

First Research and Evaluation Report - Phase One

Consumer Action Law Centre Project:

‘Responding Effectively to Family Violence

Dimensions of Debt and Credit through

Secondary Consultations & Training with

Community Professionals. ⁱ

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Justice
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Part A - Research Evaluation Context, Background Methodology and Approach

The Consumer Action Law Centre's (Consumer Action) 'Responding Effectively to Family Violence Dimensions of Debt and Credit through Secondary Consultations & Training with Community Professionals' Project ('the project') is funded by the Victorian Government as a response to the Royal Commission into Family Violenceⁱⁱ recommendations.

The contract between Consumer Action and the Victorian Government requires the project be evaluated with a report to be delivered by Consumer Action by 30 November 2017.

Dr Liz Curran, ANU School of Legal Practice was approached on 7 September 2017 to undertake the evaluation on a pro bono basis to ensure a rigorous and independent evaluation. Australian National University Human Ethics Approval for the project was undertaken through an expedited process and granted on 24 October 2017.

Consumer Action has also asked for a second and third evaluation at the end of 2018 and 2019 should project funding be ongoing and subject to the author's availability. This will enable the project to have an embedded evaluation. As this report is still at the early stages of the project and as it has been running for a short time only, any findings are preliminary only as it takes time to build relationships of trust.ⁱⁱⁱ Over time the ongoing research evaluation will also enable measurement of impact and improvement over time. The first phase can only be able to collect base line data in line with good practice. This will enable more solid comparisons over time using the Collaborative measurement tool developed by the author.

Consumer Action's strategic documentation notes that it 'is working to create a just marketplace where people have power and business plays fair. It operates legal advice and

financial counselling services and delivers outreach and training to community workers in Victoria. This experience in direct service provision informs its policy and campaign work, at a national level, seeking changes to policy, laws and industry practice that make life easier for people experiencing vulnerability and disadvantage in Australia.’

Consumer Action’s lawyers provide information, advice and where appropriate ongoing advice and referrals over the phone to people living in Victoria (via a ‘consumer advice service’) and legal secondary consultations^{iv} to community workers (via a ‘worker advice service’).

Author Background

This research evaluation is conducted by Dr Liz Curran of the ANU School of Legal Practice. She is the Associate Director of ANU’s International Centre for the Profession Education and Regulation in Law (PEARL). She holds a Doctorate in Juridical Science. Dr Curran (the author) is the Expert Research Adviser to the Law Council of Australia’s ‘Justice Project’ (2017). She is accustomed to project management and project delivery. Liz was the recipient of the Australian Centenary Medal for ‘services to community and lecturing’.

The author’s evidenced based research is around effective legal practice including multi-disciplinary practice, where lawyers work collaboratively with community professionals to reach clients unlikely to gain legal help due to barriers. She has published research reports and evaluations (2007, 2011, 2012, 2013, 2015, 2016, 2017) on outcomes, quality and effectiveness, disadvantage and on a ‘Strategic Approaches to Problem Solving’ (March 2013). Between 2014 and end 2018, Liz is commissioned to conduct a number of research evaluations on Multi –Disciplinary practice including Health Justice Partnerships (HJP) in Australia and is advising on similar projects in Canada and the UK. The author is Senior Fellow at Nottingham Trent University and Visiting Scholar (ongoing) University of Portsmouth in the United Kingdom. The author has also previously evaluated family violence projects.^v

Reasons for the Project

The Report of the Royal Commission into Family Violence recognised that the family violence victim’s financial security impacts on their wellbeing. Beyond the role of the perpetrator of violence, many problems interact in relation to family violence related debt:

1. The considerable difficulties victims face in asserting and enforcing their financial rights alone;
2. A systemic failure by financial and utility service providers “to understand, identify and respond to economic abuse”; and
3. Inadequate legal and regulatory protections.

The impact of these problems is most significant in relation to joint debts and financial hardship.^{vi} These issues were also identified elsewhere in other reports.^{vii}

The Royal Commission found an urgent need to improve the capacity of industry and its employees in understanding, identifying and responding to economic abuse. It also recognised existing impediments for women experiencing family violence in finding help and being heard^{viii}; the need for clear and accessible laws, regulations and processes to enable victims to resolve ongoing financial complexities, to achieve a clearer pathway towards financial security.

The aim of this project is to provide a Secondary Consultation (SC) service^{ix} integrated with Consumer Action’s Training and Outreach program providing training, resources and support to community workers (‘community professionals’) to overcome barriers identified in previous studies^x by working with trusted community professionals to whom people experiencing family violence are likely to turn to enable their credit & debt legal issues to be addresses in a timely and effective way.

The Project Aims

Family Violence is an area of high need and a great public interest in ameliorating its flow on impacts to victims and their families. This project seeks to do this by working with trusted professional intermediaries to whom victims are likely to turn.

A Secondary Consultation (SC) and Outreach and Training project aims to strengthen the capacity of the financial counselling and family violence support sectors to assist and respond to women dealing with family violence-related debt, as well as improving system responses to how such matters are handled.

SC has been defined by Curran as where a lawyer offers a non-legal professional (such as a doctor, nurse, youth worker, social worker or financial counsellor) legal information or advice on legal processes for their client through the non-legal professional as an intermediary or assists the professional in their role (such as what happens at court, and how to give evidence or structure reports for a court to provide the required considerations), or on their professional and ethical obligations, or guides the non-legal professional through tricky situations involving their client or their work for clients. It is 'secondary' in that the legal information is provided to the professional intermediary who is already supporting a client and then this intermediary uses this information to assist their client or patient or the information is used to enable the professional to better support the client.^{xvi}

Building collaborations and respect and trust between the services is established in recent empirical studies as critical to build capacity, confidence and responsiveness.^{xvii} Partnerships with other service delivery agencies are especially important given the complexities that arise due to the intersection of family law, consumer protections and debt recovery laws. By augmenting the capacity of community workers to understand, identify, respond and deal with the credit and debt issues arising out of family violence the project aims to ensure that through their work with community professionals, Consumer Action can ensure victims are made aware of their legal rights and how to enforce those rights as early as possible.

Another aim of the project is to ensure Secondary Consultations and Training and Outreach services are tailored to the needs of the individual community professionals to ensure that the advice and assistance provided is practical and appropriate secondary consultation and training for their own, as well as their clients' needs.

In addition, the capacity to ensure that the systemic issues are being addressed by the family violence credit and debt legal team and community professionals is being assessed in this evaluation. The project aim is to improve industry policies and the laws that impact on family violence victims.

The Project Research Evaluation

The Department of Justice and Regulation in Victoria has funded Consumer Action for the service component of the project. In addition, Consumer Action is keen to build an evidence base on the impacts of secondary consultations and what works well and why or why not to inform future good practice and evidence informed service delivery. The project is in line with the strategic aims of ANU around social justice and industry and community impact, hence Dr Curran's involvement on a pro bono basis given there is no additional funding for this evaluation.

The projects evaluation will seek to determine if the project aims listed above are being reached.

Methodology and Approach for the Research Evaluation

Participatory action research has been described as a reflective process^{xiii} of progressive problem solving led by individuals working as part of a 'community of practice' to improve the way they address issues and solve problems (Dick 1999/2011).^{xiv} Using a participatory, action research approach means literature and research informed practice informs the project. Using multiple tools to gather data. This research evaluation will also enable themes emerging to be tested and verified across the tools over time as it is an embedded evaluation.

During mid-October to 20 November 2017 the research collected baseline data to make comparisons over the life of the project which it is anticipated will be rolled over until end 2019.

Multiple tools such as in-depth interviews, surveys and aggregated service data are used in the research evaluation, to reduce bias and test and verify results across the tools.

Proxies as measures/indicators of effectiveness and impact of the project are as follows

(based on Dr Curran's previous work^{xv}):

- Engagement – professionals, staff and organisations
- Capacity – professional, staff and organisations
- Collaboration – professional, staff and organisations
- Empowerment – professional, staff and organisations it includes giving voice for improved advocacy for client /professional towards systemic change

Later in the study, Phase Three it will use Curran's Collaborative Measurement Tool adapted from the VicHealth Collaborative Tool to gauge the breaking down of professional barriers and examine collaboration and interpersonal skill development using the data.

The research component of the evaluation is to gauge the impact on confidence and capacity of community professionals using secondary consultations that is twinned/integrated with a training outreach model.

Qualitative & Quantitative Data is being collected. Dr Curran has written elsewhere about the dangers of interpreting aggregated data without having qualitative data to explain complexity and nuance. Although collection of qualitative data is time consuming and resource intensive, in areas as complex as family violence and the conduct of debt and credit and their impact on the outcomes and social determinants of health qualitative data is important in gaining a complete picture and understanding what works or does not work and why and impact.^{xvi}

Qualitative Data

The questionnaire for the in-depth interviews seeks to elicit responses that suggest whether community professionals are confident referring victims of family violence to Consumer Action and receiving information, advice and referrals from Consumer Action and indicators include:

- Changes in professional practice
- Value of SC
- Engagement
- Capacity



- Confidence
- Collaboration
- Empowerment
- Reductions in client and professional stress and anxiety
- Enhanced decision making
- Increase in client hope
- Responsiveness
- What works, why or why not
- Reach to clients experiencing family violence who might otherwise not receive debt and credit support
- Professional and client capacity and confidence and good practice
- Issues and complexities for their clients experiencing family violence with debt and credit issues.
- Network analysis of referral pathways between organisations
- Client stories from community professionals illustrating the range and impacts of family violence related credit and debt issues.
- Appropriateness and effectiveness of services and referrals
- Systemic collaboration and problem identification

The questionnaire contains a blend of Qualitative & Quantitative questions.

The Curran Collaborative measurement tool will be used in 2019 to determine the extent to which, over time, there has been a breaking down of barriers between professionals, enable future practitioners to collaborate across different fields including fostering and increasing understanding and respect for different professional roles and approaches, to better reach and meet clients experiencing family violence needs. The research is aggregated and all participants de-identified in line with Ethics Approval requirements.

Quantitative Data

Aggregated Consumer Action Service Data

All other research data collected, in view of the limited resources and time for the research evaluation, is by a desktop examination with data collected by Consumer Action in response to a series of questions from the author. This data is extracted from the existing CLASS and File Pro data base of Consumer Action. The information has been aggregated and de-identified by Consumer Action before being handed to the author where it has been analysed and summarised in line with the ethics approval protocol.

Author requests for the data to be collected by Consumer Action in house:

Dr Curran has asked and received from Consumer Action the following:

1. Contracted data on assistance to community professionals with a target of up to 80 matters involving clients with consumer, credit & debt issues arising out of family violence
2. Contracted data on assistance to community professionals with a target of up to five outreach/training sessions on credit & debt law
3. The number and type of referrals relating to family violence matters both into and out of the organisation.
4. Pre-evaluations and post-evaluations training surveys have been integrated with existing surveys administered by collaborating agencies to minimise work and have included a couple of questions about Consumer Action. Women's Information and Referral Exchange (WIRE) who have collaborated on the training and outreach have built pre-training assessments into the evaluation of the training.
5. Data from existing yearly short Survey Monkey on secondary consultations already undertaken by Consumer Action annually May- June 2016 and 2017 with tagging of family violence related debt and credit secondary consultation and training in the overall survey data.
6. Involvement in systems reform for example, involvement in the Economic Abuse Reference Group.

The author is advised, that the Evaluation of the Training and Outreach Services questions, cover the following:

- Community professionals can recognise key credit and debt legal issues experienced by their clients.
- There is expanded availability to community professionals of expert credit & debt legal advice and assistance resolving financial problems earlier
- Improved sector capacity to 'issue spot' credit & debt law issues in family violence situations and provide timely and appropriate referrals
- Improved understanding of the nature and extent of family violence related debt-issues through collection of data
- Evidence of unmet demand for expert legal advice and assistance in credit and debt problems arising out of family violence.

The author notes that as the survey for training is administered by Consumer Action and integrated into other agency surveys, she has had limited ability to ensure consistent administration of the questions and this will be a challenge for Consumer Action as well.

Part B Preliminary Conclusions and Findings

Findings

Part C contains the data collected and this data forms the basis of these preliminary conclusions and findings. Given a need for deeper engagement and different, joined up seamless ways of delivering services to victims of family violence as described often in the Royal Commission's report. The target of 80 Secondary Consults is unrealistic, based on the author's other empirical research and on the following:

1. The considerable difficulties victims face in asserting and enforcing their financial rights alone;
2. A systemic failure by financial and utility service providers "to understand, identify and respond to economic abuse"; and
3. Inadequate legal and regulatory protections.

There has been no pilot or testing to see if this number was an appropriate target for the project as it came from analysis of other types of secondary consultation not involving family violence and such client complexity.

56 secondary consultations from 1 December 2016 – 13 November 2017, seems a more realistic target after a year of the project's operation. Responding to family violence effectively requires time and an understanding of context and responsiveness to factors affecting and important to the victim of family violence and their families including re-empowerment, housing, income security and an ability to move away from the power and control of the person exerting the economic abuse. As the case studies highlight, leaving the partner does not mean their hold is lost and Consumer Action is working out new ways to address this control through collaborative practice. This takes time.

If the project is to address harm from economic abuse to assist 'women who had experienced physical, sexual, emotional and/or financial abuse by their male partners, sometimes over years or decades. Many people also spoke of the abuse they had suffered from family

members when they were children...^{xvii} it will not be achieved by a ‘business as usual approach’

The Royal Commission notes in its Summary Report ‘Some of these problems can be addressed through improving existing approaches so that they can be responsive to new circumstances and reflect best practice. But new approaches are also required...The Victorian Government must strengthen innovation in the development and implementation of family violence policy and foster collaboration between different service systems. The sound foundations in Victoria’s family violence system, and the numerous pockets of best practice in different settings around the state have evolved as a result of people working together in the face of significant demand...Broadening responsibility for addressing family violence will require each sector or component part of the system to reinforce the work of others, to collaborate with and trust others, to understand the experience of family violence in all its forms, to look outwardly, and be open to new ideas and new solutions. Currently, different sectors and service systems operate according to distinct underlying principles, service delivery models and theoretical frameworks, which can create barriers to service integration, collaboration and innovation.’^{xviii} Consumer Action, like other agencies, is learning and endeavouring to identify and overcome such barriers through their service delivery, training and through commissioning this research evaluation to delve into what works and what does not work to further inform ‘best practice’.

High numbers of advices or secondary consultations to family violence victims are not an answer, this represents possibly churn rather than responsiveness. Consumer Action seems on the preliminary data collected to have been able to provide more ongoing case work and with time this is likely to be enabling of the level of assistance needed to better support and tackle case complexity discussed earlier. This as the Royal Commission has noted will lead to more effective service delivery.

The data discussed and analysed for this report including the proxies or benchmarks, set for this research evaluation are being achieved namely engagement, capacity, collaboration and empowerment however there are still some areas for improvement, which is only natural

when this project is in its infancy and the issues as the Royal Commission highlights are so vexed and complex. The in-depth interviews reflect that trust and reliability are critical in gaining secondary consultations and referrals. The former being identified (as in other studies^{xix}) as critical if the latter are to flow.

Indications from the in-depth interviews and the aggregated data is that Consumer Action can commit more resources to ongoing case work. This will mean numerically less but a higher quality of SCs and assistance being given; as this work is more intensive than a one-off advice but is needed if context and responsiveness to the women and their situations are to be achieved.

The qualitative data suggests that Consumer Action is starting to build trust and relationships but there are notes of warning from the interview participants about a need for clarity around the extent and resources and types of matters Consumer Action can assist with and offer support on. This the research participants 5/6 noted can also give them confidence and greater certainty as they support their clients through family violence and debt and credit related issues.

The research data consistently highlights the value of secondary consultations (5 out of 6 of the participants strongly agree to its value) in providing efficient, effective and responsive timely secondary consultation to community professionals especially where clients may: not be emotionally ready to see a lawyer, have too many issues weighing on them, or have had poor experiences of lawyers. The latter is consistent with other research but seems to be addressed, as the participants noted in the in-depth interviews with the style of community lawyering that is approachable and practical and considers context.

Consumer Action has delivered training sessions which double the number which the funding requires. This is a critical part of building the awareness not only of the service but of the range or problems capable of a legal solution, building trust and relationships and capacity to

respond of agencies and other community professionals into the future beyond the extensive reach that Consumer Action already has, to financial counsellors.

Noted by all interview participants was that secondary consultations are invaluable as they build trust, provide a form of instant on the spot training, especially for professionals and their clients in rural locations, which are being used to extend the reach of Consumer Action to clients beyond those for whom the initial consultation is sought as the information has wider utility. It can be timely and there is no intake process that for other services can present barriers.

Areas for Improvement

Research participants noted some lawyers are better at humane and responsive lawyering than others; they thought greater collaboration with other professionals, such as through this project, could only help. This finding is not unique to Consumer Action but has been found in other studies in the USA and Australia^{xx}.

6/6 participants noted that in family violence as in other areas where people experience disadvantage or barriers, lawyers if they see themselves only as legal technicians 'are likely to miss the mark and not be effective'. As one participant noted, the hope of this project over time is that the multidisciplinary nature and ability to gain further support meant that the lawyer and community professionals' interaction enables the lawyer to see the impacts of taking a narrow legal technical yes/no stance. This would have been unhelpful for the client. By working together, the professionals discussed ways to get an outcome for the client.

Training of professionals in legal issue identification and ways of navigating and supporting clients and, not to be forgotten, the lawyers themselves on contexts and flow on effects of family violence are essential. Opportunities for jointly presented and joint multi-disciplinary training are underway and can be further explored and ought to open-up such cross fertilisation. The learnings should be reciprocal rather than one way as noted by 5/6 interview participants.



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Preliminary Conclusions

The empirical research shows collaboration takes time and is reliant on relationships of trust. This project is less than a year old and so the embedded research evaluation will test and examine the data over time, to gauge progress and responsive so that Consumer Action and service delivery in general, can keep learning and improving. The data suggests that Consumer Action is adapting and innovating and providing increased and a more responsive service to community professionals which has better assisted victims of family violence experiencing economic abuse and that Consumer Action is undertaking systemic action to address system shortfalls.

PART C – Data 1 December 2016 – 13 November 2017

Quantitative Data

Quantitative data for this first research evaluation report – Baseline Data

Aggregated tables for secondary consultations to workers.

These are from 1 December 2016 (the very first day of the project) until 13 November 2017

Table 1 - Locality

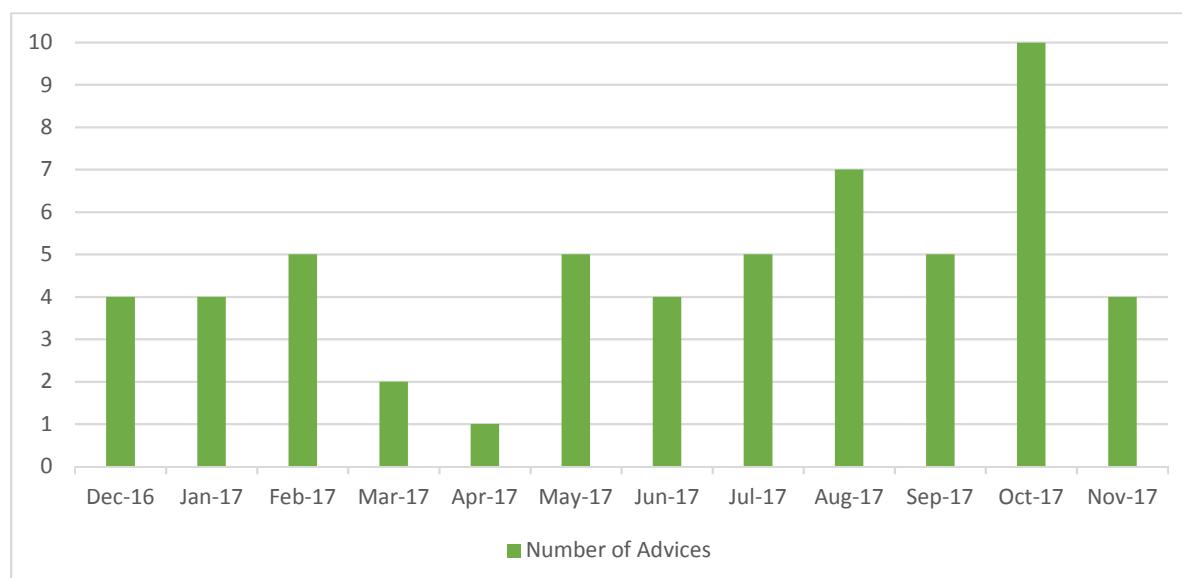
REGION	NUMBER OF SC'S
Loddon-Mallee	6
Grampians	3
Hume	7
Barwon South-Western	6
Metropolitan	34
Gippsland	0
TOTAL	56

While most advisers were in Melbourne (natural due to per capita concentration), there was a spread of secondary consultations in rural and outer urban areas.

Table 2 – Type of Worker

TYPE OF WORKER	NUMBER OF SC'S
Lawyer (community/pro bono)	7
Financial counsellor	37
Other not for profit workers	8
Gambling counsellor	1
Lawyer (other)	1
Other	2
TOTAL	56

*Graph 1 – Timeline of Secondary Consultations Given**



**Accurate as of 13/11/2017*

Number of Secondary Consultations

The majority of secondary consultations were to financial counsellors. This resonates with the participation in the in-depth interviews (see below) which were all financial counsellors. Over time, if funding continues, a sign of the project's increased reach, will be if the number of community professionals taking up the secondary consultations as training expands to a wider range of community professionals, than financial counsellors. This will suggest the making of inroads into supported capacity building around improved identification of legal options for debt and credit issues in family violence, for example, with counsellors, social workers, ATSI

workers, CALD workers, refugee supporters to whom victims of family violence are likely to turn.

The methodology for this research will enable later comparisons to be made with its collection of baseline data. It is still too early in time to build relationships of trust with a new array of professionals who may not have been reached through training and secondary consultations.

The total number of secondary consultations was 56 as at 13 November 2017. The target for 30 November 2017 was set in the grant at 80 secondary consultations. This highlights the dangers of setting targets before a project is piloted or trialled. The author sees this first report data as a first opportunity to do such a ‘trial’ to enable more realistically informed assessments based on the evidence base.

Based on author’s body of other empirical work on reaching people with complex issues whose community professionals of their clients were not seeking legal help with problems capable of a legal solution (which the 2012 Australia-wide survey put at 84%^{xxi}), her expert view on seeing a target of 80 secondary consultations, was it seemed over-ambitious for the first year of such a project.

The author views 56 secondary consultations as a more than reasonable result. As case study one above, reveals lawyers are also on a journey seeing and learning about the implications of family violence and responding to the findings and research around the implications of family violence.

In such a setting, if the family violence recommendations of the Royal Commission are to be genuinely actioned, the provision of legal advices need to go beyond just technical application of the law and its application and look at and responding to the contexts and array of issues that sit around the legal issue which include safety, housing, income security, family members and disempowerment and trauma.

It is for this reason (as the author has highlighted in many publications previously based on evidence based research^{xxii}) that expecting to process high numbers of advices becomes a ‘transaction’ based approach and does not enable the time it takes to be more responsive and have a deeper impact on the cycles of poverty and harm caused by family violence exposed in many submissions to the Royal Commission.

The author asked Consumer Action for comparative data from 2015 and 2016 on 21 November 2017, so as to compare 2017 figures to those before the project’s commencement.

Table 4 - Family violence related secondary consultations (1/12/2015 – 13/11/2016)

SERVICE TYPE	NUMBER OF SC’s
Discrete Assistance	33
Ongoing Assistance	15
TOTAL	48

In the previous year, 69% of Consumer Action’s Family Violence related worker SC’s were given as a one-off advice and approximately 31% as ongoing assistance. In 2017, 54% of SCs were provided as a one-off advice and approximately 46% as an ongoing assistance. This is an increase of 15%. This data may help in showing a shift to providing more in depth assistance. The qualitative data from the in-depth interviews cross referenced with the aggregated data is suggestive of increased Consumer Action skills and resources in this area. Given the amount for work entailed in ongoing work this can be a significant step (given the complexity discussed earlier in this report) and, when combined with feedback from the qualitative data, is suggestive of an enhanced responsiveness of Consumer Action, at this early stage of the project.

This study, will over time not just be measuring the growth over time in capacity, responsiveness, engagement and effectiveness of community professionals but also that of lawyers in the project, through the Collaborative Measurement Tool mentioned earlier and this will also be the case in future analysis of data from in-depth interviews.

If the project is merely doing ‘business as usual’ as the high numbers of secondary consultations anticipated, then the project would not be heeding the Royal Commissions findings and so, to hit 80 secondary consultations would be dubious. The qualitative data suggests that a change in practice and a deepening of the engagements, time spent and responsiveness is occurring.

Table 5 – Community Professional Organisation Type

ORGANISATION TYPE	NUMBER OF SCs
Community Legal Centre/VLA	12
not for profit community service	19
Religious background	18
Health service	5
Private business	2
TOTAL	56

Table 6 – Secondary Consultation Level

SERVICE LEVEL	NUMBER OF SCs
Discrete Assistance	30
Ongoing Assistance	23
Representation	3
TOTAL	56

Range of Community Professionals Engaged

When read in conjunction with the qualitative data (below) emerging from the in-depth interviews, Consumer Action’s ability to respond beyond an initial advice, through deeper secondary consultation is suggestive that ongoing assistance would have increased substantially in family violence matters since the additional project funding.

Table 7 – Source of Community Professional Referral

REFERRED FROM	NUMBER OF SCs
Self - has previously contacted CALC	26
Family/ friend/ colleague	3
Self	15
CALC outreach or training	5
Other	3

Not stated	2
CALC website - worker portal	1
FC agency	1
TOTAL	56

Table 8 – Consumer Action’s Referral of Community Professionals

REFERRED TO	NUMBER OF SCs
Self help	1
Trader	1
CALC	2
None	28
CIO	1
Self - worker will help client	13
FOS	3
Private lawyer	1
Self - client will help themselves	1
Other	2
CLC - other	2
FC agency	1
TOTAL	56

These figures (consistent with the qualitative data below) suggest Consumer Action already had traction and a reputation for responsiveness in the sector. The ongoing research will examine over time whether this increases with a broader reach to community professionals through training and secondary consultation. It is too premature to make any observations and this data as it provides base line data for secondary consultations to make comparisons into the future.

Matters where Consumer Action directly assisted members of the community

In addition to secondary consultations to community professionals, Consumer Action directly assisted members of the community with credit and debt matters arising out of family violence. The below tables provides a summary of where those clients were referred from and where they were referred to.

Table 9 – Source of referral for community member

REFERRED FROM	NUMBER OF REFERRALS
National Debt Helpline	16
FOS	9
Not stated	8
CAV	7
FC agency	6
VLA	5
Family/ friend/ colleague	4
Other	4
CALC website - consumer portal	2
CLC - other	2
Self - has previously contacted CALC	2
Internet	1
CLC - family violence prevention	1
Other community agency	1
other psychologist	1
CALC Website Portal	1
TOTAL	70

Table 10 – Consumer Action’s referral of community member

REFERRED TO	NUMBER OF REFERRALS
Private lawyer	6
EDR Scheme	2
CALC	3
Other	3
FC agency	4
None	32
FOS	2
CLC - other	1
Self - client will help themselves	9
CLC - family violence prevention	2
Other community agency	3
CIO	1
CALC website - consumer portal	1
Self - worker will help client	0
VCAT	1
TOTAL	70

Consumer Action provided the author with an analysis of whether Consumer Action referred community members to family violence organisations. This is set out in table 11 below.



Table 11 – Consumers referred to Family Violence Organisation

REFERRAL TO FAMILY VIOLENCE ORGNISATION	NUMBER OF CONSUMERS
No - Already supported	25
No - not at risk	13
No	12
Yes - referred to specialist	12
Yes - Referred to generalist	4
Not accepted	2
Nil contact	1
No - not self-identified	1
TOTAL	70

Training Survey Responses 1 December 2016 – 13 November 2017

The target was set at five training sessions for this project by 30 November 2017. Consumer Action has exceeded this target by five being a total of ten training sessions. This includes outreach to rural areas (Swan Hill and Mildura by video) which the Royal Commission also noted as important. This is a significant step to engage a broader range of professionals in problem identification and the ways that Consumer Action can assist in family violence related debt and credit issues and in the breaking down of silos by services and approaches adopted. Critical in this is increased confidence and intentions to engage with the service which have emerged from the training survey feedback indicated in the tables 12-16 below.

Table 12 – Training Session Attendance

LOCATION OF TRAINING	NUMBER OF ATTENDEES
Mildura	12
Swan Hill	12
Ballarat	14
Melbourne	7
Sandringham	14
Footscray	13
Bendigo	19
Richmond	14
Melbourne	15
TOTAL	131

Table 13 – Attendees by Profession

PROFESSION TYPE	NUMBER OF ATTENDEES
Mediation	2
Crisis & Refuge	11
Counselling	9
Family Violence Services	33
Social Worker	11
Education & Training	7
Health Professional	2
Legal	3
Financial Counsellor	1
TOTAL	79

By contrast with the secondary consultations, the range of professionals the project has been able to train thus far is starting to broaden the range of different disciplines being engaged, as represented by Table 13. This data and the responses to Questions 1 and 2 (below) suggest that the initial training is reaching community professionals other than financial counsellors. Over time, it will be interesting to gauge whether this foundation work translates to changes in practices, increases in secondary consultation by a broader range of professionals and referrals. The collaborative tools and base line data collected for this first phase will assist in measuring this.

Table 14 – Pre-Training question 1: Have you heard of Consumer Action Law Centre?

ANSWER CHOICES	RESPONSES	PERCENTAGE
YES	12	30.00%
NO	28	70.00%
TOTAL*	40	

**Total of 94 people surveyed*

ANSWER CHOICES	RESPONSES	PERCENTAGE
I have referred a client to CALC	3	7.50%
I have called CALC's worker's line	1	2.50%
I have referred a client & used their worker's line	0	0.00%
I have neither referred nor called CALC	36	90.00%
TOTAL*	40	

**Total of 94 people answered this question out of those surveyed*

Table 15a – Pre-training question 2: I understand how CALC can help my clients?

ANSWER CHOICES	RESPONSES	PERCENTAGE
Strongly Disagree	6	35.29%
Disagree	5	29.41%
Neither agree or disagree	2	11.76%
Agree	2	11.76%
Strongly agree	2	11.76%
TOTAL*	17	

**Total of 94 people answered this question out of those surveyed*

Table 15b – Post-training question 2: I understand how CALC can help my clients?

ANSWER CHOICES	RESPONSES	PERCENTAGE
Strongly agree	8	34.78%
Agree	14	60.87%
Neither agree or disagree	0	0.00%
Disagree	0	0.00%
Strongly disagree	1	4.35%
TOTAL*	23	

**Total of 62 people answered this question out of those surveyed*

Table 16 – Post-training question 3: How Confident would you feel referring to or calling CALC?

ANSWER CHOICES	RESPONSES	PERCENTAGE
Very Confident	11	47.83%

Confident	8	34.78%
Not Sure	2	8.70%
Somewhat Confident	2	8.70%
Not Confident	0	0.00%
TOTAL*	23	

**Total of 62 people answered this question out of those surveyed*

Table 16 (noting that 23 answered and 39 skipped the question) suggests a significant majority 82.61% of training participants, after the training, were confident (including very confident) in referring or calling Consumer Action for a secondary consultation. This headway in the post-training feedback, in comparison to pre-training feedback is a good outcome and suggestive that Consumer Action has almost a year into the project started to make inroads into the proxies of engagement of professional staff and organisations; capacity of professional staff; collaboration of professional staff and empowerment of professional staff. The gauging of impacts on organisations will be examined when the project has been in train for longer using the collaborative measurement tool at the end of 2019.

Training Materials

Several materials developed through the project are contained in Appendix 1 to this report. These include fact sheets and information around credit and debt and problem identification and pathways. Self-help and fact sheets alone are not enough on their own^{xxiii} but provide a useful tool for community professionals to be guided in how they support their clients. The need for the resourcing of trusted intermediaries and for them to have access to such tools is especially the case given the social exclusion, dislocation and disempowerment caused by family violence.

The author is also a Higher Education expert^{xxiv} and has examined the appendixes materials and notes that they are readable, in plain English, are simple, clear, usable and practical for their target audience, namely community professionals and their clients.

Qualitative Data

Case Studies (from in-depth interviews)

Case Study One

This lady felt so much better supported. The lawyer from Consumer Action negotiated with the insurer and argued the case as Consumer Action had the expertise in this technical area. This freed the community professional up to support the client with her other problems of which there were many, stemming from family violence and safety. In family violence cases, the legal outcome should be informed by the client's context as safety and poverty can intersect with the way the legal option is actioned and if not done mindfully can lead to a worse outcome. In this case, the insurer did not consider the family violence factors and refused the claim initially. The ease of accessing the lawyer and their further involvement changed this. The multidisciplinary nature and ability to gain further support meant that the lawyer and community professionals' interaction enabled the lawyer to see the impacts of taking a narrow legal technical yes/no stance. This would have been unhelpful for the client. By working together, the professionals discussed ways to get an outcome for the client, not just in the insurance matter but in the family court and child contact proceedings. The insurance company changed their mind and accepted the circumstances behind the claim which involved the violent partner doing property damage.

Case Study Two

This client was at risk of losing her house. The sheriff had come to her door so it was at the last stages. The client's former husband had not been keeping up payments on the house. She was extremely depressed and anxious. She had sought legal help earlier from another source and the experience had not been a good one and so she had previously given up on legal help. This is partly why things escalated. The community professional said 'the fact I could ring Consumer Action and they could support me meant that the client became happier as I could talk to the lawyer. At times, I would have the client in with me as we discussed the issues with the lawyer. This built the client's trust and confidence and her feeling that she was supported and had some rights'. Through the help of Consumer Action, the community professional could make the necessary phone calls and know what was legal and not and consider further avenues and options that would otherwise not have been explored. The community professional also found value in being able to call Consumer Action back later to debrief or consider other next steps for this client.

Having the Consumer Action lawyers 'evened up the playing field'. There had been lawyers on the other side who had been difficult to deal with. The client learned that all lawyers are not 'in it for the big bucks' but that 'community lawyers can be trusted, are down to earth and not intimidating. She learned from Consumer Action that lawyers 'can be down to earth and approachable.' As a community professional, the research participant felt she could ask Consumer Action any question. The impact: instead of two days with her home the woman could gain two months of extra time and put in place some other alternatives. Although this was not easy with issues of shortage of housing.

Case Study Three

In a family violence matter the settlement was that the client would keep her car. The former partner refused to transfer the vehicle into the lady's name. She had to relocate to escape the family violence with her small baby. There was a significant risk of repossession of the car with the title remaining in the partner's name. It was also meaning that she was forced to stay in contact with the former partner due to her need of the car. The car was essential to the client's ongoing ability to escape violence and access services. The area to which she was relocated has a poor public transport system and is a long way from her family and friendship support networks. She is paying a significant amount of her small income on private rental. To support her baby, she has not been eating so that the money saved can be spent on her baby. Initially, the community professional liaised with VicRoads who advised her that there was nothing her client could do about transfer of the car. The community professional had a secondary consultation with Consumer Action who advised her that there was something that could be done by VicRoads and that the advice the community professional had been given by VicRoads was wrong. The community professional explained that without being able to quickly have recourse to the expertise of Consumer Action, the VicRoads advice might not be challenged.

Consumer Action advised the community professional of the process to remove the husband off the title. The title, consequently was moved into the client's name. The impact 'was massive. The transfer of title meant she had a car to get around and could then arrange to reduce her healthcare rate which was upgraded and changed over without consent of her ex-partner. There was a 50% reduction in her costs which enables her to spend it on her children's needs and their health care.'

Case Study Four

The lady suffered from a mental illness. She has recently come out of a very bad family violence situation. The children, to support their mother due to her poor mental health, contacted the father despite the family violence history and a history of manipulation with the mother. He used the opportunity to take the woman to the bank, where he organised a mortgage refinancing on the home. This included payment of his significant credit card debts of \$150,000. This lady was in a dire financial circumstances. The matter was taken to the Financial Ombudsman Service (FOS) after some preliminary advice from Consumer Action on the documentation. Despite the family violence and conduct of the partner being explained in the documentation, the FOS's office took a narrow view and did not seem to consider the family violence or the previous partner's conduct with the refinancing.

The community professional received the FOS's finding and felt uncomfortable. She undertook a secondary consultation with Consumer Action who affirmed her view and took the matter on. The community professional noted how seamless the process was and some surprise that Consumer Action indicated they had the resources to follow the matter through, she now knows this was probably due to funding of the family violence project in 2017 giving the agency more capacity and resources in family violence matters. Consumer Action ran the matter for a review of the FOS decision. 'They kept me informed so that I could support my client given her emotional state. This was important as the client needed to know experts were helping her, be stepped through the process and she was supported

by a non-lawyer for her non-legal needs alongside the mental health team. Consumer Action has also picked up on the systemic issues relating to the handling of her case by the bank and FOS'.

The outcome was that the lady ended up with a debt of \$20,000 only. She is in a much better position in terms of the overall debt, no longer risks losing her home, the debt was removed from the title and she did not have to keep up having relations with the former violent partner due to the debt. The community professional reports that the clients' levels of stress, anxiety, poor mental health have improved and that she now has more hope. She has also been empowered by having the process explained and being taken through the steps by the legal and community professional team.

Case Study Five

The client had incurred debts with an organisation that did not charge interest. This places the organisation outside the general rules around responsible lending and removed it from scrutiny of the Ombudsman. This was a problem that is unusual as it fell outside normal practice. The community professional needed quick access and the expertise of Consumer Action to work out a way we could support this woman, emerging from family violence who took out the debt to effectively survive.

Case Study Six

This case is still in its early stages. The community professional is the sole person in her field in her agency and so it can be hard especially if her supervisor is away. Having Consumer Action readily available is important for people in this situation to be able to call for a quick answer or support. The woman was referred by her case manager to community professional. There are lots of complex issues which include relocating from her violent partner, the Intervention Order terms, a large number of debts caused by leaving and relocating and car finance. She had seen a Financial Counsellor twelve months previously but they could not assist her due to a conflict of interest. This made her feel 'abandoned', her problem escalated and she did not know where to turn, until the case manager referred her for debts matters. The client is in a private rental with a small baby, with not much money to live on, resulting in the client not eating and relocation would mean she would be isolated from her networks. On having a secondary consultation with Consumer Action who evaluated the detailed case history taken by the community professional they advised that the client ought not to have been given finance in the first place and the debt can be challenged. It is important that the two professionals work together as we can each bring insights into the client's life to help the lawyers mount the best case and to ensure the options sit within this clients' context in terms of safety and income security.

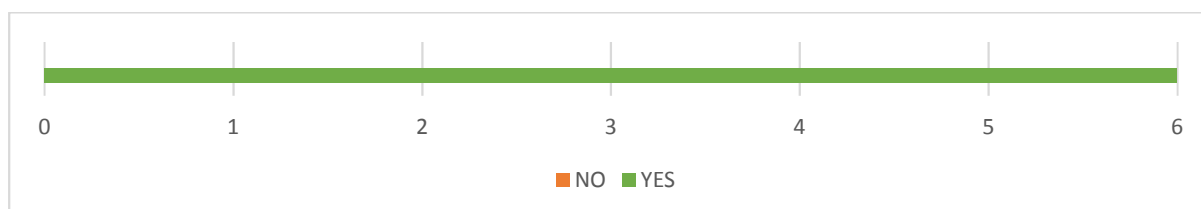
In-depth Interviews Qualitative and Quantitative Data

On 5 November 2017, the author wrote to eight agencies who had accessed the project providing information about the research evaluation, the questionnaire and consent forms seeking voluntary participation in an in-depth interview, in line with ANU Human Ethics Approval.

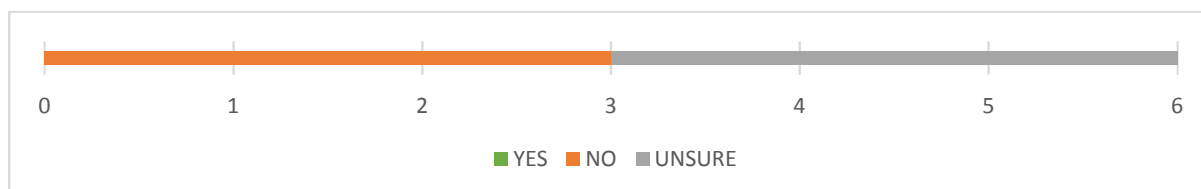
As a result, eight community professionals responded and agreed to be interviewed. They were then contacted by phone. In line with ethics approval they have been de-identified. In the preliminary phone discussion with the author, it emerged that two community professionals had not yet used the project, and so it was determined that it would be inappropriate to interview them. These two community professionals indicated that they would be willing to be interviewed at the end of 2018 and 2019 as they had intentions to use the project. This meant that six community professionals consented in writing to participate in the project. This is an excellent response rate, especially in view of the government deadline for this evaluation of 30 November 2017, and due to the long weekend, they would need to be interviewed between 8- 15 November 2017.

There was a mix of urban and regional community professionals and due to the short time frame all interviews were over the phone with detailed notes being taken on the questionnaire as to their responses.

1. Did you have any secondary consultations with the lawyer?



2. Prior to the project being set up at the beginning of 2017, do you think you would have been able to assist this client in the way that you have?



Summarised from the Substantial Majority of Participant Responses

One of the things noted about this project was that it was to be an integrated and joined up service so that agencies could access additional family violence support on debt and credit issues in a seamless way. Indicative of this seamlessness was an observable increase in capacity with 6/6 participants indicating they were not aware of a specific project funded by the Victorian Government but that this explained an increased dedication of resources and additional support from Consumer Action in 2017 responding to family violence related debt and credit.

The author notes that evaluating and untangling a project that is supposed to be integrated for the purposes of specific funding is not an easy task. 6/6 participants indicated that in the past they might have received some support from Consumer Action in family violence related debt and credit however there was often a limit. 5/6 participants noted that the greater responsiveness now made sense and was most likely in line with the additional funding with a further 1/6 participant saying this would make a difference in future but her matter was in its early days but she had wondered 'at the greater support' in this matter as compared to the previous year.

Why? Why not?

3. What, if any, have been the benefits for you as this clients' worker/professional support of having their legal issues responded to in the context of multi- disciplinary practice such as the HJP? E.g. training, support through process, secondary consultation?

Explain

Summarised from the Substantial Majority of Participant Responses

We don't have all the answers. Having someone at the end of the phone makes a huge difference. It is efficient, saves us time and research when we ought to be working on the array of other issues.

Different areas of expertise helps put the jigsaw puzzle together. We do not have the technical knowledge of the ins and out of the legislation, case law and how it can or ought to apply. To be able to access this advice so quickly, easily and without delay makes a huge difference to my ability to help women experiencing family violence and to professional confidence and decision making with a lot of options, more than I could think of alone.

Having different lawyers working in a multidisciplinary way gets a better result. We all can bring to the table an array of issues to enhance understanding. The lawyer initially said there was nothing she could do as the law was clear. When I pushed, explaining this would not meet the client's needs including safety and a roof over her head, the lawyer suddenly got it. Then we could work on getting what was a great outcome.

By working across disciplines, you all have a better idea of the nature and extent of the problem and can achieve more as the options become wider and more appropriate.

Consumer Action works in this area and so are dealing with it all the time. They have the expertise and we can tap into this quickly and often work out an outcome that would otherwise be devastating.

Being able to check in and debrief can be helpful when you are a sole practitioner.

The clients get a much better result.

Some clients will not get to a lawyer without our help. The system is hard to navigate and many think lawyers will charge.

Getting a quick response reduces risks of problem escalation. If professionals can work side by side the chances of a better outcome for clients are realised.

This ability to consult is fantastic. It helps me in my confidence and in my decision-making and ability to provide different and multiple options.

Being able to get onto Consumer Action enable me to check things that seem dubious and respond to gut reactions. You feel something is wrong. Those in authority say no and Consumer Action can often provide the basis for the argument and why those in authority can be challenged and the way it can be done.

We might sometimes get a similar outcome but it might not be as good or sustainable.

Helps us keep within the boundaries of our obligations and know we have experts to turn to.

‘One stop shop’ essential. These women are traumatised and stops them having to tell their stories over and over, further traumatising them.

Breaks down the barriers as many of our clients have previously had bad experiences with lawyers, specifically in relation to debt where lawyers are often on the other side or in family law. As they are community lawyers, Consumer Action understand that if clients have this positive experience it might help them get help earlier.

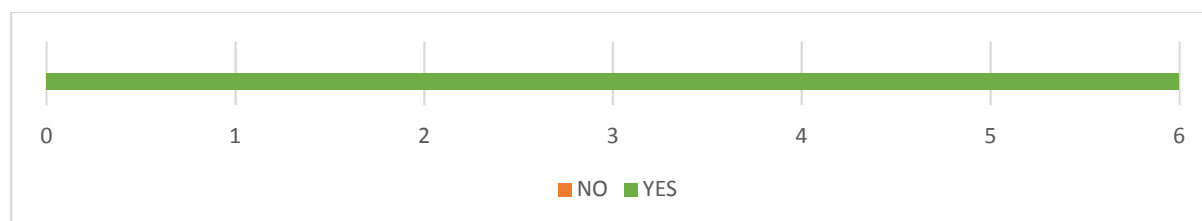
Access to different ways of thinking and ways to explore matters, benefits us all and gives our clients more options. More likely to pick up the array of contextual issues and problems and lead to a more sensible and thought out response if all involved.

Enhances decision-making.

Sometimes clients will not turn to a lawyer on their own and so they value the fact we can be there to support them and talk to the lawyer when they might not be ready to do so.

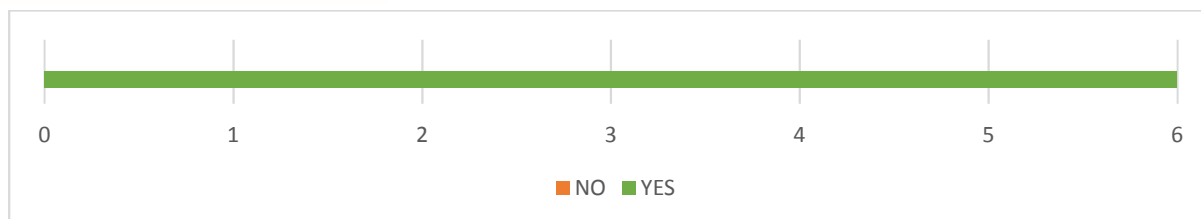
More of this sort of expanded support can help us all do more side by side to help people with family violence issues. The lawyers if they do their bit reduce the clients anxiety and enable me to get on and sort the other stuff out as they client is more reassured, at least about some of their problems.

4. Do you use the secondary consultation information for more clients than you seek the initial advice for?



Explain

5. Do you think that providing secondary consultation to on-legal professionals is enabling more clients to be reached than would otherwise be the case without the SC.



Explain

Summarised from the Substantial Majority of Participant Responses

It informs my base knowledge and I may not even be aware of it but yes, I would use information for one client many times down the line.

I use it time and time again but know I need to check in where there are variations.

As work in this area on my own yes time and time again.

Broadens my awareness of the legal processes that can assist again and again and so build not only my capacity but those on my team who can also have a raised awareness, Consumer Action would not know this but there is a flow on effect to other professionals with whom we can share and who support their family violence clients.

Again, and again and again. Insight from secondary consultation due to its readiness and ability to check again and verify helps so many more people than just one initial client.

Many clients see the legal as frustrating and so may not go near a lawyer. For this reason, secondary consultations can enable us to get help to them about their options.

6. If I were to make these statements in relation to the Project how would you respond?

A. I can confidently and positively refer

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	1	1	4

B. The referral process to and from clearly understood

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	2	0	1	3

C. There is a high level of mutual understanding and trust between you and Consumer Action Law Centre (Consumer Action)

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	3	3

D. Through the project I have gained an understanding of other professions ethics and boundaries

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	2	3	1

Would like to know more x 1

I do not understand about lawyer conflict. They need to explain why and what it means and explore ways that help x1

I do not understand 'conflict' often used but rarely explained what it actually is and why x 1 'This will help build relations.'

The lawyers also need to understand we too have duties – it's not one sided x 2

E. The staff involved in the Project (i.e. the lawyer) recognise and utilise the professional expertise of other staff.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	1	2	3

Neutral (1/6) - Not so far in my experience – this way of doing things, multi-disciplinary should also increase lawyer's awareness and respect for other professionals and what they do too. So, on the right track. I will be able to judge this over time of this project.

F. The lawyer/s are responsive to practitioner need.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	1	0	2	3

Disagree (1/6) Had trouble with responsiveness. Lawyer did not get back to me I had to chase them. If I get onto them first I get a better response.

Having the client on the phone when I ring for a secondary consultation can also help. They hear it from a lawyer.

Having the client in on the call means it's not only me saying it and can verify it.

Often when possible the client can sit in on the secondary consultation this can be empowering for all.

- G. I not only examine the individual client’s problems but look to change the systemic causes of problems including the laws and how they are administered.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	1	2	3

Summarised from the Substantial Majority of Participant Responses

I would like to know more and get more feedback on actions

Consumer Action do act on issues we see. Would be good to find out more about outcomes.

Consumer Action respond systemically to issues which we read about in Devil’s Advocate x 2

- H. There is huge value to me in assisting patients/clients’ due to secondary consultations with the lawyer/s who give me legal advice both to support me assist the client and to guide me in my professional obligations in the context of the legal process and the laws.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	2	4

Summarised from the Substantial Majority of Participant Responses

Efficient

Effective

Quick

Less delay means quick action which can mean a lot

Absolutely makes a difference

Makes clients less stressed when know we can tap into expertise quickly

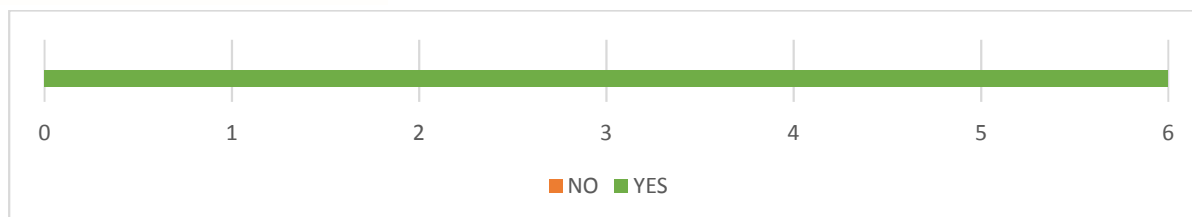
Redresses the power imbalance for clients where other side are lawyers who can bully and harass.

- 7. What, if anything, has the project and secondary consultation meant, in your own experience, to your practice? If so describe the sort of situation without giving away any information that will identify a client.**

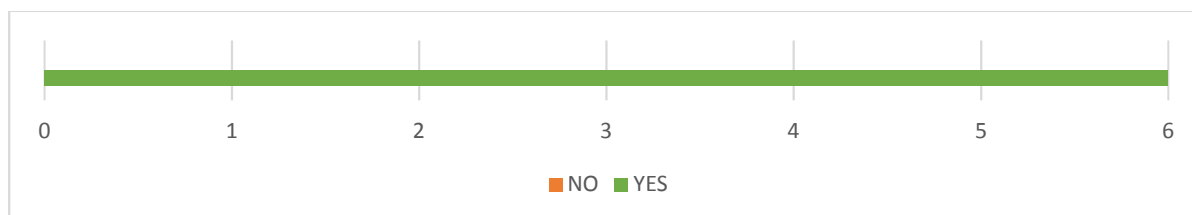
(See case studies below)

- 8. What has been the value to you of secondary consultations if you have received any?**

Huge Value in secondary consultations by Consumer Action?



Do you wish to comment whether you believe secondary consultations are an integral part of the collaboration with professionals/staff at your agency to advocate for their clients with family violence and debt and credit issues?



Summarised from the Substantial Majority of Participant Responses

Capacity increased

I can give clients more options

Improves my decision -making

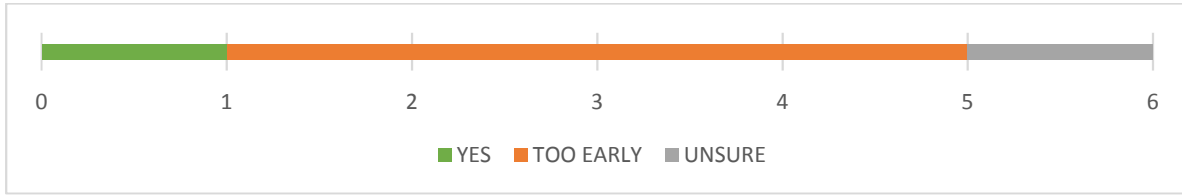
Sounding board as I work as only Financial Counsellor in my agency x 2

Builds my capacity and responsiveness

Less stressed as I know I can get help for my client quickly

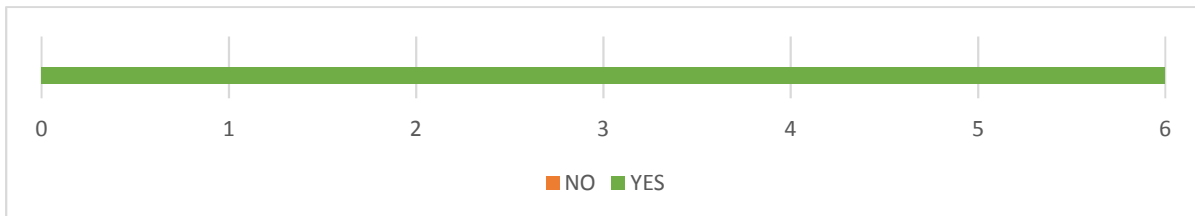
Please stress it's great to be able to debrief, think complex issues through and getting another viewpoint

9. **Through the project have you collaborated on advocating for work that impacts on the broader community' or 'actions that change laws, systems or policies that impact on the broader community by joint action between your agency and Consumer Action? (E.g. submissions to government or a statutory body, test case, letter arguing for a change on practice, the law or its administration, document articulating client/patient experience of the system and requesting a change).**

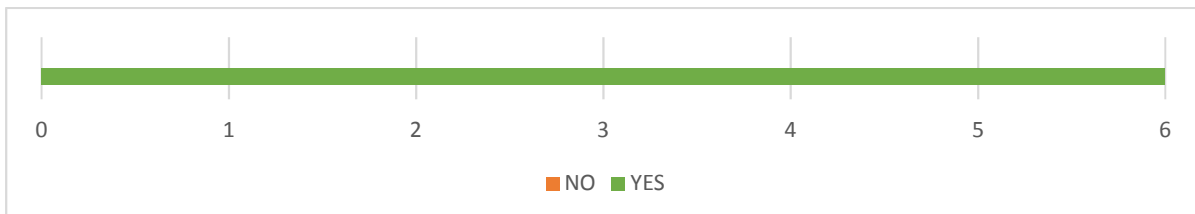


Describe:

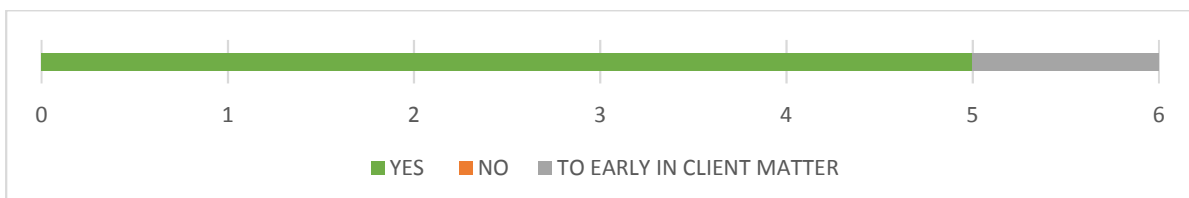
10. Do you think this has an impact?



11. Is it important to take such action, in your view to better support your client?

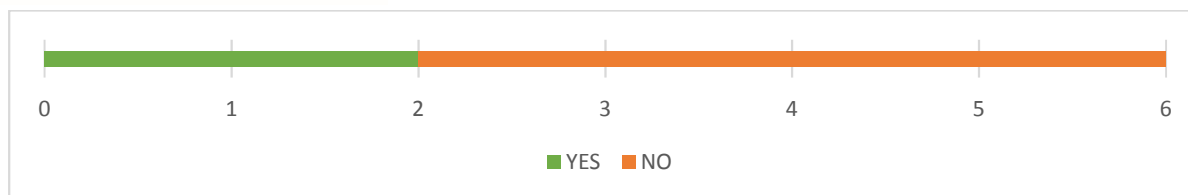


Is it important to take such action, in your view to better support people experiencing FV in general? From a client point of view have you seen any detriments from the project intervention?



Describe:

12. As a result of the project have you seen any 'breakthroughs' for your client?



**One out of the six respondents stated that their clients' cases are still in progress.*

Summarised from the Substantial Majority of Participant Responses

Family housed x1

One client said 'now I feel more control in my life'

More time to sort accommodation x 1

Less anxious and stressed client x 5

Client more empowered x 5

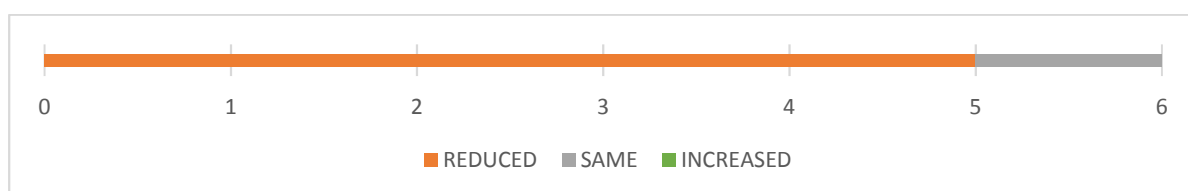
Client more income to spend on food for kids x 2

More Income to pay for children's medical issues x 2

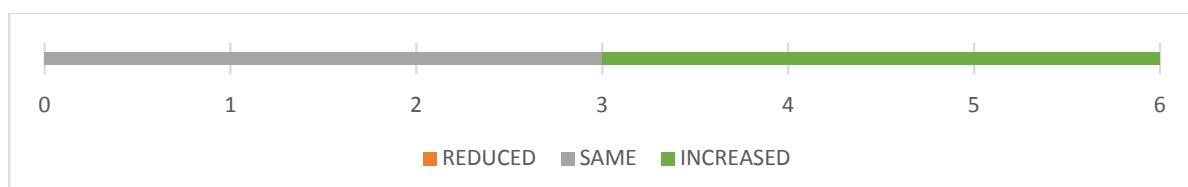
Views on lawyers shifted to being more positive so might seek out help earlier x 2

13. Describe: Have you noticed any of the following for yourself as a professional since the involvement of the lawyer/s in the inter-disciplinary team of the project in any of the following areas in the case example provided today (see below):

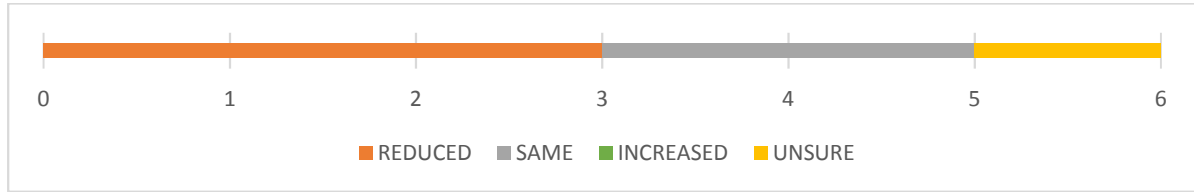
Stress.



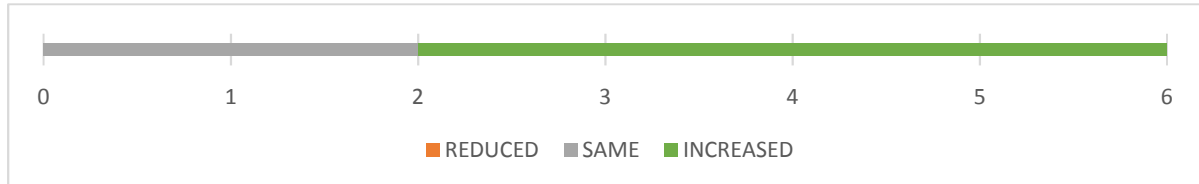
Resilience



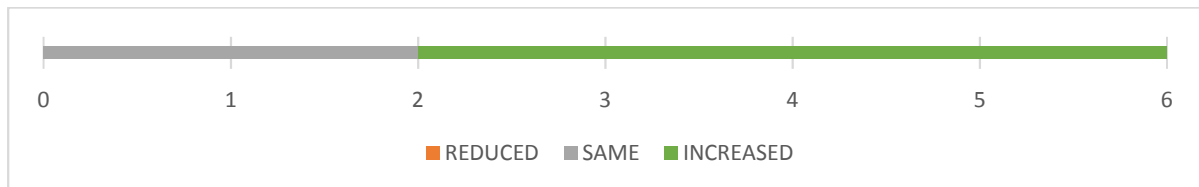
Anxiety



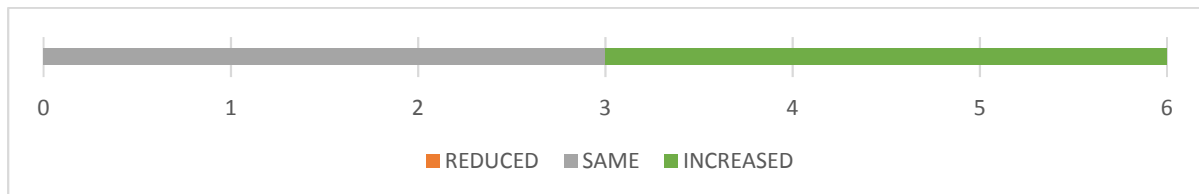
Trust



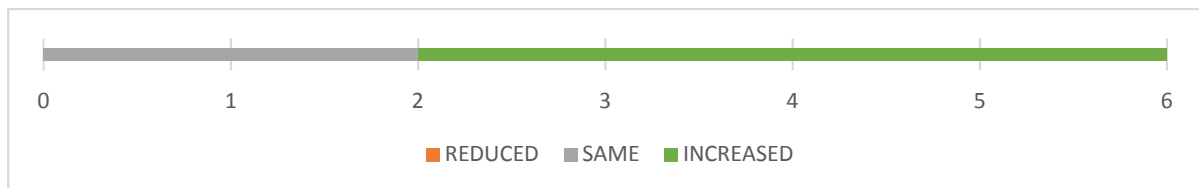
Responsiveness



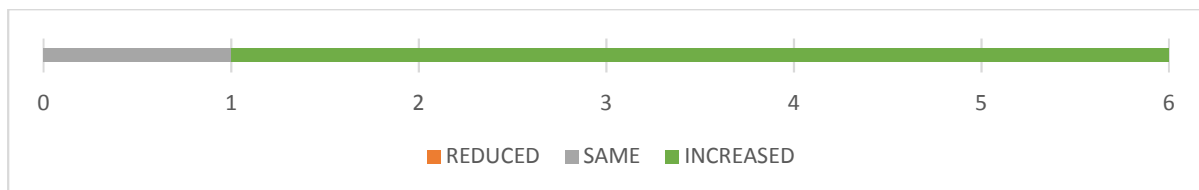
Engagement



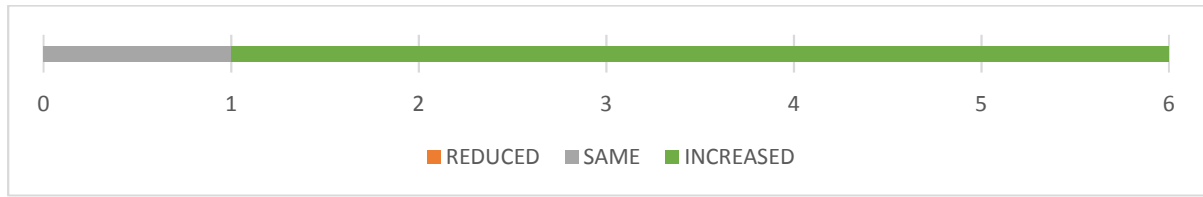
Confidence in engaging with the lawyer at the legal service



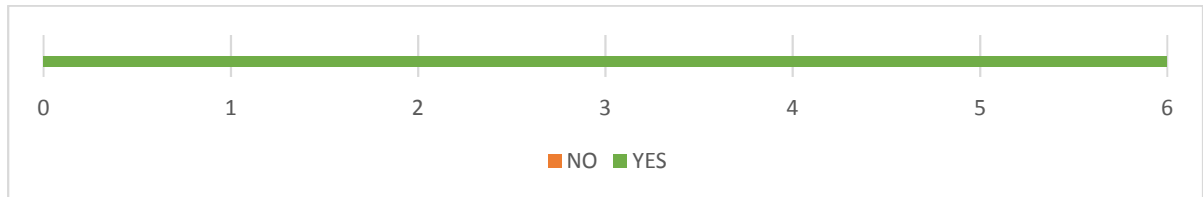
Knowledge of their rights and responsibilities and the rights and responsibilities of others



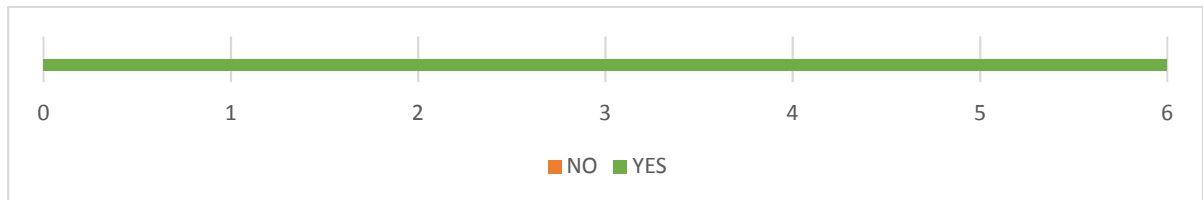
Confidence in knowing when to seek and seeking legal help



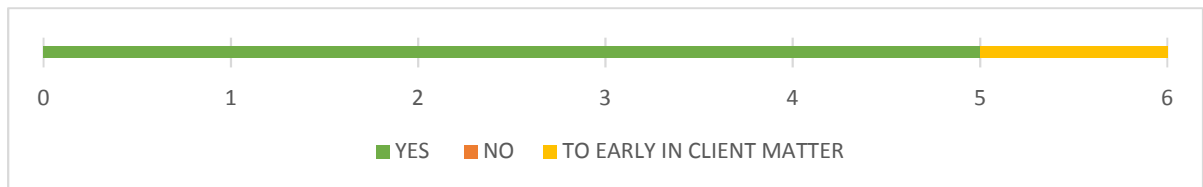
Clients more knowledgeable about where to go for services



Clients more knowledgeable about their options and more skilled over time



Flow on effects for family members of any of the above-mentioned.



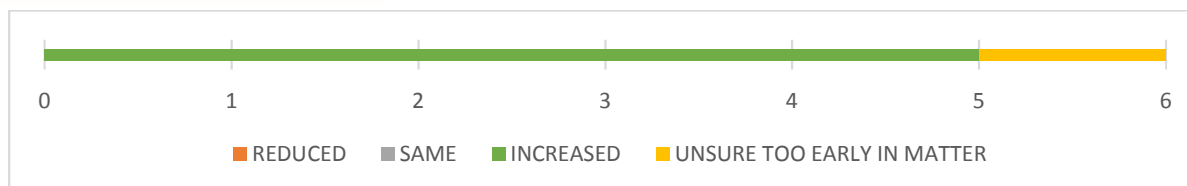
Child now able to eat

Family less concerned about mum's mental state

3 children have a roof over their head

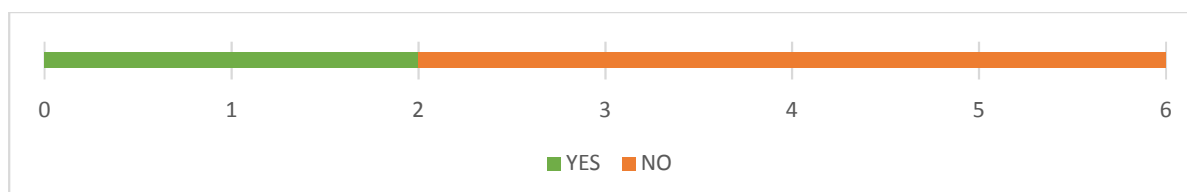
Mum is more confident and kids less stressed

Client's sense of hope

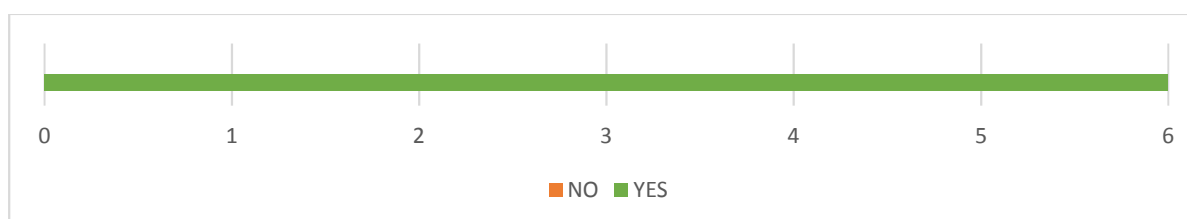


In response to question 13: One participant said too early in her case to be able to comment as still lots of issues to work thought and complex and impacting. She notes that now she knows the project has been funded she has hope into the future that this responsiveness may be able to be more ongoing. Previous to 2017 she noted Consumer Action often could only provide preliminary matters in family violence and that in 2017 seen a shift but notes a work in progress so cannot fully respond yet.

- 14. Since the beginning of the Project has it led you to change your practice since the beginning of the project until now e.g. referrals, knowing how to identify a legal problem, where to go with a legal problem, use of secondary consultations?**



- 15. Do you receive/ or think there ought to be systemic action to assist in self-care of the worker (i.e. prevent burn out) for your self-care as a worker?**



Explain

Summarised from the Substantial Majority of Participant Responses

Interviewees reported that they are aware of Consumer Actions work on systems reform informed by case work and their work on the Economic Abuse Reference Group. 4/6 interviewees noted this work is likely to have an impact and is important. 2/6 interviewees noted they would like to be more involved and be in a feedback loop on progress on policy issues.

At this stage of the project it is still premature to note anything in terms of systemic impact. This will be examined over time.

One participant was involved in a working group to enable it to be actioned.

Some had supervision but noted this is not enough given the nature and vicarious trauma of hearing and responding to family violence. All said more needed to be done through professional development and professional support and guidance on strategies for staff

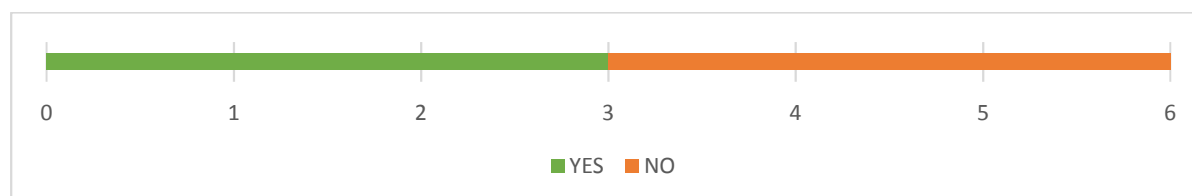
Any other reflections of the shift in professional practice, if any since the project?

Participants said they were not aware there was a project but noted an increase in responsiveness by Consumer Action in 2017.

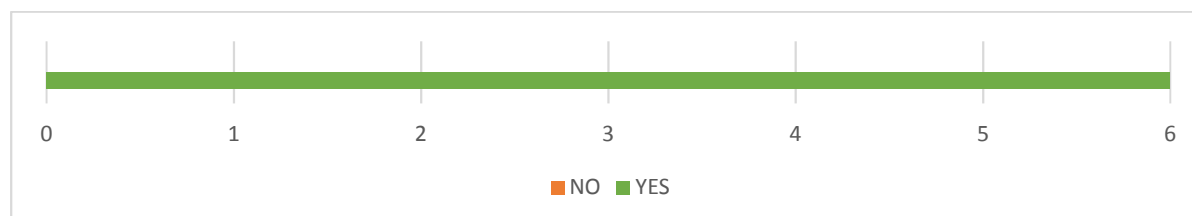
Now they know 6/6 said that they had through secondary consultations in the main as not much training so far, been able to better support clients and involve Consumer Action beyond an initial advice to more ongoing and a deeper form of legal support than previously.

TRAINING

16. Have you participated in training offered by the project?



17. Has this enhanced your ability to assist clients with their non-legal needs



**Of those respondents that said YES 3/3 in question 17 referred to secondary consultation*

Sometimes the lawyers still miss the mark by not heeding the other things in a client life that matter and can affect the legal. Stress, poverty and also the ability of us to work alongside each other and respect different professional expertise. It's not all about the law.

Give an example without identifying any client.

(See case studies above)

18. What factors/tools, help/could help you in making effective referrals?

Summarised from the Substantial Majority of Participant Responses

Responsiveness

Practical

Tailored

Not simplistic or technical consideration of the client context leads to better advice

Timely

No intake – why Consumer Action is seamless can be an issue with other agencies

More experts in other professional fields could offer secondary consultations to us all including to lawyers.

Six Participants out of eight participants approached is a very good response rate. Given the small sample size, the results have not been denoted by a percentage as this could be misleading but rather reflected as fractions out of six.

Consumer Action Law Centre's Systemic Family Violence Work

A further aim of the project being evaluated is the capacity to ensure that the systemic issues are being addressed by the family violence credit and debt legal team and community professionals. This has been assessed above in the in-depth interviews and appears from this feedback to be in its early stages.

In addition to its advice, casework and outreach in relation to family violence related debt matters, Consumer Action has engaged in systemic change by providing input on how the issues under review (from the various policy forums mentioned below) affect people experiencing family violence. Consumer Action has relied on case studies and client stories based in their case work experience but de-identified to protect the community members to provide this input. Some of this work is summarised below.

Economic Abuse Reference Group

Although Consumer Action Law Centre has participated in the Economic Abuse Reference Group (EARG) since approximately mid-2016, with this project's focus its aim is to deepen its input further because of being able to extend its services and delve into the implications of family violence related debt and credit and the effects and causes of economic abuse and the need for regulators and industry and government to improve responses. Critical to

Consumer Action's ability to contribute confidently to the EARG has been the knowledge it has gained through its casework experience with women experiencing family violence. Being able to see a matter through can only in future provide Consumer Action with a greater understanding of the systemic issues of economic abuse highlighted in the Royal Commission. This will be put to the test through data analysis in Phases 2 and 3 of the research evaluation

The Economic Abuse Reference Group is an informal group of community organisations, which influences government and industry responses to the financial impact of family violence. Its members include family violence services, community legal services and financial counselling services (www.earg.org.au). Consumer Action Law Centre has contributed to the EARG's work within its areas of practice – by participating in quarterly meetings, strategic planning and providing input into submissions and letters. Consumer Affairs Victoria has funded the EARG co-ordinator role.

Work of the Economic Abuse Reference Group

- Development of a Good Practice Guide, referral options and the EARG website
- Development of Issues Papers
- Insurance – to assist in engaging Insurance Council of Australia and the industry generally
- Motor Vehicle Registration - to assist in engaging VicRoads
- Responding to Legislative Reviews
- The Residential Tenancies Act Review Submission – CALC had limited input
- Responding to Industry Guidelines
- Implementing Family Violence Policies in the Vic Water Sector
- Proposed changes to the Water Codes
- FOS Family Violence Guide
- FOS Approach to Joint Facilities
- CIO Family Violence Guide

- ABA Family Violence Guide – which in turn has resulted in changes to the Banking Code of Practice with explicit reference to family violence
- ANZ Family Violence Guide
- Telecommunication Industry Family Violence Guide

Banking

In April 2017, Consumer Action Law Centre provided case studies (obtained through the project) and questions to be put to banking CEOs as part of the Senate’s Review of the *Australia’s Four Major Banks*. The banking review was not specific to family violence, however, Consumer Action asked banks to explain why two of their client experiences did not match their express commitment to tackle family violence. This correlates to the feedback from one of the community professionals in the in-depth interview who noted problems at the bank for her client were being actioned by Consumer Action in its policy work with the banks.

Telecommunications Industry

Consumer Action Law Centre has provided input into the Communication Alliance’s review of the Telecommunication Consumer Protection Code and the Telecommunication Industry Ombudsman review. Consumer Action Law Centre’s CEO has also raised issues at Telstra’s CEO consumer roundtable. CALCs input was focused on changes needed to prevent/interrupt family violence.

General Consultation

On 18 July 2017, Consumer Action Law Centre participated in Consumer Affairs Victoria’s forum on economic abuse.

Consumer Action has also been interviewed by Madeleine Ulbrick a candidate of Monash University on her PhD into Economic Abuse.

Summary of Systemic Impact

As the author has noted in previous reports, systemic change takes time and to expect inroads in under a year is unrealistic. In addition, Consumer Action's involvement in policy reforms has been examined and is being assessed for the purposes of this research evaluation^{xxv}. This is to improve industry policies and the laws that impact on family violence victims and in addition to the work on policy listed above; the in-depth interviews, are designed, over time, to examine collaborations, work and impact on family violence inroads in the policy area it is responding to the Royal Commission call for 'significant research and legislative and policy reform relevant to sexual assault, which has expanded our understanding of and improved our response to family violence^{xxvi}'.



**Australian
National
University**

ANU School of Legal Practice

ANU CRICOS Code 00120C

ORCID ID 0000-0002-6371-2975

Appendix 1 Training Materials Examples

PURSE TRAINING Workshop Outline Women's Health West

* Workshop Outline created and provided by Women's Information and Referral Exchange (WIRE)

Time	Topic	Content
9.00-9.15	Registration	Pre-Eval Forms
9.15- 9.30	WELCOME! Introduction trainers	Acknowledgement of Country ABOUT WIRE
9.30- 9.40	Getting to know each other!	Money Speed Chat!
9.45- 10.00	PART 1: CONTEXTUALIZING Financial Capability in the family Violence context	Financial Literacy and Capability <ul style="list-style-type: none"> ▪ History and terms ▪ Literacy/capability ▪ Inclusion/resilience ▪ Women's Financial Capability in t ▪ Gender Lens ▪ Why do Fin Cap and security mat ▪ Role and scope of family violence
10.00-10.15	PART 2: WHAT IS FINANCIAL ABUSE?	Terms & Legal Definitions <ul style="list-style-type: none"> ▪ Prevalence ▪ Impacts & Obstacles
10.15-10.30		<ul style="list-style-type: none"> ▪ Intersectionality – discussion on ▪ Activity 1. Spectrum
10.30-10.45		<ul style="list-style-type: none"> ▪ Activity 2. Identifying FA Behavior
10.45-11.15	TEA	
11.00-11.15	PART 3: WOMEN'S EMOTIONAL RELATIONSHIPS WITH MONEY	<ul style="list-style-type: none"> ▪ Money and Emotions ▪ Activity: Worksheets
11.15-11.30		<ul style="list-style-type: none"> ▪ Effective money conversations us
11.30-12.30		<ul style="list-style-type: none"> ▪ ACTIVITY: Role plays
12.30-1.10	Lunch	
1.10- 1.20	PART 4: A FINANCIAL CAPABILITY TOOLS B: CREDIT LAW and FV	<ul style="list-style-type: none"> ▪ Simple Financial Capability Tools, ▪ CALC Video Issue spotting "Pickin
1.20- 2.00		
2.00-3.00	PART 5: PUTTING IT ALL INTO PRACTICE	Case Scenario Role Plays
3.00-3.15	Tea Break	



How can credit law help post-crisis?

Live Great!
Solicitor

Readingham
2 September 2017

Constitution Australia Law Centre
Workshop 20/09/2017 09:00-12:00
Book at www.constitution.com.au
www.constitution.com.au



When can the Credit Law help?

Area	When it can help	What it can do
1. Post-Crisis	When a business is in financial trouble	Identifying the business's financial position Identifying the business's assets and liabilities
2. Recovery	When a business is in financial trouble	Identifying the business's assets and liabilities

Learning Outcomes


- How you can spot economic abuse where businesses may be accountable
- How you can help your clients financial position
- How you can complain about businesses regarding economic abuse

Session overview

- Not Family Law
- Common Problems
 - Joint debts
 - Unaffordable loans
 - Utilities and phone
 - "Bad" to enter history
- Dispute Resolution
- Referral pathways
- Case Study

Not Family Law

Credit Law is against business



Family Law is dividing property

Common Problems

Joint Debts

Joint and General

Both people can be asked to pay the whole debt.

The business can choose not to pursue one party for the debt.



Common Problems

Joint Debts – Things to look for

- o Was the client pressured into the loan?
 - If she had no benefit then may be released
- o How was the money spent?
 - Indicates consent and bank's knowledge of pressure
- o Who completed the application?
- o Who was present when it was completed?
 - Indicates consent and bank's knowledge of pressure

Common Problems

Joint Debts – Things to Remember

- o Might be able to get some money back
 - E.g. refund of money she paid to a loan that paid off his credit card
- o Might be able to get her released from the debt
- o Banks are expected to be alert to indicators of FV
 - ROS and ABA guide

Common Problems

Unaffordable or unsuitable loans – Things to look for

- o Was it affordable at the time of application
- o Why did she borrow the money?
- o How was the money used?
- o Did she get more than requested?



Common Problems

Unaffordable or unsuitable loans – Things to Remember

- o May relieve client from the fees and interest
- o Have to pay back money they received – no free money.
- o It may not be a helpful resolution depending on client's circumstances.

Common Problems

Utilities and phones – Things to look for

- o Phones – unaffordable
- o Did she benefit from service?
- o Changing names on the bill without consent
- o Access to personal information



Common Problems

Utilities and phones – Things to remember

- o Client can close accounts – be mindful of termination fees
- o Complain about privacy breaches
- o Financial Counsellors are experts in these matters
- o Reform is needed – we want to hear about it.

Common Problems

"Bad Credit History"

- Causes problems accessing finance
- Debts that are more than \$150 and more than 60 days overdue may be credit listed leading to "Bad credit history"
- Generally removed after 5 years
- Maybe able to remove before 5 years if
 - Problems with the contract
 - Debt is 6+ years old (see handout)
 - Listing contains an error


Common Problems

Bad Credit History- Things to remember

- It may be possible to negotiate removal of listing
- Timing is important (see handout)
 - debt vultures —
- Don't need credit repair company



Dispute Resolution



Credit reporting complaints can be made to Office of the Australian Information Commissioner or an Ombudsman

Session review

- Credit Law is against business, Family Law is dividing property
- Joint debts – may be released if for his benefit and not hers
- Unaffordable loans – often only relieved of fees and interest
- Utilities and phones – contact us if poor response
- "Bad" Credit History – debt vultures are bad
- Dispute Resolution – ombudsman can help

Call us!

Consumer Action Law Centre (Credit lawyers)
 Worker Advice Line: (03) 9602 3326
 Rural access: 1300 881 020
 Mon - Fri 10am to 1pm and 2pm to 5pm
 Email: advice@consumeraction.org.au

National Debt Helpline (Financial Counsellors)
 Financial Counselling & referral 1800 007 007



Access to Funds



shop fronts for NILS, Step-up loans & insurance
9230 6600



\$300 to \$1,200 no interest loans for essential goods & services (not housing costs)
136 457



\$800 to \$3,000 low interest loans for essential goods & services (not housing costs)



Emergency relief directories

Accessing Superannuation – Speak with a Financial counsellor.

AVOID: Payday lenders, Leasing goods

Financial Counsellors



NEVER PAY for Credit repair and debt negotiators

Infringements

Search for fines at Online.fines.vic.gov.au
Free Legal Services – Legal Aid and Federation of Community Legal Centres

Gambling



Gamblers Help Recovery Assistance Packages:
1800 858 558

Housing



Crisis accommodation
1800 015 188



Community and transitional housing
9412 6868



Melbourne Housing service 1800825955



Victorian mortgage relief scheme & housing services
1300 650 172



Mortgage Wellbeing service (Western Suburbs) – Legal financial help 1800 266 675

Housing services directory
<http://humanservicesdirectory.vic.gov.au>

Financial Literacy



Women talk money program – video resources
- 1300 134 130



ASIC - Women's Money Toolkit - budgeting & planning website



ANZ funded financial education website

Who can help with finance problems?

CareRing

A Kildonan Uniting Care support service for customers ANZ, Jemena, NAB, Origin, Western Water or Yarra Valley Water experiencing hardship

03 8401 0100

WEBSITE

Child support Legal Service

Legal Aid run a rotating legal service for Child Support – places fill quickly.
See website for times and locations

Utility Relief Grants

Speak with energy provider first

Complaint Resolution



Bank and some non-bank lender complaints
1800 367 487



Some non-bank lender complaints
1800 138 422



Electricity, water and gas complaints
1800 500 509



Phone and internet complaints
1800 062 058

Specialist Services

Aboriginal Family violence Legal Centre
InTouch
Women with Disability
Q life Aust
Elizabeth Morgan House

Bankruptcy

Speak to a Financial Counsellor
Application kit – AFSA Website

Free Legal Services



Consumer Credit and debt specialists. Worker line



Family law experts
1800 133 302



Tenancy law experts
9416 2577



Social security law experts 1800 094 164



General legal helpline (Infringement & crime)
1300 792 387



Find a community legal service
9652 1500



DISPUTE RESOLUTION

WHEN A BUSINESS WON'T RESOLVE YOUR COMPLAINT

complaint to a business and haven't received a satisfactory response, you might still have some other business involved. Call Consumer Action for free legal advice on how to get the best possible outcome.

COMPLAIN TO THE OMBUDSMAN



for gas, water and electricity



for finance



for phone and internet

APPLY TO THE COURT OR TRIBUNAL

Get free legal advice from our Worker Advice Line to find out how to proceed.



(05) 9602 3326

Monday – Friday

10 am – 1 pm and 2 – 5 pm

advice@consumeraction.org.au

FINANCES AFTER SEPARATION GET RID OF DEBT

You're helping your client to get out of a terrible relationship. Their next step is going to be rebuilding a life for themselves. Here are some of the financial issues they might be facing and how you can use the law to help them regain control over their life.

JOINT DEBTS



If your client is **struggling to repay** debts, they can enter a hardship agreement. This will put a temporary hold on repayments until your client can come up with another solution. If you can show that your client was **pressured** into a loan or that the loan was **solely for the ex-partner's benefit**, and that the lender should have known this, your client might be entitled to be released from the debt and could potentially get some money back. Call us to find out what your client's best option is.

UNAFFORDABLE LOAN



Lenders have an obligation to lend responsibly and to avoid entering a loan with someone who they know will be unable to pay it back. If your client has entered a **loan that they could never have paid back**, they might not have to pay the fees and interest incurred. Call us to find out what you can say to the lender to negotiate a better outcome for your client.

BILLS



If your client is stuck with **utility and phone bills under joint names**, we want to hear from you. We are fighting for stronger laws that will allow customers who have experienced family violence to leave joint contracts. Call us to find out what you can do for your client.

POOR CREDIT HISTORY



If your client has unpaid debts listed on their credit history, it may be possible to remove them if there were **problems with the contract**, if the debt is **more than six years old** or if the **listing contains an error**. Call us to find out how you can use the law to help your client.

GET IN TOUCH WITH US TO DISCUSS YOUR CLIENT'S OPTIONS.



(03) 9602 3326

Monday - Friday

10 am - 1 pm and 2 - 5 pm



advice@consumeraction.org.au

Find out more at workers.consumeraction.org.au

ⁱ This is a project supported by the Victorian Government through a funding grant, 2016 -2017. The project's title has been changed to reflect that it involves service providers who have professional ethical obligations and are 'professionals' recognising this adds dimensions that the term 'worker' does not encapsulate.

ⁱⁱ The Report of the Royal Commission into Family Violence (Victoria) See pages 76 and 108.

<http://www.rcfv.com.au/Report-Recommendations> accessed 21 September 2017.

ⁱⁱⁱ Liz Curran 'Lawyer Secondary Consultations: improving access to justice and human rights: reaching clients otherwise excluded through professional support in a multi-disciplinary practice' *8(1) Journal of Social Inclusion (2017)*

<https://josi.journals.griffith.edu.au/index.php/inclusion/article/view/817> accessed 18 November 2017.

^{iv} Dr Curran, in her research evaluations has defined legal secondary consultation as: where a lawyer offers a community worker (such as a doctor, nurse, youth worker, social worker or financial counsellor) legal advice or information on legal processes (such as what happens at court, and how to give evidence or structure reports for a court to provide the required considerations), or on their professional and ethical obligations, or guides the community worker through tricky situations involving their client or their work for clients. See Liz Curran, 'Lawyer Secondary Consultations: improving access to justice and human rights: reaching clients otherwise excluded through professional support in a multi-disciplinary practice' *8(1) Journal of Social Inclusion (2017)* <https://josi.journals.griffith.edu.au/index.php/inclusion/article/view/817> accessed 18 November 2017.

^v See for example, Liz Curran, 'Final Evaluation Report for the Legal Services Board Victoria - 'Why Didn't You Ask?' - Evaluation of the Family Violence Project of the Loddon Campaspe Community Legal Centre' (April 16, 2015). <https://ssrn.com/abstract=2631378> or <http://dx.doi.org/10.2139/ssrn.2631378>

^{vi} The Report of the Royal Commission into Family Violence (Victoria) Vol. IV,103, Vol. VI, 118, Vol IV, 102-106. <http://www.rcfv.com.au/Report-Recommendations>, accessed 21 September 2017

^{vii} See for example, Emma Smallwood, *Stepping Stones: Legal barriers to economic equality after family violence*, Women's Legal Service Victoria and the Legal Services Board and Commissioner of Victoria (2016). [http://www.womenslegal.org.au/files/file/Stepping%20Stones%20Report\(1\).pdf](http://www.womenslegal.org.au/files/file/Stepping%20Stones%20Report(1).pdf) accessed 18 November 2017.

^{viii} Also, a point made by women interviewed about their experiences in Carolyn Neilson and Bonne Renou, *Will Somebody Listen to Me*, Loddon Campaspe Community Legal Centre and the Legal Services Board and Commissioner of Victoria (2015). <http://lcclc.org.au/2015/05/family-violence-report/> accessed 18 November 2017.

^{ix} Dr Curran, in her research evaluations has defined legal secondary consultation as: where a lawyer offers a community worker (such as a doctor, nurse, youth worker, social worker or financial counsellor) legal advice or information on legal processes (such as what happens at court, and how to give evidence or structure reports for a court to provide the required considerations), or on their professional and ethical obligations, or guides the community worker through tricky situations involving their client or their work for clients. See Liz Curran 'Lawyer Secondary Consultations: improving access to justice and human rights: reaching clients otherwise excluded through professional support in a multi-disciplinary practice' *8(1) Journal of Social Inclusion (2017)* <https://josi.journals.griffith.edu.au/index.php/inclusion/article/view/817> accessed 18 November 2017.

^x Victorian Government, Department of Justice and Regulation, Access to Justice Review, 4 October 2016, Available at <https://engage.vic.gov.au/accesstojustice>; Pleasence P, Coumarelos C, Forell S & McDonald HM, Planning legal outreach, (Law and Justice Foundation of NSW, Sydney) (2015) [http://www.lawfoundation.net.au/ljf/site/templates/UpdatingJustice/\\$file/UJ_45_Planning_legal_outreach_FLNAL.pdf](http://www.lawfoundation.net.au/ljf/site/templates/UpdatingJustice/$file/UJ_45_Planning_legal_outreach_FLNAL.pdf); Christine Coumarelos, Deborah Macourt, Julie People, Hugh M. McDonald, Zhigang Wei, Reiny Iriana and Stephanie Ramsey, (2012) 'Access to Justice and Legal Needs Legal Australia-Wide survey: legal need in Australia' (New South Wales Law and Justice Foundation, Sydney) [http://www.lawfoundation.net.au/ljf/site/templates/LAW_AUS/\\$file/LAW_Survey_Australia.pdf](http://www.lawfoundation.net.au/ljf/site/templates/LAW_AUS/$file/LAW_Survey_Australia.pdf); Allen Consulting Group. (2014) *Review of the National Partnership Agreement on Legal Assistance Services, Final Report*, June (Melbourne, Australia, The Allen Consulting Group). http://www.acilallen.com.au/cms_files/NPA%20Review_LAS%20report_final.pdf; Australian Government Productivity Commission Final Report, 'Access to Justice Arrangements, No 72, September 2014, <http://www.pc.gov.au/inquiries/completed/access-justice/report>; Curran L, 'Ensuring Justice and Enhancing Human Rights: A Report on Improving Legal Aid Service Delivery to Reach Vulnerable and Disadvantaged People, La Trobe University & Victoria Law Foundation (2007) <https://libertyvictoria.org.au/sites/default/files/Report%20-%20Ensuring%20Justice%20and%20Enhancing%20Human%20Rights.pdf> All accessed 18 November 2017.

^{xi} Liz Curran, 'Lawyer Secondary Consultations: improving access to justice and human rights: reaching clients otherwise excluded through professional support in a multi-disciplinary practice' *8(1) Journal of Social Inclusion (2017)* 1-32 at 3. <https://josi.journals.griffith.edu.au/index.php/inclusion/article/view/817> accessed 18 November 2017

^{xii} Liz Curran, 'Multi-disciplinary Practice Health Justice Partnerships—Working ethically to ensure reach to the most in need', *26 Nottingham Law Journal (2017)* 11 -36; Mark F Harris, Jenny Advocat, Benjamin F Crabtree, Jean-Frederic Levesque, William L Miller, Jane M Gunn, William Hogg, Cathie M Scott, Sabrina M Chase, Lisa Halma, and Grant M Russell, 'Inter-professional teamwork innovations for primary health care practices and practitioners: evidence from a comparison of reform in three countries' (2016) *9 J Multidiscip Health*, 35–46; Tobin-Tyler E., Anderson, L., Rappaport, L., Shah, A., Edberg, D., Paul E. 'Medical-Legal Partnership in Medical Education: Pathways & Opportunities *Journal of Legal Medicine*'. 2014; 35 (1): 149-177; Lawton, E., Tobin-Tyler, E. 'Optimizing the Health Impacts of Civil Legal Aid Interventions: The Public Health Framework of Medical-Legal Partnerships' *Rhode Island Medical Journal*. 2013; 96 (7): 22-26; Tobin-Tyler, E. 'Allies Not Adversaries: Teaching Collaboration to the Next Generation of Doctors and Lawyers to Address Social Inequality' *Journal of Health Care Law and Policy*. 2008; 11: 249-294; Andrew Crockett and Liz Curran, 'Measuring the impact, quality and effectiveness of legal assistance services in a climate of reduced funding and increased government expectations: The Australian experience' *22 (3)*, (2016), *European Journal of Current Legal Issues* <http://webjcli.org/article/view/468>; Curran, Liz, A Research and Evaluation Report for the Bendigo Health–Justice Partnership: A Partnership between Loddon Campaspe Community Legal Centre and Bendigo Community Health Services, October 2016 By Dr Liz Curran, Australian National University 'I Sleep Better at Night'. (Interview with Client) Published 22 November 2017 (October 31, 2016). Available at SSRN: <https://ssrn.com/abstract=>; Liz Curran 'Improving access to justice through multi-disciplinary practices': Health Justice Partnerships' 22 November 2016, Nottingham Trent University. See podcast <http://www.nlscl.org.uk/improving-access-justice-health-justice-partnerships/> and http://www4.ntu.ac.uk/apps/events/15/home.aspx/event/189681/default/seminar_by_visiting_scholar_liz_c_urban;

^{xiii} Michelle Leering, 'Conceptualizing Reflective Practice for Legal Professionals' (2014) *23 Journal of Law and Social Policy*, 83-106.

^{xiv} Bob Dick, 'Action Research and Action Learning for Community and Organisational Change' <http://www.aral.com.au/> accessed 18 November 2017. See also Ahmed, Pervaiz K., Ann Y. E. Loh and Mohamed Zairi, 'Cultures for continuous improvement and learning' (1999) *10(4-5) Total Quality Management* 426.

^{xv} Under a limited license to Consumer Action with Intellectual Property for the approach, tools, questions being vested in Dr Liz Curran.

^{xvi} See Liz Curran L, 'Legal Review: Not all in the Statistics' *Law Institute Journal*, July 2013, 36 – 39 and Liz Curran 'We Can See there's Light at the End of the Tunnel Now': *Demonstrating and Ensuring Quality Service to Clients*, Legal Aid ACT, (Canberra, Legal Aid ACT) (2012). http://www.legalaidact.org.au/pdf/Light_at_the_end_of_the_Tunnel_Legal_Aid_Services_Quality_and_Outcomes.pdf accessed 18 November 2017; Curran, Liz, A Research and Evaluation Report for the Bendigo Health–Justice Partnership: A Partnership between Loddon Campaspe Community Legal Centre and Bendigo Community Health Services, October 2016 By Dr Liz Curran, Australian National University 'I Sleep Better at Night'. (Interview with Client) Published 22 November 2017 (October 31, 2016). Available at SSRN: <https://ssrn.com/abstract=>;

^{xvii} The Report of the Royal Commission into Family Violence (Victoria) Summary and Recommendations, 3. <http://www.rcfv.com.au/Report-Recommendations>, accessed 22 November 2017

^{xviii} The Report of the Royal Commission into Family Violence (Victoria) Summary and Recommendations, 6-7. <http://www.rcfv.com.au/Report-Recommendations>, accessed 22 November 2017

^{xix} Liz, Curran, A Research and Evaluation Report for the Bendigo Health–Justice Partnership: A Partnership between Loddon Campaspe Community Legal Centre and Bendigo Community Health Services (October 31, 2016). Available at SSRN: <https://ssrn.com/abstract=3076407>

^{xx} Rebecca Sandefur, 'Bridging the Gap: Rethinking Outreach for greater Access to Justice, (2014-15) 37 UALR L. Rev. 721 at 726; Clark D Cunningham, 'Evaluating Effective Lawyer- Client Communication: An International Project Moving from Research to Reform', 67 *Fordham L. Rev.* 1990-1999, 1959, 1962 and Liz Curran, 'Final Evaluation Report for the Legal Services Board Victoria - 'Why Didn't You Ask?' - Evaluation of the Family Violence Project of the Loddon Campaspe Community Legal Centre' (April 16, 2015). <https://ssrn.com/abstract=2631378>; Curran, Liz, A Research and Evaluation Report for the Bendigo Health–Justice Partnership: A Partnership between Loddon Campaspe Community Legal Centre and Bendigo Community Health Services, October 2016 By Dr Liz Curran, Australian National University 'I Sleep Better at Night'. (Interview with Client) Published 22 November 2017 (October 31, 2016). Available at SSRN: <https://ssrn.com/abstract=>;

Appendix 3 Results Summary (© Consumer Action Law Centre)

^{xxi} Christine Coumarelos, Deborah Macourt, Julie People, Hugh M. McDonald, Zhigang Wei, Reiny Iriana and Stephanie Ramsey, (2012) 'Access to Justice and Legal Needs Legal Australia-Wide survey: legal need in Australia' (New South Wales Law and Justice Foundation, Sydney) [http://www.lawfoundation.net.au/ljf/site/templates/LAW_AUS/\\$file/LAW_Survey_Australia.pdf](http://www.lawfoundation.net.au/ljf/site/templates/LAW_AUS/$file/LAW_Survey_Australia.pdf) accessed 18 November 2017.

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