



Specialist social security lawyers and financial counsellors working together to improve client outcomes

A report on the implementation and evaluation of the Integrated Services Project (Year 1)

Acknowledgements

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FCRC changed its name to Financial Counselling Victoria (FCVic) in January 2020. As FCRC was the organisation's name during the period covered by the report, this name is used in the report.

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List of Acronyms

AAT	Administrative Appeals Tribunal
ARO	Authorised Review Officer
CLC	Community Legal Centre
CLE	Community Legal Education
CPD	Continuing Professional Development
DSP	Disability Support Pension
EQ	Evaluation Question
FCA	Financial Counselling Australia
FCLC	Federation of Community Legal Centres
FCRC	Financial and Consumer Rights Council
FCVic	Financial Counselling Victoria
FTB	Family Tax Benefit
HJP	Health Justice Partnership
ISP	Integrated Services Project
M&E	Monitoring and Evaluation
MOU	Memorandum of Understanding
NSSRN	National Social Security Rights Network
SSRV	Social Security Rights Victoria



Cover photograph: Bryn Overend (ISP Community Lawyer) and staff from EACH, Ringwood, February 2019

Project Partners

Social Security Rights Victoria (SSRV) is an independent, state-wide community legal centre that specialises in social security and related law, policy and procedure.

SSRV's vision is for a fair and just society in which all people are able to receive a guaranteed adequate income in order to enjoy a decent standard of living. SSRV's contribution to this vision is the provision of legal services to vulnerable and disadvantaged Victorians and those who support them, which assist them to secure and protect their right to equitable social security entitlements.

SSRV is governed by a skills-based Board drawn from and elected by its membership. A small team of staff and volunteers are responsible for organisational management, advocacy and service delivery. Partnerships and pro bono support assist SSRV to extend its reach and strengthen its foundations.

SSRV's core values include respect, empowerment, quality, integrity and courage. The organisation's strategic priorities for 2018-2021 are:

- We continue to strengthen our expertise in social security law, and we use our knowledge and experience to provide high quality community legal services.
- We target our services at vulnerable and disadvantaged Victorians and to where they are most needed.
- We build the capacity and capability of other professionals, enabling them to better identify and assist people experiencing, or who may encounter, social security problems.
- We highlight and address injustice, enhance service outcomes and build knowledge by engaging and collaborating with others.
- Evidence informs our decisions, practice and advocacy.
- We are a high performing, sustainable organisation.

Financial Counselling Victoria (FCVic), previously Financial and Consumer Rights Council (FCRC), "is the peak body and professional association for financial counsellors in Victoria.

FCVic provides resources and support to financial counsellors and their agencies who assist vulnerable Victorians experiencing financial difficulty. FcVic works with government, banks, utilities, debt collection and other stakeholders to improve approaches to financial difficulty for vulnerable consumers.

FCVic is the peak body representing financial counsellors, it advocates for continued funding and expansion of the sector to meet community need. FcVic is also the primary support and development body focused on professionalising and resourcing the sector. These functions are approached in a number of ways including:

- Co-ordinating access to professional development through an ongoing training calendar;
- Developing and supporting working groups and regional networks;
- Presenting an annual state-wide conference focused on issues relevant to financial counsellors and their clients;
- Representing the sector to industry and government; and
- Assisting financial counsellors to meet the ongoing requirements which allow agencies who employ them to hold an ASIC exemption" (FCVic, 2020).

FCRC changed its name to FcVic in January 2020. As FCRC was the organisation's name during the period covered by this report, that title is used in this report.



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1. Executive Summary

“Integrated services involve Community Legal Centres and Aboriginal Legal Services working with other services to support people in the community experiencing overlapping challenges in their life”

- Federation of Community Legal Centres, 2019

FCRC Southern Region Network workshop, Cranbourne, February 2019.

In October 2018, Social Security Rights Victoria (SSRV) and the Financial and Consumer Rights Council (FCRC) formed a partnership to design, implement and evaluate of an Integrated Services Project (ISP). The ISP was premised on the understandings that vulnerable and disadvantaged people often rely on social security payments as their sole or primary source of income, that the social security system is complex and difficult to navigate, that this can lead to errors by applicants/recipients or by Centrelink decision-makers, that Centrelink problems are often one of a range of matters raised by individuals with legal and non-legal advisors, and that threats to income security can have significant impacts on the lives of those who are affected. The proposed project offered the opportunity to focus on the points at which integrated legal/financial counselling service provision would benefit vulnerable Victorians in their engagement with the social security system.

The overarching aim of the ISP was, in a more formal and intentional way than had been done previously, to bring together social security law experts and financial counsellors to work together more effectively and improve client outcomes.

The ISP was funded for one year by the Victorian Government Department of Justice and Regulation’s CLC Integrated Services Fund. The funding was administered by the Victorian Federation of Community Legal Centres (FCLC). A Reference Group of stakeholders and ‘critical friends’ provided oversight and guidance to the project. A community lawyer and a financial counsellor were employed, and an evaluation consultant was engaged, with project funds. The project leveraged the experience, expertise and core functions of the partner organisations. It was also cognizant of models and learnings from other community legal centre (CLC) sector and health justice partnership (HJP) integrated (‘joined-up’, ‘holistic’, ‘wrap around’) services and projects.

Recognising that there is a continuum of possible integrated service activity and that relationships, services and approaches develop over time, in year one the ISP had two broad objectives:

- to strengthen the capability of financial counsellors in providing appropriate responses to social security issues, identifying when a client matter becomes a legal issue and in acting as a 'gateway' to legal assistance; and
- to strengthen the capability of SSRV staff to identify and respond to associated non-legal issues and to facilitate integrated service provision for clients.

A range of strategies and activities were implemented, these are described in more detail throughout this Report, but can be broadly summarised as including:

- establishing and building a partnership between SSRV and FCRC;
- engagement and promotion work with financial counsellors and with SSRV staff;
- design and delivery of professional development and resources to financial counsellors and SSRV staff;
- exploration and delivery of a range of integrated service approaches between social security law experts and financial counsellors;
- joint work to identify and respond to systemic issues; and
- development of understanding around integrated service delivery and contributing to sector learning and research.

There are a number of learnings and recommendations arising from year one of the ISP. Most importantly, through year one of the ISP it was demonstrated that integrated practice by financial counsellors and social security law experts can both directly and indirectly lead to improved client outcomes. Significantly, the need for shared objectives and commitment to working in an integrated way, the importance of relationships at management and service provision levels, and the need to commit resources and time to the endeavor, were highlighted in project implementation and evaluation.

The project has operated at a number of levels – within an organisation (SSRV), between organisations (SSRV and FCRC), and across a sector (Victorian financial counselling sector). In doing so, it has demonstrated that a range of approaches and activities (a spectrum of integrated service provision) are required in order to enable a range of stakeholders to engage and derive benefit in a manner that suits their context and circumstances. In effect, the ISP has worked with different organisations and workers across a “continuum of joined-up services” (Pleasance, et al, 2014, p.71).

The ISP project partners, staff and Reference Group welcome the opportunity provided by this report to document the project and share our learnings. The project partners appreciate and are greatly encouraged by a further grant from the Victorian Government Department of Justice and Community Safety to continue the ISP into a second year.

2. Background



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2.1 Project partners and funding

In June 2018 the FCLC announced that it had taken on the administrative support role to disseminate funds to the community legal centre (CLC) sector on behalf of the Victorian Department of Justice and Regulation (now the Department of Justice and Community Safety). The funding was in the form of twelve month grants directed at supporting the extension or enhancement of existing integrated services and building capacity to establish and deliver integrated services. Victorian CLCs were invited to make formal applications for funding. Applications were considered by an independent assessment panel which used clear criteria and evidence of need to determine the successful projects.

With over 30 years' experience in providing legal services to Victorians in receipt of, or seeking to be assessed as eligible for, government funded social

security payments, SSRV was well aware of the related non-legal issues that can arise for vulnerable and disadvantaged people who are living on no or low incomes, including those related to financial difficulties and debt. Given the intersection between social security and financial problems, there has been engagement between SSRV staff and financial counsellors over a number of years. However, the relationships had been primarily informal and on a worker-to-worker level.

The concept and approach of integrated service delivery aligned very closely with SSRV's strategic priorities and its understanding of the benefits that could be achieved for individual clients and communities through more holistic needs assessment and service provision. The Integrated Services Fund provided an opportunity to apply for funds with which to formalise and explore both the relationship between SSRV and the financial counselling sector and the commitment to integrated service provision.

As the peak and regulatory body for financial counsellors in Victoria, FCRC has sector recognition and knowledge. FCRC also has established networks, communications, formal professional development programs and policy making mechanisms. It was logical for SSRV to seek to engage with the Victorian financial counselling sector through FCRC rather than via individual workers and agencies. A key strength of the proposed collaboration being that it could leverage shared concerns, existing organisational bases, relationships, specific areas of expertise and service provision. Potential challenges to the collaboration were identified as managing expectations and demand, and developing shared understanding of respective roles and professional parameters in the delivery of legal and related services.

FCRC responded very positively when approached by SSRV to partner in an application to the Integrated Services Fund. The organisations proposed that they would establish a partnership to oversee the design, implementation and evaluation of an integrated service bringing together social security law specialists and financial counsellors to work more effectively and improve client outcomes. The application was successful and in September 2018 a grant of \$200,000 was received for the 12 month project.

2.2 Legal need addressed by the project

The project intended to focus on the legal and associated needs arising for people from their engagement with social security and family assistance law and its administration. Hundreds of thousands of Victorians are, or are seeking to be, recipients of social security payments. For many, this financial support is required because they are experiencing, or caring for someone who is experiencing, forms of financial and other disadvantage such as unemployment, old age, disability, illness, family breakdown and family violence. These people are among the most disadvantaged in our society.

Research shows clear links between economic disadvantage and issues (with associated potential for legal and non-legal needs) relating to government payments, debt, credit, consumer, health, family breakdown, housing and rights. The Law and Justice Foundation of New South Wales has found that “[T]hose on government payments tended to experience legal problems that reflected their socioeconomic disadvantage ... had significantly increased likelihood of experiencing family, government and health problems. The high level of government problems were largely due to problems related to government payments” (Coumarelos, et al, 2015, p. 71). Research conducted by the National Social Security Rights Network (2018, p. 6) also shows that “family violence intersected with social security entitlements across a range of payments and issues”.

Disadvantaged people often rely on social security payments. The social security system is complex and dynamic, and can be difficult to understand and to navigate. People experience issues arising from eligibility and compliance requirements and the imposition of penalties for non-compliance. Within the system, errors by applicants/ recipients or by Centrelink decision-makers are common. Many people raise their problems with Centrelink as part of a range of matters that they discuss with a legal or non-legal advisor. For others, the social security law issue only becomes apparent because the advisor has acted as a “problem noticer” (Coumarelos, et al, 2015, p.4).

At the time when the funding application was written, there was clear evidence of the interaction between SSRV staff and financial counsellors and a cross-over of clients and issues. An estimated 15% of callers to SSRV’s telephone advice service had been referred by a financial counsellor. In 2017-2018 more than 25 financial counsellors sought secondary consultation support regarding client matters from SSRV. FCRC advised that 60% of Victorian financial counsellor clients were in receipt of social security payments. The proposed project offered the opportunity to focus on the points at which integrated legal/financial counselling service provision would benefit vulnerable Victorians in their engagement with the social security system.

2.3 Project management and oversight

SSRV and FCRC signed a Memorandum of Understanding (MOU) which outlined how the organisations would work in partnership to oversee the development, implementation and evaluation of the Integrated Services Project (ISP). The MOU also stated the commitment of the organisations to establishing collaborative relationships which would continue to be productive beyond the life of the project.

The MOU addressed a range of matters, including:

- the principles underpinning the partnership
- nominated persons
- roles and responsibilities
- communications
- reference group
- intellectual property and
- dispute resolution.

The SSRV Director and FCRC Executive Officer agreed to meet/communicate regularly to progress the project and address any issues arising. It was also agreed that specific duties or responsibilities could be delegated to other staff within the organisations as appropriate.

The partner organisations agreed to establish a Reference Group which it was envisaged would have an oversight and advisory function, and would play an important role in informing the development, implementation, refinement and evaluation of the Integrated Service. Membership was to include nominees of each organisation and other agreed stakeholders and 'critical friends'. The final membership of the Reference Group included:

- Dr Sandy Ross, Executive Officer, FCRC (Chairperson)
- Gillian Wilks, Director, SSRV
- Elizabeth Stary, Financial Counsellor, Vincent Care
- Kelly Bowey, Senior Research and Policy Officer, Centre for Excellence in Child and Family Welfare
- Catherine Miller, Advice Services Manager, Consumer Action Law Centre.

It was also envisaged that a financial counsellor who was based in a rural or regional area would join the Reference Group, however, recruitment to that role was not completed during the year. Project staff, the FCRC Advocacy and Campaigns Manager and the Monitoring and Evaluation (M&E) Consultant also attended all or some of the meetings.

The Reference Group met three times during 2019. FCRC convened and chaired the meetings. Project staff provided administrative support and reported to the meetings.

Both SSRV and FCRC were involved in recruitment of Integrated Services Project staff. Bryn Overend commenced in the Community Lawyer (30.4 hpw) role in late November 2018. Leanne Khan commenced in the Financial Counsellor (15.2 hpw) role in mid-January 2019. The SSRV Director was responsible for project and staff management and the SSRV Principal Lawyer supervised legal service delivery. Taimur Siddiqi, The Incus Group, was contracted to guide project monitoring and evaluation.

Year 1 of the Integrated Services Project (ISP) commenced in October 2018 and ran through until 31 December 2019.

3. Purpose and objectives

3.1 Purpose and objectives

The stated purpose of the ISP was to bring together social security law specialists and financial counsellors to work more effectively and improve client outcomes (SSRV, 2018, p. 4). Recognising that there is a continuum of possible integrated service activity and that relationships, services and approaches develop over time, there were two broad project objectives and anticipated strategies:

1. The capability of financial counsellors in providing appropriate responses to social security issues, identifying when a client matter becomes a legal issue and in acting as a 'gateway' to legal assistance will be strengthened and supported by SSRV:
 - a. offering timely and tailored telephone information and advice/secondary consultation services to financial counsellors in relation to social security matters;
 - b. establishing pathways for further assistance such as document review.
 - c. provision of resources to support service delivery, client referrals for legal assistance and joint service delivery arrangements;
 - d. contributing to the knowledge and skills development of financial counsellors primarily through participation in the formal professional development program co-ordinated by the FCRC;
 - e. working with financial counsellors and the FCRC to identify and address relevant systemic issues arising through their work and joint activity, primarily through the FCRC Centrelink Working Group.
2. The capability of SSRV staff to identify and respond to associated non-legal issues and to facilitate integrated service provision for clients will be strengthened and supported through:
 - f. the employment of a financial counsellor who may provide information and secondary consultation, accept in-house client referrals, conduct joint interviews and co-ordinated service delivery, refine pathways for referrals to external financial counsellors, act as a resource for SSRV staff and other financial counsellors;
 - g. accessing training and resources through FCRC.

The project partners agreed that in its development the project should draw on relevant existing service models. It was also agreed that engagement with financial counsellors based in regional and rural areas should be a priority.

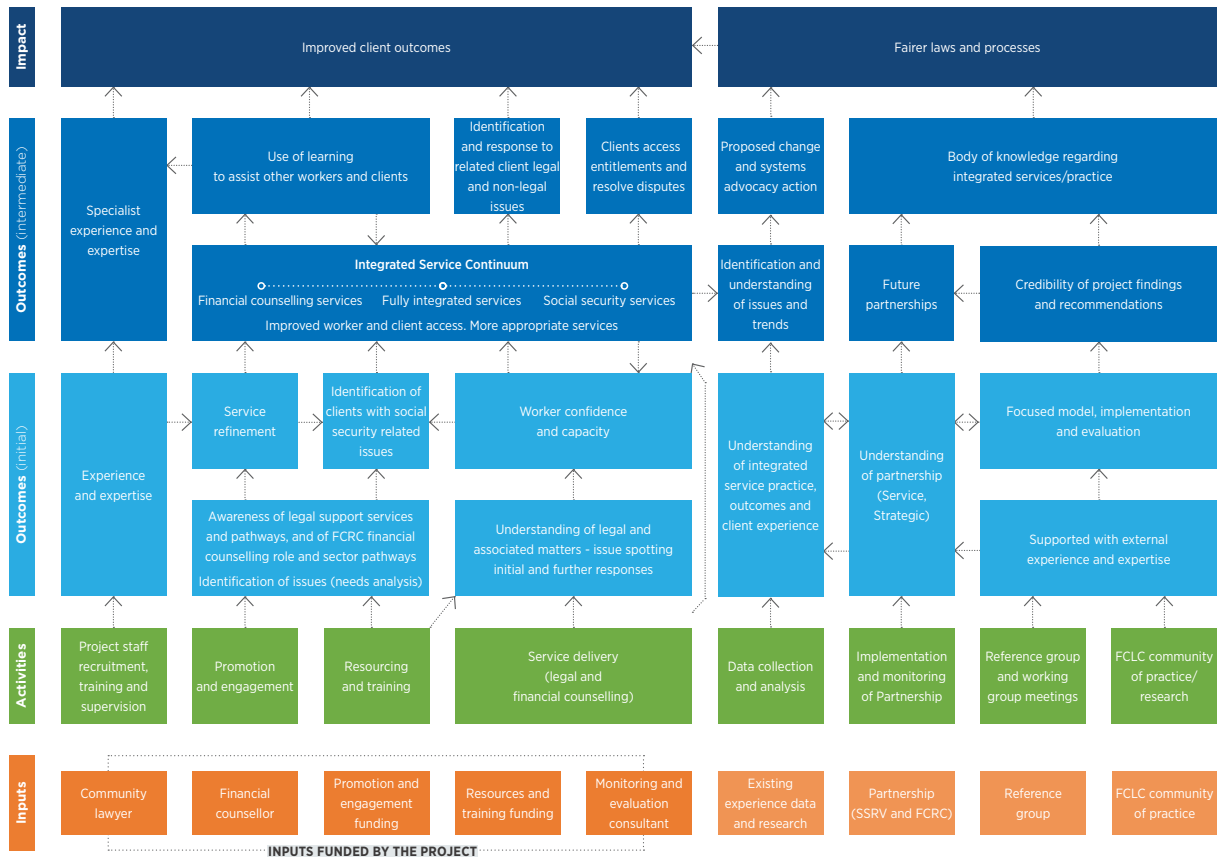
The expected outcomes that the project would achieve and approaches to measuring progress in these outcomes were outlined in the project proposal. It was anticipated that these would be refined by project staff and the Reference Group once the project got underway.

3.2 Theory of Change

Figure 1: Theory of Change

Integrated Services Project (ISP) Theory of Change Version 5 (3 May 2019)

Founded by Social Security Rights and Victoria Financial and Consumer Rights Council, this partnership aims to promote continuous learning and development across a continuum of integrated services and practice. The ISP supports the vision of a **fair and just society**.



SSRV staff worked with the Evaluation Consultant to develop a Theory of Change (see Figure 1) for the ISP. The document and the associated assumptions (consolidated in Table 1 below, see Attachment A for full list) which underpin it were finalised in consultation with the Reference Group. The Theory of Change describes in the form of a diagram how the project partners understand that the activities undertaken through the project will lead to a series of changes or results which contribute to the project making a difference and achieving its intended outcomes and impact.

“A ‘theory of change’ explains how activities are understood to produce a series of results that contribute to achieving the final intended impacts.”
(Rogers, 2014)

“A theory of change depicts how a program is intended to achieve meaningful, positive changes for stakeholders.”
(Siddiqi, 2018, p. 4)

Table 1: Integrated Services Project - Consolidated Theory of Change Assumptions

Theory of Change Assumptions

Social Security matters are complex and overlap with financial counselling and clients experiencing social security issues often have multiple legal and non-legal problems.

SSRV staff see benefits to learning from financial counsellors and in formally engaging in integrated practice with financial counsellors.

In the course of integrated practice, financial counsellors and social security law experts will identify systemic trends and issues.

It was understood by all stakeholders that achieving the desired impacts takes time and that in one year it was reasonable to expect progress towards, rather than completion of, the stages outlined in the Theory of Change.

The Theory of Change document subsequently informed the development of the project Work Plan and Monitoring and Evaluation Plan. It was agreed that the Theory of Change would be reviewed towards the end of Year 1 with a view to assessing progress and also whether the underpinning assumptions and linkages were substantiated and remained relevant.

3.4 Work Plan

The ISP Work Plan was designed by ISP staff in consultation with FCRC following the development of the Theory of Change. Founded on the measures and outcomes established through the Theory of Change, the Work Plan was designed as a comprehensive platform and guide for the implementation of the Project.

In the drafting of the Work Plan, eleven key activity areas were identified to group together activities to be undertaken within project implementation. These key activity areas provided a focused framework around which project implementation could take place.

These areas were:

1. Recruitment, training and supervision of Project staff.
2. Engagement and promotion of the Project work with financial counsellors.
3. Engagement and promotion of the Project work with SSRV staff;
4. Design and delivery of professional development and resources to financial counsellors;
5. Exploration and delivery of integrated services (specifically legal and financial counselling services);
6. Identification and response to systemic issues facing financial counsellors and social security experts;
7. Design and undertaking of Project monitoring and evaluation;
8. Establishment and building of a partnership between SSRV and FCRC;
9. Establishment and resourcing of a Project Reference Group;
10. Development of understanding around integrated service delivery and the contribution to sector learning and research;
11. Contribution to Project reporting and accountability.

A list of strategies was developed within each of these key activity areas, with corresponding actions and performance measures attached to those strategies. The strategies were designed and developed to achieve the outcomes identified within the Theory of Change. Actions were developed alongside the strategies, with any given action enabling execution of the whole or part of a corresponding strategy. Performance measures were then developed alongside the actions to enable Project staff to measure the efficacy of the actions in achieving a particular strategy that corresponded to the Project Theory of Change.

4. Evaluation approach (How will we know how well we did?)



The monitoring and evaluation of the project was guided by a detailed Monitoring and Evaluation (M&E) framework developed by SSRV at the outset of the project. A mixed methods approach was employed by The Incus Group to execute the M&E framework and conduct an independent evaluation.

This involved the collection and analysis of quantitative and qualitative data through direct stakeholder consultations and a review of data and documentation. A summary of the approach to evaluating the ISP is provided below.

4.1 Evaluation questions

The scope of the evaluation was to understand whether the ISP met its broad objectives. In order to determine this, a series of evaluation questions were formulated under four themes by SSRV, in concert with the evaluation consultant. These are listed in Table 2.

Table 2: Evaluation Questions (EQ's)

Theme	Guiding Questions
<p>Appropriateness</p> <p>To what extent was the design of the project suitable for achieving project objectives?</p>	<p>1. To what extent were the underlying program theory and assumptions substantiated or challenged?</p>
<p>Process</p> <p>To what extent were the concept and application of integrated practice developed through project implementation?</p>	<p>2. In what ways was integrated practice between social security law specialists and financial counsellors implemented/demonstrated through the project?</p> <p>3. In what ways and to what extent did these approaches replicate, build on to or differ from how SSRV staff and financial counsellors had worked together prior to the project?</p> <p>4. What were the strengths and weaknesses of the approaches to integrated practice as implemented in the project?</p> <p>5. Are there any suggestions for improvement to project design and implementation?</p>
<p>Effectiveness</p> <p>To what extent can the project be assessed as having been effective?</p>	<p>6. To what extent has financial counsellor awareness and understanding of SSRV's services and pathways to services changed? What factors contributed to this change?</p> <p>7. To what extent has financial counsellor's confidence and capability in detecting and/or assisting clients with social security issues changed? What factors contributed to this change? How was this change reflected in practice?</p> <p>8. To what extent has SSRV staff awareness and understanding of financial counsellor/sector role and pathways to services changed? What factors contributed to this change?</p> <p>9. To what extent has SSRV staff confidence and capability in detecting clients who may benefit from financial counsellor assistance and/or in linking the client to this assistance changed? What factors contributed to this change? How was this change reflected in practice?</p> <p>10. In what ways did the project engage with financial counsellors and organisations in rural and regional Victoria? What changes have resulted from this engagement?</p> <p>11. To what extent has the project provided evidence that integrated practice between social security law experts and financial counsellors contributed to improved client outcomes? Which approaches were most effective in improving client outcomes?</p> <p>12. In what ways did the ISP contribute to the identification of systemic issues and to proposed action? To what extent has action impacted upon laws and procedures?</p> <p>13. To what extent and in what ways did the relationship between SSRV and FCRC change as a result of partnering to implement the ISP? What were the outcomes of this change?</p>
<p>Sustainability</p>	<p>14. What evidence is there to suggest that the capacity that the project has developed in participating financial counsellors/organisations and SSRV staff / organisation will be sustained beyond the life of the project?</p>

Table 3: Data and documentation reviewed for monitoring and evaluation purposes

Item	Description
1. Activity summaries	Summaries of activity performed by ISP staff in 3 categories: <ul style="list-style-type: none"> • Community Legal Education sessions delivered • Systemic Issues and Policy related activity • Service engagement and promotion activity
2. Community Legal Education (CLE) feedback	Feedback forms completed by participants following attendance at a CLE session delivered by ISP staff
3. SSRV Worker Help Line statistics	Data collected through the Worker Help Line database filtered for Financial Counsellors: <ul style="list-style-type: none"> • Number of calls • Type of matter • Source of enquiry • Location of caller <p>The data for January – December 2018 (n=50 calls) and January – November 2019 (n=114 calls) was reviewed</p>
4. Worker Help Line feedback	Feedback was collected from financial counsellors in two forms: <ul style="list-style-type: none"> • Immediate feedback obtained at the end of the call on how ‘timely, accessible and useful’ the caller found the assistance provided by SSRV worker • Follow-up surveys administered by SSRV staff to callers who consented to be followed-up on their experience and matter (n=20)
5. Integrated Practice case summaries	8 x structured case summaries prepared by ISP lawyer outlining the matter, assistance provided by SSRV staff, assistance provided by financial counsellor, results achieved, learnings relating to integrated practice and any client feedback
6. FCRC conference surveys	Paper-based surveys were administered by SSRV staff to financial counsellors who attended the annual FCRC conference: <ul style="list-style-type: none"> • 2018 conference (n=29): a detailed survey to establish a ‘baseline’ on financial counsellors’ experiences with social security matters, preferences for legal assistance and their understanding of SSRV’s services • 2019 conference (n=25): a tailored survey to ascertain any change from the 2018 baseline
7. SSRV staff surveys	Online surveys were administered to SSRV staff: <ul style="list-style-type: none"> • November 2018 (n=6): a baseline survey administered to 6 staff to establish a baseline of their interaction with clients requiring financial counselling and understanding of financial counselling • October 2019 (n=6): a follow up survey administered to 6 staff to ascertain any change from the baseline
8. CLASS service data	<ul style="list-style-type: none"> • Client matters referred to SSRV from financial counselling organisations or other CLCs • Client matters referred from SSRV to financial counselling organisations or other CLCs <p>The data for January – December 2018 and January – November 2019 was reviewed</p>
9. Consultations with SSRV, FCRC and Reference Group	Semi-structured interviews were conducted by The Incus Group in October and November: <ul style="list-style-type: none"> • 5 SSRV staff (Director, ISP lawyer, ISP financial counsellor, lawyer, paralegal) • 2 FCRC staff (Executive Officer, Advocacy & Campaigns Manager) • 3 Reference Group members

4.2 Data collection and analysis

The M&E framework identified a series of indicators and information sources to assist in answering the above listed evaluation questions. The various data and documentation reviewed for the evaluation are set out in Table 3.

The various data and documentation listed were provided and analysed at various points between November 2018 and November 2019, and further explored and corroborated through the stakeholder consultations. This enabled a body of evidence to be progressively built from the multiple sources and the mixed methods approach employed. Emerging findings were revisited as further evidence was gathered and incorporated into the analysis. In July 2019 and again for this evaluation report, the findings were used to assess the ISP against a set of predefined 'success' measures, in the form of evaluation rubrics.

4.3 Evaluation rubrics

Rubrics are a matrix or guide that outline standards and criteria for judging levels of performance. Evaluation rubrics allow for judgement calls to be made about the success of a program across multiple evaluation questions which may not lend themselves to binary or precise measures of success. Applying rubrics helps to "make transparent the process of synthesizing evidence into an overall judgement" (Better Evaluation).

The evaluation rubrics were devised by The Incus Group and reviewed/approved by the Reference Group in April 2019. The rubrics included predefined indicators to determine the degree to which performance in an area could be judged as 'poor', 'adequate', 'good' or 'excellent'.

An example of the rubrics is presented below and the full set as Attachment B.

Rubrics were developed for ten of the evaluation questions. These questions were most conducive to establishing clear success criteria at the outset of the project. For the remaining questions, a rubric was not appropriate, e.g. Q 4 - "What were the strengths and weaknesses of the approaches to integrated practice as implemented in the project?". These questions were answered by the evaluation consultant weighing up the information reviewed and consultations undertaken.

Figure 2: Example rubric for evaluation question 2

Evaluation questions	Poor	Adequate	Good	Excellent
<p>Process</p> <p><i>In what ways was integrated practice between social security law specialists and financial counsellors implemented/demonstrated through the project?</i></p>	<ul style="list-style-type: none"> • No examples of integrated activities occurring with financial counsellors/ organisations • No CLE or joint advocacy activities delivered 	<ul style="list-style-type: none"> • Some examples of integrated activities occurring with financial counsellors/ organisations • At least 3 CLE and/or 1 joint advocacy activity delivered 	<ul style="list-style-type: none"> • A number of examples of integrated activities occurring with financial counsellors/ organisations • 6 CLE and at least 1 joint advocacy activity delivered 	<ul style="list-style-type: none"> • A number of examples of integrated activities occurring with financial counsellors/ organisations • More than 6 CLE and more than 2 advocacy activities delivered, including requests from organisations with whom SSRV did not previously have relationships • Sector stakeholders and decision makers (e.g. targets of advocacy and policy work) respond favourably to work

5. Project Delivery



Leanne Khan (ISP Financial Counsellor) and Bryn Overend (ISP Community Lawyer)

5.1 Induction and training of project staff

Initial stages of the ISP saw the ISP Community Lawyer and Financial Counsellor receive a comprehensive induction to SSRV operations and core practices. Both staff were new to the area of social security and therefore required foundational training and upskilling in this area of law. This included, for example, the Community Lawyer undertaking a range of social security law matters with clients drawn from across the SSRV legal practice, to develop competence as a specialist social security law practitioner. Casework was undertaken on matters relating to the Disability Support Pension, Newstart Allowance suspension and cancellation, debts, Carer Payment eligibility, and compensation preclusion periods.

The induction and foundational training allowed the Community Lawyer and Financial Counsellor to commence integrated service provision shortly after commencing in their roles, including providing ongoing legal representation to clients and secondary consultations with financial counsellors. It also helped to establish the knowledge and experience for all subsequent ISP work, specifically including integrated casework delivery and professional development training with financial counsellors. During this period ISP staff also established supervision practices and routines, including external supervision for the Financial Counsellor, to maintain professional standards and knowledge.

5.2 Engagement and promotion within the financial counselling sector

The initial stages of the ISP saw ISP staff working closely with FCRC staff to reach out and engage with individual financial counsellors, financial counselling organisations and groups throughout Victoria. This included discussing opportunities to engage with financial counsellors through working group meetings, professional development activities, network meetings, the state conference, the FCRC newsletter (The Devil's Advocate – FCRC's monthly flagship publication, focusing on consumer issues, the financial counselling sector, and the broader community legal and community sectors), and social media and web platforms.

ISP staff worked specifically with the FCRC Training and Professional Development Co-ordinator to identify initial engagement opportunities with financial counsellors across the state. The ISP Financial Counsellor also utilised existing networks within the sector to liaise directly with individual financial counsellors and financial counselling organisations to identify opportunities for engagement and professional development activities.

In total, eleven engagement activities were undertaken with financial counselling organisations and groups across Victoria during the initial stage of the ISP. These engagements enabled Project staff to speak directly with over 100 financial counsellors, and to measure existing levels of knowledge and understanding of social security law, SSRV and its services. It also enabled ISP staff to promote the work of the ISP, of SSRV and its services, and to establish networks and connections to facilitate further engagement, information sharing, and professional development. In addition, on several occasions SSRV published information about the ISP in the Devil's Advocate. This included information promoting the work of the ISP, inviting further engagement with SSRV's services, and profiling the ISP Financial Counsellor as a financial counsellor working within a social security law practice.

FCRC State Conferences

The promotion calendar also included attendance and involvement in the 2018 and 2019 FCRC annual conferences. The FCRC conference provides an opportunity for financial counsellors to network with each other and undertake professional development. It includes discussion panels and stakeholder updates regarding services and programs. SSRV staff attended to exhibit, engage with attendees, and disseminate surveys as part of the monitoring and evaluation process. The ISP was launched at the 2018 conference. In 2019, the ISP Financial Counsellor and SSRV Director provided a project update to conference participants. SSRV staff also attended 'speed dating' sessions where, along with other service providers and financial services, they moved from table to table providing information and updates to financial counsellors on SSRV's services and answering questions relating to social security.



Gillian Wilks, SSRV Director, speaking at FCRC State Conference, October 2019



Peter Horbury, SSRV Manager – Information & Operations, information stand FRC State Conference, October 2019



Leanne Khan, ISP Financial Counsellor, speaking at FCRC State Conference, October 2019

A proportion of attendees at both the 2018 and 2019 conferences were surveyed by SSRV staff to ascertain the experiences of financial counsellors with social security issues and their knowledge of SSRV’s services. The results of the 2019 conference were used to assess if there had been any changes against the ‘baseline’ results of the 2018 conference surveys in:

- their knowledge of laws, policy and processes related to social security entitlements
- their knowledge of SSRV’s services and referral pathways
- whether they had sought assistance from SSRV
- whether the assistance (if received) made a positive difference
- how capable and confident financial counsellors felt in identifying if a client had a social security issue
- how capable and confident financial counsellors felt assisting a client with a social security issue.

The breakdown of responses and results are below.

Table 4: FCRC Conference Survey Response Demographics

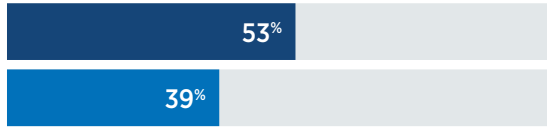
	2018	2019
Number of responses	29	25
Respondent’s role		
Financial Counsellor	86%	80%
Manager	10%	8%
Administrator	0%	4%
Other	4%	8%
Location of services		
Inner Metro	31%	28%
Outer Metro	22%	38%
Regional Victoria	25%	21%
Rural Victoria	13%	3%
State-wide	6%	3%
National	3%	7%

From the responses it was clear that there had been significant increases in attendees’ level of awareness of, and contact with, SSRV in 2019. Only 13% had not had any contact compared to 29% in 2018 and nearly 50% had engaged with SSRV for both client matters and other purposes, most likely reflecting the high level of engagement around professional development.

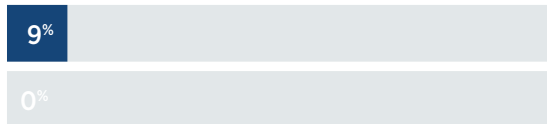
Figure 3: FCRC Conference Survey Responses – Assistance Sought from SSRV (% of survey respondents)

Have you ever sought assistance from Social Security Rights Victoria in relation to a client matter or for another purpose?

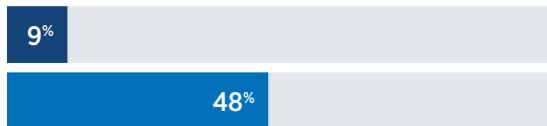
Yes, for a specific client matter



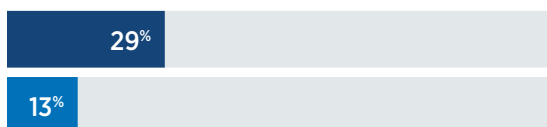
Yes, for another purpose



Yes, for both client matters and other purposes



No, I haven't contacted or recall asking anyone else to contact



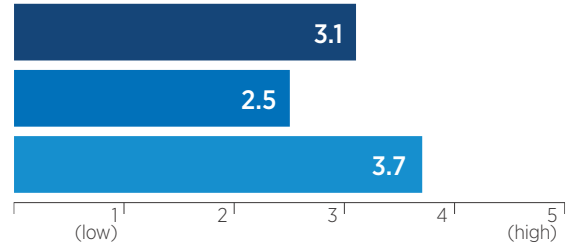
2018 2019

The survey responses also indicated that the level of knowledge of SSRV's services, referrals pathways/ what SSRV can and cannot help with had increased. Respondents were asked to rate their level of knowledge in both these areas in 2018 and in 2019, to again rate their knowledge but also to retrospectively rate what they thought their knowledge was a year ago. The results (see Figure 4) show a clear increase of between 0.6 – 1.2 points and 0.6 – 1.3 points for knowledge of SSRV's services and referral pathways/ what they can help with, respectively.

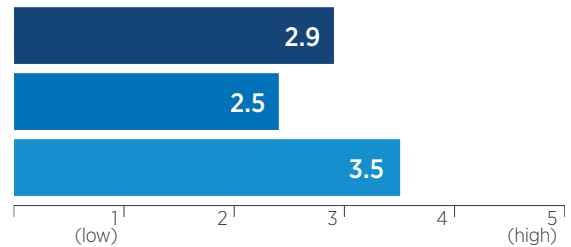
Twelve of the survey respondents at the 2019 FCRC Conference recalled using the SSRV Worker Help Line during the year. 67% of them rated the service provided to them by SSRV as 4 or 5 (out of 5) with a mean score of 3.8. These twelve respondents were also asked if the service made any positive

Figure 4: FCRC Conference Survey Responses – Respondent's rating of their level of knowledge of SSRV's services and referral pathways on a scale of 1 (low) to 5 (high) as reported in 2019 vs what they would have said a year ago vs what they did report in 2018.

How would you rate your level of knowledge of SSRV's services?



How would you rate your level of knowledge of referral pathways and what SSRV can/cannot help with?



2018 2019 - 1 year ago 2019 - Now

difference to their understanding, their client's understanding and the outcome of the matter (see Figure 5). The vast majority (83 – 92%) felt that the Worker Help Line support had made a difference to their understanding and service and their client's understanding, while half felt it had affected the outcome of the matter for which they had called. A quarter of respondents responded it was 'too early to tell' on the outcome of the matter and a further 25% also felt there had been no difference. This is not surprising, given the Worker Help Line Advice can often clarify that an issue is not a legal matter or has no merit to be pursued further, and so there is no impact on the outcome, even if clarity has been provided.

Figure 5: FCRC Conference Survey Responses – Respondent’s assessment of whether the assistance provided by SSRV made a positive difference (% of respondents)

Did the service make any positive difference to the following?

Your understanding of a Centrelink matter



The service you were able to give your client



Your client’s understanding of their Centrelink issue and options for action



The outcome for your client in relation to their Centrelink matter



Too early to tell No difference
 Some difference Substantial difference

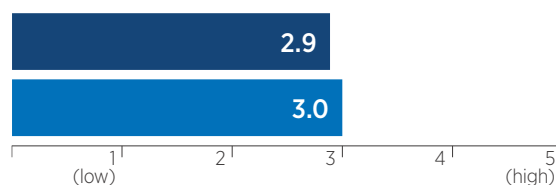
The survey did indicate, however, that there has not yet been any significant change in knowledge of social security law or capability/confidence to assist clients.

This contrasts with the immediate change and feedback evidenced in the professional development sessions run by SSRV, suggesting that those attendees surveyed in both 2019 and 2018 may have already had professional development or contact with SSRV and so there was less potential for improvement and/or that there is a ‘ceiling’ in self-reported knowledge and capability among financial counsellors for social security issues, beyond which they would refer to or involve a specialist like SSRV. Open-ended responses in the 2019 survey seemed to support these two explanations:

- “Am only confident because I know who to go to”
- “The skills and confidence I have in SS issues are because of the secondary consults and PD training I have had from SSRV”.

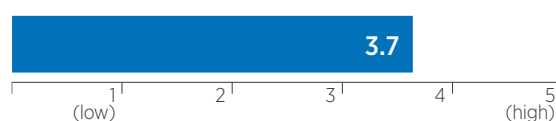
Figure 6: FCRC Conference Survey Responses – Respondent’s rating on a scale of 1 (low) to 5 (high) of knowledge, capability and confidence

QA. Your knowledge of laws, policy and processes related to social security entitlements and obligations?

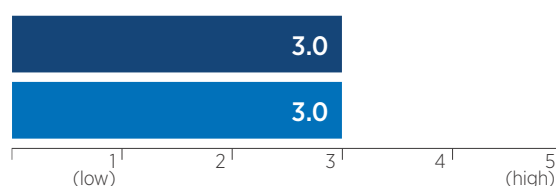


QB. How capable and confident you feel identifying if a client has a social security issue?

Note: Statement B was not asked in the 2018 survey



QC. How capable and confident you feel assisting clients with social security matters



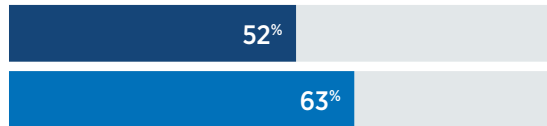
2018 2019

Respondents also indicated that resources/training/advice from SSRV were a bigger contributor to their current level of knowledge and capability around social security matters in 2019 compared to 2018 (see Figure 7). This was a much larger increase than any other source, although SSRV’s work through the ISP may have also contributed to the responses under ‘Continuing professional development’ and ‘On the job’.

Figure 7: FCRC Conference Survey Responses – Respondent’s source of knowledge and capability in social security matters (% of respondents)

How have you developed your current level of knowledge and capability in relation to social security matters?

Formal financial counselling diploma



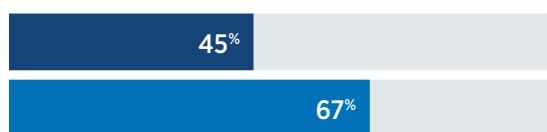
Continuing professional development (e.g. via FCRC)



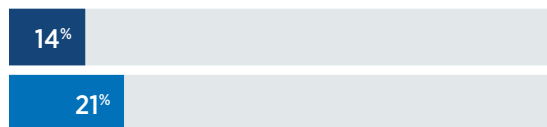
On the job



Resources/training/advice from SSRV



Resources/training/advice from another legal centre



Resources/training/advice from a government agency



■ 2018 ■ 2019

5.3 Engagement and professional development of social security experts

Another key activity of the ISP was the engagement and professional development of the SSRV staff and volunteers about financial counselling, integrated practice theory and implementation. This began through the engagement with FCRC and their staff, with ISP staff able to gain a greater overview of the financial counselling sector and the interaction of the peak body with the sector and individual financial counsellors.

The ISP Financial Counsellor worked closely with other SSRV staff to develop their understanding of financial counselling both as a practice and as a sector. This included the dissemination of general information to SSRV staff and the provision of professional development around the role of financial counsellors, FCRC, and financial counselling services more generally to SSRV staff and volunteers. The professional development was designed to assist in improving the ability of SSRV staff to identify clients who might benefit from financial counselling service, and to be able to provide better linkage to financial counselling services through referrals or direct service provision with SSRV’s in-house ISP Financial Counsellor.

The training also covered a number of topics relating to financial counselling practice, including:

- debts - secured and unsecured;
- every day accounts to ensure services remain connected;
- bankruptcy;
- sequestration orders and taxation debts;
- the negotiation of full and final offers and then there some of the more obscure debts that we deal with like equable sales;
- mortgage foreclosure; and
- advocating for and assisting clients in court who may have a special circumstance defence for fines.

Surveys were completed by six SSRV staff in November 2018, prior to the ISP Financial Counsellor commencing in her role, and again in October 2019. In 2018 respondents were asked to rate their level of understanding and knowledge of services provided by a financial counsellor. In 2019, respondents were again asked to rate their knowledge but also to retrospectively rate what they thought their knowledge was a year ago – to control for the ‘Dunning-Kruger’ effect. Simply put, the Dunning-Kruger effect is a cognitive bias where people overestimate their ability in an area in which they are not familiar and do not realise what they do not know (The Decision Lab).

The results of these surveys indicate that the ISP financial counsellor’s professional development efforts and the increased interaction between SSRV staff and financial counsellors had led to a marked increase in the understanding of financial counsellors at SSRV.

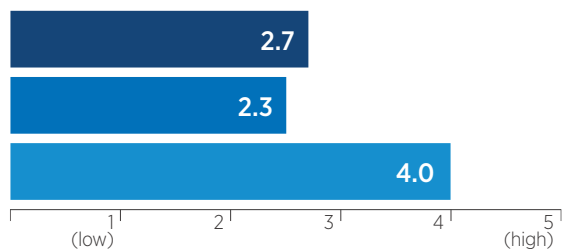
Five of the six staff (83%) had worked with the ISP financial counsellor directly in 2019, whereas only 50% of the staff had worked with any financial counsellor before.

Client needs, triage and appropriate referrals were areas in SSRV’s practice identified as potential areas for improvement by the ISP Financial Counsellor. The Financial Counsellor undertook training with staff (both formal and informal) focused on strengthening the identification of client needs (outside of social security law) and the making of appropriate referrals to a range of workers and organisations, such as mental health, alcohol and other drugs, family violence services, social workers and community health centres, and counselling services.

The ISP Financial Counsellor also participated in weekly casework meetings to update SSRV staff on any relevant opportunities, developments, changes or information that could be useful in regard to financial counselling or other integrated service provision for SSRV clients. This also provided an opportunity for the Financial Counsellor to continue to reinforce and remind the team of the versatility of financial counselling and the benefits to clients. As discussed further below, the Financial Counsellor also assisted in the casework triage process to ensure that all clients being considered for ongoing representation who might require financial counselling would be identified. This would then lead to ongoing integrated service provision between an SSRV lawyer and the in-house financial counsellor or an external financial counsellor.

Figure 8: SSRV staff rating of understanding of services provided by financial counsellor – Respondent’s rating on a scale of 1 (low) to 5 (high)

How would you rate your understanding/knowledge of the services provided by a financial counsellor?



■ 2018 ■ 2019 - 1 year ago ■ 2019 - Now

How has your understanding of financial counsellors changed?

“Greater awareness of the ongoing work they undertake for clients and how they triage clients.”

All SSRV staff reported that they were now **more inclined** to refer clients to a financial counsellor and all felt having a financial counsellor working at SSRV was valuable for the organisation, clients and their role.

Figure 9: SSRV staff 2019 survey responses to value of having a financial counsellor at SSRV (% of respondents)

How valuable do you think it has been to have an FC working at SSRV for...?

SSRV overall



Your clients



Your role



- Not at all valuable ■ Not so valuable
- Somewhat valuable ■ Very valuable
- Extremely valuable

How has it been beneficial having a financial counsellor working at SSRV?

“All kinds of ways, particularly in negotiating with the Centrelink debt line, negotiating with utility creditors, obtaining financial circumstances statements, obtaining advice regarding potential financial options and concessions available.”

5.4 Professional development of financial counsellors

Working closely with the FCRC Training and Professional Development Co-ordinator, the ISP staff established initial priorities for professional development need relevant to social security law and practice within the financial counselling sector. ISP staff also reflected on the learnings from the initial engagement with financial counsellors, learnings from FCRC, and the monitoring and evaluation data from previous secondary consultations with financial counsellors through the SSRV Worker Help Line, to help establish priorities for professional development delivery and resources.

ISP and FCRC staff again worked closely together to identify opportunities to design and deliver the professional development. This included being clear about the purpose of the training and resources, dates, preferred methods, and specific standards or requirements that must be met (including for the purposes of meeting requirements of financial counselling continuing professional development points). This also included liaising directly with financial counselling organisations and FCRC working group convenors to determine when and how professional development could be delivered in the most appropriate manner. This resulted in a number of professional development sessions being scheduled throughout the year, including three x three-hour professional development sessions accredited as part of the official FCRC Continuing Professional Development (‘CPD’) calendar.



FCRC Northern Region Network workshop, Epping, May 2019

The ISP Community Lawyer took primary responsibility for the development and delivery of professional development sessions for financial counsellors. Other SSRV staff contributed to the delivery of sessions where their expertise was relevant. This included, for example, in relation to the intersection between family violence and social security or specific resources such as the SSRV *Disability Support Pension Toolkit*. Although the professional development sessions were primarily targeted at financial counsellors, some of the sessions were also opened up to other staff from the specific agencies or from the local area. This was particularly the case in rural and regional areas.

Both the involvement of other SSRV staff with specific expertise and the opening up of sessions were examples of effectively using whole of organisation resources to meet need and extend reach.

In total, twelve professional development/training sessions with financial counsellors were conducted across Victoria during 2019. Workshops were held in Melbourne, Epping, Ballarat, Heidelberg, Deer Park, Benalla, Bendigo, Springvale, Geelong and Sale. These sessions reached approximately 200 individuals. This included 120 financial counsellors and a range of other professional including health workers, lawyers and managers. (Two further sessions were delivered in late November/early December 2019, in Mildura and Melbourne. However, these have not been considered in this report and will be reported on in year 2).

Feedback from participants was collected and analysed. This informed improvements to the resources and delivery of future sessions. The feedback was also used for monitoring and evaluation purposes.

The feedback made clear that the sessions were very well received. Aggregate feedback from eight sessions (representing around 110, or 55%, of participants) are reported below. Feedback from the remaining sessions was not received in time to be included in this report. It will be included in the year 2 report.

Positive results were uniform across all the sessions, with very little variance in the feedback from individual sessions.

Table 5: Professional development post-session feedback on level of agreement (% of respondents, n=110)

	Agree	Not sure	Disagree
Purpose of workshop was clear	98%	2%	0%
Content was relevant	99%	1%	0%
Resource materials are useful	95%	5%	0%
Presenter was knowledgeable	100%	0%	0%
Presentation was engaging	100%	0%	0%

96% of participants also reported that the sessions increased their knowledge of SSRV. All participants reported that the sessions improved their confidence to identify and respond to individuals with social security matters and help them provide better assistance to clients.



IFCRC Western Region Network workshop, Geelong, February 2019

Figure 10: Professional development post-session feedback (% of respondents, n=110)

Extent to which you feel more confident in identifying and responding to client social security matters? N/A 3%



Extent to which what you learned in today's session will help you better assist clients? N/A 1%



■ To a large extent ■ To some extent
■ Not at all ■ Not sure
■ N/A

Again, there was very little variance in the responses across the sessions, though the proportion of respondents indicating ‘to a large extent’ for both questions was slightly lower at the two sessions hosted by or delivered in conjunction with other community legal centres (CLCs), Barwon Community Legal Service and Ballarat and Grampians Community Legal Centre. This would make sense if participants already had some experience with legal assistance provision around social security.



Workshop held in conjunction with Ballarat and Grampians Community Legal Centre, June 2019

For a number of the professional development sessions, ISP staff were invited to present based on previous engagements. These included being invited to discuss SSRV’s services at social service organisations or discuss specific topics, such as ‘debts and hardship’ as part of Seniors Week at Council on the Ageing Victoria.

Resources were also developed and disseminated in support of each professional development session to support financial counsellors to identify and respond to social security issues.

5.5 Resource development and dissemination

A key ISP activity involved the development and dissemination of resources specifically designed for supporting the work of financial counsellors and social security lawyers assisting clients with social security issues. This included the design and development of interactive presentations and corresponding hard copy handouts covering topics including - SSRV purpose and services, social security as a human right, Centrelink decisions and how to appeal them, overpayments and debts, the Disability Support Pension, Centrelink complaints, the Commonwealth Ombudsman, compensation income maintenance periods and superannuation. Presentations were refined and developed over time in accordance with feedback and data obtained from sources including financial counselling sector engagement, professional development sessions, the SSRV Worker Help Line and the ISP Reference Group.

The ISP Community Lawyer worked closely with the national peak body for financial counsellors, Financial Counselling Australia (FCA), and the peak national community organisation in the area of social security and family assistance law, National Social Security Rights Network (NSSRN), in the development of fact sheets specifically designed for financial counsellors. At the time that this report is being written, the fact sheets are being finalised for publication. They include fact sheets covering Centrelink debts, Centrelink penalties, compensation payments, income protection payments, income maintenance

periods, and Centrelink payments and family violence. These fact sheets will be disseminated to financial counsellors across Australia and may be used as a resource and training tool for future professional development sessions.

ISP staff also developed Worker Help Line postcards. These were designed for dissemination amongst financial counsellors in particular and other community workers. The postcards are designed as an easy reference tool for workers covering SSRV's Worker Help Line, when it is available, and what type of matters that SSRV can help with. Once developed, these postcards were disseminated at all financial counsellor engagements and professional development sessions. Following very positive feedback regarding the usefulness of the postcards, ISP staff developed the General Advice Line postcards. These were developed for dissemination to community workers, including financial counsellors in particular, so that they can provide these to their clients. The postcards were designed as an easy reference tool for community members. They provide information about SSRV's General Advice Line, when it is available, and what type of matters that SSRV can help with. Other existing resources such as the SSRV *Disability Support Pension Toolkit* and SSRV and NSSRN developed fact sheets were also distributed as part of professional development and support activities.

As noted in Table 5. above, 95% of participants in the professional development felt the resources provided were useful and the presentations overall were engaging. This underscores the value of the investment in developing these resources, as they add value to engagement, professional development and service delivery and they can be used on an ongoing basis.

5.6 Exploration and delivery of integrated service

During the conceptualisation of the ISP, it was identified that integrated service delivery potentially included a range of services/activities on a continuum of integration or "joined-up service" (Pleasance, et al, 2014, p. 71). The joined-up activities identified along

the continuum by Pleasance include recognising, networking, co-ordinating, co-operating, collaborating and integrating (Pleasance, et al, 2014, p. 71, as quoted in Health Justice Australia, 2018, p. 16).

In the context of the ISP, it was envisaged that at one end of the continuum of integrated service activity could include referrals made between financial counsellors and social security lawyers. At the other end it was thought that integrated service could include integrated casework and ongoing representation where the financial counsellor and lawyer work closely together throughout the entirety of a case, and also joint work on policy issues.

The main areas where integrated approaches to service delivery were demonstrated in year one of the ISP included referrals, secondary consultation and joint casework. Integrated practice was also demonstrated and promoted through professional development, resource development and policy activities.

5.7 Integrated client services

Referrals and Secondary Consultations

Referral information and pathways, going both ways, between financial counsellors and SSRV were promoted by ISP staff.

A key component of delivering integrated service was the undertaking of **secondary consultations** with financial counsellors. This was facilitated through the SSRV Worker Help Line, which enabled financial counsellors to call SSRV to receive a secondary consultation with a social security law expert around social security issues including matters specifically related to a client of the financial counsellor. This service is open to all community workers from Monday to Thursday 9am to 5pm. As part of the ISP, the Community Lawyer staffed the Worker Help Line one day per week. In year one, financial counsellors were a significant cohort of the professionals who accessed services through the Worker Help Line.

There was a 128% increase in the number of calls from financial counsellors in calendar year 2019 compared to 2018 prior to the ISP. The number of unique organisations represented has nearly doubled and there has been a proportionally greater increase (171%) in calls from rural/regional financial counsellors, albeit off a lower base.

Figure 11: Total calls to the SSRV Worker Help Line from financial counsellors, unique organisations and calls from rural or regional financial counsellors (note: there are unique calls made and include repeat callers)

SSRV Workers Help Line

Total calls



Unique organisation calls



Rural/regional calls

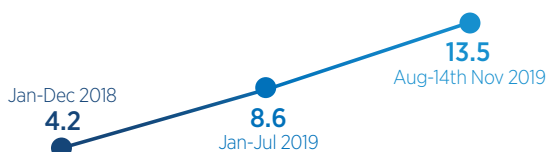


Jan - Dec 2018 Jan - 14th Nov 2019

The chart below confirms that there has been a steady increase in the number of calls from financial counsellors since the ISP commenced, many of whom note that it was through engagement with ISP staff that they have heard about the service. This confirms the service promotion work has filtered through and suggests momentum has developed around the ISP.

Figure 12: Average number of calls per month to SSRV Worker Help Line by financial counsellors

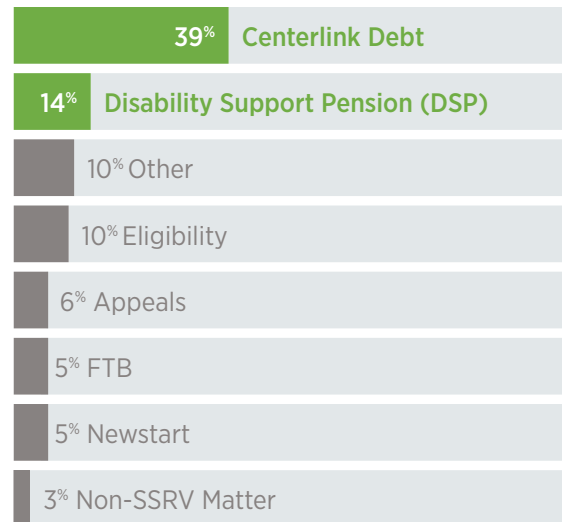
Average calls per month



The Worker Help Line data also shows that financial counsellors were mainly calling for matters related to Centrelink debt and the Disability Support Pension, and that the vast majority of matters were at the Authorised Review Offices (ARO) or pre-appeal stage.

Figure 13: Percentage of calls by matter type between January and November 2019 (n=114)

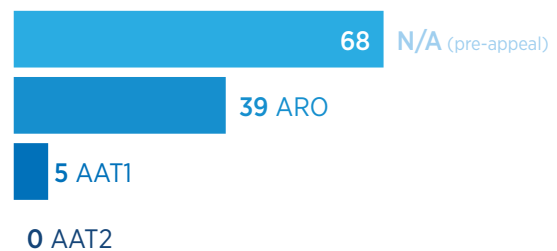
% of calls by primary and secondary matter (Jan - Nov 2019)



Carer Payment (2%), Crisis Payment (1%), Special Benefit (1%), Age Pension (1%), Assets (1%), Rent assistance (1%), Residency (1%)

Figure 14: Appeal stage for financial counsellor matters through the Worker Help Line in 2019 (n=114)

Appeal stage



Financial counsellors made use of the Worker Help Line in various ways. Some used the service only once, while others called on multiple occasions for different clients, others called multiple times seeking staged assistance in relation to a particular client.

The feedback from the Worker Help Line service was overwhelmingly positive. Feedback was collected by SSRV staff at both the end of the consultation and then through a follow-up survey with a sample of financial counsellors who had agreed to be contacted.

Table 6: SSRV Worker Help Line financial counsellor feedback 2019

	Immediate feedback	Follow up survey
Number of responses	83	20
Location of services		
Metro - overall	82%	80%
Inner Metro		40%
Middle Metro		20%
Outer Metro		20%
Rural or Regional	18%	20%

Figure 15: Worker Help Line immediate feedback (n=83)

Immediate feedback on whether help line advice was...

Accessible



Timely



Useful



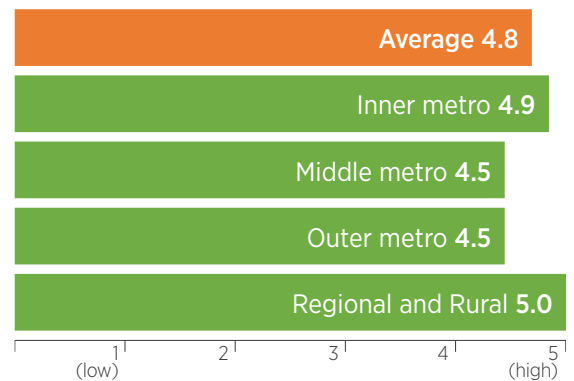
■ Yes ■ No

The immediate feedback made it clear that the consultations were accessible, timely and useful for the majority of financial counsellors.

20 financial counsellors completed the follow up survey and were also very positive about the service provided, rating it as 4.8 on average on a scale of 1 (poor) to 5 (excellent).

Figure 16: Worker Help Line follow up survey respondent rating of service provided by SSRV, broken down by location of financial counselling service (n=20) – Respondent's rating on a scale of 1 (low) to 5 (high)

Services provided by SSRV



The rating was particularly high for both inner metropolitan and regional/rural financial counsellors. Nearly all the respondents also indicated that the service made a positive difference to their own confidence and capability around social security matters, while a majority felt the service made a difference to their client's understanding of their options and outcomes.

Figure 17: Percentage of follow up survey participants who felt SSRV's assistance made a difference for them (n=20)

% of respondents who felt SSRV help, made a difference in these areas for them

SSRV help to feel confident and capable to identify client that has social security issue



SSRV help to feel confident and capable to assist client that has social security issue



■ No difference ■ Some difference
■ Substantial difference

Figure 18: Percentage of follow up survey respondents who felt SSRV's assistance made a difference for their clients (n=20)

Extent of SSRV help for difference to client service



Extent of SSRV help to client understanding of their issue and options



Extent of SSRV help to client outcomes in their matter



- N/A
- Not yet known
- No difference
- Some difference
- Substantial difference

How did SSRV's assistance make a difference for you?

"I was able to get an action plan straight away and reassure clients and I now know options available for contesting decisions"

"I received a considered brief about my client's options not just generic information"

A significant example of integrated service provision explored through the ISP has been the undertaking of **ongoing integrated casework** by financial counsellors and SSRV lawyers working collaboratively. This has involved referrals by financial counsellors of a client appealing a Centrelink decision where the financial counsellor is invited or otherwise already wishes to remain involved and provide an integrated service. Integrated casework has also involved cases where a client's appeal of a Centrelink decision was identified as being appropriate for integrated service provision during the SSRV triage and intake processes. In these latter types of matters, either the ISP Financial Counsellor or an external financial counsellor has taken the case on for integrated service provision with an SSRV lawyer.

As there was no established financial counselling service within SSRV prior to the ISP, the development of integrated service protocols and resources was required. This was for the purposes of SSRV staff and internal and external financial counsellors who were providing integrated services. The ISP Financial

All respondents indicated that they would use SSRV's Worker Help Line in future and would recommend it to other financial counsellors and clients. Crucially, 84% of the financial counsellors who also indicated that they had used information or resources provided by SSRV for other purposes beyond the presenting matter

5.7 Integrated client services

Another key component of integrated service delivery has been the undertaking of **legal tasks** on behalf of and in consultation with financial counsellors. Legal tasks are one-off, discrete forms of legal assistance. These typically involved a financial counsellor calling through to the Worker Help Line and discussing a particular client matter with a social security law expert. These matters usually required extended analysis of certain materials or documents. The social security lawyer would then review and analyse those materials in order to provide more extensive advice and information to the financial counsellor and/or their client.

Counsellor developed a Financial Counselling Service Manual. The manual is designed to be viewed in the context of SSRV's organisational policy, procedures and practice framework. Content includes legal requirements, supervision, national standards requirements for services with financial counselling practices and other resources. The Manual also includes an outline of what an integrated service model is, case management principles, file management, case notes, policy and media policy and service processes, out of office operation principles, management of client matters, and the opening and closing of financial counselling files. Templates on intake, referral and assessment, assessment of risk, debt summary and money plans, case notes, authority to act and integrated service plans, file document check lists, file open and closure check lists, and a financial counselling feedback form are also included.

Exploration of integrated casework between financial counsellors and SSRV lawyers also included the development of separate and integrated assessment and triage practices. Consideration of whether the client would benefit from financial counselling services has been incorporated into SSRV's intake matrix and procedures. The ISP Financial Counsellor attended SSRV intake and casework meetings, playing an active role in encouraging exploration of points in practice where financial counsellor involvement may benefit clients in the resolution of social security and related matters, and ensuring that matters appropriate for integrated service delivery were identified.

During the year it was agreed that all clients who were accepted for ongoing legal assistance would be offered a financial health check by the ISP Financial Counsellor. This involves a thorough financial assessment and exploration of any related or other financial issues that may be relevant and require attention. The financial health check also created an opportunity for the ISP Financial Counsellor to confirm all eligible concessions (usually relating to utilities), discuss hardship provisions and services to which the person may be entitled.

The most common type of matter that has been identified as being appropriate for integrated service is where the client is appealing a Centrelink debt arising from overpayments. This has also been the most common matter type for which financial counsellors have sought secondary consultation assistance through the SSRV Worker Help Line. The amenability of this type of matter for integrated service provision is, at least in part, because of the unique position of financial counsellors to undertake assessment of and reporting of clients' financial circumstances. Such reports can strongly support legal submissions made on behalf of the client. This can be important to success in an application to have a client's debt waived, specifically on the grounds of special circumstances. Every debt matter that is taken on by an SSRV lawyer is now referred to the in-house financial counsellor. She assists the client to complete a statement of financial circumstances and advises of eligibility for hardship provisions/programs and of concessions and services.

ISP staff have played an important role in championing, leading and modelling this approach to legal and related service provision. Throughout the year integrated practice developed across the organisation. All SSRV lawyers were involved in integrated service provision in collaboration with the in-house ISP Financial Counsellor and/or with financial counsellors from external agencies.

5.8 Integrated practice case studies

The following case studies are examples of where an SSRV lawyer and a financial counsellor have worked together to provide integrated services to clients. These and other cases provided learnings which formed a basis for reflection and service improvement. Names and some other details have been changed in the case studies so as not to identify individuals.

Carmen

Carmen and her family fled Iraq as asylum seekers. They arrived in Australia by boat with nothing to their name. Initially, Carmen was granted a Status Resolution and Support Services payment while her status was resolved. However this ended when she was found to be a refugee, was granted a visa, and was no longer eligible. Still unable to work, Carmen applied for Special Benefit. This was granted, but the payment was then cancelled due to the property Carmen's partner owned in Iraq.

There were two main problems with this. Firstly, the property was incorrectly valued at \$80,000, when in fact it was closer to \$8,000 (a mistake had been made on the form). Secondly, Carmen and her family could not sell or deal with the property, and were deriving no income from it.

An SSRV lawyer provided Carmen with representation at the Administrative Appeals Tribunal's (AAT) first tier. SSRV argued that not only should the mistaken value be corrected, but the house in question should not be considered as an asset for the purposes of Special Benefit eligibility. Ultimately this argument was convincing, with the AAT finding in Carmen's favour.

AAT appeals take time. There was almost three months between the Centrelink Authorised Review Officer's (ARO) decision and that of the AAT. In that time Carmen had no income and her bills and expenses were mounting. Carmen faced eviction from her rental property. SSRV's in-house financial counsellor contacted external services and advocated on Carmen's behalf in order to obtain an emergency rental payment. With this payment secured, Carmen's housing was secured (at least temporarily). This allowed Carmen and her family to have the fundamental stability and security of having a roof over their heads.

Carmen told us – *“It was very, very hard for me without Special Benefit. I am very thankful for everything you've done. My situation would not have gotten better without you.”*

Sam

In 2009 Sam was injured in an accident at home, resulting in a broken neck and permanent paralysis from the shoulders down. Sam spent 6 months in hospital receiving treatment, and a further more than 15 months in rehabilitation before returning home. Sam was granted a Disability Support Pension (DSP). He was also receiving income protection payments and has continued to receive these.

As Sam was incapable of applying for the DSP himself at the time due to the treatment he was receiving, his then wife applied on his behalf. In 2018 Centrelink became aware that Sam was receiving income protection payments, these payments had not previously been reported. Sam was not aware that these had not been reported. He believed that everything was in order. Centrelink raised an overpayment of around \$23,000.

Since 2009, Sam's marriage had broken down and he and his wife had separated. This made trying to obtain information about the original DSP and income protection applications difficult to impossible. Sam's matter was referred to SSRV by his financial counsellor.

An SSRV lawyer took Sam's case on and assisted with the appeal to the AAT. The lawyer prepared written submissions focusing on the special circumstances waiver. Unfortunately, this appeal was unsuccessful. The matter was then appealed to the second tier of the AAT.

At the negotiation stage, the financial counsellor provided a statement of financial circumstances for Sam. This document assisted in showing Sam's lack of capacity to ever pay the debt back. The matter was ultimately resolved by agreement, with Centrelink agreeing to waive the debt in full.

Sam provided the following feedback –

How did you feel when the debt was raised against you?

Not very good at all. I didn't understand why they had been raised, and I felt very judged.

What challenges did you face when addressing the debt? What challenges did the debt itself cause?

The debt caused a lot of added pressure, both financially and in terms of stress. I had questions about how and why the debt was allowed to grow so large and why Centrelink didn't notice earlier. My access to the whole world is minimised. I can only access my phone via Bluetooth, and rely on my carers for basically everything.

How did it feel having SSRV work with a financial counsellor to appeal this debt?

It felt very good. I got support where I needed it, and the support was very understanding. Someone was willing to believe in what I believed in, and follow through with it.

How would your life be different now if you hadn't been referred to SSRV?

Financial pressure would have been a big issue. There would be lots of stress. I was in no position to be able to pay the debt back.

Do you have any other feedback or thoughts?

I'm very grateful and appreciative of the support I got, from the financial counsellor and from the SSRV lawyer. I only have good things to say about the support I received. I said at the start that I was in the right, and I could always sleep with a clear conscience. It felt good to have that acknowledged.

Helena

Helena is a survivor of cancer. She has arthritis, severe depression, anxiety and several other serious health conditions. She cannot work due to poor health. She lives week to week, has no savings and survives on a minimal income insurance payment.

Several years ago Helena applied to Centrelink for support. Centrelink rejected her application. However, on appeal the AAT found her eligible for the DSP. Helena commenced receiving payments. The Secretary of the Department of Human Services then appealed the AAT decision and won. Helena's benefit was cancelled and she was left with no ability to work, no social security and a Centrelink debt of greater than \$10,000 to pay back.

The existence of the debt caused Helena severe financial hardship and drastically affected her mental health. Helena asked SSRV for help.

SSRV helped Helena appeal the debt at the AAT. In preparation for the AAT hearing, an SSRV lawyer and the SSRV financial counsellor worked with Helena to put together arguments about her financial hardship and personal vulnerability.

During the hearing, the AAT Member heard arguments from Helena's SSRV lawyer about why it was appropriate to waive the debt. The AAT found there were special circumstances to warrant waiving the entire debt – noting Helena's significant financial hardship, the profound negative impact on her mental health and that even if the debt were reduced to a minimal repayment of \$15 a fortnight it would take many years to repay.

Helena told us -

"I was worried, stressed and confused about where I was going to find the money to pay back the Centrelink debt. It took an emotional toll on me and my family. The debt meant I struggled to pay my bills on a fortnightly basis. Sometimes I had the money but sometimes I didn't. I had to get help from my adult daughter the majority of the time. I had a very tight budget."

Not very good at all. I didn't understand why they had been raised, and I felt very judged.

Without help from the SSRV lawyer and financial counsellor I would still be stuck in a position where I'd have to pay off the debt. My lawyer stood by me 101%. He fought for me and did not give up until he achieved the right outcome. Without SSRV's help, my life would be so different right now.

Now that the debt has been waived I don't have to worry about how I was ever going to pay it off. I don't have to worry about how to find the money each fortnight to keep up the payments.

Knowing that I am debt free has lifted a burden off my shoulders. I can finally breathe again. I am able to go to bed at night and wake up the next morning knowing that the debt is not there. I feel happy and relieved, walking around with the biggest smile on my face thanks to SSRV.

Jane

Jane was overpaid more than \$5,000 of Parenting Payment. Jane sought assistance with appealing this debt. The reason for the overpayment was a failure by Centrelink to take into account Jane's partner's income when calculating her fortnightly payments.

Centrelink's position was that Jane had to report her partner's income each fortnight, and that the reporting, usually done on a yearly basis as an estimate, was not sufficient. Jane maintained that she had done everything Centrelink required of her, and had complied with the instructions they had sent her.

Jane was referred to SSRV by her financial counsellor. The SSRV lawyer worked closely with Jane and her financial counsellor and represented Jane at the AAT Social Services and Child Support Division (Tier 1). Unfortunately the outcome was unfavourable for Jane.

SSRV assisted with lodging an appeal to the AAT's General Division (Tier 2). However, the appeal did not proceed to hearing as a Centrelink legal representative contacted SSRV with an offer to settle.

Jane provided the following feedback –

How did you feel when the debt was raised against you?

Horrible. It's a huge thing that looms over you. I've never had a credit card or anything like that because I don't want to be in debt. Centrelink are supposed to be there to help you, not hinder. They make a lot of mistakes and blame you.

What challenges did you face addressing the debt? What challenges did the debt itself cause?

I wasn't getting very much from Centrelink at the time anyway. Only about \$100 a fortnight. The debt was so huge that I put everything I was getting from Centrelink back into it. It was difficult without that extra support.

I've had to deal with family lawyers before. I couldn't afford to seek a private lawyer for this knowing how expensive they can be. Accessing assistance was difficult for me.

How did it feel having the financial counsellor and SSRV working together to take your case on and assist you at the AAT?

Really good. Having the support of both was helpful and stopped me making mistakes. It was good to have the financial counsellor specifically, as I could sit down with someone face to face, ask questions, and go through the paperwork together.

How would your life be different now without the financial counsellor having referred to SSRV to assist?

I wouldn't have bothered to take the matter further by myself. There's not really a way to get justice when you have to pay for it.

What difference did it make to you having your matter settled with a refund to be given to you?

It will be really, really helpful. I just had a new baby so it's good timing.

Any other feedback or thoughts?

Just compliments to the SSRV lawyer. He's a lovely man, and did a really good job. He helped me as much as he could.

The offer involved reducing the debt significantly, and meant Jane would be entitled to a refund of some of the recovered money. Jane instructed SSRV to accept this offer.

The connection with the financial counsellor helped to enhance SSRV's interactions with Jane who lived in a regional area. The financial counsellor was able to provide the hands on support. The financial counsellor prepared a statement of financial circumstances which was crucial in showing Jane had financial hardship for the purposes of a special circumstances waiver.

Shelley

Shelley is a 50 year old woman. Centrelink raised Family Tax Benefit ('FTB') non-lodger debts against Shelley for two financial years. These debts were raised as a result of Shelley's then, now former, husband failing to lodge income tax returns for the relevant financial years. The debts constituted the entire FTB amounts paid to Shelley during those financial years.

In August 2013, Centrelink decided that Shelley was entitled to the following amounts of FTB:

- Approximately \$11,000 for the 2006/2007 financial year; and
- Approximately \$12,000 for the 2007/2008 financial year.

Centrelink accordingly paid Shelley the difference between the original debt amounts and the reconciled entitlement amounts. This resulted in the following net payments being processed in August 2013:

- Approximately \$2,000 for the 2006/2007 financial year; and
- Approximately \$2,500 for the 2007/2008 financial year.

In February 2018, Centrelink then decided to raise new debts against Shelley for the same periods they had already reconciled. Centrelink said that Shelley owed the following for FBT overpayments:

- Approximately \$11,000 for the 2006/2007 financial year; and
- Approximately \$12,000 for the 2007/2008 financial year.

In 2019, Centrelink decided to re-reconcile the 2006/2007 debt. As a result, Shelley was left with a debt of approximately \$2,500 for the 2006/2007 period and an approximately \$12,000 debt for the 2007/2008 period.

Shelley has a long-time financial counsellor with whom she has a strong relationship. The financial counsellor initially referred the matter to SSRV. After SSRV undertook the initial assessment and analysis of the relevant freedom of information and tribunal documents, SSRV and the financial counsellor began to work more closely in the appeal.

The financial counsellor assisted in the drafting of the submissions by also drafting a statement of financial circumstances for Shelley. This was central to the argument of special circumstances waiver. At the AAT1 Shelley was supported by the financial counsellor who attended. The presiding member was inclined to waive at least some of the debts on the basis of special circumstances, however requested further information, including documentation regarding Shelley's admission to mental health institutions. A week was provided to obtain these documents. The financial counsellor worked extremely hard with Shelley in order to obtain a number of documents within only a few days following the AAT hearing. These were then submitted to the AAT by SSRV.

Ultimately, the member found special circumstances existed and that the 2006/7 debt should be waived. The member said that the 2007/8 debt could not be waived until it had been reconciled, but that it should be noted that once the reconciliation was completed by Centrelink, the written decision should be considered in relation to a potential waiver of this debt also.

5.9 Identification and response to systemic issues

A core objective of the ISP was the identification of and development of responses to systemic issues in the social security system affecting clients of both financial counsellors and social security lawyers. A range of activities were undertaken by ISP staff to identify systemic issues. This included regularly reviewing and reflecting on SSRV advice, casework and Worker Help Line data specifically relating to financial counsellors, and regularly monitoring social security related law and news, including reviewing information provided by professional networks, such as the National Social Security Rights Network. SSRV ISP staff also regularly attended the FCRC Centrelink Working Group. The Working Group is a group of financial counsellors and other related stakeholders that meet each two months to share information and resources, discuss Centrelink related systemic issues affecting clients, and work on strategies to address these issues. A range of systemic issues were identified and discussed at the Centrelink Working Group throughout the year, including:

- the low rate of Newstart Allowance;
- compliance difficulties with the ParentsNext scheme;
- debts to Centrelink, and particularly the intersection of family violence and debts, as well as bankruptcy and debts;
- difficulties understanding the DSP application process;
- difficulties obtaining appropriate medical evidence in the DSP application and appeal process;
- access to clinical psychologists for the purpose of DSP applications;
- prevalence and issue of child care benefit debts within particular communities;
- the differing services able to be provided by financial counselling services in relation to clients with Centrelink matters; and
- the difficulty in getting access to Centrelink documents and information in order to assist clients.



Bryn Overend (ISP Community Lawyer) and Leanne Khan (ISP Financial Counsellor), August 2019

The ability to undertake substantive responses to systemic issues was limited during the first year of the ISP. The FCRC Centrelink Working Group's main systemic advocacy activity for 2019 focused on advocating for a raise to the rate of Newstart Allowance. While the ISP supported these efforts, the activity did not specifically align with the advice and casework matters for which Project staff had been providing assistance. Importantly, in year 1 the ISP was being established and was focused more on building relationships, approaches and a body of integrated client service work. It is expected that the work undertaken in 2019 will provide a solid basis upon which to identify areas for and build systemic advocacy in year 2.

5.10 Building of partnership between SSRV and FCRC

FCRC and SSRV have a longstanding relationship, however, the ISP provided an opportunity to formalise and deepen that relationship. This was an explicit aim of the ISP, with the theory being that it would facilitate the effectiveness of the project and the sustainability of integrated practice between the sectors into the future beyond the life of the ISP.

A key part of developing and deepening the relationship has been the ongoing and regular dialogue and consultation between FCRC's Executive Officer and SSRV's Director, consistent with the MOU signed between the project partners. This has included consultation in relation to all major decisions relating to the ISP and its direction. The FCRC Executive Officer was involved in ISP staff selection and chaired Reference Group meetings.

The initial stages of the ISP also involved the ISP staff meeting with and liaising extensively with FCRC staff to learn about FCRC operations and to share knowledge and information around the Project. SSRV staff were able to develop a deeper familiarity with FCRC scope of work, operations and the staff members themselves, identify relevant opportunities through FCRC operations and activities to engage with financial counsellors and financial counselling organisations.

Throughout the year ISP staff were in regular contact with FCRC staff to organise training, to have information published in the Devil's Advocate, and to share resources and knowledge. There has been exceptional commitment and dedication from all of the FCRC team in supporting the ISP staff and the ISP in general. This has led to the planning of further collaboration and professional development sessions being scheduled into 2020. This planning was underway even before confirmation of a second year of ISP funding.

5.11 Development of understanding and practice in relation to integrated service delivery and contribution to sector learnings and research

Beyond the steps discussed above to further understanding of integrated practice and integrated service delivery, ISP staff participated in the FCLC Community of Practice. Through this forum, CLCs involved in undertaking integrated services projects and their project partners met with others to share information and learnings about their activities.

The SSRV ISP Community Lawyer co-presented with West Justice representatives about their projects generally and they lead a discussion around secondary consultation, specifically drawing on SSRV's experience working with financial counsellors. SSRV staff also participated in an interview for Federation research undertaken for the purpose of showcasing and advocating for integrated service.

6. Integrated Services Project Observations and Learnings



More specific and targeted service promotion may be helpful

Through formal feedback provided by financial counsellors and informal feedback and ISP staff observations, it was noted that many of financial counsellors who ISP staff engaged with, or ran professional development training with, had heard of SSRV. Many had also contacted the service and/or used resources on the SSRV website. However, many were not aware of the Worker Help Line as being a distinct service from the General Advice Line. Many were also unaware of when exactly the General Advice Line operated.

Issues associated with family violence are a shared concern

Family violence was a significant topic of interest within the sector, with many financial counsellors enquiring about or sharing concerns about family violence impacting their clients' Centrelink payments or causing Centrelink debts, specifically in regard to Family Tax Benefit payments and Parenting Payments.

Centrelink debts are a significant issue

Debts raised by Centrelink were far and away the most significant social security issue that clients presented to financial counsellors with. In turn, financial counsellors were most interested in receiving professional development, obtaining resources and further information regarding how to assist clients with Centrelink debts. Financial counsellors working in certain socioeconomic areas, particularly those with higher concentration of migrant families, noted in particular the debts arising from overpayment of Child Care Benefit payments (often referred to as ‘family day care’ debts). Many lamented the large quantum of the debts involved in such cases.

Significance of relationships between professionals

It was observed that numerous financial counsellors contacted the ISP Financial Counsellor directly after learning of her employment at SSRV. In addition, once financial counsellors had face to face interactions with ISP staff during outreach or professional development sessions, there appeared to be a greater likelihood of contact from those financial counsellors through the Worker Help Line. This seemed to indicate the significance and importance of interpersonal networks and relationships within the sector, and also emphasised the importance of having a financial counsellor embedded within SSRV.

Caseloads, time, complexity and organisational guidelines impact on extent of service provision

Many financial counsellors lamented their high caseloads. This related to the occasional inquiry about the capacity of SSRV to take Centrelink related matters on so that the financial counsellor would not be required to undertake this type of work. A number of financial counsellors noted the time consuming and onerous nature of having to deal with Centrelink in attempting to resolve a client’s issue. The complexity of Centrelink matters was also cited on occasion as a hurdle in being able to take on such cases at times.

Engagement with financial counsellors also revealed an apparent variation of practices among financial counselling organisations as to the level of service they are able to provide to clients faced with a Centrelink problem. Some services, for example, were able to assist clients to get an Authorised Review Officer (‘ARO’) review decision, whilst others were not. Similarly, some financial counselling services were willing and able to provide assistance to a client applying for the DSP or appealing a DSP rejection decision, but others deemed that this was outside of their capacity. There were a range of factors that appeared to influence this differentiation, including:

- the different funding guidelines and or other limitations relating to the scope of work that the financial counselling organisations were able to take on (noting in particular that many have long waiting lists); and
- the experience/capability and capacity of the individual financial counsellor to assist in relation to Centrelink matters.

Building capability and confidence is important

The ISP specifically sought to address the second factor raised above through the professional development and engagement activities conducted by SSRV and FCRC. Being able to increase the capacity and confidence of the financial counsellors with clients who have Centrelink issues will theoretically increase the likelihood of those financial counsellors being able to better identify social security issues and respond effectively within the scope of their role. Specifically, the ISP engagement and professional development activities aimed to increase financial counsellor confidence to first identify that an issues exists and undertake some assessment, and then contact SSRV for further assistance, or to understand what steps need to be taken to address the issue. For example, it may increase the likelihood that a financial counsellor will assist a client in lodging a request for an ARO review.

Building pathways from non-legal to legal assistance

While there was significant uptake of secondary consultation services by financial counsellors, in year one there were fewer client referrals from financial counsellors into SSRV for further casework assistance and representation services than was anticipated. This is an area that will be further explored in year two.

SSRV typically accepts referrals only when the case has been through the ARO review. Ensuring that financial counsellors have the information and resources to assist clients with ARO requests was identified as important during year one, and will continue to be a priority into 2020. In year one, adjustments to the professional development resources were made to ensure a greater focus on the procedure for requesting an ARO. It was also identified that a 'Challenging a Centrelink Decision' fact sheet will be a worthwhile resource to develop and disseminate amongst financial counsellors to assist in addressing this issue. It is hoped that through engagement and professional development financial counsellors may provide further pre-ARO assistance to clients and that there will then be a subsequent increase in the number of matters that are ready for referral to SSRV for legal assistance.

Flexibility is required to meet stakeholder needs

It was noted that some financial counselling organisations are not funded or it is not within the scope of their role to assist clients with DSP applications. This led to a slightly decreased emphasis on DSP in the professional development sessions for financial counsellors throughout the year, at least in comparison to the emphasis placed on debt.

However, DSP training was still very relevant to the work of many financial counsellors. It was also noted that for many the process of assisting a client with the DSP application can be exhausting and extremely frustrating. Often it was discussed how applications are rejected at the first stage because they do not get the right advice by Centrelink workers about how to apply for DSP and doctors get fatigued at having to do everything twice. It was identified that those assisting applicants need to be able to provide assistance at an early stage to ensure appropriate applications are being submitted. There was further support for the dissemination and training in the use of the SSRV DSP Toolkit.

Relationships are integral to success, but require commitment and resources

The partnership with FCRC has clearly been extremely useful for ensuring maximum attendance, engagement, and efficiency of financial counsellors with engagement and professional development activities, but also ensuring engagement with the ISP more generally. Development of relationships with FCRC, and also individual financial counselling networks and organisations has either facilitated, or at least significantly streamlined, the ISP process, including ongoing integration between organisations with planning for 2020.

The SSRV and FCRC partnership demonstrated that the development and maintenance of organisational and cross sector relationships requires shared purpose along with conceptual and practical commitment, respect and openness. In the ISP's experience, whole of organisation understanding and commitment supports successful outcomes. The Project has also confirmed that resources must be allocated to building and maintaining relationships and undertaking joint activity.

Importance of active presence and engagement in rural and regional areas

FCRC and the Project Reference Group were very clear from the outset that the ISP should give priority to visiting, engagement and providing professional development to financial counsellors and their agencies in rural and regional areas of Victoria. This guidance was taken seriously, with ISP and other SSRV staff attending network meetings and other forums across all regions of the state in 2019. Very positive feedback was received from professional development session participants and there was a subsequent increase in utilisation of Worker Help Line by financial counsellors from outside of the Melbourne metropolitan area.

Clients benefit from integrated service delivery

Integrating a financial counsellor directly in the SSRV legal practice opened up an entirely new set of skills and service capacity for SSRV clients. Understanding that each time clients retell their story, which is often traumatic, there is a risk of re-traumatisation, the efficiency and streamlining of an integrated service cannot be underestimated. For vulnerable clients, an integrated service increases the client's capacity to feel supported, and have greater stability and security.

Having a financial counsellor directly embedded within SSRV also allowed direct access to a crucial complementary service, specifically in regard to appeals of debts and the application for waiver on grounds of special circumstances. Similarly, having closer relationships with other financial counsellors also served a similar purpose. In particular, the capacity of a financial counsellor to provide a statement of financial circumstances can have a significant impact on whether or not a person in financial hardship will be left with tens of thousands of dollars of debt to Centrelink. It may be possible for a legal practitioner to obtain and use this kind of information elsewhere, but it is far more efficient to have a financial counsellor provide this, given their knowledge, expertise and experience.

Relationships provide the foundation for effective collaboration and service delivery

The integrated casework also demonstrated the significant value in lawyers working closely with a financial counselling service which has a pre-established working relationship based on trust and ongoing interaction with client. Having the financial counsellor link in directly with the SSRV lawyer and having that existing relationship between the client and the financial counsellor helps to facilitate the building of trust of and confidence in the social security lawyer.

As seen in the case study of Shelley outlined earlier in this report, the nature of the relationship between Shelley and her financial counsellor meant that the financial counsellor was able to work closely with Shelley to obtain all relevant documents for the AAT to support her appeal in circumstances where time was of the essence. It is questionable whether the SSRV lawyer would have been able to obtain sufficient material to argue the case of special circumstances were it not for the financial counsellor having such a close relationship with Shelley to assist and support her to obtain the important documents. The financial counsellor was also a strong supporter and advocate for Shelley throughout the process, including at the AAT. The financial counsellor was able to provide SSRV with important information and pointers to ensure that the appropriate instructions were obtained from Shelley in relation to her appeal.

The geographical proximity of the financial counsellor to the client and their existing ongoing relationship can increase the capacity for the obtaining of very important and relevant information and documentation, resulting in more effective representation during the social security appeal process. This was especially important in the case of Sam (see case study above), where Sam was a quadriplegic living in a remote area and had limited capacity to obtain and send documents or other important material through to SSRV as required during the undertaking of his legal matter.

Professionals learning from and with each other

The undertaking of integrated practice by SSRV lawyers and financial counsellors also facilitated the ongoing learning and development of both parties. In the case of Shelley, the financial counsellor directly requested to be involved in the AAT hearing as she wanted to upskill in that area and had not previously been involved in such a hearing. The financial counsellor was able to attend an AAT hearing for the first time and gained a greater understanding of the Centrelink appeals process and procedure first hand.

Having a financial counsellor in SSRV's practice has also been integral in identifying a number of practices or gaps which may need to be addressed to accommodate financial counsellor professional practice requirements and integrated service provision. The attendance of the ISP Financial Counsellor at intake and allocation meeting enabled the team to view cases with a financial counselling lens. The financial counsellor provided input into cases that may be appropriate for integrated service provision and/or referral to financial counselling or other services. This input has helped build awareness of and commitment by SSRV staff to issue identification and more holistic practice, both as relevant to financial counselling services and more broadly.

Building integrated practice it complex and takes time

The first year of the ISP has also demonstrated how complex it is to build integrated practice, and how it requires extended time for appropriate implementation. Simply learning and sharing information between the parties about the respective work of financial counsellors and social security lawyers takes time. Integration of services is also harder than it would first appear - it is not just a matter of individual programs sitting within an organisation. The ISP demonstrated the importance of designing and implementing integrated practice in a thoughtful, considered way, allowing for time and evolution of practice and procedures.

As discussed above, there was no established financial counselling service within SSRV prior to the ISP. The development of policy procedures and processes was required alongside the development of the integrated service. It was identified in consultation with the Reference Group that this process will continue to be evolutionary and needs continual attention. Indeed, this process will need to continue into the second year of the ISP, with significant time and effort being placed on improving policies and procedures for integrated services, including the integration of the financial counselling practice into the SSRV legal practice. This includes ensuring best practice around information sharing and joint interviews, particularly considering legal client privilege, confidentiality and mandatory reporting obligations.

Importance of establishing monitoring and evaluation framework at the outset

Fortunately, project funding enabled the engagement of a consultant who specialised in monitoring and evaluation and who had experience in working with the legal assistance sector. Working closely with SSRV staff and in consultation with the Project Reference Group, the consultant assisted ISP staff to construct a theory of change, a monitoring evaluation plan and data collection tools. Having these in place from early in the life of the project provided added rigour, built understanding of the processes and their value, and ensured that data was collected consistently throughout the project. It also enabled mid-term review and adjustment, and the making of judgements about project outcomes at the end of year 1 and recommendations for the future.

7. Evaluation of the Integrated Services Project



The evaluation of the ISP was led by the evaluation consultant and framed around a series of guiding questions under four themes: Appropriateness, Process, Effectiveness and Sustainability of the Project.

As noted, these questions have been answered through an analysis of multiple information sources and informed by an assessment against criteria established in evaluation rubrics for some of these questions. A snapshot of the performance against evaluation rubrics is presented in the Figure 19 –

Figure 19: Snapshot of performance against evaluation rubrics

Evaluation questions	Poor	Adequate	Good	Excellent
7.1 Appropriateness				
Q1. To what extent were the underlying program theory and assumptions substantiated or challenged?	N/A			
7.2 Process				
Q2. In what ways was integrated practice between social security law specialists and financial counsellors implemented/demonstrated through the project?				
Q3. In what ways and to what extent did these approaches replicate, build on to or differ from how SSRV staff and financial counsellors had worked together prior to the project?				
Q4. What were the strengths and weaknesses of the approaches to integrated practice as implemented in the project?	N/A			
Q5. Are there any suggestions for improvement to project design and implementation?	N/A			
7.3 Effectiveness				
Q6. To what extent has financial counsellor awareness and understanding of SSRV's services and pathways to services changed? What factors contributed to this change?				
Q7. To what extent has financial counsellor's confidence and capability in detecting and/or assisting clients with social security issues changed?				
Q8. To what extent has SSRV staff awareness and understanding of financial counsellor/sector role and pathways to services changed?				
Q9. To what extent has SSRV staff confidence and capability in detecting clients who may benefit from financial counsellor assistance and/or in linking the client to this assistance changed?				
Q10. In what ways did the project engage with financial counsellors and organisations in rural and regional Victoria? What changes have resulted from this engagement?				
Q11. To what extent has the project provided evidence that integrated practice between social security law experts and financial counsellors contributed to improved client outcomes?				
Q12. In what ways did the ISP contribute to the identification of systemic issues and to proposed action? To what extent has action impacted upon laws and procedures?				
Q13. To what extent and in what ways did the relationship between SSRV and FCRC change as a result of partnering to implement the ISP?	N/A			
7.4 Sustainability				
Q14. What evidence is there to suggest that the capacity that the project has developed in participating financial counsellors/organisations and SSRV staff / organisation will be sustained beyond the life of the project?				

The remainder of this section discusses the evaluation findings for each question, with the accompanying evaluation rubric assessment where applicable.

7.1 Appropriateness

Q1. To what extent were the underlying program theory and assumptions substantiated or challenged?

Prior to the substantive work of the ISP commencing, a detailed theory of change and list of assumptions was developed. In reflecting upon the project 12 months on, it is clear that many of the underlying assumptions and program theory have been corroborated while a few were not substantiated. These are explored below.

Social security matters are complex and overlap with financial counselling and clients experiencing social security issues often have multiple legal and non-legal problems.

- Financial counsellors regularly come across related social security issues in their work – over 80% of financial counsellors surveyed at the FCRC conferences estimated that at least half of their clients received or were seeking to receive social security payments and that common issues were Centrelink Debt and DSP eligibility.
- Financial counsellors believe their role encompasses assisting people with social security matters – over 90% agreed with this in the FCRC conference surveys.

There is a spectrum of awareness, skill, confidence and capacity amongst financial counsellors to undertake social security related work and it takes time to create change in practices.

Financial counsellors have some knowledge of the laws, policies and processes related to social security but want to learn more from specialists such as SSRV and want to better support their clients through secondary consultations and referrals. This was reported in the surveys with financial counsellors, although in practice SSRV received

fewer client referrals and undertook less integrated casework than expected and many more secondary consultations, which can be interpreted in multiple ways:

- a. The point at which a social security problem becomes a legal matter is not always clear to all parties (one of the underlying assumptions behind the ISP);
 - b. Financial counsellors are reluctant to refer their clients to SSRV as a professional preference to not refer clients or because of a perceived lack of capacity at SSRV;
 - c. Financial counsellors are reluctant to refer/engage in ongoing work as a personal preference or because of perceived impact on their workload or because they simply want periodic advice on legal matters.
- The multi-pronged approach of this project (delivering community legal education, having an in-house financial counsellor, providing secondary consultations through a Worker Help Line, delivering collaborative casework, participating in the Centrelink Working Group) has been successful at contributing to, and responding to, the spectrum of awareness, skill, confidence and capacity in the financial counselling sector around social security related work.

SSRV staff see benefits to learning from financial counsellors and formally engaging in integrated practice with financial counsellors

- SSRV staff have been receptive to and engaged with the trial of integrated practice in this project and have seen it as beneficial to the organisation as well as to clients.
- The integrated practice between the ISP lawyer and external financial counsellors as well as with the ISP financial counsellor and SSRV lawyers has led to positive outcomes for clients.
- The process of undertaking, documenting and evaluating the ISP has generated learnings which can contribute to a body of knowledge on integrated services and practice that can be of benefit to the broader sector.

In the course of integrated practice, financial counsellors and social security law experts will identify systemic trends and issues.

In year one, the project identified systemic issues but was not able to progress actions to address them. While the project has identified systemic trends and issues, the project underestimated the extent to which it could formulate and execute actions that would contribute to 'fairer laws and process' (a goal in the ISP theory of change). This was constrained by external factors (e.g. existing sector priorities for change, prevailing political climate) and the extent of the other work being delivered by the project. But it also takes time to develop the foundations to formulate a response to systemic issues, for example, through SSRV developing its practice and knowledge, and cultivating relationships across the sector. As such, there was a temporal constraint which meant that executing actions to address systemic issues was unlikely in year one of operations.

7.2 Process

Q2. In what ways was integrated practice between social security law specialists and financial counsellors implemented/demonstrated through the project?

Good

- A number of examples of integrated activities occurring with financial counsellors / organisations.
- 12 CLE activities (exceeded target).
- Contributing to advocacy research with FCLC but no joint advocacy work.

The integrated work between SSRV and financial counsellors has been catalogued earlier in section 5. Project Delivery and highlighted through the case studies provided. Over the course of the project:

- ✓ the ISP lawyer participated in the FCRC Centrelink Working Group, and involved other SSRV staff
- ✓ 12 professional development sessions delivered by the ISP Lawyer and SSRV staff (doubling the target of 6 that was set at the commencement of the ISP). These sessions were delivered to nearly 200 individuals (mostly financial counsellors but also other social sector workers) and covered topics such as on the DSP Toolkit, challenging Centrelink decisions, debts and overpayments
- ✓ training provided to SSRV staff by the ISP Financial Counsellor
- ✓ there were over 100 secondary consultations provided by the ISP lawyer
- ✓ 14 case files were opened by SSRV lawyers working with a financial counsellors
- ✓ there were multiple instances where matters were referred internally to the in-house financial counsellor who supported both the lawyer and external financial counsellor.

However, there were no joint advocacy activities delivered during the year which was an explicit target under this rubric and so overall the performance has been judged as 'Good' rather than 'Excellent'.

Q3. In what ways and to what extent did these approaches replicate, build on to or differ from how SSRV staff and financial counsellors had worked together prior to the project?

Excellent

- SSRV staff very positive about project and ways of working.
- A number of examples provided of integrated practice between SSRV staff and FC.
- A majority of financial counsellors expressed positive impacts of service, with some specific examples, and there has been both an increase in *volume* of matters and changes to the *nature* of working relationships and responses to matters.

As documented earlier, SSRV staff have interacted and worked with financial counsellors in the past, and had a presence at forums such as the Centrelink Working Group. The ISP has formalised and expanded these relationships and signalled to the financial counselling sector the focus on this integrated work, as well as creating an in-house financial counsellor role that has never previously existed.

At SSRV, it has resulted in the creation of new protocols and resources such as the Financial Counselling Service Manual developed by the ISP Financial Counsellor to align with SSRV's organisational policies and procedures. It has also provided the organisation with a first-hand view of how financial counsellors operate, the breadth of matters they address and the variety of constraints and preferences for supporting clients through a DSP review or AAT hearing. This has influenced SSRV's legal education work on this topic and how to make and accept referrals from financial counsellors.

More broadly, this has also led SSRV to rethink how it delivers its legal services from intake stage (i.e. by considering whether a financial counsellor involvement would be helpful for the matter) through to performing the service (i.e. by considering how best to involve the financial counsellor collaboratively). Feedback from SSRV staff made clear that the ISP had meant the organisation can deliver a more holistic service and affect better client outcomes.

“Having a financial counsellor on board from the start means that whenever we get a matter related to Centrelink Debt, we can prepare a Statement of Financial Circumstances and this is required for almost every case and so is invaluable for building the legal case” – *ISP lawyer*

This was reinforced by the ISP Financial Counsellor, noting that a level of trust has been established with numerous financial counsellors by SSRV staff being ‘on the ground’ and delivering targeted professional development and promoting the service. The relatively small number of financial counsellors in Victoria and the nature of their work means that establishing rapport and trust is critical, so having a financial counsellor working at SSRV has lent further credibility to the organisation. Feedback from the financial counsellors also suggested that while they have multiple avenues for legal assistance, there can be a reluctance to contact lawyers but the approach of the ISP lawyer was reassuring and made it more likely that they would contact SSRV in future.

“I would absolutely contact SSRV [for future social security issues]. It can be daunting speaking with lawyers but Bryn was open, non-judgemental, extremely helpful, and very generous with his time and spirit. I didn't feel like I was in a queue and being rushed. He made sure I understood on the call and followed up with written information.”

– *Metropolitan financial counsellor*

The increase in volume of work with external financial counsellors over the past year, including over 20 financial counsellors calling the Worker Help Line on multiple occasions, validates SSRV's promotion and relationship building efforts. It is clear that SSRV is working more with financial counsellors with increases in the volume of matters and professional development sessions. There have also been changes to the *nature* of the working relationships. Previously the SSRV Worker Help Line was the main source of interaction with financial counsellors and was supported by a mix of lawyers and paralegals at SSRV. With the ISP, the main interaction is through a lawyer, backed up by other SSRV resources to ensure collaborative casework occurs and the learnings translate into better outcomes for matters and more tailored legal education to financial counsellors.

Q4. What were the strengths and weaknesses of the approaches to integrated practice as implemented in the project?

The approaches to integrated practice implemented in the ISP and its progress towards its intended outcomes were enabled and inhibited by a range of factors. These were identified in consultation with stakeholders and are discussed below.

Strengths and enabling factors

✓ **The positive, productive collaboration between SSRV and FCRC** – It is clear that the project would not have succeeded to the extent that it has without the explicit and implicit support provided by FCRC. The two organisations have worked very well together and brought their strengths to bear in their respective roles. On the one hand, FCRC lent credibility to the endeavour and shared its networks and mechanisms for engagement, without which it would not have been possible for SSRV to undertake the volume of legal education and promotion activities it managed across the state. Similarly, FCRC have been impressed with the energy with which SSRV have executed the project, and how they have helped to demonstrate the nuance required to deliver integrated practice and the clear benefits of it.

“A lot of goodwill has been demonstrated by Sandy and all the staff at FCRC. They’ve really stepped up to the plate in enabling us to leverage their networks and communication channels for the project, notably by actively involving Leanne and Bryn in training opportunities” - *Director, SSRV*

“The project has been very successful and there have been a lot of learnings. Gillian has worked hard to link effectively with me and ensure a satisfactory governance for the project. Underlying all of it is a shared mission and alignment of interests– the relationship is deeper than this project and we’ve worked well together” - *Executive Officer, FCRC*

- ✓ **Face to face engagement with financial counsellors for professional development and service promotion activities** – the depth and breadth of the engagement work undertaken, particularly by the ISP lawyer, were critical factors in raising the profile of the project and SSRV and building strong connections across the financial counselling sector. The variety of engagement (professional education, attendance at network meetings, participation in working groups, etc.) meant that it was crucial to have the right staff in the team. The consistent feedback from stakeholders confirmed that the professional qualities of the ISP staff backed up by others at SSRV, ensured that not only was extensive engagement activity undertaken but that it was undertaken exceptionally well, and means the flow on benefits are more likely to be sustained.
- ✓ **Flexibility and responsiveness of the ISP staff** – the ISP staff conducted more professional development / legal education sessions than anticipated. This reflected a clear demand but also the flexibility and responsiveness of the team, who tailored the content to be relevant to both financial counsellors and other workers and also delivered sessions with other SSRV staff and pro bono partners (e.g. family violence lawyer), which meant that sessions provided value to entire organisations rather than just financial counsellors in a particular area. This also benefitted SSRV by further integrating legal education across multiple areas of law.
- ✓ **The experience and network of the in-house financial counsellor** – although the ISP financial counsellor is only in a part-time role and worked on limited matters, her involvement in the sector and relationships with other financial counsellors has lent credibility to the ISP and to SSRV and built up trust quicker than may have been the case otherwise. The financial counsellor’s experience working in community organisations in holistic ways also meant that she was able to set up processes and build collaborative practice across SSRV.

- ✓ **Multiple staff operating the Worker Help Line** - this is standard practice at SSRV but has meant that the direct engagement of the ISP lawyer has been consolidated at an organisational level. Financial counsellors have greater awareness of the Worker Help Line and by speaking with multiple staff, the relationship with them has not been restricted to one individual at SSRV.
- ✓ **A clear work plan, theory of change and monitoring & evaluation framework** – it was acknowledged by ISP staff that this required a lot of upfront time but both SSRV and FCRC stakeholders concurred that spending this upfront time meant that the fundamentals were in place to deliver the project well. The work plan provided a documented roadmap for the work to keep everyone on track, and minimised the potential disruption from staffing changes at SSRV during the course of the project. Similarly, the theory of change and monitoring & evaluation provided direction, and also maintained the focus on higher level outcomes and a means to assess performance. Preparing these documents does require expertise and resources to develop and having an independent expert provide input and oversight was beneficial.
- ✓ **Having a Reference Group in place** – the Reference Group played an important role throughout the project. In addition to providing a mechanism for accountability and transparency, the Group provided insight into project delivery and identified contacts and research for the team to consider. Having an active and engaged Reference Group was considered by the stakeholders to have strengthened the delivery and governance of the project.

Inhibiting factors

As with any service delivery project, there were factors which affected the ISP. None had a major adverse impact on the project itself, but two inhibiting factors have been identified here as opportunities for learning and improvement for year two of the project and for other integrated service projects:

- ✗ **Delay in recruiting the financial counsellor and their role** – there were challenges in recruiting a financial counsellor, due to a number of factors:
 - the 0.4 FTE nature of the role may have deterred potential applicants who were seeking a 0.6-1.0 FTE role
 - SSRV looking for a candidate who would best fit the project and within the organisation, given this was the first time SSRV was employing a financial counsellor
 - Funding uncertainty in the financial counselling sector in late 2018, when the role was advertised.

It meant the financial counsellor commenced two months after the ISP Community Lawyer so affected some of the early project momentum. Conversely, SSRV was fortunate to have a suitable lawyer apply for the ISP lawyer role at the right time, and had they not applied, that role too could have been delayed. The delay with the financial counsellor did not materially impact upon project delivery, although this was partly due to a lower than anticipated volume of casework through the project. This was due to both a natural 'lead-in' time for casework as the ISP was building and also capacity constraints with the financial counsellor on leave several times during the year and a vacancy in the Principal Lawyer role in the middle of 2019. Consequently, less work was required/completed by the financial counsellor in the first few months of the project.

- ✗ **Manual M&E processes and data collection** – while the M&E framework has been an overall enabler of the project's success, much of the data collection and analysis had to be conducted manually. There were also difficulties in collecting feedback from financial counsellors beyond immediate feedback from Worker Help Line calls or community legal education (CLE)/professional development sessions, which hinders the tracking of medium to long term benefits. None of this has had a significant impact on project delivery or created an undue administrative burden, but there is an opportunity to revisit and streamline M&E processes for this project to ensure that the requisite data is being captured in the most efficient manner.

Q5. Are there any suggestions for improvement to project design and implementation?

This question is addressed throughout the report and in the conclusion and recommendations section.

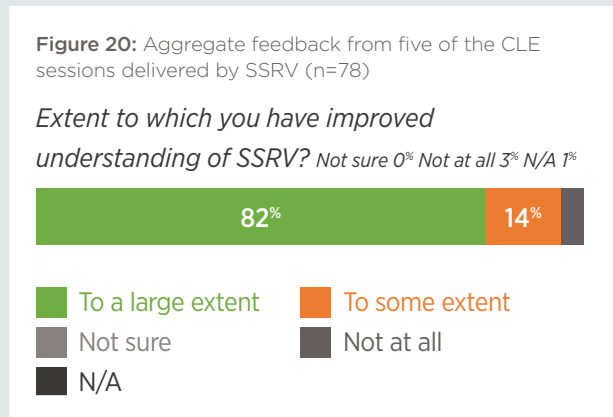
7.3 Effectiveness

Q6. To what extent has financial counsellor awareness and understanding of SSRV's services and pathways to services changed? What factors contributed to this change?

Excellent

- Over 90% of financial counsellors who attended CLE sessions reported an improved awareness of SSRV
- Over 1 point average improvement in 'knowledge of SSRV services and referral pathways' between FCRC conference attendees in 2018 vs 2019
- 40% increase in number of referrals into SSRV from financial counselling organisations between 2018 and 2019

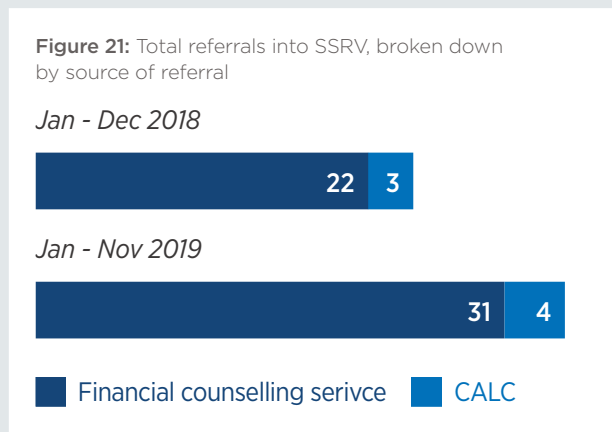
Improving the awareness of SSRV's services and referral pathways was identified in the ISP theory of change as a critical intermediate step for financial counsellors to improving worker access to appropriate legal support and improved client outcomes. The feedback from the CLE sessions delivered by SSRV staff to workers (both financial counsellors and other workers) found, unsurprisingly, that there was an improved understanding of SSRV among the majority of attendees.



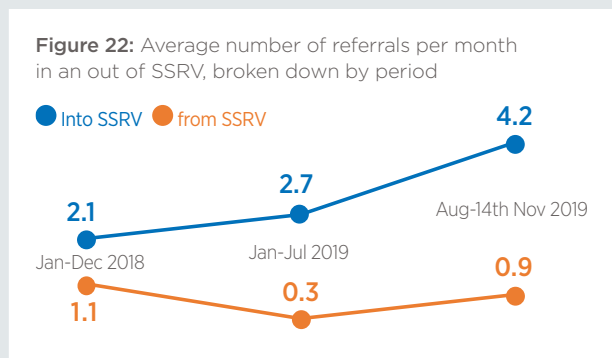
As noted earlier, there was also increased knowledge of SSRV's services and referral pathways evident in the feedback from the FCRC conference surveys (see Figure 4).

Clearly the extensive CLE and service promotion activities, including ISP staff's attendance at regional/statewide financial counsellor network meetings and the 2018 and 2019 FCRC conferences have led to increased (and renewed) awareness of SSRV among financial counsellors.

This has manifested itself in increased calls to the Worker Help Line (see Figures 11 and 12) and also through a 40% increase in referrals to SSRV from financial counselling organisations in 2019 compared to 2018.



While the numbers are not large, it is clear that, as with many other aspects of this project, the benefits of the initial work in late 2018/early 2019 have emerged from the middle of 2019 onwards and suggests there is forward momentum for the project. The figure below illustrates the average relevant referrals into SSRV and made by SSRV in all of 2018, January - June 2019 and July - November 2019.



Concurrently, the number of referrals made from SSRV to financial counsellors appears to have dropped slightly from a total of thirteen in 2018 to six in 2019. This may reflect the capacity to take on clients at SSRV with the in-house financial counsellor and focus provided by this project.

Q7. To what extent has financial counsellor's confidence and capability in detecting and/or assisting clients with social security issues changed? To what can this change be attributed? How was this change reflected in practice?

Excellent

- Nearly all financial counsellors who used the Worker Help Line indicated it was timely, relevant and useful
- Over 85-90% of financial counsellors who used Worker Help Line felt it helped increased their confidence and capability
- Most gave an example of how this was reflected in their work
- Over 90% of CLE attendees felt more "confident in identifying and responding to social security matters" AND "better able to assist clients", including providing specific examples

Beyond increasing the awareness of, and access to SSRV's services, the Project sought to improve the confidence and capability of financial counsellors to detect and assist clients with social security issues. As discussed previously, the positive responses from the CLE sessions, Worker Help Line feedback and follow up surveys with financial counsellors clearly demonstrate that financial counsellors felt their confidence and capability increased and attributed this to SSRV's work:

- Around 85% agreed that the Worker Help Line service was accessible, timely and useful (see Figure 15: Worker Help Line immediate feedback).
- 95% of follow up survey respondents felt the WHL service helped them feel more confident and capable to identify clients with social security issues and 100% more confident to assist clients with social security issues

- Nearly 100% of CLE attendees felt the session made them more confident in identifying and responding to social security matters and better able to assist clients (see figure 23).

Figure 23: Aggregate feedback from eight CLE sessions on the extent to which attending the session helped (n=110)

Extent to which you feel more confident in identifying and responding to client social security matters? N/A 3%



Extent to which what you learned in today's session will help you better assist clients? N/A 1%



■ To a large extent ■ To some extent
■ Not sure both 0% ■ Not at all both 0%
■ N/A

The one source of information which did not indicate an increase in financial counsellor confidence and capability was the FCRC conference attendee survey, where the 25 respondents in 2019 did not rate themselves any higher than the 2018 respondents.

It should be noted that the surveys in 2018 and 2019 were *not* completed by the same individuals at the conference. Given the responses to confidence and capability are contrary to the evidence from the Worker Help Line and CLE sessions, it is likely that this is due to significant differences in the 2018 and 2019 conference survey cohorts (i.e. those in 2019 happened to be more knowledgeable and confident than those who responded in 2018) and/or those who responded in 2019 had less direct contact with SSRV through the CLE or Worker Help Line during the year.

(Note: Half of the conference respondents in 2019 did not recall using the Worker Help Line during the year and they had slightly lower ratings for their capacity and confidence to identify and assist clients with social security matters, but these were not significant differences. The survey did not ask if they attended a CLE session with SSRV.)

Q8. To what extent has SSRV staff awareness and understanding of financial counsellor/sector role and pathways to services changed? What factors contributed to this change?

Excellent

- All SSRV staff reported an increase in their understanding of financial counsellors since the project commenced

The other aspect of the ISP was to build an understanding of financial counsellors and the sector within SSRV. This was pursued through having the in-house financial counsellor deliver training to SSRV staff and prepare a Service Manual, as well as through the direct engagement and integrated casework by the ISP lawyer and other SSRV lawyers.

The surveys of SSRV staff confirmed that the project had led to an increase in understanding of financial counsellors within the CLC. As shown earlier in report the average rating by SSRV staff of understanding of financial counsellor services was 4.0 (out of 5) in 2019 compared to 2.7 in 2018.

Q9. To what extent has SSRV staff confidence and capability in detecting clients who may benefit from financial counsellor assistance and/or in linking the client to this assistance changed? What factors contributed to this change? How was this change reflected in practice?

Good

- SSRV staff very positive about project and ways of working
- A number of examples provided of Integrated Practice between SSRV staff and financial counsellors
- A majority of financial counsellors expressed positive impacts of service, with some specific examples

The staff survey results indicated that the SSRV staff found it valuable for the organisation, their role and clients to have the financial counsellor based in SSRV through this project (see 9). Consultations with the ISP Lawyer and SSRV Director underscored the value of the project and impact it had on SSRV and ways of working with financial counsellors.

“I have seen first-hand bridge building through the engagement and CLE work we’ve done. This has translated into increased communication from financial counsellors for further information and advice regarding specific cases. There are instances where financial counsellors have called us to give us feedback on their experiences, e.g. what Centrelink said to them, what they are seeing on the ground. This gives us greater perspective on matters and is evidence of the trusted relationships we’ve built.”

– ISP lawyer

These are also reflected in the case studies exemplifying the integrated practice and benefits for clients. The most notable change in way of working brought about by the ISP is having an in-house financial counsellor at SSRV who worked with lawyers on a small number of matters and felt this had made a difference.

“[Having a financial counsellor is valuable because] it is a complimentary role, supports the resolution of social security and related issues, makes us more conscious of associated needs of clients and of the importance of collaborative/integrated professional relationships and practice.” – SSRV staff

In the majority of matters, it was the SSRV lawyers providing secondary consultations to external financial counsellors and these have clearly increased in quantity and possibly quality from having an in-house financial counsellor and a focus from the ISP. Across SSRV, and in particular from the ISP Lawyer, there is a stronger understanding and appreciation of the role of financial counsellors and how they can work together, as well as clear examples of integrated practice that have already occurred. This is likely to strengthen over time as more integrated casework is undertaken.

Q 10. In what ways did the project engage with financial counsellors and organisations in rural and regional Victoria? What changes have resulted from this engagement?

Excellent

- Multiple engagements with rural / regional areas, and new relationships established
- Over 90% of rural / regional financial counsellors report “improved awareness of SSRV” after CLE
- Over 1 point average Improvement in rating of ‘knowledge of SSRV services’ and “knowledge of referral pathways” in FCRC conference survey among rural/regional FCs
- Proportionally greater increase in Worker Help Line calls from rural/regional FCs, although referral numbers overall did not increase significantly

A standout feature of the ISP has been the breadth and depth of engagement with rural and regional financial counsellors and organisations. This was an explicit focus for FCRC and it was expected that the Reference Group would include a rural or regional financial counsellor. While this did not occur, it did not hinder the project with multiple face to face service promotion and CLE activities occurring at organisations in rural and regional Victoria. In one year, SSRV has been on the ground in virtually every region where financial counsellors operate. Much of this was facilitated by the FCRC leveraging their networks to effect introductions and incorporating SSRV into their existing training calendar.

“We’ve been able to travel out to a range of regional areas and that’s been assisted by us doing CPD engagements earlier where rural/regional financial counsellors came into the city and we met them so then followed up by visiting their locations and attending other network meetings. This meant most financial counsellors have seen our faces and spoken to us a number of times” – ISP lawyer

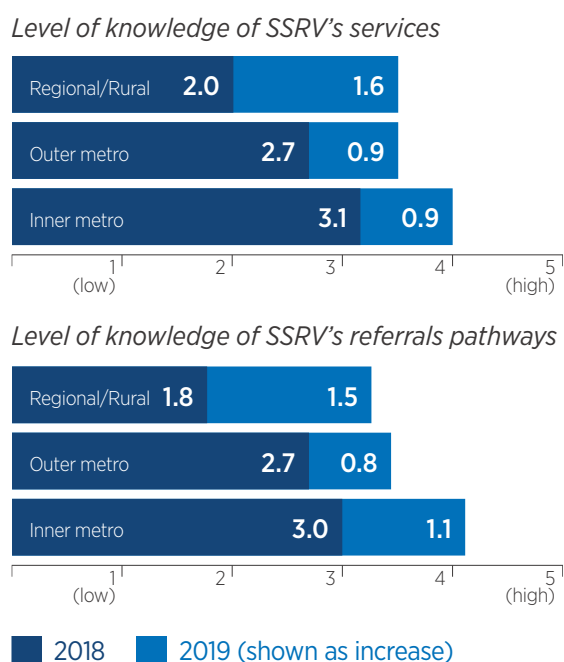
The engagements and professional development sessions were also not restricted to only financial counsellors, with many sessions delivered to entire community services organisations in rural and regional areas. This was not anticipated at the

start of the project and ended up being a valuable component to the work, with almost 40% of CLE attendees being in roles other than financial counsellors. In the majority of engagements, the ISP lawyer and financial counsellor were involved but on a number of occasions, other SSRV personnel (e.g. the family violence lawyer, pro bono partners) were also invited to present and thus adding extra value for the audience but also expanding SSRV’s integration across multiple areas of law.

The unanimous feedback from the CLE sessions was, as discussed, that the sessions improved attendee awareness of SSRV and would help them better assist clients (see Figures 20 and 22). This applied to both those undertaken in rural / regional areas as well as metro sessions which may also have been attended by rural / regional financial counsellors.

The increased awareness of SSRV’s services and referral pathways can also be evidenced in the FCRC conference surveys. As figure 24 demonstrates, the level of knowledge was lower for regional/rural financial counsellors in 2018 compared to those who are based in metro areas. This was still true in the 2019 survey, but the increase has been greater for those financial counsellors based in rural/regional areas.

Figure 24: FCRC conference survey responses to knowledge of SSRV service and referral pathways, broken down by location of financial counsellor.



This engagement translated into both a proportionally greater increase in calls to the Worker Help Line from rural / regional financial counsellors (as shown in Figure 26) and help for them to assist clients with social security matters. The sample size is small but the WHL follow up surveys suggest that the service made less of a difference to outcomes for rural / regional financial counsellors and that the benefit from them is more likely to be in the training/professional development and collaborative casework, as evidenced in the case study of ‘Jane’.

“I contacted the WHL for two matters and that hasn’t helped because there was not much that could be done, but the training really did help me. I have worked with CALC on an ongoing matter before and that worked well, so would be happy to have an ongoing case with SSRV and speaking with them, I can tell that they would be open to doing that with me.” – *Regional financial counsellor*

Q 11. To what extent has the project provided evidence that integrated practice between social security law experts and financial counsellors contributed to improved client outcomes? Which approaches were most effective in improving client outcomes?

Good

- Project team confident in improved client outcomes
- 50% of financial counsellors surveyed indicate that SSRV service improved client outcomes
- Majority of clients in case summaries express satisfaction with service and outcomes

The overarching objective of the ISP was to “improve client outcomes”. The twin mechanisms for this were to strengthen the capability of financial counsellors in providing appropriate responses to social security issues, and to improve the capability of SSRV staff to facilitate integrated service provision for clients with associated non-legal issues. Earlier sections of this report have confirmed the strengthening of the respective capacity and confidence among both financial counsellors and SSRV staff. The majority of this occurred through training and secondary

consultations provided by SSRV to financial counsellors. It is important to understand whether there has been, or expected to be, a *downstream* benefit to clients.

The most compelling data is from the 14 case files that were opened where the ISP staff directly worked on client matters with an external financial counsellor or other SSRV lawyer. These have been highlighted in the case summaries previously presented, and indicate that clients have received a quicker, more seamless service through the ISP than they might have otherwise and that they were satisfied with the service provided.

“[Having a financial counsellor and SSRV work together] felt really good. Having the support of both was helpful and stopped me making mistakes. I wouldn’t have bothered to take the matter further by myself. There’s not really a way to get justice when you have to pay for it.” – *Jane, client*

Beyond the direct casework support, it was clear that financial counsellors and SSRV staff felt that the ISP had already contributed, or was likely to contribute, to better service and outcomes for clients.

Q 12. In what ways did the ISP contribute to the identification of systemic issues and to proposed action? To what extent has action impacted upon laws and procedures?

Adequate

- No joint actions undertaken to date
- There was regular attendance by ISP staff at Centrelink Working Group and a positive response from sector stakeholders
- Project partners acknowledge lack of action but confident that foundation in place for further policy and system level work in 2020

Identifying and responding to systemic issues to contribute to ‘fairer laws and processes’ was a discrete outcome of the ISP Theory of Change, as well as an intermediate outcome towards ‘improved client outcomes’. The main mechanism envisaged to advance this was ISP staff participation in the FCRC Centrelink Working Group. During the course of the project:

- The SSRV Director launched the ISP at a Centrelink Working Group meeting
- ISP staff attended a further 4 Centrelink Working Group meetings, including one at which the SSRV family violence lawyer presented on the intersection of social security matters and family violence
- The ISP lawyer was invited to discuss bankruptcy and Centrelink debt at an FCRC Bankruptcy Working Group meeting

There was a positive reception to the ISP from the Working Group as confirmed in feedback provided directly to the ISP staff as well as from the Working Group member on the Project Reference Group. The ISP lawyer also felt that participation in the Working Group meetings was beneficial for increasing his understanding of financial counsellors' day to day work, the sector's strategic priorities and insights into the synergies between his legal work and financial counsellor's work.

Despite the goodwill generated and issues identified, there were no joint actions proposed or undertaken in 2019. The Working Group only meets every 2 months or so and had a strong focus on the 'Raise the Rate' campaign during the year. As noted earlier, formulating a systemic response requires time to build a deep understanding of the sector and SSRV was not in the best position to propose joint actions within the first 12 months of the project.

It was acknowledged by the project partners and Reference Group that undertaking joint advocacy work was aspirational for the first year of the project and even an explicit outcome of 'fairer laws and processes' was unrealistic for the timeframes and scope of the ISP. There was confidence, however, that issues had been uncovered and a foundation established for policy and system level work going forward so this should be a focus for 2020. It was suggested by FCRC and the Reference Group that the ISP Theory of Change and this evaluation rubric should be updated for next year to reflect a more realistic aim for this area of work. This would involve acknowledging systemic work will often be contingent on the political climate, sector

level preferences and other external constraints beyond the control of the ISP and that while the Working Group is a valuable forum for identifying and progressing this work, other options should be considered (e.g. directly through FCRC's policy team).

Q 13. To what extent and in what ways did the relationship between SSRV and FCRC change as a result of partnering to implement the ISP? What were the outcomes of this change?

The partnership between SSRV and FCRC is one of the unequivocal enabling factors for the success of the project. There was a pre-existing relationship between the organisations prior to the ISP but SSRV brought the opportunity to FCRC shortly after it appointed a new Executive Officer and it immediately reinforced the continued relevance of the relationship with SSRV and potential benefits of deepening it through the ISP. Consultations with SSRV and FCRC representatives confirmed that the institutional relationship now extends beyond this project and that partnering to implement the project has been of benefit to both organisations. FCRC's imprimatur on the project and support has helped expand SSRV's footprint and presence across the state among financial counsellors. The work undertaken has obviously been of benefit to FCRC's membership and supported the purpose of the organisation, but in addition the methodical approach taken by SSRV has aided in FCRC's thinking around how to structure, execute and evaluate projects. During the year, the learnings from implementing the ISP were used by FCRC to strengthen grant submissions for a similar project with another organisation, for which they were successful.

7.4 Sustainability

Q 14. What evidence is there to suggest that the capacity that the project has developed in participating financial counsellors/ organisations and SSRV staff/organisation will be sustained beyond the life of the project?

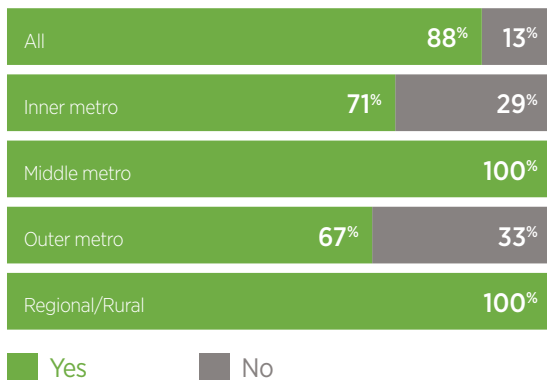
Excellent

- The majority of financial counsellors surveyed expressed interest in further professional development, as well as nominating SSRV as their preferred source for help with social security matters
- A number of CLE presentations and tangible resources have been developed which financial counsellors have used
- All SSRV staff believed that the project has been worthwhile and there is ongoing value in continuing
- Both SSRV and FCRC management are committed to continuing the work and believe capacity will be sustained
- A second year of funding has been secured

As discussed throughout this report, there was very positive feedback from the financial counsellors who received professional development or assistance from SSRV through the ISP. There were multiple requests for further professional development during the course of the year, and a majority of the 20 financial

Figure 25: Worker Help Line follow up responses to whether financial counsellor would be interested in further professional development from SSRV, broken down by location of financial counselling services (n=20)

Interested in further professional development



counsellors who were followed up for an in-depth survey after receiving assistance through the Worker Help Line indicated they would be interested in further professional development from SSRV.

Additionally, when presented with multiple options for what they would prefer to do if unsure how to assist a client with a social security matter, the majority of financial counsellors surveyed would prefer to contact SSRV or use resources on the SSRV website (see figure 26).

While this clearly demonstrates an appetite for continuing the work from financial counsellors, the feedback does also suggest that the capacity development work is not a one-off and will need to be ongoing for the benefits to be sustained. Financial counsellors noted that ‘refreshers’ of the training would be valuable, while both ISP staff and Reference Group made clear that there was a level of trust that has been established through personal relationships with financial counsellors and these would have to be maintained for referrals and joint casework to continue to occur.

“I am the only financial counsellor in my organisation, so there is no one I can talk to about my cases. It’d be great to hear more from SSRV about their cases so they should consider sending out little fact sheets and their case studies from time to time to refresh our memories and learning”

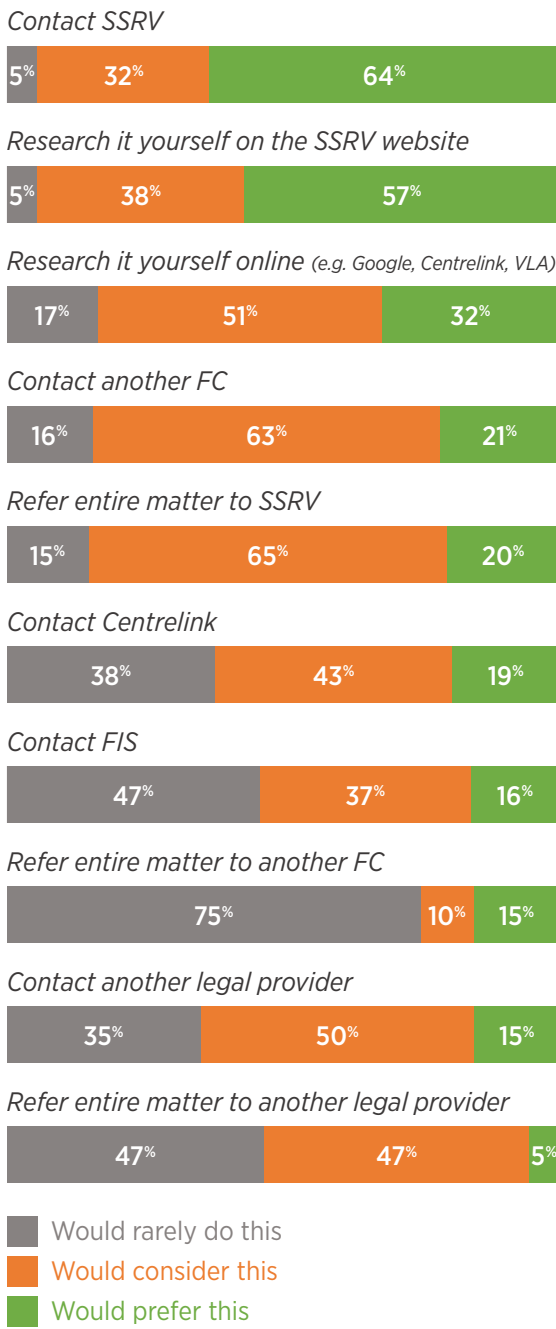
– Regional financial counsellor

However, both the ISP staff and FCRC management expected that the large increase in secondary consultations through the Worker Help Line would continue as they were prompted by the initial service promotion work and face to face interaction between ISP staff and financial counsellors but has been consolidated through Worker Help Line assistance from SSRV at an organisational level.

“I think the worker advice line will continue to be utilised and will just depend on SSRV maintaining their expertise and knowledge – by having multiple people staffing the worker help line, a relationship has been built between financial counsellors and SSRV overall rather than any particular SSRV personnel.” – FCRC Executive Officer

Figure 26: FCRC 2019 conference survey responses to “what action would you prefer to take if unsure how to assist client with social security matter?”

What action would you prefer to take if unsure how to assist client with social security matter?

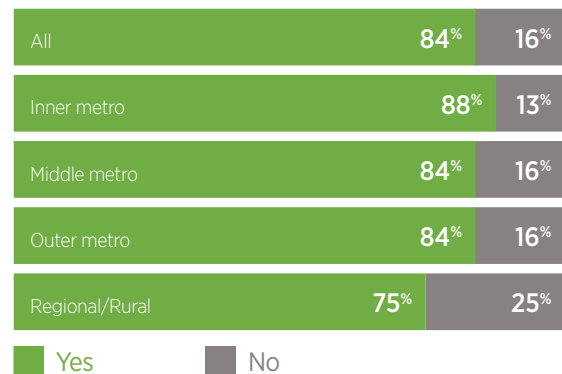


The development of tangible resources that can be provided at professional development sessions or accessed through the website is one way that the benefits of this project will be sustained with minimal additional or ongoing funding. The CLE presentations developed by ISP staff can continue to be used for professional development (with updates

as necessary). The feedback from these suggests that the handouts and factsheets that the ISP staff either developed or contributed to developing will be useful, while evidence from the Worker Help Line follow up surveys suggests some of these resources have already been used (see Figure 27).

Figure 27: Worker Help Line follow up survey responses to whether financial counsellors have used information/ advice/resources provided by SSRV beyond the initial matter, broken down by location of financial counsellor services (n=20)

Used info/ advice/ resources provided by SSRV to assist other clients or for other purposes



At the staff and management level at SSRV and management level at FCRC, there is a very strong commitment to continuing the project and consolidating the success of the past 12 months. Consultations with SSRV staff and FCRC management made clear that they felt the project was having an impact and there was a desire to continue both the project and the collaboration into 2020.

Finally, the project was successful in obtaining funding for a second year in September 2019, based on the demonstrated benefits of the project to date. This ensures the project can build on the work of the first year and recommendations have been provided in the next section to focus on further developing the capacity among both financial counsellors and at SSRV, as well as sustaining benefits beyond the end of the second year of the project.

8. Conclusions, recommendations and focus for year two arising from ISP year one evaluation



In one year of operation, the ISP has demonstrated a viable model for social security specialists and financial counsellors to work together to enhance the capability of both practitioners and deliver better outcomes for clients. Evidence gathered throughout the ISP and detailed in this report demonstrates the success of the approach undertaken, and yielded lessons for the organisations involved and for integrated practice more broadly.

The work undertaken has received strong support from the stakeholders involved, notably numerous financial counsellors, and there is both momentum and commitment from the two implementing partners to continue the program. The results from the first year have secured additional funding for the project to continue and identified areas for improvement and future action.

A set of recommendations to guide future project delivery and ongoing monitoring and evaluation are provided below.

Table 7: Project Delivery Recommendation

Aspect	Recommendation
Professional Development / Community Legal Education	1. Respond to the positive feedback from CLE sessions and high demand for further training by: <ol style="list-style-type: none"> a. scheduling in follow-up or refresher sessions with attendees from 2019 b. liaising with 2019 attendees to identify additional suitable organisations and audiences for CLE
	2. Respond to demand for further resources by developing fact sheets or templates for: <ol style="list-style-type: none"> a. A toolkit for Centrelink debts (akin to ‘DSP toolkit’) b. Centrelink decisions and how to challenge them when to make a complaint to the Commonwealth Ombudsman <p>To minimise the burden of producing these, the resources should leverage or direct people to publicly available information from other legal organisations or on the AAT/ Ombudsman websites as appropriate.</p>
	3. Incorporate the Integrated Practice case studies from year one of the project into future CLE sessions
	4. Share case studies through established FCRC communication channels and/or directly with Financial Counsellors
	5. Consider if the ISP legal education presentations can be included in Financial Counselling diploma / formal education
	6. Consider outreach client sessions where FCs can book clients for ‘one off’ direct advice sessions/collaborative casework with SSRV
Systemic issues	7. Consult with the FCRC Centrelink Working Group and identify strategies to build systemic issue engagement into community legal education sessions, e.g. by developing a simple tool for workers to use to identify and communicate existing or emerging system issues
	8. Meet every 6-8 weeks with FCRC policy team to discuss emerging issues and CLE sessions to plan potential advocacy or systemic work
	9. Meet with the Federation of Community Legal Centres and other relevant audiences (e.g. Department of Justice) to demonstrate outcomes and generate support
	10. Work with FCRC and/or Centrelink Working Group to have a ‘ready reference’ to relevant sections of the legislation
Developing and strengthening relationships with financial counsellors	11. Continue to focus on engagement with rural and regional financial counsellors, particularly where there are opportunities for face to face meetings or joint client meetings.
	12. Recognising the value of ‘closing the loop’ on matters, ISP staff should follow up with all financial counsellors (and potentially clients) after casework to close off the file and, for referred matters, to ensure they know what has happened.

Table 8: Monitoring and Evaluation Recommendations

Aspect	Recommendation
<p>Enhancing data collection</p>	<ol style="list-style-type: none"> 1. Schedule a review with project team in early 2020 to consolidate and streamline existing M&E tools, including: <ol style="list-style-type: none"> a. an assessment of which data points are required again next year or need to be added b. Identifying how data collection / analysis tools can be incorporated into existing processes at SSRV in terms of timing and systems 2. Employ an interactive app during presentation at FCRC 2020 conference to ask survey questions of larger audience, e.g. Poll Everywhere, Mentimeter, Sli.Do
<p>Expanding data collection</p>	<ol style="list-style-type: none"> 3. To help substantiate or discard a possible driver of the low casework volume, delve into trends in DSP and Debt appeals data statewide and compare that to matters at SSRV to discern whether matters are growing and not coming to SSRV's attention or there are simply fewer matters 4. Leverage the updates to the SSRV website to capture more data on website traffic 5. If feasible, collect more granular data through the Worker Help Line (e.g. specific issue, client demographics) which can be used to identify systemic issues

9. References

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10. Attachments

Attachment A: Theory of Change Assumptions

- The complexity of the social security system means that errors by individuals or by Centrelink decision-makers are common.
- Disadvantaged people are particularly vulnerable to legal problems including multiple legal problems. Social security law problems feature amongst the multiple legal problems. (Law and Justice Foundation of NSW research).
- Disadvantaged people often rely on social security payments as their primary source of income. However, they often don't identify stresses and disputes with Centrelink as legal problems. (SSRV/Justice Connect Homeless Law survey of clients regarding Centrelink problems)
- In assisting their clients, financial counsellors often come across related social security issues.
- Most financial counsellors view assisting clients with social security matters, to the extent appropriate within their professional role, as part of their responsibility.
- Financial counsellors want to understand social security guidelines and procedures so they can undertake the related work that is within their scope of practice and work role/capacity.
- Financial counsellors want to make good (warm) client referrals to relevant agencies for appropriate assistance when a matter moves outside of their scope or capacity.
- There is a spectrum of awareness, skills, confidence and capacity amongst financial counsellors to undertake social security related work so the multi-pronged approach of this project should assist financial counsellors along that spectrum.
- The point at which a social security problem becomes a legal matter is not always clear to all parties.
- SSRV has a long history of working with financial counsellors. The ISP provides an opportunity to formalise and promote this relationship, providing the basis for greater collaboration aimed at improving client outcomes.
- Financial counsellors have experience in working with other specialist community legal centres (Consumer Action Law Centre and Women's Legal Service). This provides confidence in the potential process and models for service provision.
- SSR has a growing body of experience in formally engaging with and supporting other professionals to identify and respond (as appropriate within their work role) to social security issues (capability building).
- The range of issues experienced by many SSRV clients mean that they could benefit from assistance from a financial counsellor.
- SSRV staff are willing and have the capacity to trial and engage in integrated practice with financial counsellors.
- Clients want to receive and are willing to engage with holistic, integrated services.
- Integrated practice between financial counsellors and social security law experts will result in improved client outcomes.
- Increased awareness of and engagement with respective services, and positive experiences and successful outcomes, will build confidence and capability on worker, organisational and sector levels, and will cultivate integrated practice.
- In the course of integrated practice, financial counsellors and social security law experts will identify systemic trends and issues.

Attachment B: Evaluation Rubrics

Year 1

Evaluation rubrics are a way to set up criteria and standards for assessing different levels of performance. They help assess the achievement of more complex and subjective outcomes, which may not have clear targets or thresholds that we can formulate at an early stage, and aid the overall process of synthesising evidence into an overall evaluative judgement.

The following tables lists the evaluation questions for this project and rubrics, where applicable.

Evaluation questions	Poor	Adequate	Good	Excellent
Appropriateness				
<i>To what extent was the project implemented as intended?</i>	N/A			
<i>What, if any, changes were made and what were the reasons for these?</i>	N/A			
<i>To what extent were the underlying program theory and assumptions substantiated or challenged?</i>	N/A			
Process				
<i>In what ways was integrated practice between social security law specialists and financial counsellors implemented/demonstrated through the project?</i>	<ul style="list-style-type: none"> No examples of integrated activities occurring with financial counsellors/organisations No CLE or joint advocacy activities delivered 	<ul style="list-style-type: none"> Some examples of integrated activities occurring with financial counsellors/organisations At least 3 CLE and/or 1 joint advocacy activity delivered 	<ul style="list-style-type: none"> A number of examples of integrated activities occurring with financial counsellors/organisations 6 CLE and at least 1 joint advocacy activity delivered 	<ul style="list-style-type: none"> A number of examples of integrated activities occurring with financial counsellors/organisations More than 6 CLE and more than 2 advocacy activities delivered, including requests from organisations with whom SSRV did not previously have relationships Sector stakeholders and decision makers (e.g. targets of advocacy and policy work) respond favourably to work
<i>In what ways and to what extent did these approaches replicate, build on to or differ from how SSRV staff and financial counsellors had worked together prior to the project?</i>	<ul style="list-style-type: none"> Majority of SSRV staff and financial counsellors consulted express no change in ways of working since the project or negative change 	<ul style="list-style-type: none"> At least half of SSRV staff and financial counsellors consulted express positive changes in ways of working 	<ul style="list-style-type: none"> Majority of SSRV staff and financial counsellors consulted express positive changes in ways of working, and can point to specific examples 	<ul style="list-style-type: none"> All SSRV staff and financial counsellors consulted express positive changes in ways of working, and can point to specific examples

Evaluation questions	Poor	Adequate	Good	Excellent
Process				
<i>What were the strengths and weaknesses of the approaches to integrated practice as implemented in the project?</i>	N/A			
<i>Are there any suggestions for improvement to project design and implementation?</i>	N/A			
Effectiveness				
<i>To what extent has financial counsellor awareness and understanding of SSRV's services and pathways to services changed? What factors contributed to this change?</i>	<ul style="list-style-type: none"> • Less than 50% of financial counsellors who attend CLE sessions and complete feedback sheets report "improved awareness of SSRV and its service" • No improvement in rating of financial counsellors at FCRC 2019 Conference (compared to 2018 baseline results) for knowledge of SSRV services and referral pathways • No change in number of referrals into SSRV from financial counsellors (compared to 2018) 	<ul style="list-style-type: none"> • 50-75% of financial counsellors who attend CLE sessions and complete feedback sheets report "improved awareness of SSRV and its service" • Up to 0.5 point average improvement in rating of financial counsellors at FCRC 2019 Conference (compared to 2018 baseline results) for knowledge of SSRV services and referral pathways • Slight increase (10-20%) in number of referrals into SSRV from financial counsellors (compared to 2018) 	<ul style="list-style-type: none"> • 75% of financial counsellors who attend CLE sessions and complete feedback sheets report "improved awareness of SSRV and its service" • Up to 1 point average improvement in rating of financial counsellors at FCRC 2019 Conference (compared to 2018 baseline results) for knowledge of SSRV services and referral pathways • Moderate increase (20-40%) in number of referrals into SSRV from financial counsellors (compared to 2018) 	<ul style="list-style-type: none"> • Over 75% of financial counsellors who attend CLE sessions and complete feedback sheets report "improved awareness of SSRV and its service" • Over 1 point average improvement in rating of financial counsellors at FCRC 2019 Conference (compared to 2018 baseline results) for knowledge of SSRV services and referral pathways • Large increase (over 40%) in number of referrals into SSRV from financial counsellors (compared to 2018)

Evaluation questions	Poor	Adequate	Good	Excellent
<p>Effectiveness</p> <p><i>To what extent has financial counsellor's confidence and capability in detecting and/or assisting clients with social security issues changed? To what can this change be attributed? How was this change reflected in practice?</i></p>	<ul style="list-style-type: none"> • Less than 50% of financial counsellors who attend CLE sessions and complete Feedback sheets report they “are more confident in identifying and responding to social security matters” or “anticipate they will use learnings to better assist people” • Less than 50% of financial counsellors who respond to follow up survey indicate that as a result of the assistance provided by SSRV they have increased confidence and/or capability in identifying and assisting people with social security issues • Less than 50% of financial counsellors assisted through the Worker Help Line, who provide feedback at the completion of the interaction, indicate that the assistance was timely, relevant and useful • None can give an example of how this has been reflected in their work 	<ul style="list-style-type: none"> • 50-75% of financial counsellors who attend CLE sessions and complete Feedback sheets report they “are more confident in identifying and responding to social security matters” or “anticipate they will use learnings to better assist people” • 50-75% of financial counsellors who respond to follow up survey indicate that as a result of the assistance provided by SSRV they have increased confidence and/or capability in identifying and assisting people with social security issues • 50-75% of financial counsellors assisted through the Worker Help Line, who provide feedback at the completion of the interaction, indicate that the assistance was timely, relevant and useful • Only a few can give an example of how this has been reflected in their work 	<ul style="list-style-type: none"> • 75% of financial counsellors who attend CLE sessions and complete Feedback sheets report they “are more confident in identifying and responding to social security matters” or “anticipate they will use learnings to better assist people” • 75% of financial counsellors who respond to follow up survey indicate that as a result of the assistance provided by SSRV they have increased confidence and/or capability in identifying and assisting people with social security issues • 75% of financial counsellors assisted through the Worker Help Line, who provide feedback at the completion of the interaction, indicate that the assistance was timely, relevant and useful • Some can give an example of how this has been reflected in their work 	<ul style="list-style-type: none"> • Over 75% of financial counsellors who attend CLE sessions and complete Feedback sheets report they “are more confident in identifying and responding to social security matters” or “anticipate they will use learnings to better assist people” • Over 75% of financial counsellors who respond to follow up survey indicate that as a result of the assistance provided by SSRV they have increased confidence and/or capability in identifying and assisting people with social security issues • Over 75% of financial counsellors assisted through the Worker Help Line, who provide feedback at the completion of the interaction, indicate that the assistance was timely, relevant and useful • All can give an example of how this has been reflected in their work
<p><i>To what extent has SSRV staff awareness and understanding of financial counsellor/sector role and pathways to services changed? What factors contributed to this change?</i></p>	<p>None of the SSRV staff (outside of project lead) express an increase in understanding of the financial counsellor/sector role or pathways to services</p>	<p>Half of the SSRV staff (outside of project lead) express at least a modest increase in understanding of the financial counsellor/sector role and pathways to services</p>	<p>Majority of the SSRV staff (outside of project lead) express at least a modest increase in understanding of the financial counsellor/sector role and pathways to services</p>	<p>Majority of the SSRV staff (outside of project lead) express a large increase in understanding of the financial counsellor/sector role and pathways to services</p>

Evaluation questions	Poor	Adequate	Good	Excellent
<p>Effectiveness</p> <p><i>To what extent has SSRV staff confidence and capability in detecting clients who may benefit from financial counsellor assistance and/or in linking the client to this assistance changed? What factors contributed to this change? How was this change reflected in practice? (Including change in the number of client referrals to financial counsellors or in the seeking of in-house financial counsellor support).</i></p>	<ul style="list-style-type: none"> • None of the SSRV staff (outside of project lead) express an increase in confidence and capability to detect clients • No increase in referrals received or made between SSRV and financial counsellors (compared to 2018) • No examples of more warm/facilitated referrals or impact in practice/on clients 	<ul style="list-style-type: none"> • Half of the SSRV staff (outside of project lead) express at least a modest increase in confidence and capability to detect clients • Slight increase (~10%) in referrals received or made between SSRV and financial counsellors (compared to 2018) • No examples of more warm/facilitated referrals or impact in practice/on clients 	<ul style="list-style-type: none"> • Majority of the SSRV staff (outside of project lead) express at least a modest increase in confidence and capability to detect clients • Moderate increase (~20%) in referrals received or made between SSRV and financial counsellors (compared to 2018) • Some examples of more warm/facilitated referrals or impact in practice/on clients 	<ul style="list-style-type: none"> • Majority of the SSRV staff (outside of project lead) express a large increase in confidence and capability to detect clients • Large increase (over 40%) in referrals received or made between SSRV and financial counsellors (compared to 2018) • Multiple examples of more warm/facilitated referrals and impact in practice/on clients

Evaluation questions	Poor	Adequate	Good	Excellent
<p>Effectiveness</p> <p><i>In what ways did the project engage with financial counsellors and organisations in rural and regional Victoria? What changes have resulted from this engagement?</i></p>	<ul style="list-style-type: none"> • No evidence of engagement with rural and regional financial counsellors • No change in referrals or calls to worker line from rural/regional financial counsellors • No requests from rural/regional financial counsellors for CLE • Less than 50% of rural/regional financial counsellors who attend CLE sessions and complete Feedback sheets report “improved awareness of SSRV and its service” • No improvement in rating of rural/regional financial counsellors at FCRC 2019 Conference (compared to 2018 baseline results) for knowledge of SSRV services and referral pathways • Project team cannot articulate specific changes 	<ul style="list-style-type: none"> • Engagement in at least 1 rural / regional area • Slight increase (10%) in referrals received or made between SSRV and rural / regional financial counsellors (compared to 2018) • Slight increase (10%) in requests or attendance of CLE activities from rural/regional financial counsellors • 50-75% of rural/regional financial counsellors who attend CLE sessions and complete Feedback sheets report “improved awareness of SSRV and its service” • Up to 0.5 point average improvement in rating of rural/regional financial counsellors at FCRC 2019 Conference (compared to 2018 baseline results) for knowledge of SSRV services and referral pathways • Project team can articulate specific changes 	<ul style="list-style-type: none"> • Engagement with multiple rural and regional financial counsellors and at least 2 rural/regional areas • Moderate increase (20-40%) in referrals received or made between SSRV and rural regional financial counsellors (compared to 2018) • Moderate increase (20-40%) in requests or attendance of CLE activities from rural/regional financial counsellors • 75% of rural/regional financial counsellors who attend CLE sessions and complete Feedback sheets report “improved awareness of SSRV and its service” • Up to 1 point average improvement in rating of rural/regional financial counsellors at FCRC 2019 Conference (compared to 2018 baseline results) for knowledge of SSRV services and referral pathways • Both project team and financial counsellors/ organisations can articulate specific changes 	<ul style="list-style-type: none"> • Engagement with multiple rural and regional A financial counsellors and at least 3 rural/regional areas • Large increase (over 40%) in referrals received or made between SSRV and rural/regional financial counsellors (compared to 2018) • Large increase (over 40%) in requests or attendance of CLE activities from rural/regional financial counsellors • Over 75% of rural/regional financial counsellors who attend CLE sessions and complete Feedback sheets report “improved awareness of SSRV and its service” • Over 1 point average improvement in rating of rural/regional financial counsellors at FCRC 2019 Conference (compared to 2018 baseline results) for knowledge of SSRV services and referral pathways • Both project team and financial counsellors/ organisations can articulate specific changes

Evaluation questions	Poor	Adequate	Good	Excellent
Effectiveness				
<i>To what extent has the project provided evidence that integrated practice between social security law experts and financial counsellors contributed to improved client outcomes? Which approaches were most effective in improving client outcomes?</i>	<ul style="list-style-type: none"> Neither project team or financial counsellors/ organisations consulted express any perceived improvement in client outcomes specifically from integrated practice Majority of clients consulted express dissatisfaction with service or outcomes achieved 	<ul style="list-style-type: none"> Project team and at least half of financial counsellors/ organisations consulted express perceived improvement in client outcomes specifically from integrated practice but cannot point to specific example At least half of clients consulted express satisfaction with service and outcomes achieved being better than expected 	<ul style="list-style-type: none"> Project team and at least half of financial counsellors/ organisations consulted express perceived improvement in client outcomes specifically from integrated practice and can point to specific examples Majority of clients consulted express satisfaction with service and outcomes achieved being better than expected 	<ul style="list-style-type: none"> Project team and majority of financial counsellors/ organisations consulted express perceived improvement in client outcomes specifically from integrated practice and can point to specific examples All clients consulted express satisfaction with service and outcomes achieved being better than expected
<i>In what ways did the ISP contribute to the identification of systemic issues and to proposed action? To what extent has action impacted upon laws and procedures?</i>	<ul style="list-style-type: none"> 1 joint action proposed or undertaken for systemic issues Sector stakeholders (e.g. Centrelink Working Group) express dissatisfaction with engagement and advocacy activity Project partners express dissatisfaction with engagement and advocacy activity 	<ul style="list-style-type: none"> 2-3 joint actions undertaken between ISP project team and financial counsellors Sector stakeholders (e.g. Centrelink Working Group) express moderate satisfaction with engagement and advocacy activity Project partners express moderate satisfaction with engagement and advocacy activity No evidence of impact upon any laws or procedures 	<ul style="list-style-type: none"> 4 joint actions undertaken between ISP project team and financial counsellors Sector stakeholders (e.g. Centrelink Working Group) express strong satisfaction with engagement and advocacy activity Project partners express strong satisfaction with engagement and advocacy activity No evidence of impact upon any laws or procedures 	<ul style="list-style-type: none"> 5 or more joint actions undertaken between ISP project team and financial counsellors Sector stakeholders (e.g. Centrelink Working Group) express strong satisfaction with engagement and advocacy activity Project partners express strong satisfaction with engagement and advocacy activity Examples of actual or likely impact upon laws or procedures
<i>To what extent and in what ways did the relationship between SSRV and FCRC change as a result of partnering to implement the ISP? What were the outcomes of this change?</i>	N/A			
<i>Were there any unexpected outcomes or learnings arising from the project?</i>	N/A			

Evaluation questions	Poor	Adequate	Good	Excellent
Sustainability				
<i>What evidence is there to suggest that the capacity that the project has developed in participating financial counsellors/ organisations and SSRV staff/organisation will be sustained beyond the life of the project?</i>	<ul style="list-style-type: none"> • The majority of financial counsellors and SSRV staff consulted do not believe that capacity development will be sustained or express interest in continuing the work. • Neither SSRV nor FCRC management believe the capacity will be sustained and there is minimal commitment to the work 	<ul style="list-style-type: none"> • At least half of financial counsellors and SSRV staff consulted believe that capacity development will be sustained or express interest in continuing the work • Both SSRV and FCRC management believe the capacity will be sustained and there is strong commitment to the work • No additional funding or resources identified 	<ul style="list-style-type: none"> • A majority of financial counsellors and SSRV staff consulted believe that capacity development will be sustained or express interest in continuing the work • Both SSRV and FCRC management believe the capacity will be sustained and there is strong commitment to the work. • Demonstrable resources developed through this Project which can be accessed beyond the project (e.g. templates, guides) • Further funding options and resources have been identified to continue or expand 	<ul style="list-style-type: none"> • A majority of financial counsellors and SSRV staff consulted believe that capacity development will be sustained or express interest in continuing the work • Both SSRV and FCRC management believe the capacity will be sustained and there is strong commitment to the work • Demonstrable resources developed through this Project and evidence that they have been used by individuals/ organisations outside of SSRV • Further funding options and resources have been secured



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