

Better Place Australia submission to the
Department of Social Services
Review of Financial Wellbeing
Capability programs
Consultation
Paper

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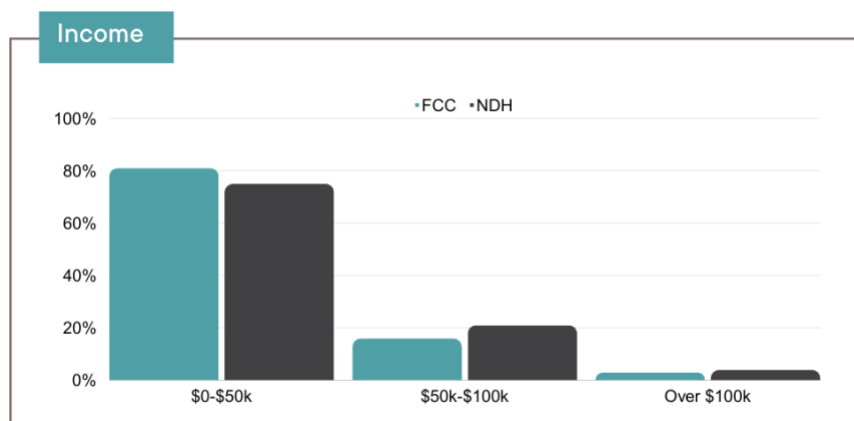
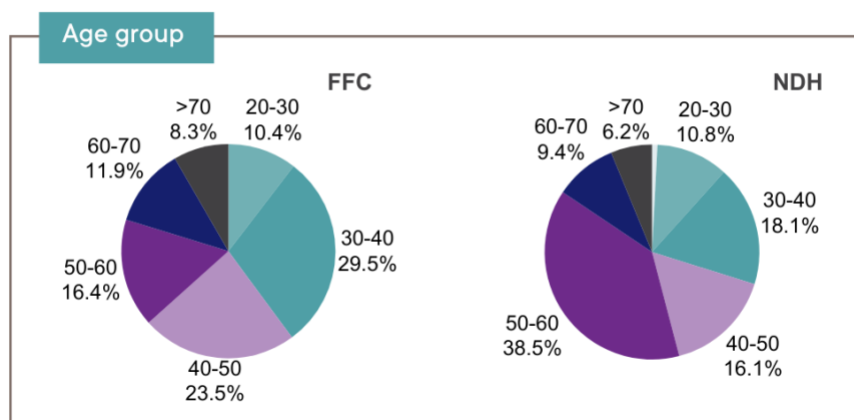
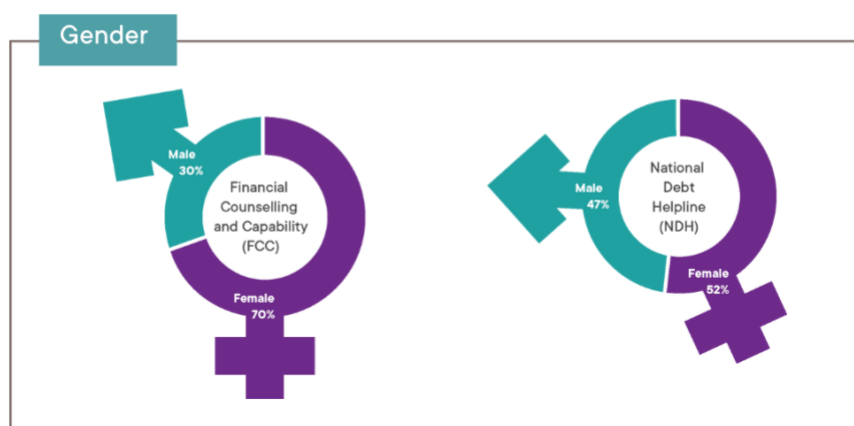
Better Place Australia's Financial Counselling Services

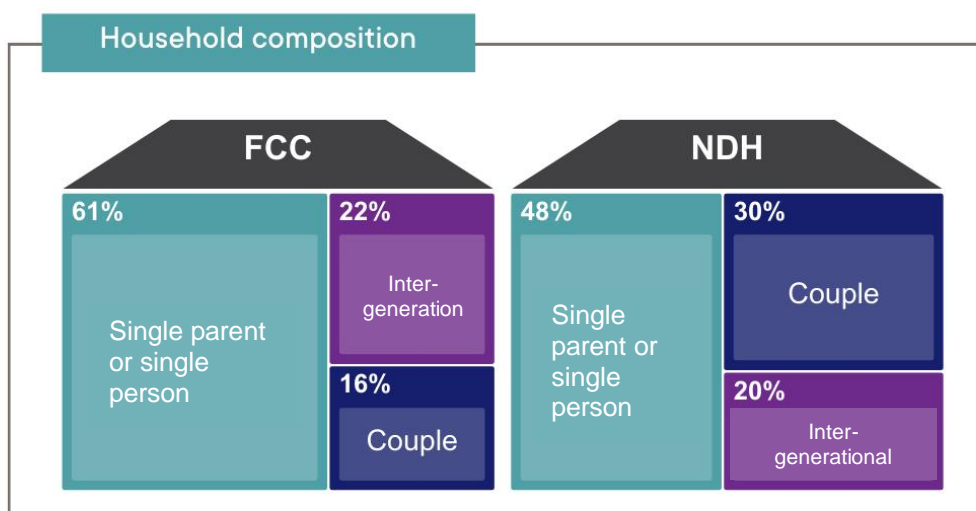
BPA provides two DSS funded services

- Financial Counselling
- Victorian National Debt Helpline support (shared with Consumer Action Law Centre).

Thirteen qualified financial counsellors are employed by BPA across these two services.

Client Data





Data Summary

- Proportionally more females use the face-to-face FCC service than the NDH telephone service
- An older demographic uses the NDH helpline
- Clients of both services generally have household incomes of less than \$50K
- A much higher proportion of FCC clients report the presence of family violence
- Single person households or single parent households are proportionately higher users of the FCC service

In summary FCC clients have more complex needs and are more vulnerable. We infer that FCC clients value the face to face experience, where more trust will be developed, due to longer session times and greater disclosure of information.

Response to Focus Area 1: Current operating environments and systemic issues

1. The future role of FWC programs in disasters, and other crisis events?

Better Place Australia (BPA) emphasises the importance of considering innovative approaches to service delivery, especially in crisis events. The lessons learned from the challenges faced during the 2018/2019 bushfire recovery highlight the need for flexible, on-the-ground solutions and improved collaboration within the Financial and Counselling and Capability (FCC) sector.

In summary, structuring future FWC funding arrangements should involve proactive contingency planning that considers high-risk zones, leverages local community halls, and addresses the challenges of staff recruitment during surges in demand. The incorporation of a triage and support system, as well as collaboration with local grant holders and community leaders, will contribute to a more effective and responsive financial wellbeing and capability program.

Additionally addressing gaps in Financial Wellbeing and Capability (FWC) services, especially in food relief and regional/remote areas, requires a multi-faceted approach. This involves improving coordination, exploring community partnerships, addressing resource depletion challenges, and adopting client-centric solutions to ensure equitable access to relief services.

2. How Australian Government policies, frameworks, reforms or systems issues are changing the way FWC services are delivered, or impacting FWC clients?

BPA advocates for a proactive and inclusive approach in responding to changing client needs and the necessary appropriate service delivery model improvements. This involves leveraging digital advancements, addressing ageism, focusing on early intervention, enhancing the role of government agencies like Centrelink, and optimising the potential of Family Relationship Centres through improved coordination.

The FWC grant boundary coherence is an issue, and its mosaic of boundary defined areas act against opportunities to use a local bundle of support services approach for clients. Agencies like BPA that have multiple service offerings can not offer FWC clients a consistent bundle of services by location. Our services support clients across key personal crisis events and situations. Mental Health challenges, separation, family conflict and safety, child difficulties, ageing, and debt – these situations often are co co-current.

To BPA, FWC service improvement and innovation should focus on incorporating local service systems knowledge, advocating for collaboration, and cautioning against the potential drawbacks of a centralised model. The emphasis is on tailoring support to the unique needs of clients and ensuring a more contextually informed and effective service delivery.

Response to Focus Area 2: Changing client needs

3. Improving response to current and future client demand including future demand and complex needs

- **Increasing Demand**
 - With the ongoing cost of living pressures, the demand for financial counselling support is expected to rise. Initiatives should be directed towards the central phone number and website to assist in triaging and directing more complex clients to face to face appointments.
- **Digital Planning and AI Integration**
 - To cope with the anticipated increase in demand, there's a need for a clear digital planning and response strategy. Exploring the use of artificial intelligence, like chat GPT-style responses, should be a priority to efficiently provide information to enquirers.
- **Addressing Ageism and Complex Needs**
 - The consultation paper demonstrates ageism, particularly overlooking the needs of older populations. Special attention is needed for aged care facilities, older women with low financial literacy, and those at risk of elder abuse. BPA proposes outreach support as a crucial step in protecting and advocating for complex needs clients, especially in residential care locations.
- **Meeting Demand and Outreach**
 - Meeting demand should be paramount in resourcing support. Efficiencies gained online should be leveraged to free up resources for necessary outreach efforts, especially for the growing older population.
- **Addressing Hearing or Visual Impairments**
 - Attention is drawn to the needs of those with hearing or visual impairments. An exploration of how technology can be deployed to respond to this cohort's needs is essential for an inclusive approach.

Addressing Unmet Needs – An emergent cohort Financial Counselling in Aged Care

- **Challenges Identified by BPA Older Clients and BPA Practitioners:**
 - **Insufficient Education and Entry Point Information:** Clients face challenges in navigating suitable financial services for aged care residential and home service fees. There is a need for more education and clear entry points to relevant information.
 - **Limited Awareness of Access Points:** There is limited education and awareness on where to access information, leading to confusion and overwhelm among older individuals seeking assistance with aged care financial matters.
 - **Centralised Online and Telephone Approach:** The reliance on a central online website and telephone approach limits accessibility for clients, especially those who may prefer in-person interactions or have difficulty navigating online resources.
- **Limited Tailored Financial Support for Older clients:**
 - Clients face challenges in finding tailored financial support options that suit their specific circumstances, leading to potential financial strain.
 - **Affordability and Rising Costs:** Affordability concerns arise as income and assets determine eligibility for government subsidies and financial contributions required for aged care services. Inflation and rising costs further impact the financial burden on clients.

- Impact on Clients: Mental Health Challenges. Clients may experience an exacerbation of mental health issues due to financial stress and the challenges associated with understanding and managing aged care service fees.
- Physical and Health Pressure: Increased pressure on physical and health conditions may result from delayed access to necessary services and the overall strain of managing aged care finances.
- Debt Accrual of Aged Care Fees:
 - Debt accrual related to aged care service fees can contribute to financial instability for clients. Results in delays in Seeking and Accessing Services:
 - Delays in seeking and accessing necessary services may have detrimental effects on clients' well-being and quality of life. From our mental health support program that operates in 130 aged care facilities, we know that one in every two older people entering aged care displays signs of anxiety and or depression.

Case Example – Ms A:

- Ms A, an elderly woman with a dementia diagnosis, faces challenges with decision-making and distrusts institutions.
- Allocated a home care package Level 2, Ms A struggles with contributing to daily fees and refuses to pay accrued fees, impacting her mental health.
- Ms A finds it challenging to navigate aged care fees, faces confusion, and opts for a costly private financial advisor, leading to financial strain.

BPA Summary recommendations to respond to this cohort's unmet needs:

- Enhanced Education and Access: Develop targeted education programs to inform older individuals about aged care financial options and improve accessibility to information.
- Diversify Support Channels: Expand support channels beyond online and telephone options, including in-person services to cater to diverse needs.
- Tailored Financial Counselling: Provide tailored financial counselling services that align with individual circumstances, ensuring affordability and reducing the need for private financial advisors.
- Community-Based Advocacy: Establish community-based advocacy services to guide individuals through the complexities of aged care financial matters.
- Addressing Affordability Issues: Regularly review income and asset thresholds to ensure affordability for individuals accessing aged care services.
- Collaboration with Financial Institutions: Foster collaborations with financial institutions to provide accessible and affordable financial advice tailored to aged care needs.

4. Effective FWC early intervention approach

- Learnings from NDH Helpline
 - BPA emphasises that learnings from handling calls on the NDH helpline should guide further thinking and planning to address those at the start of a cycle of financial distress.
- Income Demographics
 - Majority of our clients live in households with less than \$50,000 income per year. Recognising that these households cannot avoid debt issues due to the rising cost of living, early intervention becomes crucial. With this inevitability consider where this cohort seeks or receives government information and provides information about how to access financial counselling support earlier.

- Role of Centrelink
 - The role of Centrelink should be reviewed, as it has become transactional rather than informational. Enhancements in how Centrelink users are informed about support and debt risk should be a focus.
- Coordination of Supports for Families
 - More attention is required for the coordination of support for families. The national network of Family Relationship Centres (FRCs) presents an ideal opportunity, but there is a need for better harmony between grant boundaries for FRCs and FCC grant boundaries. A more coherent redistribution is proposed.

In conclusion, BPA advocates for a proactive and inclusive approach in responding to changing client needs. This involves leveraging digital advancements, addressing ageism, focusing on early intervention, enhancing the role of government agencies like Centrelink, and optimising the potential of Family Relationship Centres through improved coordination.

Response to Focus Area 3: Best Practice service delivery

5. High-quality financial well-being and capability service

- **Employment Action Plan Model**
 - In discussions among BPA financial counsellors, the concept of adopting a model used by Employment Agencies, specifically the Employment Action Plan, was considered.
- **Financial Action Plan (FAP)**
 - BPA proposes the application of a Financial Action Plan (FAP) in financial counselling services. Similar to an Employment Action Plan, the FAP would outline key actions related to debt management, short-term hardship applications, and relief pathways.
- **Formal Standardised Document**
 - The FAP would serve as a formal, standardised artefact worked on and held by both the client and the financial counsellor. This document aims to provide structure to the planning process, especially for clients who may struggle to absorb information in highly stressful situations.
- **Client and Counsellor Commitment**
 - Both the client and the financial counsellor would sign the FAP as a commitment to adherence. While recognizing that not all clients may respond to this approach, for those on the verge of change, it can convert a moment into longer-term action through goal-setting and a stepped action approach.

6. Supporting wrap-around services and effective referral pathways

- **Key Components of the proposed Financial Action Plan as a common document**
 - Listed referral pathways
 - Appropriate triaging approach and guidance on seeking support
 - Direction to tailored emergency relief
 - Opportunity for review after a certain period
 - Reasons to check in on the client's plan progress
- **Addressing Service Fragmentation**
 - A characteristic of highly stressed clients is their tendency to bounce between services with multiple service files. BPA suggests that a standardised FAP could serve as a central document guiding providers and offering a cohesive view of the client's needs and progress, facilitating a more unified service experience.
- **Information Sharing for Comprehensive Service Response**
 - BPA emphasises the value of information sharing, particularly in the context of elder abuse service responses. The experience of sharing information among family violence support services has proven beneficial for planning dynamic safety plans. This practice could be extended to financial counselling services with client consent.
- **Money Support Hubs and Outreach**
 - While recognising the positive aspect of Money Support Hubs, BPA suggests exploring cost-effective alternatives, such as utilising existing locations like Family Relationship Centres (FRCs) or even CentreLink locations. Harmonising grant boundaries and deploying outreach services to complex and disadvantaged populations, including portable hubs in residential or supported accommodation facilities, is vital for reaching those in need efficiently.

In conclusion, BPA advocates for the implementation of a Financial Action Plan model to enhance service delivery and client outcomes. This approach aligns with the goal of providing more structured and comprehensive support, addressing service fragmentation, and facilitating effective communication and collaboration across service providers.

7. Service improvement and localised knowledge

- Introduction of Service Improvement
 - Better Place Australia has prioritised the integration of local service systems knowledge into their approach. This approach ensures that client support is well-informed by understanding the dynamics of local, state, and federal systems.
- Importance of Local Service Systems Knowledge
 - Acknowledging the multi-level interface of clients across Local, State, and Federal systems, BPA emphasises the importance of understanding pathways specific to clients' needs within each system (e.g., Legal, Family Support, Mental Health).
- Collaborative and Effective Client Service
 - BPA believes that combining FWC providers with different system knowledge within a state can lead to more collaborative and effective client service. Knowledge of local systems is essential for tailoring support that aligns with the diverse needs of clients.
- Collaboration with Consumer Action Law Centre
 - BPA collaborates with the Consumer Action Law Centre in providing the Victorian National Debt Helpline (NDH) service. Shared administration resources among family support services contribute to cost efficiency.
- Flaws in Centralised Model Proposal
 - BPA questions the rationale behind a centralised model proposal, emphasising that a Federal centralisation approach may limit clients to a restricted number of services. This approach would neglect local intelligence and arrangements crucial for comprehensive and context-specific support.
- Use of Local State-Based Service Tools
 - BPA utilises local State-based service tools, such as 'Ask Izzy,' to enhance the provision of wrap-around services. This emphasises the need for a decentralised approach that leverages local knowledge, MOU's, partnerships and referral pathways.
- Balancing Resources and Cost of Resourcing
 - While recognising the need for a balance of resources, BPA suggests that a centralisation approach may not align with the complexities and diversity of client needs, potentially putting them at risk of receiving limited support.

In conclusion, Better Place Australia's service improvement and innovation focus on incorporating local service systems knowledge, advocating for collaboration and cautioning against the potential drawbacks of a centralised model. The emphasis is on tailoring support to the unique needs of clients and ensuring a more contextually informed and effective service delivery.

8. Filling FWC service gaps, including in Food Relief and Regional/Remote Areas

- Challenges in Emergency Relief
 - While Better Place Australia is not an Emergency Relief provider, the organisation acknowledges the challenges faced in remote regions, limited staffing, and coordination between services.

- Volunteer Staffing and Limited Resources:
 - Feedback from clients highlights that relief agencies often rely on volunteer staffing. This can lead to situations where agencies open early, and resources such as food vouchers are quickly depleted. Clients may face long drives only to find that relief is either exhausted or significantly reduced.
- Addressing Resource Depletion
 - To address resource depletion issues, it is crucial to explore ways to extend the availability of relief resources or enhance coordination to ensure that clients who make the effort to seek assistance are not left without the support.
- Improving Coordination:
 - Enhancing communication and coordination between relief agencies can contribute to a more equitable distribution of resources. This may involve implementing strategies to ensure a fair distribution of resources throughout the opening hours.
- Community Partnerships:
 - Building partnerships with local businesses, community organisations, and government agencies can help ensure a steady supply of relief resources. This could involve creating a network of support to maintain a consistent level of assistance for individuals and families in need.
- Transportation Support:
 - Recognising the significant cost and effort clients may invest in reaching relief agencies, exploring options for providing transportation support or alternative delivery methods could be considered. This may involve collaboration with local transportation services or exploring innovative solutions.
- Data-Driven Resource Allocation:
 - Implementing data-driven approaches to understand demand patterns can assist in more effective resource allocation. This involves analysing historical data to anticipate peak demand times and adjusting resource distribution accordingly.
- Remote and Regional Solutions:
 - In regional and remote areas, exploring solutions that are tailored to the unique challenges of these locations is essential. This could involve mobile relief services, partnerships with local community groups, or leveraging technology for remote assistance.
- Client-Centric Approach:
 - Keeping the needs and experiences of clients at the forefront is crucial. This includes actively seeking feedback, adapting services based on client experiences, and ensuring that relief efforts are responsive to the diverse circumstances of those seeking assistance.

In summary, addressing gaps in Financial Wellbeing and Capability (FWC) services, especially in food relief and regional/remote areas, requires a multi-faceted approach. This involves improving coordination, exploring community partnerships, addressing resource depletion challenges, and adopting client-centric solutions to ensure equitable access to relief services.

Response to Focus Area 4: Workforce Capacity and Capability, and Supporting Indigenous and Multicultural Organisations

9. Ensuring workforce capacity and capability

- Addressing Capacity Challenges:
 - As capacity is a current challenge, it's essential to acknowledge that while capacity may remain constant, demand is inevitably increasing. A review of grant boundaries is suggested, taking into account demographic changes in Victoria since the early 2010s.
- Specific Considerations for Capacity and Capability:
 - Ageing Population: Recognition of the ageing population's needs, requiring financial capability raising and outreach in homes and aged care facilities where mobility is an issue.
 - Support for Grandparent Carers: Support for older people who are grandparent carers, facing challenges due to visa status and potential manipulation of the situation by their children.
 - Complex Needs Clients in Supported Accommodation: Consideration for complex needs clients living in Supported Accommodation, struggling with finances and NDIS plans, potentially facing financial exploitation.
 - Family Violence Awareness: Increased awareness of family violence and the need for specialist responses to address financial coercion and debt risk.

10. Supporting Indigenous, Multicultural, and Disability Providers

- Culturally Appropriate Services:
 - Recognising the importance of culturally appropriate services, Better Place Australia emphasises that Aboriginal community-controlled and Indigenous-led organisations are best positioned to respond to their community needs.
- Considerations for Disability Providers:
 - Policy Settings for Disability Providers: Caution is advised with policy settings to ensure that a financial services provider is not funding services they are providing to the client. There should be a clear distinction to avoid conflicts of interest.
 - Support for NDIS Clients and Families: For disability providers, support is needed to assist families of NDIS clients in managing the financial aspects of the family member's plan. There may be a need for additional financial support services.
 - Mental Health Intersection: Acknowledging the intersection with mental health issues, it's important to address the increased financial risk and heightened anxiety for carers. Better integration and collaboration are required between financial counselling services and mental health clinicians. Clarity of inclusion into a NDIS plan is required. This is a budgeting and capability development service yet it is not financial advice. Clients and families need guidance and capability development but this can be outside of a funded plan.
 - Non-Linear Model for Mental Health Support: Clients with mental health issues may not follow a linear model of support. BPA suggests co-developing a non-linear model of support that is integrated and collaboratively planned with mental health clinicians and clients. This approach should be responsive to the unique needs of clients in this cohort.

In conclusion, addressing workforce capacity and capability requires a nuanced approach that considers the specific needs of diverse client groups. This includes recognising demographic shifts, supporting Indigenous and multicultural organisations, and developing tailored approaches for clients with complex needs, ageing populations, and mental health intersections.

Response to Focus Area 5: Place-based approaches

11. Advantages and Challenges of Place-based Approach

Advantages

- **Tailored Solutions:**
 - A place-based approach allows for tailored solutions that address the specific needs and dynamics of a particular community. This approach recognises that communities have unique challenges and strengths and should be involved in collaboration for a response.
- **Community Engagement:**
 - It promotes active community engagement, ensuring that the community's voice is heard in shaping and directing services. This fosters a sense of ownership and responsiveness.

Challenges

- **Resource Allocation:**
 - Allocating resources solely based on geographic locations may pose challenges if the unique needs of certain communities are overlooked, leading to potential disparities.
- **Community Engagement Barriers:**
 - Challenges may arise in engaging communities, especially if there are existing trust issues or if the community is resistant to external involvement.
- **Flexibility and Adaptability:**
 - The approach requires flexibility and adaptability to accommodate the evolving needs of a community. Rigid structures may hinder responsiveness to changing dynamics.

12. Experience in Place-based or Shared Decision-making models

Better Place Australia acknowledges the benefits of a place-based approach however it can lead to a fragmentation of responses, practice and reporting.

In summary, Better Place Australia recognises the potential advantages of a place-based approach, especially in regional and remote communities. While acknowledging the benefits, however it can lead to a fragmentation of responses, practice and reporting. A caveat is that the local community must invite the service provider into a collaboration. Cultural safety is the number one for collaborative service development.

Response to Focus Area 6: Future funding arrangements

13. What would sustainable and Flexible Funding for BPA's Financial Wellbeing and Capability Program look like?

- Funding Flexibility Assessment
 - BPA appreciates the overall flexibility of the funding, finding the acquittal process sufficiently high-level to allow for adaptability and responsiveness to change.
- Utilisation of Innovation Allowance
 - While funding terms are not burdensome, BPA has not yet utilised the 10% allowance for innovation. BPA proposes exploring partnerships across different DSS family support funding streams to potentially develop a pilot or proof of concept through combined efforts and resourcing to respond to complex clients.
- Addressing Geographical Boundaries
 - Geographical boundaries currently hinder the provision of wrap-around support at a single location. BPA suggests considering a more flexible approach, possibly loosening boundaries to facilitate a more coherent service response. This could be achieved through collaboration, particularly with entities like Family Relationship Centres.
- Inadequacy of Current Funding Level
 - Workforce Cost of Living Concerns: BPA highlights the challenge of the rising cost of living for workers, which is not being matched by wage increases. This poses a threat to staff retention, and BPA suggests that a fair rate of pay can not be met and it may necessitate considering a reduction in FTE.
 - General Increase in Administration and Other Costs: BPA is experiencing a general increase in administration and other operational costs. To sustain operations effectively, a thorough review of funding levels is required.

In summary, BPA acknowledges the positive aspects of funding flexibility but raises concerns about the adequacy of the current funding level, particularly in light of rising workforce costs and general operational expenses. The proposal for innovative partnerships and a more flexible geographical approach demonstrates BPA's commitment to optimising the impact of the Financial Wellbeing and Capability Program.

14. BPA reflections on supplementary funding for crisis events

- 2019/2020 Bushfire Recovery Supplementary Funding
 - In 2019/2020, BPA received supplementary funding to support bushfire recovery in Gippsland, which was appreciated but presented challenges.
- Challenges with Short-Term Staff Contracts
 - The intended use of supplementary funding was to provide additional support on the ground for victims. However, recruiting short-term staff proved to be less effective due to the absence of a skilled workforce in the remote eastern area of Gippsland.
- Innovative Service Delivery
 - In retrospect, BPA reflects on the potential effectiveness of innovative service delivery. For instance, allocating a capital allowance within the funding to acquire a mobile solution, such as a caravan equipped for on-site services, could have been more beneficial.

- **Mobile Caravan Solution:**
 - Victims often congregated around local Community Halls. A mobile caravan, equipped with the necessary facilities, would support the confidential nature of financial counselling services. This mobile solution could be towed to different locations.
- **Starlink Connection:**
 - To overcome internet access challenges, a Starlink connection could be utilised to ensure a reliable session. This would enable financial counsellors to be based remotely without the need to be physically present at the location.
- **Local Community Organiser:**
 - Contracting a local community member to organise affected individuals for mobile appointments would further streamline the process. The financial counsellor could provide live recommendations on other supporting services from another Starlinked location. This is a triaged form of service.
- **Better Integration and Collaboration**
 - BPA suggests better integration into FCC support through collaboration and community consultation. Allocating a separate portion of the grant specifically for service collaboration development could enhance overall effectiveness.

In conclusion, while the supplementary funding was appreciated, BPA emphasises the importance of considering innovative approaches to service delivery, especially in crisis events. The lessons learned from the challenges faced during the bushfire recovery highlight the need for flexible, on-the-ground solutions and improved collaboration within the FCC sector.

15. Future FWC Funding Arrangements for Local Community Needs and Time Limited Surges

- **Contingency Planning for Surges in Community Demand**
 - In addressing potential surges in community demand caused by disasters like bushfires, floods, or pandemics, incorporating contingency planning is essential.
- **Utilizing High-Risk Zones Mapping**
 - For natural disasters, identifying high-risk zones is crucial. An effective strategy could involve mapping these high-risk zones to local financial counselling grant holders.
- **Local Community Halls as Focal Points:**
 - Leveraging the locations of local community halls can be a key component of this plan. Community halls often serve as focal points during crises, providing an accessible venue for support services.
- **Overcoming Staff Recruitment Challenges**
 - Acknowledging the challenges in recruiting staff during crises, it's imperative to develop a contingency plan that ensures rapid response and intervention.
- **Triage and Support System:**
 - Building on the insights from previous experiences, implementing a triage and support system could significantly enhance the effectiveness of the response.
- **Learning from BPA's Experience:**
 - The lessons learned from BPA's experience with bushfires emphasise the importance of having "feet on the ground" for effective intervention. Therefore, a contingency plan should include strategies for quickly deploying virtual financial counselling personnel to affected areas and triaging to appropriate support facilitated by the local community support person at the community hall.

- Efficient Response through Collaboration
 - Facilitating a more efficient response requires collaboration and coordination. Integrating local financial counselling grant holders into the contingency plan enhances the ability to address immediate needs.
- Tapping into Local Expertise
 - Consider tapping into local expertise by involving community members and leaders in the planning process. They can provide valuable insights into the unique needs and dynamics of the community during times of crisis.

In summary, structuring future FWC funding arrangements should involve proactive contingency planning that considers high-risk zones, leverages local community halls, and addresses the challenges of staff recruitment during surges in demand. The incorporation of a triage and support system, as well as collaboration with local grant holders and community leaders, will contribute to a more effective and responsive financial well-being and capability program.

Response to Focus Area 7: Improved outcomes and data

16. Comments on draft client and service level outcomes and program logic

- Financial Wellbeing Continuum
 - While the Financial Wellbeing Continuum in Figure 2 is an ideal representation, it may be somewhat impractical in its aspiration. Recovery for a client is dynamic, and their situation can change rapidly, leading to cycles of financial stress rather than a straightforward journey to well-being.
 - Additionally, the continuum appears to have an ageist lens, neglecting the unique financial challenges faced by individuals over 65 who may not be seeking work or pursuing accumulation financial goals.
- Outcomes Framework (Figure 10 in consultation paper)

The Outcomes framework outlined in Figure 10 is generally sound. However, it could benefit from specific additions:

 - Financial Inclusion Comment:
 - Safety should be explicitly mentioned in the financial inclusion comment, extending beyond financial aspects to encompass broader safety concerns.
 - Wellbeing Description:
 - Consider adding the word "connection" to the Wellbeing description. Social connection to family, community, and support services is crucial for overall well-being, as demonstrated by BPA's post-vention suicide program HOPE.
 - Draft FWC Activity Program Logic Context Setting Box in
 - The term "age" should be included in the context-setting box to address potential ageism in the program. Similarly, considering the gender imbalance among clients, adding "gender" is essential for a comprehensive understanding.
 - Linear Nature of the Framework
 - Acknowledge the circular nature of financial distress for many clients, especially those with household incomes under \$50,000. The framework's linear structure may not capture the ongoing and chronic financial issues faced by clients, particularly with the rising cost of living and rental challenges.
 - Medium and Long-Term Outcomes
 - While medium and long-term outcomes are essential, there is a need to address the challenges of measuring and reporting these outcomes. Consider how these aspirations can be practically measured within the current reporting framework and funding constraints. Time is the measure however BPA considers that this is not a measure FWC have at their disposal. Services are focused on the 'now'.
 - Outputs Column
 - Propose the inclusion of an additional measure in the outputs column. Consider introducing a measure of benefit based on a "register" of financial benefits to the client. This could quantify dimensions such as debt waivers and reductions, providing a tangible measure of reduced financial hardship.

In summary, BPA draws attention to the importance of addressing ageism, considering broader safety concerns, and incorporating social connections into the outcomes framework. Additionally, there is a need to acknowledge the circular nature of financial distress and explore practical measures for tracking medium and long-term outcomes within existing reporting timing constraints. The suggested inclusion of a new benefit measure can offer a more comprehensive view of the impact of financial counselling services.

17. Data on unmet client demand at Better Place Australia (BPA)

At BPA, we actively capture data on unmet client demand to enhance our understanding of service gaps and improve our responsiveness. Our process for capturing unmet demand is as follows:

- Initial Contact and Service File Creation:
 - When a client makes initial contact with BPA, our intake team or NDH team member creates a service file, documenting relevant information provided during the call.
- Phone Assessment and Client Rating:
 - During the phone assessment, our intake team or NDH team member assesses the client's needs. (The FCC clients are assigned a rating based on priority. This rating informs the urgency and timeframe for scheduling an appointment.)
- Appointment Scheduling and Waiting Time Review:
 - For FCC, appointments are scheduled for future dates, with priority given to more urgent cases. To address waiting times, a weekly services meeting reviews waiting times by service and takes actions to mitigate delays.
 - For NDH the enquiry is responded to and completed this may involve the provision of information. A referral to a convenient FCC service may be made for more complex needs.
- Unmet Demand Scenarios:

Unmet demand data is captured in various scenarios:

 - Location Outside BPA Grant Boundaries: If the client's location falls outside BPA grant boundaries, a referral to a more convenient service is provided. Follow-up is not conducted to check if the client has made an appointment with the referred service.
 - Missed Appointments and No Contact: Clients who do not turn up for scheduled appointments and cannot be further contacted contribute to unmet demand data.
 - Appointment Timing Issues: Clients who choose not to proceed with an appointment due to scheduling conflicts, where the wait time does not suit, also contribute to unmet demand data.
- Reporting Unmet Demand Data:

To collaborate with the department in reporting unmet demand data, BPA suggests the following:

 - Regular Data Submission: BPA is very willing to work with the Department to work towards regularly submitting data on unmet demand, providing insights into service gaps and areas of high demand.
 - Collaborative Analysis: Collaborative efforts between BPA and the department to analyse unmet demand data can lead to more targeted interventions and resource allocation.

- Continuous Improvement: The department and BPA can work together to identify strategies for continuous improvement, ensuring that unmet demand is minimised, and services are optimised for those in need.

In conclusion, BPA's commitment to capturing and reporting unmet demand data reflects our dedication to improving service delivery and responsiveness to client needs. Engagement with the Department is welcomed to address challenges and enhance the impact of financial counselling services.

About Better Place Australia

Better Place Australia commenced operations in 1985 as part of a pilot program for a family mediation service in a single office in outer suburban Melbourne. From the outset, we were helping families at risk of breaking down and assisting separating couples with domestic arrangements. As personal relationships within society grew ever-more complicated, we expanded our services to meet the changing needs.

We now offer a host of support services, from mental health counselling and elder abuse prevention to parenting plans, financial and relationship counselling and more. From that single office in Noble Park, Better Place Australia now assists more than 11,000 new clients each year, with 150+ staff across 14 locations in Victoria.

Our clients frequently present with complex needs including the need for safe and supportive services. From our experience, we know that not all of our clients have their social, financial or mental health support needs met. To advocate for our clients, we participate in consultations and forums to advise Governments and policy decision makers. Sometimes we feel that governments may not be aware of, nor responding to our clients' needs. Our role is to advocate for recognition of the community needs and a change in policy to respond to the situation of our clients.

Better Place Australia enjoys a strong relationship with organisations in the community, in the not-for-profit sector and maintains excellent State and Federal Government ties. We have developed a reputation as a high-performing and trusted partner providing family support services. Creative and innovative thinking is instilled in our culture; with a core focus on quality, performance and consumer-centric service delivery.

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