

# Evaluation of MoneyMob Talkabout

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*Baseline report*

**A formative evaluation of the MoneyMob Talkabout services delivered by Matrix on Board in Anangu Pitjantjatjara Yankunytjatjara Lands (2012-2014)**

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## Acknowledgment

Money Mob Talkabout and this baseline evaluation are funded by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs and delivered by Matrix on Board.

## Executive summary

To ensure the evaluation of MoneyMob Talkabout services delivered by Matrix on Board in Anangu Pitjantjatjara Yankunytjatjara Lands (2012-2014) is culturally-appropriate and meaningful, the design of this evaluation has been guided with the input of MMT staff and, to an increasing degree, will be guided by APY residents.

The evaluation comprises three components: a process evaluation, an outcome evaluation and a cultural money mapping component. This report presents formative information about the processes undertaken to establish MMT services in APY Lands, preliminary outcomes for MMT clients, contextual demographic data about the socio-economic status of APY residents, and a literature review of financial literacy education.

Data presented in this report is based on regular communication with MoB management and staff, an orientation field trip in August 2012, a data collection field trip in October 2012, and an extensive literature review.

Part A of the report presents an overview of social and economic data relating to APY Land communities, and offers an analysis of MMT's client base in APY Lands, including a summary of presenting needs and issues relating to money. From interviews with MMT clients, APY residents and staff, a descriptive baseline offers an overview of current perceptions of money needs, barriers, hopes and ideas for the delivery of MMT services in APY Lands. Areas for improvement and expansion in service delivery are offered, along with concluding remarks and a summary of recommendations.

Part B of the report provides background information on the establishment and development of MMT services in APY Lands. Information about the history of MMT is provided, including the type of services being delivered, the funded objectives of MMT (2012-2014), an overview of key performance indicators; a draft Theory of Change (ToC), and an overview of the evaluation approaches and methods that will be employed over 2012-2014.

Part C provides a review of literature evidence underpinning MMT. This includes summaries of key findings of a literature review undertaken to inform program delivery and the evaluation of MMT. Relevant research and evaluation in the area of financial literacy is offered, including reports on Australian programs and Aboriginal target groups.

Appendix A provides a comparative review of Census data, where APY demographics are compared with South Australian and national data. Appendix B provides the MMT Evaluation Plan 2012-2014. Appendix C offers a literature review and summaries of seminal research and evaluations.

It is clear that in its short history, MMT is already starting to attend to the financial and money-related needs of many APY residents. From a purely statistical basis, MMT's financial wellbeing service has provided 271 instances of direct support to APY residents (including 146 new clients). Clients span the median demographic profile of residents, meaning that MMT services are likely to be addressing the breadth of community need.

Information presented in this report covers the existing levels of money knowledge, skills and confidence of MMT clients, as well as the kinds of barriers APY residents face in relation to money and safe money management. It begins to build a picture of how APY residents perceive 'good money management' and 'bad money management', towards enhanced attitudes and behaviours in relation to money by APY residents. The baseline offered within Part A is considered formative in that it offers a preliminary set of data, to be built on in future work.

It is critical that MMT staff continue to take time to establish good relationships, and that MMT services are developed and expanded in respectful ways, based on community advice. For greatest effect and longevity, APY residents' needs must remain at the heart of all MMT actions in APY Lands. The evaluation team will follow MMT's lead on this, and look forward to working with both staff and residents to develop a more comprehensive baseline in the coming six months. This project offers an ideal opportunity to build a body of knowledge on effective delivery of financial literacy services in remote Australian Aboriginal communities, with potential application in other remote sites.

## Key recommendations

1. That MoB and MMT management continue to respectfully strengthen relationships with key stakeholders in APY Lands communities.
2. That MMT work to establish an advisory group to help inform and guide MMT program development and delivery across the APY Lands.
3. That MMT continue to employ Anangu people as staff members as community educators who in time, with further training, may also become financial counsellors.
4. That MMT continue working to provide non-Anangu staff to work alongside and mentor Anangu staff members.
5. That MMT work on developing their presence within communities through signage and money education messages, particularly in relation to budgeting and saving.
6. That MMT work to develop and deliver culturally-appropriate community education about money in relevant languages, metaphors, stories, imagery and teaching methods, including workshops that integrate practical skills.
7. That MMT consider setting up more computer stations at offices for people to use for internet banking and shopping.
8. That MMT staff consider doing more outreach into communities, and develop family-sensitive practices (that may include whole of family work).
9. That MMT staff continue to develop their suite of services in line with public health and social inclusion approaches to money management.
10. That MMT continue to develop policies, procedures, and documentation processes relating to clients, including client records, case notes, client satisfaction and client outcomes and community education service delivery.
11. That MMT staff continue to work closely and develop relationships with other service providers in APY Lands.
12. That MMT work to provide advocacy for other services in APY Lands (beyond community education and financial support) as they see gaps and hear more about community member needs, including for example in areas of numeracy, literacy, English language and computer/internet skills.
13. That MMT work closely with the evaluation team to develop community-informed culturally appropriate evaluation methods, tools and practices for greatest effect.

## List of abbreviations

ABS	Australian Bureau of Statistics
AIATSIS	Australian Institute of Aboriginal and Torres Strait Islander Studies
ANZ	Australian and New Zealand Banking Group Limited
APY	Anangu Pitjantjatjara Yankunytjatjara
ASIC	Australian Securities and Investments Commission
CAEPR	Centre for Aboriginal Economic Policy Research
CEP	MoneyMob Talkabout community education programs (sometimes called money education programs)
COAG	Council of Australian Governments
CMMP	Cultural Money Mapping Project
FWS	MoneyMob Talkabout financial wellbeing services (sometimes called financial counselling services)
MMT	MoneyMob Talkabout
NILS	No Interest Loan Scheme
NIMMA	National Indigenous Money Management Agenda
NT	Northern Territory
TCU	Traditional Credit Union

## Introduction

MoneyMob Talkabout (MMT) services delivered in Anangu Pitjantjatjara Yankunytjatjara (APY) Lands by Matrix on Board (MoB) (2012-2014) include community education programs (CEP) and financial wellbeing services (FWS), which together span both upstream educative measures and downstream supports in financial literacy and money management in the APY Lands. MMT's 'upstream' services seek to prevent social and economic exclusion and intervene early to promote safe money management practices via the delivery of community education and information. 'Downstream' services offer tailored support for people who self-identify as experiencing money difficulties or needing specific help with money-related problems, via the provision of case management and counselling.

MMT is based on a community development approach to service delivery, and participatory principles, and embeds a range of additional theoretical frameworks and practice principles within service activities. MMT staff employ a "Harm minimisation approach" in the delivery of community education and financial wellbeing services whereby staff work with APY residents in non-judgemental ways, with a focus on learning new knowledge and skills towards the development of safer and more successful money-related behaviours. In line with a "Transtheoretical model of change", MMT staff recognise that people exhibit a range of levels of readiness to change their money-related behaviours, from 'pre-contemplative' (not recognising a need to change) to 'contemplative' (considering change), through to 'action' (recognising that change is needed, and acting on it). MMT staff to work with APY residents at their level of 'readiness' for money education and behaviour change towards safe money management, and engage key community stakeholders in conversations about what APY residents need.

It is clear that in its short history, MMT is already starting to attend to the financial and money-related needs of many APY residents. From a purely statistical basis, MMT's financial wellbeing service has already provided direct support to at least 146 residents. Part B provides an overview of good progress being made towards meeting key performance indicators.

The overarching aim of this evaluation of MMT is to produce high quality information about MMT services delivered in APY Lands. A necessity is that the evaluation is respectful and uses culturally appropriate research methods in partnership with MoB and APY residents. On this basis, the evaluation comprises three components: a **process evaluation** to build understanding about the activities and experiences of establishing MMT services in APY Lands; an **outcome evaluation** to track changes in APY residents and MMT clients in relation to money; and a **cultural money mapping**



**project** to engage APY residents in conversations about money, with application for both to service delivery and evaluation.

In line with this approach, and with attention paid to MMT's practice philosophy and methodology, this report presents information about program activities and outcomes. Literature evidence and an overview of MMT program data are provided in order to contextualise the baseline data presented in Part A. With support and guidance from key APY residents, the preliminary outcomes presented in this report will be deepened and widened in the first half of 2013. The cultural money mapping component of the evaluation will be established in the second half of 2013.

## Terminology

'Financial literacy' is a complex term that has been widely discussed and diversely defined. Broader definitions allow room for contextual and cultural variables, whereas narrower definitions imply that increased financial knowledge will lead to positive behavioural change. An evaluation report for the Tangentyere Bank Pilot Project (McDonnell 2003) defined financial literacy as follows:

*'Financial Literacy is the difference between physical access to banking and financial services and 'informed' access to those services. A person's level of financial literacy is the key factor in determining whether they will make the transition from cheque to electronic banking effectively' (Tangentyere Bank Pilot Project Evaluation, 2002, p.9).*

According to the *National Financial Literacy Strategy* produced by ASIC in March 2011, 'Improved financial literacy can increase economic participation and social inclusion, drive competition and market efficiency in the financial services sector, and potentially reduce regulatory intervention' (Saunders & Piper, 2011, p.5). Likewise, the National Consumer and Financial Literacy Framework states, 'Consumer and financial literacy is the application of knowledge, understandings, skills and values in consumer and financial contexts and the related decisions that impact on self, others, the community and the environment' (Ministerial Council for Education, Early Childhood Development and Youth Affairs 2009, p.1).

Authors of the First Nations *Enhancing Indigenous Financial Capability Programs* report (Saunders & Piper, 2011) recommend using the term 'financial capability' rather than 'financial literacy', as capability implies the ability to participate in financial activities rather than just have the knowledge. In an evaluation report on the Yarrabah and Palm Island 'Money Management Programs', Robertson and Clough (2011) also favoured use of the term 'financial capability'. Saunders and Piper (2011) stated that part of the process of building Indigenous Australia's financial capability is 'supporting local communities to identify what they want their future to look like, in order to feel safe, to feel

connected and to have a sense of ownership and control over their own destiny' (p.6). From these perspectives, socio-economic barriers facing Indigenous financial literacy and capability must be addressed alongside increases in financial knowledge, skills and capability.

Given these contrasting definitions and the relatively young status of the field of financial literacy worldwide, it is appropriate that remote Aboriginal communities continue to develop their own culturally-informed definitions about money, money education, financial literacy, financial capability, financial wellbeing, and financial safety within their particular social, political, economic, cultural and geographic context.

For the purpose of this report, we provide two definitions of direct relevance to the work of MMT in APY Lands at this point in time:

*Community education programs* – sometimes called financial literacy education, MMT provides community education about money to increase the financial awareness, knowledge, skills and confidence of APY residents. A typical intention of MMT community education programs is that attitudes and behaviours will be positively impacted. It is assumed that a combination of positive impacts in these areas will lead to greater financial capability, and to greater participation for individuals and families in the economic life of their community.

*Financial wellbeing services* – MMT financial wellbeing services are tailored for people with existing identified financial problems or needs. They include the range of services that span: assistance and support; one on one education, information and advice; referral to specialist services; financial counselling; and advocacy. In the context of MMT FWS, clients may choose to engage in a case managed approach to increasing their financial capability via a range of tailored supports. Such supports may include increases in awareness, knowledge, skills and confidence, with possible changes in financial attitudes and behaviours.

As one of seven building blocks at the heart of the Australian Government's 'Closing the Gap' policy, *economic participation* refers to people's participation in the economic life of their community. While employment (workforce participation) may be considered the ultimate form of economic participation for some, economic participation also implies participation in meaningful activity, access to adequate housing, and access to adequate financial resources. In the APY Lands, economic participation offers a useful umbrella term to describe the full spectrum of activities delivered by MMT.

Participation in the economic life of one's community cannot occur without some degree of social inclusion. Social and economic participation go hand in hand, and may be mutually dependent. At

heart, the delivery of services by MMT in APY Lands will create greater social inclusion for people in living in remote South Australia. Because of the predominantly Aboriginal cultural heritage of their client base, MMT services also deliberately create greater cultural inclusion for APY residents within the Australian mainstream socio-economic community.

This evaluation will continue to develop culturally appropriate definitions in partnership with both MMT staff and APY residents during the course of the evaluation.

## **Purpose of the report**

This is the first of a series of evaluation reports to be developed for the evaluation of MMT over the period 2012-2014.

The purpose of this report is to provide a preliminary and formative perspective on MMT services delivered in APY Lands by MoB at baseline (December 2012).

The baseline evaluation has employed a range of research methods and data sources, including a review of academic and policy literature, organisational and program documentation, client records, and interviews with staff, clients and APY residents. Data was collected via conversations with MoB management and staff, an orientation field trip in August 2012, a data collection field trip in October 2012, and an ongoing literature review. Alongside these methods, the evaluation team have worked with MMT staff to embed routine data collection for evaluation purposes within standard program processes.

## **Future evaluation approaches**

The evaluation plan for the MMT (Appendix B) details the overall methods that will be employed over the period 2012-2014. The evaluation will progressively:

- monitor the processes of MMT services by recording all activities undertaken by MMT activities towards enhanced service delivery
- examine the outcomes of MMT services by assessing the effects and effectiveness of services delivered, and
- build a body of knowledge about cultural approaches to money in APY Lands via a cultural money mapping project.

In the future, the evaluation of MMT will employ creative participatory methods to engage APY residents in conversations about money, such as I-pad surveys and creative conversational workshops. Future research methods and data sources will be developed in partnership with MoB, MMT staff, MMT's Advisory Committee, and APY residents.

## Structure of the report

The report is structured in three main sections:

### **Part A:** Baseline report of MMT in December 2012

An analysis of MMT's client base in APY Lands is provided, including a summary of presenting needs and issues relating to money. From interviews with MMT clients, APY residents and staff, a descriptive baseline offers an overview of current perceptions of money needs, barriers, hopes and ideas for the delivery of MMT services in APY Lands. Reference is made to wider socio-economic data about APY Lands from the 2011 Census, including comparisons to South Australian and general Australian population data where relevant. Areas for improvement and expansion in service delivery are offered, along with concluding remarks and a summary of recommendations.

### **Part B:** Background on MMT in APY Lands

Provides information about the history of the MMT program: the type of services being delivered in APY Lands; the funded objectives of MMT over 2012-2014; a draft Theory of Change (ToC) to underpin the evaluation of the MMT; and an overview of the evaluation approaches and methods that will be employed over 2012-2014.

### **Part C:** Review of the evidence underpinning MMT

Summarises the key findings of a literature review undertaken to inform program delivery and the evaluation of MMT. Relevant research and evaluation in the area of financial literacy was analysed and includes reports on Australian programs and Aboriginal target groups.

### **Appendices:**

Appendix A: Comparative 2011 census data (APY, SA and national)

Appendix B: MMT Evaluation Plan 2012-2014 (submitted to MoB in September 2012)

Appendix C: Literature review and summaries of seminal research and evaluations

## **Part A: Baseline report on MMT December 2012**

Part A presents a preliminary overview and formative evaluation of the establishment of MMT services in APY Lands. Due to the relatively early timing of this report in the life of MMT's service delivery in APY Lands this information is considered preliminary, to be built on during the course of the evaluation project.

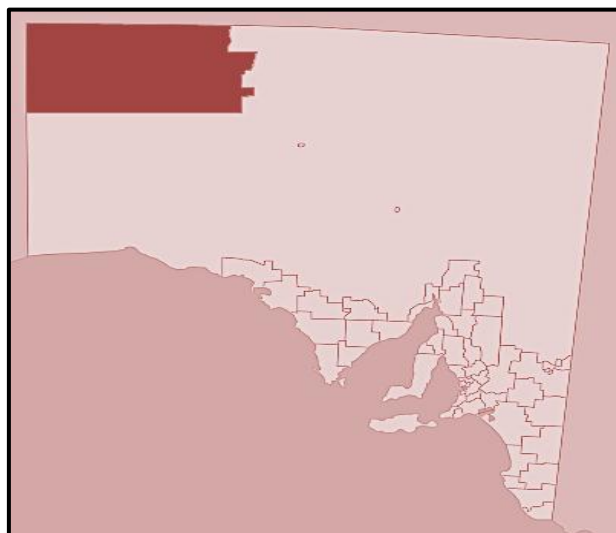
Due to the Aboriginal cultural imperative of allowing enough time for trust and understanding to develop both for the establishment of new services and the evaluation of those services, the evaluators recognise that building a strong baseline will take time. To push for more baseline information at this early stage of engagement with residents would be counterproductive for the development of trust that is critical for any work in APY communities.

The data presented here comes from two field trips conducted to APY Lands in August and October 2012 and a preliminary body of academic work (expanded in Part C). The evaluation team look forward to strengthening this baseline data in the first six months of 2013 through a combination of a) invitations to APY residents to engage in the evaluation process through MMT staff, b) development of culturally appropriate research methods in partnership with MMT staff and APY residents, and c) recruitment and training of 1-2 Anangu researchers.

## Key demographic features of the APY Lands

The APY Lands are located in the far northwest corner of South Australia, bordering with the Northern Territory and Western Australia<sup>1</sup>.

**Figure 1. Map of APY Lands**



From ABS Census Data collected in June 2011 and reported in October 2012<sup>2</sup>, and the Anangu Pitjantjatjara Yankunytjatjara Information Booklet (2009), a historic, geographic and demographic overview of APY Lands is provided:

- APY was incorporated in 1981 under the South Australian *Anangu Pitjantjatjara Yankunytjatjara Land Rights Act (1981)*.
- Incorporation gave Aboriginal people title to more than 103,000 square kilometers of land in the far northwest corner of South Australia.
- All Pitjantjatjara, Yankunytjatjara and Ngaanyatjarra people who are traditional owners of any part of the Lands are members of APY.

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<sup>1</sup> The map can be found at the Aboriginal Lands District website of the South Australian Department of Education and Children's Services: <http://www.aeseo.sa.edu.au/map.htm>

<sup>2</sup> Within new geographical categorisations, the APY Lands are classified under Statistical Area Level 2, with Region code 406021138.

For general information on APY demographics see:

<http://www.abs.gov.au/ausstats/abs@.nsf/Products/3235.0~2011~Main+Features~South+Australia>

For specific demographic details relating to APY Lands see:

[http://www.censusdata.abs.gov.au/census\\_services/getproduct/census/2011/quickstat/406021138?opendocument&navpos=220](http://www.censusdata.abs.gov.au/census_services/getproduct/census/2011/quickstat/406021138?opendocument&navpos=220)

- The APY oversees the activities of the various constituent groups serving the needs of the people on the Lands and helps shape policies regarding economic and social development.
- The six main communities on the APY Lands include: Amata, Kaltjiti (Fregon), Iwantja (Indulkana), Mimili, Pipalyatjara, and Pukatja (Ernabella). The administrative centre of the Lands is Umuwa near Pukatja.
- The total population of APY Lands is 2440 people.
- The number of people in APY Lands with Aboriginal and Torres Strait Islander heritage is 2,105 (86.3% of the total population).
- The two main language groups on the APY Lands are Pitjantjatjara, whose traditional lands are mainly in the centre and the west of the APY Lands and, Yankunytjatjara, whose country is traditionally in the central and eastern areas.
- Anangu maintain very close traditional connections to the land through ceremonies, visiting country, telling stories and dancing the Dreaming.
- The APY population is made up of 1,197 males (49.1%) and 1,243 females (50.9%). Of the 2,105 Aboriginal and Torres Strait Islander people living in APY Lands, 1,025 are males (48.7%) and 1,080 are females (51.3%).
- People in APY Lands have a median age of 26.0 (the age at which half the population is older and half is younger), which is the lowest of all regions in South Australia. The median age of Aboriginal people in APY Lands is slightly younger, being 24 years of age. People between 25-29 make up the largest age group (10.8% of the APY population).
- In APY Lands, just 346 people (14.2%) speak only English at home; two thirds of households have two or more languages spoken at home (66.9%).
- Pitjantjatjara is spoken at home by 1,760 people in APY Lands (72.1%), followed by Yankunytjatjara spoken by 137 people (5.6%), followed by Luritja spoken by 16 people (0.7%), Arrernte is spoken by 15 people (0.6%) and Croatian is spoken at home by 14 people (0.6%).
- Of the APY population, 32.6% of people are attending an educational institution, including from pre-school up to tertiary education.
- People living in APY Lands record lower rates of full time employment (45.3%) and slightly higher part-time employment rates (33.7%) compared with South Australians (56.7% and 31.6%).
- Of those in the labour force in APY Lands, (33.8%) work 40+ hours per week, 17.4% work 35-39 hours per week, 17.4% work 25-34 hours per week, 10.2% work 16-24 hours per week and 14.4% work 1-15 hours per week.

- The median age of full time employed people in APY Lands is 41 years and part time workers is 37 years.
- In APY Lands, less households have both partners working full time (12.2%) but more households have both partners employed part-time (7.4%).
- Of people aged 15 and over who are employed in APY Lands, 29.4% are employed as Professionals, 22.3% are employed as Labourers, 18.6% are employed as Community and Personal Service Workers, 10.1% are employed as Managers, 7.1% are employed as Clerical and Administrative workers, 3.9% are employed as Technicians and Trades Workers, 3.2% are employed as Sales Workers, and 1.1% are employed as Machinery Operators and Drivers.
- The largest employer industry is School Education employing 138 people (or 19.3% of those aged 15 years and over and employed). Civic, Professional and Other Interest Group Services are the next largest industry, employing 76 people (10.6%) followed by Creative and Performing Arts Activities (9.7%), Other Health Care Services (7.1%) and Other Social Assistance Services (5.6%).
- Salaries are very low in APY Lands (\$277) compared with South Australia (\$534) and the general Australian population (\$577). The median income of APY Lands families is also low (\$693) compared with South Australia (\$1,330) and the general Australian population (\$1,482)<sup>3</sup>. Of note is that the median household income of Aboriginal or Torres Strait Islander homes in APY Lands is under the general average, at \$983.
- In the APY Lands 69.2% of people over 15 years of age reported they did unpaid domestic work in the previous week. A much higher proportion of people in APY Lands reported they cared for children in the previous two weeks (44.6%) compared with South Australians and Australians in general.
- In the APY Lands there are far fewer couple families without children (25.3% of families) than South Australian couple families without children (40.6%) and Australians in general (44.6%).
- In the APY Lands there are more one-parent households (28.6%) than in South Australia (16.3%) and Australia generally (15.9%).

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<sup>3</sup> [See the following link for an explanation on how all income figures were calculated:  
<http://www.abs.gov.au/websitedbs/censushome.nsf/home/factsheetsuid?opendocument&navpos=450>].



- In APY Lands, 66.8% of private dwellings were occupied in Census 2011, which compares with 88.1% of dwellings occupied in South Australia, and 89.3% of dwellings occupied in Australia generally.
- The average number of people per household in APY Lands was recorded as 3.8 (for an average of 2.7 bedrooms) compared with an average number of 2.4 in South Australian households (for an average of 3 bedrooms) and 2.6 people in Australian households generally (for an average of 3.1 bedrooms).
- In occupied homes where at least one person was Aboriginal or Torres Strait Islander, the average number of people in APY Lands was 4.9 people per household, compared with 3 people in South Australian Aboriginal households and 3.3 people in Australian Aboriginal households generally.
- Of occupied private dwellings in APY Lands, 7.4% are owned outright, and 82.3% are rented. Of note is that no houses are owned with a mortgage in APY Lands. These ratios are in direct contrast with South Australian tenures, of which 32.8% are owned outright, 35.3% are owned with a mortgage and just 27.9% are rented.
- The median weekly rent paid in APY Lands is \$20, whereas in homes where at least one person is Aboriginal or Torres Strait Islander in APY Lands households, the median rent paid is \$40. This is significantly lower than the median paid in South Australia (\$220) and Australia generally (\$285), likely to be due to relatively high rates of public housing that exist in APY Lands.
- Of occupied private dwellings in APY Lands, 41.4% did not own a motor vehicle, far higher than the number of households with no car ownership in South Australia (8.7%) and Australia in general (8.6%).

## Identified need for financial literacy services in APY Lands

From a range of sources (including ABS Census data collected in 2011) we know that the APY Lands are inhabited predominantly by Aboriginal people who have maintained strong cultural links with their land. Surrounded by the wider processes of colonisation since 1788, APY residents have managed to maintain their traditional beliefs and customs, including traditional kin and community practices, perhaps against great odds. This must be due at least in part, to the relative remoteness from the sea (for transportation purposes), and perceived lack of readily obtainable natural resources in the eyes of European immigrants.

Compared with other locations that have offered ready access to fresh water and fertile farming land, the APY Lands have until recently been of little interest to wider Australia. For these reasons, in

the 225 years since colonisation, people of the APY Lands have experienced less direct impact and less intervention from people of European heritage compared with other places (though still acknowledged to be significant). Anecdotally, some APY residents met their first white person around 50 years ago. With relatively less intrusion (though significant), the cultural differences between mainstream Australia and APY cultures remains stark. The strong use of traditional languages by APY residents is clear evidence of this. As a result, the traditional beliefs and customs that were imported from Europe and are now embedded in mainstream Australian remain relatively new to many APY residents.

An example of this is the concept of money, the application of money-related knowledge and skills, and confidence to use money within wider economic systems. These beliefs, customs and practices, considered 'common sense' to people from European heritage and wider Australia, especially to those who have grown up in cities and towns, remain relatively new to many people who grew up in APY Lands. To many APY residents, money remains a somewhat abstract concept and notions of earning, spending, purchasing, saving and insuring are yet to be fully applied by some.

An extension of these differences is the idea of individual wealth and the aim of creating wealth to the exclusion of family members. Such attitudes and behaviours are foreign and not culturally appropriate for APY residents. Until recently in APY Lands there has been little money to earn, little to spend your money on, few places to spend your money in, little incentive for saving, little incentive for building assets, and little need for insurance. Cultural imperatives rate responsibility to family higher than personal gain or profit, and will probably always do so.

With ABS Census 2011 data as a backdrop, we present some known information about APY residents who have approached MMT for some kind of assistance. The information is drawn from 72 client records. This information will be added to during the life of the evaluation project:

- The cultural heritage of MMT clients is 100% Aboriginal.
- 45% of MMT clients are male, and 55% are female.
- The median age of MMT clients is 34.7 years.
- Given that 100% of clients are of Aboriginal heritage, the assumption can be made that overwhelming MMT clients were born in Australia.
- Of current MMT clients, 94% speak Pitjantjatjara as a first language, followed by Yankunytjatjara (the first language of 18% of clients), followed by English (the first language of 3% of clients), and Luritja (the first language of 1% of clients).

- Of current MMT clients, 31% are currently employed. All others were on some kind of Government benefit or allowance, including CDEP, Newstart, Youth allowance, Abstudy, Parenting payments, Disability Pension, Carer's allowance, Sickness benefit and Aged pension. The occupations of employed MMT clients are unknown.
- The precise incomes of current MMT clients are unknown, however records of client income type suggest that clients' average weekly incomes are at the base level of Government pensions and allowances for two thirds of clients.
- It is unknown how much unpaid work current MMT clients undertake.
- The family and household compositions of MMT clients are unknown. Anecdotally, many MMT clients share financial and economic responsibility with family members.
- Based on Census data it can be assumed that no current MMT clients are repaying a mortgage, but exact tenure and amount of rent paid by clients to landlords (including for public housing) is unknown.
- Vehicle ownership rates of current MMT clients is unknown.

MMT clients appear to span the median demographic profile of APY residents, meaning that MMT services are likely to be addressing the breadth of community need. If MoB continues developing data collection processes within MMT services, including relating to some of the above socio-economic factors, future reports may be able to demonstrate changes in APY clients' socio-economic status. Conveniently, the next Census will provide a summary of community-wide demographic changes that occur for APY residents between 2011 and 2014.

From this basis, MMT has a big job to do, and one that must necessarily involve much time spent on the essential task of developing respectful relationships with APY residents. This will involve: considered and respectful engagement of key APY residents; maintaining a persistent presence in communities in order to develop trust; working to establish mutual understanding across the language divide; and building clarity about what MMT can and can't provide to APY residents. These are essential steps in the process of establishing sustainable financial services in the APY Lands, all of which must be achieved in remote country, across language and cultural differences, and taking into account the practicalities of cultural practices and events that occur on country almost regardless of what is occurring in wider Australia.

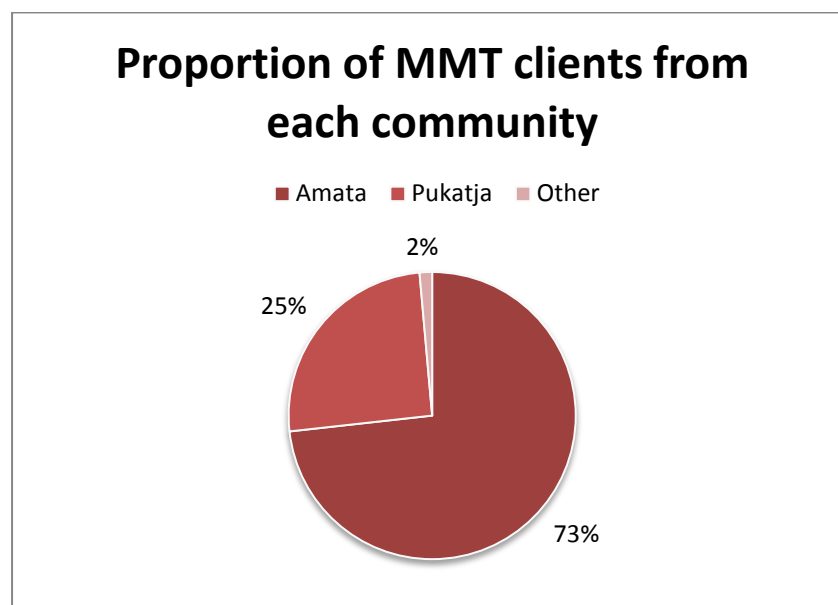
The cultural divide between APY residents and mainstream Australian social and economic systems is wide. The evaluation team look forward to working with MMT staff to build strong relationships

with APY residents, and to helping increase understanding across cultures. The skills and tact required of MMT and the evaluation team to achieve this will require a continual attitude of respect, combined with open ears to hear what APY residents are saying they need and want, and a willingness to learn from APY residents.

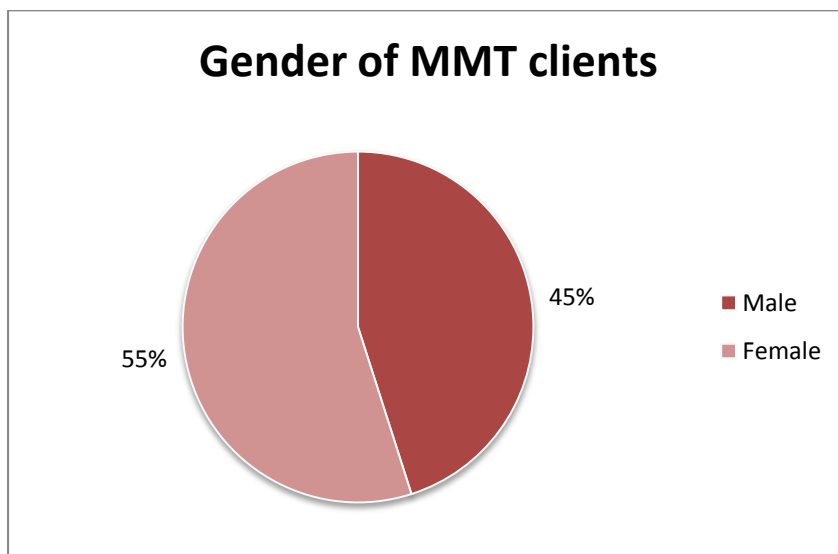
### MMT client base in the APY Lands

The information in this section is drawn from a survey of 72 current MMT clients in Amata and Pukatja communities. The figures and tables that follow present an overview of the demographic details of MMT clients according to client records. The next section presents a summary of responses from nine APY residents drawn from in-depth interviews.

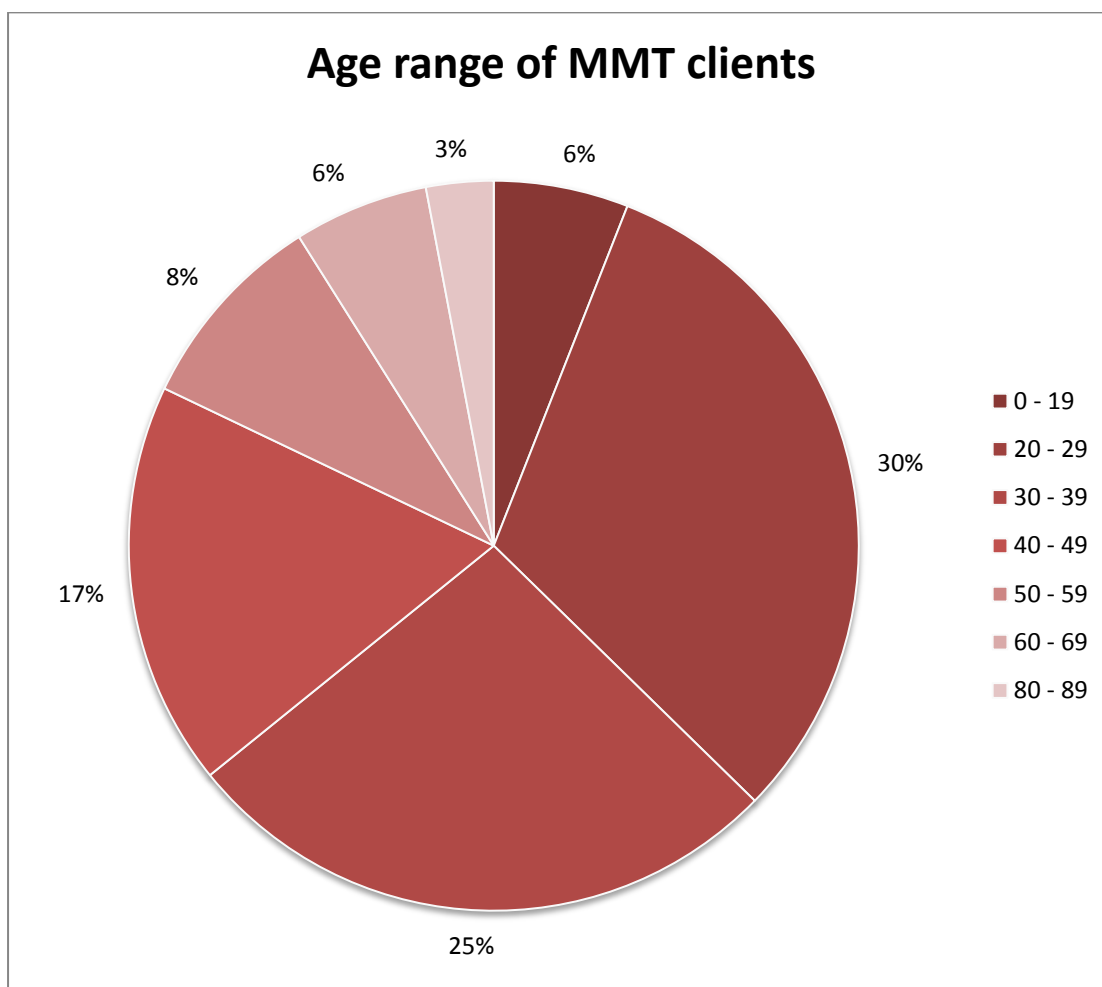
**Figure 2. Proportion of MMT client files from each APY community**



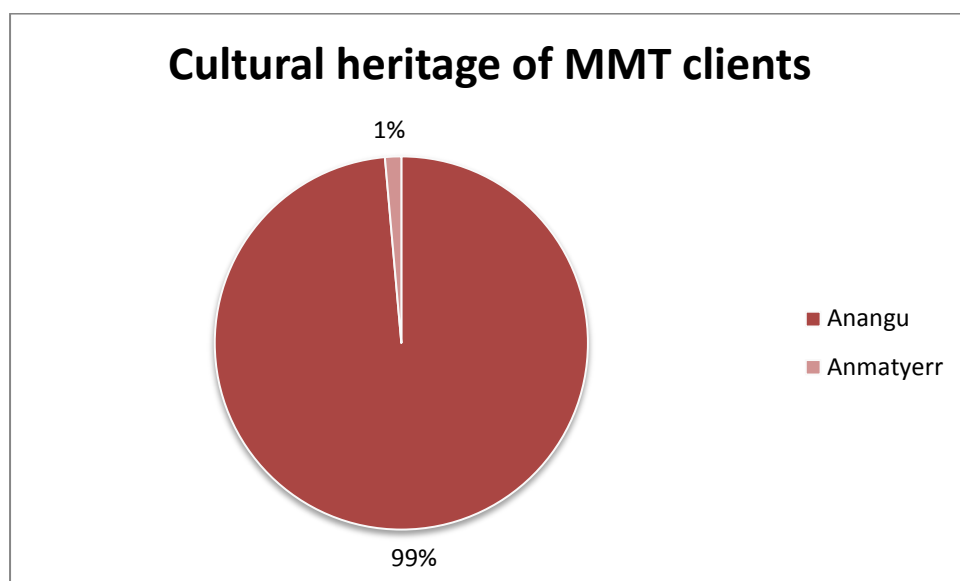
**Figure 3. Gender of MMT clients**



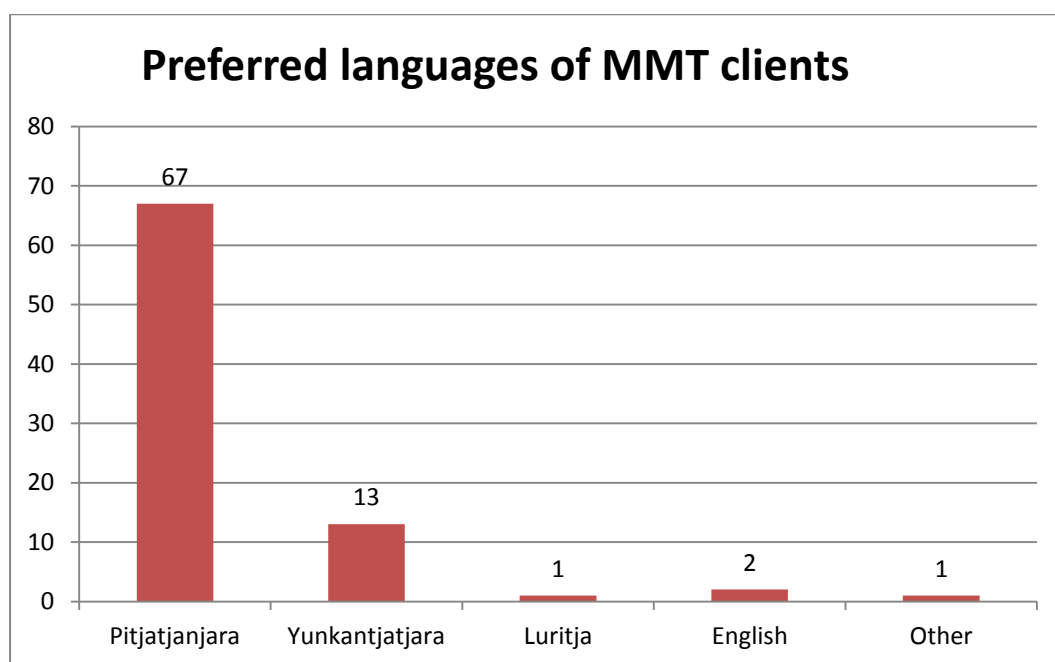
**Figure 4. Age range of MMT clients**



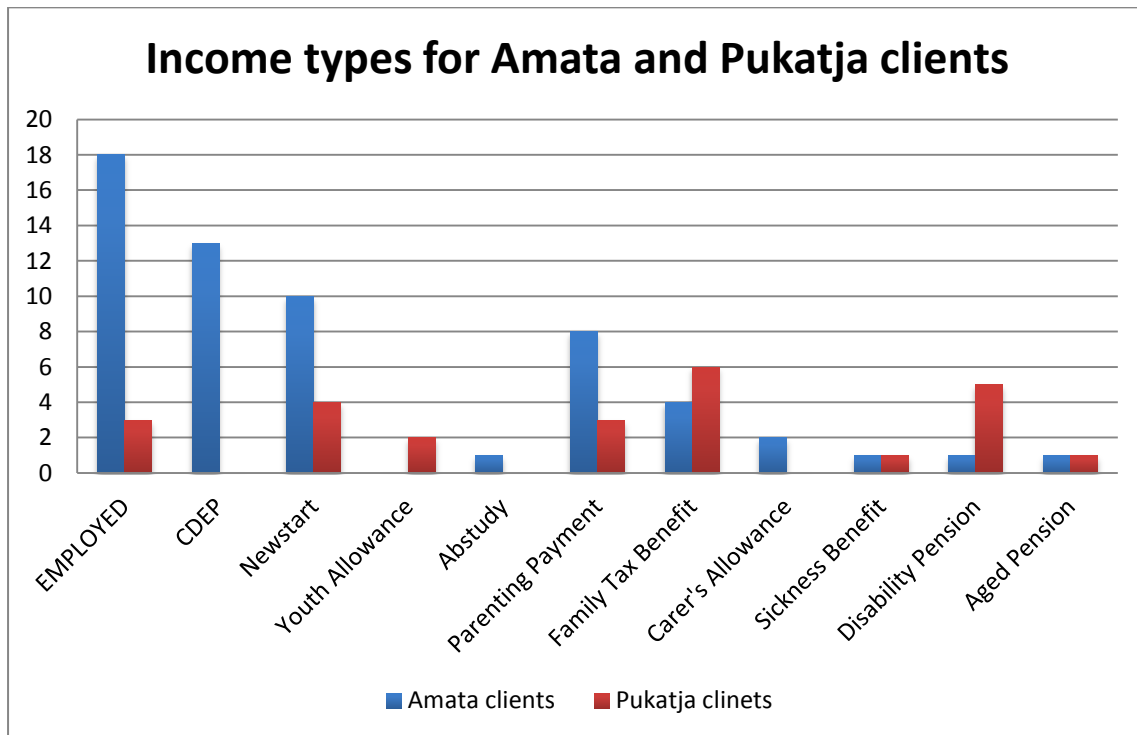
**Figure 5. Cultural heritage of MMT clients**



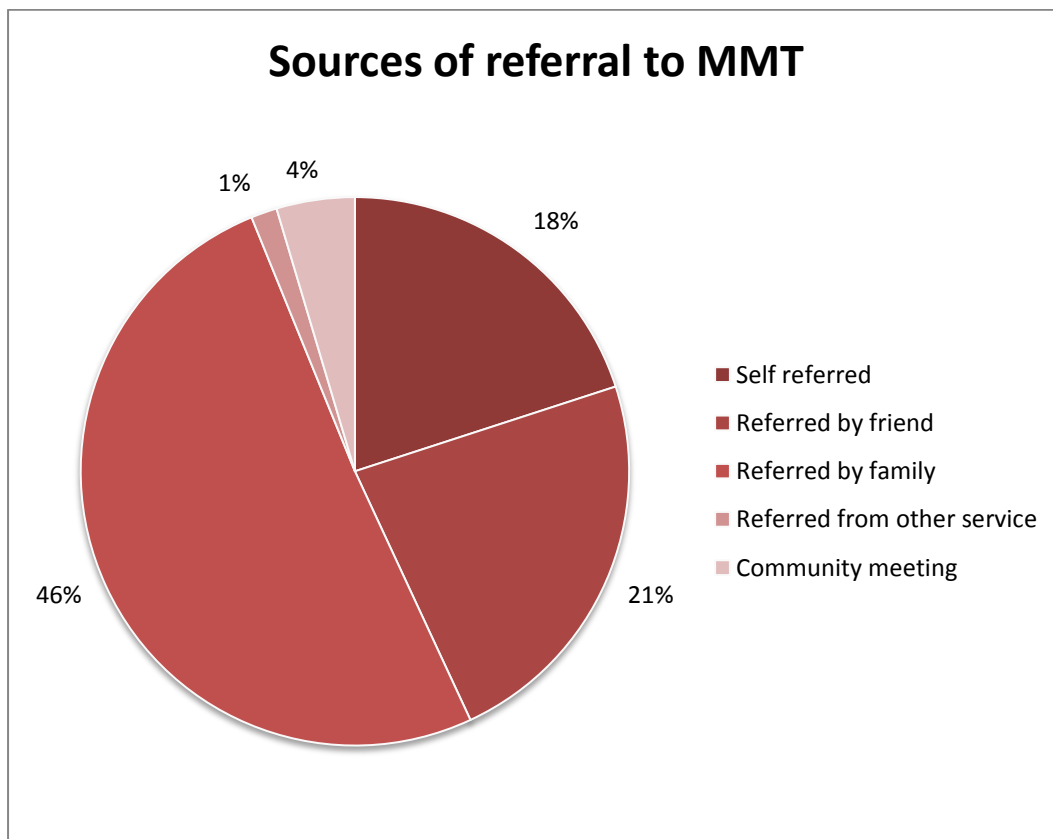
**Table 1. Preferred languages of MMT clients**



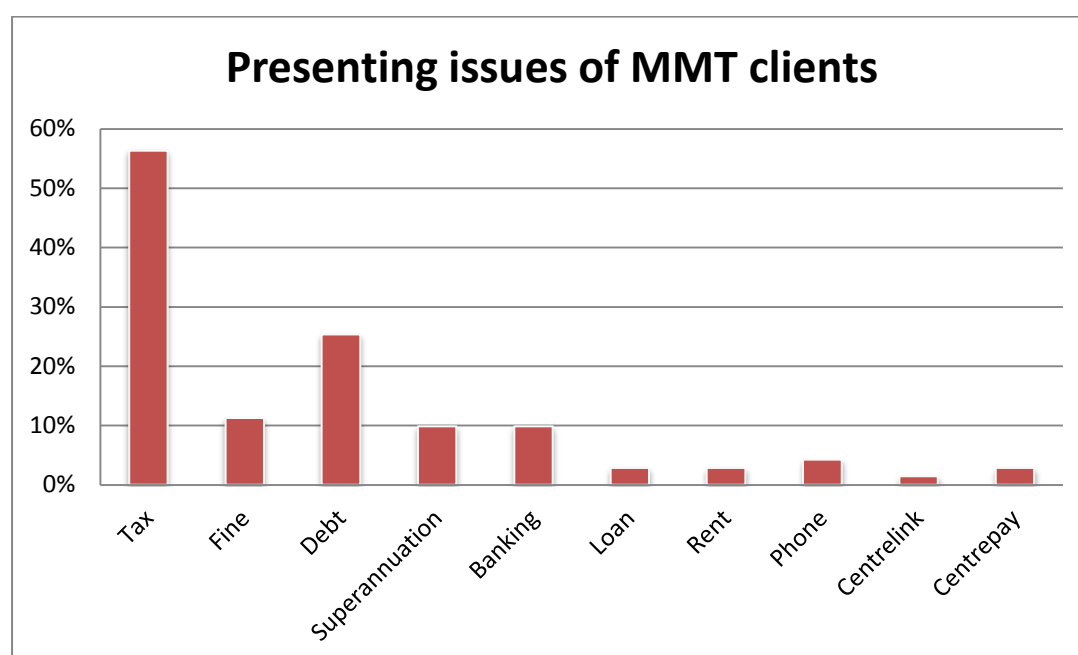
**Table 2. Income types for MMT clients**



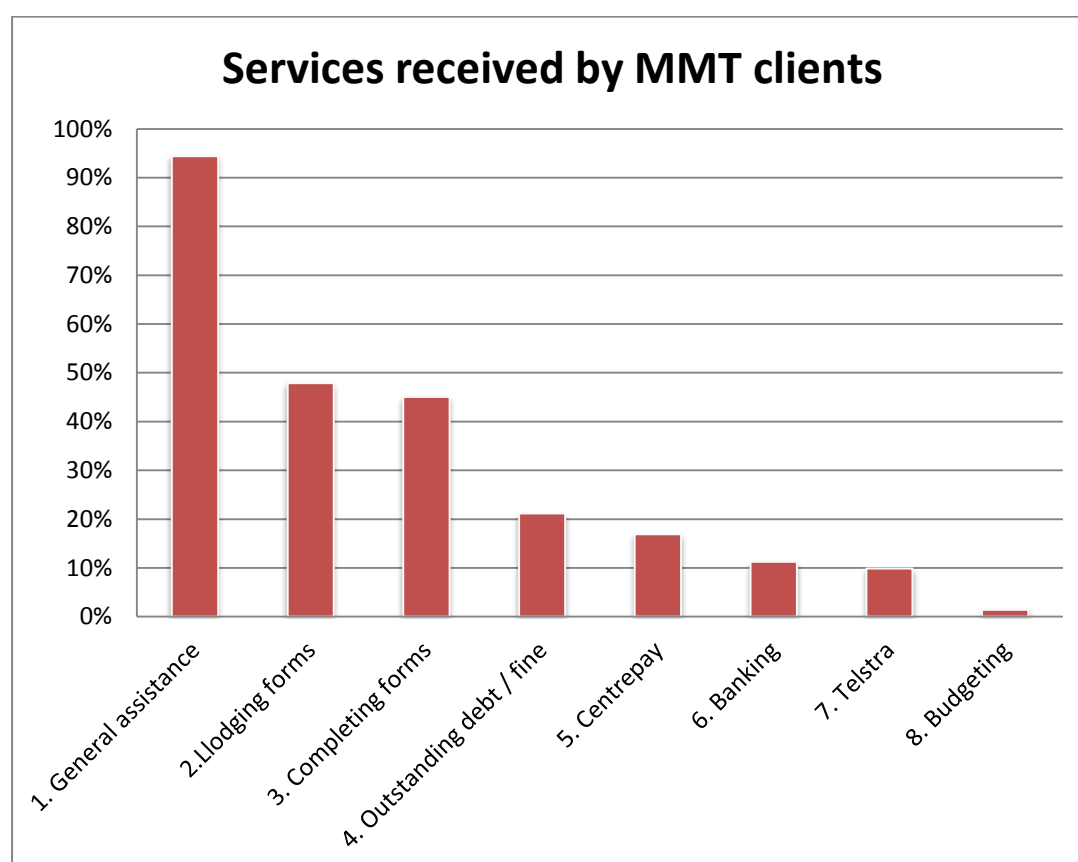
**Figure 6. Sources of referral to MMT**



**Table 3. Presenting issues of MMT clients**



**Table 4. Services received by MMT clients**





According to client records, APY residents attended MMT with a need for help with tax as the most common presenting issue. Staff indicated that there was recently an introduction by the Australian Taxation Office of a need to lodge a 'non-lodgement form' for people who were not processing a tax return so they could continue to receive Family Tax Benefit payments. It is possible that the high number of people coming for assistance with this issue was due to this new process.

Initial results from a review of client records indicate that MMT clients received the following assistance in support of, or in addition to the issues they originally described when they presented at MMT:

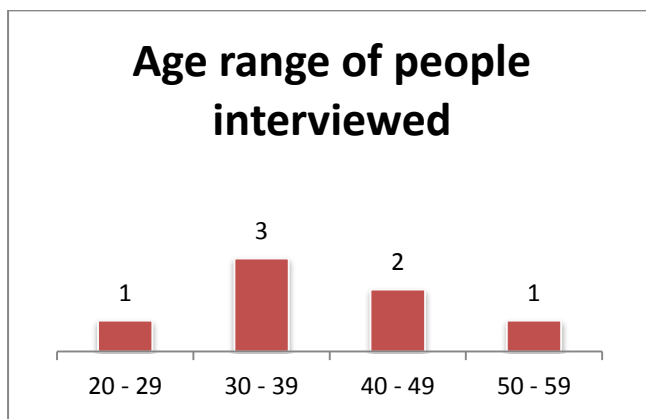
- 94% received general assistance with understanding financially oriented letters or forms and dealing with an outside agency or service over the telephone;
- 48% received general assistance with lodging forms;
- 45% received general assistance with completing forms;
- 21% received assistance with resolving issues related to an outstanding debt or fine;
- 17% received assistance with setting up Centrepay deductions;
- 11% received assistance and training on how to use internet and / or phone banking;
- 10% received assistance with resolving an issue with Telstra;
- 1% received training in setting up a personal budget.

For such a remote location and challenging cultural context, these achievements represent a remarkable achievement by MMT in a short space of time. The fact that clients are already attending MMT offices, gaining support with their presenting need, having their needs met, and sometimes returning for more help with other money-related problems is evidence that MMT has already established a reasonable level of trust and understanding with APY residents. It is expected that the volume of APY residents seeking support from MMT's FWS will continue to grow over time.

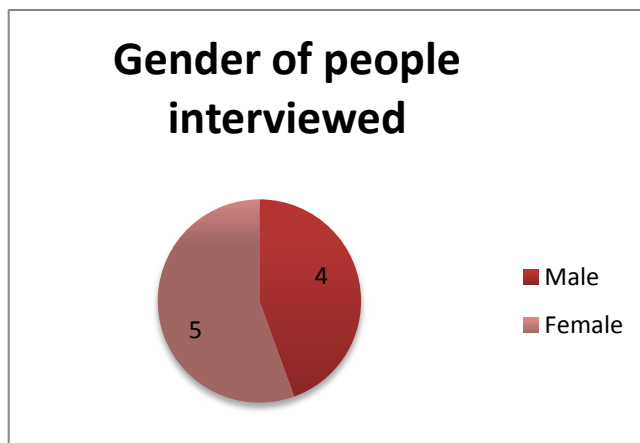
## **Community perceptions of MMT**

Information in this section is drawn from interviews conducted with nine APY residents in Amata and Pukatja, some of whom were also MMT clients. They were approached in the general community by the evaluator and asked if they had some time to talk about money and MMT services. The figures and tables that follow present an overview of the demographic details of the nine APY residents interviewed. Qualitative data offers formative information for the further development of MMT services. The ongoing design and development of evaluation strategies and methodologies will be guided by this information, along with further consultation with MMT staff and APY residents.

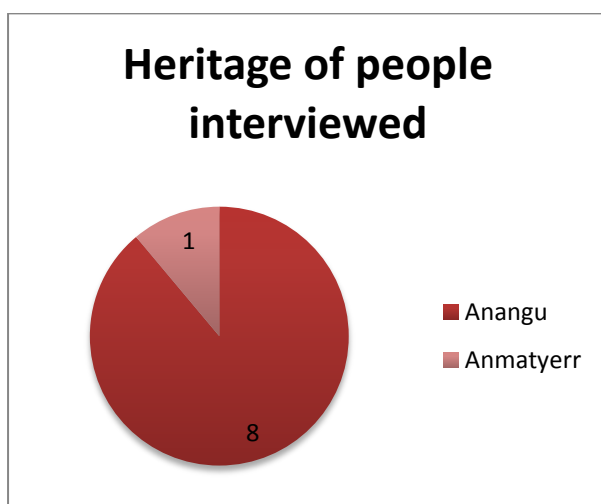
**Table 5. Age range of APY residents interviewed**



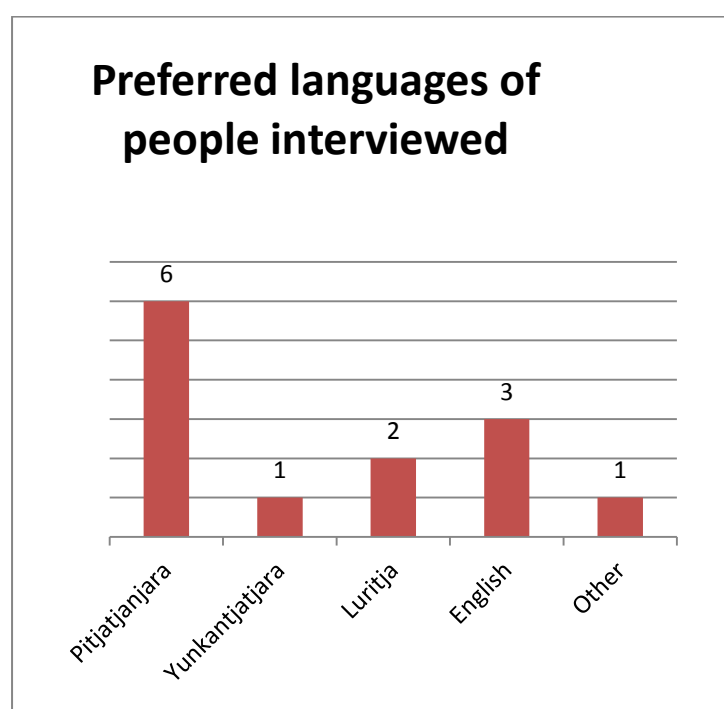
**Figure 7. Gender of APY residents interviewed**



**Figure 8. Heritage of APY residents interviewed**



**Table 5. Preferred languages of APY residents interviewed**



### **Knowledge of and satisfaction with MMT**

Asked if they had heard of MMT, APY residents responded that most people in the communities knew about MMT – ‘the communities are small, and that word gets around pretty quickly’. People interviewed on the whole seemed very happy that MMT was in their community.

An interview question asked people if they were satisfied with the services MMT were providing in their community. In all cases, people indicated that they were happy that MMT was present and working in the communities. People indicated that there had not been any services in the communities like MMT, specifically where anyone could go along to get help sorting out problems they were facing with money. Some reference was made to another money education program called ‘Money Story’ which had been delivered in the APY Lands previously.

From APY residents’ perspectives, the range of difficulties people were coming to MMT for seemed very immediate, and perhaps crisis-driven, for example the urgent need to pay off debt, pay fines, fill in a form, submit a tax return or non-lodgement form. They also noted that people often needed assistance in dealing with an outside service or agency. This seemed to be an issue not only due to language barriers, but also due to other differences in culture, with no other means of interpretation.

## **Cultural values and family obligations**

Asked if APY residents share their money with other people, and who might share money back with them, it was clear that there existed a general expectation that money would be shared, both outwards and back when needed.

During the course of interviews it was clear that cultural values needed to be taken into account when addressing financial wellbeing with people in APY Lands. Interviewees indicated that Anangu commitments to family are central, both in terms of care and obligation, and that commitments are reciprocal. This value of commitment to family appears to be held as the highest priority, at times in ways that could be interpreted as at the expense of individual personal wellbeing. This responsibility for family appeared to present a degree of concern for APY residents, as they wanted to find ways to be able to share money with family yet still be able to save for themselves. People wanted to be able to find ways of making sure that when money is being shared, they know it will be given back to them again when they need it. Generally it appeared that money was shared willingly with other family members. When things were going better, there was a sense that this sharing would be reciprocated. When things were not going so well, more people were asking you for money and it was less likely the money would come back to you.

These small examples point towards complex family-based community networks of reciprocity, and a complex distribution of wealth within Anangu families and communities. These cultural approaches to money, 'cultural money systems' are worthy of further exploration and are intended to be investigated through the cultural money mapping component outlined in the Evaluation Plan (Appendix B). Unlike in mainstream Australia, it is possible that personal wealth for Anangu people may not be, nor ever become, as simple as the sum of a financial wealth of an individual, a household, or a primary family unit. The importance of these values for APY residents point towards the necessity that MMT will need to keep developing financial education, support and counselling services in culturally appropriate ways that are based on Anangu values. MMT's 'harm minimisation' approach to the provision of money education and support will no doubt strengthen outcomes in this area.

## Money knowledge, skills and confidence

APY residents were asked to rate their level of money knowledge, money skills and money confidence on a scale of 1-4. The scale used for rating personal money knowledge was the following:

<b>Money Knowledge</b>	1. Money isn't important to me at all. I don't know anything about it and don't want to think about it!	2. I think about money sometimes. I know a few things about money, but other things are more important to me.	3. Money is a part of life. I know a bit about it, but have got more to learn.	4. Money is really important so I can have a good life – I want to manage it well and make some money.
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In relation to money knowledge, responses demonstrated that more people felt they had moderate to low levels of knowledge:

- 3 responses indicated: 'I think about money sometimes. I know a few things about money, but other things are more important to me'.
- 4 responses indicated: 'Money is a part of life. I know a bit about it, but have got more to learn'.

The scale used for rating personal money skills was the following:

<b>Money Skills</b>	1. I don't know how to deal with money - it just causes me problems!	2. I know how to do my banking, but I need help with lots of other things.	3. I know how to budget and look after my money but need help too.	4. I know how to manage money and work out my finances – I show others what to do!
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In relation to money skills, responses demonstrated that more people felt they either had low or moderate levels of skill than higher levels:

- 5 responses indicated: 'I know how to do my banking, but I need help with lots of other things'.
- 2 responses indicated: 'I know how to budget and look after my money but need help too'.
- 1 response indicated: 'I know how to manage money and work out my finances – I show others what to do!'

The scale used for rating personal money confidence was the following:

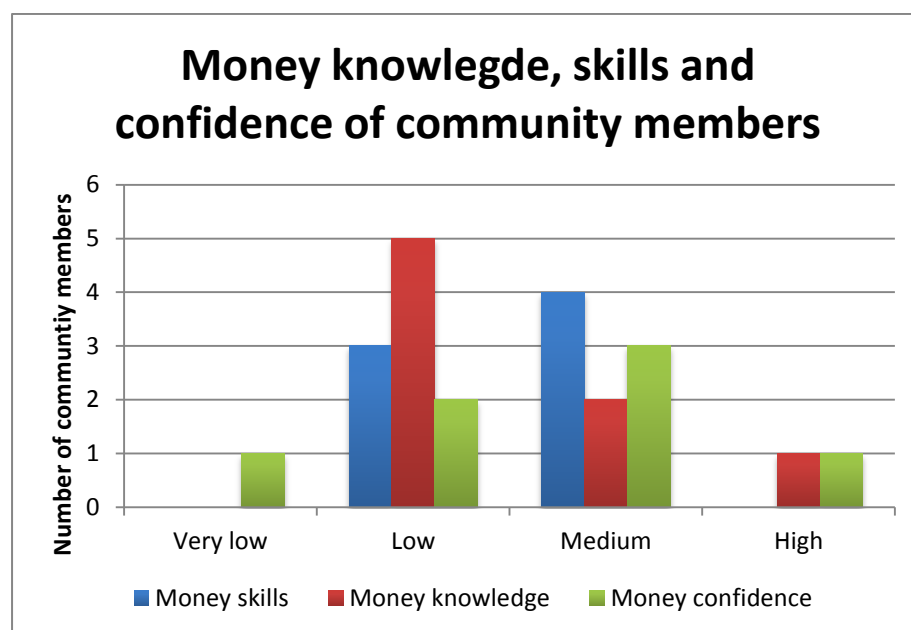
<b>Money Confidence</b>	1. I've got big money stress – I need help!	2. I've got some money worries – I might need help before things get worse.	3. I feel OK, but a bit more support/information would be good	4. I feel really good - I can manage my money myself!
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In relation to money skills, responses demonstrated that more people felt they had moderate levels of confidence:

- 1 response indicated: 'I've got big money stress - I need help!'
- 2 responses indicated: 'I've got some money worries - I might need help before things get worse'.
- 3 responses indicated: 'I feel OK, but a bit more support/information would be good'.
- 1 response indicated: 'I feel really good - I can manage my money myself!'

The following table provides a quantified summary of APY residents' responses to the question of how much money knowledge, skills and confidence they feel they have. Overall, people felt they had low money knowledge, low to medium money skills, and medium personal confidence in relation to money. There were a few exceptions to the general trend. For example, in cases where APY residents spoke of having a good understanding of the role of money and sufficient skills to manage money, they didn't think they needed to worry about money. Amongst these exceptions there were some people who implied they were acting individualistically in relation to their money, which is more similar to a non-Anangu person. The hint that these behaviours were considered selfish by some Anangu people came through in the words used by some interviewees. Some APY residents appeared to have good skills in bridging the cultural divide between their cultural obligations to family and their personal independence.

**Table 6. Money knowledge, skills and confidence of APY residents**



It should be noted that questions asking for a rating of knowledge, confidence and skill level were difficult to ask and not necessarily properly understood in the format in which they were delivered. Asking APY residents to choose which scenario fitted best for them did not appear to be the best way of asking questions about money knowledge, skills and confidence. In some instances the evaluator had to ask the questions in a variety of ways and then select the closest match. It was noted that interviewees also found it difficult to make a distinction between knowledge and skills associated with money. These lessons will be embedded within the development of future evaluation tools.

### **Problematic money**

APY residents were asked when money is good for them and when money poses a problem for them. In relation to when money is going well for them, interviewees didn't have much to say. Perhaps the question was not relevant or clear, or perhaps good examples were hard to come by. In relation to when money is a problem, general statements centred on:

- The experience of money coming in and then being spent too quickly;
- The immediacy of need to pay for basic living costs such as food and fuel;
- Money coming in and being distributed to close and extended family;
- Not knowing how to deal with the bills, which become fines, which become debts; and
- Difficulties associated with gambling, drug and alcohol consumption and other issues that impacted on more than those taking part.

## People who are good with money

APY residents were asked if they could think of anyone who is good with money, and what makes that person good with their money. Similar to earlier questions, people found this question difficult to answer. One resident noted that white people were good at saving. Again, there was some commentary within the interviews that people in the community who saved were considered selfish. There were also counter stories to this, as it appeared that many people did want to save, but to save was somewhat culturally inappropriate. People who did want to save had to either hide savings or not tell people about them. These kinds of barriers to saving will be explored in later research methods employed in the course of the evaluation.

## Prerequisites for good money management

In interviews, APY residents were asked to rate their personal skills in four prerequisites for good money management relating to a use of Money and Numbers, Speaking English, Reading and Writing, and Computer and Internet skills. Interviewees were asked to rate their levels of comfort with each of these on a scale from 1-4.

The scale used for rating personal skills in using numbers was the following:

Money and Numbers	1. I don't know anything about adding up or taking away	2. I can work out how much shopping costs and how much change I should get	3. I can work out how many litres of diesel I could buy with \$50 if it costs \$2 a litre	4. I can work out how much interest I would repay on a \$10,000 loan if the interest rate is 10%
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In relation to money and numbers, responses demonstrated that more people felt they had low levels of understanding and skill:

- 4 responses indicated: 'I can work out how much shopping costs and how much change I should get'.
- 1 response indicated: 'I can work out how many litres of diesel I could buy with \$50 if it costs \$2 a litre'.



The scale used for rating personal skills in speaking English was the following:

<b>Speaking English</b>	1. I can't speak or understand it (this form needs to be translated)	2. I can speak and understand a bit of English	3. I can speak and understand English well	4. I can understand difficult English (e.g. at meetings)
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In relation to speaking English, responses demonstrated that more people felt they had moderate levels of understanding and skill:

- 3 responses indicated: 'I can speak and understand a bit of English'.
- 5 responses indicated: 'I can speak and understand English well'.

The scale used for rating personal skills in reading and writing English was the following:

<b>Reading and Writing</b>	1. I can't read or write at all (this form needs to be read out)	2. I can write my name and some basic things	3. I can fill out a form with help	4. I can read and fill out forms with no help
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In relation to reading and writing English, responses demonstrated that more people felt they had low levels of understanding and skill:

- 1 response indicated: 'I can't read or write at all (this form needs to be read out)'.
- 3 responses indicated: 'I can write my name and some basic things'.
- 2 responses indicated: 'I can fill out a form with help'.

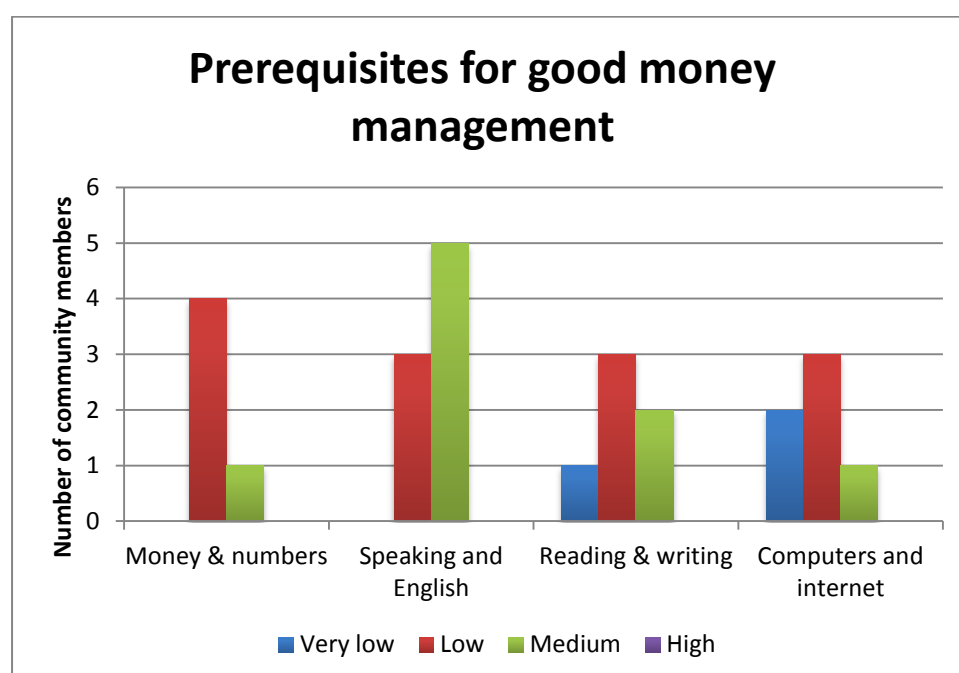
The scale used for rating personal skills in computer and internet use was the following:

<b>Computer and Internet Skills</b>	1. I can't use a computer at all	2. I know how to do online banking	3. I know how to search for and find a webpage	4. I know how to use email and create word documents
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In relation to computers and the internet, responses demonstrated that more people felt they had low levels of understanding and skill, with two stating they had very low levels of understanding and skill:

- 2 responses indicated: 'I can't use a computer at all'.
- 3 responses indicated: 'I know how to do online banking '.
- 1 response indicated: 'I know how to search for and find a webpage'.

**Table 7. Prerequisites for good money management for APY residents**



In a similar way to the previous set of questions about money knowledge, skills and confidence, this set of questions were relatively difficult for the researcher to ask and for APY residents to respond to. Generally, people were able to say they have skills in maths, including basic adding up and taking away. One person noted that people who gamble with cards often have better maths skills than those who don't.

As far as English speaking and hearing goes, several interviewees said that they could listen and understand more than they could speak. People noted that it was often difficult to hear in English when people were talking fast, especially when listening over the phone. The evaluation team recognise that in future work, it might be worth investigating whether hearing related difficulties impact on people's capacity in this area.

In relation to reading and writing skills, APY residents exhibited a wide range of skill levels, from none to a basic ability. Most people asked for the interview questions and forms to be read out to them. Other evidence of low reading confidence was indicated by people asking 'Which part of the evaluation permission form is important for me to read?' or in asking the researcher to summarise the permission form for them. One lady persisted with reading and aligning herself with the examples offered in each scale.

### **Money learning**

APY residents were asked which money subjects they wanted to learn more about, and were provided with a list to choose from. Interviewees did not tend to take up the offer of reading the full list, instead preferring to hear a summary from the researcher. The researcher usually read out the general frame of options, and explained the subjects in the following ways, asking 'Which do you want to learn about?':

- Money coming in - getting enough money
- Money going out - trying to spend in clever ways
- Things you can own - wanting to have things
- What you owe - making sure we can pay debts
- Wealth - having enough money for a good life

'Money coming in' included subjects for learning such as: Centrelink benefits/ Government allowances, Tax returns, Getting a job/ Employment, Superannuation, Interest, Royalty money, Artists money, Basics card/ Income management, Having enough for the future etc.

'Money going out' included learning subjects such as Centrepay, Budgeting/Making money last until pay day, Family budgets/ payments, Saving for the future (school fees, holidays etc.), Shopping, Mobile phone plans, Government concessions, Basics card etc.

'Things you can own' included subjects such as Internet banking, Savings, Buying things for the house, Buying a car, Insurance, Investments, Owning a house etc.

'What you owe' included subjects like Loans, Credit debt, Fines, Bills, Fees, Child support, Housing loans etc.

'Wealth' included subjects like Working out money goals, Saving up and buying big things, Investing etc.

Responses to this question were not forthcoming. The questions were both difficult to explain and appeared difficult to respond to. Nevertheless, people said they wanted to learn more about saving and budgeting, in particular:

- Learning how to make money last from pay to pay; and
- Learning how to be able to put money aside to buy material goods.

### **Three case examples (names have been changed)**

*Betty was very enthusiastic. She had a good relationship with the MMT staff. She was keen to see MMT services shared with the broader community, including more workshops run by MMT. Betty was employed in a health team and wanted to partner with MMT to deliver a cooking workshop that included budgeting, food purchasing and cooking for family meals.*

*Johnny agreed to talk, but found the conversation difficult because his English was not very strong. He had to leave half way through the interview. He had come into the community to get help finding out where some money he was supposed to have been paid from a CDEP job in WA had gone. He thought his money should have been put into his account rather than held at the office in cash. He said this was sometimes a problem for people. Another problem he noted was that people could be paid by Centrelink in cheques, but that few places in communities would cash cheques. He said some organisations would cash them but hold the money to be spent only at that place. He was happy with the help that MMT could provide, but felt frustrated that he couldn't get his money.*

*Billy had not formally used MMT services yet, but had gone into the MMT office a few times asking about the services they offered. He also had to leave the interview early. Billy used the analogy of water (kapi) to describe money and money flow. The researcher noted that this might be a useful metaphor to use in building understandings of money and cultural approaches to money in APY Lands.*

### **Suggestions for enhancing MMT service delivery**

In order to gain further feedback for MMT, APY residents were asked 'What are some new or different ways MMT could help you be clever (or good) with money?' Responses to this question centred on comments about family - that caring for family is very important, yet identified that people needed to learn more about how to share money in ways that meant they would not be left with nothing.

At points during the interviews, people offered ideas for MMT to take up in future service development.

Their suggestions included:

- 'Getting more people to come into MMT by putting up reminders on posters and signs around town in key places';
- 'Going into town and getting people to come in to MMT to learn about budgeting and saving'; and
- 'Giving caring advice not telling advice'; 'Showing people how to do stuff rather than doing it for us' (the person who offered this response said this is happening, but it would be good if it happened more).

In relation to community education and increasing people's knowledge, skills and confidence with money, several suggestions were made:

- 'Introduce ideas for how to live with money to the whole community by putting up signs and posters with ideas about financial wellbeing principles. These could be put up on notice boards, at the shop, and at the garage (in Pukatja the garage also sell groceries)'.
- 'Promote helpful little strategies', for example 'When people are asking you for money, you should say, 'You can borrow this money, but next time when you get paid, don't spend it on the first day - put some aside, that's all I do'.
- 'Don't give kids too much money for the store. I only give them \$20 to last'.
- 'Deliver workshops showing people ways of saving money, for example, when they go into town'.

During interviews, people indicated there were a number of additional services they thought MMT might be able to provide. Suggestions for additional services included:

- Setting up a loan service;
- Setting up computer stations at the offices for people to use for internet banking and shopping; and
- Running workshops that integrate financial management through practical skills like cooking, shopping for food etc.

Respondents were asked if they were willing to be asked these questions in 6 months time in order to check how MMT and money was going in the community. Everyone who stayed for the full length

of the interview (which in some cases was a 2 hour period) agreed to participate in another interview again in the future.

### Staff perceptions of MMT

Because of the important role that employed Anangu play in communities, including their role in engaging with services and talking about services in language, the employment of Anangu people as staff members is considered a high priority for MMT. The time taken to up skill Anangu staff is expected to reap good returns, whereby skills learnt by Anangu staff may ripple outwards to families. Employed staff may provide a good role model for knowledge, skills and confidence in relation to money for other APY residents. For these reasons, the evaluation team felt it was important to interview staff and gain their deeper perspectives. The main aim was to find out about MMT services, what staff are seeing, what the needs of the community are in relation to money, and what else is needed from MMT.

The information in this section is drawn from interviews with three MMT staff working in Amata and Pukatja. The figures and tables that follow present an overview of the demographic details of the three staff according to interview responses. Qualitative data provided in this section offers further information on the establishment and development of MMT services in APY Lands from the perspectives of staff.

**Table 8. Age range of MMT staff members interviewed**

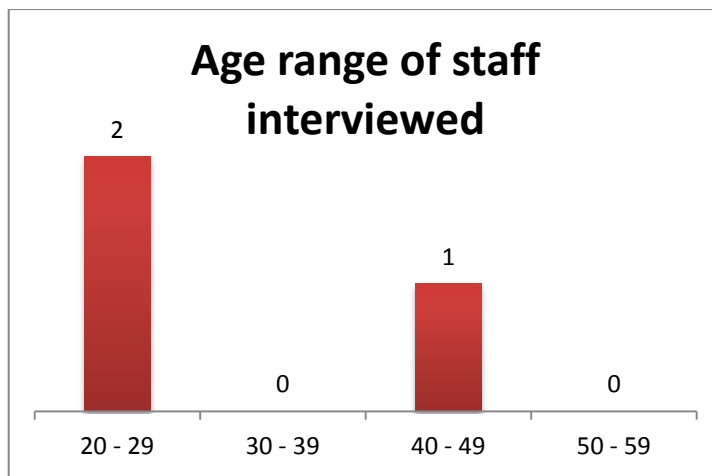


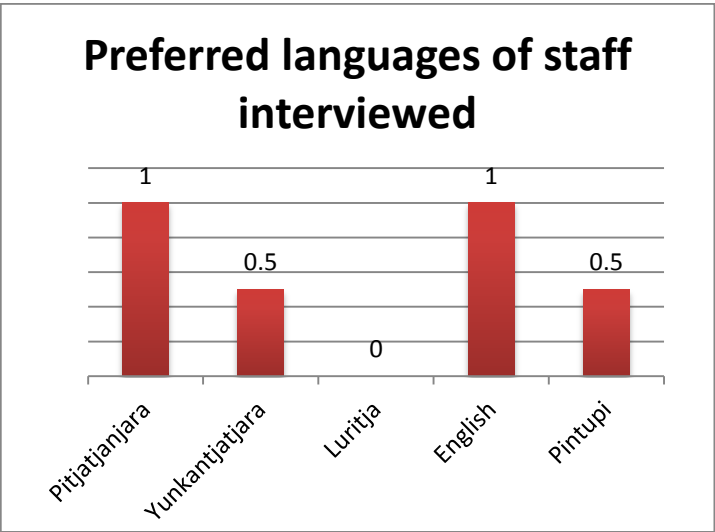
Figure 9. Gender of MMT staff members interviewed



Figure 10. Heritage of MMT staff members interviewed



Table 9. Preferred languages of MMT staff members interviewed



## **Money sharing**

MMT staff were asked who they share their money with and who shares money with them. One Anangu staff member said they share money with 7 family members; the other Anangu staff member said she shared with her mother, brothers and partner. The non-Anangu staff member said she shared money with her six children. On the other hand, it was evident that few people shared their money back with the staff members, whether Anangu or non-Anangu. One Anangu staff member said her Mother and Partner shared money back with her.

## **Working for MMT**

MMT staff were asked how they heard of MMT and how they came to work there. For both Anangu staff members, family members had told them about the job. The non-Anangu staff member had learnt about the job via the internet.

In terms of previous experience working in similar or related positions, one Anangu staff member had worked providing aid for the aged, one had studied, and the non-Anangu staff member had worked in a financial counselling firm prior to working for MMT.

The current role of the two Anangu staff was financial educator; the non-Anangu staff member worked as a financial counsellor. The job of financial educators was to help people with their finances, phone banking, Centrelink forms, fines, Centrepay, and debts. The job of the financial counsellor was to help people with money problems in a case managed approach.

Asked what had motivated them to come and work for MMT, responses included: 'Helping other Anangu is important'; 'It is a good job'; and 'Learning more about financial counselling'.

MMT staff were asked what it had been like being part of a team and setting up a new service in APY communities. Comments included mention of gaining personal confidence, and gaining a sense of happiness in seeing people take up the new service.

Asked how they felt the community, families and individuals had responded to the new service, staff members noted that 'people come to the service because they need help'. They said that word gets passed around the community about how people are helped, so more people are coming for help. The staff said the painted MMT cars attracted interest; that people would stop and talk to them to ask what they were doing.

Staff were asked if, to their knowledge, the community had ever received services like MMT previously. To their knowledge, while other services (such as health and education) had helped with



money issues as an aside to their core business, no other service had a focus on money and helping people with money.

### **Money knowledge skills and confidence**

MMT staff were asked what sorts of money knowledge, skills and confidence they felt they were able to pass on to clients. Staff felt many people came to MMT with immediate pressing money problems, and that being able to assist with that pressing need was important. Staff also felt it was important to help promote caring ways of sharing money. In relation to skills, staff said that people tended to come to get budgets done, and to have practical help with making money last until next payday. This included help with banking and help with saving. In relation to money confidence, staff said that people are generally comfortable to come in and ask for help. They noted that people may be able to do some of the things they are asking to get help with, but there are good reasons why they prefer getting help with these things, which may include making use of a dedicated space for focusing on money matters.

Staff were also asked about their observations of APY residents' attitudes and behaviours in relation to money. Staff noted that people still tend to spend all their money in one day. They said that some people are holding onto their money for longer, and some people are becoming excited about clearing their debts.

### **Barriers to good money management**

Staff were asked about their perceptions of how comfortable APY residents are with Money and Numbers, Speaking English, Reading and Writing, and Computer and Internet skills. In response, staff noted that people have limited maths skills. In relation to speaking English, staff said that while people's English skills are often limited, there is an added barrier of having to deal with outside services over the phone which adds challenge and is very difficult for some.

In relation to reading and writing, Anangu staff members said that older people in the community know more – 'they are able to read and write, whereas younger APY residents don't read as well, or only a little bit'. These comments are worthy of further explanation in future evaluation questions.

In relation to computer and internet skills, staff said that younger people tended to have some basic computer skills they were able to apply to the task of online banking.

## **Problematic money**

Staff were asked 'When money is going badly for people here, what does that look like?' In response, staff described situations where people were arguing more, walking around looking for money, fighting, going hungry, and worrying for the children. In amongst these comments, it was noted that people tended to accept tight money as a daily reality, with exceptions.

## **People who are good with money**

Staff were asked 'When money is going well for people here, what does that look like?' In response, staff described situations where people were happier: not fighting, people have their own money, people can go shopping, and people are more caring.

One staff member stated that people stop working when money comes in. This was noted as silly, and short-term thinking, 'They were not thinking about the future, just that they had money today'. This comment supports evidence that people tended to be responding to immediate need, which may also be an indication of low incomes and high costs associated with living in APY Lands. Staff also noted that people generally tended to do better when they have more than one income stream. These variables will be explored within future evaluation work.

Staff were also asked if they could think of anyone who was good with their money, and what made that person good with their money. Responses to this question included naming a few people, and also naming some of the general attributes and behaviours they felt those people displayed. Their responses highlighted again the reality that many APY residents predominantly think about their immediate concerns in relation to money, which is that they usually do not have enough. What also arose in response to this question was the likelihood that those people who did manage their money well did so quietly, because managing money individually was viewed as a largely selfish practice. The need for people to be 'quiet' about any achievements they make with money was to avoid being seen as selfish. 'Having money' meant that you were more likely to be a target for people asking for money.

## **Money learning**

Like APY residents, staff were asked which money subjects and topics they felt residents most wanted or needed to learn about from a choice of 'Money coming in', 'Money going out', 'Things you own', 'What you owe' and 'Wealth'. Similar to APY residents, the staff said they would like to see residents learning how to manage money and budgets in ways that meant they could both respond to immediate need, and prepare ahead in proactive ways to prevent the need for crisis-

driven responses. They also mentioned that thinking about money and income from a whole of family perspective rather than individually was going to be important.

### **Three case examples (names have been changed)**

*Tammy is a young Anangu lady. She shared how important it was for her to be working, and how significant it was that she was able to laugh with the MMT Manager. She talked about the effect the job was having on her sense of confidence, including lessening a sense of shame she carried.*

*Mable is also Anangu and a little older. She is enthusiastic about her work and also enjoys the relationship that she has with the Manager and staff at MMT.*

*Karen is an older white lady. She has vast experience in the financial counselling field. Although sparse with her words, she seems passionate about standing with Anangu in the face of many injustices they face, particularly when having to deal with inflexible outside services. She has been working solo a lot and is looking forward to having a good team to work with.*

### **Suggestions for enhancing, expanding and sustaining MMT in APY Lands**

Staff were asked how they intended to keep their good work going, including new or different ways that MMT might help people be good or clever with their money. Responses included:

- Doing more outreach;
- Doing whole of family work;
- Teaching people the basics of budgeting and saving; and
- Using simple ways to teach people.

Asked what would help sustain the staff in their work, they stated that success in helping people was a great reward – that seeing people use the services was important in sustaining their motivation and energy for the work.

## **Key findings**

### **What people think of MMT services**

It is clear that MMT clients feel satisfied with the services they are receiving. They are attending MMT offices on a voluntary basis, asking for help with money matters, having that need met, and sometimes returning for help with a different money-related matter. APY residents look favourably upon MMT as a service within their community, and want to see MMT grow and expand in their community, including in the education they can provide to APY residents. Staff want to see stabilisation of MMT staff teams, and look forward to continuing to meet the needs of APY residents. There appears to be no doubt that MMT are providing useful services, that they are viewed favourably, alongside the general hope that MMT services will grow and broaden over time.

### **What people want more of**

Based on client records and interviews with both APY residents and staff, it appears that people want help with basic budgeting and saving, as well as specific help with Tax returns, debts and other more technical aspects of money management.

From Census data, it appears that APY residents may be assisted through strategies that help to maximise their incomes (including through concessions and employment) and through increases in financial literacy. It is clear that in the APY context, financial literacy education must go hand in hand with learning about numeracy (use of money and numbers), English, literacy (use of reading and writing), and computer and internet use. Without education in these areas, positive outcomes in money management will be curtailed.

### **Areas that need improvement**

It appears that APY residents want to see more of an educational presence in communities by MMT. The mention of more posters and signs promoting helpful money practices, and the practice of staff teaching rather than telling points towards an interest in, and motivation for learning about money. MMT management have already highlighted the development of community education programs (CEP) as a key priority for 2013. This aim matches stated hopes for MMT by APY residents.

Cultural approaches to money and obligations to family will need continued attention by MMT. Consideration of the possibility of providing outreach to APY residents, along with examination of capacity to work with families (rather than individuals) may have merit.

## Conclusions

According to self-report by a sample of APY residents, existing levels of money knowledge, skills and confidence are moderately low, with much room for development. An examination of the prerequisites for good money management (numeracy, literacy, English language skills and literacy, and computer and internet skills) demonstrates that these areas may also need attention in the APY context.

Having experienced many services come and go in their communities over time, APY members need to see that MMT will not be yet another service that comes and goes, but is committed to developing relationships and providing services that community members need, into the future. To date, APY residents and clients have been satisfied with the services and support provided by MMT. There is particular interest by APY residents in community education programs focused on learning to save and budgeting. Several areas for further service development have been highlighted for consideration by MoB and MMT staff.

The quantity and quality of services already being delivered in APY communities by MMT, and the amount of data already gathered (in a relatively short space of time) has been possible only through the establishment of positive and trusting relationships, developed in very considered and deliberate ways by MMT staff. Although current indications are positive, these relationships are new and fragile. It is critical that MMT take time to establish good relationships, that they develop and expand in respectful ways based on community advice, and that APY residents' needs continue to be held at the centre of all actions.

The evaluation team will follow MMT's lead on this; the pace of the evaluation needs to match the pace of the program establishment. The expectation is that evaluation activities will increase at the same rate of growth as the trusting relationships developed between MMT staff and APY residents.

The information provided within Part A of this report is considered formative in that it offers a preliminary set of data, to be built on in future work. This first phase of the evaluation of MMT services in APY Lands is considered a pilot, of language, research methods and tools. Much learning has taken place for the evaluation team in relation to how to evaluate MMT services in APY Lands, and these lessons will help to guide future evaluation work.

Part A has presented a preliminary baseline report of historic, social and economic characteristics of APY communities, along with a formative review of CEP and FWS services being delivered by (MoB) residents in the APY Lands of South Australia (2012-2014), funded by FaHCSIA. To meet the challenge of evaluating MMT in APY Lands, the evaluation team propose to use a mixed-method

approach to data collection and analysis, developed in partnership with MMT staff and APY residents. The evaluation team will continue to develop process, outcome and cultural money mapping components, including a) to monitor the establishment and development of MMT services in APY Lands, b) build a stronger baseline from which to track changes in money awareness, knowledge, skills, confidence, attitudes and behaviours over time, and c) develop participatory methods to engage APY residents in conversations about money, and to help guide future evaluation processes.

The evaluation team recognises that the successful achievement of stated evaluation aims is entirely interdependent with the successful establishment of strong networks and relationships in APY Lands by MMT staff. We look forward to working with MoB and MMT staff and APY residents to develop a more comprehensive baseline in the coming six months to maximise the positive effects of MMT work, and to maximise the potential for this evaluation to record and disseminate MMT efforts in APY Lands.

## Recommendations

Key recommendations for future work are provided:

1. That MoB and MMT management continue to respectfully strengthen relationships with key stakeholders in APY Land communities.
2. That MMT work to establish an advisory group to help inform and guide MMT program development and delivery across the APY Lands.
3. That MMT continue to employ Anangu people as staff members as community educators who in time, with further training, may also become financial counsellors.
4. That MMT continue working to provide non-Anangu staff to work alongside and mentor Anangu staff members.
5. That MMT work on developing their presence within communities through signage and money education messages, particularly in relation to budgeting and saving.
6. That MMT work to develop and deliver culturally-appropriate community education about money in relevant languages, metaphors, stories, imagery and teaching methods, including workshops that integrate practical skills.
7. That MMT consider setting up more computer stations at offices for people to use for internet banking and shopping.
8. That MMT staff consider doing more outreach into communities, and develop family-sensitive practices (that may include whole of family work).

9. That MMT staff continue to develop their suite of services in line with public health and social inclusion approaches to money management.
10. That MMT continue to develop policies, procedures, and documentation processes relating to clients, including client records, case notes, client satisfaction and client outcomes and community education service delivery.
11. That MMT staff continue to work closely and develop relationships with other service providers in APY Lands.
12. That MMT work to provide advocacy for other services in APY Lands (beyond community education and financial support) as they see gaps and hear more about community member needs, including for example in areas of numeracy, literacy, English language and computer/internet skills.
13. That MMT work closely with the evaluation team to develop community-informed culturally appropriate evaluation methods, tools and practices for greatest effect.

## Part B: Background to MMT in APY Lands

### Short history of the establishment of MMT by MoB

Matrix on Board Pty Ltd (MoB) was established in 1997 as a for-profit consultancy company to support not-for-profit organisations with financial management and capacity building services. With offices in Sydney, Melbourne, Alice Springs, Katherine, Darwin and Broome, MoB staff work alongside people at all levels in organisations to support them to learn, adopt and implement best practice financial and administrative systems and processes.

In 2010 MoB commenced a FaHCSIA funded money education pilot program for Aboriginal communities in the Northern Territory (NT), which became known as MoneyMob Talkabout (MMT). The pilot MMT project involved single visits to communities, mostly to schools, where fun education activities were presented as part of a game pack delivered by a mobile education unit. Whilst no formal evaluation was conducted, MoB met funded aims and identified the following important issues: the program was not participative; single visits limited the projects impact; and high school aged students were difficult to engage. Since then, MMT has taken steps to expand services into northern Western Australia (WA) using a similar model of service delivery, with refinements made according to key learnings arising from the NT pilot.

As a natural progression from successful piloting of money education activities in the NT, and with financial support from FaHCSIA, the MMT program has expanded services into the South Australian APY Lands (until 2014). The current grant for delivery of MMT activities into APY Lands is intended to cover the delivery of money education programs across eleven Aboriginal communities and some fifty homelands.

In 2012 MoB applied for and was successful in gaining a FaHCSIA funded Financial Wellbeing Service grant for the delivery of case management and money management services in APY Lands. This funding, while including a community education and engagement component (that directly supports the MMT activities) allowed MOB to expand the overall program to provide a spectrum of services spanning 'upstream' preventative/educative interventions through to 'downstream' reactive and crisis-focused support provided through case management.



## Overview of MMT services being delivered in APY Lands

The current FaHCSIA contracts for delivery of MMT activities in APY Lands cover:

- 1) The delivery of money education programs across eleven Indigenous communities and some fifty homelands, and
- 2) The establishment of two satellite financial wellbeing services to support the financial needs of individuals within two APY communities (Amata and Mimili).

The South Australian Government has provided funds for the employment a second financial counsellor, which will increase the FWS education and casework capacity in early 2013.

Specifically, with bases in two APY communities (and soon three), MMT will have the capacity to support individuals, couples and families experiencing financial hardship. As a result, the combined funding contracts will enable MMT activities to span both 'upstream' community education services and 'downstream' support for more individuals and families. This expanded service delivery will add great strength to the work of MMT in APY Lands.

In the APY context, working around cultural (men's') business and summer holidays when most services are closed, MoB has worked hard to develop relationships and establish operations in culturally appropriate and respectful ways with community elders and members in the region. This essential groundwork of relationship building has included meetings and conversations with a range of local stakeholders, elders, council members, business managers and others with relevant responsibilities in APY communities (as documented within MMT Trip Reports).

In this context, MMT programs and services are being developed and delivered using participatory processes to ensure input and ownership of the service by the Aboriginal people living in the APY communities, including employment of local Anangu people. These local staff members play a key role in service delivery and the time and resources put in to employing and supporting Anangu staff has been substantial.

The delivery of MMT's CEP (community financial literacy education programs) and FWS (financial literacy and wellbeing services) can be seen to span a public health approach to the development of safe money management in APY Lands by providing both 'upstream' support and 'downstream' services. In trip reports, money issues were highlighted by a range of people working in the APY Lands.



Issues ranged from high fuel costs of travelling to collect payments, through to humbugging, and issues of ‘book-up’ at local stores. In terms of community objectives, the importance of cultural sensitivity appeared important, along with a participatory process that included the involvement of community elders.

To date, upstream MMT activities include: policy involvement, stakeholder conversations, education/information, employment of Anangu, and the delivery of community education activities. Downstream MMT activities may be seen to include: intake/assessment, family support, referral and specialist support, and financial counselling.

Many of the points that were raised in the MMT trip reports overlap with organisational and program objectives; however it was clear that gaining and distilling further community input into program aims and evaluation outcomes will be important within future program development.

The following Table offers an example of how MMT activities span the spectrum of upstream community education and downstream support.

**Table 10. MMT services across the spectrum of public health**

Spectrum of services	MMT service examples	MMT activity examples
<b>1. Prevention</b> 	Community education programs delivered to general populations with an aim of preventing social and economic exclusion. For example, information and activities about money delivered to schools and other established community groups.	Preventative community education programs provide financial literacy information to raise community awareness, knowledge, skills and confidence about money uses. For example, activities may raise questions about personal money management and emphasise the benefits of managing money safely.
<b>2. Early intervention</b>	Community education programs delivered to targeted higher-risk individuals and groups, with an aim of intervening early before problematic money behaviours exist. For example, information and activities delivered to students dropping out of school, and people struggling with other difficulties alongside possible money difficulties.	Early intervention community education programs provide financial literacy information and may highlight typical problems associated with money. For example, activities may offer practical skills for saving and budgeting, along with further information and referral contacts for people who need further support.
<b>3. Treatment</b>	Financial wellbeing services deliver crisis management and support for people experiencing money difficulties, with an aim of ensuring safety and building confidence and capacity for safe money management. For example financial counselling for individuals, couples and families with high accrued debts.	‘Treatment’ includes the range of financial wellbeing services that offer tailored case managed support for individuals, couples and families who self-identify as experiencing problematic or unsafe money management. For example, activities may include income maximisation, goal setting, budgeting, support paying bills and debts, assistance with court procedures, etc.
<b>4. Continuing care</b> 	Financial wellbeing services deliver longer-term support for people with identified money difficulties, with an aim of reducing recurrence of money problems. For example, building financial literacy knowledge, skills and confidence to help people maintain safe and successful personal money management practices.	‘Continuing care’ includes the range of case managed support that financial wellbeing services offer for individuals, couples and families who self-identify as needing support to maintain safe money practices. For example, activities may include skill development, monitoring savings plans, peer support, vocational education and training, and employment assistance in conjunction with other services.

### **Funded objectives for MMT**

Based on an analysis of the stated key performance requirements within FaHCSIA contracts for MoB to deliver MMT's 'Money Management Education Units' and the 'Financial Wellbeing Service', it is clear that some overlap exists between the intended activities and required deliverables of the two contracts.

The following Table presents Performance Indicator Descriptions (PID) matched across both MMT FaHCSIA contracts. The summary points towards relatively consistent outcome evaluation measures, which have helped to guide the development of the evaluation. The listed evaluation foci assists assessment of MoB's progress in meeting the acquittal needs of both funding contracts in complimentary ways.

Table 11 provides some preliminary data and commentary about reporting against PIDs for FWS and CEP as at December 2012 based on MoB monthly and quarterly reports, evaluation findings in this report and proposed reporting in the future.

**Table 11. PIDs for Financial Wellbeing Services (FWS) and Community Education Program (CEP) December 2102**

FWS & CEP PIDs	Evaluation foci	PIDs reported as at December 2012
Priority target groups are serviced (FWS - PID 1)	Description of MMT activities in APY communities	<ul style="list-style-type: none"> <li>• The Amata office opened on 24 July 2012; the Mimili office was opened on 10 October 2012.</li> <li>• By December 2012:               <ul style="list-style-type: none"> <li>○ More than 271 client contacts were provided through MMT's FWS services 92 in Amata; 179 in Mimili (since Oct). Of these, 90 of the Amata clients were new clients, and 56 of the Mimili clients were new clients.</li> <li>○ 97.2% were Aboriginal people from APY Lands</li> <li>○ 3.8% were Aboriginal people from outside of Amata and Mimili (ie non-priority target groups).</li> </ul> </li> </ul>
Community visitation schedule (CEP - PID 2)		<p>The Pukatja office was opened in April 2012 to provide MMT community money education services with at least 243 client contacts provided since the office opened.</p> <p>Between July – Dec 2012, MMT had visited the following APY communities about various money education matters and activities in schools, health centres, community centres, youth centres, Centrelink offices:</p> <ul style="list-style-type: none"> <li>• Umuwa; Amata; Pukatja; Mimili; Indulkana; Fregon; Pipalyatjara, Alice Springs.</li> </ul>
Increased financial literacy awareness (CEP - PID 1)	Assess <u>changes</u> in money awareness, knowledge, skills, confidence, and capability	Changes (i.e. increases) across awareness, knowledge, skills, confidence and capability in relation to money management and financial literacy are not straightforward to measure and require input by APY residents.

		<p>Note the draft Theory of Change (p. 53 MMT evaluation report) provides a framework for thinking about how increased financial literacy could be achieved through the MMT services. Other outcome measures (or proxies) may be required for CEP and FWS PIDs, to be developed with MoB.</p> <p>A small number of MMT clients were interviewed by the evaluation team in October 2012 to test a range of questions (for interviews and surveys) about money management and financial literacy awareness over the life of the MMT program.</p> <p>Of those interviewed the majority reported low levels of knowledge about money; low to medium levels of skill in managing money; medium to low levels of confidence in managing money (p.24 MMT evaluation report). Care is needed in interpreting these data due to the small sample size. These and other aspects of financial literacy will be considered in upcoming evaluation strategies (e.g. cultural aspects, family obligations, the pre-requisites of good money management, ie numeracy and literacy).</p> <p>Note: Valid measures for CEP – PID 1 and FWS – PID 2 are required to be able to report against these PIDs in the future.</p>
Increased money management knowledge and skills (FWS - PID 2)		
Referral to appropriate services (FWS - PID 4)	Assess <u>effectiveness</u> of community networks	<p>MMT Referral policy (draft at Sept 2012) – Quarterly report (July-Sept 2012).</p> <p>Referrals <u>to</u> MMT came from self (18%) friend (21%) family (46%) – (p.16 MMT evaluation report)</p> <p>MMT referrals to appropriate services are collected as part of individual client records and this PID will be reported in the future.</p>
Financial difficulties resolved (FWS - PID 3)	Build understandings of service <u>user needs</u> and assess service <u>user satisfaction</u>	<p>Based on client and staff interviews and a review of the MMT client records by the evaluation team in October, MMT clients presented with range of financial difficulties (p. 16-17) requiring resolution, including (in descending order):</p> <ul style="list-style-type: none"> <li>• Tax, fines, debt, superannuation, and banking</li> <li>• Loans, rent, phones, Centrelink and Centrepay</li> </ul>

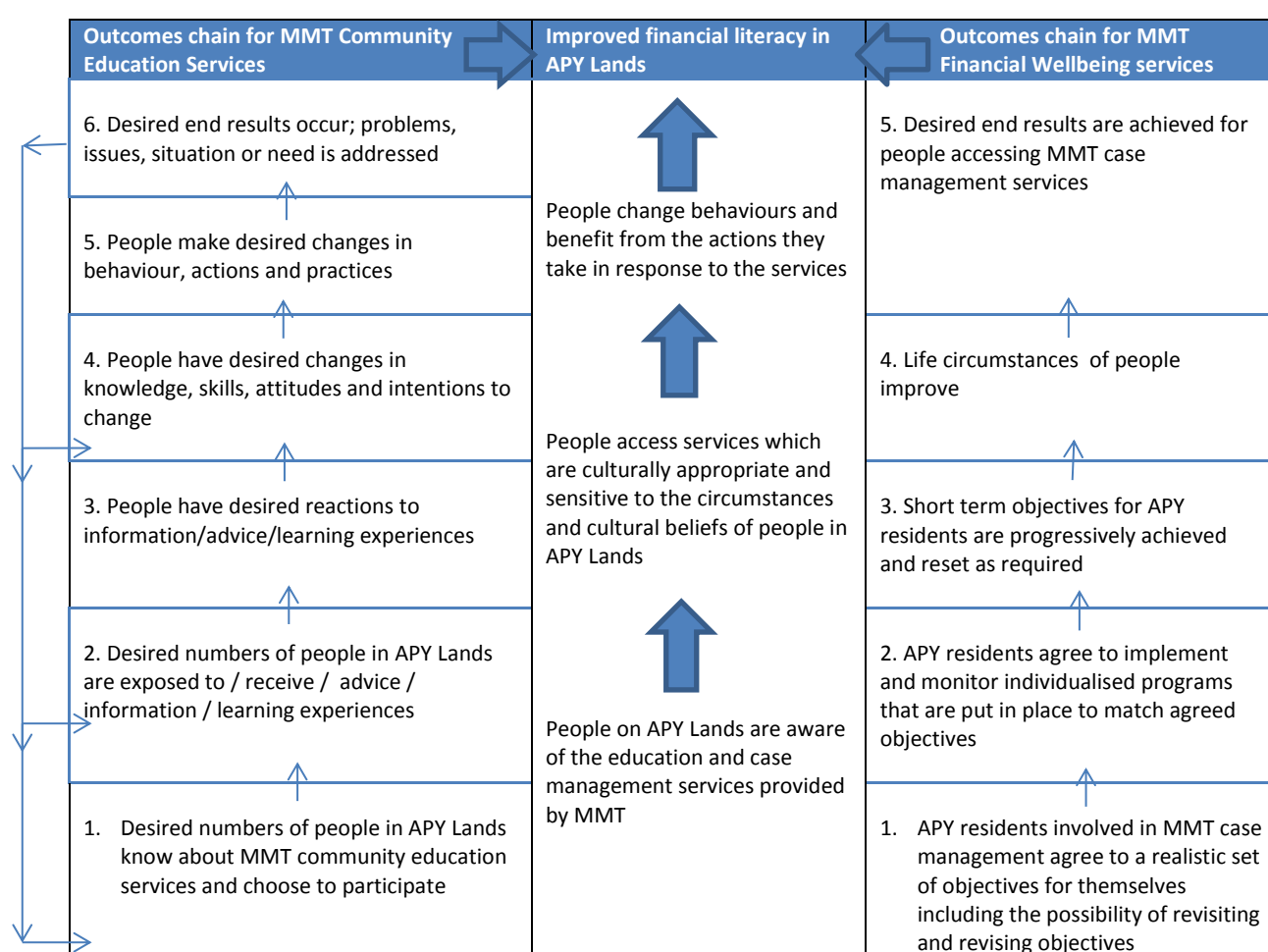
		The methodology for whether and the extent to which the difficulties are resolved is being developed, and will be linked to outcomes determined with the client through the case planning process as well as client satisfaction.
Service user satisfaction (FWS - PID 5)		<p>Community members interviewed for the evaluation (p. 20-21 MMT evaluation report) reported high levels of awareness of MMT services and overall a high satisfaction that MMT was present in the community.</p> <p>Appropriate points at which to survey service user satisfaction are being trialled and will be assessed in the future.</p>

## Draft theory of Change for the MMT program to underpin the evaluation

Drawing upon the MMT program documentation and a draft Logframe developed by Cartwright (2011,2012) the evaluation team have developed a Draft 'Theory of Change' (ToC) (sometimes called a program logic) to underpin the way MMT will be evaluated over the period 2012-2014. The following Outcomes Chain brings together the MMT community education programs (CEP) and the MMT financial wellbeing case management services (FWS) to present the potential mechanisms by which the objectives of MMT are achieved. The ToC is seen as a tool for understanding how a program is developed to change attitudes and behaviours in relation to financial matters might lead to outcomes such as improved financial literacy.

Part A presented preliminary data from a sample of APY residents in relation to their levels of money knowledge, skills and confidence. With input and guidance from MMT staff, APY residents and key informants, this evaluation will examine how MMT can effect positive changes in these areas, and further refine the draft Outcome Chain for MMT presented below.

**Table 12. Theory of Change – Outcomes Chain for MMT**





## Overall evaluation approach and methods for 2012-2014

A comprehensive evaluation plan was prepared and submitted to MoB in September 2012. The plan provided the rationale for the approach and methods that will be employed. This summary of the overall approach to the evaluation is derived from the plan, which is provided in its original form as a stand-alone appendix to this baseline report (Appendix B).

The evaluation plan comprises three research components: 1) process evaluation, 2) outcome evaluation and 3) cultural money mapping.

Sometimes called ‘monitoring’, for participatory purposes within this evaluation project, this evaluation component is called a **process evaluation**. In addition to detailed descriptions of program activities, the process evaluation investigates how MMT activities are perceived and experienced by both participants and staff, including specific cultural perceptions. This evaluation component collates and analyses data collected within standard program data collection processes, with some input from the evaluation team. The process evaluation monitors the *what*, *how* and *when* of MMT activities. This component of the evaluation is ongoing.

The **outcome evaluation** is guided by questions that seek to examine the *effects* (nature of changes) and *effectiveness* (level of changes) of MMT activities in relation to money. In addition to establishing a baseline for tracking program outcomes for individuals and APY communities, the outcome evaluation investigates how MMT activities impact people over time, for example identifying changes in their awareness, knowledge, skills and confidence in relation to money management. A specific challenge for this evaluation is the intention to work towards identifying methods for measuring changes in attitudes and behaviour in relation to money in APY Lands. The sum of this information will offer an assessment of changes in capability for individuals, families and communities in APY Lands, and insights into residents’ participation in the economic life of their community. These ideas will be further developed in partnership with MoB, MMT and key informants (such as the MMT Advisory Committee). In addition to accessing and analysing standard organisational, program and staff reports, the evaluation team is working with MoB to embed evaluation data collection sources within information management systems in order to efficiently meet some process and outcome data collection needs. This component of the evaluation will be established in the first six months of 2013.

The **cultural money mapping** project (CMMP) component of this evaluation is included with the specific intention of engaging APY residents in feeding back into MMT program development and delivery, and in so doing, assist to set the direction of the evaluation project over time. The aims of this component include: to better understand traditional economic systems in APY Lands; to better understand contemporary relationships with money and money systems in APY Lands; to build a cultural baseline for tracking changes over time; to engage APY residents in conversations about money and money management; to strengthen residents' confidence to engage in dialogue about money; to inform service delivery and evaluation methodologies; and to create an ongoing interest in conversations about money that may live on after the life of the current project. This element is under development, and if seen as beneficial by APY residents, may utilise creative arts and engaging participatory activities to build understanding of the cultural perspectives of residents in relation to money, both past and present. This component of the evaluation will be established in the second half of 2013 with guidance from key APY informants (for example the MMT Advisory Committee).

## Part C: Review of evidence underpinning MMT

### Purpose of the review

The evaluation of MMT services has taken account of the evidence within existing policy and research literature about the need for and effectiveness of a program like MMT. To date, the literature review spans academic research and reports, Government papers, and organisational material in a range of mediums. The full review is a stand-alone appendix to this report (Appendix C.)

The literature reviewed offers diverse, engaging and useful information, both for financial literacy program development, and for the evaluation of these services in the APY context. It is clear that the collection of quantitative data clearly proves challenging in the context of remote Aboriginal communities, particularly in the area of financial literacy. No data sources currently exist for tracking changes in financial literacy and capability of APY residents. Building up the body of quantitative research in this area will be useful, however the power of anecdotal stories told by people with lived experiences (including local people for whom services are being delivered) is not to be underestimated; personal stories and statements included in many of the reports reviewed are compelling and educative. It is clear that the collection of meaningful qualitative data can help to inform the collection of meaningful quantitative data, not to mention better engage APY residents in the research process.

The stories about money contained within the reviewed research and evaluation reports have potential to inspire ongoing development in the emerging field of Indigenous (Aboriginal) financial literacy, and can assist to inform the establishment and development of community education and financial services delivered by MMT in the APY Lands. A closer examination of the individual stories told by Aboriginal participants, program managers and key stakeholders will lead to the identification of common key messages and recommendations for future application.

As expected, the literature review identified a relative lack of published Australian academic research focusing on financial literacy programs delivered in remote Aboriginal communities, however a number of substantial recent evaluation reports were found and summarised, along with reports that aim to address best practice considerations in this field, and reports that contextualise the delivery of money services in the APY Lands. A summary of each seminal paper is provided in a Literature Review in Appendix C.

From a synthesis of information contained in the range of literature evidence reviewed, the following general themes emerged:

- Cultural differences between Aboriginal cultures and Western (mainstream) cultures impact upon learning and behaviour around money;
- Indigenous (Aboriginal) financial literacy programs have been found to be effective, even if results were limited by cultural and locational difficulties;
- Practitioner networking opportunities assist the development of best practice in the delivery of financial literacy programs in Aboriginal communities;
- Aboriginal people (at both individual and community levels) face many difficulties in remote communities, as they are positioned at the interface between traditional and Western ways of doing things, and lack provision of appropriate financial services;
- Difficulties relating to money for people in remote communities include low levels of financial literacy, learned patterns of behaviour (e.g. problem gambling and humbugging) a lack of financial infrastructure, and unsuitable financial infrastructure for the level of knowledge that exists in those communities (e.g. the expectation that people in remote communities will use telephone or internet banking even with limited English language, limited availability to technology, and limited computer skills);
- Best practice financial literacy education in remote Aboriginal communities involves working closely with the local people at all stages of program development, delivery and review.

## **Key findings**

1. The literature review indicated the importance of involving program delivery staff in a partnership relationship with Aboriginal participants. For example, programs benefit from program delivery staff learning about how the local culture and financial infrastructure impacts on the financial capability of local people, from the people living in the place where the program is being delivered. The development of a shared vision for the program will assist the development of an effective program, and ongoing input from local people will assist the program to become more effective in meeting changing needs over time.
2. An important theme apparent in the literature related to the confidence of people to take actions on the basis of new financial skills and knowledge. This was discussed in the SEDI

review (2008), and highlighted in the comprehensive definition of financial literacy provided by the PISA Financial Literacy Assessment Framework (PISA, 2012). This point was also highlighted in the definition of financial literacy provided in the issues and directions paper regarding Aboriginal financial literacy that was prepared for the Canadian Task Force on Financial Literacy (p. 6, Collin, 2011). This is further reinforced from an Indigenous (Aboriginal) Australian perspective by Saunders and Piper (2011) through an examination of the barriers to the use of financial skills and knowledge.

3. Research within the social work field (Bennett et al, 2011) supported findings from within the body of Aboriginal financial literacy evidence that good practice involves leadership and input from local people. This was also supported by evaluation of APY Lands projects (Tedmanson et al, 2011) where it was reported that the success of the Community stores initiative may be attributable to a high level of initial community input.

It is envisaged that the participatory and action-research oriented approaches used in the current evaluation of MMT activities in APY Lands will help to bridge cultural divides in the APY communities in relation to money, and assist to build the literature and knowledge base of Indigenous (Aboriginal) financial literacy in the Australian context. The body of literature evidence presented in this report will be added to during the life of the project, in particular in preparation the final report.

## List of supporting documents

### Reports and applications presented to FaHCSIA by MoB:

- MMT Implementation Plan (Nettelbeck, 21 October 2012)
- The future for the MMT Program (McPhie, 2 March 2012; McPhie 15 April 2012)
- Money Management Mobile Education Units – MMT Activity Report Jan-June 2011 (Dodd, 2 March 2012; Dodd, 15 April 2012)
- MoB Application for funding – Financial Management Program – Financial Wellbeing Service in Amata and Mimili (MoB, 18 Jan 2012)
- Part C: Application Information for the Financial Wellbeing Service in Amata and Mimili (MoB, 18 Jan 2012)
- FaHCSIA funding acquittal requirements- Activity 2 Performance Indicators and Activity 6 Performance Indicator Descriptors (Nettelbeck, Sept 10 2012)

### Documents developed by MoB:

- MMT APY Lands – Project Methodology (MoB, Version 1.0 29 February 2012)
- MMT APY Lands – Project Methodology. Appendix A. Appraisal report, B. Stakeholder analysis, I. Situational analysis questionnaire (MoB, Version 1.0 29 February 2012)
- Draft model of communication flows for money education (MoB, date unknown)
- Request for Aboriginal Interpreter Assistance. Detailed Assignment Description (MoB, date unknown)
- MMT Program Logframe (Cartwright, Version 1.0, 15 April 2012)

### MMT APY Trip reports:

- Dec 4-14 2011 (Cartwright, Dec 2011)
- Feb 15 – March 3 2012 (Cartwright, Dodd and McPhie, March 2012)

**Extra information provided in emails:**

- Key performance Indicators and Performance Indicator Descriptions for the MMT Community Education Contract (Cartwright, 5 April 2012)
- Activity 2. MMT 1.1 South Australia – APY Lands (Dodd, date unknown)
- Performance Indicator Descriptions for the MMT Financial Wellbeing Service Contract (Nettelbeck, 5 April 2012)
- List of alternate performance indicator descriptions for the MMT Financial Wellbeing Service Contract (Nettelbeck, 5 April 2012)
- List of rejected performance indicator descriptions for the MMT Financial Wellbeing Service Contract (Nettelbeck, 5 April 2012)
- Service details for the MMT Financial Wellbeing Service Contract (Dodd, 4 April 2012)

**Information management documents:**

- FaHCSIA Financial Wellbeing Project – Information Management Requirements: High-Level Scope (Veeneman, Version 1.0, 30 March 2012)
- FaHCSIA Financial Wellbeing Project – Information Management Requirements: High Level Scope (Veeneman and Nettelbeck, Version 2.0, 9 September 2012)

**Client documentation:**

- MMT Client Details Form
- MMT Record of Assistance Provided
- MMT Client Notes
- MMT Client Case Record
- MMT Client Privacy and Consent to Disclose Certain Information
- MMT Authorisation for MMT to seek access to credit information held by a credit provider under section 18N (1)(ga), Privacy Act 1988 (Cth)
- MMT Client Referral Form

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