COST OF LIVING EVALUATION
PROCESS EVALUATION

SERVICE NSW

7 OCTOBER 2022

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ACKNOWLEDGMENTS

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EXECUTIVE SUMMARY

ARTD Consultants was engaged by Service NSW to complete a process evaluation of the Cost of Living program. The process evaluation includes a desktop review of 45 key program documents, secondary data analysis of Cost of Living program monitoring data available in the dashboards (June 2018 to April 2022), and 10 semi-structured group interviews with key stakeholders from Service NSW.

COST OF LIVING PROGRAM

In July 2018, the NSW Government launched the (then) Cost of Living program. Now known as the Savings Finder, this program consolidates more than 70 NSW Government rebates and savings into a single place on the Service NSW website. The rebates and savings offer support in areas for children, driving, energy and utilities, public transport, health, home, recreation and leisure and include Active Kids, Creative Kids, Energy Switch, Family Energy Rebate and Toll Relief.

The objective of the Cost of Living program is to raise awareness of, increase access to and uptake of NSW Government savings and rebates through one point of contact at Service NSW. It contributes to meeting Premier's Priority 'Government Made Easy', which by 2023 aims to increase the number of government services where residents of NSW only need to 'Tell Us Once'.

KEY FINDINGS

THE COST OF LIVING PROGRAM AND ITS DELIVERY ADAPTED TO THE CHALLENGES THAT EMERGED SINCE ITS INCEPTION

The Cost of Living program was launched in 2018. Support Service Specialists (SSS) were employed to assist customers to find savings through appointments and the Cost of Living tool at Service Centres and Contact Centres across the state. Program implementation was rapid. Prior to the service model being embedded within Service NSW as business as usual, the Cost of Living program was disrupted by the need for Service NSW to rapidly and in quick succession respond to a series of natural disasters and the COVID-19 pandemic.

In adapting to COVID-19, floods and other disasters, the delivery of the Cost of Living program has substantially shifted. In addition to the delivery of the Cost of Living program, the SSS workforce, particularly in the Contact Centre, were required to support the delivery of COVID-19 and disaster relief responses and provide a level of customer support beyond the original scope of Cost of Living.

Additionally, aspects of the SSS role which support the delivery of the Cost of Living program such as community outreach—a key aspect of promoting the Cost of Living program and developing referral pathways and partnerships, and of particular value for regional and remote areas of NSW and vulnerable customers —ceased due to COVID-19 restrictions and Service NSW response to disasters. In particular, during the February/ March floods in the

Northern Rivers, many CCSs were diverted to support the establishment of Disaster Recovery Centres.

During the COVID-19 pandemic, the Cost of Living program received additional funding to increase customer appointments and in response the Customer Care Specialist (CCS) role was created. Additional SSSs were rapidly onboarded to support Customer Care program in response to disaster response for fire, flood, and the COVID-19 pandemic. The shared workforce model has added a layer of complexity for staff and operations. As noted by stakeholders, this new CCS role caused some confusion because, although the purpose and the objectives of the Cost of Living program did not change, the role of the SSS and the service they provide *did* change. The role of SSS is currently transitioning to the CCS role within the Customer Care Program.

During this disaster relief period, stakeholders described the Cost of Living program and the Service NSW response as generating a perception within the community that Service NSW is a place where you can receive help and support rather than simply conducting a government transaction.

THE OPERATING CONTEXT HIGHLIGHTED AREAS FOR IMPROVEMENT IN THE PROGRAM AND SSS ROLE

The inclusion of disaster response in the operating context and emerging need within the community have required SSSs to provide supports to the community that were not originally outlined in the SSS role description. Stakeholders suggested that clarity around the SSS role was needed (what activities are in scope and what activities are not), as some SSSs report becoming the 'accidental counsellor'.

Stakeholders reported that the training received in the SSS role was useful, providing strong foundations and in-depth information about rebates and savings available through the program. Staff also received training in soft skills and vicarious trauma. However, it was suggested SSS could receive more soft skill training, particularly for managing customers in distress and resources to ensure specialists are able to provide a continuum of care to customer who are experiencing compounding and complex issues.

THE COST OF LIVING PROGRAM DELIVERS ON ITS PURPOSE TO SAVE NSW RESIDENTS MONEY

Despite the operating and delivery context and challenges, the Cost of Living program has delivered savings to NSW residents.

Between July 2018 and April 2022,[1] there were over $57 million rebates (claimed and anticipated)[2] across 98,793 in-person appointments.[3] This is an average rebate of $818 per in-person completed appointment claimed by NSW residents in the Cost of Living Program,

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[1] Source: Savings Finder Program Service Delivery Dashboard (COL SC Dashboard).
[2] Anticipated claims are those claims to savings and rebates a resident are deemed eligible for; however, Service NSW cannot confirm that a resident has received these rebates. Claimed value is the total value claimed in an appointment.
[3] Value represents rebates anticipated or claimed in in-person Savings Finder appointments only.

providing good evidence that the Cost of Living program has assisted NSW residents with cost of living pressures.

People over the age of 60 years received the greatest average rebate value and had the greatest volume of appointments, which likely reflects that this age group is eligible for more rebates. Service NSW staff noted that other groups experiencing cost of living pressures, particularly people whose access to employment and accommodation was affected by COVID-19 and other natural disasters, may not be eligible for many savings and rebates. There may be an opportunity to further ease the cost of living for all NSW residents by targeting this group.

The types of savings and rebates varies by applicant age; however, both the National Parks Concession Pass and the Low Income Household rebate were in the top three main rebates across all age groups. The Regional Seniors Travel Card was commonly accessed for those aged 60 years and over. While only available for a short period of time (November 2021 to June 2022; figures only inclusive to April 2022), there was over $300,000 in claimed or anticipated savings from the Dine & Discover vouchers alone.

The program has an overall customer satisfaction rating of 97.2% and stakeholders acknowledge the high level of service provided to NSW residents.

OPPORTUNITIES TO INCREASE PROGRAM REACH AND UPTAKE

The Cost of Living tool is perceived by stakeholders to be effective and accessible for those NSW residents with access to the internet and sufficient digital literacy. However, there may be opportunities to make the program more efficient by using automatic filtering to present only those rebates for which residents are eligible.

The Cost of Living program has been promoted through media campaigns utilising social media, radio, print and television media outlets. Its reach has grown over time, as indicated by an increase in page views. There were observable peaks in page views during COVID-19 lockdowns, which led to an associated increase in appointments. A marketing campaign in December 2021 also led to a spike in page views, but not to an increased number of appointments. Page view spikes may reflect questions the market holds about the program (e.g., there is a spike in views around the time the program name changed) or aspects of the program model (e.g., decreases in page views may be because people are only able to claim savings once or once per year.)

Some stakeholders believe that NSW residents learn about the Cost of Living program by chance, rather than intentionally seeking it out. Others noted that current program promotional material highlights the maximum savings possible, rather than the average amount residents saved, which may create unrealistically high expectations among residents.

Stakeholders believe ensuring a clear call to action in future marketing campaigns, and consistent, reliable messaging will be key to increasing trust and continued uptake of rebates.

A QUALITY FRAMEWORK INCORPORATING OUTCOMES WILL SUPPORT THE HOLISTIC OFFERING OF A COST OF LIVING PROGRAM

There is an opportunity to enhance monitoring and reporting processes of the Cost of Living program. However, stakeholders suggest that clarity about Cost of Living implementation and program scope is required before these can be established. In particular this includes clarity of the role of the SSS, and how (or if) the Cost of Living program is integrated with the Customer Care program.

Once these decisions are made, the current performance indicators (2018) could be reviewed to ensure they remain relevant for supporting performance. Customer sentiment and wellbeing are also a critical component of performance monitoring and can illustrate the value add of the Cost of Living program, beyond objective measures of performance. Measures of staff satisfaction and wellbeing are also important.

Additionally, stakeholders identified that a 'single view of customer' or integrated whole-of-government Customer Relationship Management database would provide a comprehensive understanding of a customer's story and provide a more tailored (efficient and effective) experience for customers.

RECOMMENDATIONS

The findings within this report suggest there are several important opportunities for the Cost of Living program to leverage its success to date.

CONSIDER THE ENHANCEMENT OF THE COST OF LIVING PROGRAM WITHIN A BROADER MODEL OF CUSTOMER CARE

The Cost of Living program is currently delivered by the same team members who support vulnerable customers through disaster relief payments and support. As Service NSW expands its Customer Care Program, there is an opportunity to explore how the Cost of Living program model could provide a gateway for connecting NSW residents to Service NSW.

AN UPLIFTED COST OF LIVING SERVICE MODEL

Framing the Cost of Living program in this way would require clarifications, including:

- A clear definition of the Cost of Living program activities (within the context of Customer Care) including what this looks like in metropolitan, regional and remote contexts.

- Clarifying roles and developing clear role descriptions for delivering the Cost of Living program.

- Provide Specialist employees clarity around their reporting lines.

- Coordinating the workforce across channels (contact centres and service centres) and clarifying the knowledge, skills and grade of the workforce required to deliver the Cost of Living program.

- Exploring the training necessary for the role, including navigating savings grants and government services, self-care training, vicarious trauma training, ongoing coaching, community of practice.

- Integrating and broadening the channels through which SSSs can provide Cost of Living appointments (e.g., via the Contact Centre, in live chat online or over the telephone).

- Introducing a technology platform to support the principle of 'tell us once' (case management).

SHAPE COMMUNICATION AND ENGAGEMENT TO BUILD STRONGER TRUST IN GOVERNMENT

- Government communications and marketing about the potential savings and rebates delivered through the Cost of Living program must accurately reflect what a customer is likely to receive, as this will help continue to build trust. Review marketing messaging to ensure expectations are about savings are not overestimated.

- A clear call to action is required in communication with NSW residents to ensure increased interest in the Cost of Living program translates to increased appointments, and rebates for the community. This can be delivered via marketing and communications and community outreach activities by Cost of Living specialist.

PARTNERSHIPS

- Engage government partners to provide training and briefings about rebates and savings. This will bring to life the intent of each of the rebates and savings and ensure that staff have an engaging way (supplement emails and knowledge articles) to learn about the Cost of Living rebates.

- Proactively provide feedback to partners and community to ensure offerings meet customer needs. This could assist NSW Government to better meet the needs of residents.

DEVELOP A PERFORMANCE AND MONITORING FRAMEWORK FOR THE COST OF LIVING PROGRAM

Further clarity about the Cost of Living program delivery in the broader context of customer care is required before KPIs can be developed. However, the following are broad suggestions for a performance and monitoring framework.

- Clarify what success looks like for the Cost of Living program including the development of strategic objectives, short term goals and measures for success.

- Generate a single view of customer – tell us once.

- Generate an end to end customer journey to improve the efficiency and effectiveness of the Cost of Living program.

- Explore existing software options to achieve this (potentially through Genesys. Salesforce only provides a partial view of the customer experience).

- Enhance the capture of qualitative insights, customer sentiment and wellbeing.

- Formalise the measurement of staff wellbeing and increase the frequency of wellbeing check-ins with staff to ensure they feel supported and any risks to health and wellbeing are identified early.

- Generate a series of outcomes indicators (effectiveness) to supplement the program outputs (efficiencies).

- Explore options to receive rebate claims data from partnering agencies (to provide a more accurate measure of the cost of living savings achieved).

- Standardise reporting to NSW Government partners. This may include a menu of reporting options from light touch to more detailed reports, or the provision of dashboards enabling government partners to explore data about their savings and rebates.

1.   INTRODUCTION

1.1   THIS REPORT

This is the process evaluation for the Cost of Living program delivered by Service NSW. The Cost of Living service is now known as the Savings Finder Program after a new marketing campaign 'Boost your Budget' launched in April 2022.

We will refer to the Program as the Cost of Living Program throughout this report. The report also excludes recommendations around the Customer Care Program that is delivered by the same workforce, as this program meets a separate objective.

The findings in this report are drawn from a mixed methods analysis of the Cost of Living performance monitoring, a desktop review of approximately 45 program documents, and 10 semi-structured interviews with key stakeholders from Service NSW.

1.2   THE NEED FOR THE PROGRAM

Service NSW found that one in three people in NSW feel overwhelmed by cost of living pressures. At the same time, many people were unaware of rebates and savings the NSW Government offers to offset these pressures. The people most likely to need assistance, including families, low income earners or people older than 55 years, were less likely to access the available NSW Government rebates and savings.

The Cost of Living Program also contributes to meeting Premier's Priority 'Government Made Easy', which aims to increase the number of government services where residents of NSW only need to 'Tell Us Once' by 2023.

1.3   THE COST OF LIVING PROGRAM

In July 2018 the NSW Government launched the (then) Cost of Living program. This program consolidates more than 70 NSW Government rebates and savings into a single place on the Service NSW website. The rebates and savings include Active Kids, Creative Kids, Energy Switch, Family Energy Rebate and Toll Relief. More broadly, the Cost of Living rebates and vouchers offer support in areas for children, driving, energy and utilities, public transport, health, home, recreation and leisure.

By answering a few simple questions through an online eligibility tool, residents can identify the rebates and savings for which they are eligible. The program also offers residents a 45 minute appointment, to identify potential savings through relevant rebates, at one of its 78 Service NSW Centres or four Mobile Service Centres.

The objective of the program is to raise awareness of and increase access and uptake to NSW Government savings and rebates through one point of contact at Service NSW.

The long-term outcomes the program aims to achieve are:

- increased uptake of NSW Government savings and rebates
- eased cost of living for NSW residents
- greater efficiency in service delivery
- stronger trust in Government by customers
- increased funding for programs that support customers cost of living.

Between July 2018 and April 2022,[4] there has been over $57 million rebates (claimed and anticipated[5]) across 98,793 in-person appointments.[6] This is an average of $818[7] per in-person appointment) claimed by NSW residents in the Cost of Living Program.

This suggests that the Cost of Living program has assisted NSW residents with cost of living pressures. The program has an overall customer satisfaction rating of 97.2%.

OVERVIEW OF THE COST OF LIVING PROGRAM

The Cost of Living program was designed to be delivered via two channels: online via the Cost of Living Tool and face to face via an appointment at a Service Centre. To access savings, customers can:

- complete an online eligibility questionnaire – the Cost of Living tool - to find rebates and incentives they may be eligible for via their MyService NSW Account, or;
- book a 45 minute appointment with a Cost of Living Support Services Specialist who is in a Service Centre or Mobile Service Centre to further understand the application process and receive assistance when applying for savings and rebates.

With the advent of COVID-19 face-to-face appointment ceased and have been conducted online. The figure below outlines the Cost of Living customer journey.

The Cost of Living program logic is presented in Section 1.4.

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[4] Source: Savings Finder Program Service Delivery Dashboard (COL SC Dashboard).
[5] Anticipated claims are those claims to savings and rebates a resident are deemed eligible for, however, Service NSW cannot confirm that a resident has received these rebates. Claimed value is the total value claimed in an appointment.
[6] Value represents rebates anticipated or claimed in in-person Savings Finder appointments only.
[7] Where a rebate was anticipated.

FIGURE 1.   COST OF LIVING CONTACT CENTRE CUSTOMER JOURNEY[8]

1.4 COST OF LIVING PROGRAM LOGIC

Draft Cost of Living Program Logic
Program aim: to raise awareness and increase access and uptake to NSW Government savings and rebates through one point of contact at Service NSW

Inputs	Activities	Outputs	Short-term Outcomes	Intermediate Outcomes	Long-term Outcomes
Cost of Living Specialists in Service Centres and Mobile Service Centres	Training and capability uplift of Cost of Living Specialists	Cost of Living Specialists attend training	Cost of Living Specialists are confident in navigating and promoting Cost of Living program	Improved delivery and promotion of savings and rebates	Increased uptake of NSW Government savings and rebates
Cost of Living appointments service	A specialist face to face* appointment service within the Service Centre network	Customers visit the Cost of Living webpage on service.nsw.gov.au	Increased creation of myService NSW accounts	NSW residents actively seek out savings and rebates as needed	Eased cost of living for NSW residents
Telecommunications	A marketing campaign to drive greater understanding and uptake of existing rebates and benefits available	Customers make Cost of Living appointments	Increased traffic to Service NSW	Increased thumbs up responses from customers	Greater efficiency in service delivery
Customers			Customers can navigate the Cost of Living webpage and Savings Finder		Stronger trust in Government by customers
Partner agencies	Cost of Living information sessions** at community hubs, retirement villages, etc.	Customers attend CoL appointment	More customers utilising and receiving rebates and savings	Increased awareness and utilisation of NSW Government rebates and savings	Increased funding for programs that support customers cost of living
Funding	Webpage developed on service.nsw.gov.au as the one point of contact for customers	Customers apply for savings and rebates with assistance from Specialist in some instances	Increased visiting of the Cost of Living webpage on service.nsw.gov.au	Stronger community engagement	

Assumptions: NSW residents will seek out Cost of Living rebates and savings; NSW residents have access to on-line technology allowing them to apply;

Source: Cost of Living Program Logic October 2021. * Due to COVID-19 restrictions, face to face appointments have been put on hold at the moment
** Information sessions were held prior to COVID-19 restrictions, but are currently on hold.

1.5   THE CUSTOMER CARE PROGRAM

Service NSW has established a Customer Care program as a key initiative to deliver high touch, tailored and more complex services for customers. The Customer Care program is outside of the scope for this review. The Customer Care program seeks to ensure that the needs of all customers - immediate, ongoing, and those with complex needs - are understood and identified. The program will also ensure that Customer Care Specialists (CCS) are able to safely support customers and refer them to appropriate programs, partners or other agencies. In addition, the Customer Care program aims to provide a consistent customer experience across NSW and enable Service NSW to pivot resources according to demand.

The Customer Care program is being implemented in three stages including:

- alignment of existing services (2021–2022)
- capability uplift – people and processes (2022)
- end-end – processes and systems (2022–2023)[9].

As of June 2022, the Customer Care Program had completed the first stage of implementation and is commencing the second stage.

The Customer Care program will formalise processes and streamline systems around customer engagement by CCSs. The Customer Care program implementation also includes a redesign of the workforce operating model. This includes making explicit the role of both the Support Service Specialists (SSS) who deliver the Cost of Living program and appointments and the CCS who deliver the Customer Care Program.

Training will be provided to staff in customer care services to ensure teams are empowered and trained to safely work with customers who are experiencing complex situations.

1.6   PURPOSE

This evaluation provides a process evaluation for the delivery of the Cost of Living Program.

1.7   SCOPE AND FOCUS

The process evaluation was undertaken during an internal redesign of the Service NSW Customer Care program, it is noted that Customer Care was often brought up during interviews with key stakeholders. The Customer Care program is not the focus of this evaluation and as such opportunities for the process evaluation to inform the Customer Care program remain out of scope of this report.

1.8   KEY QUESTIONS

Table 1 below outlines the key questions for the process evaluation.

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[9] CC Mobilisation Discovery Findings & Recommendations.

TABLE 1.   KEY EVALUATION QUESTIONS

	Question
KEQ 1	• To what extent is the Cost of Living program delivering on its purpose?
KEQ 2	• How efficient and effective are the current processes for managing and operating the fund, and what improvements can be made?
KEQ 3	• What key measures can be identified to inform a Quality Framework (performance, quality and outcome measures) to support the Cost of Living program?

1.9   METHODS

The evaluation utilised a mixed methods approach. These methods are summarised in Table 2.

Our first step was an inception meeting with Service NSW to discuss our proposed approach and understanding of the project. Given recent organisational changes within Service NSW, several meetings were undertaken to ensure the evaluation was aligned with and relevant to the business of Service NSW. The timing available to conduct the evaluation was also discussed to ensure that it was sufficient given delays in the project commencement. Through a series of ongoing conversations, the workplan was refined.

We undertook two scoping interviews with key stakeholders to better understand the Cost of Living program, the strategic and contextual environment in which the program was operating and, its implementation to date. These conversations have provided input into the planning of the evaluation, the discussion guide to be used for interviews with key stakeholders, and also to ensure the deliverables align with the needs of relevant stakeholders.

A desktop review of key program documentation was undertaken, including guidelines, process documentation, the Cost of Living Toolkit and other work being undertaken as part of the redesign of the customer care program. Approximately 45 documents were reviewed. This review informed the development of the draft interview guide and data analysis approach.

We also reviewed the Cost of Living data which provided a summary of the program activity inclusive of a series of metrics such as:

- the number of appointments
- the total of savings claimed (or anticipated)
- average savings per appointment
- the top five programs for which savings were claimed
- the location and age of those receiving savings
- customer satisfaction with the interaction and the average service or wait time.

See Appendix 1 for the data analysis plan.

Additionally 10 semi-structured group interviews were undertaken with key stakeholders from Service NSW. The consultation list is provided in Appendix 2.

TABLE 2. SUMMARY OF METHODS FOR THE PROCESS EVALUATION

Method	Details
Program monitoring dashboard data	Program monitoring data provided in a range of dashboards relevant to the Cost of Living program. Note: all data presented represents Service NSW data from July 2018 to April 2022, unless noted otherwise. Where this was not possible, the maximum period of data was used and noted. Dates have been included across all relevant figures and tables. This data is manually entered by SSS which may lead to data entry errors and inaccurate figures.
Document review (n=approx. 45)	A desktop review of key program documentation including guidelines, process documentation, the Cost of Living Toolkit.
Key stakeholder interview (n=10)	Semi-structured video interviews with Service NSW stakeholders, representing Centre Managers, Regional Managers, CCSs, Contact Centre Cost of Living team, Service Centre SSSs, the original Cost of Living team, the Training and Knowledge team, and the Project team, Customer Care and Partnerships team. A list of participants can be found in Appendix 2.

2.   DELIVERING ON THE PURPOSE OF THE COST OF LIVING PROGRAM

This Chapter seeks to answer key evaluation question one:

- To what extent is the Cost of Living program delivering on its purpose?

2.1   THE OBJECTIVE OF THE COST OF LIVING PROGRAM

The objective of the program is to raise awareness of and increase access and uptake to NSW Government savings and rebates through one point of contact at Service NSW.

The long-term outcomes the program aims to achieve are:

- increased uptake of NSW Government savings and rebates
- eased cost of living for NSW residents
- greater efficiency in service delivery
- stronger trust in Government by customers
- increased funding for programs that support customers cost of living.

Overall, stakeholders have indicated that the objectives of the Cost of Living were clear. Stakeholders also reported that the Cost of Living objectives were strategic in fulfilling the program's purpose and goal. While most stakeholders agreed that the program was largely meeting its purpose, stakeholders also agree that operationally the Cost of Living program is being delivered inconsistently throughout NSW. Given a range of external circumstances there is wide ranging recognition amongst stakeholders that the SSSs are providing a level of customer support beyond the original intention of the program and the scope of the SSS role has merged with disaster relief and the Customer Care program.

> *Cost of Living was stood up to be face to face appointments – to sit down with someone in person. We're not transactional. We're here to listen to you and your story. And I think over time that's evolved. Service never says no. We want to see where we can support the citizen and so that really has evolved greatly without us being able to stop and pause and say well where are we headed to?*

2.2   CUSTOMERS ARE SATISFIED WITH THE COST OF LIVING PROGRAM

Overall customers are satisfied with the Cost of Living program. The program has an overall customer satisfaction rating of 97.2%. Moreover, customers are generally very satisfied with service, even at times of high-volume contacts (Figure 2).

Across the duration of the Cost of Living program, customers have been satisfied with the service provided (see Figure 2). This is consistent with feedback from several stakeholders who indicated that residents were generally satisfied with the savings and service they'd received. At times of peak contacts however, there have been slight reductions in the proportion of ratings of 5 (high satisfaction) and increases in the proportion of ratings of 1 (low satisfaction).

FIGURE 2.   CUSTOMER SATISFACTION
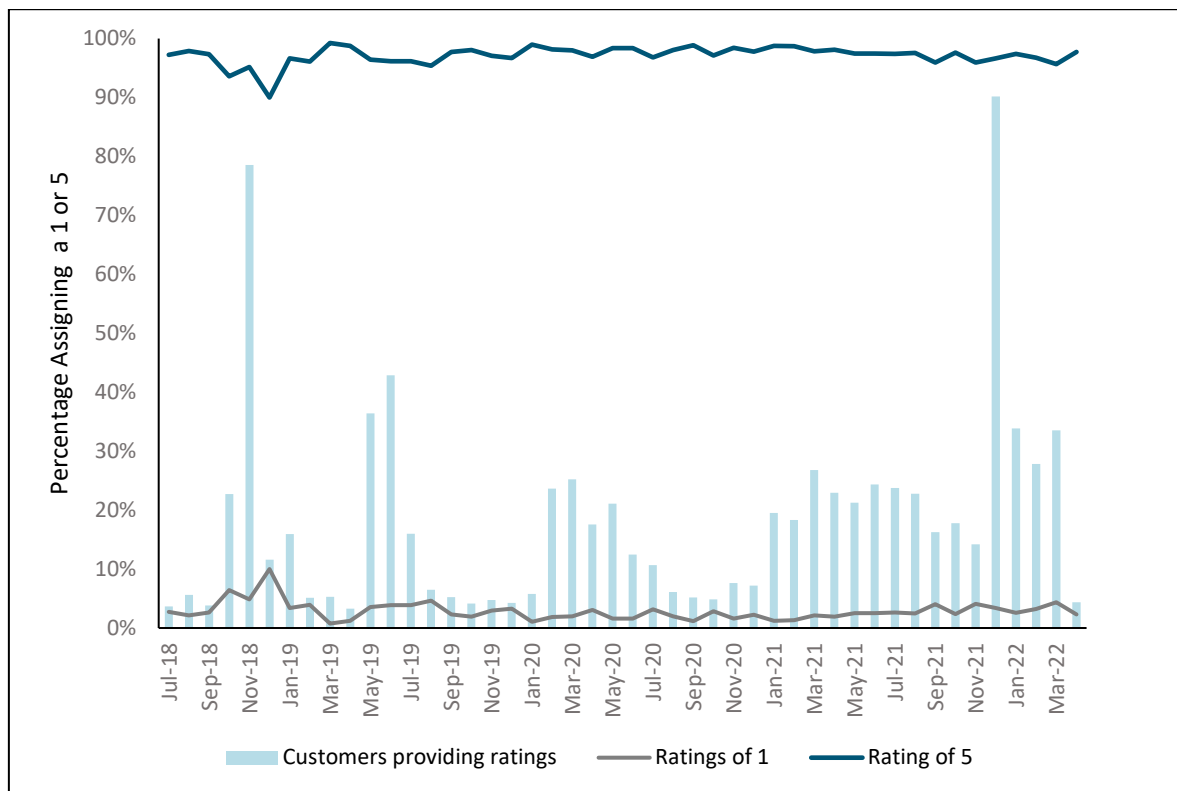
Source: Cost of Living Dashboards, July 2018 to April 2022

## 2.3   MONTHLY APPOINTMENTS HAVE DECREASED OVER TIME

There have been on average nearly 2,250 in-person Cost of Living appointments per month between July 2018 and April 2022.

In-person Cost of Living appointments peaked during environmental disasters, as well as during COVID-19 outbreaks between March and June 2020, January to July 2021, and January 2022 (Figure 3). Overall, the number of monthly in-person Cost of Living appointments has declined outside of these times:

- there was an average of 2,507 monthly in-person Cost of Living appointments in the 6-month period prior to 2020
- there was an average of 2,256 monthly in-person Cost of Living appointments in the 2020 calendar year, and
- there was an average of 1,936 monthly in-person Cost of Living appointments in the 2021 calendar year.

Most appointments (71%) were completed, although the proportion of appointments completed has decreased since early 2021, while cancelled and rescheduled appointments have increased. This trend is potentially due to COVID-19 infection waves and associated restrictions which prevented community outreach and face-to-face appointments.[10]

FIGURE 3.   NUMBER OF COMPLETED APPOINTMENTS OVER TIME (MONTHLY TOTALS)
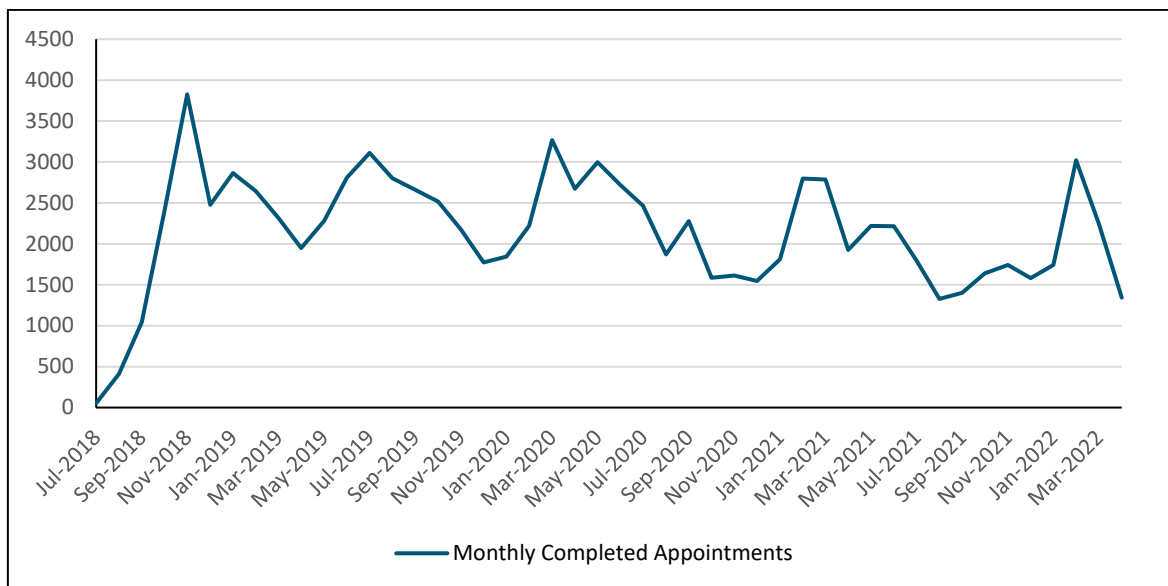
Source: Cost of Living Dashboards, July 2018 to April 2022

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[10] We do note a slight decrease in satisfaction at times of increased appointments (see Section 3.4 and 2.2).

COST OF LIVING APPOINTMENTS VARY ACROSS REGIONS

There were some differences in appointment scheduling between Regional (n=70) and Sydney (n=41) locations (Table 3, also see Figure 4), with a greater proportion of completed appointments in Sydney locations compared to regional locations. One stakeholder indicated that having an SSS/CCS officer positioned in a service centre resulted in a better uptake of Cost of Living Program rebates than in centres without dedicated staff.

> *In regional areas, we've had mixed success because we don't have a SSS or CCS at each one of those sites and definitely where you have an SSS/ CCS you definitely see a greater uplift... where you have an SSS/ CCS there there's definitely greater engagement.*

TABLE 3.   MEAN PROPORTION OF APPOINTMENTS MADE ACROSS ALL LOCATIONS IN REGIONAL NSW AND SYDNEY AREAS, BY LOCATION

Location	Towns (n)	Completed	Cancelled	Abandoned/ No Show	Rescheduled	Future Appointment
Regional	70	64%	11%	21%	6%	2%
Sydney	41	70%	9%	15%	4%	2%
Total	111	64%	11%	21%	6%	2%

Source: Cost of Living Dashboards, June 2018 to April 2022

FIGURE 4.   COST OF LIVING SERVICE CENTRE NUMBER OF APPOINTMENTS, BY REGION (JULY 2018 TO APRIL 2022)
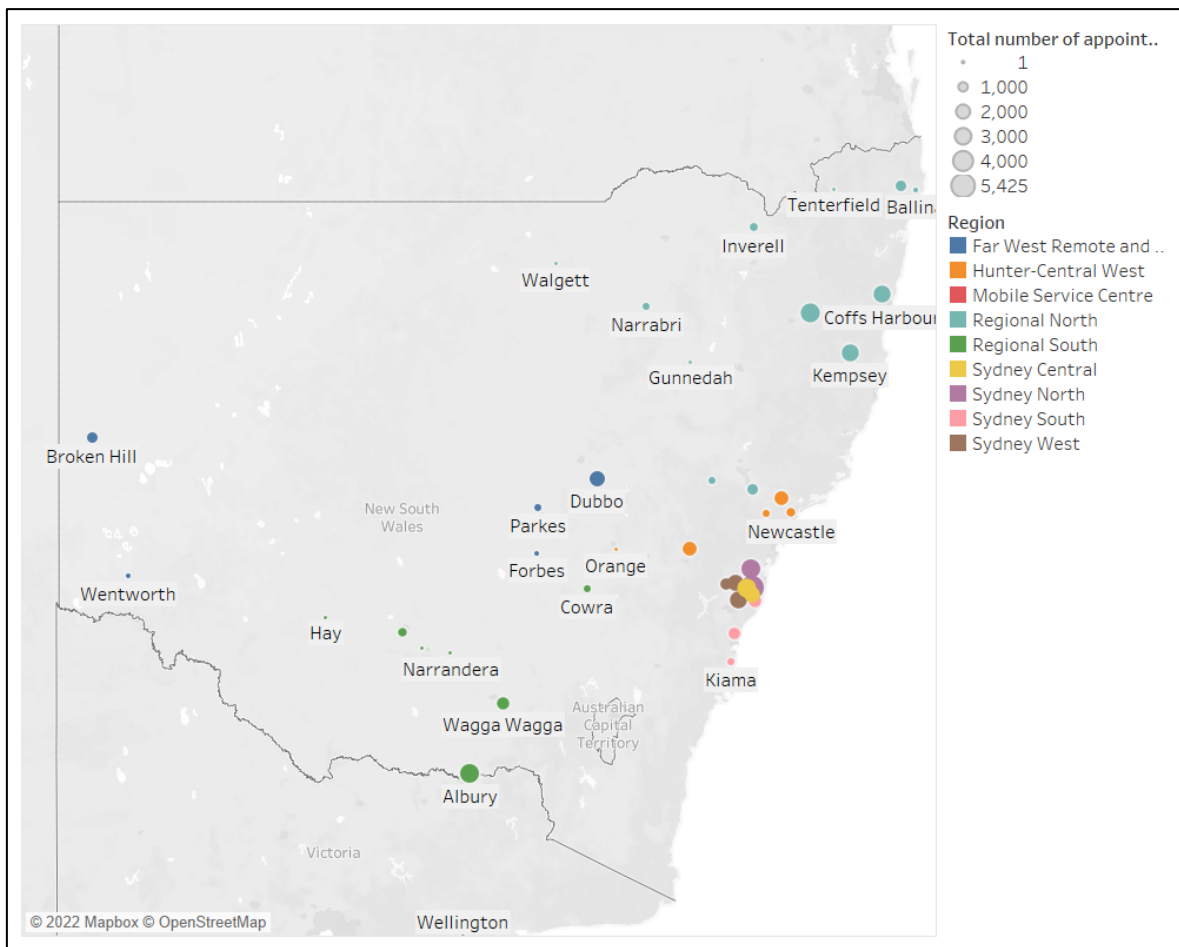
Note: Figure shows the locations, regions (circle colour), and total volume of appointments made (circle size).

Source: Cost of Living Dashboards, from July 2018 to April 2022

2.4   EASED COST OF LIVING FOR NSW RESIDENTS

Generally, stakeholders believe the Cost of Living program assists in easing the cost of living for some NSW residents. Some stakeholders reported savings and rebates were targeted at specific, usually vulnerable, cohorts. Some rebates/ savings like Dine and Discover are open and applicable to all residents. Stakeholders suggested that unless the customer was a Commonwealth Concession card holder that few savings would be gained. Staff who delivered the program suggested more work could be done in expanding rebates and discounts to family groups who are working to enable the program to better deliver on its objective of easing cost-of-living pressures.

> *I think for a very small, vulnerable customer cohort who aren't aware of those services, it's really valuable and it is probably achieving it. But for the vast majority, it's not [easing the cost of living pressures].*

Between July 2018 and April 2022[11], there have been over $57 million rebates (claimed and anticipated[12]) across 98,973 in-person appointments.[13] This is an average of $818[14] per in-person appointment) claimed by NSW residents in the Cost of Living Program.

FIGURE 5.   DAILY ANTICIPATED AND ACTUAL CLAIMS BETWEEN JULY 2018 AND APRIL 2022
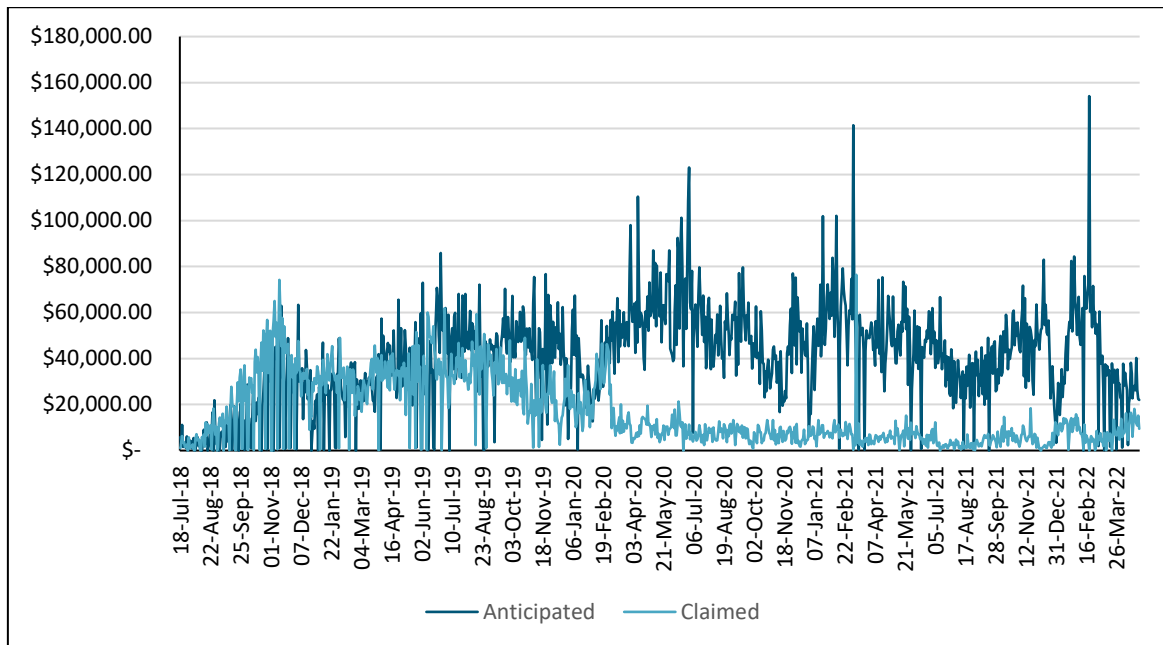
Source: Cost of Living Dashboards, July 2018 to April 2022

Between July 2018 and April 2022 residents aged 60 years and over received the greatest monetary value of claimed rebates totalling $43.02 million. Stakeholders reported that seniors were a primary cohort that the SSSs were aiding through appointments. Stakeholders also reported that there was a good uptake of phone appointments by seniors through the Contact Centre, noting that seniors were less likely to want to risk exposure to COVID-19 by attending public places. Higher claims by seniors may be likely due to a larger number of rebates and savings targeted at pensioners and low-income households.

Amongst other age groups the monetary value of claimed and anticipated rebates from the Cost of Living program between July 2018 and April 2022 varied and is shown below:

- $3.8 million anticipated or claimed by people aged 50-59 years
- $5 million anticipated or claimed by people aged 30-49 years
- $0.5 million anticipated or claimed by people aged 18-29 years

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[11] Source: Savings Finder Program Service Delivery Dashboard (COL SC Dashboard).

[12] Anticipated claims are those claims to savings and rebates a resident are deemed eligible for however, Service NSW cannot confirm that a resident has received these rebates. Claimed value is the total value claimed in an appointment.

[13] Value represents rebates anticipated or claimed in in-person Savings Finder appointments only.

[14] Where a rebate was anticipated.

An additional $4.5 million claimed or anticipated rebates were from people of where age was not recorded.

As shown in Figure 6 (value claimed) and Figure 7 (as proportion of total claimed), from March 2021, a slight reduction in the monthly claimed rebate value been for persons aged 60 years and over is seen. A significant proportion of rebates claimed by people whose age was not known were for the Regional Seniors Travel Card.

FIGURE 6.   QUARTERLY CLAIMED REBATE VALUE ($) ACROSS AGE GROUPS
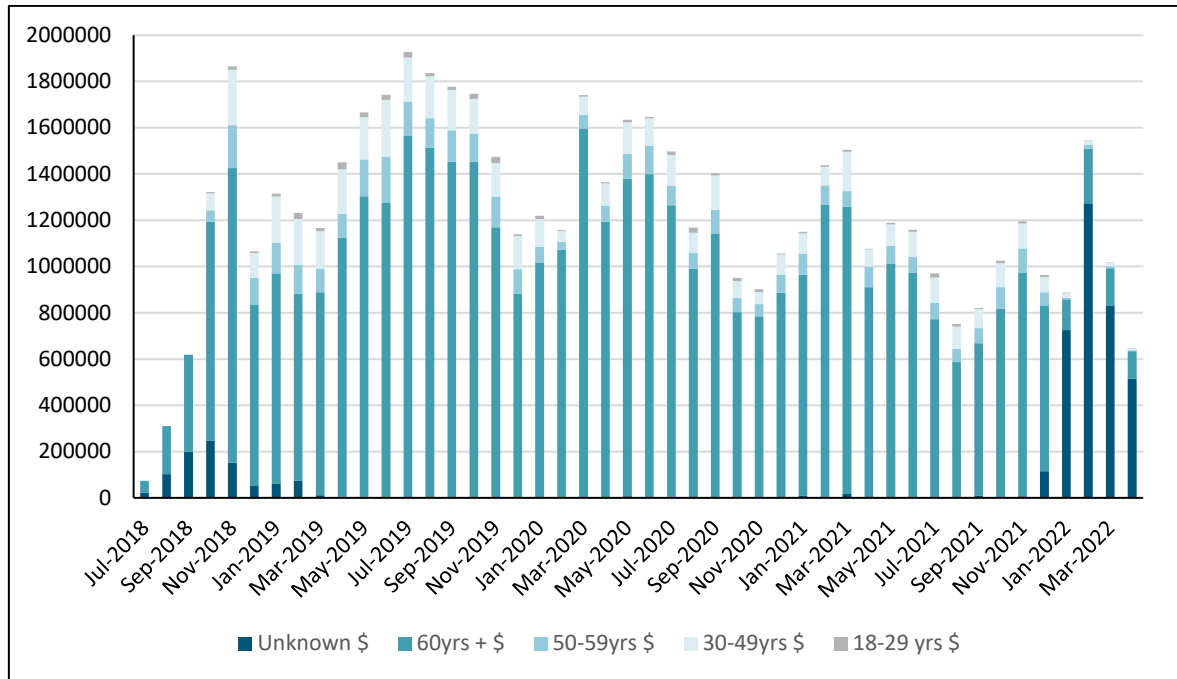
Source: Cost of Living Dashboards, July 2018 to April 2022

FIGURE 7.   QUARTERLY CLAIMED REBATE VALUE (% OF TOTAL CLAIMED) ACROSS AGE GROUPS
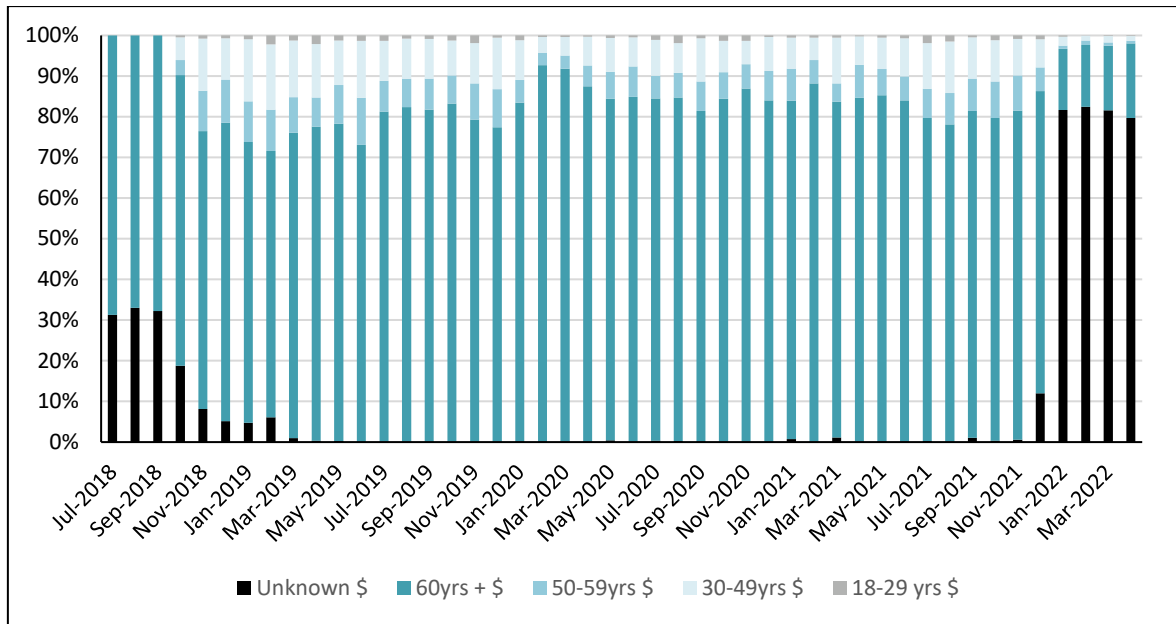
Source: Cost of Living Dashboards, July 2018 to April 2022

Table 4 illustrates the top 10 rebates (based on dollar value) claimed by residents from the Cost of Living program between July 2018 and April 2022 across all groups.[15]

The value of the rebates anticipated or claimed for each program ranged from $36 to over $9.4 million dollars. The greatest monetary value of rebates claimed was from the National Parks Concession Pass, Low Income Household Rebate, Energy Switch, Pensioner Will Preparation Service, and NSW Gas Rebate initiatives.

The National Parks Concession Pass and the Low Income Household rebates were in the top 4 rebates by value across all age groups.

While only available to NSW residents since late 2021 (and now no longer available for redemption), Dine & Discover vouchers had clear impact. There was $302,610 in anticipated and claimed savings across all age groups, with the greatest redemption recorded from residents who did not disclose their age.

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[15] Data at rebate level is entered manually by Service NSW staff which may impact accuracy of data.

TABLE 4.   CUSTOMER REBATE TYPE, CLAIMED AMOUNT AND VOLUME, BETWEEN JULY 2018 AND APRIL 2022 ACROSS ALL AGES

Customer Rebate	$	n
Top 10 – All ages		
National Parks Concession Pass	$9,407,667	37,932
Low Income Household Rebate	$7,784,234	20,752
Energy Switch	$4,639,508	11,941
Pensioner Will Preparation Service	$3,636,506	8,588
NSW Gas Rebate	$2,944,544	19,220
No Interest Loan Scheme	$2,861,411	1,438
Pensioner Power of Attorney Preparation Service	$2,676,503	8,490
Revenue NSW Unclaimed Money	$2,391,469	6,486
Pensioner concessions on vehicle registrations	$2,346,500	4,533
Council Rate Rebate for Pensioners	$2,013,496	5,561
Top 10: 18-29 years		
Low Income Household Rebate	$105,006	292
National Parks Concession Pass	$75,006	315
Active Kids	$39,900	178
Energy Switch	$31,330	89
No Interest Loan Scheme	$28,515	18
NSW Gas Rebate	$26,876	176
Creative Kids	$25,300	151
Pensioner concessions on vehicle registrations	$21,904	40
Family Energy Rebate	$21,659	191
Pre-IVF Fertility Testing Rebate	$15,500	2
Top 10: 30-49 years		
Low Income Household Rebate	$761,425	2,034
Active Kids	$684,900	2,452
National Parks Concession Pass	$626,079	2,636
Energy Switch	$471,150	1,136

Customer Rebate	$	n
Top 10: 30-49 years		
Creative Kids	$430,610	2,088
No Interest Loan Scheme	$267,710	141
Family Energy Rebate	$241,208	1,847
NSW Gas Rebate	$221,607	1,456
Pensioner concessions on vehicle registrations	$180,660	363
Revenue NSW Unclaimed Money	$175,113	350
Top 10: 50-59 years		
Low Income Household Rebate	$660,099	1,745
National Parks Concession Pass	$617,945	2,561
Energy Switch	$409,761	949
No Interest Loan Scheme	$243,650	129
NSW Gas Rebate	$200,914	1,312
Active Kids	$193,140	817
Pensioner concessions on vehicle registrations	$168,228	329
Revenue NSW Unclaimed Money	$151,076	407
Medical Energy Rebate	$145,869	412
Council Rate Rebate for Pensioners	$126,562	339
Top 10: 60+ years		
National Parks Concession Pass	$7,454,756	29,223
Low Income Household Rebate	$5,689,511	14,766
Energy Switch	$3,720,525	9,754
Pensioner Will Preparation Service	$3,162,856	7,209
NSW Gas Rebate	$2,315,338	14,768
Pensioner Power of Attorney Preparation Service	$2,312,379	7,091
No Interest Loan Scheme	$2,203,129	1,007
Revenue NSW Unclaimed Money	$1,981,202	5,159
Pensioner concessions on vehicle registrations	$1,853,358	3,507
Council Rate Rebate for Pensioners	$1,701,879	4,606

Customer Rebate	$	n
Top 10: Unknown		
National Parks Concession Pass	$633,881	3,197
Low Income Household Rebate	$568,195	1,915
Pensioner Will Preparation Service	$404,925	1,198
Pensioner Power of Attorney Preparation Service	$316,374	1,243
Energy Made Easy	$283,789	853
Regional Seniors Travel Card	$211,390	694
Dine & Discover NSW	$195,235	1543
NSW Gas Rebate	$179,808	1,508
Active Kids	$122,400	599
Pensioner concessions on vehicle registrations	$122,350	294

Source: Cost of Living Dashboards, July 2018 to April 2022

2.5   SPECIALISTS DELIVER THE PROGRAM ACROSS CHANNELS

The Cost of Living program is currently run through both the Service Centre and Contact Centres (as a result of COVID-19).

As at March 2022, there were 145 SSS and CCS allocated across these channels. Across Service Centres, just under half (45%) of the SSS/CCS are located within Sydney, with approximately half (50%) operating in regional areas and a small proportion (4%) operating from mobile service centres (seeTable 5).

TABLE 5.   NUMBER OF SUPPORT SERVICE SPECIALISTS (SSS) AND CUSTOMER CARE SPECIALISTS (CCS) AS OF MARCH 2022

Region	Allocated SSS	Allocated CCS	Total CCS & SSS Roles
Hunter Central West	13	2	15
Outer West	3	3	6
Regional North	13	3	16
Regional South	13	3	16
Sydney Central	7	6	13
Sydney North	8	2	10
Sydney South	10	3	13
Sydney West	7	5	12
Mobile Service Centres	4	0	4
Service Centre Total	78	27	105
Contact Centre Total	37	3	40
SC & CC Grand Total	115	30	145

Source: CC Mobilisation Discovery Findings and Recommendations. *20 additional CCS roles were budgeted under the Cost of Living Uplift; however, they were not filled as at March 2022.

3.   THE COST OF LIVING PROGRAM CONTEXT

This chapter seeks to provide the context in which the Cost of Living program is operating. Although it is not a defined evaluation question it explores the following question:

- To what extent has the implementation of the Cost of Living program been impacted by external factors such as COVID-19 and natural disasters?

3.1   THE DESIGN OF THE COST OF LIVING PROGRAM

The Cost of Living Program was rapidly built and up and running quickly from its inception in 2018. The SSS were employed to connect with and assist customers to find savings through appointments at the Service Centre. The SSS report to local managers in service centres and contact centres and are located across the state.

Stakeholders state that the original transition of the program in 2017 from a project to business as usual occurred quickly, without sufficient policies, programs, structure and support for the SSS employed as part of the original Cost of Living Program. The current Cost of Living team note that work has continued over time to fill some of the gaps.

The original role description was rolled out in 2018 and role intent for the SSS positions was limited to in house cost of living appointments. Stakeholders report a lack of clear co-ordination of the function across the organisation. Staff were embedded within their business units and spend time assisting with Business unit responsibility outside of the saving finder program.

Given the geographical disbursement of the SSS in Service Centres across the State and individualised reporting lines, stakeholders report that the SSS on the frontline have struggled to escalate issues in a systemised way. Stronger supports have been developed more recently to ensure staff within the SSS role have the skills, tools and knowledge to support the needs of our vulnerable customer cohorts to improve cost of living pressures, within a disaster and beyond.

3.2   THE PROGRAM MODEL IS SUFFICIENTLY FLEXIBLE FOR CHANGING CONTEXTS

NSW, like other Australian states, has been impacted by a range of disasters and the COVID-19 pandemic over the past few years. These challenges include (but are not limited to) 2019 Black Summer Bushfires, 2020-21 Mouse Plague, 2021 and 2022 floods. These events, along with troubles overseas including the invasion of Ukraine and impacts to supply chains have increased the cost of living across Australia. The Government response to these disasters has been to assist NSW residents via grants, rebates and savings. The nature of disasters is to occur without warning. This has resulted in a need for Service NSW to react and adapt to the challenges that have emerged in NSW and to the delivery of additional savings and rebates.

The COVID-19 pandemic and its associated lockdowns and restrictions also disrupted the implementation of the Cost of Living Program.

Stakeholders suggest that those residents most likely to feel the cost of living pressures – the most vulnerable residents within NSW and the core target market of the Cost of Living Program – are in many instances the same residents who are more adversely impacted by the natural disasters.

COVID-19 HAS DISRUPTED THE IMPLEMENTATION OF THE COST OF LIVING PROGRAM

Prior to COVID-19, a plan for community outreach was being designed with a particular focus on regional services. The intent was for SSS to map existing community hubs within regional NSW. Once the map was complete the team could prioritise the community hubs (for example libraries, seniors groups) through which they would promote the Savings Finder program.

> *COVID has thrown a spanner in the works of the way that (community outreach) was going to work and operate.*

COVID-19 stalled the momentum being built in the Cost of Living program. Stakeholders note that community outreach activities ceased and Cost of Living appointments moved from face to face to telephone delivery. Given this, many SSS may not have experience of face to face program delivery or community outreach.

The work of the SSS has been conducted via telephone or from Contact Centres during the COVID-19 pandemic. This is not part of the original Cost of Living program design, although could be considered a value add to the program. More about the delivery of the Cost of Living in the various channels is described in Chapter 4.

THE PROVISION OF DISASTER RELIEF HAS MERGED WITH THE COST OF LIVING PROGRAM

During COVID-19, stakeholders describe an injection of funds and Ministerial announcement aimed to increase the number of Cost of Living appointments to 500 per week. In response to this, Service NSW created a CCS role which was initially for a period of 6 months. The CCS role has supplemented the SSS workforce. It is understood that Service NSW intends to transition the original SSS role to the new CCS role. This broader role is intended to ensure an optimal customer experience. Clarity around the intent of the program and alignment to the Customer Care program is sought by stakeholders.

Stakeholders describe the Cost of Living program as an organic model of delivery and recognise the importance of the SSS and CCS roles as the key delivery mechanism in the program delivery. One stakeholder said that the program needed to be reactive and flexible in the face of the challenges described above.

> *It's needed to be [reactive]. I mean, what do you do when, (during) the northern rivers floods and you've got 100 people lined up at your service centre that don't have anywhere to stay that night... It's not like you can say, well, hang on, we're just going to think about this strategically...you've just got to get in there and help... or when thousands of businesses have just had one days' notice that they've called a close down, that they've got no profit because*

we're in lockdown. You just need to get people money really quickly....And I think it's kind of evolved as part of best efforts.

3.3   A CUSTOMER CARE MINDSET HAS EMERGED

The Cost of Living program has been described by stakeholders as a key mechanism which has helped to shift the customers mindset about the role of Service NSW. This is perceived as a program strength.

It started the mind shift that people assume that they can come to Service NSW for help.

 One stakeholder described it as being a one stop shop which can proactively offer support to residents.

So, it's really about tailoring and personalising what would have historically been a much more transactional based interaction with government.

The emerging model of customer care within Service NSW describes a range of tiers of customer care:

- Tier 1 - Engagement with the customer to assisting them with the Cost of Living and other disaster or COVID-19 rebates and to identify any short-term assistance opportunities
- Tier 2 – Identifying more complex needs and making an appointment for the customer with a SSS or CCS
- Tier 3 – Conducting the appointment and referring the customer as required to other government services
- Tier 4 – Referring the customer to another government agency for mental health, family and domestic violence, housing, isolation support, emergency supplies.

As a natural progression of this shift, and given the nature of the needs of the customer, the Cost of Living program has been integrated into the Customer Care Program as part of the suite of supports Service NSW is able to offer NSW residents, particularly those in need. The Cost of Living program and the Customer Care program sit alongside each other on a continuum.

We sort of think about it as three tiers because you can go in and get an individual transaction like a boat license or a driver's licence or a working with children check. The second piece is that cost of living piece, that navigational sit down with us, we'll get you that National Parks pass, that energy rebate or find your lost property tax. And then the customer care is the next step (which is being developed).

3.4   CUSTOMER CARE AND COST OF LIVING PROGRAMS HAVE MERGED

Stakeholders describe the Cost of Living Program and the Customer Care program interchangeably. The suite of programs within Customer Care includes the Cost of Living, Disaster Recovery (such as COVID-19 relief, drought assistance, bushfire and flood assistance), Wellbeing Connect, Outreach support and other services as required.

We are now in phase two cost of living or Cost of Living...the leveraging of those Support Service Specialist to do that customer care work that started in the bushfires and was continued in the 2021 floods COVID and 2022 floods. (We) go further with the kind of wrap around support services that we now deliver to a certain extent in customer care and the disaster welfare response that we do.

Stakeholders describe the Cost of Living program as receiving positive feedback from NSW residents, see section 2.2. However the SSS conduct a wide variety of activities throughout NSW in the course of delivering the Cost of Living Program, many of these activities were not originally envisaged as part of the Cost of Living Program and in some instances these activities are also not envisaged as part of the Customer Care Program. Ambiguity around the SSS and CCS Roles impacts delivery.

We need to be (sure that) we're not duplicating effort that sits somewhere else in government as well, because we already have case managers for housing. We already have case managers for a lot of different arms of the government and really our process to start with was more of a referral pathway for a customer to get to the right mechanism to support them.

While the purpose and objectives of the Cost of Living program has not changed, the service the SSS provides has changed.

The service they (SSS/ CCS) provide has changed over time including providing customer care for people with more complex needs. For example, those impacted by floods and droughts.

4. COST OF LIVING PROGRAM EFFICIENCY AND EFFECTIVENESS

This chapter seeks to answer key evaluation question two:

- How efficient and effective are the current processes for managing and operating the fund, and what improvements can be made?

4.1 THE ORIGINAL ROLE OF THE SUPPORT SERVICE SPECIALISTS

(Originally) the scope of the (Support Service Specialists) role was to sit with the customer and tell them where they're going to save money and have that education piece with them on how amazing NSW is. There were a lot of services there that people were not aware of. It was a really happy conversation around how we helped them save money. (Now) When you're sitting and having conversation with people, there's very few that haven't been impacted by COVID or a disaster.

An early job description for the SSS role, approved 21 January 2020, identifies the primary purpose of the role to:

Provide accurate and efficient information and assistance to customers in determining eligibility, and, as needed, applying for various NSW Government support services while ensuring that the customer experience provided is specific, clear and empathic.[16]

Key accountabilities aligned with what stakeholders described the initial role of the SSS in delivering the Cost of Living program including (but not limited to),

- Provide timely personalised, high quality support to customers to determine eligibility for a variety of Government services and assistance packages.
- Assist customers with the application process as needed by adopting multichannel delivery methods and make referrals to authorised experts.
- Ensure positive customer interactions, maintaining professionalism, and providing and maintaining accurate information tailored to the individual customer's situation within Service Level Agreements.
- Work with a variety of information sources from a range of government agencies to find solution for customers and stakeholders.[17]

Due to the emerging need to provide a disaster response, SSSs and CCSs are providing support and services to distressed and emotional customers more frequently than envisaged. Original role descriptions for the Cost of Living program did not envisage this workforce undertaking disaster response work. The role descriptions are in the process of being updated as part of the Customer

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[16] Role Description, Support Services Specialist, 21 January 2020
[17] Ibid.

Care Program to ensure that those recruited to the roles have the adequate level of skill and experience to engage with distressed customers including those conversations requiring disaster relief or that may have the potential to cause vicarious trauma.

4.2   THE EMERGING ROLE OF THE SUPPORT SERVICE SPECIALISTS

THE ACCIDENTAL COUNSELLOR

The SSS are reportedly now working with customers with more complex needs than at the inception of the program. Stakeholders have suggested that the SSS (and the CCS) can often become an *accidental counsellor*.

> *The scope of the roles of some Support Service Specialists have expanded to include the provision of customer care in addition to conducting Cost of Living appointments.*

Customers attending Cost of Living appointments have been described as those within the community who are more vulnerable. For example from lower socio-economic groups, older people, those with English as a second language. The conversations that occur between the SSSs and customers are not simply about finding savings. Uncovered within these conversations are the need for support with mental health, family and domestic violence, accommodation and financial distress. Conversations associated with the experience of trauma after natural disasters such as the floods or fires across NSW and or losing one's livelihood during the COVID-19 pandemic are also common.

Stakeholders suggested there was uncertainty about level of support the SSSs should be providing. Stakeholders often raised concerns around the blurring of the line between providing customers support and referrals; and staff providing a more case management like service (the services for which a customer should be referred).

SOME SSS ARE OPERATING OUTSIDE THEIR EXPERTISE AND EXPOSING THEMSELVES TO RISK

While there was belief that the care within the Cost of Living program is delivered incredibly well, there was an indication that the SSSs may inadvertently be working outside their scope of role and potentially exposing themselves to risk. For example, the risk of providing information that could be considered financial advice or counselling. Clarity about what is within the scope of the SSS role and what is outside the scope of the SSS role is required to ensure the program is implemented as intended.

> *I've got an SSS who's absolutely amazing. She's been in the role since SSSs have begun. Her level of care is beyond a lot of other people that I've experienced in my region anyway. But ... every so often she'll get hit hard, understandably, with having these conversations, because customers end up pouring their heart out to you. So I think, absolutely that kind of counsellor perspective, they need to have that level of skill, the ability to kind of disconnect I think is really important, which can be hard when you are human and you care for other people.*

...The SSS take that and interpret it in their own way. And obviously it's always with the customer. But I do think sometimes the framework or the processes back end, it may not be strong enough or communicated really enough. So sometimes a SSS may put themselves at risk by trying to service the customer. So I think that could be stronger.

4.3   THE ROLE OF THE SSS AND THE CCS ARE NOT CLEARLY DIFFERENTIATED

I think it's impossible to disconnect (Cost of Living from Customer Care) because once you start having these conversations, as we're going through right now, we're all of a sudden find ourselves having much, much deeper conversations with customers than we ever anticipated, just happening organically.

Stakeholders suggest that the SSS and the CCS roles are similar, if not identical. The officers in these roles complete the same duties. Service NSW intends to provide clarity around these roles as it finalises its customer care program.

However the duties that the SSS and CCS officers are expected to complete (or not complete) are unclear. This appears to be due to a range of factors such as decentralised management of the SSS officers, flexing up and down of service delivery to respond to changing need, and COVID-19 restrictions and lockdowns.

The ambiguity of the SSS role and the reactive climate in which the Cost of Living program has had to operate is likely to have had an impact on the consistency of the SSS role.

When clarifying the role of the SSS, consideration to the skills required to perform the duties and the Grade of the role is also necessary.

4.4   ORGANISATIONAL TRAINING AND SUPPORT REQUIRED BY SSS

Stakeholders reflected on whether the right mechanisms were in place to ensure the right people are recruited to the SSS role. Once in the role, it is necessary that appropriate training, mechanisms to support staff safety, access to debriefing, an understanding of vicarious trauma and organisational support are available to SSS, ongoing. Given the high number of customers whose livelihoods have been impacted by COVID-19 or disasters, SSS (and CCS) are exposed to these and other customer stories, putting them at risk of vicarious trauma. In response to this Service NSW have provided vicarious trauma training to SSSs (and CCSs) staff.

TRAINING IS BENEFICIAL AND USEFUL BUT MORE TRAINING AND RESOURCES NEEDED FOR SOFT SKILLS AND COMMUNITY ENGAGEMENT

Since the inception of the program, SSS and more recently CCS, received 3 days of training as part of their onboarding to the role. The first two days focus on operational aspects of the Cost of Living program. These two days are conducted internally and cover an overview of the Cost of Living

program and rebates available, day to day operation and emergency management training. The third day of training covers soft skills, including vicarious trauma and sensitive customer training, suicide prevention and accidental counsellor training. These sessions are conducted by external companies with trainers who have the relevant qualifications and expertise.

Once SSSs have completed the training package, SSSs in the contact centre undertake a buddying experience with another staff member. Stakeholders commented that this can be a good way to learn in a virtual environment.

Prior to COVID-19 , training was provided face-to-face and moved online as COVID-19 restrictions and lockdowns came into place. Since the end of 2021 and lifting of restrictions, training has been provided both virtually and face-to-face.

Training is held every 8 to 12 weeks. SSSs who have been on board for several years have completed refresher training to ensure they are up to date with program changes and can refresh their soft skills. Prior to each training session, the training team will update content as required, particularly for the current rebates and grants available. Trainers are able to draw on subject matter experts if there are questions they are unable to answer during the training. Some stakeholders said the resources available on the intranet, including the Cost of Living toolkit and guidelines, were valuable. Another stakeholder suggested the toolkit and guidelines needed updating.

Generally, stakeholders were positive about the training provided, indicating the foundations of the training were strong and provided a framework and in-depth information for staff about rebates and resources available. Stakeholders reported the training was engaging and the breakout sessions and role playing/ persona creating activities were a strength of the training. Stakeholders who had participated in the training indicated they found the training beneficial and useful on the job.

> *I think the training's probably more, we're hearing, is giving them a good framework and a good start. It's giving them the opportunity to learn from SSS who have been in the network for some time.*

> *So the trainer would show us certain information about particular things and would go through the whole process and then we'd do group activities… Different types of training relating to each different type of assistance. So it was quite extensive but it was extremely interesting …*

Several stakeholders suggested there could be improvements for training:

- Having a calendar of when training is going to be held – to provide staff who need a refresher to plan to participate and ensure people stepping into the role have a chance to complete the training.
- Increasing the training and professional development available around managing customers in distress.
- Updating toolkits and training to ensure SSS and CCS are able to provide the continuum of care and support needed from completing the Cost of Living to whatever other compounding issues a customer is experiencing.

Some stakeholders indicated that SSS/ CCS were asking for more resources and training for how to complete some aspects of their role. Particularly for ways to engage with their local communities.

> *Training is always valuable. It's always what they're asking for. It's the first thing they ask for when there's something new is: right, is there a flow chart of how to complete this transaction? Is there a knowledge article you know? Do we have examples that sort of stuff?*

> *So they're asking for more specific frameworks around how they might engage their community proactively. So what that might look like rather than waiting for people to come in to a service centre, I think they're also asking for more training that what we consider more soft skills. So if things that are like dealing with the customer that's in distress at the moment, most of our processes look to refer away.*

Ongoing support through the Employer Assistant Providers (EAP) was also mentioned as being a benefit. There is some evidence training is being offered on an as-needed basis, with Benestar providing training on March 4, 2022, four days after 2022 Northern Rivers floods, to SSS and CCS about Supporting Self and Others during a Natural Disaster.[18]

> *We also have the vicarious trauma training, which was really, really beneficial, especially when we were put on the line for floods because that initially was outside of our scope, but just having that training definitely helped us a lot to.*

4.5   SKILLS REQUIRED BY SUPPORT SERVICE SPECIALISTS

Stakeholders outlined the skills SSS need to successfully deliver the Cost of Living program.

These reflect the scope of work specialists are doing:

- Strong communication skills
- Active listening
- Ability to work independently and autonomously
- Problem solving skills
- Technologically literate
- Empathy
- Emotional intelligence
- Resilience
- Patience
- Ability to disconnect from work
- Stakeholder engagement and management skills
- Ability to build relationships
- Conflict resolution skills and ability to de-escalate conflict

Practice varies across the organisation, stakeholders made the following comments about the skills SSS need.

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[18] SSS update email 4 March 2022.

I think they need to be able to empathise with the customer's individual circumstance and really be prepared to go through some pretty complex information and personal details. They need some good problem solving ability.

Obviously they need to connect a lot of different services to a customer's individual situation. They need to be autonomous. Not everyone in that centre is doing the same thing. They might be one of two people, or maybe even on their own, so we need them to be autonomous in the way that they execute their duties. And...you need someone who can, who's kind of confident in feeding back through what's working and what's not.

It comes back to stakeholder engagement I suppose. And knowing what's available in your community because it's not as structured as it is set out to be. So, I had a customer come to me and said I have nowhere to sleep tonight, and she had her trolley full of things and she was obviously homeless. Now there is no specific rebate that I could have assisted her with in regard to homelessness. She had no identification. It was it was a mess. But instead of just saying sorry, I don't have anything for you knowing that the local neighbourhood centre in Singleton could support her with food, clothes, possibly homeless, homelessness support. Just knowing that because I had done my own research again and knowing what was in the community that I was working in, I was able to make that referral call, the neighbourhood centre and say, hey, I've got this customer here. Here's a little bit of the background not sharing any personal details of the customer, but I've advised they can come to you. Is that OK? And they're like, yeah, we've got a time slot available here.

Stakeholders also noted that the competencies to be successful and effective in the emerging roles of SSS and CCS required a more nuanced skillset and suggested more specific and tailored selection criteria may be needed to identify candidates most appropriate for the role.

4.6   ONGOING RELATIONSHIP WITH PARTNER AGENCIES TO REALISE PROGRAM OBJECTIVES

Few stakeholders discussed the role and interaction with partner agencies and external stakeholders. One stakeholder reported there was an ongoing campaign by the stakeholder engagement team to keep partner agencies and organisations across the state up to date with the Cost of Living program. This campaign, which coordinates communication across 3,000 partner agencies and NGOs was perceived to be done well. Further development of partnerships provides an opportunity to increase funding for programs that support customers' costs of living. Better relationships may also provide Service NSW with a greater knowledge, awareness and lead time (where possible) of upcoming initiatives.

ENGAGE PARTNERS TO PROVIDE TRAINING AND BRIEFING ABOUT REBATES AND SAVINGS

A greater involvement between Service NSW and partner agencies is required to deliver training or briefing about the rebates and savings that are introduced. Stakeholders suggested the training could be via several video conferencing sessions, which will provide more context about the intention of the savings and rebates and enable the SSSs to ask questions. This would provide an

additional line of communication about the savings and rebates, and provide a consistent message and understanding of the rebates:

> *...the offerings in each of the service centres may look a little bit different as well. And I know that the rollout of cost of living, you know it was slow to start with and then it was scaled out. But I think that the SSS that are out in the network today haven't all been through the same batch of training. They've all been trained at different times with different trainers. And I think that consistency, you know, keeping that would be Helpful. I think at this stage there's probably just, yeah, a different delivery model that a few of them have had and just making sure that I guess that they're all following a similar practice would help.*

PROACTIVELY PROVIDE FEEDBACK TO PARTNERS AND COMMUNITY TO ENSURE OFFERINGS MEET CUSTOMER NEEDS

The project and partnerships team manages the relationships with partner agencies. To date, this team has been largely focused on providing additional support and scaffolding for the SSS staff in their emerging role. Once the Cost of Living program has consolidated its positioning, it will become necessary for this team to facilitate a more interactive, streamlined relationship with partners and Service NSW.

In the course of working with customers Service NSW gather a lot of information about the needs of the community regarding cost of living. Sharing these insights with partner agencies will enable partners to potentially proactively adjust their savings and rebates to meet community need. For example, identify emerging vulnerable population groups who may not currently be eligible for many savings and rebates.

5.   TOWARDS A PERFORMANCE FRAMEWORK

5.1   MONITORING AND REPORTING

Most stakeholders suggested that monitoring and reporting processes of the Cost of Living program could be improved and that to date monitoring and reporting has not been effective. There was an acknowledgement of the complexity of this work, and we note that work in this space is currently being undertaken through the Cost of Living uplift and Customer Care program roll out. Stakeholders' comments largely reflected findings in the Customer Care Mobilisation Discovery Findings and Recommendations.

> *I'm not sure exactly what measures, but a way to indicate success against either a customer or an agent cohort. So we got a lot of data around regions and digital information and digital hits. What we don't have is how those digital hits have translated into actually the customer getting what they wanted. How do identify you know of a particular customer cohort, the suite of products that they were entitled to so that you can maybe tailor those offerings to that?*

DEVELOP KEY PERFORMANCE INDICATORS

Several stakeholders discussed the need to develop outcome measures for the Cost of Living program. However, most stakeholders were hesitant to suggest measure without clearly defining the purpose of the Cost of Living program (not its merging with disaster relief and customer care).

At the time of writing, stakeholders suggested there was no clear way to determine how a SSS or CSS is performing in their role. Individual customer care metrics are being developed in the customer care strategy.

The 2018/19 Support Service Specialist Scorecard appears to focus on behavioural indicators and measures displayed by SSSs without defining quantitative outputs or measure that may help provide ongoing monitoring and drive performance of the Cost of Living Program.

> *[current data collection processes] It's not indicative of a way that we can drive performance or assess really if the program or our individual agents have been successful in that endeavour.*

NEED FOR CUSTOMER SENTIMENT AND CAPTURING THE VALUE ADD OF THE COST OF LIVING PROGRAM

Stakeholders suggested that whilst customer satisfaction could be measured that there was a need to measure customer sentiment—noting current data measures number of appointments and savings made (actual and potential); focuses on outputs and geographical location. Stakeholders identified an opportunity to provide more insights and make the reporting more meaningful. It was suggested current processes weren't capturing the value add of the program and didn't tell the full story of the Cost of Living program (or work of SSS/ CCS) and there needed to be a way to capture the wellbeing of a client after an interaction with Service NSW.

So [current data collection] it doesn't really measure the sentiment or the wellbeing aspect or the extra support that that customer has received..., there's always qualitative insights that sit around what our customers are [experiencing], they might leave just feeling so relieved that they didn't save any money today, but they've also had a health check. So they know that they are actually claiming everything that they should be claiming and they haven't missed anything. So sometimes that's a huge relief to some of their elderly citizens who want to make sure they're not missing anything.

CENTRALISE THE COST OF LIVING FUNCTION

Learnings from COVID-19 have indicated that the Cost of Living program (Customer Care and Disaster Recovery) can be delivered via the Contact Centre and the Service Centre Channels. Retaining the ability to deliver this Program across all channels enhances access, choice and equity for NSW residents.

Leveraging well-developed workforce management practices and processes within the Contact Centre could also be of benefit to the Service Centre. The Contact Centres have good visibility over real time demand and the ability to reallocate staffing in real time as demand requires (eg. shift SSS/ CCS from a Cost of Living queue to a flood recovery queue). Service Centres do not have the same visibility over capacity. Tailing an integrated function could enhance the efficiency and effectiveness of the Cost of Living program.

GENERATE A SINGLE VIEW OF THE CUSTOMER

Following integration of the channels, a single view of the customer would be possible through the Genesys program. This would enable Service NSW to determine what events a customer had been impacted by, and how many times they had contacted Service NSW.

Several stakeholders raised (directly, or indirectly by describing a function) the concept of a whole-of-government Customer Relationship Management system or database. They felt that being able to understand a customer's whole story and past interactions would ensure a more personalised and tailored interaction, and felt this would be a valuable addition to the technological capability of the Cost of Living program.

6.   RECOMMENDATIONS

The findings within this report suggest there are several important opportunities for the Cost of Living program to leverage its success to date. These include:

CONSIDER THE ENHANCEMENT OF THE COST OF LIVING PROGRAM WITHIN A BROADER MODEL OF CUSTOMER CARE

The Cost of Living program is currently delivered by the same team members who support vulnerable customers through disaster relief payments and support. As Service NSW expands its Customer Care Program, there is an opportunity to explore how the Cost of Living program model could provide a gateway for connecting NSW residents to Service NSW.

AN UPLIFTED COST OF LIVING SERVICE MODEL

Framing the Cost of Living program in this way would require clarifications, including:

- A clear definition of the Cost of Living program activities (within the context of customer care) including what this looks like in metropolitan, regional and remote contexts.

- Clarifying roles and developing clear role description for delivering the Cost of Living program.

- Provide Specialist employees clarity around their reporting lines..

- Coordinating the workforce across channels (phone and customer service centre) and clarifying the knowledge, skills and grade of the workforce required to deliver the Cost of Living program.

- Exploring the training necessary for the role, including navigating savings grants and government services, self-care training, vicarious trauma training, ongoing coaching, community of practice.

- Integrating and broadening the channels through which SSSs can provide Cost of Living appointments (e.g., via the Contact Centre, in Live chat online or over the telephone).

- Introducing a technology platform to support the 'tell us once' (case management).

SHAPE COMMUNICATION AND ENGAGEMENT TO BUILD STRONGER TRUST IN GOVERNMENT

- Government communications and marketing about the potential savings and rebates delivered through the Cost of Living program must accurately reflect what a customer is likely to receive, as this will help continue to build trust. Review marketing messaging to ensure expectations are about savings are not overestimated.

- A clear call to action is required in communication with NSW residents to ensure increased interest in the Cost of Living program translates to increased appointments, and rebates for

the community. This can be delivered via marketing and communications and community outreach activities by Cost of Living specialist.

PARTNERSHIPS

- Engage Government partners to provide training and briefings about rebates and savings. This will bring to life the intent of each of the rebates and savings and ensure that staff have an engaging way (supplement emails and knowledge articles) to learn about the Cost of Living rebates.

- Proactively provide feedback to partners and community to ensure offerings meet customer needs. This could assist NSW Government to better meet the needs of residents.

DEVELOP A PERFORMANCE AND MONITORING FRAMEWORK FOR THE COST OF LIVING PROGRAM

Further clarity about the Cost of Living program delivery in the broader context of customer care is required before KPIs can be suggested. The following are broad suggestions for a performance and monitoring framework.

- Clarify what success looks like for the Cost of Living program including the development of strategic objectives, short term goals and measures for success.

- Generate a single view of customer – Tell us once.

- Generate an end to end customer journey to improve the efficiency and effectiveness of the Cost of Living program.

- Explore existing software options to achieve this (potentially through Genesys. Salesforce only provides a partial view of the customer experience).

- Enhance the capture of qualitative insights, customer sentiment and wellbeing.

- Formalise the measurement of staff wellbeing and increase the frequency of wellbeing check-ins with staff to ensure they feel supported and any risks to health and wellbeing are identified early.

- Generate a series of outcomes indicators (effectiveness) to supplement the program outputs (efficiencies).

- Explore options to receive rebate claims data from partnering agencies (to provide a more accurate measure of the cost of living savings achieved).

- Standardise reporting to NSW Government partners. This may include a menu of reporting options from light touch to more detailed reports, or the provision of dashboards enabling government partners to explore data about their savings and rebates.

APPENDIX 1   DATA ANALYSIS PLAN

Some data has shown in dashboards were sourced as monthly/ quarterly/ annual totals.

TABLE A1.   DATA ANALYSIS PLAN

KEQ	Data Items (Program Logic [PL] reference)	Data items available	Relevant Dashboards	Analyses
KEQ1 **To what extent is the Cost of Living program delivering on its purpose?**				
• Raise awareness	Website clicks (PL – Outputs)?	Page views/unique views	Google page views (Google Analytics)	Descriptive, trends over time
	Was there a marketing campaign? (PL – Activities) What was the reach? How did clicks/searches/creation of myService change before vs after campaign?	Page views/unique views, appointment volume		Descriptive, trends over time paired with dates of marketing events
	Qualitative notes from focus groups			Thematic analysis
• Increased uptake	Cost of Living appointments made (PL – Outputs)	Appointment volume, status, completed, utilisation	COL Service delivery dashboard (COL SC Dashboard)	Descriptive, trends over time
	Cost of Living appointments attended (PL – Outputs)	Appointment volume, status, completed, utilisation Appointments by service centre location: Rescheduled, Future appointment, Completed, Cancelled, Abandoned/no shows	COL Service Delivery Dashboard (COL SC Dashboard), Appointment Related Metrics (Appointment related metrics), Appointments by Region	Thematic analysis
	Customers utilising and receiving rebates/savings (PL – ST outcomes)			
	Applications for savings/rebates	"Cost of Living" access frequency	Digital and Contact Centre Metrics (SteerCo Summary)	
	Qualitative notes from focus groups	Total n of customer with claimed/anticipated amounts	Appointment related metrics (Appointment related metrics)	
• Eased COL	Eased cost of living – (PL – outcomes)	Amount claimed + anticipated + trends Avg savings per person from appointments Expected Rebate Value by: location, outcome (anticipated, prev. claimed), postcode, age bracket (18-29, 30-49, 50-59, 60+), customer rebate type	COL Service Dashboard (COL SC Dashboard) Appointment Related Metrics (Salesforce) COL Service Dashboard (COL SC Dashboard)	Descriptive, trends over time Group comparisons by age, location, rebate type
	Qualitative notes from focus groups	Avg savings per person from appointments		Thematic analysis

KEQ	Data Items (Program Logic [PL] reference)	Data items available	Relevant Dashboards	Analyses
• Greater efficiency	Time taken to find possible rebates Qualitative notes from focus groups	Wait times, next available date by location, Utilisation rate, Vacant appointments	Appointment availability Online Customer Feedback for Cost of Living (Thumbs Up/Thumbs Down) Online Customer Feedback for Cost of Living (Thumbs Up/Thumbs Down)	Descriptive, Group comparisons by age, location, rebate type. Thematic analysis
• Increased trust in Government	Satisfaction? Increased Thumbs up? (PL – Int outcomes) Qualitative notes from focus groups	Thumbs up/Thumbs down	Online customer feedback for COL (Thumbs up/down)	Descriptive, trends over time Thematic analysis
• Increased funding	Qualitative notes from focus groups			Thematic analysis
KEQ2 **Are the current processes used to manage and operate the fund efficient and effective, and what improvements can be made?**				
• Efficient processes	Time taken to find rebates eligible for? Qualitative notes from focus groups	Average service time (min/sec) Average wait time (min/sec)	Appointment Service Customer Feedback (Appointment CSAT)	Descriptive, trends over time Thematic analysis
• Effective processes	Does the process achieve rebates for people, what proportion of success vs. not success, time cost of waiting vs. expected rebate, what proportion of anticipated converts to claimed. Appointments made vs. completed Qualitative notes from focus groups	Appointment ratings (4/5's) % Total grade of service % Total appointment slots offered, Slots taken, Utilisation rate	Appointment Service Customer Feedback (Appointment CSAT) Appointment availability	Descriptive, trends over time Thematic analysis
KEQ3 **What key measures can be identified to inform a Quality Framework (performance, quality and outcome measures) to support the Cost of Living program?**				
• Performance	Qualitative notes from focus groups		n/a	Thematic analysis

Cost of Living Program

KEQ	Data Items (Program Logic [PL] reference)	Data items available	Relevant Dashboards	Analyses
• Quality	Qualitative notes from focus groups		n/a	Thematic analysis
• Outcome	Qualitative notes from focus groups		n/a	Thematic analysis

APPENDIX 2 STAKEHOLDER CONSULTATION LIST

	Name & role
1	Laura Christie - ED Service Delivery Sue Ferguson- Director Contact Centre Kelly Klower- Director Contact Centre Christine Kosoruko - Director, Service Centres Metro
2	3 Centre Managers 1 regional and 2 metro
3	3 Regional Managers
4	Four members of the Customer Care Specialist team
5	Contact Centre Cost of Living team Lua Tupou – Manager Contact Centre Rhiani Cipta – Contact Centre Manger
6	Service Centre Support Service Specialists (SSS) / Savings Specialists Lisa Lovehill Petra Wildgrube Merelyn
7	Cost of Living original Service Centre Support Team (before Customer Care implementation Team Commenced in late 2021) Annike Anderson – Snr Implementation Analyst Tracey Fletcher-Groeneweg – Snr Program Officer Rick Culpitt – Business Operations Manager
8	Training team, Knowledge team Tayla Mannix – Training Lead
9	Three members of the Partnerships Team
10	Three members of the SSS Contact Centre