



**Financial  
Counselling  
Network**



# 2019 Financial Counselling

We assisted **8,279** clients

across 25 financial counselling services delivered through 14 organisations across Perth metro and 1 statewide financial counselling service to support HUGS clients.

## Outcomes



**93% of clients** with a utility issue were assisted to maintain connection



**74% of clients** with housing issues maintained stable accommodation

**\$6,723,004**

debts relieved on compassionate grounds with our support

**\$12,118,333**

in claimable insurance entitlements identified

Average outstanding debt: **\$157,133**

**Total presenting debt: \$1 Billion**

## Top 5 financial issues

1. Personal debt issues
2. Managing on a low, restricted or inadequate income
3. Utility Stress
4. Mortgage and rental issues
5. Facing legal action regarding debts

## How we help

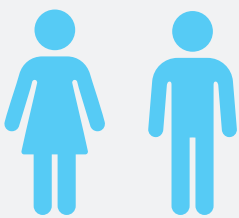
- Financial Assessments
- Advocacy and negotiation
- Bankruptcy support
- Community education
- Information and referrals

**How many  
needed  
our support**  
  
18,968  
contacts

**How many  
we helped**  
  
8,279 clients  
2,929 info only  
contacts

**How many  
we couldn't  
help**  
  
8,088  
contacts

## Client Profile



**63% Female**  
**37% Male**



**48% Renting**  
**37% Home owners  
with mortgages**



**57% Households  
with children**  
**32% Single**

**79% Household income under \$60,000**  
**9% Aboriginal and Torres Strait Islander**

**12% Living with a disability**  
**11% Culturally diverse**