

Counting the Costs

Report on financial counsellor stress and
work overload



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Polly Bennett

Financial Counselling Victoria

January 2020

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About Financial Counselling Victoria

Financial Counselling Victoria (FCVic) is the peak body for financial counsellors in Victoria. It is a non-profit organisation whose purpose is to:

- advocate for vulnerable Victorians experiencing financial difficulty
- support financial counsellor casework and advocacy, and lead system advocacy as the peak body for financial counsellors
- define and promote industry best practice
- develop professionalism and establish and maintain professional standards in the financial counselling sector.

Financial counsellors (FCs) provide free and independent advice, support and advocacy for people – individuals and families – on low incomes, who are in debt, or in financial hardship. Financial counsellors work to enable their clients to gain control of their financial situation. Financial counsellors are professionals governed by a code of ethical practice, required to undertake continuing professional development and professional supervision each year to maintain their eligibility to practice. The profession is regulated by the Australian Securities and Investments Commission (ASIC). ASIC requires financial counsellors to work without charging fees, and without conflicts, and to maintain professional eligibility. Most financial counsellors are located in not-for-profit community organisations funded philanthropically or by state or federal governments.

FCVic supports financial counsellors by providing training and professional development. It sets the standards for the profession in Victoria and participates with other state peak bodies in the process of establishing national standards. FcVic also provides a voice for Victorian financial counsellors and their clients, advocating at the system level for change to better support vulnerable people. This includes advocacy for law reform, policy improvements, better responses by industry and government to financial hardship, and stronger consumer protections and better regulation of the use of credit by banks, utilities and telecommunications companies.

Our name has changed but not our work

While this report was being prepared, Financial Counselling Victoria (FCVic) adopted a new name. At the time of the survey, FcVic was known as Financial and Consumer Rights Council (FCRC). Any references to FCRC throughout the report, should be taken as references to FcVic.

Acknowledgement of Country

FCVic acknowledges the traditional custodians of the Wurundjeri and Boon Wurrung people of the Kulin Nation, the land on which we are located and conducted this research. We pay our respects to ancestors and Elders, past and present. FcVic is committed to honouring Australian Aboriginal and Torres Strait Islander peoples' unique cultural and spiritual relationships to the land and their rich contribution to society.

Acknowledgements

The survey that forms the basis of the report was designed by FCVic with input from financial counsellor members. Survey results were gathered through Survey Monkey.

Polly Bennett, an independent researcher affiliated with Victoria University was commissioned to undertake data analysis and write the report.

We acknowledge and thank:

- the 162 financial counsellors from across the state who took the time to complete the survey, providing valuable insights into the issue and the foundation data for the report
- Polly Bennett, who analysed the survey results and wrote up the report
- Reference Group members Carly Baker (FCVic Board), Norm McMurray (FCVic Board), Dr Cait McMahon, Pamela Hanney and Tony Clarkson who generously volunteered their time and provided valuable feedback in reviewing the draft analysis and report
- other individuals and organisations who provided advice and insight.

Disclaimer

This project was independently funded by Financial Counselling Victoria (previously the Financial and Consumer Rights Council). This report is based on a survey of financial counsellors. It does not represent the attitudes or opinions of other third parties, including FCVic funding bodies.

Foreword

When I started working for Financial Counselling Victoria in 2017, I began hearing stories and expressions of concern about heavy demand for financial counsellors and work related stress almost straight away. Within months, these concerns had become a matter of frequent discussion by the Board, and it soon became apparent that we would need to collect something that went beyond anecdotes, but that would provide useful evidence and analysis to the sector about the nature and dimensions of the problem. We developed a strategy, the first step of which was to survey the sector. This report marks the end of this stage, and a shift towards engagement and advocacy around reforms that will make the sector more sustainable, and empower and protect financial counsellors in their work.

The amazing level of response, and the depth and generosity of the responses we received showed the issues in the survey were profoundly important to financial counsellors across Victoria. It is important to understand the context for this. Financial counsellors are deeply committed to their work, and generally love their jobs. Many come to financial counselling later in life, after working in other roles and professions, and have a clear idea of how important it is for their work to reflect their values, and to make a positive difference to people's lives and communities. They know full well the implications of not getting to all the people in hardship who seek their assistance due to demand and lack of resources – and bear a significant psychological burden when people in need cannot be seen. The problem is community need far outstrips the number of financial counsellors, and resulting case loads and work intensification are posing significant risks to financial counsellors individually and the sector as a whole, as this report shows.

Apart from feeding back what we have learned to financial counsellors, this report and its most significant recommendations are aimed at funding bodies, mainly government agencies, and the agencies employing financial counsellors. These are the entities that are responsible for the sustainability of the sector and the wellbeing of financial counsellors as professionals. We look forward to working with them in the wake of this report to improve the safety and sustainability of the sector, and to improve the supports available to vulnerable Victorians.

Dr Sandy Ross

Executive Officer
Financial Counselling Victoria

Counting the costs – at a glance

What we did

We distributed surveys to 210 practising financial counsellors across the state
We asked 90 questions related to issues of stress and burnout in the sector
We received 162 responses – a 74 per cent response rate

Why we did it

Because anecdotal evidence suggested that workload, stress and burnout are becoming critical risks for the financial counselling sector. We needed the data to identify what is happening in the sector, and what needs to happen to improve the situation.

What we found out...

Stress is having an impact on the work performance of 75 per cent of respondents
Stress is having an impact on the personal lives of 74 per cent of respondents
Stress is cited as a major contributing factor to why people are leaving the industry
Stress is deriving from workloads and other factors that are putting financial counsellors at risk, and forcing many to work part-time to protect themselves

...and why

- I am tired, thinking takes longer at times. So far, I haven't made a major mistake but the fear is there.*
- People are coming in (with) so many debts/contracts, complex issues with multiple health/addiction/mental health issues.*
- There simply just isn't enough hours in the day...Referrals keep coming, current case loads are huge and then you have other networks calling...you find yourself barely treading water...*
- I feel like working as an FC is more sustainable if I work three days.*
- I literally fall asleep the moment I get home from work so am contributing very little to my family and home.*
- There is little understanding of the role and the complexity of this casework both in the debt related matters or the impact the clients have on workers.*
- I find it difficult to repeatedly hear how poorly systems treat vulnerable people, i.e. poverty, homelessness, family violence plus more and not being able influence such systems.*

Executive summary

Financial Counselling Victoria (FCVic) has heard consistent feedback from a range of its members over the past two years that financial counsellors (FCs) are experiencing increasing levels of work overload, stress and burnout linked with an increasing demand in the community for their services.

By commissioning this report and undertaking an extensive survey of financial counsellors, FcVic has gathered evidence of significant problems with stress and burnout in the sector, with indications of both harm to individuals and risk of critical decline in the sector if these issues are not addressed. The evidence from this survey also points to what is needed to create more sustainable work practices.

Issues

An increased demand for financial counselling services has seen nearly one third of all financial counsellors with a peak case-load of over 50 open cases at some point in the previous year – an unsustainable workload in anyone's book.

In what was previously a profession that saw financial counsellors stay within the profession for many years, with tenure often lasting ten years or more, data in the survey suggests the impacts of stress and work overload may be contributing to an increase in turnover and thus depleting the sector of experienced professionals.

In the wider community, an explosion in debt, low wages and stagnant incomes and the absence of a viable welfare safety net are all key factors contributing to an increasing demand for financial counselling services. Add to this the financial hardship experienced by individuals as a result of the privatisation of essential services and utilities and the economic hardship arising from family and domestic violence, and the result is an increase in both volume and complexity of cases being worked on by financial counsellors.

Simply put, financial hardship issues are increasing and cases are getting more difficult to resolve. Demand for financial counselling services has been rising for an extended period, and this is putting significant pressure on financial counsellors to self-manage what are becoming unsustainable workloads.

Evidence

An analysis of the survey responses revealed that total case load is the largest contributor to stress. Other contributing factors included 'Case complexity' (37 per cent) and 'Management' (36 per cent). The latter category reflects issues with management lacking an understanding of the role of a financial counsellor, which may also link to the other significant factors identified – 'Unrealistic expectations of role' (32 per cent) and 'Lack of resources or support' (26 per cent). Most financial counsellors (62 per cent) work part-time; more than half who do so identify 'self-care' as the reason, with respondent comments indicating all too often they feel it would be unsafe to work more hours.

The comments by respondents are compelling. They talk about a high degree of fear and anxiety about making critical errors due to the complexity of cases and high caseloads, of barely managing to keep abreast of their cases, of impacts on their family lives due to fatigue and exhaustion, and of paying the additional personal and financial cost of managing

the stress by choosing to work part time. Their comments also reveal a high level of commitment and compassion by those who work in the sector and of professionals who care deeply about the most vulnerable people who they seek to assist, and deep frustration that they cannot meet all the needs they can see in the community.

Recommendations

Financial Counselling Victoria is recommending that funding bodies, agency employers and WorkSafe Victoria work with financial counsellors and FCVic to address the pressing issue of stress and burnout in the sector as a matter of urgency.

It is imperative to develop sustainable funding, employment, and practice systems and processes to prevent a critical decline in the number of experienced financial counsellors as they are placed at risk of injury and burnout. Without their experience, who will mentor and supervise the new financial counsellors who will be required to maintain, let alone significantly expand the sector?

Specifically, in order to take seriously their moral and legal obligations to their financial counselling staff, employer agencies must act quickly to assess and manage the risks highlighted in this report.

Also, funding bodies are urged to consult with agencies to design and implement funding arrangements that will support sustainable and safe financial counselling work.

We recommend that WorkSafe Victoria review evidence from claims records, the material in this report, and practices in agencies to identify whether risk factors are being adequately managed, and assist agencies and their staff to improve safety of their practice.

Putting these proposals together, we urge the Victorian Government to work with the peak body to develop a sustainable financial counselling sector capable of meeting community needs.

Lastly, we are asking financial counsellors to take heart, and to work with each other and key stakeholders to make financial counselling work safe and sustainable.

1/ Introduction

Concern about workloads

For some time, FCVic has been concerned by reports from an increasingly wide range of members that they are struggling with heavy case loads, complex and psychologically demanding casework, and that they are experiencing high levels of work-related stress.

These reports have been disturbing and a matter of serious discussion at the Board level over the last 18 months. It has been clear that to address these issues FCVic would need to collect data that would provide an evidence-base that defined the nature of the issues and could be used to advocate for change.

Partly due to its small size¹, the sector is not well understood, although those who know of its work value it highly. As awareness improves, demand will only increase. Following the *Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry*, which recommended an increase in the number of financial counsellors, the Federal Government's Sylvan Review² has proposed a significant expansion funded by an industry levy.

“ the sector is at risk of a critical decline due to stress and burnout ”

However, such an increase in size will take considerable time and resources to implement. Meanwhile the issues identified in this survey suggest the sector is at risk of a critical decline due to stress and burnout of the workforce. Such a decline would be hard to reverse, as it would lead to loss of the experienced financial counsellors – those who are able to train and develop new entrants to the profession; in a small sector it could take years to recover from an even relatively small loss of experienced professionals.

Increasing demand for financial counselling

There has been a significant increase in demand for financial counsellors in the last two years³. This increased demand is leading to long wait times for clients, with many financial counsellors only being able to see the most urgent and complex cases. Some agencies periodically close their books to try and manage case loads. All agencies have intake processes to prioritise those in most trouble, and still many agencies have wait times of months for people to see a financial counsellor.

-
- 1 In Victoria at the time of the survey, approximately 210 financial counsellors were practising, many were part-time, and there were only about 164 equivalent full-time positions. Since then a further 10 equivalent full-time positions have been added to the sector. Of the other states, only NSW and SA have comparable numbers of financial counsellors.
 - 2 Sylvan, Louise 2019. *The Countervailing Power: Review of the coordination and funding for financial counselling services across Australia*. Department of Social Services. March 2019. https://www.dss.gov.au/sites/default/files/documents/10_2019/report-review-financial-counselling-services.pdf
 - 3 This is reflected in various surveys and reports, most recently FCRC's demand survey (January 2018) and in the Sylvan Review (see note 2 above).

There are many factors contributing to this rise in demand. The four main factors are:

1. Poverty (linked especially to low wage income, high unemployment and underemployment, an inadequate social safety net, and significant increases in housing and utility costs);
2. High levels of household debt⁴;
3. Industry and government recognition of the value of financial counsellors, leading to more referrals; and
4. An increased community recognition of family violence, its links to financial abuse and the need to support victim/survivors.

The Australian Council of Social Service⁵ describes larger numbers of people on low wages, a median income which has barely increased in years, increasing instability of work, and a Newstart Allowance that has not increased in real terms for around 20 years.

Poverty and financial hardship arising from debts in relation to accessing basic services have also risen. According to research conducted by FCVic⁶, the privatisation of essential services and utilities – energy, telecommunications and water – has led to a rise in cases of hardship exacerbated and even caused by poor financial hardship practices of retailers. Recently the problems with the behaviour of poorly regulated financial institutions was also brought to light by the *Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry*.

Thirdly, as financial counsellors have engaged with industry sectors and advocated for improved hardship practices, the number of industry sector referrals has risen. The major banks and power companies now all have dedicated hardship areas that assist customers, respond to financial counsellors, but also refer customers to financial counsellors.

Lastly, we know a lot more about the size and scope of harms caused by family and domestic violence, including financial and economic abuse as a form of family violence. In Victoria, following the Family Violence Royal Commission which recognised the important role of financial counselling in responding to family violence, significant additional resources have been allocated by the State Government. These include an additional 20 Equivalent Full-Time financial counsellors plus sector-wide training, together with campaigns to raise awareness and shift community attitudes. This has fed into what some financial counsellors have described as a 'tsunami' of family violence casework. Debt and hardship in a family violence context has particular complexity and urgency where victim survivors have dependent children or may also be at physical risk, or are older persons who have had control of their finances taken away.

In summary, financial hardship issues are increasing and cases are getting more difficult to resolve. Demand for financial counselling services has been rising for an extended period, and this is putting significant pressure on financial counsellors to self-manage what are becoming unsustainable workloads.

4 The Reserve Bank of Australia's latest figures up to December 2019, released 8/1/20 are available in chart form at <https://www.rba.gov.au/chart-pack/household-sector.html>

5 <https://www.acoss.org.au/wp-content/uploads/2019/10/Anti-Poverty-Week-Raise-the-Rate-key-messages-and-stats.pdf>

6 See for example the FCVic ranking reports: <https://fcvic.org.au/reports/>

2/ Summary of findings

A perfect storm

“ a relatively small sector of professionals undertaking challenging work is becoming overwhelmed by increasing demand ”

We are seeing the emergence of a ‘perfect storm’ in which a relatively small sector of professionals undertaking challenging work is becoming overwhelmed by increasing demand and decreasing support for managing this demand. For half of financial counsellors, levels of workplace stress have significantly increased over the last two years.

This overload is characterised by:

- unmanageable total case-loads for many financial counsellors
- an increasing volume of cases, but also an increasing complexity and urgency to the cases being seen, resulting in an intensification of the work
- insufficient support or time allowed for assisting clients in crisis, experiencing trauma, or facing an intersection of systemic financial and social issues
- unrealistic expectations being placed upon financial counsellors, in part due to misunderstandings about their role
- a shift in the role from a mix of casework, advocacy and outreach to a narrow focus on crisis casework with little opportunity for early intervention casework, or addressing the drivers of the crisis cases.

High case loads

“ Mistakes and delays can have truly dreadful consequences adding to the pressure ”

It is clear from the survey outcomes that workloads are very high and are leading some financial counsellors to look for alternative work. Case loads are significantly above what is manageable, with work often undertaken in the context of a ‘wait list overhang.’ The most critical clients may be at risk of suicide, homelessness or other harms. Mistakes and delays can have truly dreadful consequences adding to the pressure exerted by knowing there are many clients still waiting to be seen, and opportunities to see clients before crisis point are being lost.

This is leading to financial counsellors working beyond their paid hours in order to try to manage workloads. It is also leading to additional stress and risk as financial counsellors try to get through extended wait lists for clients and are unable to allow the time required to properly resolve cases, especially those that are complex or difficult.

Intensification of work

One common response to the high demand for financial counselling is for agencies to introduce a rigorous triage system that ensures only the most critical cases are seen. These are also typically the most difficult cases involving clients with multiple social, personal and financial issues, including: illness, disability, unemployment, gambling, substance use, family violence, housing and mental health challenges. This further intensifies the work of financial

counsellors as the role is shifted away from a sustainable mix of casework (and mix of case types), outreach and system advocacy to one with a narrow focus on highly complex and difficult casework. Complex cases take a lot longer to manage appropriately. Case loads made up almost completely of complex cases need to be considerably smaller than mixed case loads to be manageable.

Impact on health and welfare

It appears from the survey that the demand pressures are causing various costs to be placed on financial counsellors. Many are working beyond their contracted hours and/or moving to part-time employment in order to manage their workloads and stress. This means that financial counsellors are effectively reducing their pay in order to be able to keep their work at a sustainable level.

Three quarters of respondents stated that workload and stress is having an impact on both their work performance and on their personal life. Further to this, over half of those who said they were planning to leave the sector in the next six months said that stress is an important factor in this decision.

Vicarious trauma is also a risk, though positively, a significant number of financial counsellors felt that their employer was supporting them through debriefing and supervision. Such employer support is crucial to building resilience.

However, as they limit opportunities for recovery and accessing supports, the excessive workloads documented in the survey may be reducing the capacity of financial counsellors to use protective strategies, exacerbating risks of vicarious trauma and creating longer recovery times where trauma is being experienced.

Unrealistic expectations

According to the qualitative comments for a number of questions, many financial counsellors believe that managers do not understand their role or work, have unrealistic expectations of them, and are not providing sufficient time for managing cases. Unrealistic funding requirements are also referred to as an issue. More detail about these issues is provided in the report below.

While agencies and funding bodies are aware and concerned about the impacts of demand, there needs to be considerably more done to effectively manage the risks these impacts pose for financial counsellors, their clients, and vulnerable members of the community who would benefit from access to financial counselling.

3/ Research methods

A questionnaire was designed, pilot tested, and edited by FCVic in January 2019 (available at fcvic.org.au/reports/). It contained a range of question types, collecting a mixture of quantitative and qualitative data. This survey was sent to 210 practising financial counsellors, plus two other financial counsellors who provide professional supervision and support to practising colleagues, and received a response rate of almost three quarters (74 per cent). Financial counsellors were given four weeks to respond. The completion rate for the survey was very high considering the length and complexity of the questionnaire, containing over 70 questions.

Data requested

The questions collected data which covered:

- basic demographic information
- the nature of the work, workplace and location
- current, general and changing workloads and stress levels
- details of stress and vicarious trauma
- details of supports that are in place, or additional supports needed.

The questionnaire asked about the primary workplace, as well as other workplaces for financial counsellors with more than one employer. It also asked professional supervisors to comment on the issues they are seeing financial counsellor supervisees experience around workloads and stress through their professional supervision practice.

Most of the responses have provided general, descriptive data.

Cross tabulation

Cross tabulation analysis was also conducted across all quantitative data categories – that is, we looked for whether workloads and stress were higher amongst particular groups, locations, those who have worked as a financial counsellor for longer or less time, and those who work part or full-time. As will be discussed in further detail below, no significant differences in stress and workload were found in different groups of financial counsellors. That is, high workloads, high levels of stress, and even vicarious trauma are relatively consistent and experienced across all contexts in which financial counsellors work.

Coding of comments

In total there were 17 questions which requested or allowed for comments, with some questions collecting over 300 comments (allowing multiple answers from each respondent). Analysis has been conducted for the following questions by coding for common themes or categories.

- Q.92: What do you regard as the major stressors in your FC role(s)? – 461 comments
- Q.103: What workplace supports does your employer(s) provide to assist you in managing workload and stress? – 324 comments
- Q.26: Please provide any additional comments you have regarding casework complexity – 92 comments

Where possible, codes were grouped into major but distinct themes and then all comments coded using NVivo software. Two reviews of the coding were conducted to ensure consistency and to review and adjust the chosen themes.

While other qualitative data/comments were not coded and analysed in detail, in general all comments have been reviewed and some quotes selected where they contribute to an understanding of what the quantitative data shows, and help capture the overall findings.



4/ Financial counsellor responses

High response rate

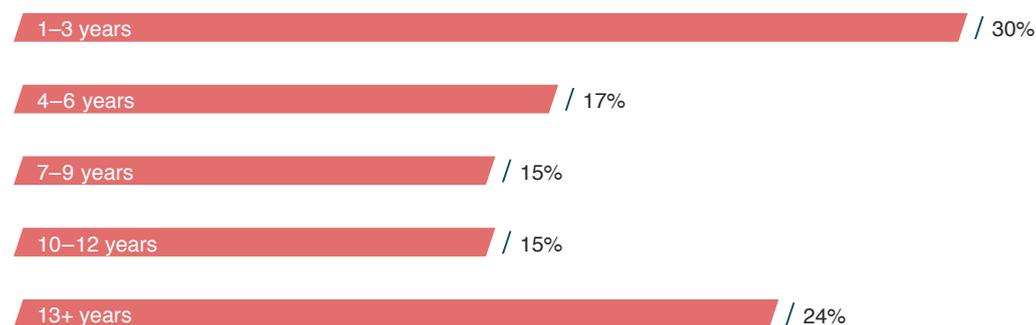
The survey collected 162 responses from across the state, which is a very high response rate, comprising 74 per cent of all practising financial counsellors. Of these responses, around 151 responded to a significant number of the questions, and 129 completed the questionnaire in full. These are also very high response rates considering the number of questions, complexity of the survey, and depth of comments provided.

The spread of respondents was relatively consistent with the gender and location demographic make-up of the financial counselling sector across the state. Seventy-six per cent of the respondents are women (74 per cent of practising financial counsellors are women). The distribution of location of the respondents is 60 per cent metropolitan and 40 per cent regional or rural.

Years of practise

The average number of years respondents have been working as a financial counsellor was around seven to nine years (median is 7, mean is 9). Around 52 per cent of financial counsellors have worked as a financial counsellor for seven or more years.

FIGURE 1: Percentage distribution of respondent years of practice*



* Note: due to rounding the percentages may not total exactly 100%

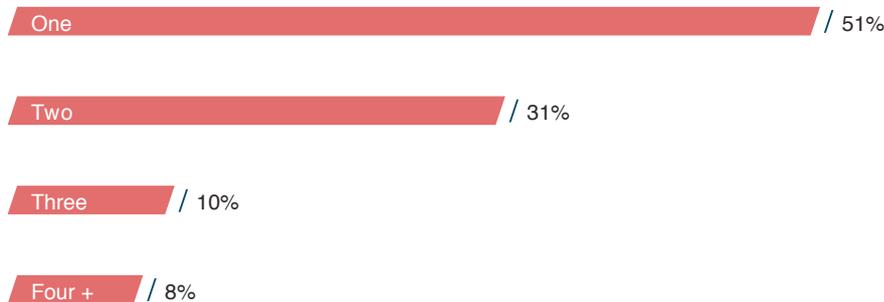
5/ Demographics of the work

For most financial counsellors, case work makes up around 61 per cent of their work. Various other activities each contribute between 1 per cent and 10 per cent of the balance, including training, intake work, professional supervision, and outreach, in that order.

Number of workplaces and working in teams

Almost all respondents (96 per cent) are working for a single agency-employer, although around half (49 per cent) are working at more than one site, with most respondents working in two or three locations. Sixty-one per cent of financial counsellors work within a team of financial counsellors in their workplace.

FIGURE 2: Per cent of respondents working at more than one site

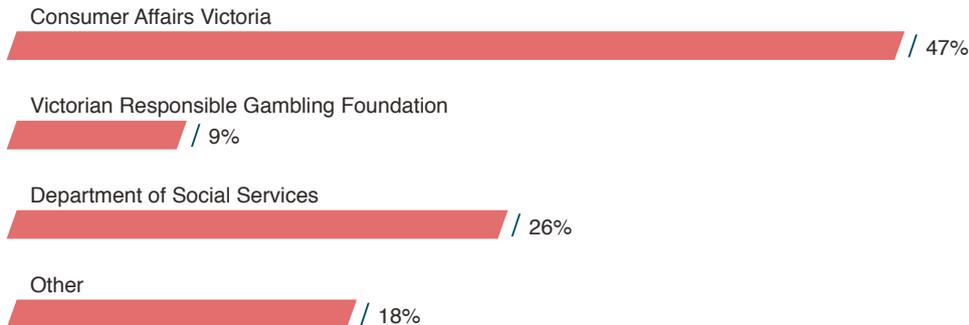


Funding and specialist roles

The funding sources for the respondents' positions are:

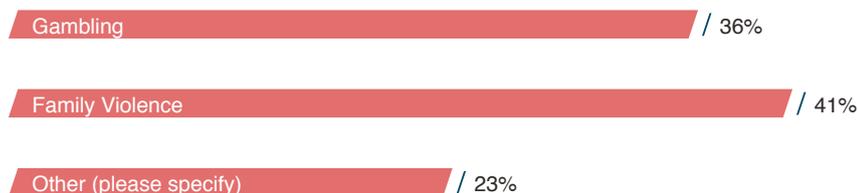
- Consumer Affairs Victoria (47 per cent)
- Department of Social Services (26 per cent)
- Victorian Responsible Gambling Foundation (9 per cent)
- Other sources (18 per cent).

FIGURE 3: Funding source for the position



Just over half of respondents (56 per cent) work in a generalist role. Of those who work in a specialist role or a mixed role⁷, 41 per cent work in family and domestic violence, 36 per cent work in gambling, and the rest work in a range of fields, including drug and alcohol services. A small number of respondents were rural financial counsellors, who work under different regulatory and professional arrangements.

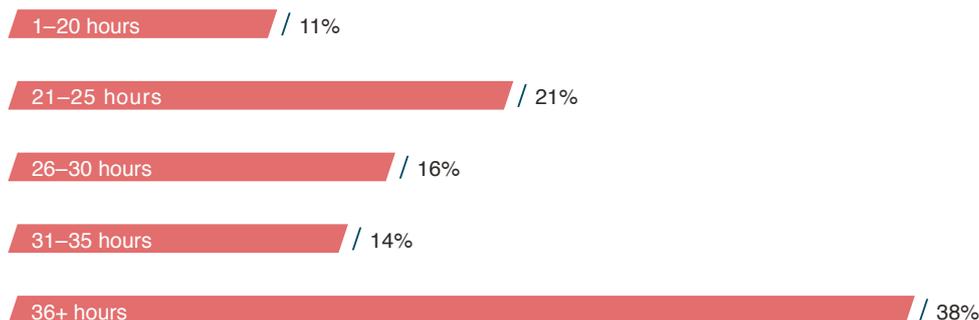
FIGURE 4: Proportion of specialist roles (amongst 44 per cent of respondents who are non-generalist)



Hours of work

Part-time work is widespread throughout the sector, and this is reflected in the survey with only 38 per cent of respondents employed for 36 or more hours per week.

FIGURE 5: Per cent of respondents working part- or full-time



As is discussed in more detail below, over half of part-time respondents (52 per cent) say they are working part-time for self-care reasons, with many comments suggesting ‘self-care’ often relates to self-managing work overload.

I feel like working as an FC is more sustainable if I work three days

Organisation doesn't understand the toll of dealing (with) clients and financial institutions has on FCs so why would I want to work more hours?

I don't think that I could cope in this role five days a week

⁷ Some financial counsellors are in roles that are funded for a specific proportion of time, e.g. two days per week, as family violence, and are designated as generalists for the balance of their time. The distinctions are meaningful for the funding body and for the agency's reporting and acquittal obligations; they are rarely meaningful in a day to day sense for the financial counsellor's practice. Most generalist FCs report around 60 per cent of their case work involves family violence.

6/ Stress factors

The primary contributors to stress were determined by analysing and coding the 461 responses to the question: What do you regard as the major stressors in your FC role(s)? Respondents were able to identify up to five stressors each. The table below provides a breakdown of the count for each major stressor.

Total case load is the largest contributor to stress. For nearly two-thirds of financial counsellors (63 per cent), having too many clients is a major contributor to stress.

'Case complexity' (37 per cent) and 'Management' (36 per cent) are the next most common identified contributors to stress. The 'Management' category includes management that does not understand the role of a financial counsellor, does not assist in the management of workloads, that expects additional work of financial counsellors (which is unrelated to the role), or that generally makes decisions which negatively affect the work of financial counsellors. Two other significant categories – 'Unrealistic expectations of role' (32 per cent), and 'Lack of resources or support' (26 per cent) also imply issues with management are involved. At the same time, unrealistic expectations of the role in general are also a major contributor to workplace stress, whether this is on behalf of funding bodies, clients, managers, or agencies in general.

These primary contributors to stress are discussed in more detail in the following sections of this report. See below for a breakdown of the primary contributory factors, according to the detailed comments of financial counsellors.

TABLE 1: Breakdown of primary contributory factors to workplace stress

Issue	% *	Description
Too many clients	63	Too many clients, growing wait times, cannot manage case load.
Complexity of cases	37	And intersection of systemic and serious issues.
Management	36	Not understanding role of FC, not managing workloads, lack of guidance and support.
Unrealistic expectations of role	32	By agency, funders, clients, other bodies.
Dealing with other organisations	29	Debt collectors, banks, creditors, gov agencies.
Workload overall	28	Where not already covered by another category.
Lack of resources or support	26	Low pay, unsuitable office conditions, lack of support, inability to take leave.
Difficult clients	24	Unreliable, can't self-advocate, mental health issues, aggressive, facing severe trauma.
Crises and trauma	21	Dealing constantly with crises and trauma.
Additional demands	17	Requirements beyond core FC work.
Little time for PD and supervision	17	Includes feeling out of depth for increasing and difficult work demands.

* Note: the total percentage of respondents is higher than 100 because up to five responses were allowed per person.

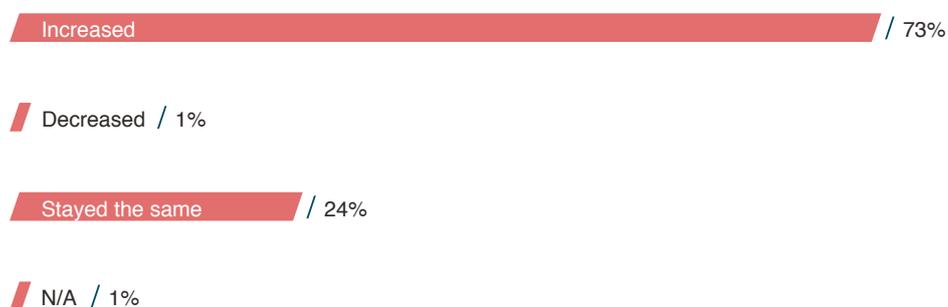
7/ Rising complexity of cases

Increasing complexity

For the vast majority of financial counsellors, cases have become increasingly time consuming and difficult to finalise due to their complexity. By complexity we mean the interaction of factors contributing to vulnerability and financial hardship, and the number of interconnected systemic issues they raise, and services other than financial counselling that need to support the client. As one financial counsellor described it 'cases become particularly difficult to resolve when "life hardship" combines with financial hardship'.

For nearly three in four counsellors (73 per cent) complexity had increased just in the last 12 months.

FIGURE 6: Average complexity of cases in the past 12 months (at the time of survey)*



* Note: due to rounding the percentages may not total exactly 100%

Longer case resolution time

Question 26 asked financial counsellors to provide any additional comments they had regarding casework complexity, and 92 very detailed comments were received. These comments were too detailed and too varied to allow for coding of common themes. Many of the comments were quite literally a list of the complex intersection of issues contributing to financial hardship, crisis and trauma. An indicative list of the some of the main case issues is outlined below:

- Experiences of family and domestic violence
- Subcontracting/failed small businesses
- Clients have no income, or are on benefits too low to live on
- Multiple and rising debts to multiple companies
- Payday lending on the rise
- More serious gambling debts
- More aggressive fines
- More mediation required
- Retirements are more complex
- Casualised workforces and unstable work
- Unemployment now in over 50s

- Clients have additional psychological or health issues
- Experiences of trauma
- Clients are not able to self-advocate (for multiple reasons)
- Increasing legal complications with cases

Drivers of complexity

One important factor at play in these trends is the increase in family violence case work. Outside of this survey, we have had many financial counsellors (not just family violence specialists) estimate up to 60 per cent of their casework now involves family violence. Family violence has been elevated as an issue in the community due to the Victorian Government Royal Commission and their policy responses, and it appears many more victim/survivors are coming forward to get assistance.

Another important driver of complexity in casework is the high level of demand, which drives triaging for demand management, which then results in a narrowing focus on complex crisis casework. The level of demand means, for the most part, only the most critical and complex matters (which are the most difficult to refer elsewhere or delay) are being seen.

One respondent described how at their agency there is a four-level triage: *assets at risk*; *risk of eviction*; *otherwise vulnerable*; and *'other'*. No-one in the other category is on the wait-list anymore, so all of the cases are either around immediate housing crises or a serious vulnerability.



Impacts of complexity

“ Some cases can take days to put together ”

The comments below also help illustrate the issues with complexity and its link to increasingly severe systemic issues which cannot be resolved through casework alone. Addressing systemic issues, such as the poverty-inducing low rate of Newstart unemployment benefits, requires advocacy, community development and broader social change. Loss of capacity to work on those wider issues due to heavy, complex case-load demands is having a demoralising impact on financial counsellors that undermines their psychological wellbeing. We suspect that the intensification effects of high demand on casework are underestimated as risk factors for financial counsellor stress and workloads by agencies and funding bodies.

People are coming in (with) so many debts/contracts, complex issues with multiple health/addiction/mental health issues.

Co-morbidities are increasing; debt levels are increasing; creditors are becoming more difficult to liaise with; poor lending practices; failure to adequately review applications.

The mix of casualisation of workforce and unemployment in over 50s, hardship through the current benefit system and increase in the cost of living means there are more people in hardship with presenting issues that take longer to unpack and have five times as much case work as a client that is simply judgement proof and relatively easy to gain debt waivers for. Most agencies' KPIs do not take into account case complexity or this issue is not understood by agency managers with no financial counselling understanding.

FV [family violence] Specialist role is far more complex in comparison to generalist work. Files are open for a longer period of time. Matters are complex and legal. You are often working collaboratively with multiple support agencies. Also, it is very time consuming and cumbersome reaching a final outcome for a client.

Some cases can take days to put together.

The amount of open files is 40–50. Casework complexity is increasing due to family violence, more matters referred to EDR (time consuming and quick deadlines), creditors continuing to be obstructive. Increased demand. Credit scoring is causing distress with clients requiring further assistance, insufficient Centrelink benefits (Newstart) not covering cost of living, mental health (client base is difficult to assist due to mental illness).*

Multiple credit debts, minimal WorkCover income, mortgage arrears, co-morbidities, debt, ill health and credit debt in senior years, online loans, predatory lending, rental contracts.

*EDR – External Dispute Resolution, meaning industry ombudsman

8/ Case overload

The most significant finding of this survey is the extraordinary level of financial counsellor workloads.

There are multiple ways this is evident:

By comparison of current and peak case-loads with what financial counsellors believe would be 'ideal'⁸.

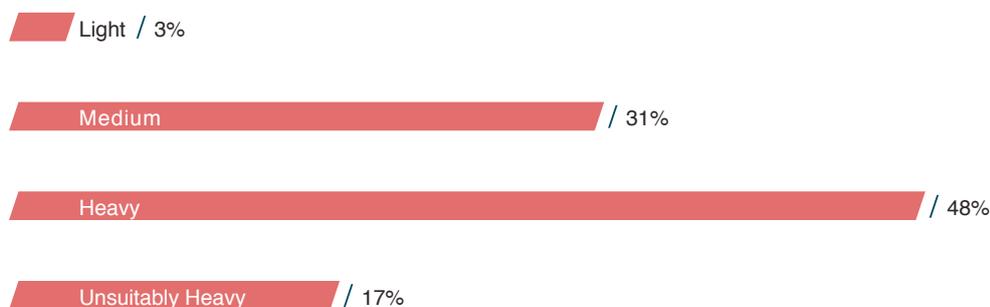
1. A high proportion of the comments for multiple questions have stated that there are too many clients, that wait-lists are too long, and that financial counsellors are often unable to close-off cases due to high overall workload.
2. A large number of comments describe how hard it is to recover from exposure to client trauma, and respond to repeated client-crises, while simultaneously having a high overall case-load.
3. Reports of unpaid overtime work, and of financial counsellors moving to part-time employment in order to keep hours to a normal full-time load.

Work overload across all sectors

Cross tabulation analysis was conducted against all demographic categories, workplaces and types of work. We found that work overload is a consistent problem across all demographics and workplaces; there were no patterns of high or low workloads in particular areas – it is across the board.

An extraordinary two thirds of financial counsellors describe their current workload as heavy or unsustainable. Only four respondents described their workload as light.

FIGURE 7: Description of workload*



* Note: due to rounding the percentages may not total exactly 100%

8 Ideal in the context of the survey can be taken to mean optimal from a professional perspective in terms of sustainable and productive work flows that achieve good client outcomes.

Case-loads up to double appropriate levels

“ Nearly one third of all financial counsellors had a peak case-load of over 50 open cases ”

The contrast is considerable between what financial counsellors feel is an ideal case load and what their current and peak case-loads are. These figures are based on the respondents' current work-time, that is, these figures are not for full-time work. At the time of the survey, only 38 per cent of respondents are currently working 36 or more hours per week. Financial counsellors were asked the following questions:

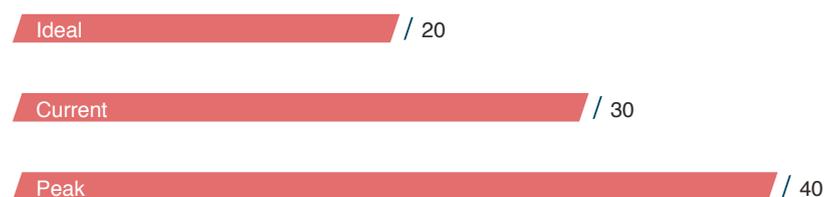
1. What is the number of cases currently open and active?
2. In the last 12 months, what has been the peak number of simultaneously open cases in your name?
3. What would an ideal workload look like to you in terms of case-load size, assuming the current level of casework complexity stays the same? (Please indicate a number of cases.)

The vast majority of financial counsellors (four out of five) believe that an ideal case load would be between 11 and 30 cases, a spread probably reflecting variations in a number of factors, including hours they work. By narrowing this spread down, most (the median) believe an ideal case load would be around 20 open cases. Yet the median of current case load responses is 30 – 50 per cent higher. Nearly half of the financial counsellors who responded have a case load in excess of this.

Peak case-loads are even more concerning, reaching an average (median) of 40 open cases, or double the ideal. Two thirds of financial counsellors have experienced a case load over 30 in the last year.

Below provides a comparison of the median ideal, current, and peak case-loads for financial counsellors. That is, the case-loads that most financial counsellors report.

FIGURE 8: Survey median caseloads

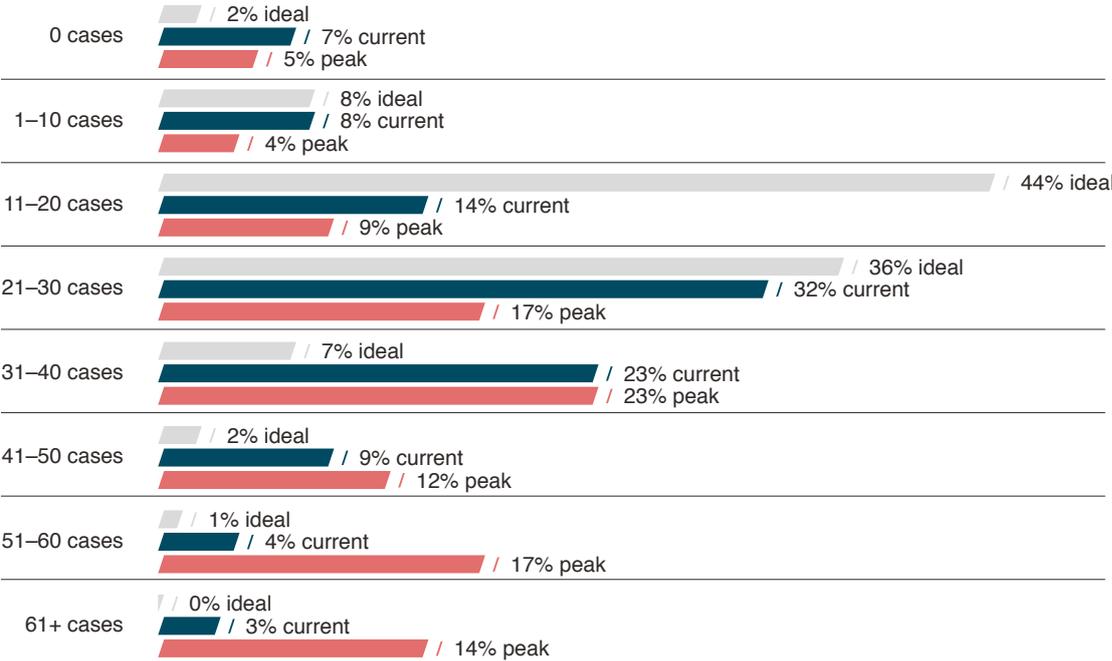


Below shows a more detailed breakdown of where financial counsellors line up against ideal, current, and peak case-loads:

- Ideal is in blue and gathered around 11–30 cases
- Current is in orange and gathered around 21–40 cases (with greater variation)
- Peak is in grey and has considerable variation, ranging from 26 to over 60 cases.

Nearly one third of all financial counsellors had a peak case-load of over 50 open cases at some point in the previous year. In this context it is easy to understand why so many describe their workload as unsustainable.

FIGURE 9: Comparison of ideal, current and peak case-loads



Why reasonable case-loads matter

For people who have not worked in quasi- or para- legal case work, sometimes it is difficult to understand how damaging excessive case-loads of this type are.

Financial counselling casework involves interactions on behalf of clients with multiple creditor organisations, ombudsman schemes and government bodies. All of these communications help deal with client issues effectively, but create a sequential workflow highly vulnerable to disruption and requiring constant follow-ups to get responses.

A good case-load level means there are enough cases to be kept busy with, and cases can be moved along. As cases get resolved, new cases can be taken.

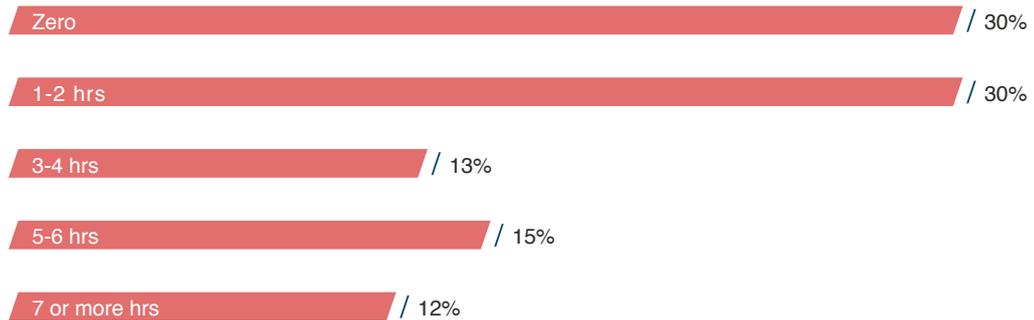
However, once that level is exceeded, productivity declines. More and more cases get stuck as the workday turns into a juggle between different cases, and concern that something urgent with a case will be missed. The time available to chase up late responses disappears, and the caseworker spends more and more time triaging amongst the cases and responding to requests for updates on how cases are going.

When case-load levels are even a little bit too high, productivity and the throughput of cases is reduced, meaning less of the demand is being met than otherwise would be. This means everyone (caseworkers, clients, third parties) is worse off.

Working beyond normal hours

Two thirds of financial counsellors (70 per cent) are working beyond their normal paid hours. Nearly one third are working five or more hours per week over their contracted time – mostly unpaid.

FIGURE 10: Per cent of FCs working beyond normal hours



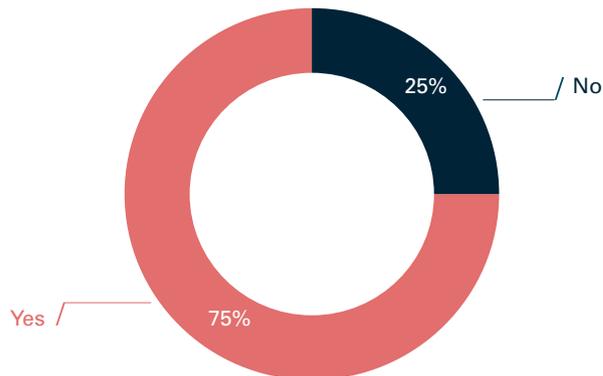
9/ Consequences of these problems

“ Referrals keep coming...and you find yourself barely treading water “

Impact on work

Three quarters of respondents say that high workloads are having an impact on both job performance (Q36) and their personal life (Q38).

FIGURE 11: Responses to 'Is the stress having an impact on your work performance?'



Tasks not completed on time. No involvement in wider agency activities. Little connection to colleagues.

Less accuracy at times, making errors, response times to do paperwork and capacity to see new clients gets drawn out.

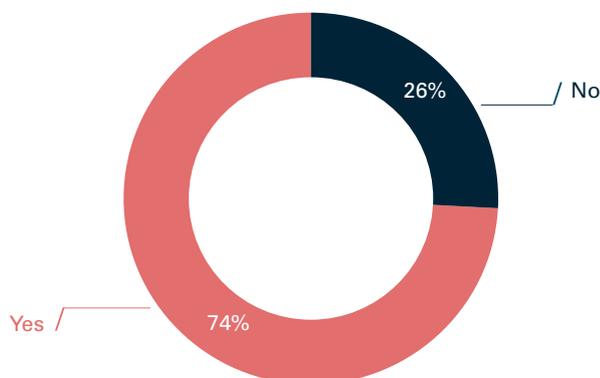
There simply just isn't enough hours in the day to complete all tasks. Referrals keep coming, current case loads are huge and then you have other networks calling you direct to refer cases – or secondary consults and you find yourself barely treading water – how to keep swimming. Let alone agencies' poor understanding and expecting you to participate in all agency meetings, supervisions etc. as well. Clients are waiting considerably longer than ever and [this] is not a good look for our service.

I am tired, thinking takes longer at times. So far, I haven't made a major mistake but the fear is there. My motto is do no harm and the concern is taking on too much at any given time creates a risk that I could be negligent and/or do harm.

Health and personal life

The impact on health and personal life is equally concerning.

FIGURE 12: Responses to 'Is the stress having an impact on your personal life?'



I literally fall asleep the moment I get home from work so am contributing very little to my family and home. I cancel social activities frequently due to work related stress. Lack of patience with family particularly when first leaving work i.e. when my partner attempts to discuss her day on our way home from work my response is almost always "Can we please just have silence?". I drink a lot of alcohol at home now when prior to working as a financial counsellor I never had alcohol in the home. I eat a high sugar diet for comfort.

Impacting family life. Impacting relationship with my child who doesn't understand what is going on and why dad is a grump. Not sleeping most nights, and when I do sleep it's because of exhaustion from not sleeping. How do you think that impacts on my work?

Interaction of workload with exposure to client trauma⁹

Cross tabulation analysis across categories found two very important patterns:

- The high stress and workload levels were across all groups, workplaces, locations and demographics; stress and workload issues are systemic problems.
- There is a correlation between high workloads, longer recovery times for exposure to client trauma, and overall stress levels.

Initial analysis of the qualitative comments seems to indicate that where workloads are high there is less time and space for:

- resolving difficult cases well or participating in advocacy work, which then adds to stress

⁹ The survey asked questions about 'vicarious trauma' without adequately defining the term, and it was clear from comments from respondents that few took it as a reference to the clinical definition of the same. In consulting with our expert reference panel, there was a consensus that it was more accurate to talk about exposure to client trauma, while noting that this is a key risk factor potentially contributing to developing clinically defined vicarious trauma.

- proper debriefing and support when handling traumatic cases and/or constant life-threatening crises
- general professional performance and satisfaction.

One effect of a high total workload is a reduction in the time available to process and manage both workplaces stresses in general, and exposures to client trauma.

Also, the lack of time to properly support clients who are facing immediate trauma or crises can create moral distress or injury. For example:

I find it difficult to repeatedly hear how poorly systems treat vulnerable people, i.e. poverty, homelessness, family violence plus more and not being able influence such systems. Explaining to creditors who demand payments from vulnerable people the impact it will have such as the risk of losing their accommodation or undertaking very risky behaviour to survive (such as having sex with violent men to maintain accommodation). There have also been some tragic deaths of clients this year which also has an impact. I find people being financially stuck in family violence situations difficult to hear as in reality they may end up sleeping in their car if they leave the situation.

For financial counsellors who state that hearing repeated stories of crisis and trauma is difficult, not finding the time to carefully and professionally assist these cases significantly increases stress levels.

Working part-time to manage workload and stress

As reported under 'Nature of the work' above, nearly two thirds of financial counsellors (62 per cent) work part-time. Of these more than half state that the primary reason is for 'self-care'. When interpreted in the context of the detailed information provided in the comments, it appears that self-care for many financial counsellors requires working part-time in order to keep the stress and emotional and moral burdens from their work at manageable levels – effectively processing these work impacts in their own time, while earning a reduced salary.

Part time ensures that I am refreshed and not totally worn out.

Believe full time hours would be unsustainable.

It is a stressful job and with other stressors in life, four days is all I wish to work as a financial counsellor.

There is little understanding of the role and the complexity of this casework both in the debt related matters or the impact the clients have on workers. It is essential that FCs recognise when the clients not the work on their behalf is impacting on their home life. This takes time along for reflection and just to "chill".

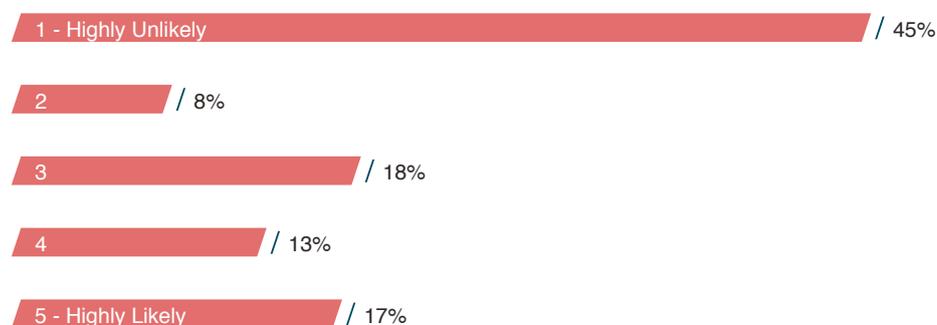
Future attrition

“ one third of financial counsellors are likely or highly likely to leave their current workplace (32 per cent) in the next six months ”

Traditionally financial counsellors have stayed within the profession for many years, with tenure often lasting ten years or more. However, the data in this survey suggests the impacts of stress and work overload may be contributing to an increase in turnover and shorter tenures in the profession.

About one third (32 per cent) of financial counsellors indicated that they were likely to leave their current workplace in the next six months. Nearly a quarter (21 per cent) were looking to leave the sector as a whole. These high figures are cause for considerable concern, given the history of low attrition in financial counselling, and the small size of the sector.

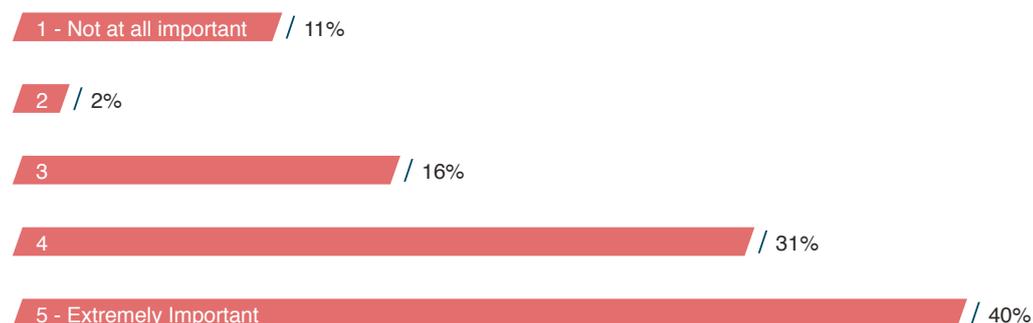
FIGURE 13: Per cent of FCs likely to leave current workplace*



* Note: due to rounding the percentages may not total exactly 100%

Overwhelmingly, stress is an important factor in planning to leave. It is a factor for over two thirds of financial counsellors planning to leave (71 per cent), and is an extremely important factor for 40 per cent.

FIGURE 14: Per cent of FCs for whom stress is an important factor in leaving



10/ Support for financial counsellors

The reports are mixed, but also somewhat positive when it comes to support for financial counsellors. There are some supports in place for financial counselling work, and for managing exposure to client trauma and the general stress of the work of assisting those at risk or in crisis.

Primary workplace and professional support

For most financial counsellors the following are key forms of support for their work:

- Employee Assistance Programs (EAP) and access to psychological services, particularly for debriefing
- Access to professional supervision.

Question 103 asked financial counsellors: What workplace supports does your employer(s) provide to assist you in managing workload and stress? There were 321 responses and these have been reviewed for common themes and categories of support as outlined in the table below.

TABLE 2: Common themes and categories of support in response to question 103

Support provided	%	Description of support
Psychologist or therapeutic support	56	Including EAP, team counselling, mostly privately organised
Professional supervision	54	Professional supervision
Local manager, team leader or supervisor	42	Local manager or team leader is supportive
Other FCs or colleagues	29	This including FCs both inside and outside of the agency, at the peer level
FC control over time, travel, diary, work	27	Having control over how to manage cases, take breaks, work from home, travel between sites
Regular breaks and leave	23	Including all of leave, paid and unpaid, and ability to take breaks
Workload and caseload management	19	Some kind of active time, case or workload management by the agency or manager
Little or no support available	17	Comments where it was noted that there was insufficient support
Workplace culture of supportive agency	17	Either the agency understood the work or the workplace culture is positive and supportive.
Formal debriefing	9	Formal debriefings around cases
Training and PD	4	Formal training or PD particularly around workload management or trauma sensitivity

In summary, where financial counsellors have access to these supports their ability to manage workplace stress is considerably improved. Over half regularly seek some kind of psychological support, whether that be through their EAP, or a private psychologist or counsellor. In the detailed comments many describe how this helps but is not sufficient (see below).

Over half also described professional supervision, and being allowed time for this, as critical to their ability to manage workloads and also the difficulties of their work. Combined with the importance of training and professional development, and being able to connect with other financial counsellors, this also indicates a key role for FCVic in supporting financial counsellors.

The survey also found that where management within an agency are supportive and assist in managing workloads and stress, this is highly valued by financial counsellors. Many described how their managers would put waitlists on hold, insist that financial counsellors stick to work times, and would take the time to consider the difficulty of their current cases.

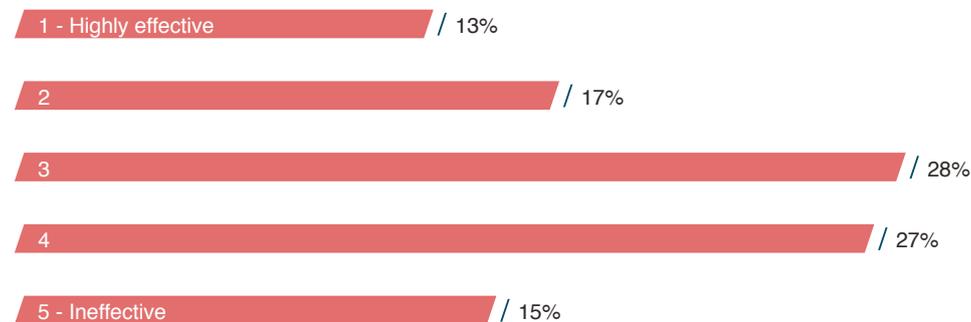
Finally, where financial counsellors are given the authority to control their own work, through their own management of their diary and incoming bookings, travel between sites, and balancing work from home and on-site, stress levels significantly reduce. The key here seems to be local management support for this control over work.

Insufficient support

However, as discussed above, overall workloads and inconsistent or misunderstanding management, is having a significantly adverse effect on many financial counsellors. In addition, even the positive supports are coming under strain because of overall workload levels.

Most financial counsellors rate the supports provided by their employers as either mixed, or mildly ineffective.

FIGURE 15: Effectiveness of employer-provided supports



About a third of financial counsellors (30 per cent) had accessed their EAP in the last 12 months. Nearly half of financial counsellors (49 per cent) who have used their EAP have exceeded their free quota of appointments. This indicates that standard EAP provision is not sufficient support for the needs of many financial counsellors.

Good management support and adequate staffing reduces stress

In contrast, where staff numbers and overall workload are well managed, overall stress decreases and ability to cope with complexity increases. One respondent described:

Approximately 12 months ago we were 1 EFT short and our workload increased to over 100 open cases each. With a change of manager and how we manage our client lists for the most part of 12 months, my case load and stress has significantly improved and I have had no more than 30 clients open. The cases are complex but with less than 30 clients open my stress is minimal at the moment.

Role of peer supports

Another crucial source of support for financial counsellors is through FCVic peer support structures like the CPD program, conferences, regional networks and working groups or communities of practice. These provide essential relationships and peer interactions that help financial counsellors contend with their difficult and challenging work environment, diminishing any sense of isolation.



11/ Recommendations

“ all parties need to accept that current and foreseeable demand simply cannot be met with current and foreseeable resources ”

This report identifies a number of significant challenges for financial counsellors, their employing agencies and funding bodies.

The level of risk of harm for financial counsellors from their work has risen to unacceptable levels in recent years, with little coordinated effort being put in place to manage those risks appropriately.

Anecdotally, Financial Counselling Victoria is aware of cases of financial counsellors leaving work injured from stress, some with claims accepted by WorkSafe, and many members in work report high levels of concern for their wellbeing. The massive response from members to this survey demonstrates the level of concern about these issues in the sector.

Fundamentally, all parties need to accept that current and foreseeable demand simply cannot be met with current and foreseeable resources, and that people are at risk of being hurt trying to do so.

It is particularly concerning that the risks exposure (and related cost burden) is currently being transferred onto financial counsellors, in the form of roles that are perceived as unsafe to perform in a full time capacity, resulting in 'choice' to work part-time, despite difficulties in living on low incomes as a result.

Victoria is at a crossroads, with a small financial counselling sector unable to meet significant demand, but the demand being only a fraction of potential given the high levels of debt in our community and the low level of community and social service awareness of financial counselling. Growth in the sector needs development of new financial counsellors, but this needs experienced financial counsellors to train and supervise students and ensure professional standards are maintained. Significant loss of experienced financial counsellors therefore poses a significant risk to the capacity of what is still a very small sector to grow to meet the needs of the community.

FCVic therefore calls on the key stakeholders – funding bodies (primarily Department of Justice and Community Safety), agency employers and Worksafe Victoria – to work with financial counsellors and FcVic as their peak body to develop funding, employment and practice systems and processes that more effectively manage stress and burnout risks in the sector. We also call on the Victorian Government to support this work and engage with stakeholders in developing a coordinated medium term plan for the sector that will enable it to meet community needs.

Our recommendations to the various stakeholders are set out below. For itself, Financial Counselling Victoria proposes to:

- Support its members and stakeholders in responding to this report and implementing its recommendations.
- Undertake a follow up survey in 2022 to assess progress in addressing the stress and burnout issues.

Stakeholder recommendations

Financial counselling agency employers

- Read this report, and pay due regard to its implications regarding their duty of care to financial counselling employees.
- Undertake a dedicated risk assessment of financial counselling work in consultation with their financial counselling staff and their union, and institute risk management to manage identified risks appropriately.
- Actively consider including as elements of risk management:
 - Appropriate levels of training for managers about the nature of financial counselling work and the supports required by financial counsellors.
 - Limits to case loads/numbers of clients being seen, sensitive to levels of complexity.
 - Ensure inclusion of duties other than priority case work in role requirements, such as outreach, education and early interventions.
 - Locum arrangements for leave absences of financial counsellors.
 - Ensuring meaningful regular access by financial counsellor employees to peer networks, CPD and independent professional supervision.
- Ensure that risk assessment and management processes and decisions are done with, not to, financial counsellors, and maintain respect for their professional autonomy.

TIMEFRAME – Points one and two should be initiated as soon as possible – they are moral and legal duties of employers. The other points follow on from those processes.

Funding bodies

- Consult with agencies and FCVic on the design and implementation of funding arrangements that support sustainable and safe financial counselling service provision, including:
 - Amend performance measures to enable a service design that does not force agencies to focus financial counselling purely or exclusively on crisis case management.
 - Identify and report publicly the extent to which resources are shifted away from meeting crisis demand as a consequence of improved risk management, in order to identify the level of compensatory resourcing required to match these impacts.
 - Inclusion in reporting requirements agency performance in OHS risk assessment and risk management for its financial counselling staff.

TIMEFRAME – Logically the proposed consultations should occur alongside the agency processes to identify and manage risks specified above. These should commence no later than April 2020.

Financial counsellors

- Work with their union and agencies to assess and manage risks in their work.
- Participate actively in peer/professional networks and independent professional supervision.
- Place responsibility for meeting demand on agencies and funding bodies (that is, do not internalise responsibility for meeting demand).

TIMEFRAME – these are ongoing in nature, and should occur alongside/contribute to agency and funding body actions.

WorkSafe Victoria

- Explore the institution of a Memorandum of Understanding with the Department of Justice and Community Safety ensuring cooperation and collaboration with WorkSafe of the Department and all organisations it funds through the Financial Counselling Program.
- Undertake a systemic review of injury claims in the last three years from financial counsellors for psychological injuries sustained in the workplace, to identify whether risk factors are being adequately managed, and if not, to work with FCVic, agencies, their staff and unions to develop appropriate changes to work systems to protect financial counsellors from harms arising from their work.

TIMEFRAME – initiate points one and two by 30 April 2020.

Victorian Government

- Through a specified ministry, coordinate and ensure accountability for government bodies in achieving their part of these recommendations.
- Work with the peak body and the sector to develop a plan for the sector for 2030, including:
- establishing coordination arrangements with the Federal government over funding.
- development of integrated service models and a strategy to mainstream financial counselling as a social service across community, health, aged care, mental health, disability, family violence and community legal sectors.
- ensuring a sustainable sector large enough to meet demand in the community

TIMEFRAME – For dot point one, complete a report on the implementation of this report's recommendations by 30 June 2021. For dot point two, establish and commence a planning process by July 1 2020.

