



## Session 7

# Learnings from the pandemic

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*Uniting*

# Learnings from the pandemic

Things have changed: including greater demand for financial counselling, mental health services and Lifeline. Uniting, seeing the impact on services and what is needed, has like other businesses changed and adapted to meet the current needs of individuals and small businesses in difficulties.

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Institute of Mercantile Agents Limited (IMA)

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**Uniting**

# Who we are

- We are the community services organisation of the Uniting Church in Victoria and Tasmania
- We strive to be human-centred and rights-based.
- We celebrate our diversity.
- We work across full spectrum of community services.
- We strive to make a difference, in everyday trials and triumphs, for everyone.



# What we do

We work in **partnership** with people of all ages in **local communities** across Victoria and Tasmania to provide support that builds their capability and confidence. We work with our colleagues across sectors and industries to deliver **better outcomes**.



**Child, Youth  
and Families**



**Housing and  
Homelessness**



**Community Wellbeing  
and Capacity Building**



**Alcohol and  
Other Drugs**



**Early Learning**



**Mental Health**



**Business and  
Social Enterprises**



**Disability**

# Our impact 2021/22

**200**

people living with a disability  
supported to find work



**72,500 Lifeline**

crisis calls answered in  
Melbourne and Ballarat

**1000  
carers**



supported to take a break

**360** foster  
carers



provided a home for  
vulnerable children

**4100** children in our  
early learning programs



**6200** supported in  
recovery from  
alcohol and other drugs



**67,000** community meals  
for those in need



**Uniting**



**3500**

people experiencing homelessness  
found **safe accommodation**

# Learnings from the pandemic

Greater demand for:

- Financial counselling
- Mental health services
- Calls to Lifeline

Uniting, seeing the impact on services and what is needed, has changed and adapted to meet the current needs of individuals and small businesses in difficulties.

# Consider your own observations and experiences

- How these could inform the way how you interact with consumers in debt, irrespective of your particular role (i.e., collector, field agent, investigator, repossession agent)
- How are these relevant to your business/ industry and start you thinking about how you have adapted and has there been benefit.
- How the industry addresses the particular needs of consumers who are vulnerable and in debt more broadly

*"It's been bad. More calls, more fear. Everyone was stuck at home with their thoughts, and what can you do? And I couldn't tell people to see a friend or go for a walk. Sometimes I was the only voice someone spoke to all week. Talk about a 'lifeline'."*

*– Lifeline Crisis Supporter*



*"New and innovative products have the potential to improve outcomes for consumers and businesses. But we can't be blind to the risks they present and must act to ensure regulatory frameworks remain fit for purpose. We need to ensure that vulnerable groups can access Australia's credit and financial product markets. For this to occur, access to credit must go hand-in-hand with access to meaningful protections and remedies."*

*- Hon Stephen Jones MP Address to the Responsible Lending and Borrowing Summit, Sydney*

# Thank you

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