

# The Rural Financial Counselling Service: an Evaluation

A Report on an Internet Survey of Clients  
of the Australian Government's  
Department of Agriculture, Fisheries and Forestry's  
Rural Financial Counselling Service

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## **1. Executive Summary**

The Rural Financial Counselling Service (RFCS) was established in 1986 to provide grants to state and regional organisations to deliver free and impartial rural financial counselling to primary producers, fishers and small rural businesses who are suffering financial hardship and who have no alternative sources of impartial support. The program is funded by the Australian and state Governments. This report presents the findings of an internet survey of RFCS clients. The survey aimed to evaluate their satisfaction with the services received, the appropriateness of referrals to other professional services, the extent of improvement in clients' capabilities and change in management practices.

### **1.1 The Survey**

The research instrument used in the survey was developed from questions initially provided by the Department of Agriculture, Fisheries & Forestry (DAFF) in consultation with state agriculture departments, RFCS service providers and ABARE. It was further refined by Charles Sturt University (CSU). The survey was set up on the QuestionPro system, a web survey facility provider commonly used in social research, by the research team at CSU. 136 pre-release tests were carried out on the questionnaire on the survey site before sampling commenced.

The sampling was carried out by Executive Officers of RFCS organisations in each state. Each Executive Officer was asked to generate a report which selected client names and addresses randomly to invite these clients to participate in the survey by logging on to a website. 4771 invitations were sent by email and post to clients across Australia during August 2009. Some assistance at RFCS offices was provided by service providers to clients by making a computer available for those who wanted to participate but did not have adequate access to the internet.

### **1.2 The Respondents**

The survey attracted 510 usable responses. Of these, 467 were people currently working a farm or other agricultural/horticultural enterprise ('on-farm' respondents). The remaining 43 reported that they were no longer working a farm or other agricultural/horticultural enterprise ('off-farm' respondents). The two groups were analysed separately through the report, with stronger focus on those remaining on-farm as their status is clearer.

On-farm respondents were distributed among all states; none were located in either of the territories and the largest proportions were in New South Wales and Victoria. The sample tended to cluster in the 40 to 64 years age range. The mean period of time operating a farm for people who are still on-farm was 26.7 years (excluding childhood). Of the on-farm sample, 70.9 per cent were male and 29.1 per cent female. Of the off-farm sample 60.9 per cent were male and 39.1 per cent female. Just over a quarter of on-farm respondents had completed tertiary education, with a slightly higher proportion of off-farm respondents completing the same level.

More than two-thirds of on-farm respondents identified their farms as 'sheep, beef or grain' enterprises. The remainder were distributed across categories with the most frequently mentioned

being dairy enterprises. Those not on-farm were a little more evenly distributed among categories with the largest proportion having been in a small business other than farming.

Respondents tended to describe the size of their farm as 'about average', but many indicated smaller than average. Almost one-third of those on-farm relied entirely on their farm enterprise for income. Half of those on-farm described their businesses as barely viable, while half of those off-farm described their financial status as unviable during its last year of operation.

'Word of mouth' was the most common way in which people heard about the RFCS, followed by referrals from other service professionals. A majority of on-farm respondents had been aware of the RFCS before they needed to use its services.

59.8 per cent of on-farm respondents indicated that they contacted the RFCS due to necessity arising from hardship and 74.4 per cent reported 'necessity due to drought'. Of the 42 respondents who included an 'other' response, 15, or about one-third, indicated that they were seeking assistance with forms, applications etc. One-eighth mentioned bushfires. The remainder of the responses were spread among a wide range of reasons including succession planning, debt and depression. As advised by DAFF, the RFCS cannot complete succession planning for clients and they must refer clients to appropriate professionals to deal with depression.

### **1.3 Perceptions of the RFCS**

A series of nine questions enabled analysis of the perceptions of the RFCS and comparison of perceptions among states. These questions asked for assessments on general quality of information, time taken before service received, promptness of service, commitment to follow-up, knowledge, options offered, communication and ability to connect clients to other services.

Quality of service, rated by the respondents using nine questions, is on average perceived to be 'very good'. There was very little measurable variation among the states.

Overall the rating of the RFCS to carry out general communication to and on behalf of the on-farm respondents is slightly higher than its rating of knowledge of specific issues affecting the respondents' farm, or to develop options for the farm. This suggests that the RFCS is an effective communicator, without necessarily always providing all information seen to be most relevant to situation improvement. This is consistent with the RFCS role in referring clients to sources of specific information.

### **1.4 Management Changes and Attribution to the RFCS**

Responses indicated around half or a little under half of the changes made by clients were attributed to RFCS support, again with little variation indicated among states, though the small sample obtained in Western Australia makes comparisons problematic. 83.4 per cent of on-farm respondents indicated that they had made positive changes as a result of use of the RFCS.

Forty per cent of the on-farm sample attributed 'almost all' or 'quite a lot' of positive change to the RFCS and only 2.6 per cent attributed none. This indicates that a significant role for rural financial



counsellors in people's progress is common, and that having no effect at all is rare. Nevertheless, it is also clear that, for many people, the RFCS has not been the main force for change and that many clients had not made extensive and significant positive changes as a result of RFCS service.

In order to assess the degree of self-reliance among clients, the questionnaire asked a hypothetical question asking them to think forward to a future negative experience affecting their enterprise. While a small proportion said they would still rely heavily on RFCS, three-quarters of respondents indicated that, while being confident in their own capacity, they would seek help from RFCS. Only 6.3 per cent indicated that they would act totally independently. It appears that while a large majority felt confident in their own knowledge, the RFCS remains significant in the minds of many. However, the question has limited validity as an indicator of change in level of self-reliance as it wasn't determined how self-reliant clients were before obtaining the service of RFCS.

## **1.5 Self-Reliance**

Other questions allow potentially more reliable assessment of self-reliance. A series of questions was used to assess the degree of change as a result of use of the service, or 'client outcomes', as perceived by respondents. These questions indicate, on average, a consistently positive view of the effects of the RFCS, but there is some variation in scores among the questions asked. Overall there is little variation among states.

The extent to which self-assessed 'client outcomes' might be influenced by the number of contacts the respondents made with the RFCS is revealed using data on frequency of contact and clients' self-assessment. Correlations between contact and outcomes are present and are positive, and could be considered statistically significant among the on-farm respondents, though they are generally low. Frequency of contact is neither a strong predictor of indications of knowledge and capabilities, nor a significant factor in client outcomes as measured by these variables.

A qualitative assessment by clients, where they could indicate in an interview situation what has been the most important factors in their degree of dependence, would assist further exploration of this issue.

Some explanation for variation in levels of self-reliance, as indicated by the 'client outcomes' questions which measure perceived change, is offered by comparing self-reliance improvement indicators with responses to the questions on levels of satisfaction with the services offered. Some of the satisfaction variables are more strongly related than others to outcomes, suggesting that ability to connect clients with other services, development of sound options and the quality of information provided are more important than other factors considered, such as communication issues like promptness in returning phone calls and commitment to undertake follow-up action.

## **1.6 Referrals**

A little under half (45.9 per cent) of the on-farm respondents had been referred to another service for advice or assistance. Of those, three-quarters rated the RFCS's ability to connect them with other services as either very good or excellent. Only 1.1 per cent (two respondents) rated it as poor.

However, when looking at 'client outcomes' in light of the rates of referral, an association between referral and outcomes is apparent. It is illustrated by the indicator of awareness of financial position and the frequency of referral to accountants, financial advisors and farm business advisors. More of those who were positive about improvement in awareness had been referred to these types of service providers compared to those who had not. Those who were neutral or worse in the perception of improvement had rarely been referred to these types of service providers. A similar result appears for an association between referral to an agronomist and awareness of the importance of farm management planning. The data suggest that increasing the rate of referral would increase self-reliance, as indicated by the client outcomes questions about perceived change.

## **1.7 Climate Risk and the Enterprise Action Plan**

The questionnaire asked respondents to assess how well the RFCS assisted in managing climate risks. About half of the respondents indicated that they had discussed climate risk with their counsellor. Almost half rated provision of information about climate risk as very good or excellent and only 3.0 per cent as poor. However, only 14.2 per cent of those who had discussed climate risk indicated that they had completed an Enterprise Action Plan. This could be due to the timing of the survey, in that the Enterprise Action Plan had not been fully implemented and completed with all clients. A majority (71 per cent), but not all, of those who completed an Enterprise Action Plan reported that it had helped them to prepare for climate and other risks.

About one-third of respondents had heard of the Enterprise Action Plan. About half of those said that they had undertaken one. A majority of them said that the plan had contributed to improving their financial position, and three-quarters said that it had increased their awareness of farm business and operating ratios. Half said that the plan had helped them plan for climate risk.

## **1.8 Summary of Key Findings**

- The research found that the Rural Financial Counselling Service plays a role in adjustment processes and the growth of resilience among farm people.
- Assessments of the quality of services are generally positive and instances of poor 'client outcomes' are rare.
- There is a high degree of client satisfaction with the RFCS.
- RFCs are strong communicators:
  - between the RFC and the farm family
  - with clients having the least education levels likely to feel they gain more
  - with many clients connected to other services.
- RFCs appear able to establish a 'rapport' with clients.
- Indicators of increasing self-reliance attracted many neutral responses, around one-third of

responses to several items.

- Referrals play a role in developing self-reliance but the frequency of referrals to each type of service is low.
- Frequency of contacts with the RFCS may play a role in the achievement of self-reliance, though the strength of such effects is indicated as relatively weak at this time.
- There would be value in establishing a before and after service evaluation to determine impact of the RFCS on clients, including qualitative analysis of factors affecting self-reliance.
- Early findings on Enterprise Action Plan are positive. For example, of the 61 respondents who had undertaken a plan:
  - 38 per cent rated its helpfulness as either 'very good' or 'excellent'
  - 36 per cent rated it as good
  - almost two-thirds said that the plan had contributed to improving their financial position
  - three-quarters (44 respondents) said that it had increased their awareness of farm business and operating ratios
  - half said that the Enterprise Action Plan had helped them plan for climate risk.
- Slightly more than half of the respondents indicated that they had discussed climate risk with a rural financial counsellor. Almost half of those rated provision of information about climate risk as very good or excellent and only 3.0 per cent rated it as poor.
- Evidence of a significant role for RFCS in the making of positive changes.
- The survey evidence suggests that about 40 per cent of clients attribute half or more of the changes they have made to RFCS input.

## 2. Introduction: The Rural Financial Counselling Service

The Rural Financial Counselling Service (RFCS) Program was initially established in 1986 in response to drought, depressed commodity prices and increasing interest rates, and has continued because of ongoing need. The program is funded by the Australian and state governments, who have collectively committed funding to 30 June 2011. The program provides grants to state and regional organisations to provide free and impartial financial counselling to primary producers, fishers and small rural businesses\* who are suffering financial hardship and who have no alternative sources of impartial support.

**\*'Small rural business'** for the purposes of the RFCS Program is defined as a rural business that employs no more than ten full-time-equivalent (38 hours per week) employees and provides the majority of its services to primary producers and is directly involved in primary production (e.g. fencing, harvesting, spraying or stock management contracting).

At November 2009, there are 14 service providers in the program employing more than 110 rural financial counsellors.

### 2.1 RFCS Program

#### 2.1.1 Objectives

The objectives of the RFCS Program are to:

- Provide clients with access to financial information, options, decision support and referrals to other sources of industry, professional and government assistance
- Empower clients to make their own decisions on how to most effectively manage change and adjustment issues
- Deliver effective, flexible and responsive services to those in need of assistance.

#### 2.1.2 RFCS Program outcomes<sup>1</sup>

##### *Medium and short-term outcomes*

##### **Improving awareness and understanding**

The target client group, and individuals and institutions operating within the RFCS referral network, are aware of:

- the RFCS Program and available services and resources that can be delivered through the RFCS network
- the benefits of early access to the service
- the need for a proactive approach to manage change and adjustment.

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<sup>1</sup> This excerpt extracted with acknowledgement from the DAFF website [http://www.daff.gov.au/agriculture-food/drought/rfcs/rfcs\\_program\\_charter](http://www.daff.gov.au/agriculture-food/drought/rfcs/rfcs_program_charter)

### **Flexible and timely access**

The target client group can access the RFCS Program to receive financial information, options, decision support and referrals in a flexible and timely manner.

### **Satisfying need**

Service delivery arrangements are:

- meeting the needs of clients
- meeting the needs of government funding partners
- providing information, analyses, options and referrals to RFCS clients in a way that helps them understand and improve their financial position and prepares them to meet the potential challenges they may face, including the implications of climate change.

### **Longer term outcomes**

#### **Building capacity and empowerment**

Clients accept the need to make changes to their businesses and achieve goals to improve financial self-reliance and long-term sustainability (for some this may include considering exiting from farm or small rural business ownership).

Clients develop the skills and confidence to act on the financial information, options, decision support and referrals provided by a rural financial counsellor.

#### **Improved practices**

Rural financial counselling service providers continue to demonstrate high standards of governance and accountability.

Clients increase their adoption of sound and proactive approaches to farm or small rural business management and regularly review their situation.

#### **Self-reliance**

The focus of the RFCS Program is to help clients to:

- effectively manage change and adjustment
- be more profitable, competitive and sustainable.

The concept of self-reliance in the RFCS context implies that clients have the capability to form judgements and make decisions about farm enterprise financial management.

## **3. The Context and Purpose of this Analysis**

Evaluation of client satisfaction and other aspects of the RFCS had occurred previously; most recently as a component of the National Farmer Survey conducted by the Australian Bureau of Agricultural and Resource Economics (ABARE) in 2006 (see Boero Rodrigues, Watson and Mues, 2006). Specifically this report revealed:

“In general, users of the RFCS are more likely to use income averaging, access to debt and insurance as strategies to manage risk, have made major changes to their farm management practices in the past two years, and their business plans are more likely to contain information on natural resources management activities and a marketing plan.

Some of these results, particularly the propensity of RFCS users to be involved in farm planning, or to change production and financial arrangements may have been the result of RFCS assistance. However, more in depth analysis considering behaviour before and after RFCS contact is required to test the exact nature of these relationships.” (pp. 12-13)

Generally, the ABARE investigation revealed that over 75 per cent of farmers were aware of the existence of the RFCS and that approximately 12 per cent had used the RFCS in the past.

While the ABARE investigation sought to consider farmer awareness and use of a broader range of programs including FarmBis, RFCS and Farm Help (under the banner of the Agriculture – Advancing Australia [AAA] Programs), Exceptional Circumstances and Farm Management Deposits, this report is the result of an independent investigation focusing entirely on the RFCS.

The study seeks specifically to evaluate:

- client satisfaction with the overall service they received, including quality of information and decision support, as well as gather feedback concerning confidentiality, courtesy and general customer service
- client satisfaction with information that the RFCS provides, including appropriateness of options and level of skills and professionalism amongst counsellors
- the appropriateness of referrals to professional service providers
- the extent of improvement in client’s overall ability to take control of their financial situation
- the relationship between RFCS contact and changed farm and/or business management practices.

## **4. Research Design**

The research instrument used for this investigation was a questionnaire, refined and adapted for an internet application by the research team at Charles Sturt University (CSU) from questions initially provided by DAFF.

*As advised by DAFF:*

The survey’s objective is to determine whether service providers are delivering a flexible and responsive service, meeting the needs of clients and increasing the capacity of the target client group to become more self-reliant.

At the program level, the Office of Rural Financial Counselling is required to measure program outcomes against the program’s objectives. In addition to gauging satisfaction levels for the program, the survey design is intended to answer the following:

- are clients making changes to their operations as a result of RFCS assistance?

- is there a relationship between the amount of assistance provided and the outcomes achieved?
- are some groups of clients more or less receptive to change and adjustment?
- is the program building self-reliance, or will clients continue to rely on assistance from a rural financial counsellor?

The client survey intended to provide quantitative information on whether the program outcomes were being achieved. The performance information gained through the survey intended to complement the quantitative information entered by rural financial counsellors into the Australian Rural Counselling (ARC) database, the client management and reporting tool used by rural financial counsellors, service providers and the Australian and state Governments.

In addition, service providers are required to monitor and evaluate service delivery and performance of rural financial counsellors as stated in their Deeds of Grant with the Australian Government:

“The Grantee must monitor delivery of the Services including service quality, timeliness and number and coverage of clients and assess whether there is a continuing need for the Services.”

#### **4.1 The Questionnaire**

The research instrument was an internet-based questionnaire (see Appendix 1 for the complete list of questions used for the study).

Input on drafts of the questionnaire was sought and received from state agriculture departments, RFCS service providers and ABARE. It was further refined by CSU. The survey was set up on the QuestionPro system, an internet survey facilitation service commonly used for social research, by the research team at CSU. 136 pre-release tests were carried out on the questionnaire on the survey site before sampling commenced.

No question was made compulsory. That is, there were no ‘compulsory fields’. CSU in conjunction with the Office of Rural Financial Counselling decided not to have compulsory fields because much of the data which was sought is potentially sensitive for respondents, even among the early questions in the questionnaire. As far as possible the more sensitive questions are located towards the end of the questionnaire, but this was not always practical.

Many questions resulted in a non-response; the non-response rate or proportion of ‘missing cases’ is usually around four per cent but rises towards the end of the questionnaire. It is also higher among those who had left or had not been involved in farming, perhaps because they felt the survey to be less relevant to them. A further complicating factor is the presence in the sample of people who have not been on-farm clients of the RFCS during the last five years. It was not possible to design a questionnaire to cover every possible activity which could be completed in conjunction with or since farming and still obtain information on the activity relevant to farming. Some questions, where it was anticipated this might be a problem, offered non-farming response options. Questions following those questions (Questions 17 and 223 in Appendix 1) which ascertained whether or not respondents were or had been clients had a higher non-response rate because respondents indicated that they

had not been clients at all during the last five years. At that point they were thanked for their participation as they finished.

## **4.2 Sampling Procedures**

Sampling was arranged by DAFF.

*As advised by DAFF:*

The sampling was carried out by Executive Officers of Rural Financial Counselling Services in each state. Each Executive Officer was asked to generate a report which selects client names and addresses randomly to send either a letter or an email message inviting these clients to participate in the survey by logging on to a website.

4771 invitations were sent to clients nationally during August 2009. The breakdown by state was:

NSW	1565
Queensland	571
Tasmania	200
Victoria	1689
South Australia	629
Western Australia	117

As the survey was internet-based, emails were sent to those clients who had provided email addresses to service providers. However, it was assumed a large number of clients had internet access but may have not provided an email address. To enable their participation, letters providing the survey web address were sent to the randomly selected clients inviting them to participate.

For those clients who indicated to service providers they wished to complete the survey and did not have internet access, the Office of Rural Financial Counselling advised RFCS service providers they could make a PC available to clients, providing no input from the service provider was made available to the client while they participated in the survey.



## 5. Findings 1: The Sample Demography

The first set of aggregated findings describes the features and characteristics of the respondent data sample.

### 5.1 The Sample

The survey attracted 510 usable responses. No negative or derogatory correspondence regarding any aspect of the survey was received by the investigative team. Of the respondents, 467 were people currently working a farm or other agricultural/horticultural enterprise. The remaining 43 reported that they were no longer working a farm or other agricultural/horticultural enterprise. Henceforth, the former group will be called '**on-farm**' and the latter '**off-farm**'. These two groups will be analysed separately through most of this report. Statistics refer to the on-farm subsample where not otherwise indicated.

There are three reasons for separate analysis:

1. Some questions were put differently to each group
2. Those who had left their farm would have been relying more heavily on memory
3. A proportion of those who responded to the 'off-farm' section of the questionnaire may not have been on a farm at all.

Some comparisons will be made between these groups of respondents where appropriate.

Only clients of the RFCS were sampled. All would be either current or past primary producers as involvement in primary production is a criterion for obtaining RFCS services. They may not have all considered their main occupation to be farming, however, as they may have derived income from off-farm sources. It is also possible that some respondents became clients as they came to represent the farm to the RFCS, without considering themselves to be a farmer (as in the case of a partner in a business which involved primary production).

The survey was designed to separate responses from people who were still actively farming from those who had left their farms or were otherwise not engaged in farming. The question: 'Are you currently working a farm or other agricultural/horticultural enterprise?' was used to steer those who answered in the negative to what is effectively a different questionnaire so that questions could be put to them in the past tense and otherwise as appropriate. Of the 43 respondents who answered this 'past tense' questionnaire, eight reported that their role in farming was not actually on a farm but was in some other kind of business. This includes one person who self-described as a winegrape grower. About half of the 43 reported that farming had not been their main occupation. This suggests that the off-farm questionnaire picked up a small number of people who had not considered themselves to be farmers. Only 11 per cent, or 49 respondents, of those 467 who completed the on-farm questionnaire said that farming was not their main occupation, but this question was preceded by one which identified them as currently working a farm.

Each table below reports percentages of respondents and indicates the effective sample size; that is with non-response or 'missing cases' excluded.

## 5.2 Location

On-farm respondents were distributed around all states, but none were located in either of the territories. The RFCS Program operates on an as needed basis within the Northern Territory and proportionally very few clients are located in the ACT. The largest proportion was in Victoria, with a similar number in New South Wales (Table 1), corresponding to the distribution of clients described above.

As provided by DAFF, according to the statistics of total RFCS clients in 2008–09, the highest numbers of RFCS clients are located in NSW (44 per cent) and Victoria (30 per cent), followed by South Australia (14 per cent). While the proportions are slightly different, this compares well with the sample (Table 1 and Table 2.).

**Table 1: On-farm respondents by state**

State	Per cent of respondents
Qld	5.8
NSW	35.0
Victoria	40.2
Tasmania	6.1
South Australia	12.4
Western Australia	0.5
Total	100.0
n	428

Those respondents not on farms have a similar distribution, with the majority being in Victoria.

It is important to note that this was asked as:

'What state/territory is your farming enterprise mostly in?'

and consequently may not have been answered by those who had not considered themselves to have had a farming enterprise.

**Table 2: Off-farm respondents by state**

State	Per cent of respondents
Qld	4.3
NSW	34.8
Victoria	47.8
Tasmania	4.3
South Australia	8.7
Western Australia	0.0
Total	100.0 <sup>2</sup>
n	23

### 5.3 Age

The on-farm sample clustered in the 40 to 64 years age range and the off-farm sample in the 45 to 59 years range (Table 3 and Table 4).

**Table 3: Age distribution of on-farm respondents**

Years	Per cent of respondents
25–29	0.5
30–34	4.2
35–39	9.9
40–44	13.2
45–49	13.4
50–54	16.0
55–59	16.3
60–64	13.7
65–69	7.5
70–74	3.8
75–79	0.5
80+	0.9
Total	100.0
n	424

<sup>2</sup> Discrepancies in totals are due to rounding.

**Table 4: Age distribution of off-farm respondents**

Years	Per cent of respondents
25–29	0.0
30–34	0.0
35–39	8.3
40–44	4.2
45–49	20.8
50–54	20.8
55–59	29.2
60–64	8.3
65–69	4.2
70–74	0.0
75–79	4.2
80+	0.0
Total	100.0
n	24

#### 5.4 Gender

There was a slightly higher proportion of male respondents amongst the on-farm sample compared to off-farm male respondents. Of the on-farm sample, 70.9 per cent were male and 29.1 per cent female (n = 423). Of the off-farm sample 60.9 per cent were male and 39.1 per cent female (n = 23).

#### 5.5 Education

Education was measured by asking for highest level of completed education. There were similar proportions of respondents in the on-farm and off-farm samples who had completed secondary education. Just over a quarter of on-farm respondents had completed tertiary education, with a slightly higher proportion of off-farm respondents completing the same level (Table 5 and Table 6).

**Table 5: Highest level of education completed — on-farm respondents**

	Per cent of respondents
Primary	2.4
Secondary	50.5
Technical/trade	21.0
Tertiary	26.2
Total	100.0
n	424

**Table 6: Highest level of education completed — off-farm respondents**

	Per cent of respondents
Primary	0.0
Secondary	54.5
Technical/trade	13.6
Tertiary	31.8
Total	100.0
n	21

## 5.6 Occupation

The survey asked for the 'role in farming' of each on-farm respondent and the former role for each off-farm respondent. These questions were asked to ascertain the self-perceived relationship of each respondent to the farm. Occupation was asked separately. Nearly two-thirds of on-farm respondents described themselves as 'farmer' but a significant proportion self-described as 'farm family member' (Table 7).

Respondents were also able to describe their role themselves by way of an 'other, please specify' question. The 19 who did so produced a wide range of responses. About half indicated that they were farming partners, share farmers or were a farmer, family member and manager at the same time, while the other half said they had non-farm businesses.

**Table 7: Role in farming — on-farm respondents**

	Per cent of respondents
Farmer	66.8
Farm manager	7.0
Farm family member	21.9
Other	4.3
Total	100.0
N	443

The distribution among those off-farm respondents was similar, though with fewer indicating 'farmer' and a considerably higher proportion in the 'other' category when compared to on-farm respondents (Table 8). Among the latter, all but one of those who described a role indicated an off-farm occupation.

**Table 8: Former role in farming — off-farm respondents**

	Per cent of respondents
Farmer	40.5
Farm manager	2.7
Farm family member	18.9
Other	37.8
Total	100.0
N	37

When asked if farming was their 'main occupation', 88.9 per cent of on-farm respondents said 'yes'. Among off-farm respondents, only 51.4 per cent said that farming had been their main occupation. Thirteen of the 18 who said that farming had not been their main occupation indicated a non-farm activity.

## 5.7 Period farming

The mean period of time operating a farm for people who are still on-farm was 26.7 years (excluding childhood).

While the relevant size of the sample for off-farm respondents was very small, it is noticeable that there are smaller proportions of that group among the longer periods operating a farm (Table 9 and Table 10).

**Table 9: Years operating a farm — on-farm respondents**

<b>Years</b>	<b>Per cent of respondents</b>
1–10	13.2
11–20	26.2
21–30	24.0
31–40	22.4
41–50	10.7
50+	3.5
Total	100.0
n	317

**Table 10: Years operating a farm — off-farm respondents**

<b>Years</b>	<b>Per cent of respondents</b>
1–10	27.8
11–20	27.8
21–30	27.8
31–40	5.6
41–50	5.6
50+	5.6
Total	100.0
n	18

## 6. Findings 2: The Farms

The second set of aggregated findings shifted the focus to the physical and human characteristics of the farms.

### 6.1 Enterprise Type

As provided by DAFF, according to the statistics of total RFCS clients in 2008–09, the most common enterprises amongst RFCS clients include Sheep, Beef or Grain (53 per cent), followed by Agriculture and Fishing support services (15 per cent) and Fruit and/or Nut tree growing (12 per cent).

More than two-thirds of on-farm respondents in this research identified their farms as 'sheep, beef or grain' enterprises. The remainder were distributed across categories with the most frequently mentioned being dairy enterprises (Table 11). Those not on-farm were a little more evenly distributed among categories (Table 12), with the largest proportion having been in a small business other than farming.

The enterprise type is consistent with the high proportion of Victorian and NSW respondents, given Victoria had the highest proportion of Fruit and/or Nut tree growers and NSW the highest proportion of Sheep, Beef or Grain producers compared to other states.

**Table 11: Enterprise type — on-farm respondents**

Enterprise type	Per cent of respondents
Sheep, beef or grain	64.8
Dairy	10.5
Fishing and/or aquaculture	0.5
Fruit and/or nut tree growing	4.7
Vegetable and/or mushroom	1.2
Other crop	4.9
Other livestock	0.9
Wine and/or beverage	7.5
Small business supporting any of the above	5.1
Total	100.0
n	429



**Table 12: Enterprise type — off-farm respondents**

<b>Enterprise type</b>	<b>Per cent of respondents</b>
Sheep, beef or grain	20.0
Dairy	8.0
Fishing and/or aquaculture	0.0
Fruit and/or nut tree growing	16.0
Vegetable and/or mushroom	0.0
Other crop	4.0
Other livestock	0.0
Wine and/or beverage	16.0
Small business supporting any of the above	36.0
Total	100.0
n	25

## 6.2 Employees

A majority of on-farm respondents had employees during the calendar year of 2008, with most reporting between one and five (Table 13). Those respondents off-farm revealed a similar distribution (Table 14).

**Table 13: Number of employees during 2008 — on-farm respondents**

	<b>Per cent of respondents</b>
None	16.4
1– 5	70.9
6– 10	6.1
More than 10	6.6
Total	100.0
n	426

**Table 14: Number of employees during last year of operation — off-farm respondents**

	Per cent of respondents
None	20.0
1– 5	68.0
6– 10	4.0
More than 10	8.0
Total	100.0
n	25

### 6.3 Relative Scale

Respondents were asked to describe the size of their farming enterprise compared to similar businesses in their region. 'About average' was the most popular response for those who remain on-farm (Table 15).

**Table 15: Relative size of farm enterprise as described — on-farm respondents**

	Per cent of respondents
Smaller than average	29.0
About average	57.1
Larger than average	13.9
Total	100.0
n	25

It is notable, bearing in mind the small number of respondents, that none of those off-farm described their operation as larger than average (Table 16).

**Table 16: Relative size of farm enterprise as described — off-farm respondents**

	Per cent of respondents
Smaller than average	56.5.
About average	43.5
Larger than average	0.0
Total	100.0
n	23

#### **6.4 Tenure**

Among those on-farm, 86.3 per cent reported farm ownership; 16.1 per cent leased; 6.6 per cent share farmed and 1.9 per cent leased or share farmed to another farmer. All of those off-farm respondents who indicated their former type of tenure revealed 'ownership'.

## 7. Findings 3: Financial Aspects and Implications

Aspects of farm financial management are reported separately in this section.

### 7.1 Off-farm Income

Almost one-third of those on-farm relied entirely on their farm enterprise for income (Table 17). That is, they generated no off-farm income.

**Table 17: Proportion of total household income generated off-farm in previous financial year — on-farm respondents**

	Per cent of respondents
None	32.1
1–25 per cent	30.9
26–50 per cent	15.0
51–75 per cent	10.5
more than 75 per cent	11.6
Total	100.0
n	421

As might be expected, this proportion was much lower for those who had left (Table 18).

**Table 18: Proportion of total household income generated off-farm in previous financial year — off-farm respondents**

	Per cent of respondents
None	15.0
1–25 per cent	35.0
26–50 per cent	5.0
51–75 per cent	10.1
more than 75 per cent	35.0
Total	100.0
n	20

## 7.2 Perceived Financial Status

Half of those on-farm described their businesses as barely viable, while half of those off-farm described their financial status as unviable during its last year of operation (Table 19 and Table 20). Apart from those who left having drawn the inevitable conclusion about viability, this suggests that RFCS clients are predominantly seeing their farming operations as marginal, which may be expected given the target market of the RFCS program.

**Table 19: Reported financial status of farm — on-farm respondents**

	Per cent of respondents
Viable	38.9
Barely viable	51.3
Unviable	5.3
Not sure	3.6
I no longer farm	1.0
Total	100.0
n	419

All of the four respondents who answered 'I no longer farm' were aged over 45 years. Three described themselves as farmers and three said that farming was their main occupation. This may indicate a very small number of situations where people still consider themselves to be farmers but have in effect retired.

**Table 20: Reported status of farm during last financial year of operation — off-farm respondents**

	Per cent of respondents
Viable	10.5
Barely viable	31.6
Unviable	47.4
Not sure	10.5
Total	100.0
n	19

## 7.3 Reasons for Leaving

Eleven respondents no longer on-farm confirmed that they had no further involvement in agriculture, fishing or a related business. They were asked why they left and offered the response categories 'wanted to' and 'could no longer continue'. Indeed, nine of those eleven answered 'could no longer continue'.

## 8. Findings 4: Relationship with RFCS

Several questions aimed to reveal the nature and impact of the client's relationship with the RFCS.

### 8.1 RFCS Client Status

Of those on-farm, 73.7 per cent said that they were clients of the RFCS at the time of the survey. Of the 113 respondents who said that they were not clients, 88 indicated that they had been clients at some time during the previous five years. Twenty-three said that they had not been clients during the last five years. Amongst the off-farm group, only two respondents said that they had not been clients during the last five years.

As advised by DAFF, some respondents may not have considered themselves to be clients as they only made an inquiry and did not receive financial counselling as a full client of the RFCS. Only in Tasmania did the proportion of current clients differ from the other States (Table 21).

**Table 21: Client status by state**

State	Per cent clients	Per cent not clients at time of survey	Number of respondents
Qld	76.0	24.0	25
NSW	76.6	23.4	145
Victoria	73.7	26.3	171
Tasmania	88.0	12.0	25
South Australia	62.3	37.7	53
Western Australia	50.0	50.0	2

About half of the on-farm and half of the off-farm client or former client respondents had been clients for between one and three years (Table 22 and Table 23). As might be expected, a relatively large proportion of those off-farm had been clients for more than six years, but the proportion with less than one year as a client was similar between the two groups.

**Table 22: Years as a client of RFCS — on-farm respondents**

Years	Per cent of respondents
Less than 1	28.1
1–3	47.9
4–6	10.3
More than 6	13.8
Total	100.0
n	399

**Table 23: Years as a client of RFCS — off-farm respondents**

	Per cent of respondents
Less than 1	23.8
1–3	47.6
4–6	9.5
More than 6	19.0
Total	100.0
n	21

When analysed as a scale with scores from one (1) (less than one year) to four (4) (more than six years), little variation is indicated among the states in terms of length of time those on-farm had been clients (see Table 54 in Appendix 2).

Similarly, those off-farm tended to have had more contact with a rural financial counsellor (Table 24 and Table 25)

**Table 24: Number of times had contact with a rural financial counsellor — on-farm respondents**

	Per cent of respondents
Once	8.4
2–5 times	54.7
6–10 times	20.5
More than 10 times	16.5
Total	100.0
n	395

**Table 25: Number of times had contact with a rural financial counsellor — off-farm respondents**

	Per cent of respondents
Once	4.8
2–5 times	38.1
6–10 times	23.8
More than 10 times	33.3
Total	100.0
n	21

Although numbers are small, there is some evidence that those who indicated that they still had some involvement in agriculture had had more contact with a rural financial counsellor than those who had no continuing involvement. Of those 11 still involved, eight had had contact more than six times, whereas among those 10 who had no involvement, four had had contact, prior to exit, more than six times. This suggests that 'staying on' requires more counsellor input than 'exit', but evidence from the counsellors themselves might help to clarify this proposition. It should be noted that clients might be involved by way of having an interest in a farm which has not been entirely disposed of, but may not necessarily be actively working on a farm.

'Word of mouth' was the most common way in which on-farm respondents heard about the RFCS, followed by referrals from other service professionals (Table 26).

**Table 26: How did you hear about the RFCS? — on-farm respondents**

	Per cent of respondents
RFCS/DAFF website	0.8
RFCS brochure	4.5
Word of mouth	37.4
Field day or other service promotion	10.6
Referred by Centrelink	10.4
Referred by another service professional	22.7
Media	13.1
Other	0.5
Total	100.0
n	396



**Table 27: How did you hear about the RFCS? by state — on-farm respondents**

	Per cent of respondents in					
	Qld	NSW	Vic	Tas	SA	WA
RFCS/DAFF website	4.5	0.7	0.0	0.0	2.0	0.0
RFCS brochure	13.6	4.5	3.8	4.2	4.0	0.0
Word of mouth	22.7	36.6	33.3	54.2	52.0	0.0
Field day or other service promotion	13.6	9.7	11.3	4.2	14.0	0.0
Referred by Centrelink	22.7	9.7	12.6	4.2	4.0	0.0
Referred by another service professional	9.1	24.6	25.8	16.7	12.0	100.0
Media	13.6	13.4	12.6	16.7	12.0	0.0
Other	0.0	0.7	0.6	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
n	22	134	159	24	50	2

'Word of mouth' was most common in Tasmania and least common in Queensland, and referrals more common in New South Wales and Victoria (discounting Western Australia due to the very small number of respondents from that state) (Table 27). 58.8 per cent of all on-farm respondents (n = 396) had been aware of the RFCS before they needed to use its services. DAFF has advised that this high level of awareness is consistent with previous survey findings.

'Word of mouth' was also the most common way in which off-farm respondents heard about the RFCS, followed by various media (Table 28).

**Table 28: How did you hear about the RFCS? — off-farm respondents**

	Per cent of respondents
RFCS/DAFF website	0.0
RFCS brochure	4.8
Word of mouth	33.3
Field day or other service promotion	14.3
Referred by Centrelink	4.8
Referred by another service professional	9.5
Media	28.6
Other	4.8
Total	100.0
n	21

Overall 47.6 per cent of off-farm respondents (n = 22) had been aware of the RFCS before they needed to use its services.

## **8.2 Reasons for Contacting RFCS**

When answering the question: “why did you contact the Rural Financial Counselling Service?” respondents were offered two responses and invited to add their own with an ‘other, please specify’ option. They could choose as many responses as they wished.

The two options presented were: ‘Recognised a need for some assistance due to financial hardship’ and ‘Necessity due to drought’, 59.8 per cent of on-farm respondents indicated the former and 74.4 per cent the latter (n = 498).

Of those 42 who included an ‘other’ response, 15, or about one-third, indicated that they were seeking assistance with forms, applications etc. One-eighth mentioned bushfires. The remainder of responses were spread among a wide range of reasons including succession planning, debt and depression. Rural financial counsellors are precluded from succession planning with clients and also personal counselling however counsellors can make referrals to professional service providers should clients seek assistance on these matters. Those who indicated that they were referred to personal counsellors for depression generally rated the ability of the personal counsellors as ranging from ‘good’ to ‘excellent’. One respondent was referred for help with succession planning, used the service as a referral source once and rated the service as ‘very good’. One was referred to a financial adviser by the RFC, used the service ‘a few times’ and rated it as very good.

## **8.3 Quality of Service, Contact & Consultation**

A series of questions enabled an analysis of the perceptions of the RFCS and to compare perceptions among States. These questions asked for assessments of RFCS service, including general quality of information, promptness of service, commitment to follow-up, knowledge, options offered, communication and ability to connect clients to other services. Respondents were asked to rate each item on a five point scale from poor through satisfactory, good, very good and excellent. The distribution of responses across the survey is shown in Tables 29–37.

More than half of the on-farm respondents rated the quality of information provided by the RFCS as excellent (Table 29).

**Table 29: Rating of the general quality of information provided to you by the RFCS — on-farm respondents**

	Per cent of respondents
Poor	0.5
Satisfactory	3.5
Good	10.9
Very good	29.6
Excellent	54.7
Not sure	0.8
Total	100.0
n	395

A similar response was revealed from on-farm respondents in terms of the RFCS' promptness in returning phone calls (Table 30) and attending meetings (Table 31).

**Table 30: Rating of the RFCS promptness in returning phone calls — on-farm respondents**

	Per cent of respondents
Poor	1.0
Satisfactory	3.9
Good	10.5
Very good	37.0
Excellent	47.3
Not sure	0.3
Total	100.0
n	389

**Table 31: Rating of the RFCS promptness in attending meetings — on-farm respondents**

	Per cent of respondents
Poor	0.5
Satisfactory	1.8
Good	10.1
Very good	29.4
Excellent	56.6
Not sure	1.6
Total	100.0
n	385

The RFCS was also found to be highly committed to following up on specific actions arising from meetings, including those undertaken on behalf of the respondent (Table 32).

**Table 32: Rating of the commitment of the RFCS to follow up on any actions they undertook to complete on your behalf — on-farm respondents**

	Per cent of respondents
Poor	1.0
Satisfactory	3.1
Good	9.1
Very good	29.1
Excellent	56.1
Not sure	1.6
Total	100.0
n	385

Meanwhile RFCS knowledge on issues affecting the on-farm respondent's enterprises revealed a similar rating to previous questions, although there were slightly more respondents who recorded a 'poor' rating compared to other criteria (Table 33).

**Table 33: Rating of the RFCS level of knowledge on the issues affecting your enterprise — on-farm respondents**

	Per cent of respondents
Poor	2.1
Satisfactory	3.9
Good	7.7
Very good	32.5
Excellent	53.9
Not sure	0.0
Total	100.0
n	388

The ability of the RFCS to develop sound options to help improve the farm situation was also considered. Compared to previous questions, this question revealed the lowest proportion, at 41 per cent, of on-farm respondents who rated the RFCS as 'excellent' (Table 34).

**Table 34: Rating of the RFCS ability to develop sound options to help improve your situation — on-farm respondents**

	Per cent of respondents
Poor	2.3
Satisfactory	5.7
Good	11.3
Very good	37.4
Excellent	41.2
Not sure	2.1
Total	100.0
n	389

The capacity of the RFCS to communicate effectively with the respondent and their family (Table 35) reflected a similar finding to other communication related questions (Table 36 and Table 37) with around 85 per cent of on-farm respondents rating the service as 'very good' or better.

**Table 35: Rating of the RFCS ability to communicate effectively with you and your family — on-farm respondents**

	Per cent of respondents
Poor	1.0
Satisfactory	3.4
Good	7.2
Very good	27.6
Excellent	60.6
Not sure	0.3
Total	100.0
n	388

Communication with others on their behalf and connecting on-farm respondents with other advisory services revealed similar rating levels, rating 'excellent' at 43 and 39 per cent respectively (Table 36 and Table 37).

**Table 36: Rating of the RFCS ability to communicate effectively with others they have contacted on your behalf — on-farm respondents**

	Per cent of respondents
Poor	0.5
Satisfactory	2.3
Good	5.7
Very good	27.1
Excellent	42.8
Not applicable	17.5
Not sure	4.1
Total	100.0
n	388

**Table 37: Rating of the RFCS ability to connect you to other services for advice and support — on-farm respondents**

	Per cent of respondents
Poor	2.1
Satisfactory	3.1
Good	7.0
Very good	29.6
Excellent	38.7
Not applicable	16.6
Not sure	2.9
Total	100.0
n	385

The mean scores on each attribute assessed for each State for on-farm clients can be found in Appendix 2. ('Not applicable' and 'not sure' responses were excluded from this analysis.)

Mean scores are mostly around 4, meaning that on average ratings were generally 'very good'. In a few instances, scores dropped to just below 4 (between 'good' and 'very good' but much closer to the latter), but in every case the lower confidence limit exceeded 3.5, or half way between 'good' and 'very good'.

The very small number of responses (2) from Western Australia makes findings for that state difficult to compare and comparison among all States problematic. As DAFF has advised, the current RFCS WA service provider has only been operational since 30 June 2008 and the relatively small number of invitations sent out reflects the small client base.

Quality of service, rated by the respondents using the above nine items, is on average perceived to be 'very good'. As with other factors measured, there was very little measurable variation among the States. About half of respondents had been referred to other agencies, and three-quarters of them indicated satisfaction with the service obtained.

Overall the rating of the RFCS to carry out general communication to and on behalf of the on-farm respondents is slightly higher than its rating of knowledge of specific issues affecting the respondent's farm (Table 33), or to develop options for the farm (Table 34). This suggests that the RFCS is an effective communicator, without necessarily always providing all information seen to be most relevant to situation improvement. This is consistent with the RFCS role in referring clients to sources of specific information.

The next section focuses on the effects of the RFCS assistance for creating on-farm adjustment.

## 8.4 Effects of the RFCS Assistance

Another series of interval-scale questions/statements was used to assess the degree of change as a result of use of the service, as perceived by respondents. Under the heading 'client outcomes', respondents were asked to indicate the effects of assistance provided by RFCS on a Likert-type scale from 1 (strongly disagree with the statement) to 5 (strongly agree).

Results for each question are presented in sequence below (Tables 38–46) and comparisons among states are available in Appendix 4 (Tables 70–78).

The questions/statements were put as:

As a result of the assistance provided by the RFCS program, you:

**Table 38: Are more aware of the financial position of your enterprise — on-farm respondents**

	Per cent of respondents
Strongly disagree	1.9
Disagree	5.1
Neutral	30.1
Agree	46.5
Strongly Agree	16.4
Total	100.0
n	385

**Table 39: Are more aware of the importance of cash flow budgets in managing your business — on-farm respondents**

	Per cent of respondents
Strongly disagree	2.1
Disagree	6.6
Neutral	34.6
Agree	42.8
Strongly Agree	13.8
Total	100.0
n	376



**Table 40: Are more aware of the importance of a farm management plan in managing your enterprise — on-farm respondents**

	Per cent of respondents
Strongly disagree	1.9
Disagree	5.4
Neutral	38.2
Agree	44.4
Strongly Agree	10.0
Total	100.0
n	385

**Table 41: Have a strong sense of what you need to do to improve your financial position — on-farm respondents**

	Per cent of respondents
Strongly disagree	2.4
Disagree	4.1
Neutral	30.6
Agree	47.7
Strongly Agree	15.2
Total	100.0
n	369

**Table 42: Are confident in your own ability to manage the finances of your enterprise — on-farm respondents**

	Per cent of respondents
Strongly disagree	2.4
Disagree	3.2
Neutral	17.8
Agree	55.0
Strongly Agree	21.6
Total	100.0
n	371

**Table 43: Are now able to prepare a cash flow budget without assistance — on-farm respondents**

	Per cent of respondents
Strongly disagree	3.5
Disagree	7.9
Neutral	33.3
Agree	40.7
Strongly Agree	14.6
Total	100.0
n	369

**Table 44: Are making or have made changes in the way you operate that will help improve your long term financial position — on-farm respondents**

	Per cent of respondents
Strongly disagree	2.4
Disagree	6.2
Neutral	30.1
Agree	44.2
Strongly Agree	17.1
Total	100.0
n	369

**Table 45: Are now able to develop and revise a farm plan to help manage risks associated with your enterprise — on-farm respondents**

	Per cent of respondents
Strongly disagree	2.4
Disagree	7.8
Neutral	35.4
Agree	43.8
Strongly Agree	10.5
Total	100.0
n	370

**Table 46: Generally feel more in control of your circumstances — on-farm respondents**

	Per cent of respondents
Strongly disagree	2.5
Disagree	5.4
Neutral	33.5
Agree	45.8
Strongly Agree	12.8
Total	100.0
n	367

The mean scores on each attribute assessed for each State for on-farm clients can be found in Appendix 4 (Tables 70–78). The lower confidence limit does not fall below 3 (the neutral position on the scale) across all variables across all states. This indicates, on average, a consistently positive or neutral, rather than negative, view of the effects of the RFCS. Mean scores appear highest on the 'Are confident in your own ability to manage the finances of your enterprise?' question.

Overall there is little variation among states, though again comparison with Western Australia is not possible.

While this result is positive, it is also worth focusing on those respondents who gave neutral or negative answers and look for explanations for that neutrality or negativity. This is attempted in the section on self-reliance below.

## 8.5 Changes Attributed to RFCS assistance

The questionnaire asked: 'Have you made any other changes [other than those indicated in the client outcome questions] as a result of involvement with the Rural Financial Counselling Service?' 32.4 per cent of on-farm respondents replied yes.

This was followed by 'Overall, what degree of the changes made do you attribute to the help provided by a rural financial counsellor?'

The response options were: 'Almost all', 'Quite a lot', 'About half', 'Some' and 'Almost none'. Mean scores indicate that around half or a little under half would be the average proportion (Table 47), again with little variation indicated by mean scores on this question among States (Table 55).

This suggests that 'around half' or 'some' changes being made by clients could be attributed to RFCS input. 38.4 per cent of clients attribute half or more of the changes they have made to RFCS input.

**Table 47: Overall what degree of the changes made do you attribute to the help provided by a rural financial counsellor? — on-farm respondents**

	Per cent of respondents
Almost all	4.4
Quite a lot	19.6
About half	14.4
Some	41.7
Almost none	19.9
Total	100.0
n	362

The extent of change attributable to RFCS was further explored with the question: 'Have there been any positive changes in your circumstances arising from your use of the services of a rural financial counsellor?' 83.4 per cent of on-farm respondents replied 'yes', there had been positive changes made as a result of use of RFCS. Again there is little variation among the states.

Further, respondents were also asked 'What degree of the positive changes in your circumstances do you attribute to the help provided by a rural financial counsellor?'; given an 'almost all' to 'almost none' response scale. Forty per cent of the on-farm sample said 'almost all' or 'quite a lot' and only 2.6 per cent said none (Table 48). This indicates that a significant role for rural financial counsellors in people's progress is common, and that having no effect at all is rare. Nevertheless, it is also clear that for many people, the RFCS has not been the main force for change. Follow up surveys on respondents would provide evidence on what the main forces for change have been.

**Table 48: Degree of positive change attributed to help from a rural financial counsellor — on-farm respondents**

	Per cent of respondents
Almost all	8.4
Quite a lot	32.5
About half	12.7
Some	43.8
Almost none	2.6
Total	100.0
n	308

Mean responses fell around 3 on the scale with little variation among states (Table 56): that is, about half, tending to a little less.

Of the 22 respondents who considered their farms unviable, all attributed at least some of their positive changes to rural financial counselling, while nearly all of those reporting their status as viable attributed at least some of their changes to rural financial counselling (Table 49). Again, this may be reflective of the target market for the RFCS program.

**Table 49: Degree of positive change attributed to help from a rural financial counsellor — on-farm respondents**

	Per cent of those reporting viable farm status	Per cent of those reporting unviable farm status
Almost all	5.3	0.0
Quite a lot	35.1	28.6
About half	14.5	7.1
Some	40.5	64.3
Almost none	4.6	0.0
Total	100.0	100.0
n	131	22

In order to assess the degree of self-reliance among clients, the questionnaire asked:

'The next time I am faced with an event that negatively impacts on my farming enterprise (drought, flood, fires, price crashes etc), I will ... (Table 50).

While a small proportion (14.2 per cent) said they were still reliant on RFCS, three-quarters of respondents indicated that, while being confident in their own capacity, they would still seek help from RFCS and only 6.3 per cent indicated that they felt totally independent. A small proportion (3.8 per cent) indicated that they would seek help other than from the RFCS. It appears that the RFCS remains important to these clients, while around 85 per cent appear to exhibit some self-reliance. We know that the very large majority, having used the service, would return to it if they encounter difficulty again. Many clients would apparently return to the service and so might not be considered to have become totally self-reliant, but we can also conclude that they would anticipate that the service would be helpful and worthwhile using. There may be many possible explanations for this, some of which could be subjective.<sup>3</sup>

<sup>3</sup> There are limitations to this question and therefore the findings from it. While it has the capacity to detect self-reliance so some degree, and satisfaction with the service and willingness to use it again if it is needed, we cannot deduce the reasons for people indicating their hypothetical intentions.

**Table 50: Anticipated future actions in crisis**

	Per cent of respondents
Rely heavily on the assistance of a rural financial counsellor to help me	14.2
Have a good idea of how to deal with the situation, but may still seek assistance from a rural financial counsellor	75.7
Manage by myself because I am now well prepared to deal with these issues	6.3
Seek assistance from professional advisers because I can now afford to do this	1.1
Seek assistance elsewhere because the rural financial counsellor was of little help to me	2.7
Total	100.0
n	367

The extent to which the respondents' self-assessment of their knowledge and capabilities outlined in Tables 38–46 above might be influenced by the number of contacts they had with the RFCS are revealed by correlation coefficients, which indicate the degree of association between frequency of contact and clients' self-assessment. That is, they show how closely a clients' self-assessment is related to how often they have been in touch with the RFCS.

It is possible to derive an indicator of assessment *across all questions* regarding outcomes by adding responses. This forms a single variable in the form of an 'outcomes scale' with strong reliability (Cronbach's Alpha = .929). Scores on this item are a little more strongly related to the number of times respondents had contact with rural financial counsellors and the result is statistically significant (Pearson Correlation = .238, significant at .01 level).

Considering the relationship between single statement responses and contact, Table 66 in Appendix 3 shows that correlations between numbers of contacts and outcomes are present and positive, and could be considered statistically significant among the on-farm respondents. However, they are generally low (Pearson correlation coefficient around .2). This means that while frequency of contact has an effect, it is probably not a strong effect. There may be other, stronger, factors operating which the survey was not able to detect. We conclude that frequency of contact is neither a strong predictor of indications of knowledge and capabilities, nor a significant factor in client outcomes as measured by these variables.

It is possible to examine the characteristics and situations of those respondents who reported least change in the outcomes questions. Seventeen respondents, or 4.7 per cent, scored 20 or less on the outcome scale. That means that they probably disagreed or strongly disagreed with each question asking them for their view of improvement made in their capability. This group of respondents does not differ in terms of age or gender from the rest of the sample. It does, however, differ a little in terms of education level. All respondents who reported that primary or lower was their highest level of education attained scored more than 20 on the outcomes scale. This proportion drops to 97, 96 and 93 per cent for those with secondary, technical/trade and tertiary education respectively. There

is some evidence here that those with least education are more likely to feel they gain more from RFCS services.

## 8.6 Referrals

A little under half (45.9 per cent) of the on-farm respondents had been referred to another service for advice or assistance. Of those, three-quarters rated the RFC's ability to connect them with other services as either very good or excellent. Only 1.1 per cent (two respondents) rated it as poor.

**Table 51: Referrals to other services — on-farm respondents**

Service	Per cent of respondents referred	Per cent of respondents who used the service	Per cent of users who rated the service as good or better
Accountant	7.3	6.6	77
Succession planning	8.6	6.4	86
Production agronomy	8.4	7.3	89
Financial advisor	9.9	8.1	76
Farm business advisor	6.2	5.6	81
Marketing help	2.9	0.9	60
People management	1.8	0.4	100
Natural resource management	5.4	4.9	78

13.9 per cent of respondents mentioned an 'other' service, with 8.4 per cent mentioning Centrelink (39 respondents). Among the remainder four respondents were referred to personal counselling and four to 'rural finance'. The others were spread among a wide range of services including tertiary education and banks.

## 8.7 Enterprise Action Plans and Climate Risk

The questionnaire asked a number of questions about the Enterprise Action Plan, explaining that 'The Enterprise Action Plan is used by the Rural Financial Counselling Service to provide a farm business assessment and action plan. It aims to help clients to gain a fuller understanding of their circumstances by reviewing their current financial situation and working through their available options.'

DAFF's factsheet on the Enterprise Action Plan provides the following:

### ***What is the Enterprise Action Plan?***<sup>4</sup>

*The Enterprise Action Plan is a planning tool which may assist primary production enterprises. It is available to Rural Financial Counselling Service clients and delivered by skilled rural financial counsellors.*

*The Enterprise Action Plan provides a farm business assessment and action plan which allows you to:*

- o review your financial position*
- o develop cash flow budgets and projections*
- o analyse the financial and business performance of your farm enterprise*
- o benchmark your farm enterprise against standard farm business financial and operating ratios*
- o develop strategies and options that are appropriate to your farm enterprise's business structure*
- o plan to manage risk, including climate risk*
- o identify where you might need to obtain professional advice and other government assistance.*

### ***What is the purpose of the Enterprise Action Plan?***

*The Enterprise Action Plan assists Rural Financial Counselling Service clients to gain an improved understanding of their circumstances by reviewing their current financial situation and working through their available options.*

### ***What are the benefits of the Enterprise Action Plan?***

*The Enterprise Action Plan is a new focus for the Rural Financial Counselling Service. It is a valuable tool which allows clients to plan, set short and long term strategies and to set timelines for action to improve their financial circumstances.*

*The Enterprise Action Plan can lead to a greater understanding and awareness of future options and can assist clients to plan for and manage drought and climate change. Once your plan is done, the rural financial counsellor will follow up with you to provide you with assistance to progress your plan.*

*It can also identify and facilitate referrals to other services and government programs that might assist the farm enterprise.*

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<sup>4</sup> Text in italicised section incorporated with acknowledgement: [http://www.daff.gov.au/agriculture-food/drought/rfcs/counsellors/enterprise\\_action\\_plan\\_factsheet](http://www.daff.gov.au/agriculture-food/drought/rfcs/counsellors/enterprise_action_plan_factsheet).



The questionnaire asked respondents if they had heard of an Enterprise Action Plan. 34.5 per cent of on-farm respondents said 'yes'. Of those, 45.2 per cent, or 61 respondents, said that they had undertaken an Enterprise Action Plan.

Among those 61 respondents who had undertaken a plan, 23 said that they rate its helpfulness as either 'very good' or 'excellent', while only one respondent rated it as 'poor'. The most common response was good, at 22 respondents. A majority, 62.5 per cent or 35 respondents said that the plan had contributed to improving their financial position, and three-quarters (44 respondents) said that it had increased their awareness of farm business and operating ratios. Half said that the Enterprise Action Plan had helped them plan for climate risk. There is no evidence from this survey that having an Enterprise Action Plan has affected levels of self-reliance, however this may be worth following up further given the Enterprise Action Plan was not fully implemented at the time of this survey.

The questionnaire also asked respondents to assess how well the RFCS assisted in managing climate risks. In response to the question: 'Did you discuss climate risk issues (concerning drought or other problems posed by climate variability) with your rural financial counsellor?'; 53.1 per cent of respondents answered 'Yes'. Almost half (45.6 per cent) rated provision of information about climate risk as very good or excellent and only 3.0 per cent as poor (Table 52).

**Table 52: Respondent rating of RFCS provision of information about climate risk**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	6	1.3	3.0	3.0
	Satisfactory	33	7.1	16.8	19.8
	Good	72	15.4	36.5	56.3
	Very good	67	14.3	34.0	90.4
	Excellent	19	4.1	9.6	100.0
	Total	197	42.2	100.0	
Missing	0	270	57.8		
	Total	467	100.0		

However, only 14.2 per cent of those who had discussed climate risk indicated that they had completed an Enterprise Action Plan. As DAFF has advised, the Enterprise Action Plan was introduced in January 2009 and it contains a climate risk section. Only a small percentage of clients would have been on the Climate Change Adjustment Program, which also has an action plan for clients to complete, at the time of the survey.

Most (71 per cent or 25 respondents) of those who completed an Enterprise Action Plan reported that it had helped them to prepare for climate and other risk. Only a small proportion (35 respondents of 207 who answered the question) reported that they had a written drought plan, and

29 of those 35 indicated that they had implemented the plan. As advised by DAFF, most of these clients would have been in Exceptional Circumstances at the time.

## **8.8 Self-Reliance**

As outlined in Section 1.1.2, an important focus of the RFCS Program is to help clients to become more self-reliant, to effectively manage change and adjustment and be more profitable, competitive and sustainable.

Some explanation for variation in levels of self-reliance, as indicated by the appropriate 'client outcomes' questions (Tables 38–46) may be offered by comparing them with frequency of contact and responses to the questions on levels of satisfaction with the services offered. It would be reasonable to propose that people who had more contact and/or people who are satisfied with the services offered would have also achieved greater self-reliance. Comparisons among the satisfaction items are facilitated by firstly creating a variable by combining (counting) responses to the four questions indicating change (see Tables 38–40 and 46). The resulting score can then be correlated with levels of satisfaction. Before looking at satisfaction, frequency of contact can be considered (see Table 67 in Appendix 3). While the correlation between frequency of contact and degree of self-reliance is weak at .24, it is statistically significant. It can be concluded that frequency of contact has a modest positive effect on degree of self-reliance, as measured by indicators described above.

Further investigating the correlation, dichotomising the self-reliance variable provides additional scope (Table 68 in Appendix 3) for analysis. By separating those who scored above or equal to the median on the variable from those who scored below the mean, we are able to compare the two groups in terms of association with frequency of contact. That is, we can answer the question: is having more contact associated with greater likelihood of scoring above average in terms of self-reliance?

The proportion on or above the median self-reliance score grows with number of contacts (Table 68). In other words, there appears evidence that self-reliance does increase with the number of contacts made with the RFCS.

Consideration was also given to association between satisfaction with the service and self-reliance. This strengthens the analysis of self-reliance by pointing towards features of the service offered which may lead most strongly toward self-reliance among clients. This analysis is limited to the range of items about which questions regarding level of satisfaction were asked.

When correlated with the self-reliance variable (not dichotomised as in Table 68), some of the satisfaction variables<sup>5</sup> have a marginally higher correlation. Most are reasonably high, all are significant and some lower (in Appendix 3), suggesting that ability to connect clients with other services, development of sound options and the quality of information provided are more important than other factors considered, such as communication issues like promptness in returning phone calls and commitment to undertake follow-up action. Noteworthy is the observation that the highest correlation occurs with referral to other services.

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<sup>5</sup> These variables were recoded as necessary to remove the 'not applicable' and 'not sure' responses.

The data suggest that increasing the rate of referral would increase self-reliance, as indicated by the client outcomes questions about perceived change. However, the incidence of client referrals is revealed to be quite low (Table 51).

The most appropriate of those client outcomes questions for application to this issue of referral is that which seeks agreement/disagreement with: 'Are [you] more aware of the financial position of your enterprise?'. Apart from having great significance to a financial counselling organisation, it is also reasonable to propose that greater awareness of financial position could be associated with referral to an accountant. Referrals to accountants are measured in the series of questions about referrals.

**Table 53: Perceived improvement in awareness of financial position and incidence of referral to an accountant**

Are more aware of the financial position of your enterprise * Were you referred to an accountant? Cross tabulation			Were you referred to an accountant?			
			Not sure	Yes	No	Total
Are more aware of the financial position of your enterprise	Strongly disagree	Count	0	0	2	2
		% within 'Are more aware of the financial position of your enterprise'	.0%	.0%	100.0%	100.0%
		% within 'Were you referred to an accountant?'	.0%	.0%	1.5%	1.2%
	Disagree	Count	0	0	5	5
		% within 'Are more aware of the financial position of your enterprise'	.0%	.0%	100.0%	100.0%
		% within 'Were you referred to an accountant?'	.0%	.0%	3.8%	2.9%
	Neutral	Count	2	2	41	45
		% within 'Are more aware of the financial position of your enterprise'	4.4%	4.4%	91.1%	100.0%
		% within 'Were you referred to an accountant?'	33.3%	6.5%	30.8%	26.5%
	Agree	Count	3	15	58	76
		% within 'Are more aware of the financial position of your enterprise'	3.9%	19.7%	76.3%	100.0%
		% within 'Were you referred to an accountant?'	50.0%	48.4%	43.6%	44.7%
Strongly Agree	Count	1	14	27	42	
	% within 'Are more aware of the financial position of your enterprise'	2.4%	33.3%	64.3%	100.0%	
	% within 'Were you referred to an accountant?'	16.7%	45.2%	20.3%	24.7%	
Total	Count	6	31	133	170	
	% within 'Are more aware of the financial position of your enterprise'	3.5%	18.2%	78.2%	100.0%	
	% within 'Were you referred to an accountant?'	100.0%	100.0%	100.0%	100.0%	

Table 53<sup>6</sup> considers the respondent perceptions of improved awareness of financial position and the incidence of referral to an accountant. It reveals that of the 52 who were neutral or worse in their assessment of 'are more aware of the financial position of your enterprise?' only two (neutral responses) confirmed that they had been referred to an accountant. With respect to other types of referral, seven of those 52 had been referred to a financial advisor and five to a farm business advisor. Among the 118 who were positive about improvement in their awareness of financial position, much higher proportions had been referred: 29 had been referred to an accountant, 36 to a financial advisor and 23 to a farm business advisor.

A similar analysis can be applied to the client outcome question which refers to awareness of the importance of farm management planning. It is reasonable to propose that referral to an agronomist would be associated with greater awareness of farm planning. The data provide credence for such a proposition, with three-quarters of those having been referred to an agronomist agreeing or strongly agreeing with the statement of such increased awareness, and just over half of those who had not been referred agreeing or strongly agreeing with that statement. About twice the proportion of those who had not been referred were neutral when compared to those who had been referred. The other outcome questions do not lend themselves to analysis of association with referrals.

A qualitative assessment by clients, where they could indicate in an interview situation what has been the most important factors influencing their degree of self-reliance, would assist further exploration of this issue. Alternatively, or additionally, clients could complete pre-service questionnaires to this effect.

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<sup>6</sup> Only people who were referred to an agency outside RFCS are counted in this table.

## **9. Conclusions**

The research found that the Rural Financial Counselling Service plays a significant part in the adjustment process and the growth of resilience among farm people. Assessments of the quality of services are generally positive and instances of poor 'client outcomes' are rare. While many current clients indicated that they are likely to call on the RFCS into the future, it can be claimed to be fostering self-reliance.

The survey's objective was to determine whether RFCS providers are delivering a flexible and responsive service and meeting the needs of clients, and increasing the capacity of the target client group to become more self-reliant. The questions posed in the survey enable development of a picture of the client base, though limited by being a sample of clients rather than a census.

### **9.1 Awareness of the RFCS and Reasons for Contact**

Word of mouth and referral by another professional were the most frequent ways in which respondents heard about the service. Three-quarters of on-farm respondents said that 'necessity due to drought' was a reason for contacting RFCS, while 60 per cent said that they had 'recognised a need due to financial hardship' and had sought RFCS support as a consequence. Of the 42 (nine per cent) who gave an 'other' response to this question, 15 or 36 per cent referred to needing help 'completing forms'.

### **9.2 Satisfaction with Services**

The findings reveal strong satisfaction with the RFCS. This is most obvious in terms of relevance of information (Table 29), communication (Table 35 and Table 36) and interpersonal relationships such as promptness of returning phone calls, attending meetings and following up on actions (Table 30 and Table 31). In terms of providing information regarding options to improve a client situation, the response was similarly positive, yet with a slightly lower number of 'excellent' responses (Table 34).

The findings suggest that the RFCS has been successful in developing a rapport with clients that contributes to generally positive financial counselling experiences. However, the findings are constrained by the questions asked. It may be worth undertaking some qualitative research to confirm the most significant elements, to clients, of a satisfying experience of the service.

### **9.3 Appropriateness of Referrals**

A little under half (45.9 percent) of on-farm respondents reported being referred to another service for advice or assistance. Not all respondents who were referred then followed through with the referral, however, for those that did most rated the referral service as good or better. Re-visiting the accountant analysis (Table 53), the indications are that referrals improve the ability of clients to become more aware of their financial situation and their ability to be self-reliant. While the analysis of the accountant example could be logically associated with the question on improved awareness of a client's business or financial position, the links between other service providers and enterprise

management are not necessarily so obvious. Nevertheless, the findings here suggest that more referrals could have a positive impact on self-reliance.

It is interesting that of the satisfaction criteria mentioned above, the capacity of the rural financial counsellor to develop 'sound options to help improve your situation' scored the lowest number, at 41 per cent, of 'excellent' responses of all satisfaction elements. The extent to which clients rely on professional advisers for this type of support, or expect RFCS to deliver it, would be worthy of further investigation, especially as financial counsellors are expected to refer clients to other sources for specialist advice.

#### **9.4 Changes to Operations**

There is evidence that clients are making changes as a result of RFCS assistance. A majority of respondents answered either agree or strongly agree to each of the nine questions seeking assessment of the degree of change in capability and knowledge made as a result of RFCS assistance. When statistical significance is taken into consideration, it appears likely that the average level of agreement with positive change statements does not fall below the neutral position on the scale, with little measurable variation among the states.

The question of whether some groups of clients are more or less receptive to change and adjustment was considered. While the survey cannot attribute action or inaction to level of receptivity to change, the point that 83 per cent of respondents indicated that they had made positive change arising from their use of RFCS services indicates that there are very few clients who might not be receptive to change. Three-quarters of respondents reported that they had contacted the service due to necessity attributable to drought. In those circumstances, one might suppose, that clients feel a necessity to make changes.

The survey evidence suggests that around half of all changes being made by clients are attributable to RFCS input. The questionnaire also attempted to measure the extent of positive change made which clients attribute to the RFCS. Very few respondents attributed no positive change to the RFCS and over 40 per cent said almost all of the changes made or quite a lot were attributable to the RFCS. This suggests that the RFCS is having a significant impact.

#### **9.5 Enterprise Action Plans and Climate Risk**

While not universally known, the early indications are that the Enterprise Action Plans are acknowledged as useful by a large majority of those who used them. Around half of respondents had discussed climate risk with a counsellor, and nearly all of them rated the information provided highly. Relatively few had completed a Climate Change Adjustment Program action plan but most of those who had done so rated it highly.

Additional research incorporating further qualitative techniques may be warranted to improve the understanding of the value of Enterprise Action Plans, including their relevance to client management of climate risk.

## 9.6 Self-Reliance

While period of contact with RFCS appears not be significant, there is some evidence that the number of times contact is made is related, though weakly, to the outcomes achieved. Factors other than frequency of contact are likely to be at work, but were not detectable in this survey. A more qualitative approach would help to reveal the range of factors at play.

On the question of whether the program is enhancing self-reliance as opposed to clients continuing to rely on assistance from a rural financial counsellor, the research supports a positive answer. So too does the response to the more hypothetical question: 'The next time I am faced with an event that negatively impacts on my farming enterprise (drought, flood, fires, price crashes etc), I will .... Given that three-quarters of on-farm respondents indicated that they felt they had to find help due to drought but only one-seventh indicated that they were still reliant on the service, it would seem that the RFCS has at least broadened people's options. The point that three-quarters of respondents said they would still use the RFCS if they needed to could be interpreted in two ways: many clients may still want to use the service and so are not entirely independent, but those same clients would apparently return to the service anticipating, on the basis of experience, that it could help them.

## 10. Future Research Recommendation

As pointed out by Boero Rodrigues *et al.* (2006), more effective evaluation would be facilitated by collecting data from clients when they first use the RFCS services. The limitations on interpretation of this survey discussed above reinforce this point, and the problems of meanings attached to self-reliance. Qualitative exploration of the notions of self-reliance and sources of satisfaction with the service may assist in this respect at the same time as they build a stronger explanatory model for testing in a future survey.

## 11. Acknowledgements

The research team would particularly like to thank all the RFCS clients who participated in the survey, as well as acknowledge the Office of Rural Financial Counselling at DAFF and the RFCS service providers and other agencies who assisted with the design and execution of the research.

## 12. References

Boero Rodrigues, V., Watson, M. and Mues, C. (2006). *National Farmers Survey 2006*, ABARE Report to the Rural Policy and Innovation Division, Department of Agriculture, Fisheries and Forestry, Canberra, October.

## **Appendices**



## **Appendix 1: The Questionnaire**

### **RESILIENT RURAL HUMAN SYSTEMS: HOW FINANCIAL COUNSELLING AND OTHER INFORMATION SERVICES SUPPORT PRIMARY INDUSTRIES**

Hello and welcome to this survey being conducted by the Department of Agriculture, Fisheries and Forestry (DAFF) and Charles Sturt University (CSU).

The aim of the survey is to obtain your views and experiences of the Rural Financial Counselling Service (RFCS). We are particularly keen to draw on your knowledge and experience, either as a client or former client of the RFCS. We would like to know if you are satisfied with this service provided to you under the RFCS Program and any outcomes you achieved as a result of visiting a rural financial counsellor.

We would also like to know about your experience in farming or similar industries and where you obtain information and advice. We appreciate your time and effort and thank you in anticipation. We anticipate this survey will take you approximately 20 minutes to complete.

Your participation in this study is completely voluntary, however if you decide not to continue with the survey, you can withdraw at any point. Your survey responses will be strictly confidential and survey reports will not identify you as the source of any information.

If you have questions at any time while you are completing the survey, you may contact Lauren Forrest by email at the email address below.

Thank you very much for your time and support. Please start with the survey now by clicking on the Continue button below.

Please note that once you have clicked continue at the bottom of a page, you will not be able to go back and view or change your previous responses without disrupting the survey. However, if for some reason you cannot complete the survey in one sitting, you can exit the survey by clicking on Exit Survey and Continue Later. You will then be asked for your email address. QuestionPro will send you the link to your partly completed survey so that you can complete it.

## BACKGROUND INFORMATION

To begin, would you please tell us about your farm?

1. Are you currently working a farm or other agricultural/horticultural enterprise?
  - a) Yes
  - b) No (*Go to question 112*)
  
2. Which category best describes your role in farming? (*Please select only one response*)
  - a) Farmer
  - b) Farm manager
  - c) Farm family member
  - d) Other (*please specify*)
  
3. Is farming your main occupation?
  - a) Yes (*Go to question 5*)
  - b) No (*Go to question 4*)
  
4. What is your main occupation?

5. Which of the following best describes your main enterprise type?
  - a) Sheep, beef and/or grain
  - b) Dairy farm
  - c) Fishing and/or aquaculture
  - d) Fruit and/or nut tree growing
  - e) Vegetable and/or mushroom
  - f) Other crop
  - g) Other livestock
  - h) Wine and/or beverage
  - i) Small business supporting any of the above
  
6. Including yourself, how many people did your farming enterprise/business employ during the 2008 calendar year?
  - a) None
  - b) 1-5
  - c) 6-10
  - d) More than 10
  
7. How would you describe the scale/size of your farming enterprise compared to similar businesses in your region?
  - a) Smaller than average
  - b) About average
  - c) Larger than average

8. Which state/territory is your farming enterprise mostly in?
- a) Qld
  - b) NSW
  - c) Victoria
  - d) Tasmania
  - e) South Australia
  - f) Northern Territory
  - g) Western Australia
  - h) ACT
9. Approximately, how long have you been operating a farm? *(Please write the number of years in the space below, excluding your childhood)*

10. Do you own, lease or share farm your land? *(Please select as many responses as are appropriate to your situation, such as if you own part of your property and lease another part)*
- a) Owned by you/your family
  - b) Leased by you/your family
  - c) Share-farmed by you/your family
  - d) Leased or shared-farmed to another farmer
11. Approximately, what percentage of your total household income was generated off-farm in the last financial year? *(Please select only one response)*
- a) None
  - b) 1–25 per cent
  - c) 26–50 per cent
  - d) 51–75 per cent
  - e) More than 75 per cent
12. How do you currently see your financial status in farming? Is your farm:
- a) Viable
  - b) Barely viable
  - c) Unviable
  - d) Not sure
  - e) I no longer farm

13. What is your age?
- a) Less than 20
  - b) 20–24
  - c) 25–29
  - d) 30–34
  - e) 35–39
  - f) 40–44
  - g) 45–49
  - h) 50–54
  - i) 54–59
  - j) 60–64
  - k) 65–69
  - l) 70–74
  - m) 75–79
  - n) 80–84
  - o) 85 or more
14. Are you male or female?
- a) Male
  - b) Female
15. What is the highest level of education you have completed? *(Please select only one response)*
- a) No formal schooling
  - b) Primary
  - c) Secondary
  - d) Technical/Trade
  - e) Tertiary

**WE WOULD LIKE TO ASK SOME QUESTIONS TO CLARIFY YOUR SITUATION WITH REGARD TO THE RURAL FINANCIAL COUNSELLING SERVICE**

16. Are you currently a client of the Rural Financial Counselling Service?
- a) Yes *(Go to question 18)*
  - b) No *(Go to question 17)*
17. Were you a client of the Rural Financial Counselling Service at any time in the past five years?
- a) Yes *(Go to question 18)*
  - b) No *(Go to thank you page)*
18. Are you still involved in agriculture, fishing or an associated enterprise?
- a) Yes *(Go to question 20)*
  - b) No *(Go to question 19)*
19. Did you leave your farming enterprise because:
- a) You wanted to
  - b) You could no longer continue farming

20. How long have you been a client of the Rural Financial Counselling Service?
- a) Less than one year
  - b) 1–3 years
  - c) 4–6 years
  - d) More than 6 years
21. Approximately how many times have you had contact with a rural financial counsellor during this period?
- a) 1 time
  - b) 2–5 times
  - c) 6–10 times
  - d) More than 10 times

**WE WOULD LIKE TO ASK ABOUT HOW YOU FOUND THE RURAL FINANCIAL COUNSELLING SERVICE**

22. How did you first hear about the Rural Financial Counselling Service? *(Please select only one response)*
- a) RFCS/DAFF website
  - b) RFCS brochure
  - c) Word-of-Mouth
  - d) Field day or other service promotion
  - e) Referred by Centrelink
  - f) Referred by another service or professional you received assistance from
  - g) Media
  - h) Other *(please specify)*
23. Why did you contact the Rural Financial Counselling Service? *(Please select as many responses as are appropriate)*
- a) Recognised a need for some assistance due to financial hardship
  - b) Necessity due to drought
  - c) Other *(please specify)*
24. Were you aware of the Rural Financial Counselling Service before you had a need to access the program?
- a) Yes
  - b) No
25. Was it relatively easy to get in touch with a Rural Financial Counselling Service?
- a) Yes
  - b) No
26. For your most recent consultation, how long did you have to wait to receive service?
- a) Less than 1 week
  - b) Between 1 and 2 weeks
  - c) Between 2 and 4 weeks
  - d) More than 4 weeks
  - e) Can't remember

**CLIENT SATISFACTION WITH THE RURAL FINANCIAL COUNSELLING SERVICE**

**We would like to know whether clients and former clients are satisfied with the outcomes of the Rural Financial Counselling Service Program and the way it was delivered.**

How would you rate the RFCS in relation to:

	Poor	Satisfactory	Good	Very Good	Excellent	Not Sure
27. The general quality of information provided to you by the RFCS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. Promptness in returning phone calls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. Promptness in attending meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. The commitment of the RFCS to follow up on any actions they undertook to complete on your behalf	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31. Their level of knowledge on the issues affecting your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32. Their ability to develop sound options to help improve your situation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33. Their ability to communicate effectively with you and your family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

How would you rate the RFCS in relation to:

	Poor	Satisfactory	Good	Very Good	Excellent	Not Applicable	Not Sure
34. Their ability to communicate effectively with others they have contacted on your behalf	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35. Their ability to connect you to other services for advice and support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**The Enterprise Action Plan is used by the Rural Financial Counselling Service to provide a farm business assessment and action plan. It aims to help clients to gain a fuller understanding of their circumstances by reviewing their current financial situation and working through their available options.**

36. Have you heard of an Enterprise Action Plan?

- a) Yes ([Go to question 37](#))
- b) No ([Go to question 42](#))

37. Did you undertake an Enterprise Action Plan?

- a) Yes ([Go to question 38](#))
- b) No ([Go to question 42](#))

38. How would you rate the helpfulness of the Enterprise Action Plan in your situation?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very Good
- e) Excellent

39. Has the Enterprise Action Plan contributed to improving your financial position?

- a) Yes
- b) No

40. Has the Enterprise Action Plan increased your awareness of farm business financial and operating ratios?

- a) Yes
- b) No

41. Did the Enterprise Action Plan help you plan for climate risk?

- a) Yes
- b) No

**We would also like to ask you about how the Rural Financial Counselling Service referred you to other services for advice or help.**

42. Were you referred to any other services?

- a) Yes ([Go to question 43](#))
- b) No ([Go to question 90](#))

43. Overall, how do you rate the Rural Financial Counselling Services ability to connect you to other services and support?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very Good
- e) Excellent

44. Were you referred to an accountant?

- a) Yes (*Go to question 45*)
- b) No (*Go to question 49*)
- c) Not sure (*Go to question 49*)

45. Did you access the accountant?

- a) Yes (*Go to question 46*)
- b) No (*Go to question 48*)

46. How often did you use the accountant?

- a) Many times
- b) A few times
- c) Only once

47. How do you rate the help provided by the accountant?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

*(Go to question 49)*

48. Was the main reason why you didn't go to the accountant because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with a referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

49. Were you referred to someone to help you with succession planning?

- a) Yes (*Go to question 50*)
- b) No (*Go to question 54*)
- c) Not sure (*Go to question 54*)

50. Did you access this person?

- a) Yes (*Go to question 51*)
- b) No (*Go to question 53*)

51. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once



52. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

(Go to question 54)

53. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

54. Were you referred to someone to help you with production/agronomy?

- a) Yes (*Go to question 55*)
- b) No (*Go to question 59*)
- c) Not sure (*Go to question 59*)

55. Did you access this person?

- a) Yes (*Go to question 56*)
- b) No (*Go to question 58*)

56. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

57. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

(Go to question 59)

58. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

59. Were you referred to a financial adviser?

- a) Yes (*Go to question 60*)
- b) No (*Go to question 64*)
- c) Not sure (*Go to question 64*)

60. Did you access this person?

- a) Yes (*Go to question 61*)
- b) No (*Go to question 63*)

61. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

62. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

*(Go to question 64)*

63. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

64. Were you referred to a farm/business adviser?

- a) Yes (*Go to question 65*)
- b) No (*Go to question 69*)
- c) Not sure (*Go to question 69*)

65. Did you access this person?

- a) Yes (*Go to question 66*)
- b) No (*Go to question 68*)

66. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

67. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

(Go to question 69)

68. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

69. Were you referred to someone to help you with marketing?

- a) Yes (*Go to question 70*)
- b) No (*Go to question 74*)
- c) Not sure (*Go to question 74*)

70. Did you access this person?

- a) Yes (*Go to question 71*)
- b) No (*Go to question 73*)

71. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

72. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

(Go to question 74)

73. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

74. Were you referred to someone to help you with people management?

- a) Yes (*Go to question 75*)
- b) No (*Go to question 79*)
- c) Not sure (*Go to question 79*)

75. Did you access this person?

- a) Yes (*Go to question 76*)
- b) No (*Go to question 78*)

76. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

77. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

*(Go to question 79)*

78. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

79. Were you referred to someone to help you with natural resource management/the environment?

- a) Yes (*Go to question 80*)
- b) No (*Go to question 84*)
- c) Not sure (*Go to question 84*)

80. Did you access this person?

- a) Yes (*Go to question 81*)
- b) No (*Go to question 83*)

81. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

82. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

*(Go to question 84)*

83. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason *(please specify)*

84. Were you referred to anyone else?

- a) Yes *(Go to question 85)*
- b) No *(Go to question 90)*
- c) Not sure *(Go to question 90)*

85. Please specify the type of professional service that person provided. *(Please type your response in the space below)*

86. Did you access this person?

- a) Yes *(Go to question 87)*
- b) No *(Go to question 89)*

87. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

88. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

*(Go to question 90)*

89. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

#### CLIMATE RISK MANAGEMENT

**We would like to know how well the Rural Financial Counselling Service assisted you in managing climate risks. Would you please answer the following questions.**

90. Did you discuss climate risk issues (concerning drought or other problems posed by climate variability) with your rural financial counsellor?

- a) Yes (*Go to question 91*)
- b) No (*Go to question 92*)

91. How would you rate the rural financial counsellor's provision of information to you about climate risk?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

**Under the Australian Governments Climate Change Adjustment Program, clients complete an action plan with their rural financial counsellor outlining the aims and steps required to manage the impacts of climate change and improve the farms long term prospects.**

92. Have you undertaken a Climate Change Adjustment Program with a rural financial counsellor?

- a) Yes (*Go to question 93*)
- b) No (*Go to question 94*)

93. Did the Climate Change Adjustment Plan assist you to prepare for climate and other risk?

- a) Yes
- b) No

94. Do you have a written drought plan?

- a) Yes (*Go to question 95*)
- b) No (*Go to question 96*)

95. Have you implemented this written drought plan?

- a) Yes
- b) No

**CLIENT OUTCOMES**

The following questions require you to provide a ranking on the effects of assistance provided by the Rural Financial Counselling Service (RFCS) on your business.

As a result of the assistance provided by the RFCS program, you:

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
96. Are more aware of the financial position of your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
97. Are more aware of the importance of cash flow budgets in managing your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
98. Are more aware of the importance of a farm management plan in managing your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
99. Have a strong sense of what you need to do to improve your financial position	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
100. Are confident in your own ability to manage the finances of your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
101. Are now able to prepare a cash flow budget without assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
102. Are making, or have made, changes in the way you operate that will help improve your long term financial position	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
103. Are now able to develop and revise a farm plan to help manage risks associated with your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
104. Generally feel more in control of your circumstances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

105. Have you made any other changes as a result of involvement with the Rural Financial Counselling Service?

- a) Yes
- b) No

106. Overall, what degree of the changes made do you attribute to the help provided by a rural financial counsellor?

- a) Almost all
- b) Quite a lot
- c) About half
- d) Some
- e) Almost none

107. Have there been any positive changes in your circumstances arising from your use of the services of a rural financial counsellor?
- Yes ([Go to question 108](#))
  - No ([Go to question 109](#))
108. What degree of the positive changes in your circumstances do you attribute to the help provided by a rural financial counsellor?
- Almost all
  - Quite a lot
  - About half
  - Some
  - Almost none
109. The next time I am faced with an event that negatively impacts on my farming enterprise (drought, flood, fires, price crashes etc), I will:
- Rely heavily on the assistance of a rural financial counsellor to help me
  - Have a good idea of how to deal with the situation, but may still seek assistance from a rural financial counsellor
  - Manage by myself because I am now well prepared to deal with these issues
  - Seek assistance from professional advisers because I can now afford to do this
  - Seek assistance elsewhere because the rural financial counsellor was of little help to me
110. Has your involvement with the Rural Financial Counselling Service led you to seek professional advice or assistance from others on aspects of your business beyond those they referred you to?
- Yes ([Go to question 111](#))
  - No
111. In which areas? (*You can select more than one response*)
- Succession planning
  - Production management
  - Marketing
  - Natural resource management/the environment
  - Risk management
  - Other (*please specify*)

[\(Go to thank you page\)](#)

**Survey ends for 'On-Farm' respondents**



### 'Off-Farm' Sequence of Questions

112. Which category best describes your role in farming before you left the farm?

- a) Farmer
- b) Farm manager
- c) Farm family member
- d) Other (*please specify*)

113. Was farming your main occupation?

- a) Yes (*Go to question 115*)
- b) No

114. What was your main occupation while you were on the farm? (*Please type your response in the space below*)

115. What is your main occupation now? (*Please type your response in the space below*)

116. Thinking of the farm you have left, which of the following best describes your former enterprise type? (*Please select the most appropriate response*)

- a) Sheep, beef and/or grain
- b) Dairy farm
- c) Fishing and/or aquaculture
- d) Fruit and/or nut tree growing
- e) Vegetable and/or mushroom
- f) Other crop
- g) Other livestock
- h) Wine and/or beverage
- i) Small business supporting any of the above

117. Including yourself, how many people did your farming enterprise/business employ during its last calendar year of operation?

- a) None
- b) 1–5
- c) 6–10
- d) More than 10

118. How would you describe the scale/size of your former enterprise compared to similar businesses in your region?
- a) Smaller than average
  - b) About average
  - c) Larger than average
119. What state/territory was your farming enterprise mostly in?
- a) Qld
  - b) NSW
  - c) Victoria
  - d) Tasmania
  - e) South Australia
  - f) Northern Territory
  - g) Western Australia
  - h) ACT
120. Approximately, for how long did you operate a farm? *(Please type the number of years in the space below, excluding your childhood)*

121. Did you own, lease or share farm your land? *(Please select as many responses as are appropriate)*
- a) Owned by you/your family
  - b) Leased by you/your family
  - c) Share-farmed by you/your family
  - d) Leased or shared-farmed to another farmer
122. For the last financial year you were operating the farm, approximately, what percentage of your total household income was generated off-farm?
- a) None
  - b) 1–25 per cent
  - c) 26–50 per cent
  - d) 51–75 per cent
  - e) More than 75 per cent
123. How did you see your financial status in farming during your last year of operation?  
Was your farm:
- a) Viable
  - b) Barely viable
  - c) Unviable
  - d) Not sure

124. What is your age?
- a) Less than 20
  - b) 20–24
  - c) 25–29
  - d) 30–34
  - e) 35–39
  - f) 40–44
  - g) 45–49
  - h) 50–54
  - i) 54–59
  - j) 60–64
  - k) 65–69
  - l) 70–74
  - m) 75–79
  - n) 80–84
  - o) 85 or more
125. Are you male or female?
- a) Male
  - b) Female
126. What is the highest level of education you have completed? *(Please select only one response)*
- a) No formal schooling
  - b) Primary
  - c) Secondary
  - d) Technical/Trade
  - e) Tertiary

**WE WOULD LIKE TO ASK SOME QUESTIONS TO CLARIFY YOUR SITUATION WITH REGARD TO THE RURAL FINANCIAL COUNSELLING SERVICE**

127. Are you currently a client of the Rural Financial Counselling Service?
- a) Yes *(Go to question 129)*
  - b) No *(Go to question 130)*
128. Were you a client of the Rural Financial Counselling Service at any time in the past five years?
- a) Yes *(Go to question 129)*
  - b) No *(Go to thank you page)*
129. Are you still involved in agriculture, fishing or an associated enterprise?
- a) Yes *(Go to question 131)*
  - b) No *(Go to question 130)*
130. Did you leave your enterprise because:
- a) You wanted to
  - b) You could no longer continue farming

131. How long have you been a client of the Rural Financial Counselling Service?
- a) Less than one year
  - b) 1–3 years
  - c) 4–6 years
  - d) More than 6 years
132. Approximately how many times have you had contact with a rural financial counsellor during this period?
- a) 1 time
  - b) 2–5 times
  - c) 6–10 times
  - d) More than 10 times

**WE WOULD LIKE TO ASK ABOUT HOW YOU FOUND THE RURAL FINANCIAL COUNSELLING SERVICE**

133. How did you first hear about the Rural Financial Counselling Service? *(Please select only one response)*
- a) RFCS/DAFF website
  - b) RFCS brochure
  - c) Word-of-Mouth
  - d) Field day or other service promotion
  - e) Referred by Centrelink
  - f) Referred by another service or professional you received assistance from
  - g) Media
  - h) Other *(please specify)*
134. Why did you contact the Rural Financial Counselling Service? *(Please select as many responses as are appropriate)*
- a) Recognised a need for some assistance due to financial hardship
  - b) Necessity due to drought
  - c) Other *(please specify)*
135. Were you aware of the Rural Financial Counselling Service before you had a need to access the program?
- a) Yes
  - b) No
136. Was it relatively easy to get in touch with a Rural Financial Counselling Service?
- a) Yes
  - b) No
137. For your most recent consultation, how long did you have to wait to receive service?
- a) Less than 1 week
  - b) Between 1 and 2 weeks
  - c) Between 2 and 4 weeks
  - d) More than 4 weeks
  - e) Can't remember

**CLIENT SATISFACTION WITH THE RURAL FINANCIAL COUNSELLING SERVICE**

**We would like to know whether clients and former clients are satisfied with the outcomes of the Rural Financial Counselling Service Program and the way it was delivered.**

How would you rate the RFCS in relation to:

	Poor	Satisfactory	Good	Very good	Excellent	Not Sure
138. The general quality of information provided to you by the RFCS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
139. Promptness in returning phone calls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
140. Promptness in attending meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
141. The commitment of the RFCS to follow up on any actions they undertook to complete on your behalf	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
142. Their level of knowledge on the issues affecting your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
143. Their ability to develop sound options to help improve your situation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
144. Their ability to communicate effectively with you and your family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

How would you rate the RFCS in relation to:

	Poor	Satisfactory	Good	Very Good	Excellent	Not Applicable	Not Sure
145. Their ability to communicate effectively with others they have contacted on your behalf	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
146. Their ability to connect you to other services for advice and support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**The Enterprise Action Plan is used by the Rural Financial Counselling Service to provide a farm business assessment and action plan. It aims to help clients to gain a fuller understanding of their circumstances by reviewing their current financial situation and working through their available options.**

147. Have you heard of an Enterprise Action Plan?
- a) Yes ([Go to question 148](#))
  - b) No ([Go to question 153](#))
148. Did you undertake an Enterprise Action Plan?
- a) Yes ([Go to question 149](#))
  - b) No ([Go to question 153](#))
149. How would you rate the helpfulness of the Enterprise Action Plan in your situation?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very Good
  - e) Excellent
150. Has the Enterprise Action Plan contributed to improving your financial position?
- a) Yes
  - b) No
151. Has the Enterprise Action Plan increased your awareness of farm business financial and operating ratios?
- a) Yes
  - b) No
152. Did the Enterprise Action Plan help you plan for climate risk?
- a) Yes
  - b) No

**We would also like to ask you about how the Rural Financial Counselling Service referred you to other services for advice or help.**

153. Were you referred to any other services?
- a) Yes ([Go to question 154](#))
  - b) No ([Go to question 201](#))
154. Overall, how do you rate the Rural Financial Counselling Services ability to connect you to other services and support?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very Good
  - e) Excellent

155. Were you referred to an accountant?
- a) Yes (*Go to question 156*)
  - b) No (*Go to question 160*)
  - c) Not sure (*Go to question 160*)
156. Did you access the accountant?
- a) Yes (*Go to question 157*)
  - b) No (*Go to question 159*)
157. How often did you use the accountant?
- a) Many times
  - b) A few times
  - c) Only once
158. How do you rate the help provided by the accountant?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

*(Go to question 160)*

159. Was the main reason why you didn't go to the accountant because you:
- a) Couldn't afford to
  - b) Didn't consider the referral relevant
  - c) Had too far to travel
  - d) Had a previous bad experience with a referral agency
  - e) Didn't get around to it
  - f) Other reason (*please specify*)
160. Were you referred to someone to help you with succession planning?
- a) Yes (*Go to question 161*)
  - b) No (*Go to question 165*)
  - c) Not sure (*Go to question 165*)
161. Did you access this person?
- a) Yes (*Go to question 162*)
  - b) No (*Go to question 164*)
162. How often did you use this person?
- a) Many times
  - b) A few times
  - c) Only once

163. How do you rate the help provided by this person?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

(Go to question 165)

164. Was the main reason you didn't go and see this person because you:
- a) Couldn't afford to
  - b) Didn't consider the referral relevant
  - c) Had too far to travel
  - d) Had a previous bad experience with referral agency
  - e) Didn't get around to it
  - f) Other reason (*please specify*)

165. Were you referred to someone to help you with production/agronomy?
- a) Yes (*Go to question 166*)
  - b) No (*Go to question 170*)
  - c) Not sure (*Go to question 170*)

166. Did you access this person?
- a) Yes (*Go to question 167*)
  - b) No (*Go to question 169*)

167. How often did you use this person?
- a) Many times
  - b) A few times
  - c) Only once

168. How do you rate the help provided by this person?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

(Go to question 170)

169. Was the main reason you didn't go and see this person because you:
- a) Couldn't afford to
  - b) Didn't consider the referral relevant
  - c) Had too far to travel
  - d) Had a previous bad experience with referral agency
  - e) Didn't get around to it
  - f) Other reason (*please specify*)



170. Were you referred to a financial adviser?

- a) Yes (*Go to question 171*)
- b) No (*Go to question 175*)
- c) Not sure (*Go to question 175*)

171. Did you access this person?

- a) Yes (*Go to question 172*)
- b) No (*Go to question 174*)

172. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

173. How do you rate the help provided by this person?

- a) Poor
- b) Satisfactory
- c) Good
- d) Very good
- e) Excellent

*(Go to question 175)*

174. Was the main reason you didn't go and see this person because you:

- a) Couldn't afford to
- b) Didn't consider the referral relevant
- c) Had too far to travel
- d) Had a previous bad experience with referral agency
- e) Didn't get around to it
- f) Other reason (*please specify*)

175. Were you referred to a farm/business adviser?

- a) Yes (*Go to question 176*)
- b) No (*Go to question 180*)
- c) Not sure (*Go to question 180*)

176. Did you access this person?

- a) Yes (*Go to question 177*)
- b) No (*Go to question 179*)

177. How often did you use this person?

- a) Many times
- b) A few times
- c) Only once

178. How do you rate the help provided by this person?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

(Go to question 180)

179. Was the main reason you didn't go and see this person because you:
- a) Couldn't afford to
  - b) Didn't consider the referral relevant
  - c) Had too far to travel
  - d) Had a previous bad experience with referral agency
  - e) Didn't get around to it
  - f) Other reason (please specify)

180. Were you referred to someone to help you with marketing?
- a) Yes (Go to question 181)
  - b) No (Go to question 185)
  - c) Not sure (Go to question 185)

181. Did you access this person?
- a) Yes (Go to question 182)
  - b) No (Go to question 184)

182. How often did you use this person?
- a) Many times
  - b) A few times
  - c) Only once

183. How do you rate the help provided by this person?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

(Go to question 185)

184. Was the main reason you didn't go and see this person because you:
- a) Couldn't afford to
  - b) Didn't consider the referral relevant
  - c) Had too far to travel
  - d) Had a previous bad experience with referral agency
  - e) Didn't get around to it
  - f) Other reason (please specify)

185. Were you referred to someone to help you with people management?
- a) Yes (*Go to question 186*)
  - b) No (*Go to question 190*)
  - c) Not sure (*Go to question 190*)
186. Did you access this person?
- a) Yes (*Go to question 187*)
  - b) No (*Go to question 189*)
187. How often did you use this person?
- a) Many times
  - b) A few times
  - c) Only once
188. How do you rate the help provided by this person?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

*(Go to question 190)*

189. Was the main reason you didn't go and see this person because you:
- a) Couldn't afford to
  - b) Didn't consider the referral relevant
  - c) Had too far to travel
  - d) Had a previous bad experience with referral agency
  - e) Didn't get around to it
  - f) Other reason (*please specify*)
190. Were you referred to someone to help you with natural resource management/the environment?
- a) Yes (*Go to question 191*)
  - b) No (*Go to question 195*)
  - c) Not sure (*Go to question 195*)
191. Did you access this person?
- a) Yes (*Go to question 192*)
  - b) No (*Go to question 194*)
192. How often did you use this person?
- a) Many times
  - b) A few times
  - c) Only once

193. How do you rate the help provided by this person?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

(Go to question 195)

194. Was the main reason you didn't go and see this person because you:
- a) Couldn't afford to
  - b) Didn't consider the referral relevant
  - c) Had too far to travel
  - d) Had a previous bad experience with referral agency
  - e) Didn't get around to it
  - f) Other reason (*please specify*)

195. Were you referred to anyone else?
- a) Yes (*Go to question 196*)
  - b) No (*Go to question 201*)
  - c) Not sure (*Go to question 201*)

196. Please specify the type of professional service that person provided. (*Please type your response in the space below*)

197. Did you access this person?
- a) Yes (*Go to question 198*)
  - b) No (*Go to question 200*)

198. How often did you use this person?
- a) Many times
  - b) A few times
  - c) Only once

199. How do you rate the help provided by this person?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

(Go to question 201)

200. Was the main reason you didn't go and see this person because you:
- a) Couldn't afford to
  - b) Didn't consider the referral relevant
  - c) Had too far to travel
  - d) Had a previous bad experience with referral agency
  - e) Didn't get around to it
  - f) Other reason (*please specify*)

#### CLIMATE RISK MANAGEMENT

**We would like to know how well the Rural Financial Counselling Service assisted you in managing climate risks. Would you please answer the following questions.**

201. Did you discuss climate risk issues (concerning drought or other problems posed by climate variability) with your rural financial counsellor?
- a) Yes (*Go to question 202*)
  - b) No (*Go to question 203*)
202. How would you rate the rural financial counsellor's provision of information to you about climate risk?
- a) Poor
  - b) Satisfactory
  - c) Good
  - d) Very good
  - e) Excellent

**Under the Australian Governments Climate Change Adjustment Program, clients complete an action plan with their rural financial counsellor outlining the aims and steps required to manage the impacts of climate change and improve the farms long term prospects.**

203. Have you undertaken a Climate Change Adjustment Program with a rural financial counsellor?
- a) Yes (*Go to question 204*)
  - b) No (*Go to question 205*)
204. Did the Climate Change Adjustment Plan assist you to prepare for climate and other risk?
- a) Yes
  - b) No
205. Do you have a written drought plan?
- a) Yes (*Go to question 206*)
  - b) No (*Go to question 207*)
206. Have you implemented this written drought plan?
- a) Yes
  - b) No

**CLIENT OUTCOMES**

The following questions require you to provide a ranking on the effects of assistance provided by the Rural Financial Counselling Service (RFCS) on your business.

As a result of the assistance provided by the RFCS program, you:

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
207. Became more aware of the financial position of your former enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
208. Became more aware of the importance of cash flow budgets in managing your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
209. Became more aware of the importance of a farm management plan in managing your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
210. Developed a strong sense of what you need to do to improve your financial position	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
211. Became confident in your own ability to manage the finances of your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
212. Became able to prepare a cash flow budget without assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
213. Made changes in the way you operate that will help improve your long term financial position	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
214. Became able to develop and revise a farm plan to help manage risks associated with your enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
215. Generally feel more in control of your circumstances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

216. Have you made any other changes as a result of involvement with the Rural Financial Counselling Service?

- a) Yes (*Go to question 217*)
- b) No (*Go to question 218*)

217. Overall, what degree of the changes made do you attribute to the help provided by a rural financial counsellor?

- a) Almost all
- b) Quite a lot
- c) About half
- d) Some
- e) Almost none

218. Have there been any positive changes in your circumstances arising from your use of the services of a rural financial counsellor?
- a) Yes (*Go to question 219*)
  - b) No (*Go to question 220*)
219. What degree of the positive changes in your circumstances do you attribute to the help provided by a rural financial counsellor?
- a) Almost all
  - b) Quite a lot
  - c) About half
  - d) Some
  - e) Almost none
220. Has your involvement with the Rural Financial Counselling Service led you to seek professional advice or assistance from others on aspects of your business beyond those they referred you to?
- a) Yes (*Go to question 221*)
  - c) No (*Go to thank you page*)
221. In which areas? (*Please select as many responses as are appropriate*)
- a) Succession planning
  - b) Production management
  - c) Marketing
  - d) Natural resource management/the environment
  - e) Risk management
  - f) Other (*please specify*)

*(Go to thank you page)*

## Appendix 2: Contact and Consultation: Mean Scores by state

**Table 54: Length of client engagement — by state**

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
How long have you been a client of the Rural Financial Counselling Service	Qld	22	2.09	1.151	.245	1.58	2.60
	NSW	136	2.38	1.089	.093	2.20	2.57
	Victoria	160	1.93	.821	.065	1.80	2.05
	Tasmania	23	2.09	.733	.153	1.77	2.40
	South Australia	50	1.88	.799	.113	1.65	2.11
	Western Australia	2	2.00	1.414	1.000	-10.71	14.71
	Total	393	2.10	.956	.048	2.00	2.19

**Table 55: Degree of changes attributed to RFCS assistance — by state**

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Overall what degree of the changes made do you attribute to the help provided by a rural financial counsellor	Qld	21	3.62	1.024	.223	3.15	4.08
	NSW	128	3.45	1.121	.099	3.25	3.64
	Victoria	141	3.55	1.137	.096	3.36	3.74
	Tasmania	19	3.26	.991	.227	2.79	3.74
	South Australia	46	3.76	1.286	.190	3.38	4.14
	Western Australia	2	3.50	2.121	1.500	-15.56	22.56
	Total	357	3.53	1.140	.060	3.41	3.65



**Table 56: Degree of positive changes attributed to RFCS assistance — by state**

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
What degree of the positive changes in your circumstances do you attribute to the help provided by a rural financial counsellor	Qld	17	2.94	.966	.234	2.44	3.44
	NSW	113	3.08	1.087	.102	2.88	3.28
	Victoria	122	2.91	1.113	.101	2.71	3.11
	Tasmania	17	2.65	1.222	.296	2.02	3.28
	South Australia	35	3.17	1.098	.186	2.79	3.55
	Western Australia	1	4.00	.	.	.	.
	Total	305	2.99	1.100	.063	2.87	3.12

**Table 57: General quality of information provided to you by the RFCS — by state**

Quality assessed		N	Mean	Std. Dev.	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
The general quality of information provided to you by the RFCS.	Qld	21	4.1429	.79282	.17301	3.7820	4.5037
	NSW	131	4.3511	.87639	.07657	4.1997	4.5026
	Victoria	156	4.4487	.73874	.05915	4.3319	4.5656
	Tasmania	23	4.4783	1.03877	.21660	4.0291	4.9275
	South Australia	49	4.1633	.87433	.12490	3.9121	4.4144
	Western Australia	2	2.5000	2.12132	1.50000	-16.5593	21.5593
	Total	382	4.3534	.84693	.04333	4.2682	4.4386

**Table 58: RFCS promptness in returning phone calls — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Promptness in returning phone calls.	Qld	21	4.1905	.67964	.14831	3.8811	4.4998
	NSW	131	4.2519	.94741	.08278	4.0881	4.4157
	Victoria	156	4.2949	.76384	.06116	4.1741	4.4157
	Tasmania	24	4.2917	.95458	.19485	3.8886	4.6948
	South Australia	49	4.3469	.85516	.12217	4.1013	4.5926
	Western Australia	2	2.5000	2.12132	1.50000	-16.5593	21.5593
	Total	383	4.2715	.86187	.04404	4.1849	4.3581

**Table 59: RFCS promptness in attending meetings — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Promptness in attending meetings.	Qld	19	4.1053	.87526	.20080	3.6834	4.5271
	NSW	128	4.4844	.79352	.07014	4.3456	4.6232
	Victoria	153	4.4641	.71659	.05793	4.3496	4.5785
	Tasmania	23	4.3478	1.11227	.23193	3.8668	4.8288
	South Australia	49	4.3469	.75142	.10735	4.1311	4.5628
	Western Australia	2	3.5000	.70711	.50000	-2.8531	9.8531
	Total	374	4.4251	.78765	.04073	4.3450	4.5052

**Table 60: Commitment of the RFCS to follow up on any actions they undertook to complete on your behalf — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
The commitment of the RFCS to follow up on any actions they undertook to complete on your behalf.	Qld	20	4.1500	.87509	.19568	3.7404	4.5596
	NSW	129	4.4186	.87230	.07680	4.2666	4.5706
	Victoria	152	4.4868	.72775	.05903	4.3702	4.6035
	Tasmania	24	4.3750	1.20911	.24681	3.8644	4.8856
	South Australia	47	4.2128	.80585	.11755	3.9762	4.4494
	Western Australia	2	2.0000	1.41421	1.00000	-10.7062	14.7062
	Total	374	4.3904	.85552	.04424	4.3034	4.4774

**Table 61: RFCS level of knowledge on the issues affecting your enterprise — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Their level of knowledge on the issues affecting your enterprise.	Qld	21	4.3810	.80475	.17561	4.0146	4.7473
	NSW	131	4.3969	.91718	.08013	4.2384	4.5555
	Victoria	155	4.3484	.85731	.06886	4.2124	4.4844
	Tasmania	24	4.1667	1.16718	.23825	3.6738	4.6595
	South Australia	50	4.2200	.88733	.12549	3.9678	4.4722
	Western Australia	2	2.5000	2.12132	1.50000	-16.5593	21.5593
	Total	383	4.3290	.91318	.04666	4.2372	4.4207

**Table 62: RFCS ability to develop sound options to help improve your situation — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Their ability to develop sound options to help improve your situation.	Qld	21	3.9048	.88909	.19401	3.5001	4.3095
	NSW	128	4.2188	.97154	.08587	4.0488	4.3887
	Victoria	152	4.1447	.97252	.07888	3.9889	4.3006
	Tasmania	23	4.1739	1.11405	.23230	3.6922	4.6557
	South Australia	49	3.9388	.94446	.13492	3.6675	4.2101
	Western Australia	2	3.0000	1.41421	1.00000	-9.7062	15.7062
	Total	375	4.1253	.97716	.05046	4.0261	4.2246

**Table 63: RFCS ability to communicate effectively with you and your family — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Their ability to communicate effectively with you and your family.	Qld	21	4.4762	.60159	.13128	4.2024	4.7500
	NSW	130	4.4231	.95532	.08379	4.2573	4.5889
	Victoria	155	4.5097	.74178	.05958	4.3920	4.6274
	Tasmania	24	4.5417	.77903	.15902	4.2127	4.8706
	South Australia	50	4.2800	.80913	.11443	4.0500	4.5100
	Western Australia	2	3.0000	2.82843	2.00000	-22.4124	28.4124
	Total	382	4.4424	.84218	.04309	4.3577	4.5271

**Table 64: RFCS ability to communicate effectively with others they have contacted on your behalf — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Their ability to communicate effectively with others they have contacted on your behalf.	Qld	14	4.4286	.51355	.13725	4.1321	4.7251
	NSW	112	4.3393	.88586	.08371	4.1734	4.5052
	Victoria	121	4.4876	.68454	.06223	4.3644	4.6108
	Tasmania	23	4.3913	.98807	.20603	3.9640	4.8186
	South Australia	30	4.2667	.78492	.14331	3.9736	4.5598
	Western Australia	0	.	.	.	.	.
	Total	300	4.4000	.79295	.04578	4.3099	4.4901

**Table 65: RFCS ability to connect you to other services for advice and support — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Their ability to connect you to other services for advice and support.	Qld	15	4.2000	.86189	.22254	3.7227	4.6773
	NSW	105	4.2286	1.00247	.09783	4.0346	4.4226
	Victoria	126	4.3175	.86395	.07697	4.1651	4.4698
	Tasmania	20	4.4500	.99868	.22331	3.9826	4.9174
	South Australia	39	4.0769	.83932	.13440	3.8048	4.3490
	Western Australia	2	2.5000	2.12132	1.50000	-16.5593	21.5593
	Total	307	4.2476	.93443	.05333	4.1426	4.3525

### Appendix 3: Effect of RFCS Assistance: Contact and Self-Reliance

**Table 66: Correlations between number of times of contact with a counsellor and client outcomes**

Outcome		Approximately how many times have you had contact with a rural financial counsellor during this period?
Are more aware of the financial position of your enterprise	Pearson Correlation	.213**
	Sig. (2-tailed)	.000
	N	364
Are more aware of the importance of cash flow budgets in managing your business	Pearson Correlation	.220**
	Sig. (2-tailed)	.000
	N	363
Are more aware of the importance of a farm management plan in managing your enterprise	Pearson Correlation	.221**
	Sig. (2-tailed)	.000
	N	361
Have a strong sense of what you need to do to improve your financial position	Pearson Correlation	.218**
	Sig. (2-tailed)	.000
	N	361
Are confident in your own ability to manage the finances of your enterprise	Pearson Correlation	.179**
	Sig. (2-tailed)	.001
	N	363
Are now able to prepare a cash flow budget without assistance	Pearson Correlation	.145**
	Sig. (2-tailed)	.006
	N	361
Are making or have made changes in the way you operate that will help improve your long term financial position	Pearson Correlation	.204**
	Sig. (2-tailed)	.000
	N	361
Are now able to develop and revise a farm plan to help manage risks associated with your enterprise	Pearson Correlation	.153**
	Sig. (2-tailed)	.003
	N	362
Generally feel more in control of your circumstances	Pearson Correlation	.167**
	Sig. (2-tailed)	.002
	N	359

**Table 67: Correlation between frequency of contact and degree of self-reliance**

		<b>Correlations</b>	
		<b>Approximately how many times have you had contact with a rural financial counsellor during this period</b>	<b>Degree of self- reliance</b>
Approximately how many times have you had contact with a rural financial counsellor during this period	Pearson Correlation	1	.240**
	Sig. (2-tailed)		.000
	N	395	357
Degree of self-reliance	Pearson Correlation	.240**	1
	Sig. (2-tailed)	.000	
	N	357	365

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Table 68: Correlation between frequency of contact and degree of self-reliance dichotomised**

**Approximately how many times have you had contact with a rural financial counsellor during this period \*  
self-reliance dichotomised cross tabulation**

			self-reliance dichotomised		
			below median	equal or above median	Total
Approximately how many times have you had contact with a rural financial counsellor during this period?	1 time	Count	23	6	29
		% within Approximately how many times have you had contact with a rural financial counsellor during this period	79.3%	20.7%	100.0%
		% within self-reliance dichotomised	13.9%	3.1%	8.1%
	2–5 times	Count	92	102	194
		% within Approximately how many times have you had contact with a rural financial counsellor during this period	47.4%	52.6%	100.0%
		% within self-reliance dichotomised	55.4%	53.4%	54.3%
	6–10 times	Count	30	43	73
		% within Approximately how many times have you had contact with a rural financial counsellor during this period	41.1%	58.9%	100.0%
		% within self-reliance dichotomised	18.1%	22.5%	20.4%
More than 10 times	Count	21	40	61	
	% within Approximately how many times have you had contact with a rural financial counsellor during this period	34.4%	65.6%	100.0%	
	% within self-reliance dichotomised	12.7%	20.9%	17.1%	
Total	Count	166	191	357	
	% within Approximately how many times have you had contact with a rural financial counsellor during this period	46.5%	53.5%	100.0%	
	% within self-reliance dichotomised	100.0%	100.0%	100.0%	



**Table 69: Correlation of Satisfaction variables against self-reliance**

	Correlations	Degree of self-reliance
Degree of self-reliance	Pearson Correlation	1
	Sig. (2-tailed)	
	N	365
• quality info recoded	Pearson Correlation	.403**
	Sig. (2-tailed)	.000
	N	360
• promptness return calls recoded	Pearson Correlation	.331**
	Sig. (2-tailed)	.000
	N	361
• promptness attend meetings recoded	Pearson Correlation	.244**
	Sig. (2-tailed)	.000
	N	352
• commitment follow up recoded	Pearson Correlation	.303**
	Sig. (2-tailed)	.000
	N	354
• knowledge recoded	Pearson Correlation	.379**
	Sig. (2-tailed)	.000
	N	361
• sound options recoded	Pearson Correlation	.406**
	Sig. (2-tailed)	.000
	N	354
• ability communicate recoded	Pearson Correlation	.373**
	Sig. (2-tailed)	.000
	N	361
• ability to communicate with others recoded	Pearson Correlation	.397**
	Sig. (2-tailed)	.000
	N	282
• ability to connect other services recoded	Pearson Correlation	.450**
	Sig. (2-tailed)	.000
	N	287

## Appendix 4: Effect of RFCS Assistance: Mean Scores by state

**Table 70: Effect of RFCS in making you more aware of your financial position — by state**

Client outcome		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Are more aware of the financial position of your enterprise	Qld	22	3.68	.780	.166	3.34	4.03
	NSW	131	3.69	.842	.074	3.54	3.83
	Victoria	145	3.78	.862	.072	3.64	3.92
	Tasmania	20	3.60	.821	.184	3.22	3.98
	South Australia	47	3.64	.870	.127	3.38	3.89
	Western Australia	2	3.00	2.828	2.000	-22.41	28.41
	Total	367	3.71	.859	.045	3.62	3.80

**Table 71: Effect of RFCS in making you more aware of the importance of cash flow budgets — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Are more aware of the importance of cash flow budgets in managing your business	Qld	22	3.64	.848	.181	3.26	4.01
	NSW	130	3.65	.904	.079	3.50	3.81
	Victoria	145	3.61	.851	.071	3.47	3.75
	Tasmania	20	3.55	.826	.185	3.16	3.94
	South Australia	47	3.40	.851	.124	3.15	3.65
	Western Australia	2	3.00	2.828	2.000	-22.41	28.41
	Total	366	3.60	.879	.046	3.51	3.69

**Table 72: Effect of RFCS in making you more aware of the importance of a farm management plan for enterprise management — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Are more aware of the importance of a farm management plan in managing your enterprise	Qld	22	3.68	.839	.179	3.31	4.05
	NSW	129	3.62	.868	.076	3.47	3.77
	Victoria	144	3.54	.765	.064	3.42	3.67
	Tasmania	20	3.55	.826	.185	3.16	3.94
	South Australia	47	3.40	.681	.099	3.20	3.60
	Western Australia	2	3.00	2.828	2.000	-22.41	28.41
	Total	364	3.56	.813	.043	3.47	3.64

**Table 73: Effect of RFCS in providing a strong sense of what you need to do to improve your financial position — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Have a strong sense of what you need to do to improve your financial position	Qld	22	3.68	.839	.179	3.31	4.05
	NSW	130	3.68	.908	.080	3.52	3.83
	Victoria	143	3.76	.787	.066	3.63	3.89
	Tasmania	20	3.80	.696	.156	3.47	4.13
	South Australia	47	3.55	.904	.132	3.29	3.82
	Western Australia	2	3.00	2.828	2.000	-22.41	28.41
	Total	364	3.70	.857	.045	3.61	3.79

**Table 74: Effect of RFCS in making you confident in your own ability to manage the finances of your enterprise — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Are confident in your own ability to manage the finances of your enterprise	Qld	22	3.82	.588	.125	3.56	4.08
	NSW	130	3.93	.855	.075	3.78	4.08
	Victoria	145	3.95	.802	.067	3.82	4.08
	Tasmania	20	4.05	.945	.211	3.61	4.49
	South Australia	47	3.79	.907	.132	3.52	4.05
	Western Australia	2	2.50	2.121	1.500	-16.56	21.56
	Total	366	3.91	.843	.044	3.83	4.00

**Table 75: Effect of RFCS in assisting you to prepare a cash flow budget without assistance — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Are now able to prepare a cash flow budget without assistance	Qld	22	3.45	.858	.183	3.07	3.83
	NSW	130	3.62	1.014	.089	3.45	3.80
	Victoria	144	3.57	.898	.075	3.42	3.72
	Tasmania	20	3.80	.894	.200	3.38	4.22
	South Australia	46	3.35	.900	.133	3.08	3.62
	Western Australia	2	2.00	1.414	1.000	-10.71	14.71
	Total	364	3.56	.947	.050	3.46	3.66

**Table 76: Effect of RFCS in assisting you to change the way you operate that will help improve your long term financial position — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Are making or have made changes in the way you operate that will help improve your long term financial position	Qld	22	3.86	.468	.100	3.66	4.07
	NSW	129	3.82	.870	.077	3.67	3.97
	Victoria	144	3.63	.915	.076	3.47	3.78
	Tasmania	20	3.55	1.050	.235	3.06	4.04
	South Australia	47	3.49	.953	.139	3.21	3.77
	Western Australia	2	2.50	2.121	1.500	-16.56	21.56
	Total	364	3.68	.905	.047	3.59	3.77

**Table 77: Effect of RFCS in assisting you to develop and revise a farm plan to help manage risks associated with your enterprise — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Are now able to develop and revise a farm plan to help manage risks associated with your enterprise	Qld	22	3.73	.550	.117	3.48	3.97
	NSW	130	3.59	.887	.078	3.44	3.75
	Victoria	144	3.51	.885	.074	3.36	3.65
	Tasmania	20	3.70	.733	.164	3.36	4.04
	South Australia	47	3.30	.858	.125	3.05	3.55
	Western Australia	2	2.50	2.121	1.500	-16.56	21.56
	Total	365	3.53	.869	.045	3.44	3.62

**Table 78: Effect of RFCS in assisting you to generally feel more in control of your circumstances — by state**

		N	Mean	Std. Dev	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Generally feel more in control of your circumstances	Qld	22	3.68	.716	.153	3.36	4.00
	NSW	129	3.70	.889	.078	3.54	3.85
	Victoria	142	3.58	.836	.070	3.44	3.72
	Tasmania	20	3.80	.894	.200	3.38	4.22
	South Australia	47	3.49	.804	.117	3.25	3.73
	Western Australia	2	2.50	2.121	1.500	-16.56	21.56
	Total	362	3.62	.857	.045	3.53	3.71