

Annexure 1

Service Activity Data Period: 1 January 2004 – 30 June 2004

Information Services:

Type of Contact	Total
Telephone Information	704
Information Appointments	166
After Hours	96
Information on services/for client	55
Total	1021 ⁽¹⁾

Extra Workload on Information Service Contacts

Additional phone calls	163	⁽²⁾
Number of letters written	56	
Number requiring advise from the CLC Solicitor	41	
Internal Discussions	14	

Casework Clients:

Casework numbers

Number of new casework clients	69	⁽³⁾
Number of clients at beginning of period	94	
Number of files closed	86	
Number of files open at end of period	77	

Workload on Casework files

Office Interviews	145
Home Visits	13
Telephone Calls	921
Written submissions	363

Total of New Contacts in the Period

From Data Above:	1090	⁽⁴⁾
Total referred from other agencies (Range of referral sources follows)	678	
Total referred to other agencies (Range of external referrals follows)	237	

Notes:

- (1) The total number of information contacts is dramatically higher than those reported for the previous 6 months (1021 in comparison to 846). All information services reported increases, most dramatically the morning telephone service, up almost 20% on the last 6 months of 2003. That translates to almost 6 new phone contacts per morning that the service operated. Further comments in relation to this demand pressure are made in the Policy and Planning Report. One morning per week of Care's telephone service is resourced by the NSW Financial Counselling Trust Fund. Queanbeyan face to face services data is not included and is reported separately to NSW Dept of Fair Trading.

- (2) Details of extra workload on Information Service contacts have not been provided in previous reports. Information contacts are designed to be one-offs. Frequently however they generate limited follow-up better dealt with by the counsellor involved than by providing on-going casework. In line with dramatically increased demand in the reporting period, this extra workload was substantial in the first 6 months of 2004.
- (3) Casework figures in this report include the statistics for Care's Housing Financial Counselling Service. Specific Housing Financial Counselling Service data is contained in the Special Purpose report on that service.
- (4) As in previous reports, this data incorporates all new contacts for Care's general services. Our client service team currently comprises 2 part-time telephone info workers and 4 counsellors (2 full time, 2 part time). 80% of resourcing equivalent to fund 1 full time counselling position is provided by the Commonwealth Financial Counselling program. A copy of this data has been provided to the administrator of the CFCP at the Commonwealth Department of Family and Community services. Similarly, a copy of the CFCP data is attached.

External Referrals

External referrals were made in 21.74% of all contacts in the reporting period. In a number of these matters Care continued to work with the clients in relation to financial issues.

Below is a list of external referral points used in this period.

PERIOD: 1 January – 30 June 2004 REFERRED TO

Accountant

ACT Housing

Alternative Dispute Resolution Service –

- Telecommunications Industry Ombudsman
- Banking and Financial Services Ombudsman

Australian Prudential Regulatory Authority (APRA)

Australian Taxation Office

Bank/Financial Institution

Baycorp

Bill Rangott

Births Deaths and Marriages

Business Advice Centre

CEAS

Centrelink

Centrelink – Financial Information Service (FIS)

Child Support Agency

Communities @ Work

Conflict Resolution

Council on the Ageing

Courts - Supreme

Credit Helpline

Creditor

Domestic Violence Service

ESCC

Financial Planner

Homebase

Internal Dispute Resolution - GE Capital
 ITSA
 Lifeline Gambling Service
 NICRI
 Office of Fair Trading
 Other Financial Counsellor - interstate
 Private Counsellor
 Private Solicitor
 Queanbeyan Multilingual Centre
 Relationships Australia
 Salvation Army
 Smith Family Life
 St Johns Care
 St Vincent de Paul
 Superannuation Complaints Tribunal
 Tenants Advice Service
 Welfare Rights & Legal Centre
 Women's Legal Centre
 Workways

SOURCE OF REFERRAL

PERIOD: 1 January - 30 June 2004

REFERRAL SOURCES	Percent
ACT Housing	8%
Centrelink	6%
Community Organisation	8%
Emergency relief service	3%
Former Client/enquiry	15%
ITSA	2%
Legal Aid	2%
Lifeline	3%
Media/telephone book	4%
Self/Word of mouth/Family/friends	23%
Welfare Rights & Legal Centre	1%
Other: (made up of)	25%
Alcohol and Drug Program	
Accountant	
ACT Department of Health	
ACT Law Society	
ACT Mental Health	
ADACAS	
Advance Personal	
AGC	
Anglicare	
Australian Taxation Office	
AXA Superannuation	

Banks/Credit Unions
Banking and Financial Services Ombudsman
Bushfire Recovery Taskforce
Caloola
Cancer Support Group
Carers ACT
CEAS
Centrecare
CIT
Consumer Law Centre
Communities @ Work
Correctional Services
Council on the Ageing
Other Counsellor
Courts
Credit Helpline Sydney
Cyclops
Debt Relief Solutions
Domestic Violence Crisis Service
Employee Assistance Program
Employer
Essential Services Review Committee
FACS Age Care
Farmers Drought Assistance
Health Services
Hospital/Health Services
Human Rights
Job Agency
Karinya House
Mental Health
Mission Australia
NSW Consumer Credit Legal Service

RANGE OF PRESENTING ISSUES

Period: 1 January – 30 June 2004

As noted in the body of the report, clients report a range of issues as the reason for seeking assistance. To follow are details of the range of presenting issues in the period.

Personal Issues

Illness/injury/death in family
Separation/divorce
Relationship difficulties
Unemployment
Addictions
Domestic Violence
Budgeting/financial management
Other (as listed)

Car accident
Financial abuse
Impact of the bushfires
Limited mobility and clinical depression
Mental health issues
Victim of a robbery

Debt Issues

Responding to collection activity
Requiring/seeking hardship relief
Court or legal action
Repossession
Default listing/credit reporting
Relationship Debt
Public Housing
Private Housing
Eviction/RTT
Other (as listed)

Breach of RTT order
Car repair problems
Consolidation
Court fines
Debt repayment options
Harrasment by debt collector
Lack of money
Overcommitment
School fees
Debts to friends
Refinancing
REVS issues
Unconscionable lending
Writ of execution
Unsolicited debt

Credit Issues	<p>Consumer credit: loan contract Consumer credit: credit card Consumer credit: mortgage Business or investment related credit Communication with credit provider Guarantee problems</p>
Bankruptcy issues	<p>Information/assist with forms communication with trustee Part IX or X agreements</p>
Access to entitlements	<p>Centrelink issues Public Housing child Support Other access to entitlements issues: <i>Alleged overpayment by Centrelink</i> <i>Centrelink debt</i> <i>Educational Supplement</i> <i>Help to complete Centrelink forms</i></p>
Utilities/Govt Services	<p>Electricity Gas Telephone Mobile phone Registration Rates Taxation Other Utilities/Govt Services: <i>HECS fees</i> <i>TransACT</i> HECS</p>
Specific Financial Issues	<p>Superannuation Compensation Location appropriate finance Insurance Bushfire victims Other issues <i>Access to credit rating</i> <i>Advice re wind-up of insolvent business</i> <i>Information on legislation</i> <i>Insurance claim</i> <i>Family law order – CSA</i> <i>Issues regarding lending to a friend</i> <i>Lien over vehicle after car accident</i> <i>Negotiating service contracts</i> <i>No Interest Loan Scheme</i> <i>Obtaining documentation from accountants</i> <i>Property settlement</i> <i>Purchase of faulty goods</i> <i>Issues relating to returning to work</i></p>

Sale of home
Training for financial counsellors
Unconsonable fee for late payment
Withdrawal of investments from Scholarship
fund

The eight most frequently recurring issues upon which assistance was sought during the period in descending order were (and note, more than one presenting issue is collected):

- Budgeting/financial management 37%
- Consumer Credit: credit card 25%
- Consumer Credit: loan contract 19%
- Responding to collection activity 17%
- Requiring/seeking hardship relief 17%
- Bankruptcy information/Help to complete bankruptcy forms 14%
- Illness/injury/death in family 13%
- Separation/divorce 11%