pure luck."

"...different phone waiting music."

"On a light-hearted note, the music, whilst waiting on hold, not only sounded like it came from decades ago but a century! I thought I'd gone back in time to the 1920s or 30s. It just sounded a little out of place."

Just two (1%) made suggestions about the manner with which lawyers interact with clients:

"Make people feel supported and not being rushed."

"Get an actual lawyer that actually listens to the clients."



Did clients better understand their rights and options?

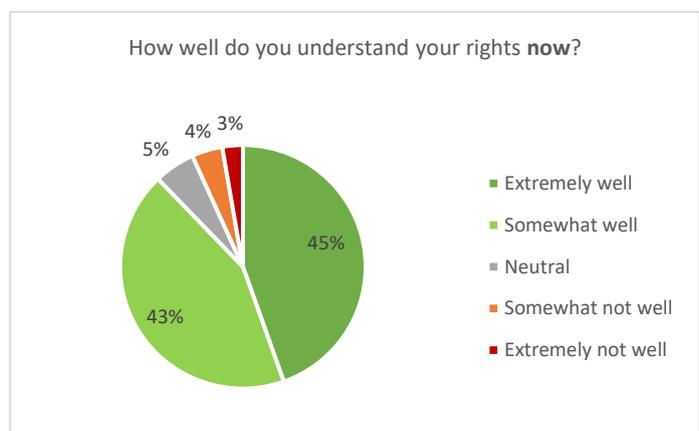
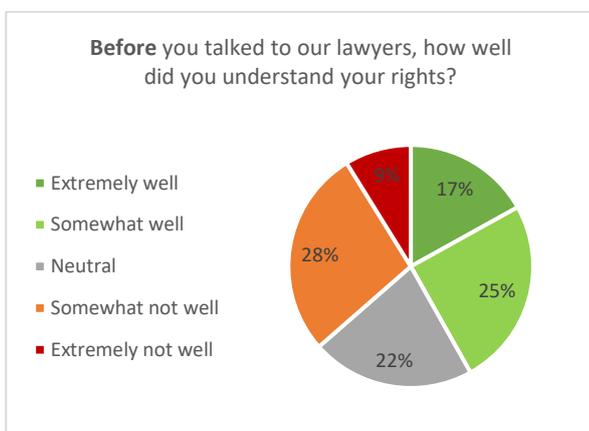
For this evaluation period, we introduced new questions to measure the extent to which clients understood their rights and options before and after using the service.

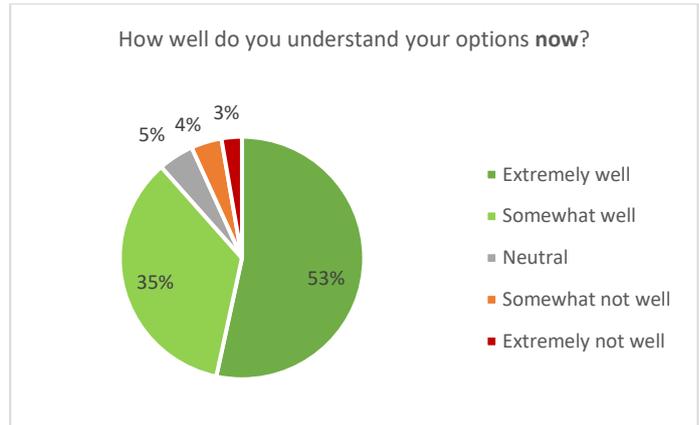
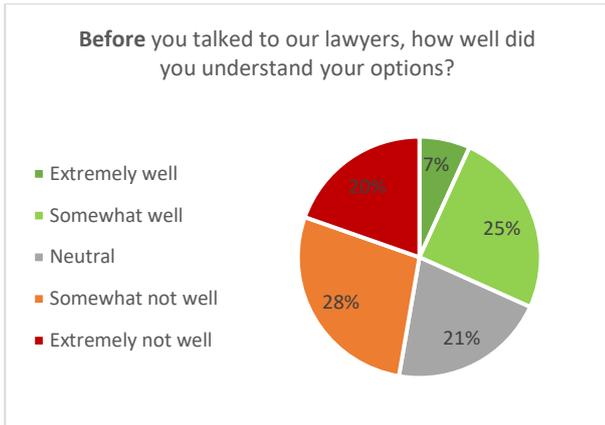
All the clients who responded to the post-call survey in 2020 completed the questions.

Most respondents indicated that they did not understand their rights well (59%), and most indicated they did not understand their options well (69%), before seeking advice. A minority said they understood them somewhat well, and even fewer said they understood them extremely well.

After talking to our lawyers, the results had flipped. Most clients said they understood their rights somewhat well or extremely well (88%), and most said they understood their options somewhat well or extremely well (88%), after using the service. Just a small number said they didn't understand their rights well (7%) and/ or their options well (7%) and the rest (5%) provided neutral responses.

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





Did clients feel more confident about using self-help?

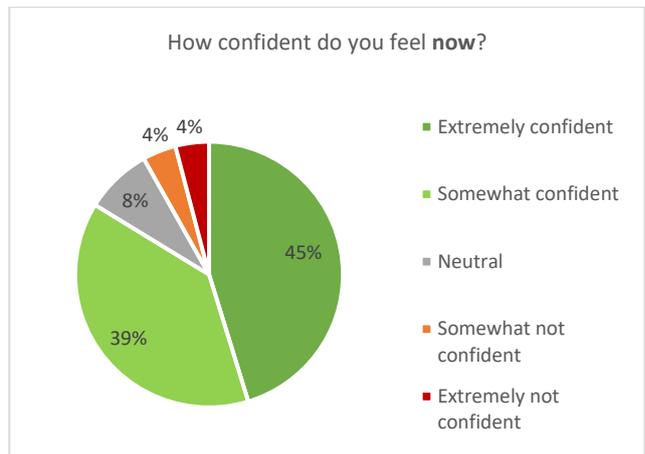
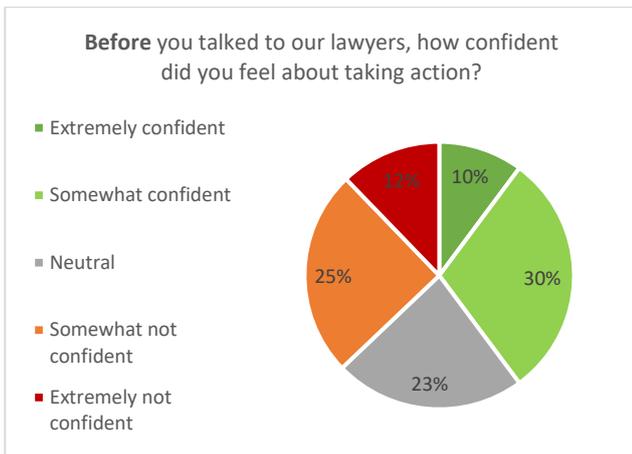
For this evaluation period, we also introduced new questions to measure the extent to which clients felt confident about 'taking action' to resolve their legal problems.

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

Most respondents (60%) indicated that they did feel confident about taking action before seeking advice. Only a minority said they felt somewhat confident (30%) and fewer said they felt extremely confident (10%).

After talking to our lawyers, the numbers on this measure had also changed. Most respondents said they felt somewhat confident (39%) or extremely confident (45%) about taking action after using the service. A smaller number (10%) continued to lack confidence and the rest (8%) provided neutral responses.

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



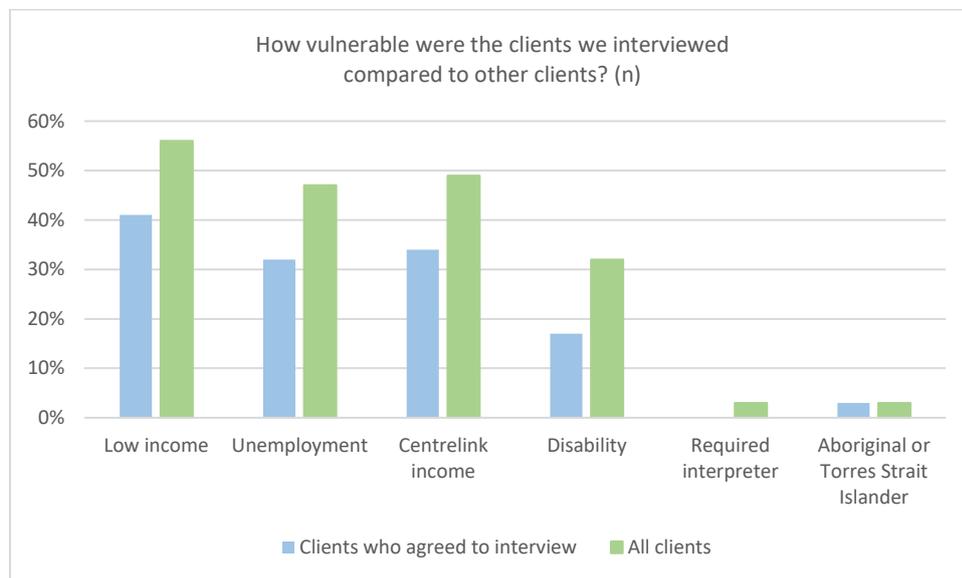
Evaluation interviews

Participants

We placed calls to 51 clients and reached 35 (69%). 29 (83%) of those clients agreed to be interviewed, while six (12%) declined citing lack of interest or time and a further two (4%) asked to be emailed the interview questions but never responded.

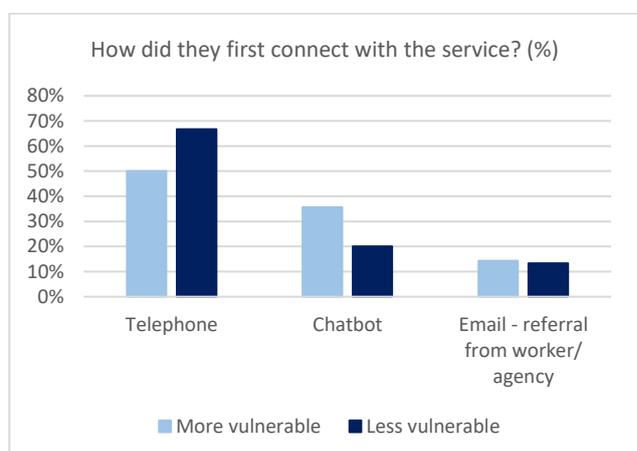
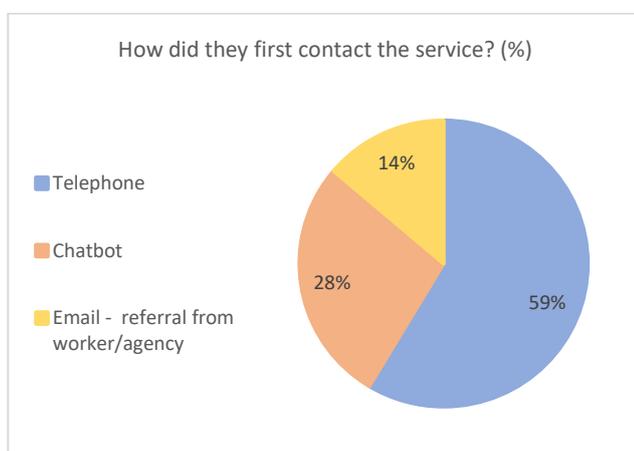
Of the 29 clients we interviewed, just under half (48% compared to 91% in 2018/19) had characteristics correlated with vulnerability, with low income (41% compared to 56% for all clients), unemployment (32% compared to 47% for all clients) and being in receipt of Centrelink income (34% compared to 49% for all clients) being the most common. 17% (compared to 32% for all clients) had disability and none (compared to 3% of all clients) required an interpreter. Only 3% (compared to 3% for all clients) identified as Aboriginal and/ or Torres Strait Islander.

Compared to the general population of clients who accessed the service in 2020, the clients we interviewed were less likely to have characteristics correlated with vulnerability.



How did clients contact the service?

Most clients we interviewed (59%) had first contacted the service by phone. The rest contacted the service via a new chatbot on our website (28%) or were referred by another community worker (14%).



What did they remember about the chatbot?

Six of the eight clients (75%) who used the chatbot said they remembered it. The two clients who said they did not remember were more vulnerable. Unfortunately, those two clients were unable to tell us anything about their experience.

All (100%) of the clients who remembered using the chatbot, including respondents with vulnerability, said the webchat was easy to use:

"Pretty easy to use, I don't think it could have been any easier."

"It was pretty easy I put in my issue and was told that I would be contacted."

"Well, it was not too bad, that's what the future is now even on shopping websites and things they always use this chatbot feature. It's the way the world works now..."

Further, they all (100%) said that they knew what would happen after they submitted their enquiry via the chatbot:

"Umm... Yeah, I recall that I was aware that someone was going to call me from memory."

"Yeah, I knew I would be contacted."

Did they remember speaking to our lawyers?

All but three clients (90% compared to 97% in 2018-19) said they remembered speaking to our lawyers. Mostly, clients remembered spontaneously. At other times, the interviewer prompted them by recalling the lawyer's name, the legal problem they sought help with, and the month in which they had called.

Some clients shared specific memories of the service:

"Yeah, I do recall speaking to [lawyer]. I actually spoke to two of your lawyers."

"Yep, I remember just, like, being able to talk to them about my issue. She was just giving me more advice and pointing me in the right directions."

"Yes, I do [remember] and there were a lot of emails back and forth as well."

"Uhh, yes I do [remember]. They were helpful and nice...and pleasant."

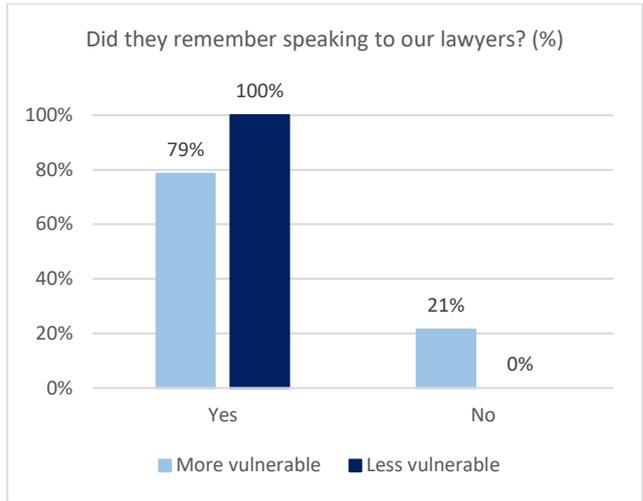
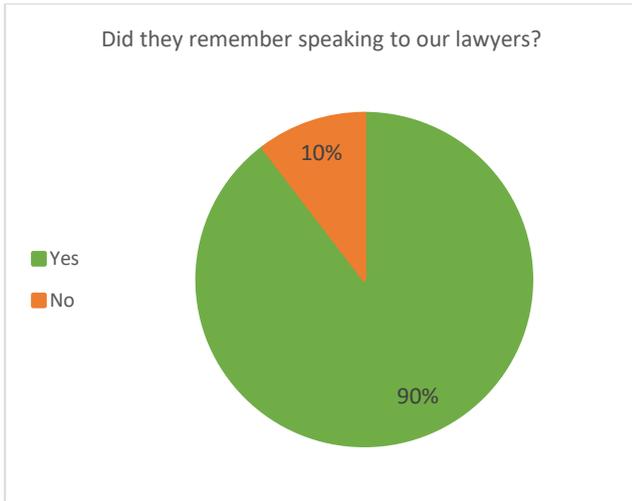
Others could only vaguely recall the service as one of many places they had called for help:

"To be frank I spoke to many people... I do remember [the lawyer]."

"No, I don't... I remember [names two people that do not work at Consumer Action] but they were from South Australia... Hang on... Yes! I vaguely remember. He was good."

"Look, I do remember making an enquiry. To be honest, I spoke to a couple of different people. Initially, I was talking to CAV. Look, I do recall speaking to a couple of people, but it went around in a circle..."

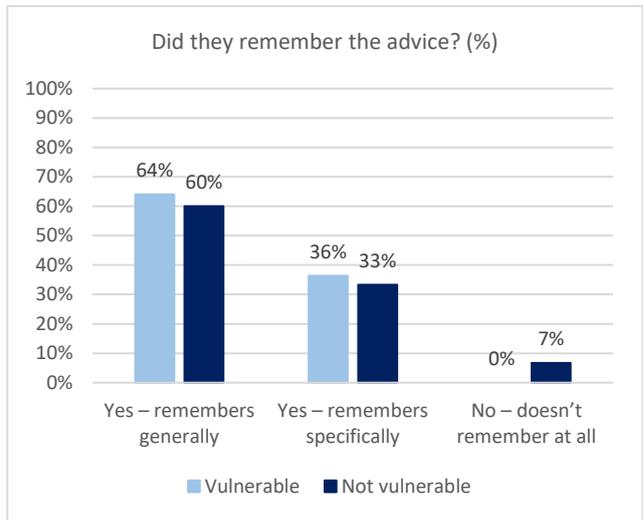
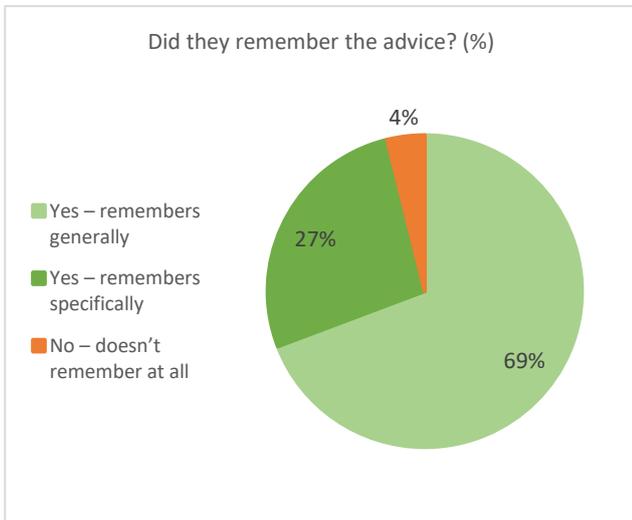
The three clients who could not remember the service, even when prompted, were living in more vulnerable circumstances, including because of unemployment, receiving a low income and/ or caring for dependents on their own. Unfortunately, those three clients could not share anything further about their experience of the service.



Did they remember our advice?

Of the clients who remembered using the service, almost all (96% compared to 91% in 2018/19) said they remembered the advice they received to some degree. Again, most clients remembered the advice spontaneously, while others could recall when prompted. For example, the interviewer reminded one client that our lawyers had sent her an email (but not what it contained).

Importantly, clients with more vulnerability were just as likely to recall the advice as clients with less vulnerability.



Some clients could recall the advice in quite specific detail. For example:

"They told me exactly what to write in a letter back to [the trader] which was very helpful."

"She actually told me that there were two issues here, one from [the trader] and one from the bank."

"Yeah, she asked me to fill out the [ASIC and ACCC complaint] forms and contact the compliance manager of [the debt collector] and told me to tell them that it was illegal and [that they] are breaching my privacy."

"My concern was, what happens if he doesn't show up...? ... [The lawyer] just explained the process to me... She was the one that educated me on what would happen... We wouldn't have to prove [the case] again, it would go to the Magistrates' Court and they would... enforce the law..."

Others could describe the advice in only general terms:

"Um, look, I couldn't tell you exactly it was a while ago. They said to do this, this and this, which was outlined in the email she sent me and gave me advice as to what to say and send to [the trader]."

"I think she said stuff about the legal matter, and just told me what steps I could've taken."

"He told me to contact the bank. I can't remember now... It's been a while... He told me to go through the complaints website through [the bank] which turned out to be the right path."

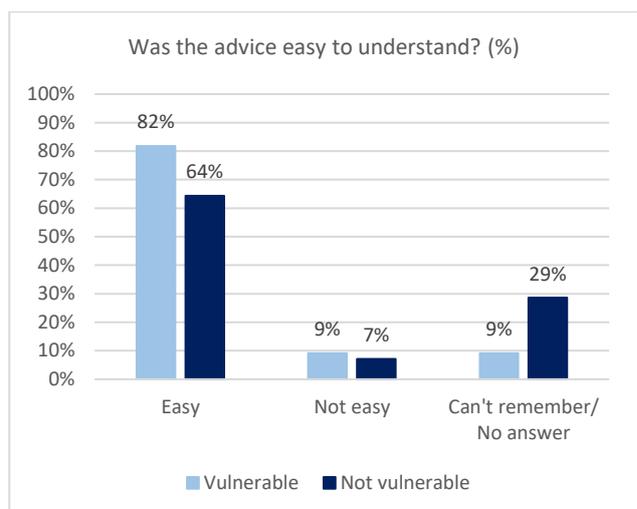
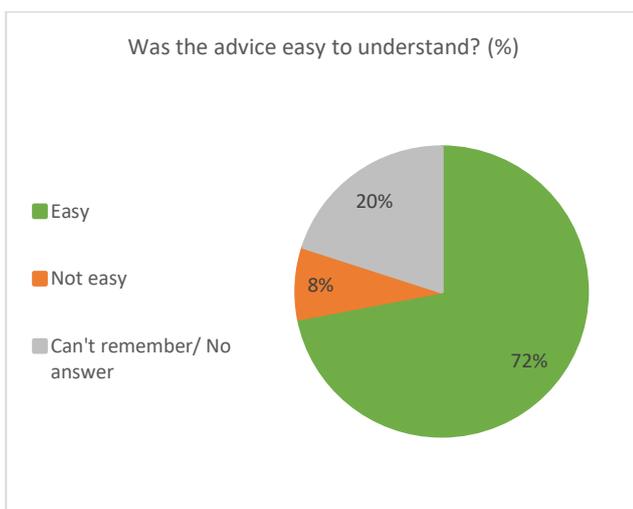
"To be honest, not off the top of my head... She gave me a few avenues, I made notes. She pointed me in the right direction, how to do it..."

The one client who could not recall the advice had made enquiries on behalf of their then-partner. However, the couple had since separated, and the client had not stayed involved in the case.

Did they understand our advice?

Of the clients who remembered the advice they received, most clients (72% compared to 91%) said it was easy to understand. Just two clients (8%) said it was not easy and the remaining five (20%) could not recall or otherwise did not answer the question.

Importantly, clients in more vulnerable circumstances were more likely to say the advice was easy to understand. Clients in less vulnerable circumstances were more likely to say they couldn't remember whether it was easy or otherwise.



In their answers, many clients praised the lawyer they spoke to:

"Easy to understand. She was very informative [and] she helped me out a lot. She was explaining the law to me and that sort of thing. Yeah, it was a very good service."

"Very easy, very good, very straightforward. She was a good communicator and she was very empathetic and understanding about my situation."

"It was easy to understand, he was very straightforward and helpful with me."

"It was easy to understand, she was very clear."

"She explained it to me a couple of times, which made it quite easy."

Some clients talked about how the advice had helped them:

"When doing my own research you go through all the legal terms and it's really complicated and seems contradictory. So speaking to an expert made my understanding a lot clearer."

"Yeah yeah yeah, I understood straight away and I didn't have to fill out the forms and [the trader] realised I'm going to take [legal] action."

"Really easy, it was quite straightforward but really helpful in understanding my legal position in the matter."

"Look it was pretty straightforward... I am the type of person to read up on things and make my own understanding. I was given prompts into the legislation, and it turned out to be really easy to interpret."

Two clients described the advice easy to understand, despite having been unable to resolve their legal problem:

"It was easy to understand, but it doesn't matter anyway. I haven't got my money back. I've just moved on."

"It was easy to understand, but not really helpful in my case. ... I think because it was, like, an online, through the internet, not an actual... thing. It's like... You can't do much about it."

Two clients said the advice was not easy to understand:

"[The lawyer] was helpful, but under the circumstances that he gave me the advice... I don't know whether... What am I trying to say? I didn't walk away knowing what my legal rights were."

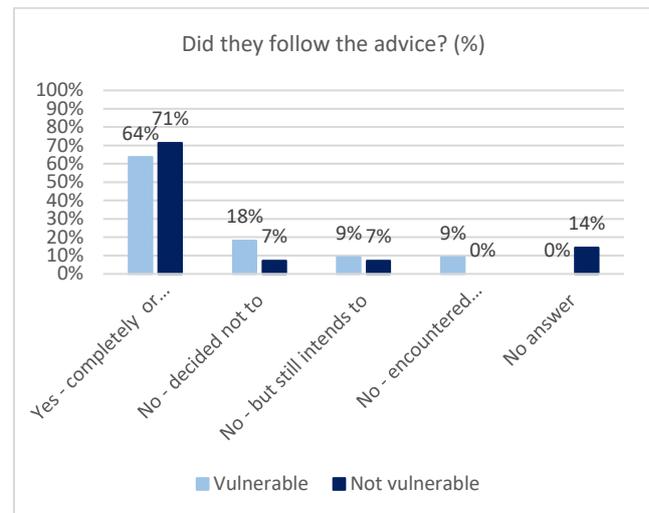
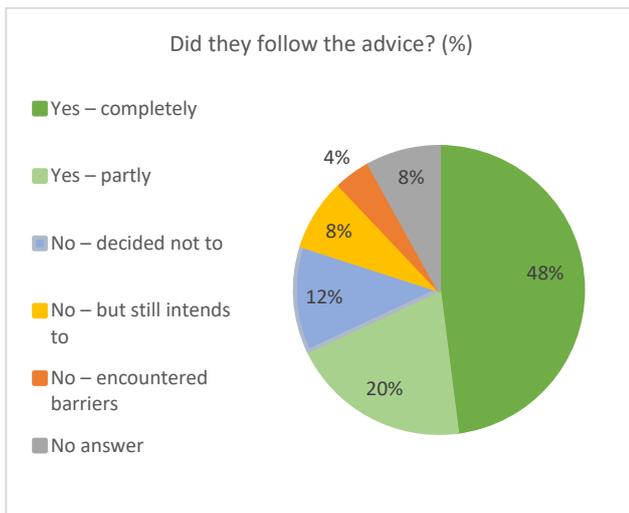
"Ummm...I guess a little bit of both [easy and not easy to understand]."

Did they follow our advice?

Of the clients who remembered the advice they received, more than two-thirds (68% compared to 72% in 2018-19) said they followed it, either completely or in part. Three clients (12%) said they decided against following our advice and a further two clients (8%) said they intended to follow the advice but had not yet done so. One client (4% compared to 10% in 2018-19) said they had been prevented from following the advice because of a barrier.

There was not much difference in the experience of clients in more and less vulnerable circumstances. The clients in less vulnerable circumstances were slightly more likely to follow our

advice, and slightly less likely to decide against following it. However, the one client who was unable to follow the advice indicated that their vulnerable circumstances were a barrier.



Some clients described the action they had taken:

"Yeah. I sent them the letter following the format I was given by the lawyers."

"Yeah, I spoke to the people that Lucas told me to."

"I put an application in to VCAT and I'm waiting to see what will happen now."

"In the end, I submitted a complaint through Gumtree and... [to the] cyber police."

Two clients also described its impact:

"Yeah, I think I called [the bank] instead of the website. I put in a complaint and [the bank] didn't seem to like that and pretty soon they fixed [the problem]."

"[The lawyer had] explained to me how the AFCA process works which was helpful because I had already lodged my complaints... I found out that [the creditor] had forged my signature so that is how I solved the problem."

Several clients said they had not resolved their problem despite following our advice. For example:

"I called everyone [the lawyer] told me to, but nothing really came of it."

"When I asked [the creditor] the question [the lawyer] told me to ask [the creditor] just said it doesn't matter and they just want money at the end of the day. They don't care who it's coming from..."

"Yep, I followed up with most of the stuff she told me to do. But, like, it didn't work out anyway."

"I tried contacting the company like [the lawyer] said, but they were unable to do anything for me."

Clients described different reasons for choosing not to follow our advice. For example, one client assessed that it would be too much effort, while another elected to take the advice of family and friends instead:

"No, it seems like it's a very long process so I gave up. I was busy with something else... I did not have time or energy to fight them so I dropped it."

"No, we basically didn't follow [the lawyer's] advice. The advice we got from a lot of close friends and family was to wait and let [the tradie] make the first move..."

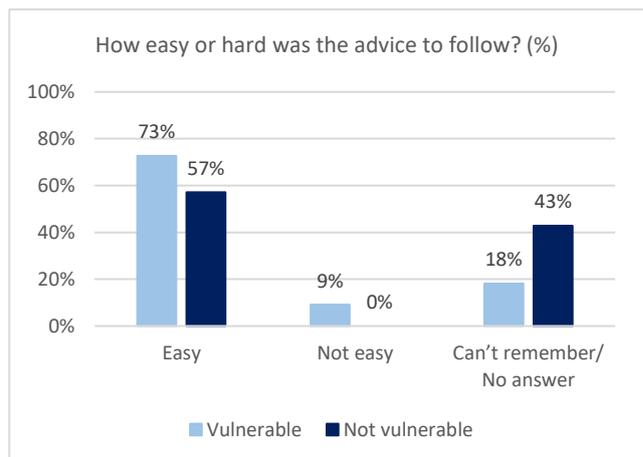
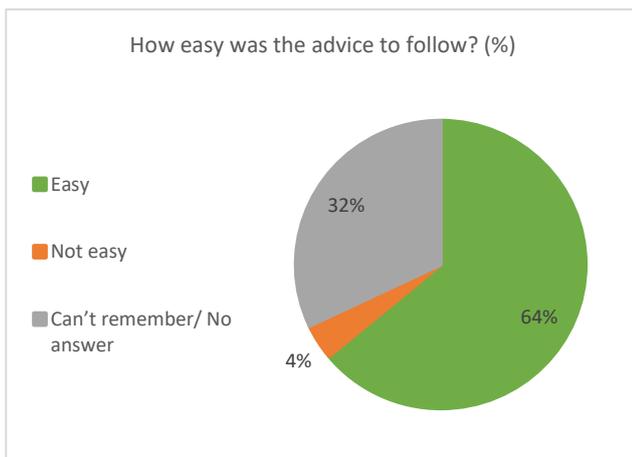
The client who was unable to follow the advice described the challenges they faced:

"Um...well as I said I look after a disabled woman and it's very difficult. I have so much to do every day. I have mental issues myself, and it just takes me a lot of time to get things done."

Was the advice easy to follow?

Of the clients who remembered something about the advice they received, just one (4%) said the advice was not easy to follow. Most clients (64%) said it was easy and the remainder (32%) said they could not remember or otherwise did not answer the question.

Clients in less vulnerable circumstances were less likely to answer the question, whereas clients in more vulnerable circumstances remembered that our advice was easy (73% compared to 57%) or not easy (9% compared to 0%) to follow.



There was one client who said our advice was not easy to follow. However, this was due to the nature of her legal problem:

"... because I didn't have information about the scammer."

10 clients offered suggestions for making advice easier to follow. The most common was that lawyers could send a follow-up email or make a follow-up call to clients:

"I don't know I can't really remember much, but maybe sending out emails."

"Having the email would have been easier because I did not write down the number [the lawyer] gave..."

"What I would want perhaps was another follow-up phone call. It would have been nice for someone to check in and see how I've got on or if I'm even able to pursue this."

Others suggested more intensive help, either in the form of more time with the lawyer, help reviewing and drafting documents, and even representation:

"More time on the phone.... It was so limited and I had so many questions. It was all new... I didn't understand the process. More time would have been really good."

"If I had gotten representation from you guys, that would have made it a lot easier, because [the lawyer] was so nice and helpful..."

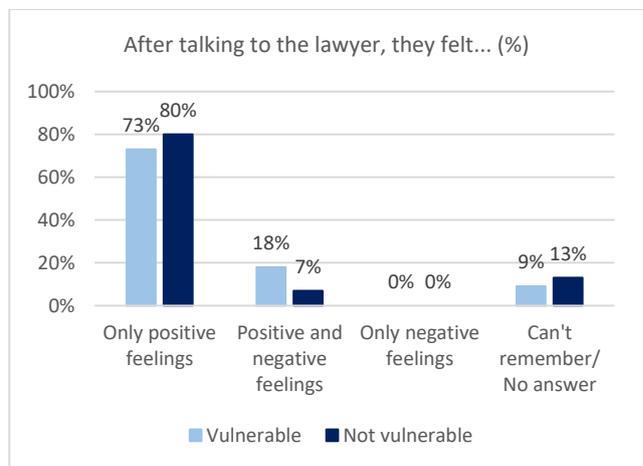
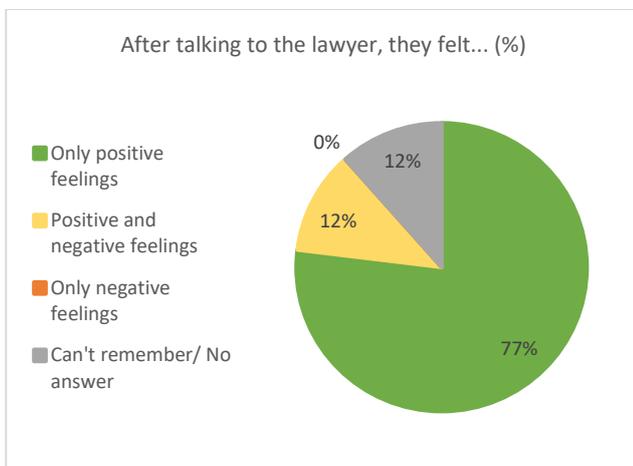
"Maybe some information that was more specific to my situation, but I understand it's a free service and not everyone's expertise lie in the same field. But I recall [the lawyer] saying that he couldn't help without actually looking at the contract, which I think is outside the scope of the helpline."

"It would have been simpler for [the lawyer] to write [the letter] for me because I have no idea what is going on. I still don't even know if it's legal."

How did they feel after using the service?

Of the clients who remembered using the service, more than three-quarters (77% compared to 68% in 2018-19) said they experienced only positive feelings immediately afterwards. A few (12% compared to 6% in 2018-19) had a mix of positive and negative feelings and none felt negative feelings only.

There was very little difference in the feelings experienced by clients in more and less vulnerable circumstances. However, more vulnerable clients were slightly more likely to experienced mixed feelings.



The positive feelings mostly related to satisfaction with the service. For example:

"Good. [The lawyer] was helpful."

"[My feelings] were pretty good. I was happy with the advice."

"It was good. I understand it's a free service and so I understand that [the lawyer] didn't drop everything and come to help me, but it lived up to expectation."

"I suppose pleased that I was getting the help I needed or at least any help with the matter."

Other clients reported other positive feelings, like feeling informed and empowered or positive .
For example:

"Actually, I felt much better because she explained what the problem was and after I spoke with her I knew exactly what each party should do and I knew what to expect."

"I felt better knowing that I understood my legal position..."

"Far more positive, I felt like I finally had a leg to stand on. I was just worried that I'd lose all the money I'd put in... [The lawyer] helped me understand that that might be the case."

"I felt like there was hope that I could resolve [my legal problem]."

Others still talked about feeling reassured, or listened to and cared for:

"Yeah, really good. They were just able to confirm what we already thought."

"Really reassured. It was what we were assuming would be the right path, so I felt more comfortable in our decision."

"The [lawyer] I spoke to was very kind, empathic and seemed like she really wanted to help me and she spent quite a bit of time discussing the minutia of matter with me to help me understand what I had on my hands."

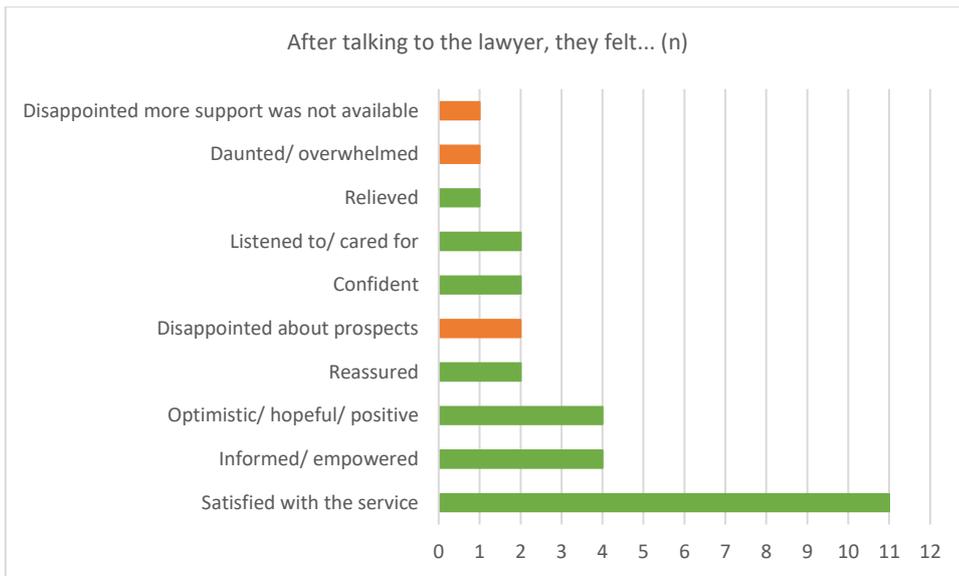
"Umm... I think... I guess, assured. It was a sounding board but there was no real solution so to speak."

Sometimes positive feelings were accompanied with disappointment about prospects or that more help was not available, or feeling daunted about 'next steps'. For example:

"From what I do recall, I asked a few questions, and [the lawyer] answered them, but it was not the solution I wanted."

"I felt better knowing that I understood my legal position but I would have preferred more supports."

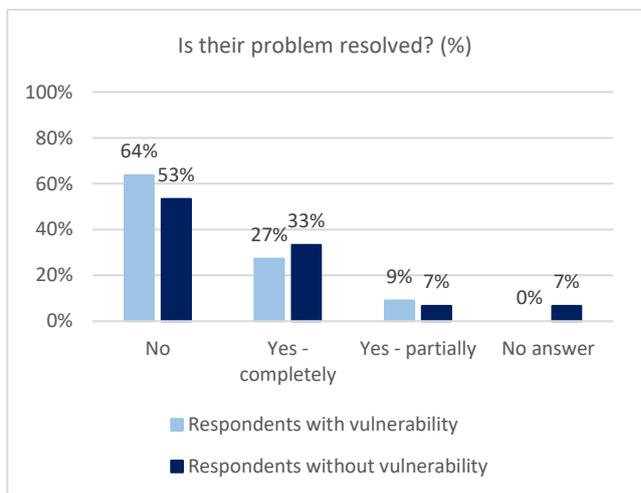
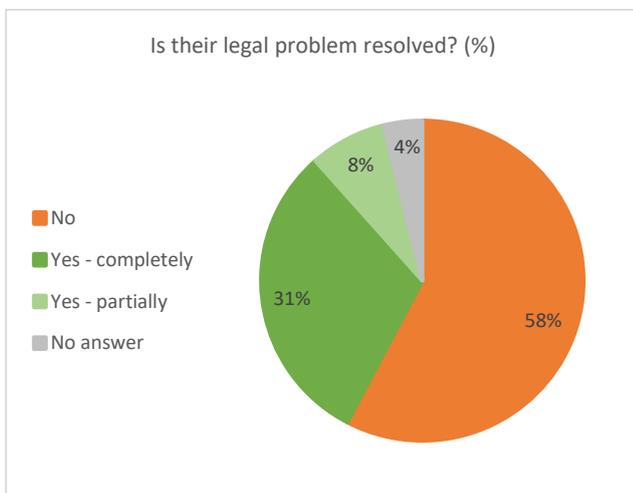
"I was happy with her but frustrated.... I felt like there was a still, like, a long way to go. I had to learn a lot."



Did they resolve their legal problems?

At the time of interview, around two in five clients who recalled contacting the service (39% compared to 64% in 2018/19) said they had resolved the legal problem they sought help with, either completely or in part. One client (4%) did not know what happened (because it was their ex-partner's problem) and the remainder (58% compared to 37% in 2018/19) reported that their legal problems remained unresolved.

There was not a big difference in the outcomes reported by clients in more and less vulnerable circumstances.



Several clients described how their legal problem resolved after following our advice:

"We sent them the letter and they sounded very shady at the start. But once they realised that I was going to pursue it they pretty much just dropped it and walked away."

"I think I might've called them and put in a complaint [with the bank] and sent them an attachment of the VCAT documents. They fixed the problem pretty soon after that. I can finally access mom's finances without it being a massive hassle."

"Yes, [the debt collector] stopped contacting me... They still text me about the balances, but they have stopped harassing me and calling everyone around me."

"I sent an email to the company based on the guidelines that [the lawyer] gave me concerning the refund ... and they got me to a settlement where I had to pay a small amount out of pocket ... which was great."

Others said they had achieved a resolution using strategies of their own:

"[The trader] was still taking the money from me... They didn't stop taking money. I changed banks so they couldn't take the money out of me."

"Uhhh... Nothing really happened. I decided it was easier to fix the car myself because I am a mechanic. It was just a matter of principle, you know?"

A few clients said they had followed our advice and were still trying to resolve their legal issue, either directly with the creditor or trader, or through VCAT. For example:

"To be honest, the matter hasn't been resolved in the sense that we've written to them, they have seen it, I have continued my payments to them, but we are in discussion on how to move forth."

"I put an application in to VCAT, and I'm waiting to see what will happen now. We just couldn't resolve the matter [directly with the trader] at all."

Some clients said they had followed our advice but were met with avoidance or resistance. Most of them then gave up:

"I told the company that I would pursue VCAT but they were sending me blackmail back. After that I just had other things to do so I dropped it..."

"No, it was not resolved, they just took the money out of my account through direct debit. I ended up paying anyway and I moved away from Victoria ... for a fresh start."

"I followed what [the lawyer] told me and did everything and ... eventually it got to a point where it wasn't working out and I wasn't going to waste more money and time on a lawyer."

"When I told them I'd take it further they started calling me non-stop. I sent emails, said, put it in writing, don't call me. They didn't respond to a single email. I went there and they weren't nice to me. Basically, what happened was, I let it go. I shouldn't have..."

Others still did not pursue their case for personal reasons, including because their circumstances changed or they were otherwise unable:

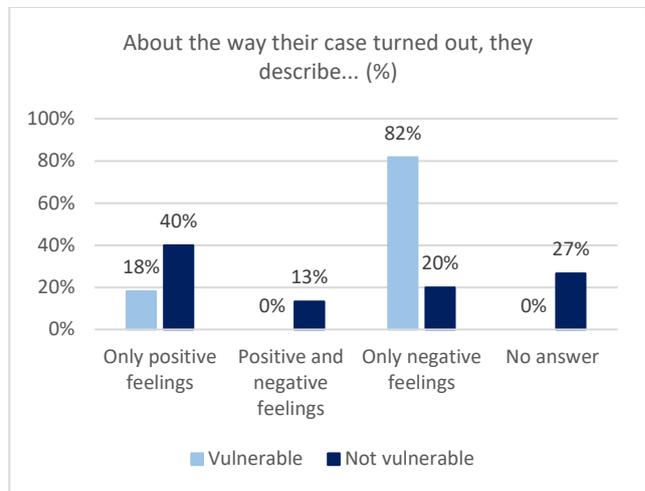
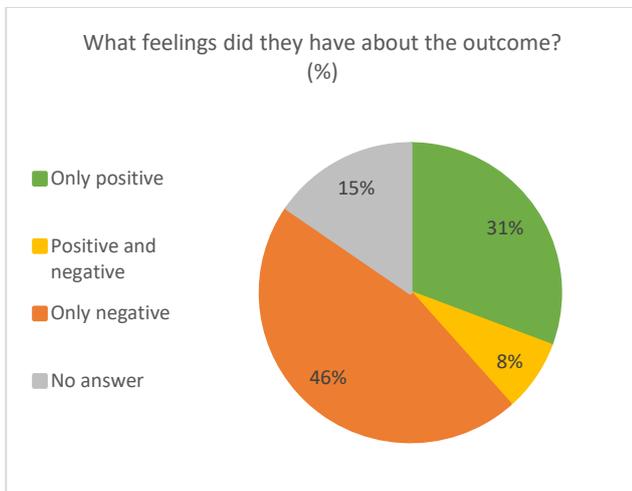
"I was acting on behalf of my mother and I had just moved three hours away and would have had to make a 3-hour ride back to Melbourne. It got so messy, so I left it for the time being."

"I couldn't do anything, I was stuck in a creek without a paddle. It was pretty much "too bad so sad"."

How did they feel about the outcome?

Just under a third of clients (31%) described having only positive feelings about the outcome of their case. Just under half (46%) described only negative feelings and two (8%) described a mix of both positive and negative. A further four (15%) did not provide an answer.

There was a difference in how clients who were more and less vulnerable felt about the outcome of their case. Four times as many clients in more vulnerable circumstances (82% compared to 20% for clients in less vulnerable circumstances) reported having only negative feelings and less than half as likely (18% compared to 40%) to report only positive feelings.



The positive feelings clients reported included feeling glad or relieved, or satisfied with the outcome of the legal problem. For example, clients said:

"I'm very relieved I did not have to pay the fees. Before I contacted lawyers, I was willing to pay half of the amount they asked for without even looking over the documents..."

"Very happy. I'm just quite glad to be rid of the issue."

"It's good. I was very happy... [W]e came to an agreement about a settlement."

Others repeated that they felt satisfied with or grateful for the service they received. For example:

"It was all very helpful and [the lawyer] was kind."

"Obviously, [the service] provided me with information that gave me an insight into my rights and gave me the ability to put that in writing towards the caravan park."

One client reiterated that they had positive feelings about the service, despite also feeling dissatisfied with the outcome:

"My end wasn't too great, but I was happy with the advice I received, and I would be happy to contact you again if needed."

Another client said they had accepted that their case would remain unresolved:

"Ah, you know, it could have been better because I didn't end up doing anything about it, but I've made my peace with it."

The negative feelings clients reported included feeling disappointed and dissatisfied with the outcome of their case. For example:

"Well... We would have liked [the trader] to seek legal advice himself and come to us with a solution. It's strange. He didn't make any attempt to rectify the situation, so we've pretty much just let it go."

One client was disappointed with the level of assistance they received, given their disability:

"Well, um... I mean, disappointed. I probably could have used a bit more assistance. It's harder for people like me [with a mental disability] to get stuff done."

Some clients described feeling angry or bitter about the outcome of their case. For example:

"F----- bullshit! I'm pissed as f---! I'm out 55,000 f---- dollars without a goddamn car."

"Pretty bitter, honestly."

For two clients, the feelings stemmed from a sense of unfairness or injustice:

"Really bad, I'm very angry with them. They just get to walk away without any consequences. They do whatever they want to do especially when people are vulnerable."

"Like, nothing was fair... Like I said [the lawyer] tried to help, but ... the advice didn't apply. What [the lawyer] said would happen didn't happen."

Others described a sense of feeling powerless or alone. For example:

"The help [from the bank] just wasn't there. There's not much I can do. I tried."

"I don't know... You kind of feel like you're on your own. You ring VCAT, [but] they can't give you legal advice..."

Was there anything else clients wanted to say?

When asked whether they had anything else to say, around two-thirds volunteered positive comments about their experience.

Many expressed their satisfaction with or gratitude towards the service generally:

"I would recommend [the service] to anyone. I was given a template of exactly what needed to be said and the result was really all I wanted. I couldn't recommend it enough."

"[The service] was great; really helpful."

"It was the first time I used the service. It was good to see an authority that you can approach for free, especially during COVID, [and] good to know there are ways to get information for a reasonable investment of time and not spending too much and have it sorted on your own."

"I guess probably I wouldn't have known about [the service]. I don't even know how I found it really but I'm glad it's out there."

"[The service] was very helpful. It was good, a very good service. And nice help when I needed to talk to somebody about my problem."

"I was happy with the information provided to me by the service and that's pretty much all there is to say."

This included clients who were not satisfied with the outcome of their case:

"I was happy with the way they [the service] do things because they at least tell you what you can do. My case was unfortunate. But it's a good service. The information that they gave me was useful."

"I think it was good and helpful, but the help didn't work. I hoped for ... a solution ... [where] I wouldn't have had to pay. But yeah, now it's done."

Others offered praise to the lawyer who assisted them. For example:

"Just that the [lawyer] I spoke to was very helpful and kind."

"[The lawyer] I spoke to was very helpful and understanding and she was also very [sympathetic]."

One client said they felt empowered after seeking help:

"It was a lesson learned - now I know how to pursue a legal process rather than getting stressed. It's about the attitude."

Another client expressed frustration with the legal system, including the slow pace of VCAT:

"The whole process is frustrating because of the timeframe... You feel helpless, really. I just feel like [the trader] is not going to be brought to justice. The law needs to change. People like him need to be held to account."

Just two clients used the opportunity to provide constructive feedback, calling for greater consideration of client capacity and more intensive assistance for clients:

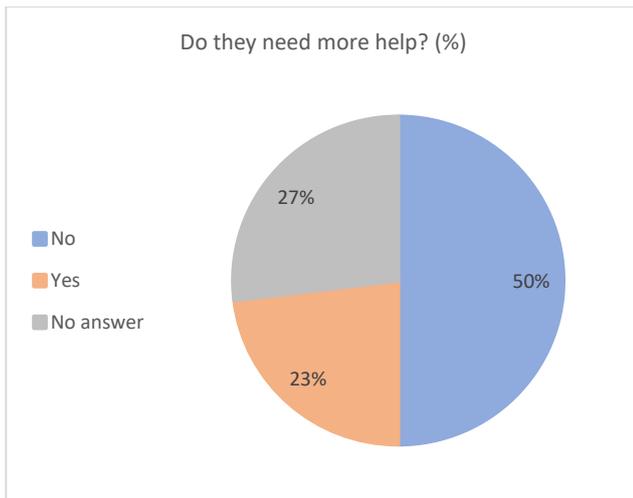
"Ummm... [The service] might be more effective if you could have someone speak to the [trader] on our behalf."

"I have a disability and I'm also looking after someone with a disability. You should maybe consider the ability of an individual to be able to work through the issues they're dealing with. I could have used more guidance, and I think you should do more follow-up calls with people who are as vulnerable as I am, especially if you want to be disability friendly."

Did clients need further help?

Of the clients who remembered the service, half (50%) said they did not currently need more legal help, and just under a quarter (23%) said they did. The remainder (27%) did not answer the question.

The interviewer warmly referred all the clients in more vulnerable circumstances needing further legal help back to the service for assessment.



Making sense of the results

Our approach

We took a collaborative approach to making sense of the client and service data, post-call survey and interview responses, 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 identify, generate and assess ideas for improving the service.

Five lawyers, including the manager of the service, participated. We presented to them the client and survey data and survey and interview 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?

The lawyers ultimately contributed significantly to the conclusions and recommendations in this report. A summary of their discussion at the workshop is described below.

Analysis and discussion

The lawyers first considered the service and client data from Actionstep. What drew their attention was how consistently or otherwise certain client information had been recorded.

From the discussion that followed we learned that lawyers do not always ask for or record client information in a consistent way. For example, some lawyers ask every client they speak to whether they have disability and record their answer in Actionstep, while others only record disability information that is spontaneously disclosed. The lawyers agreed that this made analysis of our client data difficult, with disability information more likely to be recorded when a client has disability, and less likely when they do not. We also learned that some client information is difficult to capture, such as whether a client is living below the Henderson poverty line. To accurately capture this information, lawyers must ask clients about their household income and the number and age of people it supports, and then perform some calculations, none of which they routinely do.

The lawyers said that striking a balance between accurate information recording and providing an effective service in limited timeframes was a challenge. They acknowledged that recording client

information was important but suggested that reducing the amount of information they were required to record, and clearer guidance, would help them achieve greater consistency.

They noted that the information they recorded most consistently was whether clients identify as Aboriginal and/ or Torres Strait Islander and observed that First Nations clients were overrepresented in the service. They credited our dedicated Koori Advice Service, integrated practice project with the Victorian Aboriginal Legal Service (“VALS”) and other engagement work with First Nations communities with the increased number of contacts in the evaluation period. The lawyers agreed that was evidence of impact that could be used to advocate for continuing resourcing of those activities.

The lawyers also noted with concern that clients from non-English speaking backgrounds, and clients who require an interpreter, appeared to be underrepresented in the service. They said they would like us to better understand and take action to address any failure by the service to reach culturally and linguistically diverse communities.

Given the challenges created by the COVID-19 pandemic for clients and the service alike, the lawyers were gratified to learn that most clients better understand their rights and options and feel more confident about taking action to resolve their legal problems after using the service. They agreed that the results of the post-call survey indicate that the service is effective in delivering the immediate outcomes we intend it to.

The lawyers were also buoyed by the strong Net Promoter Score achieved by the service in the evaluation period and the high level of client satisfaction it implies. They observed that the most common reasons clients gave for being likely to recommend the service to others related to the quality of their interaction with our lawyers and the quality of advice they received. They agreed it was clear that both mattered to clients and informed their experience of the service.

The lawyers considered suggestions made by clients for improving the service. They accepted that clients would like faster and more extensive access to our lawyers but considered their ability to do more was limited with existing funding levels. They said they understood that demand for the service will always exceed our ability to meet it, and so were animated by suggestions that we explore using our existing resources differently, including by prioritising follow-up assistance to clients who are capable of self-help but likely to need more support to resolve their legal problems. They were also interested in the idea of making more information about the service, as well as how to make efficient and effective use of it, available to prospective clients before they make contact.

Of course, more funding would make it possible for the service to do more, as well as do things differently. The lawyers suggested that we use the findings of this evaluation to advocate for more funding for the service. In their view, demand for the service is likely to grow as COVID support measures fall away and they see more clients in financial difficulty requiring urgent assistance.

In the meantime, the lawyers suggested that a consistent approach to identifying and offering follow-up assistance to clients capable of self-help but likely to need more support to resolve their legal problems could go some way to address the phenomenon of clients ‘giving up’ when things get hard or forgetting about the service altogether. They explained that they would need the support of effective procedures and systems to make it happen, because despite often forming the intention to follow up with a client they are prevented from doing so by new enquiries streaming in by phone and email.

The lawyers were reassured to learn that clients experiencing vulnerability, as well as clients who were less vulnerable, had found their advice easy to understand. They explained that they tended to spend more time and effort, using a range of techniques and strategies to explain their advice to more vulnerable clients and help make it stick. They were gratified that this appeared to be working.

However, the lawyers were concerned that, despite reporting a positive experience with the service and understanding the advice they received, many clients we interviewed had been unable to resolve their legal problems. They speculated about the factors that might have contributed, including that life circumstances, perhaps caused or exacerbated by the COVID-19 pandemic, had distracted or overwhelmed the client, or that normal dispute resolution mechanisms had slowed or broken down. For example, they said that there were significant delays impacting consumer-trader disputes in the Victorian Civil & Administrative Tribunal (“VCAT”). They also made the point that we had not assessed the merits or prospects of the cases or clients included in the evaluation, nor had we considered whether clients had reasonable expectations about whether and on what terms their legal problems would be resolved. It is likely that at least some of the clients we interviewed were never going to achieve the outcome they desired; not because legal assistance was lacking, but rather because the facts and/ or the law was against them.

In this context, the lawyers considered the range of feelings experienced by clients after they used the service. For some clients, there was disappointment that a legal remedy might not be available or would be difficult to attain. But other clients reported feeling hopeful and empowered, which might suggest they had received advice that their prospects were good. The lawyers agreed there would be value in examining more closely the experience of clients with vulnerability who report strong immediate outcomes, including a better understanding of their rights and the confidence to act, but ultimately do not resolve the problem they sought help for.

Findings and conclusions

1. **The service assists people experiencing vulnerability.** Around half the clients who receive assistance from the service have characteristics correlated with vulnerability, including being unemployed, receiving a low income, living with disability, experiencing family violence, requiring an interpreter to communicate and/ or identifying as Aboriginal or Torres Strait Islander.
2. **There is strong demand for the service by First Nations people.** Clients who identify as Aboriginal and/ or Torres Strait Islander are overrepresented in the service (up to 3.2% compared to 0.8% in Victoria)³. This is likely due to the dedicated Koori Advice Line, which accounts for around 1 in 164 contacts with the service, our integrated practice project with the Victorian Aboriginal Legal Service, and other engagement activities.
3. **Clients who need a language interpreter are underrepresented in the service** (around 2% compared to an estimated 4% in the general population)⁴. This may be expected for a

³ ABS (2019), ‘Aboriginal and Torres Strait Islander Population – Victoria’, 2071.0 – *Census of Population and Housing: Reflecting Australia – Stories from the Census, 2016*.

⁴ Department of Health & Human Services (2017), *Language Services Policy*, available at: https://www.dhhs.vic.gov.au/sites/default/files/documents/201703/DHHS-Language-services-policy-January-2017_0.docx

telephone or email-based service, as people who need an interpreter may be more likely to seek support from face-to-face services.

4. **We have problems with data collection.** There is variability in the way lawyers record some client information in Actionstep, including whether a client has disability and whether they are experiencing financial hardship. Accordingly, the data we have is incomplete.
5. **The service is effective in achieving immediate outcomes for clients.** The service helps clients better understand their rights and options in relation to the legal problems they seek help with. It also helps them feel more confident about taking action to resolve their legal problems.
6. **Clients are very satisfied with the service.** Most say they would recommend the service to loved ones. They describe their interactions with our lawyers in positive terms and the advice they receive as helpful.
7. **Clients have ideas for improving the service.** Some say they would be more likely to recommend the service if: it was easier to reach; there was greater transparency in relation to wait times and what the service offers; clients were better informed about how to make best use of the service; lawyers could spend more time talking to clients; lawyers offered representation and/ or other intensive assistance to clients; and/ or the service offered follow-up assistance, including by email and phone.
8. **Our chatbot is easy to use.** And after they use the chatbot to submit their enquiry, clients know to expect a call from our lawyers.
9. **Most clients who use the service remember it,** at least up to a few months down the track. However, recall is poorer among clients experiencing vulnerability.
10. **With few exceptions, clients who remember the service also remember the advice they receive,** at least in general terms. This includes clients experiencing vulnerability.
11. **Most clients find it easy to understand the advice they receive.** This includes clients experiencing vulnerability. Lawyers typically spend more time explaining their advice to clients they assess as vulnerable, and it seems that investment of time pays off.
12. **Most (but not all) clients follow the advice they receive.** Some clients make an active decision not to address their legal problem, while others are slow to act, or are prevented from taking any action at all due to a range of personal circumstances. Overall, clients experiencing vulnerability are less likely to follow our lawyers' advice.
13. **After talking to our lawyers, most clients feel good, but for others it's... complicated.** Most clients experience positive feelings, including satisfaction with the service experience, feeling more informed or empowered and/ or more hopeful or optimistic about their situation. But sometimes these are tempered by feelings of disappointment about their prospects or overwhelm about the work required to resolve their legal problem. Vulnerable clients are more likely to experience negative feelings after using the service, even when their experience with the service is positive.
14. **It is common for legal problems to remain unresolved.** Some clients resolve their legal problem in the three to six months after using the service, while others continue to fight for resolution, including through the Victorian Civil and Administrative Tribunal ("VCAT") where the COVID-19 pandemic has caused lengthy delays. However, more commonly, clients give

up before their legal problems are resolved. This is true more often for clients experiencing vulnerability than for clients who are not vulnerable.

15. **There are two main reasons clients give up trying to resolve their legal problems.** Sometimes they are interrelated. The first is that the creditor or trader ignores or resists their claim or is otherwise hard to reach or is uncooperative. The second is that other life events or priorities distract or overwhelm the client, and so they take no further action. Unfortunately, clients who give up trying to resolve their problem generally do not contact the service again, even when they have been satisfied with the assistance they first received.
16. **Clients who resolve their legal problems feel good.** They achieve a range of remedies, such as refunds, debt waivers and having their contracts set aside. Those clients typically describe feeling happy, relieved and grateful for the assistance they received.
17. **Having an unresolved legal problem isn't fun.** Clients who do not resolve their legal problems disclose having negative feelings, including anger, disappointment, frustration and bitterness, as well as a sense of injustice and feeling alone. Less often, clients describe having made peace with their unwanted outcome.
18. **Mostly, clients are happy to talk.** Clients are generally willing, and sometimes grateful for the opportunity, to provide feedback about the service and talk about their experiences.

Recommendations

Recommendation 1: Maintain engagement with First Nations communities

To ensure First Nations people continue to use the service, Consumer Action should, at a minimum, continue operating the Koori Advice Line and our integrated practice project with the Victorian Aboriginal Legal Service ("VALS"). Consumer Action should consider using the findings of this evaluation to help demonstrate the impact of those activities and advocate for continued and/or additional resourcing.

Recommendation 2: Address the underrepresentation of clients from non-English speaking backgrounds

Consumer Action should seek to understand the extent to which clients from non-English speaking backgrounds use the service, including clients who require an interpreter, relative to clients whose first language is English. Consumer Action should consider whether a strategy is required to address the underrepresentation of clients from non-English speaking backgrounds in the service or otherwise to support delivery of consumer, credit, debt and insurance law assistance to non-English speaking communities.

Recommendation 3: Undertake a review of client information recording

In consultation with the lawyers who operate the service and other relevant teams, including the Operations team, Consumer Action should undertake a review of client data recording that involves:

- a. conducting an audit of the client information our lawyers and financial counsellors are required to record, and when and how they are required to record it;
- b. interrogating the reasons we record client data, including whether it is required to meet our professional duties, for insurance purposes and/ or by our funders;

- c. determining whether the client information we record is valuable to Consumer Action, including by reference to our impact framework;
- d. determining whether recording other client information would be valuable;
- e. assessing the cost of recording client information;
- f. understanding the extent to which client information is recorded in a consistent way within and between teams;
- g. identifying barriers to recording client information; and
- h. making recommendations about the client information we should and should not record, and when and how it should be recorded; promoting consistent client information recording between and within teams; and engaging with external stakeholders, if required.

Recommendation 4: Publish a data manual

To immediately improve the quality of client data, Consumer Action should publish a data manual that describes how and when client information must be recorded in Actionstep and provide training to support its implementation. It should also provide guidance around interpreting Actionstep data. The data manual should be capable of being updated in line with the findings and recommendations of the review of client information recording (see: *Recommendation 3: Undertake review of client information recording*).

Recommendation 5: Offer follow-up assistance to priority clients

Drawing on the results of this and earlier evaluations, the experience of our lawyers and the legal needs literature, Consumer Action should develop:

- a. guidance and/ or training to help lawyers identify clients who are capable of self-help but likely to need follow-up assistance to resolve their legal problem (“**priority clients**”);
- b. guidance and/ or training to help lawyers anticipate and advise priority clients about the obstacles they may encounter when attempting to resolving their legal problems, including resistance from the relevant creditor/ trader, and what to do next;
- c. a procedure for providing confirmation of service to priority clients;
- d. a procedure for offering follow-up assistance to priority clients, which may include utilising or adapting the diary and SMS functions in Actionstep and/ or the Josef chatbot; and
- e. a strategy to engage with external stakeholders around any changes to the service model, if required.

Recommendation 6: Review information for transparency

Drawing on the results of this evaluation, Consumer Action should review the information available to prospective clients about the service, including on our website, in the chatbot and through the recordings people hear when they call the service. Consumer Action should assess the extent to which we provide clear and accessible information in relation to:

- a. who is eligible to use the service, including the types of legal problems our lawyers can and cannot assist with, and why;
- b. how long people can expect to wait to speak to a lawyer, and why;

- c. the amount and type of assistance that lawyers may provide to **priority clients**, including the length of time our lawyers will spend with them on the phone, and why;
- d. the amount and type of assistance that lawyers may provide to **non-priority clients**, if any, including the length of time our lawyers will spend with them on the phone, and why;
- e. how clients can prepare for and make best use of their time with our lawyers on the phone.

Recommendation 7: Reintroduce reflective listening

To help maintain the quality and effectiveness of the service, and to support continuous learning and improvement, Consumer Action should reintroduce to lawyers the practice of listening to and reflecting on recordings of their advice sessions with clients (“**reflective listening**”). This should involve:

- a. developing a reflective guide in consultation with lawyers and their managers, and with reference to our impact framework and the findings of this and other service evaluations;
- b. with the support of our financial counsellors, who already practice reflective listening, provide reflective listening training to lawyers;
- c. making time for lawyers to regularly practice reflective listening using a sample of their call recordings;
- d. making time for lawyers to practice reflective listening using recordings of calls that result in critical feedback about the service.

Recommendation 8: Continue monitoring the service

Consumer Action should continue to send the post-call survey to clients who receive legal advice from the service and consent to receive communication by SMS.

Recommendation 9: Close the feedback loop

The service should:

- a. offer timely follow-up assistance to priority clients who indicate they need more help in their responses to the post-call survey;
- b. where appropriate, continue to share post-call survey responses with individual lawyers and offer support, including opportunities for reflective listening, supervision and training, as required; and
- c. communicate to clients who respond to the post-call survey and participate in evaluation interviews the key insights we gain through these activities, as well as the steps we are taking to improve the reach, quality and impact of the service.

Recommendation 10: Repeat but consider tweaking the evaluation

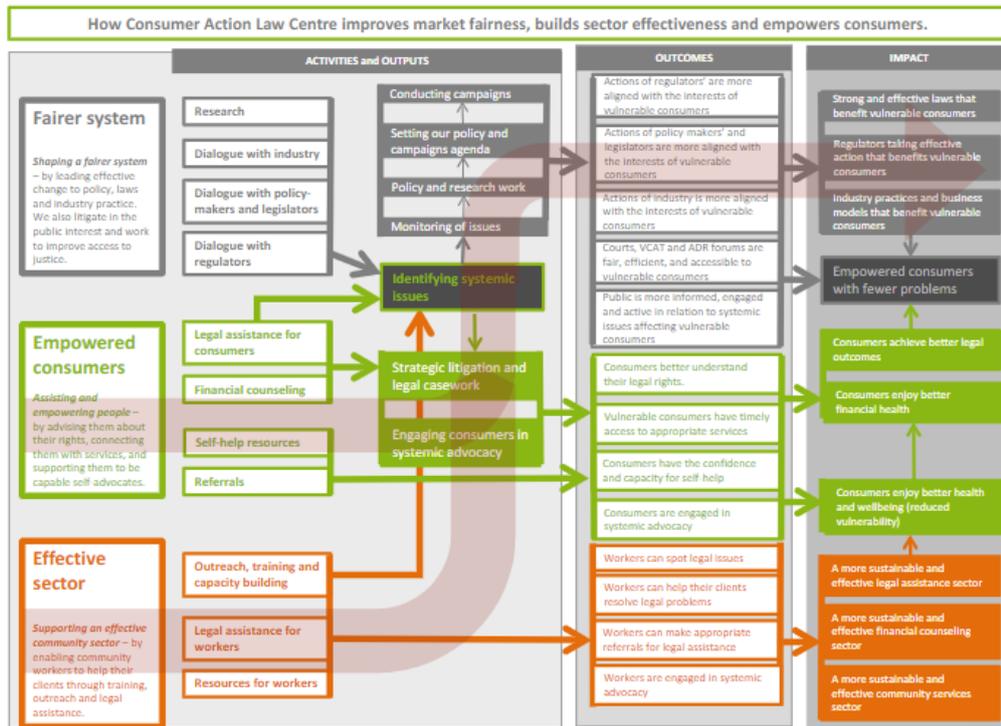
Consumer Action should repeat the evaluation of the service in two years’ time. The evaluation could include:

- a. a report and analysis of relevant Actionstep data for the period 1 January to 31 December 2022;
- b. a report and analysis of the post-call survey responses for the period 1 January to 31 December 2022; and

- c. starting in early 2023, evaluation interviews with a sample of clients who received legal advice in the last few months of 2022.

Consumer Action should consider whether to conduct evaluation interviews with a general or more targeted sample of clients, such as priority clients and/or clients experiencing vulnerability.

Appendix A: Consumer Action Law Centre impact framework



thinkimpact

Appendix B: 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.

* Required

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

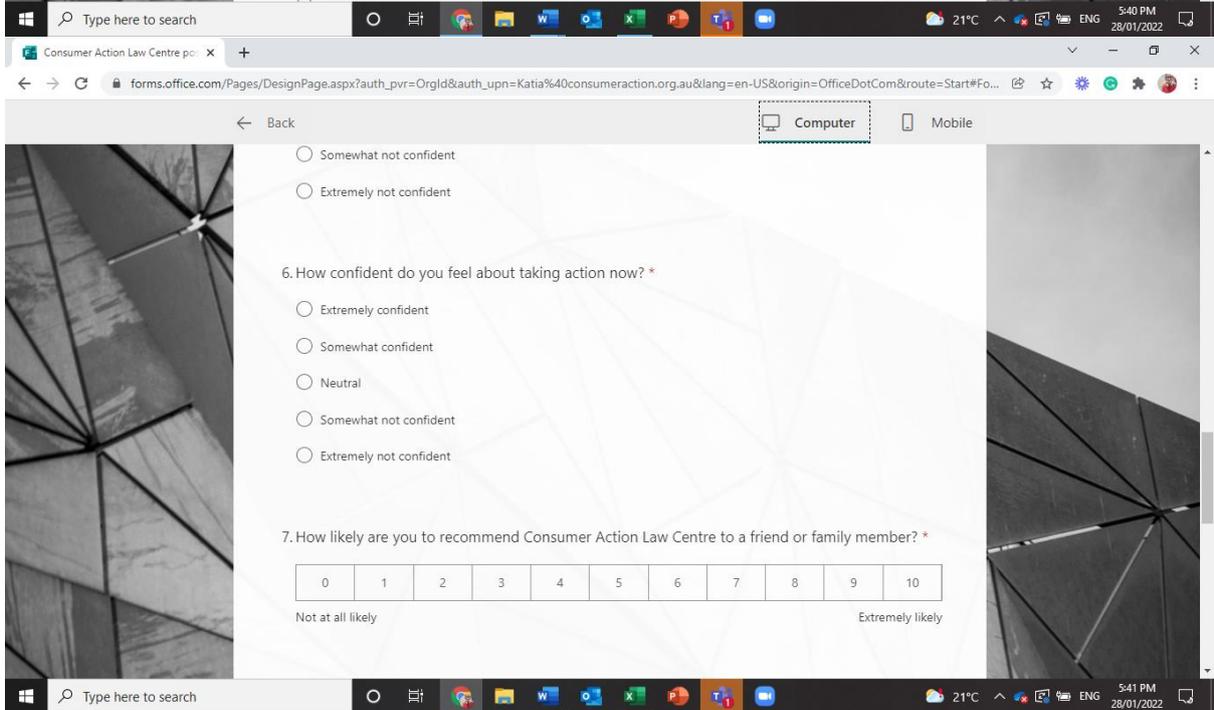
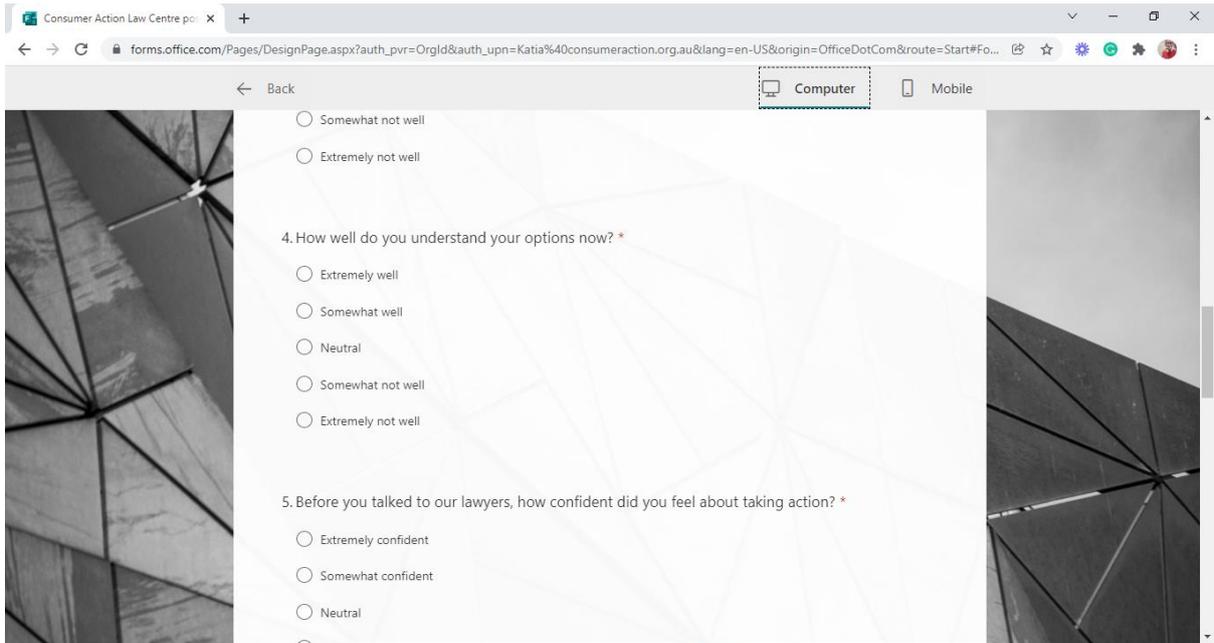
- Extremely well
- Somewhat well
- Neutral
- Somewhat not well
- Extremely not well

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

- Extremely well
- Somewhat well
- Neutral
- Somewhat not well
- Extremely not well

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

- Extremely well
- Somewhat well
- Neutral



Consumer Action Law Centre pc: X +

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Back Computer Mobile

8. What is the main reason for your score?

Enter your answer

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

Submit

Type here to search

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Appendix C: Interview guide and webform

CAS Evaluation - Evaluations

Home CASEWORK Evaluation **CAS Evaluation** NDH Evaluation

CAS Evaluation

Name [REDACTED] Phone [REDACTED] Email [REDACTED] Lawyer [REDACTED] Creditor [REDACTED]

Action ID [REDACTED] Mode of Contact

Interview Questions

1 You first got in contact with us using the Chatbot on our website. Do you remember that? What do you remember about it?

1a Do you remember using the Chatbot

Yes No No answer

2 How easy or hard was the Chatbot to use? What could have made it easier?

2a How easy or hard was the Chatbot to use?

Easy Not easy Can't remember No answer

3 Did you understand what would happen next after you submitted your enquiry?

3a Did they understand what would happen next?

Yes No Can't remember No answer

4 The name of the lawyer you spoke to was [lawyer's name]. Do you remember speaking to them? What do you remember about it?

4a Do they remember speaking to the lawyer?

Yes No Can't remember No answer

CAS Evaluation - Evaluations

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5 Do you remember the advice (lawyer's name) gave you? What do you remember about it?

5a Do they remember the advice?

- Yes - remembers specifically
- Yes - remembers generally
- No - doesn't remember at all
- No answer

6 How easy or hard was the advice to understand?

6a How easy was the advice to understand?

- Easy
- Not easy
- Can't remember at all
- No answer

7 Did you follow the advice? What did you do? What stopped you following the advice?

7a Did they follow the advice?

- Yes - completely
- No - but still intends to
- No - decided not to
- Can't remember
- Yes - partly
- No - the problem resolved or we..
- No - encountered barrier
- No answer

8 How easy or hard was the advice to follow?

8a How easy or hard was the advice to follow?

- Easy
- Not easy
- Can't remember
- No answer

9 What would have made the advice easier to follow?

10 How did you feel after talking to (lawyer's name)?

10a What feelings did they have after talking to the lawyer?

- Positive feelings
- Negative feelings - because of service experience
- Negative feelings - because of their situation
- Mixed or complicated feelings
- Can't remember

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11 What happened with your problem after you called us? What is the situation now? Would you say the problem has been resolved?

11a Where did they get to with their problem?

- Client took action, problem resolved
- Client took action, problem didn't resolve
- Client still taking action, problem is ongoing
- Client didn't take action, problem resolved
- Client didn't take action, problem didn't resolve
- Can't remember
- No answer

11b Is their problem resolved?

- Yes - completely
- Yes - partially
- No

11c If the problem resolved, what was the remedy/resolution?

- Replacement
- Repair
- Refund
- Debt collector ceased contact
- Contract terminated
- Explanation or apology
- Credit listing removed or corrected
- Payment arrangement
- Debt forgiven or written off
- Documents provided
- Other

CAS Evaluation - Evaluations

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12 How do you feel about the way things turned out?

12a What feelings do they have about the outcome?

- Positive
- Negative
- Mixed
- Can't remember
- No answer

13 Is there anything else you would like to tell me?

14 Do you need further help with your problem at this stage? Would you like me to ask our lawyers to assess whether we can help you further/ [other appropriate assistance, such as referral?]

14a Does the client need further help?

- Yes - with their original problem
- Yes - with a new problem
- No
- No answer

