



**SACOSS**

*South Australian Council  
of Social Service*

**Unsupported Debt:  
The Crisis in Financial Counselling in South Australia**

**Information Paper  
January 2012**

**In Conjunction with:**



**And other community service organisations**

*Unsupported Debt: The Crisis in Financial Counselling in South Australia*  
SACOSS Information Paper January 2012

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## Executive Summary

Financial counselling has long been valued as a low-cost, high value early intervention measure that supports vulnerable people through crises, often avoiding deeper problems that could otherwise develop. In the 2010 State Budget the South Australian Government cut 44 full-time equivalent positions from its 120 anti-poverty services positions, and in implementing the cuts Families SA has limited any future provision of financial counselling to their clients only (i.e. those in the child protection system), leaving the rest of the population to be serviced by the community sector.

The cuts to state government financial counselling services coincided with a period of increasing cost of living pressures and hardship for vulnerable and disadvantaged South Australians. It is expected that these cost of living pressures will see an increase in need for financial counselling services.

This report collates and reports service provision data from six community organisations that provide financial counselling services in South Australia. Because the data sets are not strictly comparable between agencies, it has not been possible to present a single state-wide figure on demand for financial services. However, the data from individual agencies is still compelling, with three out of the four agencies that had comparable data from 2010 to 2011 showing a substantial growth in financial counselling clients/appointments – as evident in the table below. The only agency to record a drop in numbers has seen an intensification of service provision and has still been forced to close its books due to the level of demand.

Agency	Units	November 2010	November 2011	Increase
Anglicare	Appointments	19	90	373%
The Salvation Army – face to face	Clients	64	108	69%
TSA – Doorways Helpline	Clients	140	200	42%
UnitingCare Wesley Adelaide	Presentations	143	191	34%
UCW Country SA	Clients	125	112	-12%

Perhaps more alarming than simply the increase in the numbers of people needing financial counselling is that, at the current level of resourcing, the community sector is unable to meet the need for financial counselling services. In fact, the figures reveal a system in crisis. Large numbers of vulnerable people are being turned away, bounced from agency to agency and/or kept waiting for weeks while their debt and stress burdens increase.

The data is not clear on the extent to which the demand on community organisations' financial counselling services has been increased by the cuts to government services, or whether it is predominantly driven by broader economic factors. However, it is clear that an urgent injection of funds is required to enable the community sector to meet financial counselling need and avoid the financial crises, stresses and more costly (or tragic) subsequent outcomes for clients and the community more broadly.



# 1. Introduction

Financial counselling is a free, confidential service provided to those in financial difficulty. It plays a vital role in supporting people with low to moderate incomes to manage the consequences of debt and the rising cost of living (SAFCA, 2010). Financial counsellors provide free, independent information and advice to clients to steer them through crises, with services including debt management planning and financial literacy training, and advocacy with creditors and/or assistance with self-advocacy.

The need for financial counselling can arise from a variety of circumstances. Some recipients are good money managers and are simply dealing with inadequate incomes. This is particularly acute for those people relying on government income support payments. Others are suffering a sudden loss of income or life crisis, while others are dealing with a range of complex and inter-related life and behavioural issues.

The key drivers of demand for financial counselling are summarised in Table 1, but the results of a financial crisis often go beyond the monetary consideration and result in stress and mental health concerns, and in the worst case scenarios relationship breakdown, domestic violence and crime, and potentially suicide. In this context, financial counselling is a key early intervention that can prevent situations spiralling further out of control and potentially ending in tragedy.

Table 1 Triggers of financial crisis resulting in need for financial counselling

Trigger for service demand	Examples
<b>Life events</b>	Life events include loss of income due to severe illness/injury, unemployment, divorce/separation and family violence.
<b>Universal factors</b>	Universal factors include decreased housing affordability, increased rental costs, rising food and utility costs.
<b>Behavioural factors</b>	Behavioural factors include excessive credit use, ignoring debts, not budgeting, spending beyond means, problem gambling, and drug and alcohol problems.
<b>Circumstantial factors</b>	Circumstantial factors include low socio-economic status and predatory credit practice.

(State Services Authority, 2008, p. 9)

However, the benefits are not limited simply to the individuals involved. Relief from financial pressures also strengthens families physically, emotionally and financially – not least because many people that present for financial counselling have borrowed from family or friends and have strained relationships in the process. By assisting clients develop realistic repayment plans, financial counselling interventions often assists creditors recoup their money and without resort to costly legal options. This also relieves pressure on the court system, as does the avoidance of unnecessary bankruptcies or resort to criminal activities to pay debt.

Similarly, early intervention that results in relief of financial stress before it has severe psychological consequences relieves pressure on the health system and other community services which would otherwise be required down the track.

Historically, financial counselling in South Australia has been provided predominantly by Families SA and in more limited ways through non-government welfare organisations, either under contract from the state or federal government or funded from private donors or the agencies themselves.<sup>1</sup> In the 2010 State Budget, the South Australian Government announced that it was cutting 44 full-time equivalent positions from its 120 anti-poverty services positions in Families SA. This represented a major cut to financial counselling services and was fiercely opposed by SACOSS and the community sector. In implementing the budget decision (and in fact beginning before the cuts took effect), Families SA resolved to limit any future provision of financial counselling to only their clients (i.e. those in the child protection system) and retained approximately 70 positions to do this while proposing that an extra 3.5 FTEs be made available to the community sector to cover the referrals of all the other cases that would previously have been dealt with by Families SA. Approximately 55% of people who seek urgent assistance with financial counselling were identified as being clients of Families SA while the remaining were identified as members of the general public. These cuts and the decision to refer all external clients to NGOs were made without consultation with the sector or agencies involved.

Throughout 2011 there was considerable, and at times acrimonious, debate between the sector and the government over the level of demand for services, the existing levels of service provision, and the impacts of the cuts (see the Chronology in Appendix 1). The current situation is that 33 government positions have now gone, with the remaining 11 positions to be removed by June 2012. The community sector has continued to reject the offer of an extra 3.5 FTEs as being completely unreasonable given demand, and there are continuing concerns over growing demand.

At the only meeting on this issue between the then Minister for Families and Communities and the sector, amid further disagreements about departmental data, the non-government organisations undertook to provide further evidence of unmet demand for financial counselling services.

In August 2011, Anglicare, Salvation Army and UnitingCare Wesley jointly issued a report that gave some insight into demand for their services in the past three months, finding that:

- emergency food parcels issued by Anglicare to those unable to afford to feed themselves or their families had risen by 20 per cent
- requests for financial counselling to the Salvation Army have increased by 88 per cent through its financial helpline
- there was a 60 per cent increase in requests for financial counselling at UnitingCare Wesley.

This SACOSS report provides a wider survey with longer term data collection and shows not just a concerning level of unmet need, but an alarming increasing demand for service that cannot be met by the non-government sector on current resources.

It should be noted that as a result of changes in Ministerial portfolios and Departmental arrangements Families SA is now moving into the new Education and Child Development portfolio, and it is proposed that the remaining 70 plus anti-poverty positions will transition to the new Department.

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<sup>1</sup> There is also a program of rural financial counselling in South Australia (and elsewhere) which is funded by the federal government, but is not dealt with in this report as it is generally seen as a different type of service in its aims and the services provided.

## ***Methodology and Caveats***

This report summarises data received from six key non-government organisations providing financial counselling services to vulnerable and disadvantaged South Australians. The participating agencies are: The Salvation Army, UnitingCare Wesley Adelaide, UCW Bowden, UCW Country SA, Anglicare, and Lifeline South East SA.

The main data refers to the period July to November 2011, although some organisations were able to provide comparable figures for the same period last year to enable a direct comparison of increase demand for services. For other agencies this year's figures stand alone as a snapshot of the current demand for financial counselling. However, because of different reporting mechanisms in each organisation the data is not directly comparable and cannot be aggregated into one dataset.

In considering the data, it should also be noted that the raw figures involve some level of double-counting where clients are referred on (or refer themselves on) to other agencies when their initial needs can't be met. For instance, UCW Bowden reports that one strategy used to manage waiting lists is to refer simple operations to the Salvation Army's Doorway Helpline. In turn, UCW Bowden received referrals from the Doorways Helpline where the issues were more suited to face to face consultation. It must be stressed that this is not "double-dipping" by the clients (as suggested by one MP earlier this year [see Appendix]). There is no reason or advantage for clients to go to more than one service for financial counselling. Rather, it is an inconvenience and can delay clients getting vital services. In any case the numbers are relatively small. For instance, the Doorways Helpline referrals to UCW Bowden account for only 5.5% of the known sources of referrals. However, it is another reason why the data cannot be aggregated into whole of sector figures.

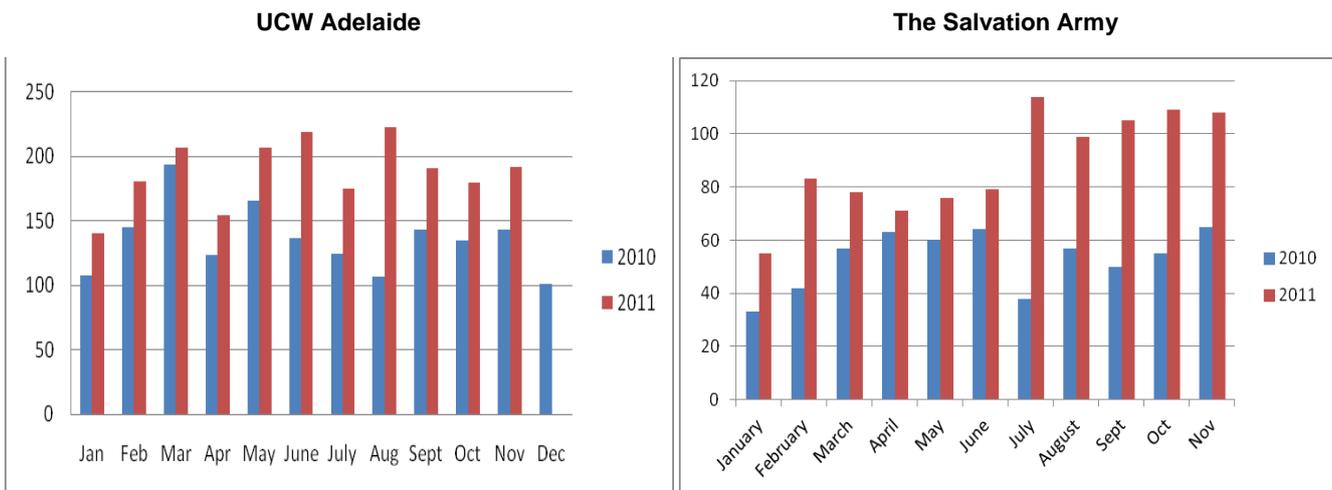
Despite the inability to aggregate the figures and the caveats above, there is nonetheless a fairly clear (and alarming) story told by the different figures and it is consistent with the anecdotal evidence that has been coming from frontline agencies all year. This story is outlined in the summary of the data in the next section.

## 2. Summary of Data

### *Increasing Demand for Services*

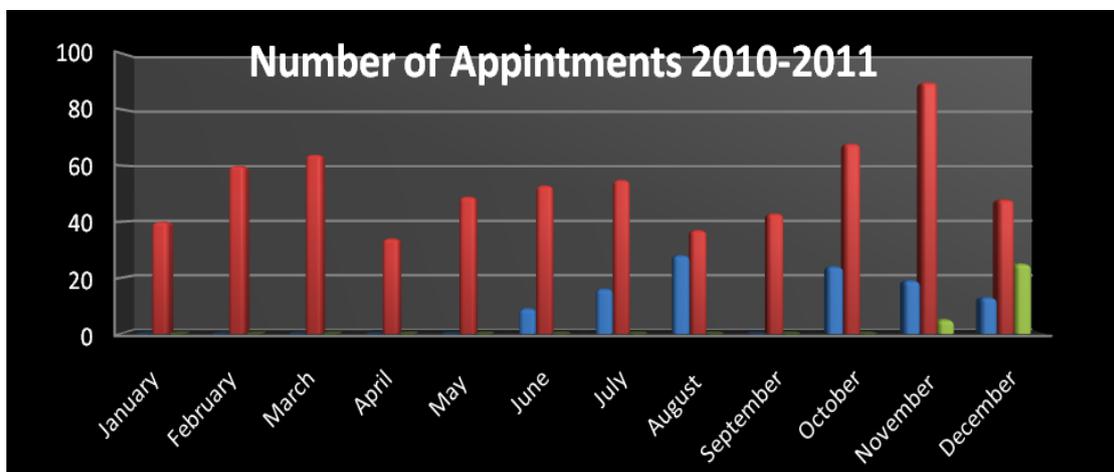
The data from community service providers suggests that there has been a considerable growth in demand for financial counselling services in the community. This is evident in Figures 1 and 2 below that present the data for The Salvation Army, UnitingCare Wesley Adelaide and Anglicare – all of which have directly comparable data between the level of demand this year and in 2010.

Figure 1: Demand for Financial Counselling Services 2010 & 2011



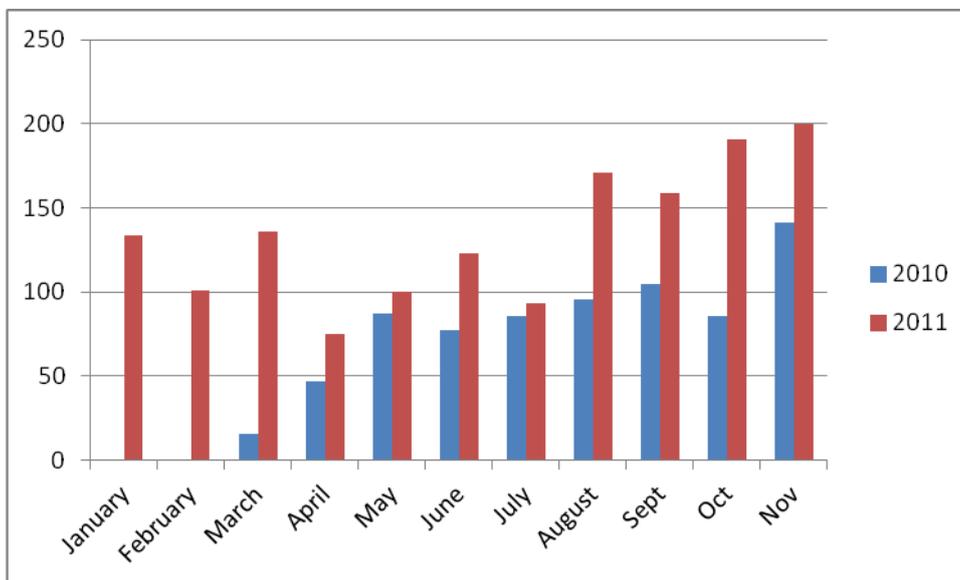
The Salvation Army figures are the number of clients assisted in a month, but do not include services in Adelaide and Playford because the figures were not comparable between years. In both The Salvation Army and UCWA graphs, the fact of the red 2011 columns towering over the blue 2010 column shows a clearly increasing demand for financial counselling. Anglicare’s financial counselling figures show the same trend. Again, the blue columns are 2010 appointments and the red are 2011 appointments. The yellow columns for November and December are figures for clients turned away in 2011.

Figure 2: Demand for Financial Counselling - Anglicare



The increasing demand for services is also evident in data on The Salvation Army's phone service, the Doorways Financial Counselling Helpline. The Helpline is significant because it is a first port of call for many clients, particularly in regional areas where there is no financial counselling service nearby, and other agencies also refer clients to the Helpline. Figure 3 shows the number of clients per month.

Figure 3: Doorways Helpline Demand



The Helpline figures for December are not included in the graph because at the time of writing the month was not complete. However, The Salvation Army reports that they have been receiving up to 45 calls per day in the last month, compared to an average of about 10 per day last year.

Of those organisations with data available, only UnitingCare Wesley Country SA figures showed a decline in the number of financial counselling sessions provided from last year to this year and a 12% decline in cases. However, as will be discussed below, there was a substantial increase in time spent on each case.

UnitingCare Wesley Bowden did not have data to compare the demand for their general financial counselling from 2010 to 2011. However, they have noted an increase in inquiries seeking financial counselling assistance even within the five month reporting period this year – up from about 80 for the month of June to more than 100 in November. They also run a program linked to Emergency Assistance wherein Duty Financial Counsellors are rostered to see clients that present to EA multiple times and/or present with problems with paying bills. In November 2010, 29 people were referred to the Duty Financial Counsellor in this scheme; in November 2011 there were 49 such referrals.

Again, because of different data collection methods and the financial counselling load being shunted from organisation to organisation, it is not possible to add the demand figures together to work out the total number of clients needing support. However the figures above all suggest a great increase in demand for financial counselling services over the past year, and in the six months since the budget cuts and new departmental arrangements have taken effect. This is confirmed in the data in Table 2 which shows the demand in November 2010 and 2011 for those agencies that have comparable figures.

Table 2: Financial Counselling Demand - November 2010 & 2011

Agency	Units	November 2010	November 2011	Increase
Anglicare	Appointments	19	90	373%
The Salvation Army – face to face	Clients	64	108	69%
TSA – Doorways Helpline	Clients	140	200	42%
UnitingCare Wesley Adelaide	Presentations	143	191	34%
UCW Country SA	Clients	125*	112*	-12%

\* UCW Country SA figures are for the whole July-November period in both years.

While some figures here are number of clients or presentations (defined by internal agency processes), and others are appointments, in each case the year comparison is like with like and the increase is real. It should also be noted that the November figures were used because it is the most recent month. It was not the worst month for increased demand for services.

### ***Intensity of Service***

As well as the general and overwhelming trend of increasing demand for service, a number of the organisations also noted that the cases they were dealing with were increasingly complex and required more intensive services. The Salvation Army's Doorways Helpline, being a phone service is not best set up to deal with complex cases requiring study of documentation and dealing with creditors, but they report increasing complexity of calls with staff providing intensive support, often involving three-way calls with creditors, and conversations often taking in excess of an hour. This, on top of the sheer number of calls, has massively overstretched the service which is currently funded for just 2 FTE positions (from the Federal government).

Uniting Care Wesley Country SA also reported a substantial increase in time spent on each case. Average time per case in 2010 was 3.43 hours, but rose to 4.74 hours per case in 2011. There was also more follow-up work required for cases as the number of hours of indirect hours arising from sessions increased by 35% overall. In 2010, indirect hours were 22% of the time spent in sessions with clients, while in 2011 it was 36% of session time.

### ***Unmet Need***

With limited resources to supply the services, the increased demand of the magnitude noted above translates into unmet need and people being left unsupported when often a simple intervention could forestall bigger and more costly problems developing. The Salvation Army notes that it is getting harder for their Helpline to refer clients requiring complex advice/support to providers of face-to-face counselling because many agencies are not accepting referrals. Their own services are already over-stretched and the previous practice of trying to "squeeze clients in" to waiting lists has been discontinued because the level of demand makes this impossible and a risks burnout of staff.

UCW Country SA has currently closed its books because its waiting lists are full, with 51 people currently on the waiting list in Port Pirie alone. Similarly, Anglicare closed its books for December financial counselling appointments in November. Their statistics (in Figure 2) show that more people seeking financial counselling have been turned away in the first two weeks of December than were seen in the whole of December last year – 25 people turned away in December 2011, as

against only 13 clients in total in December 2010. The December 2011 figures translate into approximately one in every three people seeking services being turned away. This is despite the fact that Anglicare has increased its staffing from the original one qualified financial counsellor in June 2010 to four in December 2011.

In the July to November 2011 period, UCW Bowden was contacted by 382 people seeking a financial counselling appointment (not counting those who were referred directly to the Doorways Helpline). Of these, 90 did not receive an appointment at UCW Bowden because they could not be contacted again or no longer required an appointment (because either the crisis had passed or they had been assisted by another agency). The result of this level of new demand for services, plus existing clients, was that the waiting list extended to 3-4 months from mid-September to the end of November.

UCW Bowden has been able to ease the waiting list since then by referring people who require a dental waiver direct to the Doorways Helpline, using the microfinance worker rather than a financial counsellor to complete NILS applications and, as noted above, having a “duty financial counsellor” seeing people after they present for financial assistance rather than having them entered on the waiting list. While the easing of the waiting list is no doubt welcome, it should be noted that the reduction is based on shifting the burden to another agency or arguably offering less comprehensive services. In terms of need, much of the original need remains unmet, or only partly met.

The financial impact of this unmet need on the broader economy is hard to calculate – particularly in the absence of aggregate figures. Based on estimates from experienced financial counsellors, SACOSS has previously used the figure of an average of \$10,000 unresolved debt per client. On this basis, the impact of clients that one agency (Anglicare) was unable to service in the first two weeks of December 2011 would be \$250,000 of unresolved debt.

### ***Regional Issues***

There are also specific rural and regional issues in relation to unmet need where there are simply no local financial counselling services available, or there are difficulties accessing them. As noted above, UCW Country SA has closed its books, with a large waiting list in Port Pirie. They report that the rest of their service delivery area is being managed but the program is not being promoted. The Yorke Peninsula has no general financial counselling available. UCWCSA employs a financial counsellor in their Gambling Help Service in the area, but they are restricted to working with problem gamblers.

Lifeline South East has three part-time financial counsellors across three programs servicing that area of the state, but they are only funded and able to travel to see clients in the Gambling Help Services program. Accordingly, if the client does not have gambling issues, it is difficult to provide and access services, and these clients are often referred to the Salvation Army’s Doorways Helpline – putting further pressure on that resource.

While lack of services in rural areas is not unique to financial counselling, it is another dimension to the problem of unmet need and lack of support for vulnerable people facing financial crisis.

### ***Source of referral***

As noted in the Introduction, with the cuts and restructure of government financial counselling services, there is a major concern around the increased pressure this unmet demand is placing on

non-government service providers. Three agencies (Anglicare, UCW Bowden and UCW Country SA) have provided figures tracking the source of referrals for clients. As evident in Table 3, the largest source of clients was either self-referral or referral from within their own agency, that is, when people are seeking some other form of assistance such as emergency relief and are then referred to financial counselling for additional support.

Table 3: Source of financial counselling referrals of new clients

Organisation	Self/friend	Own-agency referral	Families SA referral
Anglicare	58%	14%	4%
UCW Bowden	11%	28%	5%
UCW Country SA	27%	51%	0%

The figures for direct referral from Families SA/state government agencies are quite low, but this may be misleading. Some clients may feel reluctant to disclose that they have been to Families SA for fear of being rejected by the NGO, and so may answer and be recorded a “self-referrals” rather than as Families SA referrals. Perhaps more importantly, many of the in-house referrals are in fact originally referrals from Families SA to the various agencies for other services, principally emergency assistance, but also assistance with micro-finance and more recently for Christmas assistance. The need for financial counselling is identified at that point and so it is listed as an “own agency” referral, but it is in these areas – and particularly emergency assistance – that the cuts to Families SA service provision is being felt by the community organisations. The increased demand for the UCW Bowden duty financial counsellor (noted on page 5) is a good example of this.

Given these dynamics, and the lack of broader data, it is not possible to say in an aggregate sense how much of the overall increase in demand for community sector financial counselling services has been driven by the changes to government provision, and how much is a net increase in demand borne out of broader economic factors like increasing cost of living. However, both dynamics are creating enormous pressures on community service organisations and leading to substantial unmet need.

### 3. Conclusion

The cuts to state government financial counselling services coincided with a period of increasing cost of living pressures, most notably large increases in food and utilities prices, and rent and health costs also increasing well above the Consumer Price Index (and therefore above base level government income support payments and many CPI pegged wages) (SACOSS, 2011b). It would be expected that these cost of living pressures would see an increased need for financial counselling services, and the data presented in this report suggests that there has indeed been a very considerable growth in demand.

The data is not clear on the extent to which the demand on community organisations’ financial counselling services has been increased by the cuts to government services, but the increasing level of demand overall is clear, as is the fact that at the current level of resourcing, the community sector is unable to meet the need for financial counselling services. In fact, the figures reveal a system in crisis. Large numbers of vulnerable people are being turned away, bounced from agency to agency and/or kept waiting for weeks while their debt and stress burdens increase. As noted in the Introduction, this can lead to poor outcomes and severe or even tragic consequences for

individuals, as well as increased burdens on creditors, courts and governments. An urgent injection of funds to enable the community sector to meet financial counselling need is required if the financial crises, stresses and more costly subsequent (or tragic) outcomes are to be avoided.

## Appendix 1: Financial Counselling Funding Cuts Chronology

- May – Sept 2010** Sustainable Budget Commission considers cuts noting that further analysis is necessary and that an implicit assumption that the NGO sector will pick up these services free of charge will need to be tested with DFC. Also queries whether financial counselling should be a Commonwealth responsibility.
- 16 September 2010** State Budget announces cuts to 44 FTEs within the Families SA Anti-Poverty Teams.
- 25 March 2011** SACOSS writes to Minister Rankine expressing concern about cuts and asking for funding for 30 FTE financial counselling positions in the NGO sector.
- 14 April 2011** Minister Rankine responds to SACOSS letter saying that Families SA primary focus will be its own clients, that it is developing an implementation plan, and that key stakeholders will be informed of the changes.
- 5 May 2011** SACOSS (2011a) launches major report on financial counselling services and holds media conference with the South Australian Financial Counselling Association (SAFCA) calling on the State Government to replace the 44 FTEs with 30 FTEs in the NGO sector.  
Minister Rankine responds on radio saying there was \$800,000 of Emergency Relief funding to handout through NGO's, but does not address the loss of counselling services in Families SA.
- 6 May 2011** SACOSS sends copy of its report on financial counselling to Premier, Treasurer, Minister Rankine, Mons Cappa, and CEO of DFC, and seeks meeting with Minister Rankine.
- 6 May 2011** Michael Atkinson MP claimed the government decision would reduce clients double dipping for emergency relief funding.
- 19 May 2011** Financial Counsellors Australia national conference in Sydney passes motion condemning SA government cuts to financial counselling services.
- May & June 2011** Families SA offices inform clients of new arrangements and direct them to non-government service providers, without telling the NGOs or providing extra resources to assist with the increased demand.
- 8 June 2011** Families SA briefs SACOSS on financial counselling workload, suggesting that department would retain financial counselling function for its clients (i.e. those related to child protection), but that the financial counselling and Emergency Financial Assistance payment administration which had been done by the 44 Families SA staff being made redundant would be offset by funding 3.5 financial counsellors in the NGO sector, plus about 10-12% administration fee for EFA (i.e. about one-half FTE position).

- 17 June 2011** SACOSS and Association of Major Charitable Organisations (AMCO) write to CEO of DFC seeking urgent meeting to negotiate how services will be provided. No reply received.
- Late June 2011** NGOs meet and decide that sector and public are being short-changed by proposal to replace 44 Families SA positions with just 4 NGO positions, and agree not to sign-on to deal (inc receipt of EFA money) and to see if a better deal can be negotiated.
- 27 June 2011** Families SA calls meeting with select NGOs to inform them of final plans for distribution of financial counselling and EFA money. SACOSS attends meeting and informs them of objections to lack of consultation, and suggests that a number of groups are not signing up and want a better deal.
- 30 June 2011** Questions raised at Budget estimates.
- 1 July 2011** Media stories about cuts taking effect and NGOs not signing up to plan. Director of Families SA denies any loss of services.
- 6 July 2011** SACOSS receives letter from Minister Rankine on a range of issues, including financial counselling. The letter restated the position, but contained no offer to meet or negotiate with the sector.
- 12 July 2011** SACOSS, AMCO and SAFCA reps meet with Minister Rankine and advisers. No progress made, but noted that the position would be reviewed subject to demands on NGO sector over next 12 months.
- 14 July 2011** Families SA issues policy paper confirming its plan for new arrangements for Anti-poverty services, naming 10 organisations it is “partnering with” and Wyatt Trust. Wyatt Trust confirms that they will not be partnering with government in this.
- 15 July 2011** SACOSS & AMCO write to Premier Rann seeking his personal intervention in order to resolve continuing impasse.
- 18 July 2011** Story of “stalemate” in negotiations and NGOs refusing to take EFA money hits front page of *Advertiser* and many radio stations. DFC writes to the 10 organisations it has been “partnering with” re EFA money giving them a two-day deadline to sign contracts or lose the promised EFA money.
- 20 July 2011** Most NGOs sign-up for EFA money, but SACOSS public statement notes discontent and continuing campaign for financial counselling positions.
- 10 August 2011** Anglicare, Salvation Army and UnitingCare Wesley issues data to media on demand for services in the past three months:
- Emergency food parcels issued by Anglicare to those unable to afford to feed themselves or their families have risen by 20 per cent
  - Requests for financial counselling to the Salvation Army have increased by 88 per cent through its financial helpline

- UnitingCare Wesley has reported a 60 per cent increase in requests for financial counselling.

- 22 August 2011** Premier Rann sends letter to SACOSS and AMCO saying government wants to consult with the sector.
- 16 Sept 2011** Anniversary of the budget cuts. The 3.5FTEs still not transferred to the NGO sector. SACOSS publishes a Fact Sheet on the issue and calls for renewed investment in early intervention strategies like financial counselling as part of a broad anti-poverty plan.
- 26 Sept 2011** SAFCA Conference hears concerns about increasing costs of living driving demand for financial counselling services.
- 19 October 2011** SACOSS Cost of Living Summit income workshop has consensus on need for government to reverse cuts to financial counselling.
- 20 October 2011** New Premier sworn in and announces new cabinet and ministerial arrangements.
- November 2011** Families SA financial counselling staff transferred to new Dept of Education and Child Development. This provides an integrated support and positive frame for child protection, but still leaves state financial counselling out of bounds for the general public.
- December 2011** Key NGOs collect new data on unmet financial counselling demand.
- 23 December 2011** SACOSS sends *Unsupported Debt* report to the Premier outlining the crisis in financial counselling service provision.

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