

NEW COSTS TO COUNT:

The experiences of financial counsellors
working during COVID-19



FCVic

Financial Counselling
Victoria Inc.

December 2020

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ACKNOWLEDGEMENT OF COUNTRY

Financial Counselling Victoria acknowledges the Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of the lands on which we work and live, and recognise their continuing connection to land, water and culture. We acknowledge that sovereignty was never ceded.

We pay respect to ancestors and Elders, past, present and emerging.

Executive Summary

In 2019, Financial Counselling Victoria (FCVic) conducted an extensive survey of the state's financial counsellors in order to measure the levels of stress and burnout in the sector. The results – based on responses from more than 160 financial counsellors – were published in January 2020 as [*Counting the Costs: Report on financial counsellor stress and work overload*](#). The report provided a clear picture of unsustainable workloads, long wait lists and increasing demand, resulting in mounting pressures that posed a serious threat to the wellbeing of financial counsellors.

In March 2020, public health measures were introduced in Victoria to manage the spread of the coronavirus pandemic (COVID-19), and a large portion of the workforce, including financial counsellors, went into lockdown. In the context of the issues raised by the *Counting the Costs* report, the FCVic Board was very concerned about the impact of the pandemic situation on financial counsellors' working lives. To better understand how the sector has changed as a result of the pandemic, a survey instrument was developed to gather information about this.

The Survey (see *Appendix 1: Survey instrument*) was launched on 15 September 2020, and remained open for response initially until 25 September 2020, later extended to 9 October 2020. At the close of the survey, FCVic had received 99 responses from financial counsellors, approximately 40% of the Victorian sector.

Summary of Responses

Financial counsellors responding to the survey were incredibly generous in not just answering the basic questions, but providing many detailed and thoughtful comments about their experiences, which show the complexity of the changes wrought by the pandemic in its first nine months.

Most financial counsellors began working from home in March, delivering the service over the phone – many for the first time. At the same time, the hardship responses from Government and industry were prompt and substantial, and helped to reduce poverty and immediate financial pressures on many in the community. As a result, the sector observed a significant drop on demand, sufficient to enable most agencies to catch up on and clear significant case backlogs, and reduce the wait times to see a financial counsellor.

However, the volume of information about government and industry support measures became very large, with constant and rapid changes, creating additional challenges for financial counsellors to maintain their currency of professional knowledge. Also, many aspects of casework became more complex and took longer to accomplish. Access to clients became largely limited to phone contact; dealing with government and industry in the context of lockdown and remote working also became more protracted. Also, the sector remained deeply concerned that all the means of assistance that had helped reduce demand were temporary in nature, and that a significant recession would emerge alongside their withdrawal, leading to a looming wave of demand for the sector in the first part of 2021.

On the other hand, while the responses indicate some increase in stress, and there are real challenges posed by the lockdown for many, there are also positives for many about working from home arrangements, the strength of the supports agencies have provided, and improved access to some clients over the phone. Also, the impact of the Coronavirus Supplement on social security benefits, especially JobSeeker, has (temporarily) improved the lives of thousands and vindicated many years of financial counselling advocacy on how to address this key driver of poverty.

One of the most positive indications from the survey is the picture it paints of COVID-19 providing the sector with an opportunity to introduce more sustainable work practices to minimize the risks of work overload and burnout. Based on the evidence from the survey, this report makes recommendations – some of which reiterate the recommendations from *Counting the Costs* – to enable funding bodies, agency employers and financial counsellors to address the issues identified and create a safer working environment for practitioners.

Recommendations

Funding bodies

1. That funding bodies recognise that
 - > timeframes for casework are significantly affected by remote working and phone-based work
 - > complexity demands of cases have increased due to COVID-19 impacts on clients and servicesand adjust KPI requirements and performance expectations to take account of this in consultation with the sector.
2. That funding bodies recognise the implications of remote and/or phone-based service delivery continuing long-term with reference to service design, to ensure that vulnerable groups have good access to the services they require.

[Noting the continued relevance of the *Counting the Costs* report recommendations that funding bodies recognise the demands on the sector from casework changes and complexity.]

Financial counselling agency employers

1. That agencies recognise the impacts on their financial counselling staff of
 - > the increased timeframes required for casework due to remote working and phone-based work
 - > the increased complexity demands of cases due to COVID-19 impacts on clients and servicesand ensure appropriate supports for staff are in place to manage these changes.

[Noting the continued relevance of the *Counting the Costs* report recommendation that agencies undertake risk management in respect to *limits to caseloads/numbers of clients being seen, sensitive to levels of complexity.*]

2. That agencies ensure consistency and continuation of employee support measures, including
 - > Consultation with financial counsellors on future working arrangements (balancing home and office-based work)
 - > Support for flexible service delivery
3. That agencies recognise the implications of remote and/or phone-based service delivery continuing long-term with reference to service design, to ensure that vulnerable groups have good access to the services they require.

Financial counsellors

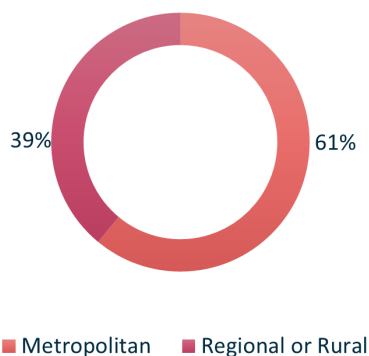
1. That financial counsellors consult with their agencies on flexible work arrangements and the supports they need.
2. That financial counsellors consider how to improve service design to meet client needs in the new context, and contribute to agency planning on this.

Summary of findings

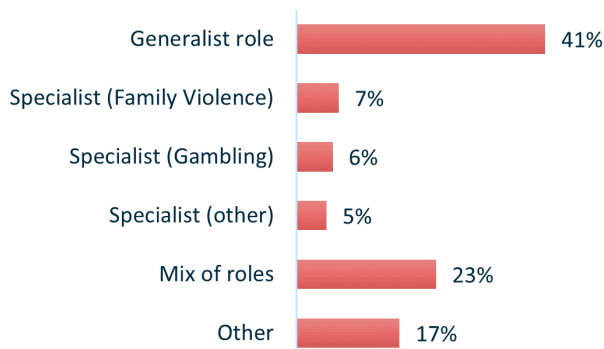
Demographics

The 99 respondents to the survey amounted to approximately 40% of financial counsellors in Victoria. Based on demographic information, they appear to be a representative cross-section of the sector.

Location of respondents



Roles of respondents*



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

Consistent with the earlier *Counting the Costs* report, the location distribution of the survey respondents is 61% metropolitan and 39% regional or rural. The average number of years of practice as a financial counsellor is 7.3. On average, the respondents work 31.35 hours per week as financial counsellors. 41% of respondents work in a generalist role, with the remainder working in a specialist role or a mix of roles.

Working remotely, shift to phone based work

With the exception of the National Debt Helpline, which provides limited casework assistance and refers out to in-face services for more complex casework support, financial counselling has predominantly been a face-to-face service delivery profession.

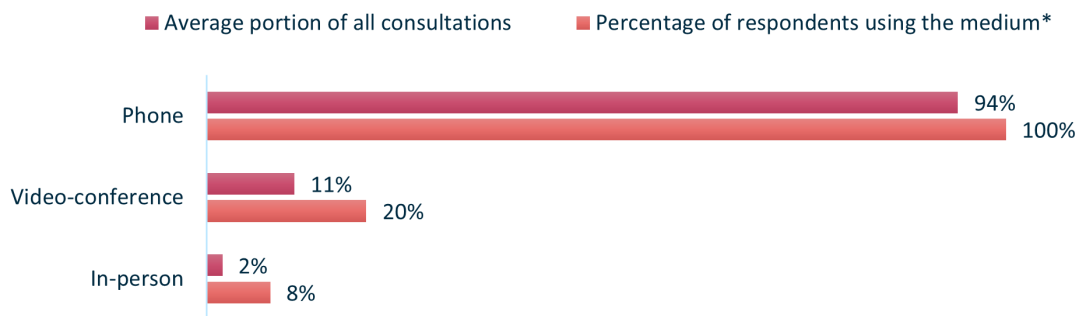
Following guidance from public health officials and government requirements during COVID-19, as with most of the community, almost all financial counsellors (87%) began working remotely from home in March 2020. However, even where financial counsellors were able to work from their workplace, almost no in-face client work was possible due to social distancing restrictions.

Work location for financial counsellors during COVID-19



For many financial counselling clients, video conferencing is not something that can be accessed easily. Although 20% of financial counsellors reported providing some consultations via video-conference, on average the respondents reported that 94% of all consultations were conducted over the phone. Only 8% reported delivering limited, socially-distanced consultations in person.

Remote-technology usage for service delivery



*Note: this question allowed respondents to select multiple options, so the total does not add up to 100%.

The widespread use of phone-based working will have long-term impacts. While it has not been ideal or appropriate as the sole mode of service, for some clients, such as those with childcare responsibilities, it has actually enhanced their access to financial counselling. It has also helped identify ways (and the importance) of simplifying and streamlining authorisations.

On the other hand, several financial counsellors commented that many clients do not have access to the necessary technology required to manage virtual/phone appointments, while others struggle with using the technology. This presents a serious risk of clients disengaging from the service, and vulnerable cohorts, such as CALD clients, those with disability or impairment, older clients, and clients with mental health issues, being excluded altogether due to increased barriers.

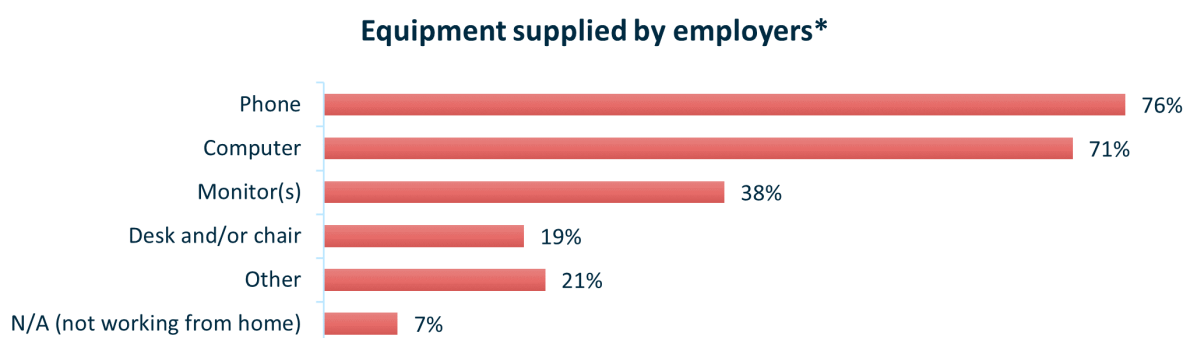
“There are some clients that just need to be seen face to face. This meeting of client and FC face to face ensures they are fully engaged and you can get their involvement in the process. I have found I have had a lot of really great conversations with clients but it is harder to get these conversations to translate into a plan.”

“Most clients engage more during a F2F appt. compared with phone counselling”

Service delivery

With most financial counsellors being required to work from home, support from agencies was required to enable appropriate resourcing and arrangements for home-based work.

The majority of respondents reported that their employer supplied them with a phone (76%) and a computer (71%) for remote work, and some were also provided with computer monitors (38%). However, 13% of respondents reported that they were working without the proper tools for their job.



*Note: this question allowed respondents to select multiple options, so the total does not add up to 100%.

Respondent comments indicated printers and scanners were the most desired equipment that agencies had not been able to supply. A lack of remote access to their organisation's server/database proved problematic for some financial counsellors working from home, and required them to travel into the office on a regular basis to update client files.

"At the start of the pandemic we did not have off site access to our Client files or DB, despite needing this for outreach. We now have Sharepoint which is working well but we are still waiting on the client database to be accessible off site."

"By sorting IT issues i will get much more work done and not feel stressed to constantly do catch up as at times i feel i'm falling behind at which point i spend extra hours working with no pay, thus increasing my stress levels."

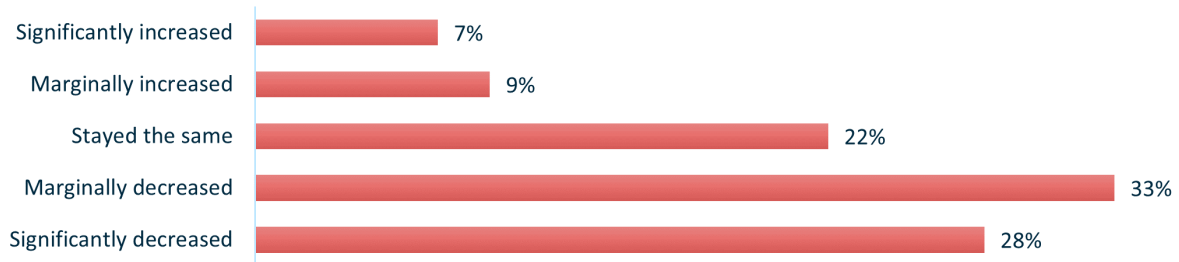
In common with other workplaces, the transition to working from home for financial counsellors was sudden and with little indication of how long it would last. As organisations now begin to look at future working arrangements, it is important that consideration is given to the practical implications for financial counselling on a longer-term basis, and planning and consultation with financial counsellors will be necessary to address service delivery concerns.

Decreased service demand

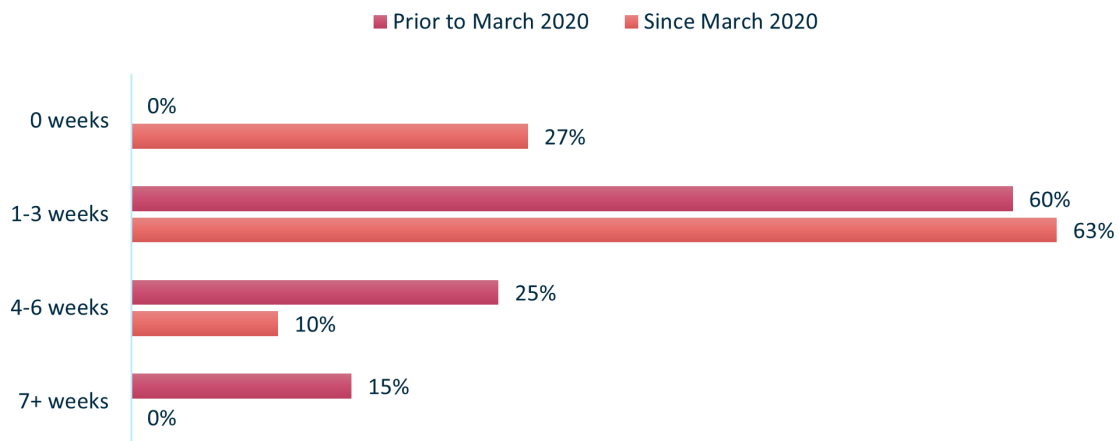
Respondents reported a noticeable decrease in demand for, and referrals to, financial counsellors, with just over half (51%) reporting a decrease in their client caseload.

Prior to COVID-19, the average typical wait time to see a financial counsellor, for a non-critical case, was four weeks – and in some areas the wait was much longer. That wait time drastically dropped away (to an average of one week) as substantial support measures were introduced to help Victorians endure the crisis.

Changes in caseload since March 2020



Average wait time to see a financial counsellor



The increased amount for JobSeeker and other benefit payments from the Coronavirus Supplement, and the introduction of JobKeeper payments, meant that a considerable portion of the population had access to a livable income for the first six months of the pandemic.

This has made a significant material difference to the lives of many who would otherwise be living in, or at risk of, poverty. To see the demand for financial counselling stabilize (rather than continually increase) as fewer people were in need of financial counselling is compelling evidence for why the increased payment rate for JobSeeker must be continued beyond the initial COVID-19 response measures.

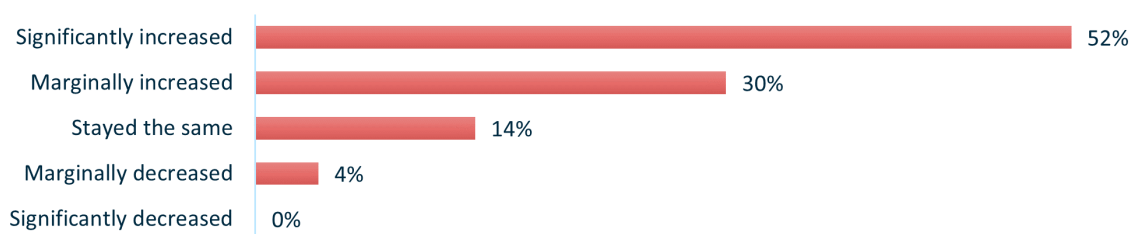
"I believe there is a big spike in demand imminent, stimulus packages such as JobKeeper cushioning the impact at present."

Counting the Costs indicated the significant psychological burden of heavy and unrelenting crisis caseloads, and increasing waitlists on financial counsellors. The (temporary) impacts of the pandemic on reducing caseloads and waitlists have created some breathing space for many financial counsellors, which has helped offset some of the other, more negative, impacts from the pandemic identified in the survey.

Increased time required for casework

While the drop in demand noted above is clear (though not universal), the amount of time spent on most cases has increased: there may be fewer cases, but the time it takes to work on each individual client case is often a lot longer. Most respondents (82%) reported an increase in the time it takes to undertake casework due to the changed working environment during COVID-19, with just over half (52%) describing the increase as 'significant'.

Changes to amount of time taken to conduct casework since March 2020



From the respondent's comments it appears this increased casework time is due to delays in obtaining documentation and authorities remotely, and slower interactions with both clients and creditors. Clients do not necessarily have easy access to computers or the internet, or printers, so doing documentary work remotely with them over the phone takes longer. It may also be linked to a reported increase in complexity, with more than half of the respondents (54%) reporting an increase in the complexity¹ of their casework since the start of COVID-19.

If remote/phone-based modes of client work continue in some form as demand levels increase, this is likely to have significantly detrimental impacts on clients and financial counsellors. It is important that agency Key Performance Indicators are adjusted by funders to take account of this.

¹ Complexity refers to the intersection of serious issues which perpetuate or contribute to the vulnerability and hardship of the client.

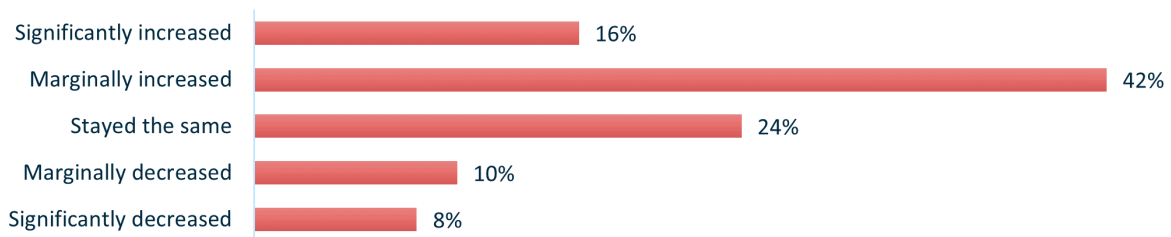
Worker wellbeing

It may come as no surprise that financial counsellors' work has become more complex during a pandemic where financial hardship and insecurity are more widespread. However, the complexity of client casework had already been increasing in the 12 months prior to COVID-19, as reported by nearly three in four financial counsellors in the *Counting the Costs* report. The overlay of COVID-19 has increased the risk of financial counsellors experiencing stress as the work continues to intensify.

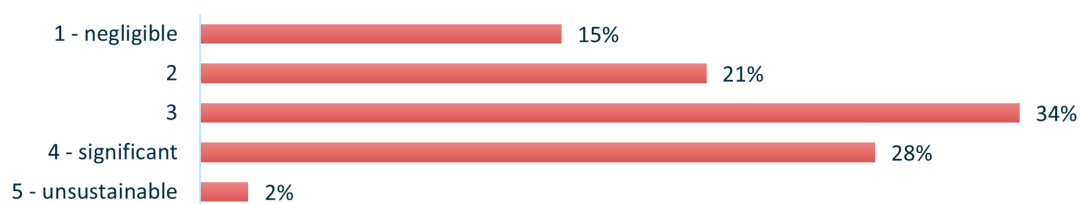
"Everything is taking longer and the work is mentally heavy. Casework is complex, almost all clients have mental health issues, trying to keep up with changes is a lot"

Levels of stress have worsened in the sector since COVID-19 – more than half of the respondents (59%) reported an increase in their level of work-related stress since March 2020. More than a quarter (28%) are currently experiencing 'significant' levels of work-related stress. A number of financial counsellors also indicated that their mental health had suffered as a result of working in isolation at home.

Changes to levels of work-related stress since March 2020



Current levels of work-related stress



"COVID is impacting on EVERYONES work and mental health. At times work can be Isolating"

"The social isolation is sometimes hard and I was used to being able to ask my peers/ manager questions where now you need to wait for responses via skype, email or phone."

Many employers have taken steps to increase and improve wellbeing supports offered to workers during COVID-19. Forms of support most commonly reported were:

- > flexible working hours
- > additional leave days
- > access to counselling services through Employment Assistance Programs

Some of the other assistance reported included meditation and mindfulness activities, online exercise classes, and online group activities such as trivia and cooking lessons. These were all welcome supports for those who could access them, and many respondents indicated a real appreciation for the support provided by their employer in their comments.

However, not all respondents felt they were getting the support they needed. When asked what additional measures or changes would be most beneficial to counteract work-related stress, the most frequent response indicated that 'greater flexibility' was still most needed. This flexibility referred to both flexible work patterns (e.g. working hours, time off) and flexible working conditions (e.g. KPIs and casework expectations). Recognition is still not sufficient amongst employers that remote working is vastly different from working in an office environment, and should be managed with greater care.

"Some acknowledgment that these are not normal times and that everyone is doing the best they can - would go a long way. Just some simple understanding."

"recognise the home-based model of working is different from office-based so management can change the way they evaluate our performance"

For the 36% of respondents who identified other responsibilities affecting their stress levels (such as child-care, home schooling or carer responsibilities) there were mixed responses about how well their employers were supporting them to manage the additional stressors. For two thirds of those financial counsellors, the responses again included 'flexible working hours,' 'additional leave days,' and in general 'understanding' from their management. Disappointingly, the remaining one third reported no additional assistance from their employer, and in extreme cases it was reported that employers had implemented strict time management protocols during the pandemic.

"I have been well supported by my organisation and very well supported by my team. I work in a rural area but live in the Melbourne metropolitan area. My team leader and other team members have consciously kept me included and connected. My value has been reiterated, I am sent care parcels and my team is conscious of my wellbeing. This is in contrast to some of my colleagues who work in different organisations. They have not been well supported."

"My team leader is fantastic and we are fortunate that after 6 months we have been provided a gift day as a thank you. Better understanding from upper management about the challenges we are experiencing and assistance, instead of demand that standards do not drop."

"NO, there is no workplace flexibility.. hours of operation are strictly 9am to 5.06pm.. does not fit running a family , working from home, kids have after school job, which they would normally go to after school (by bus or walk), but learning from home require parental duties to drop child off."

With the exception of some fringe cases, the survey results overall indicate that agency employers have been capable of delivering the assistance necessary to support financial counsellors in their complex and challenging role. After the issues raised in the *Counting the Costs* report, this has been particularly pleasing to see, and FCVic will be keen to work with agencies to build on maintaining this in the new COVID-normal environment.

Conclusion

While the demand for financial counselling has slowed, many financial counsellors have fears that this level of demand will not last much longer as COVID-19 supports are reduced and removed. Debts that have been deferred could result in clients being worse off once collections resume than they would have been before the pandemic, and unemployment will be significantly higher than before the pandemic.

The survey indicated many financial counsellors are deeply concerned about a looming wave of demand at unprecedented levels. The demand situation identified in the *Counting the Costs* report was unsustainable given the then sector capacity, and it seems likely the next stage of the pandemic will result in an even more challenging level of demand that could be unsustainable without adequate intervention to build sector capacity. On top of that, phone based work is slower and this will generate additional pressures on casework loads.

"Decreased client work now however we are worried when all the support measures are finished as to how extremely busy we will become. If still having to social distance this will put enormous pressure on FC's."

Recommendations

Funding bodies

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Financial counsellors

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2. That financial counsellors consider how to improve service design to meet client needs in the new context, and contribute to agency planning on this.

Appendix 1: Survey instrument

FCVic Member Survey on COVID-19

About this survey

FCVic members, like the rest of the Victorian community, are experiencing a lot of complex impacts from the pandemic situation. The FcVic Board has decided to survey members to build a picture about these impacts so that we can identify any issues that we can work on to support members in this difficult time.

In responding to this brief survey, we invite you to **reflect on the period since March 2020**, and welcome all comments and feedback you can provide.

FCVic Member Survey on COVID-19

Demographics

* 1. Are you currently employed as a financial counsellor?

Yes

No

* 2. Where are you primarily based?

Metropolitan area

Regional/rural area

* 3. Years of practice as an FC:

* 4. Hours per week working as an FC:

* 5. I am...

the only financial counsellor in my agency

the only financial counsellor at my work site, but there are others in my agency

part of a team of financial counsellors at my work site

* 6. Do you work in a...

- Generalist role
- Specialist (other)
- Specialist role (Family violence)
- Mix of roles
- Specialist role (Gambling)
- Other (please specify)

FCVic Member Survey on COVID-19

Remote working

* 7. Are you working from home, or still attending your workplace?

- Home
- Office
- Other (please specify)

* 8. How are you conducting client consultations? (Please provide a percentage for each)

Phone

Video-conference

In-person

* 9. If working from home, which of the following has your employer provided you with? (Please tick all that apply)

- Phone
- Desk and/or chair
- Computer
- N/A (not working from home)
- Monitor(s)
- Other (please specify)

10. If working from home, do you have adequate internet access?

- Yes
- No
- N/A

11. Do you have access to the technological tools you need to work?

- Yes
- No
- N/A

If you answer 'no', you will be asked to provide more information on the next page.

FCVic Member Survey on COVID-19

Remote working

12. On the the previous page, you indicated that you did not have access to the technological tools you need to work. Please comment on what you need:

FCVic Member Survey on COVID-19

Caseload and COVID-19

* 13. How has COVID-19 affected your client caseload?

Significantly increased	Marginally increased	Stayed the same	Marginally decreased	Significantly decreased
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 14. How has COVID-19 affected the complexity of your casework?

Significantly increased complexity	Marginally increased complexity	Stayed the same	Marginally decreased complexity	Significantly decreased complexity
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 15. How has COVID-19 affected the time it takes you to conduct casework?

Significantly increased	Marginally increased	Stayed the same	Marginally decreased	Significantly decreased
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 16. Prior to COVID-19, did your agency have a queue or waitlist?

- Yes
- No

If you answer 'yes', you will be asked to provide more information on the next page.

FCVic Member Survey on COVID-19

Caseload and COVID-19

On the previous page, you indicated your agency had a queue or waitlist prior to COVID-19.

17. Prior to March 2020, how long was the typical wait for a non-critical case to see a financial counsellor? (Select your answer in number of weeks)

0 15

18. How long is the wait now? (Select your answer in number of weeks)

0 15

FCVic Member Survey on COVID-19

Work-related stress

* 19. What level of work-related stress are you currently experiencing in the COVID-19 environment? Please indicate on a scale from 1-5, where 1 is *negligible*, 4 is *significant* and 5 is *unsustainable*.

1 2 3 4 5

* 20. How has the level of your work-related stress changed since COVID-19?

Significantly increased Marginally increased Stayed the same Marginally decreased Significantly decreased

21. What types of wellbeing support has your agency offered in response to COVID-19

22. Please describe how social distancing laws have impacted on your ability to carry on with your work:

* 23. If you are working from home, do you have other responsibilities affecting your stress levels, such as child-care, home schooling or other carer responsibilities?

- Yes
- No
- N/A

If you answer 'yes', you will be asked to provide more information on the next page.

FCVic Member Survey on COVID-19

Additional stress

On the previous page, you indicated you have other responsibilities affecting your stress levels.

24. Has your organisation assisted with any additional stress levels relating to these responsibilities?

25. What additional support/change would assist with any additional stress levels?

FCVic Member Survey on COVID-19

Final comments

26. Please provide any other comments on how COVID-19 is impacting on your work:

27. Please provide any other comments on how you could be better supported:

