

# Evaluation of MoneyMob Talkabout



## ***Mid-term report***

A formative evaluation of the MoneyMob Talkabout funded by the Department of Family, Housing, Communities and Indigenous Affairs and delivered by Matrix on Board in Anangu Pitjantjatjara Yankunytjatjara Lands (2012-2014)

**By Dr Anita Pryor  
and Susan J Garner**

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## **Executive summary**

This mid-term evaluation report builds on the baseline report presented in December 2012 by providing information about the processes undertaken to establish and consolidate MMT services in APY Lands; the range and type of services that have been provided to APY Land residents; and emerging outcomes for MMT clients using these services.

The December 2012 baseline report provided preliminary information about existing levels of money knowledge, skills and confidence reported by MMT clients and staff, and about the barriers APY residents face in relation to money and safe money management.

The current report provides findings from an investigation of the efforts of MMT over the last 6-months as well as highlighting some of the challenges of delivering these types of services to isolated communities in the APY Lands.

The report is based on data sources that include research literature on financial capability, the demographic profile of APY Land people from Census 2011, regular communication with MoB management and staff, along with an intensive 3-week field trip to the Lands in May-June 2013. The report presents findings from audits of MMT client files, staff interviews, and the trial of a financial capability outcome survey of APY community members.

From an audit of client files and staff interviews, it is clear that MMT continues to set in place strong foundations for the delivery of culturally appropriate financial wellbeing services and community education programs in the APY Lands. Since the last evaluation report, client numbers have increased from 146 clients across communities of Amata and Pukatja in October 2012 to 151 in Amata and Mimili alone in May-June 2013, meaning that since the baseline report, the number of people receiving direct support from MMT in the APY Lands is now over 200 people (8% of the APY population). Client demographic characteristics span the median profile of APY residents according to the 2011 Census, suggesting that MMT services continue to address the breadth of community need.

MMT staff have established good relationships with APY Community Councils and continue to gain respect from APY residents through the work they are doing with clients who 'walk through the door'. Community members are learning more about the range of services and supports they can ask of MMT staff. This act of seeking help is recognised as an important

one in a pathway of increasing financial capability and resilience. That community members are presenting at MMT offices and making small changes, such as bringing in financial documents rather than 'throwing them on the fire', is evidence of the early impact MMT is having on the lives of APY individuals.

Upon review of client records, staff interviews, discussions with MMT management and from the comments of community members, it is evident that MMT has provided support in areas in which other service sectors operate. This is considered a testament to the breadth of relevance that 'money management' has in people's lives, and the wide safety net MMT staff have been able to provide by being flexible and not letting people fall through gaps between service systems.

It can be surmised that to date, MMT is providing more 'rescuing' than 'education', and more 'education' than 'monitoring'. This may be a natural process in the life of the program, and reflect the high initial levels of need that community members have in relation to financial matters. With the recent recruitment and training of new staff, MMT is consolidating its presence and services in APY communities, and increasing the amount of community money education work they undertake across the Lands, including with an emphasis on schools in the near future. It is expected that the volume of APY residents seeking support from MMT's FWS will continue to grow over time.

This latest phase of evaluation activity has helped to build a deeper understanding of barriers APY residents face, including the notion that while information about money products, services and systems remains only available in English, the financial capability of APY residents for whom English is a second, third, even fourth language, may remain constrained. The inextricable link between financial literacy/capability and English literacy/capability cannot be underestimated.

The evaluation has also built a deeper understanding of the challenges of service delivery in remote Aboriginal APY communities, including recruitment and retaining staff; and the critical importance of delivering culturally appropriate services that can lead to strong and sustainable client outcomes.

The trial of a 'Community money survey' in Mimili provided insights about potential means for measuring changes in money-related attitudes and behaviours. Survey responses presented in this report assist the process of developing appropriate tools for measuring the impacts and outcomes of MMT efforts in APY Lands, for roll out over the next phase of the evaluation..

In answer to the question 'what do people want more of from MMT?' it can be confidently stated that *people want more of MMT*. Having experienced many services come and go in their communities over time, when APY residents see a program that is committed to longevity, one that is continuing to develop relationships and provide services that community members need, they are pleased to see it continue.

This report is presented in five sections, Introduction, Evaluation approach, Results, Discussion and Conclusions. Sixteen recommendations are offered as a contribution to MMT's ongoing development.

## Key recommendations

1. MoB/MMT continue to respectfully strengthen relationships with key stakeholders in APY communities, including by providing regular updates to Councils about program developments.
2. MoB/MMT continue working towards the establishment of an advisory body (or bodies) in some form as a means of gaining regular input and feedback from APY stakeholders in a two-way learning approach.
3. MoB/MMT continue their role as a conduit between APY stakeholders and the evaluation team to ensure that two-way learning experiences are recorded within evaluation data.
4. MoB/MMT make use of the new employment structure to provide more support for staff on the ground in community offices as needed, and a consistent presence in communities.
5. MoB/MMT continue to recruit and employ Anangu staff, and invest in supporting staff by way of mentoring, training, and offering family-sensitive support (such as the proposed family meetings) to help sustain staff in their role.
6. MoB/MMT continue to work on the challenging task of providing adequate housing for staff, and necessary office equipment (such as client computers), along with technical support for MMT offices.
7. MMT staff continue to support APY residents with the range of presenting needs, and that staff record in case notes the breadth of support offered, in order to build understanding of the full range of money-related needs within APY Lands.
8. MMT staff take care in case notes to record as much detail as is practicable about the specific support provided to MMT clients, and include notes about the personal efforts clients make to improve their own financial position (such as bringing in a document etc.).
9. MoB/MMT trial the 'Assessment Circles' as a means of gaining insight into clients' financial capability and progress towards personal goals over time.
10. MoB/MMT continue to work with the evaluation team to develop appropriate outcome measures for ascertaining immediate and lasting outcomes for APY clients and residents, including potential roll out of a 'Community money survey'.

11. MoB/ MMT continue their work to develop an appropriate means of recording client satisfaction (such as a “thumbs up/thumbs down” stamp) for use across FWS and CEP and all forms of assistance provided.

12. MMT continue their work to deliver community education about money and money systems using engaging teaching methods in relevant languages, and using appropriate metaphors, stories, and imagery.

13. Alongside providing support for clients’ immediate needs, MMT staff continue to look for opportunities to provide education and proactive support for APY residents, including helping residents understand how money systems work.

14. If considered useful, MoB/MMT work with the evaluation team to refine existing program data collection methods and existing evaluation questions and tools to track alongside FaHCSIA’s new Performance Framework and reporting template.

15. MoB/MMT consider ways they might advocate for more English literacy learning opportunities and more translation and interpreter services in the APY Lands towards the aim of building residents’ financial literacy and economic inclusion.

## 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 Lands	Anangu Pitjantjatjara Yankunytjatjara Lands
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
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

## Acknowledgment

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



## Introduction

This is the second of a series of evaluation reports presented in the evaluation of Money Mob Talkabout (MMT) over the period 2012-2014. The purpose of this report is to provide an update on the activities and outcomes of MMT services delivered in APY Lands by MoB since December 2012.

Evaluation methods have continued to include reviews of academic and policy literature, organisational and program documentation. With support and guidance from MMT staff and APY residents, the outcomes presented in the last report have widened in this report to include presentation of a survey tool under development to measure the financial capability of APY residents in culturally-, geographically- and demographically- appropriate ways. As such, the focus of this report is on an audit of client records, interviews with MMT staff, and development of an outcome survey tool.

Data collection methods used in the last 6 months include: conversations with MoB management and MMT staff, a three-week field trip undertaken by the evaluation team in May-June 2013, and an ongoing literature review.

The evaluation team has continued to pay close attention to the imperative of attempting to ask APY residents what they want, both for the delivery of MMT services and the evaluation as a whole, predominantly through MMT staff as a conduit. The team have continued to work towards ensuring that evaluation methods and tools match MMT's practice philosophy and methodologies, and towards the aim that data collection methods be seamlessly embedded within day-to-day MMT program processes where possible.

### Terminology update

An in-depth overview of terminology was presented in the last report. Since then, in consultation with MMT management, the decision was made to focus on Financial Capability definitions, concepts, and frameworks as a key way of describing MMT work in APY Lands.

According to the First Nations *Enhancing Indigenous Financial Capability Programs* report (Saunders & Piper, 2011) 'financial capability' is a more useful term 'financial literacy' because capability implies the ability to participate in financial activities rather than just have knowledge.

To this definition, we add findings of a research project undertaken in the United Kingdom in 2006 that sought to specify different areas of financial capability that may be encompassed by the term. In a report, entitled 'Levels of Financial Capability in the UK: Results of a baseline survey', the Financial Services Authority concluded that financial capability could be conceived as encompassing four different domains, including 'managing money', 'planning ahead', 'making choices', and 'getting help'. A subsequent analysis suggested that the third domain might be better named 'choosing products', and the fourth, 'staying informed' (Atkinson, McKay, Kempson and Collard, 2006, p.1). Since its development in the UK, this framework has been tested in low and middle income contexts in Mexico, Lebanon, Uruguay, Turkey, Armenia and Columbia. The trial in these additional nations was undertaken by Kempson (consultant) and Perotti and Scott (of The World Bank), supported by the Russia Financial Literacy and Education Trust Fund. Results from this international investigation are presented in a paper entitled 'Measuring financial capability in a low- and middle- income setting' (Kempson, Scott and Perotti, 2012) in which the following four domains of financial capability were presented: 1. Money management; 2. Making provision for future needs; 3. Choosing products; and 4. Seeking information and desire to learn.

It was recognised that the financial capability domains developed in the UK and trialed in other nations by The World Bank may have relevance for the Australian context, and particularly for low income and cross-cultural contexts such as the APY Lands. As such, MoB and MMT management decided to test the applicability of the framework in the APY context, and the above financial capacity framework has been used to help guide development of an outcome survey with a view to measuring changes in the financial capability of MMT clients and APY community members over time.

Further details about a use of this framework to examine the work, impacts and outcomes of MMT efforts in the APY Lands are provided in the Evaluation and Results sections of this report.

### **Funded objectives for MMT**

Since gaining funding for the establishment of MMT services in APY Lands, MoB has been working to meet performance indicators set by FaHCSIA for both community education and financial wellbeing services, in complementary but discrete ways. The recent development of a Performance Framework for FaHCSIA's Financial Management Program means that a refined list of performance measures are set to be applied to MMT efforts in APY Lands in

the near future via a new reporting template. In line with this development, the evaluation team will work with MMT / MoB over the next 6 months to consider implications for the focus and direction of the evaluation project. .

To begin the process of integrating the new Performance Framework into existing evaluation parameters, the following Table presents previous Performance Indicator Descriptions (PID) matched across original FaHCSIA contracts for MMT services, alongside existing evaluation foci. The new performance measures have been placed alongside these in order to demonstrate the direction of future acquittal requirements and potential refinements to the direction of the evaluation, with community consultation.

This table will be updated in future evaluation reports to match FaHCSIA's new Financial Management Performance Framework (FMPF). See Appendix C for initial observations by the evaluation team of MMT activities relating to the new FaHCSIA performance domains at mid-term.

**Table 1. Original Performance Indicator Descriptions (PID) matched against new Financial Management Performance Domains**

Community Education Programs	Financial Wellbeing Services	Evaluation Foci	New FMP Performance Domains
Community visitation schedule (PID 2)	Priority target groups are serviced (PID 1)	Describe MMT activities in APY communities	How much did we do?
Increased financial literacy awareness (PID 2)	Increased money management knowledge and skills (PID 2)	Assess changes in money awareness, knowledge, skills, confidence and capability	Did it make an immediate difference? Did it make a lasting difference?
[Referral pathways to financial wellbeing services]	Referral to appropriate services (PID 4)	Assess effectiveness of community networks	How much did we do?
	Financial difficulties resolved (PID 3)	Build understandings of service user needs and assess service user satisfaction	How well did we do?
	Service user satisfaction (PID 5)		

The new FMPF provides a Financial Management Program Logic that seeks to summarise the inputs, service delivery components, program outcomes and population outcomes across wide-ranging services delivered within FaHCSIA's Financial Management Program. The Theory of Change/ Program Logic model relating to MMT under development by the evaluation team (ie as reported in the December 2012 baseline report) will be refined in future reports in light of the logic model presented within the new FMPF.

### **Service delivery update**

For a range of reasons, including remoteness and family reasons, it has been difficult to recruit and retain MMT staff in the APY Lands. MoB management have recognised that the repeated need to recruit and train new staff has taken time away from consolidating service delivery, which would happen as a matter of course if the staff team was growing in experience and confidence, rather than being newly inducted.

Nevertheless, MMT offices in Amata, Mimili and Pukatja have maintained momentum, and are currently nearly fully staffed. Recent orientation and training have been undertaken with both new and existing staff at MMT's Alice Springs office. Current gaps include the need for a financial counsellor in Mimili, and Anangu staff in Amata. MMT are optimistic their current team will be strong on the ground, and that a refined management structure will allow greater capacity for program development.

Employment of Anangu staff has continued to be challenging but rewarding for MMT in APY Lands. For example an Anangu staff member who has been working in the MMT Pukatja office for a year has increased their personal financial capacity, but has also experienced difficulties in close family relationships as a result. This example offers insights for the potential benefits of education, mentoring and support in financial matters for Anangu employed by MMT. It is apparent that MMT management need to continue to provide intensive support to their Anangu staff at the outset, along with ongoing training and support to retain staff. MoB management has suggested that as part of staff orientation, MMT may work towards inviting Anangu employees' family members to meet with MMT management with a view to discussing how the family might help the staff member balance their job and family responsibilities.

At the same time as establishing services and managing staffing challenges, MoB has been developing a client assessment tool, methods for ascertaining client satisfaction, and data

management systems to support service delivery. The client assessment tool (called 'Assessment Circles') is intended for use both as a case management tool (in the practice of financial counselling with MMT clients) and for use as an impact or outcome tool. The tool is currently being trialled with staff and clients. It is hoped that the tool will provide a culturally appropriate way of engaging MMT clients in conversations about money, including having them rate their capacity across a range of domains relevant to financial capability. Completed with support by a financial counsellor in the context of case management, the use of the 'Assessment Circles' has potential to provide information about impacts and outcomes for clients as a result of support received by MMT.

MoB management has discussed four key areas of work being prioritised for the next 6 months, including: establishing an efficient and effective database for the management of client and program records; consolidating staffing in all three communities, including Anangu staff; finding a way forward with the establishment of a program advisory committee; and continuing to prioritise integrated service delivery through service provider collaboration, to ensure MMT services are supporting the work of others without duplication and leaving significant gaps in service provision.

MoB and MMT staff continue to work in culturally sensitive and consultative ways with APY stakeholders and community members, using two-way learning processes with stakeholders and community members. MMT continue to value the importance of recruiting and employing Anangu staff so as to provide a clear cultural conduit for APY residents into the operations and developments of MMT service delivery in each community. On a community level, MoB hope to work with APY stakeholders to address humbug issues, perhaps through community education and two-way learning processes.

Whilst MMT is still in the establishment phase of service delivery, setting up housing, consolidating staff teams, and refining program processes on the ground, it is clear that in other respects they are moving ahead with program development and refinement, as evidenced by the numbers of people presenting at MMT offices for support with financial matters, and the development of MoB's 'Assessment Circles', a sophisticated assessment and case management tool. Most importantly, MMT maintains a good reputation amongst APY community members.

### **Spectrum of need, spectrum of support**

Part B of the baseline report (December 2012) provided background information relating to the delivery of MMT services in APY Lands that included presentation of a public health approach to money management service delivery. From that perspective, MMT's work in the APY context could be seen to encompass the full spectrum of services required by a given population or community, but to varying degrees.

Spectrum of supports provided by MMT			
Prevention	Early intervention	Treatment	Continuing care

Similar to the public health spectrum of supports, here we present a model of financial capability currently being explored by MoB for the purpose of assessing client need. This model assesses client need according to his or her level of crisis or capability. People are considered 'protected' when they have enough knowledge, skills and confidence to manage their financial matters in safe and sustainable ways without falling into crisis. Those who are able to self-manage their finances without much need of assistance may be described as 'capable', whereas those who are building financial security and wealth may be considered 'thriving'.

Level of personal financial capability				
Crisis	At risk of crisis	Protected	Capable	Thriving

## Evaluation approach and methods

### Evaluation update

The comprehensive evaluation plan submitted to MoB in September 2012 provided a rationale for the approach and methods being employed in this evaluation project. The original plan included three components: a **process evaluation**, an **outcome evaluation** and a 'cultural money mapping component', now called a **two-way action learning** component. As the project progresses, the evaluation team will increasingly seek to record information and evidence of input, consultation and advice provided by APY residents, Councils and stakeholders to the activities of both MMT and the evaluation project.

Since the outset, the evaluation team has worked with MMT management towards the development of a culturally appropriate means of assessing impacts and outcomes of MMT efforts in APY Lands. The main aim has been to develop a means to be able to assess changes in the money management and financial capability of MMT clients, alongside an additional aim of attempting to assess generalised changes in APY communities over time.

In the last 6 months the evaluation team has focused on the second component, working towards developing a culturally appropriate outcome framework. Once in place, such a framework will help to guide the development of evaluation tools to assess people's financial capability both prior to intervention (i.e. prior to support provided by MMT) and after intervention in order to monitor changes as a result of MMT support. Out of necessity, the development of an outcome framework has been iterative task, requiring ongoing consultation.

The original evaluation plan stated the 'outcome' component:

*Will be guided by questions that seek to examine the effects (nature of changes) and effectiveness (level of changes) of MMT activities based on program aims. In addition to establishing a baseline for tracking program outcomes for individuals and APY communities, the outcome evaluation investigates how MMT activities impact upon people over time... A specific challenge for this evaluation is the identification of culturally appropriate methods for measuring changes in people's behaviours in relation to money in APY Lands. The financial capability framework and outcome tools will continue to be developed in partnership with MoB, MMT and key informants (such as community Councils and the MMT Advisory Committee). The*

*evaluation team will continue to work with MoB to embed outcome evaluation data sources within information management systems.*

Given the APY Land's unique social and economic context, and the critical importance that impact and outcome measurements are culturally appropriate and meaningful, the original evaluation plan stated an intention of applying 'a multi-pronged approach to the development of a baseline, and a mixed-method approach to data collection and analysis'.

In the first wave of data collection, a combination of Census data, staff interviews, community member interviews and client file audits helped to build a picture of the financial capability of MMT clients and APY residents during the early establishment phase of MMT FWS in APY Lands.

Because positive benefits were anticipated not just for individual clients of MMT, but also for families and whole APY communities, the evaluation team was working towards attempting to assess the financial capability of APY residents en mass, such as through administering of a community money survey to relatively high numbers of APY residents, including both MMT clients and non-clients. Early drafts of such a survey were based on an outcome framework from literature research that included an examination of:

- money knowledge
- money skills
- money confidence, and
- money behaviours.

Whilst changes in money-related behaviours were the ultimate outcome, it was understood that behaviour changes would be interdependent on changes in client's knowledge, skills and confidence. This framework was tested via interviews community members in October 2012 and presented in the December baseline report. Community members were asked about their perceived level of capacity in relation to money knowledge, skills, confidence and behaviours. Findings demonstrated that whilst community members did their best to answer the questions, the separation of concepts such as knowledge, skills and confidence was difficult, and translation into Pitjantjatjara language (the predominant APY language) was problematic. Upon reflection, it was felt that money is already an abstract concept for many Anangu, so to break it down further and separate it out into constituent parts may be unhelpful.



In this regard, the baseline report stated:

*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.*

Upon reflection it was decided that such a framework may have more relevance in European or mainstream cultures where reductionist methods of enquiry ('separating out' ideas) is the norm. It was acknowledged that understanding the difference between money knowledge, skills, confidence and behaviours may have been inhibited by translation difficulties rather than cultural differences, nevertheless it was agreed that holistic and relationship-based methods of enquiry may be more useful for monitoring changes in relation to money in the APY context.

Around the same time that survey questions were being developed using the second frame, MMT staff attended an international Financial Capability conference and became interested in trialling of a framework that had already been trialled in a number of nations, including some with rural and remote populations, here after called the Financial Capability (FC) Framework. After examining the FC framework in light of their work, MMT decided the framework could offer a predominant way of organising questions for the proposed community money survey, including across the following domains:

1. Money management
2. Choosing products
3. Making provision for the future
4. Being informed
5. Motivation/Attitudes/Cultural factors

MoB/MMT management worked on survey questions based on the FC framework that they felt would be culturally appropriate. It was decided that the surveys should be piloted with APY community members with an aim of both building baseline information and assisting to

monitor changes in community member's financial capability over time as a result of MMT support. The FC framework provided a 'checklist' for developing what MMT believed would constitute a locally relevant means of assessing financial capability. After several iterations, the survey was ready to be trialled in the APY context in May/June 2013. The results section of this report provides feedback from a trial of the survey in Amata and Mimili. The aim is that a shorter version of the survey will be developed, translated and administered with community members later in 2013.

Overall, the evaluation will progressively:

- monitor the processes of MMT services by recording 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 two way action learning component.

If seen as useful by APY residents, the evaluation of MMT will seek to employ creative participatory methods to engage APY residents in conversations about money, such as conversational workshops. Research methods and data sources will continue to be developed in partnership with MoB and MMT staff, as well as APY stakeholders where possible.

### **Draft program logic underpinning MMT**

An informative report entitled *Enhancing Indigenous Financial Capability Programs* (Saunders & Piper, 2011) provided a framework for understanding individual and socioeconomic barriers to financial capability for Indigenous people. The paper contained nine recommendations that were intended to encourage local program ownership and two-way learning (p.5). A key recommendation, which formed the basis for the best practice report, stated:

*'Program stakeholders should foster local program ownership through the development of a shared picture of why and how they believe a program / policy will work within the context of the local community, for example through the development of a program logic model'* (Saunders & Piper, 2011, Recommendation 1, p.3).

Additional recommendations were in relation to:

- understanding what success looks like from a local and cultural perspective
- resourcing the program to be part of the communities overall life aspirations
- two way learning that contributes to reconciliation and cross cultural competence
- design of the program based on an understanding of local and cultural influences on financial behaviour change (e.g. MINDSPACE)
- best practice and sharing of new knowledge
- facilitation of cross sector learning (e. g. health);
- use of a Financial Capability Framework, and
- stakeholder consensus on and understanding of the underlying assumptions.

Drawing on this paper, other best practice literature, MMT program documentation, and a draft Logframe developed by Cartwright (2011,2012) the evaluation team developed a Draft 'Theory of Change' (ToC) (sometimes called a Program Logic or Outcomes Chain) to underpin the way MMT was to be evaluated over the period 2012-2014. The ToC is seen as a tool to aid understanding about how MMT seeks to change attitudes and behaviours in relation to financial matters, and how service delivery might lead to outcomes such as improved financial literacy.

The Draft Theory of Change brought together MMT's community education programs (CEP) and financial wellbeing services (FWS) to present potential mechanisms by which the objectives of MMT are achieved. In a further iteration, a program logic model was presented in the baseline report (December 2012). .

As stated in the evaluation plan (September 2012), 'a sustainable Program logic may be presented at the completion of the project for use in the continuation of MMT activities and services'. It is envisaged that the current program logic model will be further developed to take account of FaHCSIA's newly developed *Financial Management Program Logic* and that the Final Report may present a Program Logic that offers a retrospective overview of how MMT achieved its stated aims and objectives, with potential use beyond the life of the current project.

### Key evaluation questions

Appendix B provides the key evaluation questions proposed in the original evaluation plan submitted to MoB in September 2012. These questions have helped to guide evaluation efforts to date, and after review in light of recent changes to FaHCSIA's Performance domains, will help to guide various future evaluation efforts.

### Evaluation methods and data sources

The baseline report (December 2012) provided a preliminary overview and formative evaluation of the establishment of MMT services in APY Lands which has been built on during the last 6 months through a combination of: ongoing communication with MMT staff and management, ongoing literature reviews, invitations to APY residents to engage in the evaluation process, the development of culturally appropriate research methods and tools in partnership with MMT staff and APY residents, and efforts towards recruiting and employing Anangu researchers on future field trips.

Data presented in this report comes from a combination of desktop reviews, plus a field trip conducted to APY Lands by two members of the evaluation team in May-June 2013.

Research methods and data sources that have contributed to results presented in this report are listed in the following table. Proposed methods to be used in the next phase of the evaluation are presented in Appendix A.

**Table 2. Research methods and data sources for mid-term report**

Research methods	Data sources
Literature review	<ul style="list-style-type: none"><li>• International research relating to Financial Capability outcome measures</li><li>• Practice tools relating to financial counselling case management</li><li>• Funding and policy documents relating to the Australian Government's Financial Management Program.</li></ul>
Conceptual framework development	<ul style="list-style-type: none"><li>• Review of financial literacy, financial capability and financial management outcome measures in low-income populations and Indigenous/Aboriginal contexts</li><li>• Ongoing dialogue with MMT management about theoretical and cultural implications relating to the evaluation</li><li>• Review of evaluation framework in light of the new Performance Framework developed for FaHCSIA's Financial Management Program.</li></ul>

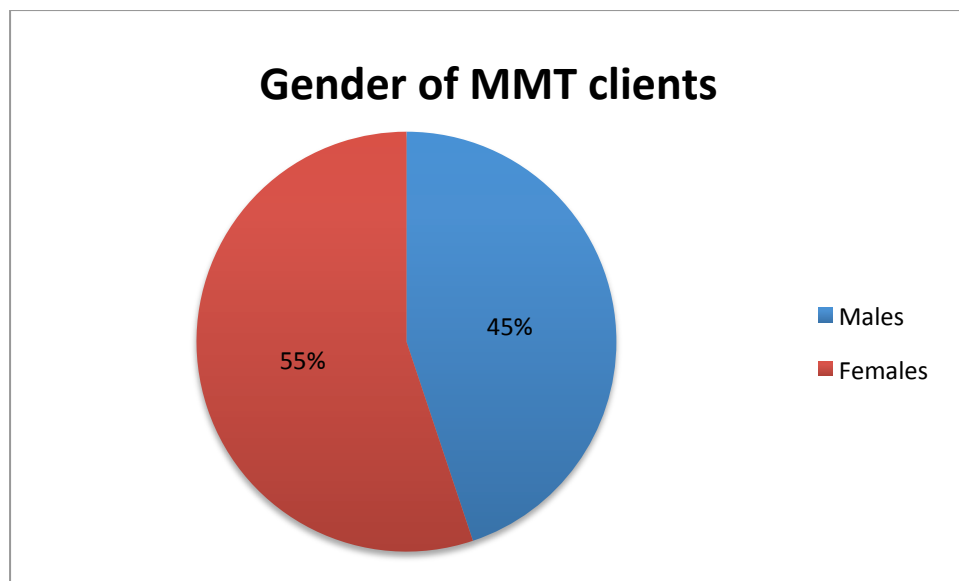
Trial of two survey tools (and associated research methods)	<ul style="list-style-type: none"> <li>• Dialogue with MoB/MMT management towards the development of culturally-relevant outcome measures, including questions relating to Financial Capability</li> <li>• Trial of a Draft 'Community money survey' tool: <ul style="list-style-type: none"> <li>○ A 'long' survey - may be administered by MMT staff with clients in order to build up case examples of changes in Financial Capability over time</li> </ul> </li> <li>• Development of a shorter survey tool: <ul style="list-style-type: none"> <li>○ A 'short' survey - may be administered by Anangu researchers with APY residents in order to increase understanding about changes in the Financial Capability of APY residents.</li> </ul> </li> <li>• Trial of both tools in paper-based and I-Pad formats.</li> </ul>
Interviews	<ul style="list-style-type: none"> <li>• MMT staff</li> <li>• MMT clients</li> <li>• APY residents.</li> </ul>
Client file audits	<ul style="list-style-type: none"> <li>• Mimili client files</li> <li>• Amata client files.</li> <li>• In-depth review of client files for clients who gave consent</li> </ul>
Data analysis	<ul style="list-style-type: none"> <li>• Comparison of Client file audits conducted in October 2012 and June 2013</li> <li>• Comparison of staff interviews conducted in October 2012 and June 2013.</li> </ul>

## Results

### Client base

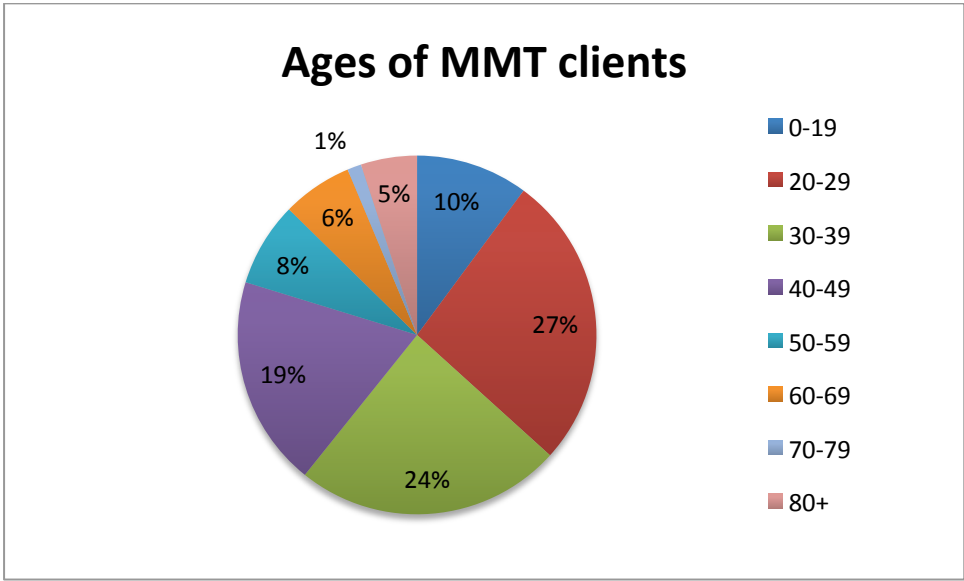
The information in this section is drawn from an audit of 101 MMT client files in Amata and 50 in Mimili in May 2013, and 20 client files audited in Pukatja in October 2012. Client records were not audited in Pukatja in this 6-month period. The figures and tables below present a demographic overview of all MMT clients and provide in-depth data for 81 clients who have given permission for their records to be analysed by the evaluation team, made up of 54 in Amata, 7 in Mimili and 20 in Pukatja. Where relevant, the results of the client audit conducted in May 2013 are compared with results of the October 2012 audit (made up of 52 client files in Amata and 20 client files in Pukatja).

**Figure 2. Gender of MMT clients**



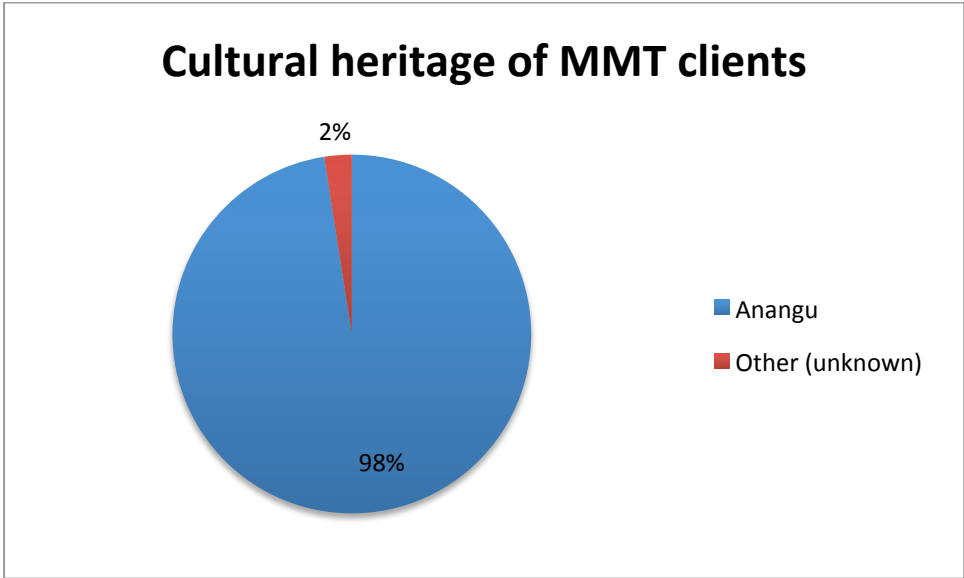
This figure suggests more women than men are utilising MMT FWS. In two cases, where partners came to talk about their money situation, both clients were recorded within one client record. Future analysis could include comparisons of the presenting issues of men and women.

**Figure 3. Ages of MMT clients**



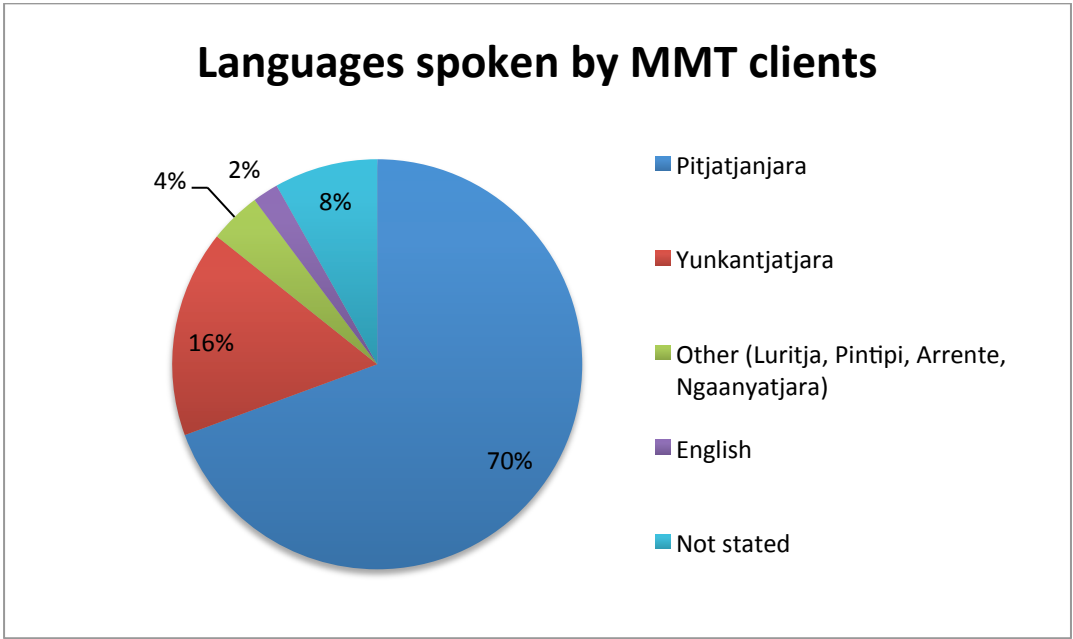
Half of all MMT clients are aged between 20 and 39. The youngest clients are aged 17, the oldest are in their mid-eighties. One client is recorded as being 113 years of age.

**Figure 4. Cultural heritage of MMT clients**



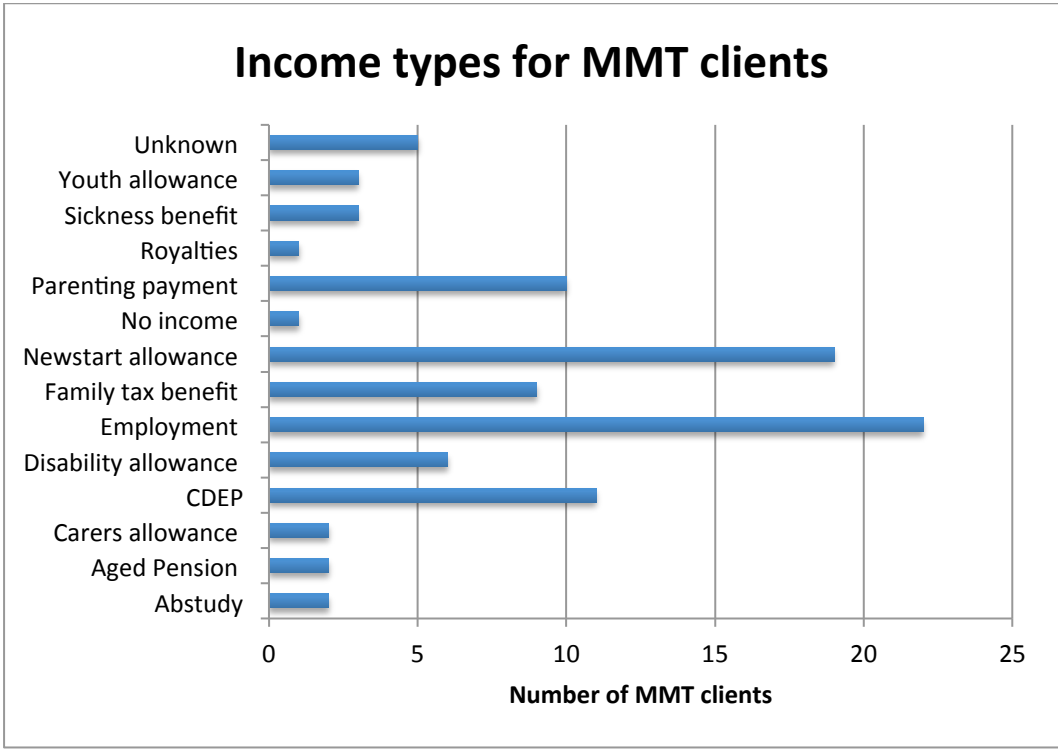
All MMT clients are Aboriginal, and the vast majority of clients are of Anangu cultural heritage.

**Figure 5. Languages spoken by MMT clients**



Pitjantjatjara is the predominant language used by MMT clients, followed by Yankuntjatjara. Only two clients recorded English as their first language; in both cases English was recorded as equal first alongside Pitjantjatjara.

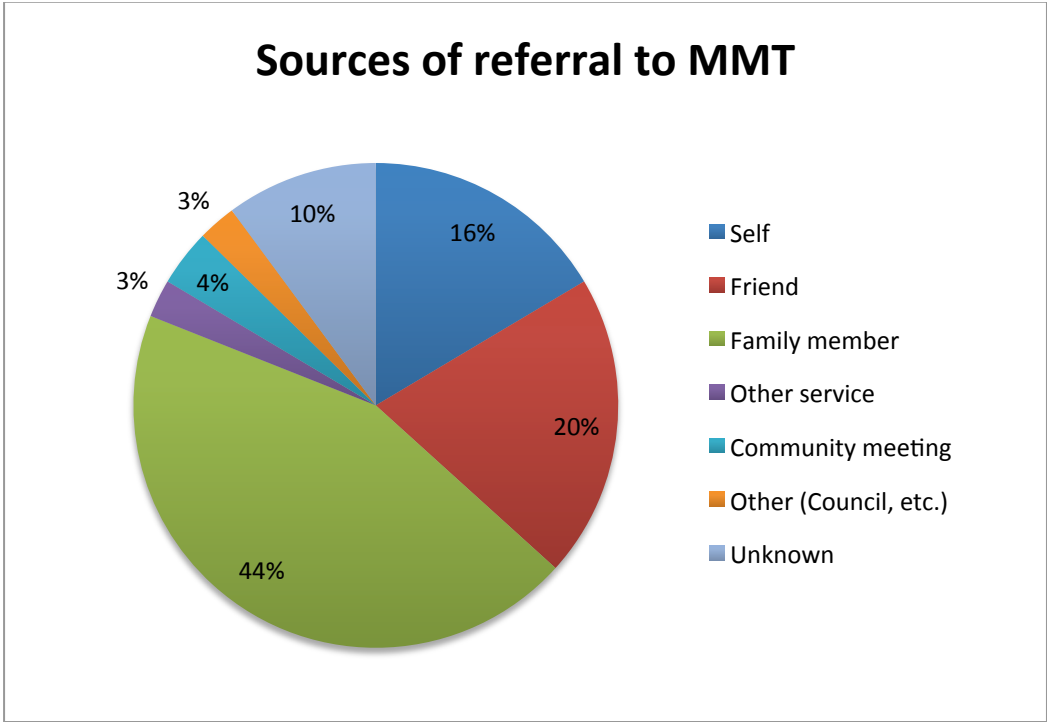
**Table 3. Income types for MMT clients**





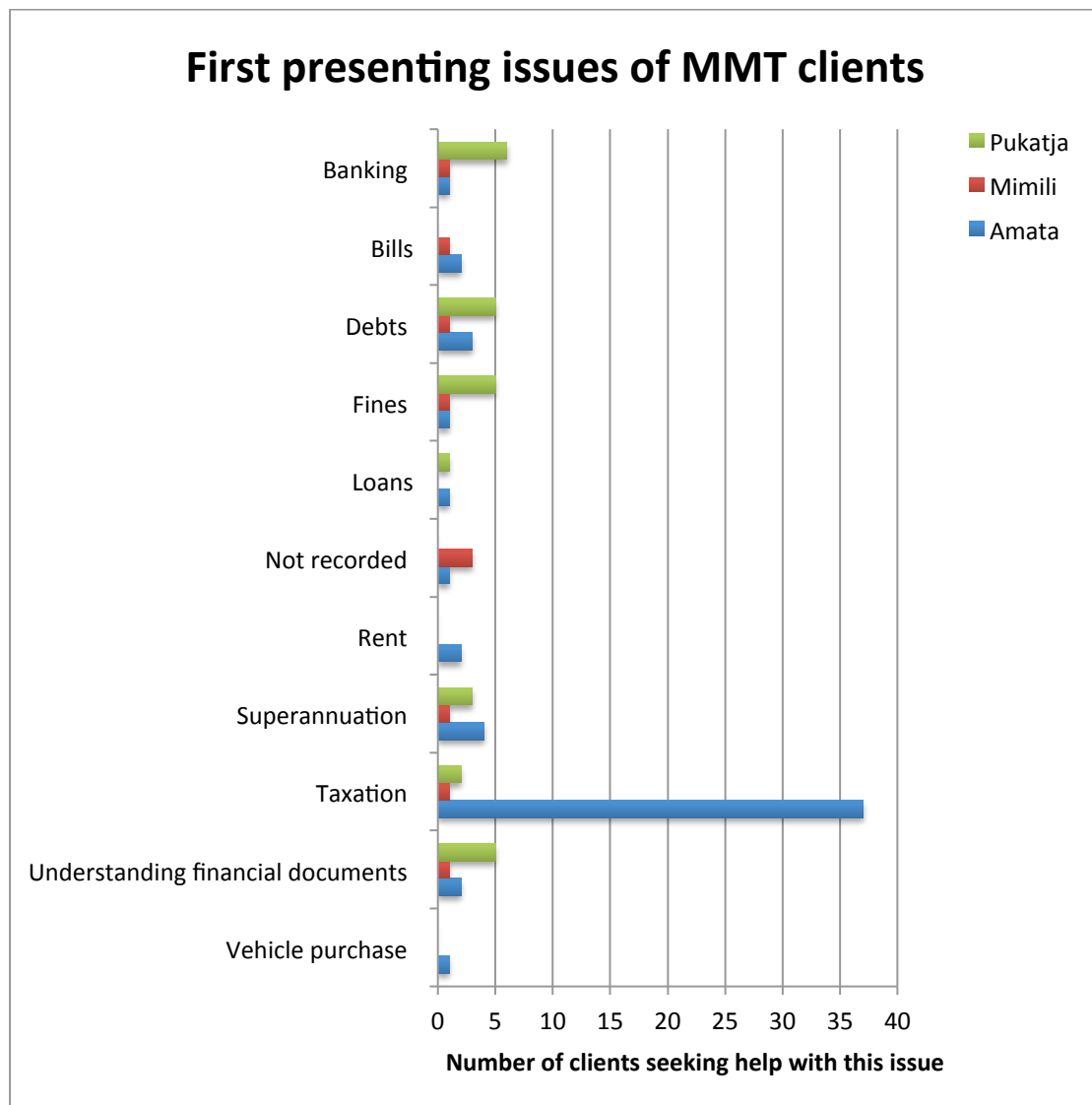
When government pensions and allowances are combined into one category, the vast majority of MMT clients are not currently in paid employment. Upon presentation at MMT, a small number of clients reported they had no income at all.

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



The majority of clients were referred to MMT by family members, followed by referrals from clients’ friends. A relatively high proportion of clients reported that they had self-referred to MMT, meaning that they had heard or seen information about MMT and made their own way to MMT to gain the assistance they felt they needed.

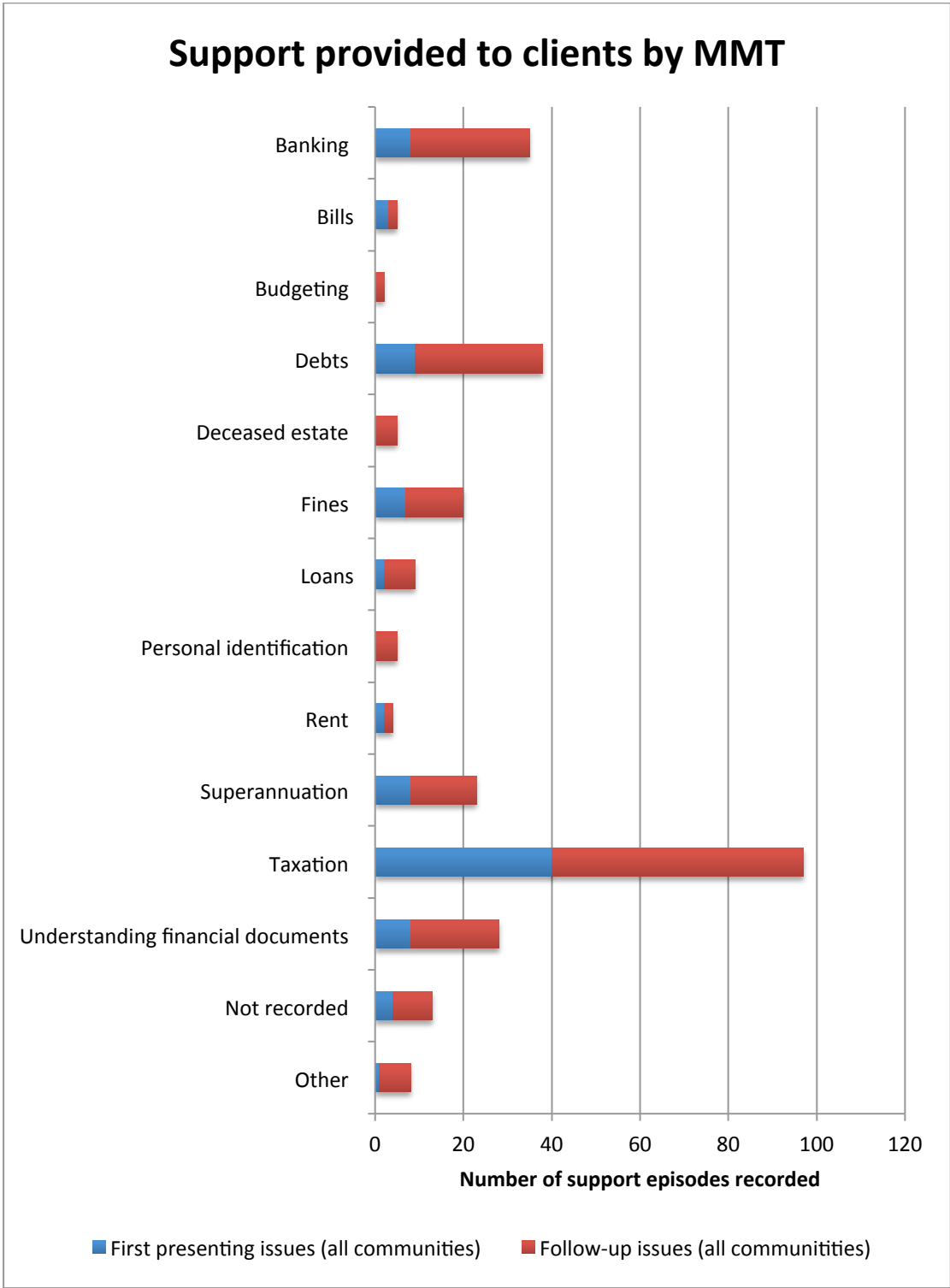
**Table 4. First presenting issues of MMT clients in Amata, Mimili and Pukatja**



The audit of client files shows that a high proportion of clients presented at MMT in Amata for help with their taxation. Mimili community members tended to first present at MMT for assistance with banking, bills, debts and fines. Pukatja community members tended to first present at MMT for help with banking, understanding financial documents, and help with fines or debts. These results follow similar trends to client files for the six months leading up to October 2012.

It is noteworthy that in all three communities, where debts and bills were named, they related mostly related to Telstra accounts. When clients presented at MMT needing help to understand financial documents, high proportions of the documents related to Centrelink forms and allowances, including Family payments, Carer payments, and Newstart allowances.

Table 5. Support provided to clients by MMT (across all 3 communities)



Across all three communities, taxation was the predominant financial issue community members first and subsequently needed most help with, followed by debts, banking, and understanding financial documents. As mentioned in the previous 6-month report, MMT

staff indicated that the recently introduced 'non-lodgement form' by the Australian Taxation Office may have been the catalyst for high numbers of community members seeking support with their tax. Future analysis may include a comparison of presenting issues by season, for example at tax lodgement time.

It appears that clients begin to ask for support relating to issues such as deceased estates and support in the area of budgeting only after their first visit. In the area of banking support, specific assistance with internet banking was recorded in several instances. Telstra continued to appear in client notes relating to bills and debts, along with mention of car debts in several instances. Fines included high proportions of court fines and car-related fines. In relation to clients seeking help to understand financial documents, Centrelink appeared in client notes in relation to youth allowance, family payments, and Newstart, as well as for more general support with Centrelink forms. Clients also needed help to understand documents relating to Centrepay and legal documents. Centrepay was mentioned in relation to debts, for example setting up Centrepay as a way to manage debts.

To further illustrate the breadth of supports provided by MMT to APY community members, a case example is provided. This client presented at the Pukatja MMT office in financial crisis and with multiple needs, including requesting help with taxation, a fine, a family payment, banking, and assistance understanding a financial document. Subsequent case notes illustrate that this client then requested and received support in the following areas:

- Assistance to deal with the ATO
- Arranged to get tax return paid into bank account rather than as cheque
- Applied for birth certificate to clear up DOB conflict
- Supplied with correct bank account details
- Assistance given to start driver training for licence
- Assistance given to get forms and paperwork sorted out for relief from fines
- Assistance given for setting up Centrepay plan for outstanding fines
- Assistance given for transfer of vehicle registration
- Assistance dealing with tax agent who had processed clients prior returns
- Assistance with investigating why family payments had stopped.

Such is the range of money-related matters than one individual needed within a 6-month period. In this particular case, MMT staff were able to assist with an immediate debt crisis,

provide 1:1 education, and offer ongoing support the establishment of personal financial systems to protect the client from further debt crisis.

According to client files, this case example is not unusual; community members are dealing with many and varied money-related issues. The case example illustrates the range and quantity of support MMT will potentially provide to more community members once trust and understanding is established. The example also illustrates the necessity for MMT staff to first deal with the client's presenting crisis, then work towards education, and ultimately support the enactment of financial capability in relation to financial matters by the client.

### **Staff perceptions of MMT**

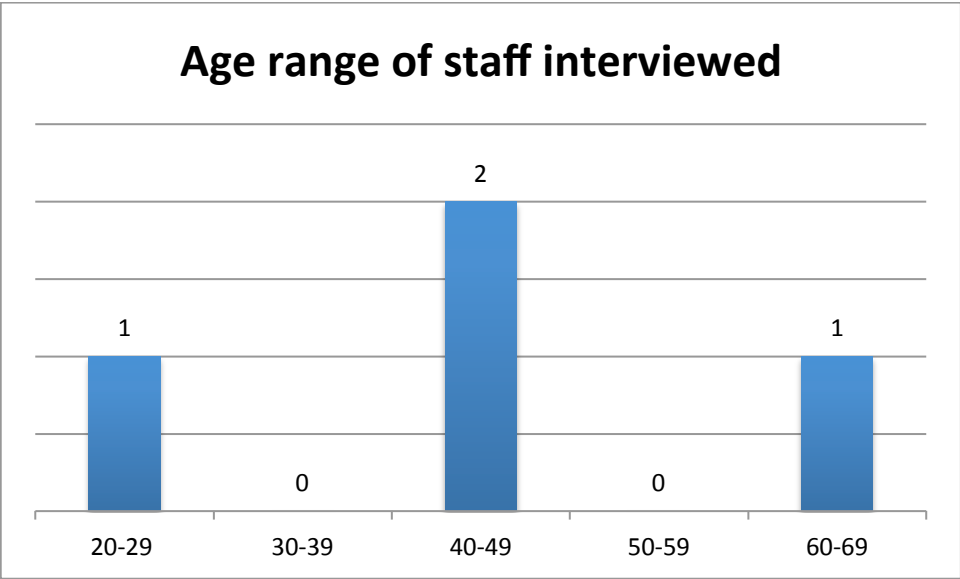
Qualitative data provided in this section offers information about the establishment and development of MMT services in APY Lands from the perspectives of MMT.

Four MMT staff were interviewed in May 2013 about their work in Amata and Mimili communities. Like 6 months previously, the main aim of staff interviews was to find out how MMT services were tracking, what staff were seeing, what the needs of the community are in relation to money, and what else is needed from MMT.

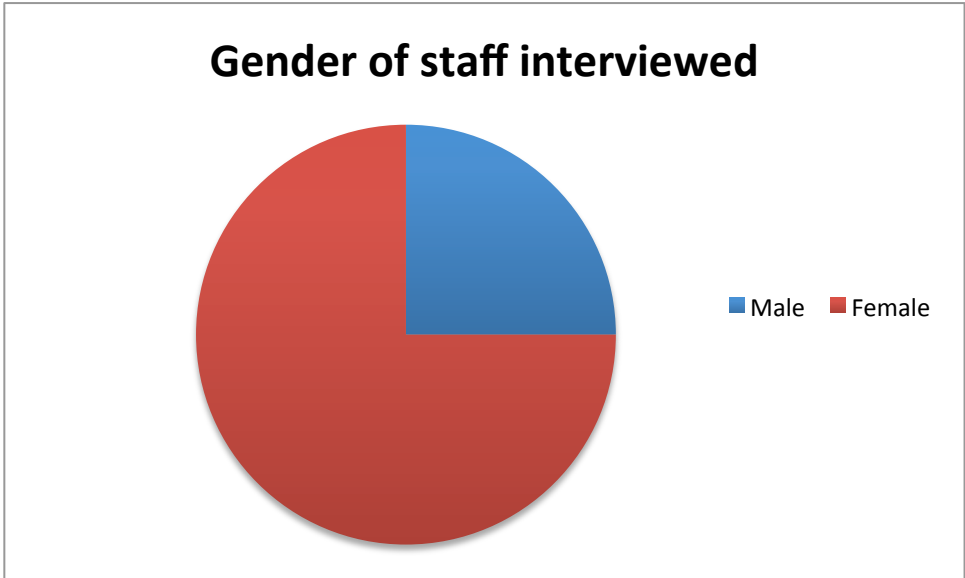
Of the four staff members interviewed in this 6-month period, two were local APY residents who have family connections in the community in which they are working, including one Anangu woman, and one woman with Torres Strait Islander heritage. The responses of these four staff build on the responses of three staff interviewed in October 2012. Two staff were very new to MMT, so some of their responses must be considered in light of their previous work rather than an in-depth knowledge of MMT work in APY Lands per se.

The figures and tables below present an overview of the demographic details of the four staff interviewed according to their interview responses.

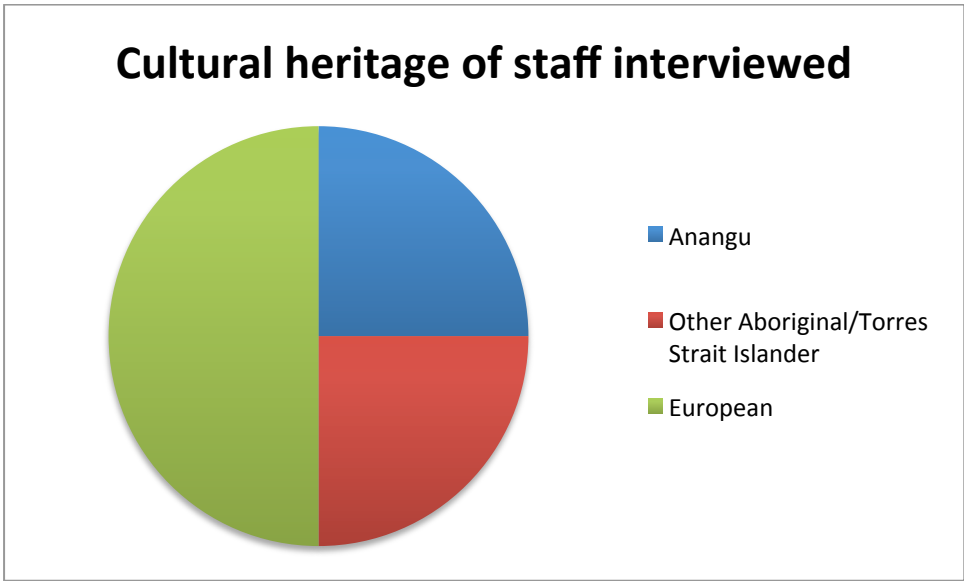
**Table 6. Age range of MMT staff members interviewed**



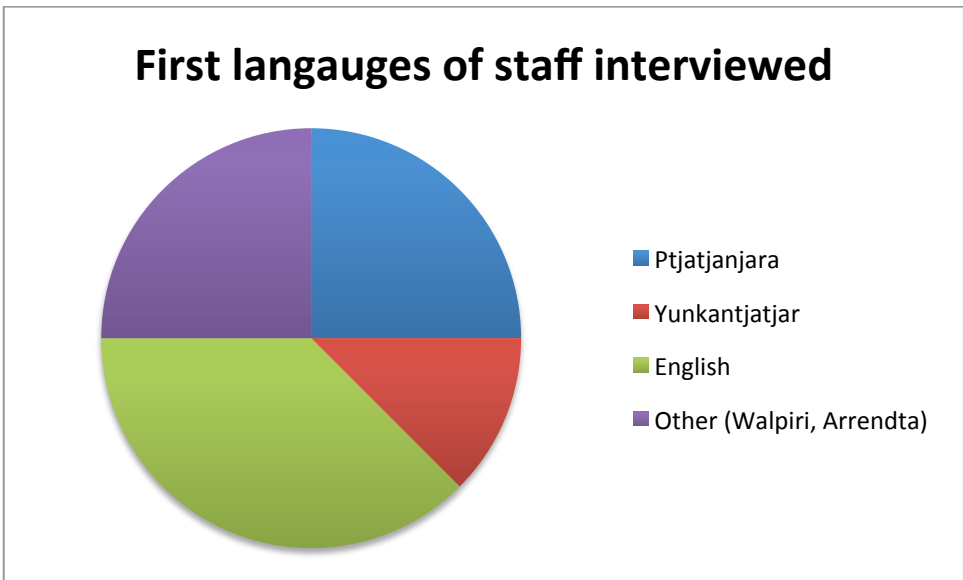
**Figure 7. Gender of MMT staff members interviewed**



**Figure 8. Cultural heritage of MMT staff members interviewed**



**Figure 9. First languages of MMT staff members interviewed**



**Money sharing**

MMT staff were asked who they share their money with, and who shares money with them. The staff member of Aboriginal and Torres Strait Islander heritage said she shared her money with 10 family members, including 9 children. The Anangu staff member said she shared her money with her parents, brother, cousins, nieces and nephews. The non-Anangu staff members said they shared money with their husband or wife. In all cases, MMT staff

members said that those who they shared their money with reciprocated by sharing money back with them, either as a matter of course or when needed.

### **Working for MMT**

MMT staff were asked how they had heard of MMT and how they came to work for MoB. Local community members (Anangu and Torres Strait Islander) had heard about the job by seeing MMT staff around, and reading MMT posters. Non-Anangu staff members had learnt about the job through colleagues who had forwarded information about the jobs on to them via the internet.

In terms of previous experience working in similar or related positions, the Anangu staff member had worked for a local agency called PY Ku. One non-Anangu staff member had worked in community relations (in a remote mine setting in Western Australia) and the other had been a financial counsellor prior to working for MMT (in Adelaide). The staff member of Torres Strait Islander heritage said this was her 'first time in money education', but when she started the job, she realised she was 'doing a lot of that sort of work anyway', that she was already helping people with their money in informal ways.

The staff were employed as Financial Counsellor, Financial Educator, or Anangu Financial Worker. According to staff, the job of financial educators is to teach people about money matters, including for visit schools and run office-based workshops. The job of the financial counsellor is to help people with money problems in a case managed approach. The job of the Anangu Financial Workers is to provide intake (answer phone calls and meet clients as they enter), and to provide 1:1 support for MMT clients.

Asked what had motivated them to come and work for MMT, responses were similar to previous staff interviews: 'connecting with people', 'to come and help', 'because money's handy'. The staff member of Torres Strait heritage said she went into the job with curiosity. She had heard about what other staff members were doing, and 'wanted to be part of helping Anangu to sort out financial issues'. She saw MMT as a really good link to outside services, and could see that MMT were 'getting it' in relation to what Anangu needed.

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 the team environment, and the importance of being part of a team, alongside mention of challenges and excitement, and learning. The staff member of Torres Strait heritage said she appreciated 'coming to



training', 'seeing non-Indigenous people who want to help Anangu'; and 'seeing a whole team working really hard'. She said it was good to see these things.

Asked how they felt people had responded to the new service, staff members noted 'people know about the service', and 'they come to the service for help'. The Anangu staff member said, 'they think MMT are OK, they know they help people do things'. The staff member with Torres Strait Islander heritage said that conversations are starting to happen, which is 'good, excellent'. She said that seeing Anangu coming in to get help is seeing them 'taking responsibility'. She has seen Anangu starting to take forms in to MMT to get them sorted out rather than 'chucking them in the fire'. In summary, staff said APY community members now know about MMT, they come in, they are being helped, and they are starting to take responsibility.

Staff were asked if, to their knowledge, the community had ever received services like MMT previously. Mention was made of other agencies, such as PY Ku and Centrelink, but to their knowledge, no other service had focused helping people with their money issues. MMT appeared to be taking pressure off Centrelink and other services whose expertise was not necessarily in the range of money-related areas people needed help with, or did not have time to assist with the translations and advocacy people needed to deal with mainstream services.

### **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. Understanding that two of the staff interviewed were very new, their responses should be seen as 'initial observations' rather than in-depth observations. The responses of the two local staff in particular (one Anangu, one Torres Strait Islander) help to shed light on these questions for APY residents.

Three staff said that money 'knowledge' is usually presented in English, which is a barrier for some APY community members. In order to increase money knowledge, concepts either need to be translated into language (for example Pitjantjatjara), or demonstrated in a simple way like through pictures. The financial counsellor said it's important to first rescue people from the immediate crisis before much money knowledge (education) can be passed on. He said, 'our job is to rescue, educate and monitor in that order - provide immediate help, prevent further problems, and then ask how things are going'.

In relation to knowledge that MMT staff are able to pass on, a local staff member said:

*‘Money is important - we can all do budgeting no matter what income we have. It’s not only for people with money. And it can make a difference. People need to learn they can start to do things with money that they have never done before. We can teach people that money is of value to us in some ways. Knowing how to budget is important. We can value some things about money’.*

In relation to money ‘skills’, a local staff member said it’s about ‘understanding what money is, and building confidence in themselves’, ‘it’s also about knowing your rights in this world’. This staff member provided the example of people learning they have the right to take a bad apple back to the store they bought it from, and understanding that they have equal rights in other communities and in Alice Springs in relation to money. In summary, staff noted that increases in people’s money skills were interconnected with increases in their understandings about money, increases in confidence, and people increasingly taking up their rights successfully.

Asked if staff had helped people to grow in money ‘confidence’, the two local staff provided examples of changes that were gender- and culture-based, as well as those specifically to do with money. For example, one staff member observed a woman talking to a man about money, which she said, ‘would never have happened before’. The two new staff members said it was too early for them to comment on this question.

Asked what changes if any had been taking place in people’s attitudes and behaviours in relation to money, local staff noted that they have observed some people starting to see some benefit in:

- *Not being in debt*
- *Sorting out finances*
- *Making plans, and*
- *Putting money aside.*

A local staff member said she’d seen some changes: ‘There’s been some acting – there are hidden banks. There’s some savings accounts, some putting away money, some goal saver accounts’. This comment contrasts with the comment of a staff member in a different community who back in October 2012 said that people still spend all their money in one day, and hints at some of the money-related behaviour changes that may be taking place for

some APY residents. These comments lead to the question if there was a confidential way to count the number of savings accounts in APY resident's names, might this provide evidence of behaviour change in the direction of saving money? Such questions could be worthy of future conversations with APY residents.

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

Staff were asked how comfortable they perceived APY residents were with things that may affect their capacity to achieve financial capability, including in areas of: a) Numbers and Maths, b) Speaking English, c) Reading and Writing, and d) Computer and Internet skills.

In relation to numbers and maths, local staff said that there is the whole range of capability, with some people finding these things difficult, and some being very good with numbers.

The staff member of Torres Strait heritage added, that it was the 'systems behind the numbers' that are tricky. For those who are new to these systems, it is the banking and loan systems, along with the income-, taxation- and superannuation systems that are difficult to understand and likely to take time to understand. From their observations, the younger generation are very clever with computers, which 'helps them navigate electronic-based money systems better than older people'. A staff member had observed younger people teaching older people how to bank, 'the younger generation are teaching their elders to use internet banking', and 'they are getting the value of money more now'.

Likewise, in relation to speaking and understanding English, there exists the whole range of skills and capabilities. A local staff member said she thought people were becoming a little more comfortable and confident with English, but noted that some translations are difficult. She said, 'when white folk are speaking English there is lots lost because there is no easy translation, for example between needs and wants'.

In relation to reading and writing, it was noted that money concepts are usually presented in English meaning that financial literacy tends to be integrally connected with English literacy. Local staff members said that sometimes people need help with understanding money concepts presented in English. One staff member noted that the younger generation are very smart in reading and writing. A new non-Anangu staff member noted that perhaps there wasn't the same pressure placed on children to learn reading and writing as in urban or mainstream contexts.

Asked what they had observed in relation to people's skills and comfortability with computers and the Internet, staff noted that some people were exceptionally clever on

computers, whilst others struggled. A local staff member said that 'younger people are very Ninti (clever), very visual and tactile, which helps them learn this quicker'. A new non-Anangu staff member had observed that some people had very good eyesight and 'could see the computer well back from the screen'.

Asked about broader structural or cultural barriers that may get in the way of good money management for APY residents, a local staff member noted 'while giving money away to family is sometimes difficult, it's expected'. She suggested that a personal secure bank account elsewhere might help people to save. The other local staff member said that 'family humbug' is a barrier - 'feeling down from not having stuff, and from family humbug (tjitaru)'. She felt it was very sad in the way that humbug stopped people from acting on saving money. She also felt that language and lack of education about money systems got in the way for people. This same staff member also noted that when someone passes away, people worry about how they are going to do, and how they will manage to pay for things.

### **Problematic money**

Staff were asked 'When money is going badly for people here, what does that look like?' In response, staff used descriptions such as 'money weighing people down', 'a fact of life' (i.e. that people are used to being in debt), and 'sadness'. In general, it is clear that APY residents hate to see others without money, and feel sad when they watch others having to find ways to deal with money worries.

### **Money going well**

Staff were asked 'When money is going well for people here, what does that look like?' In response to this question, local staff used descriptions such as that they were 'happy', 'giving money to family', 'paying bills' and 'not being greedy'. A local staff member gave the example of an Anangu man who seemed very happy, noting 'this man has no kids, so has no responsibility except for himself'. One of the new non-Anangu staff members gave the example of a MMT Anangu staff member, 'she is someone seems to manage their money well, she's travelled, she manages family, etc.'. In relation to this same staff member, MoB management said that family humbug continues to cause problems for her. Another new non-Anangu staff member said, 'I'm not sure that people who have money aren't wasting it'.

There was general recognition by staff that people were happy when *everyone* had money, that is, people could be happy when no one was without.

## Money learning

Staff were asked which money subjects and topics they felt APY residents most needed to learn about from a choice of 'Money coming in', 'Money going out', 'Things you own', 'What you owe' and 'Wealth'. Like 6 months previously, staff noted that 'money coming in' and 'money going out' were of most immediate concern to people. Previous responses to this question (6 months ago) raised the need for thinking about money and income from a *whole of family* perspective as opposed to on an individual basis. This time, staff said they would like to see residents learning how to manage money and budget in ways that meant they could prepare ahead in proactive ways to prevent the need for crisis-driven responses. This staff group named the following money-related subjects as being most relevant to APY residents currently:

- 'Money coming in' - Centrelink, Getting a job, Superannuation, Royalty and artists money
- 'Money going out' - Centrepay, Shopping, Internet banking
- 'Things you own' - Buying things for the house, buying a car
- 'What you owe' - Credit debt, fines, and bills
- 'Wealth' - Having enough for the future, and Savings.

Staff mentioned the need for more education on how to set goals, and as a starting point, discussion on what people might save for. Staff said that apart from basic needs and necessary expenses such as cars, in general, monetary goals were not given much consideration. Staff have observed that APY residents don't tend to think about purchasing houses, cars, boats, holidays houses, or overseas holidays in ways that urban-based people in mainstream settings might do. Their suggestion was that such desires help motivate people to develop financial goals, and that where such wishes are lacking, motivation to save remains low. Staff noted that meeting immediate financial needs appears to be the priority for APY residents in relation to money rather than saving for an object or experience in the distant future. These observations made by staff may be due to remoteness, low incomes, high costs associated with living, or other reasons, and may be worthy of further exploration.

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

Staff were asked how they intended to maintain their good work, including about new or different ways that MMT might help people be clever with their money. Responses to this question by staff back in October included: Doing more outreach; Doing whole of family work; Teaching people the basics of budgeting and saving; and Using simple ways to teach people. Staff suggested:

- Do more workshops to teach basic money skills (including offering the same workshop over and over again)
- Keep doing 1 to 1 education
- Have more conversations about money goals (to open up some ideas about what people might save for), and
- 'Just talking more'.

A new staff member said 'people need to see the advantage of these things, like having a money goal, or it won't work'.

Asked what would help sustain them in their work, new staff members said 'setting up good systems will help', and 'being able to get help if you need it', for example being able to 'pick up the phone to ask a question of head office'. Staff also mentioned that 'keeping busy' will help, along with 'regular time out from the Lands' (in holiday times, long weekends, etc.).

Local staff said that training helps, that 'learning new things helps', as does the friendliness and approachability of the staff team they are working with. More so than staff responses 6 months previously, this staff group mentioned that the team, the organisation, and the support provided between staff to each other would be important factors in sustaining them in their work.

A local staff member mentioned that MMT needed to keep closer contact with the Council in her community, including keeping them updated with progress and changes. She noted that this would help to ease her role as a MMT staff member in her community.

### **Trial of a 'community money survey'**

This section provides qualitative information arising from a trial of the Draft Financial Capability survey with three Mimili community members in May 2013.

The survey was structured with the domains of financial capability developed by Kempson, Scott and Perotti (2012) with an additional domain here called 'Motivation/Attitudes/Cultural factors':

1. **Money management** –Planning income versus expenditure; Keeping track of spending and money available for spending; Disciplined money management; Prioritising spending on essentials; Living within ones means/not borrowing for essentials; Economizing; and Putting money aside for regular bills.
2. **Choosing products** - Not borrowing more than you can afford; Pro-actively seeking information before buying; and Pro-actively seeking information before buying.
3. **Making provision for the future** - Planning ahead generally; Making provision for unexpected events; Making provision for known/anticipated events; Saving money (generally) whenever possible; Making provision for children's future; and Making provision for old age
4. **Being informed** - Seeking information before making a financial decision; and Desiring to learn (wanting to know).
5. **Motivation/Attitudes/Cultural factors** - Money problems; and Money hopes.

Due to difficulties in getting the survey translated into Pitjantjatjara, and a funeral happening at the time of the field trip, this trial was limited to APY residents who could speak English, and to those who had an existing relationship with MMT. Respondents included a 40 year-old man (for the purposes of this report called Peter), a 20 year-old man (here called Reuben), and a 24 year-old woman (here called Lynn). All 3 respondents are Anangu and living in Mimili. Considerations for future iterations of the survey are provided, based on community member feedback.

### **Questions about you**

After gaining peoples' consent to complete the survey, respondents were asked demographic questions about their gender, age, and which community they usually live in. Introductory questions also asked: who owns the house you live in, how many adults and kids usually live at that house, how many of those adults earn an income from a job, business or CDEP, how many adults and kids do you usually look after with your money,

where does your money come from on pay day, what is your main language, how strong is your English, how strong are your computer skills, what education level have you reached, and how good is your health. This information will help to place respondents within the wider demographic characteristics of the APY population.

Considerations: This first set of questions appeared to work relatively well for those community members who consented to providing feedback about this survey.

Peter and Lynn asked if this section was really necessary, making the comment that it seemed like a lot of questions before even asking anything about money. Consideration may be given to the idea that the evaluator could make notes about these areas by observation of respondents rather than asking questions in future iterations of the survey.

### **Questions about money**

The Draft survey included twenty questions about money. Respondents' feedback is provided for each question asked, with a view to refining future iterations of the survey.

*1. What are the main things you and the family you live with spend most of your money on each week?*

Peter answered that he tried to spend money on food, but that he could end up spending it on other things, especially if the kids ask for something. Reuben said that a big cost like a car was a priority for young people who needed transport. Not much mention was made of entertainment costs, except that Peter said he used to spend a lot of money on alcohol.

Considerations: Responses led to the suggestion that examples could be provided under the headings: Food (Basic food, School lunches, Take away, Other food costs), Transport (Fuel, Car payments, Other transport costs), House things (Furniture, White goods, Clothes, Other house/domestic things), Debts and fines (Loan, Book up at Mintabie/Watinuma, Paying of fines, Other debts and fines), Recreation/entertainment (Pay TV, Smokes, Grog, Ganja, Hiring movies. Cards/casino, Other entertainment).

*2. When buying something at the shop (like tea/flour/noodles/etc.), what is the main way you decide what to buy?*

Peter said that there's no real choice, that you have to buy what's in the store, but that 'between us we try to shop for price and quality'. He said while you might think you have a choice, sometimes it comes down to what the kids ask for'. He said to keep the list of



options short for this question. Rueben said he sometimes chose an item based on expiry date, and therefore how long it would last. Lynn didn't say how she decided what to buy.

Considerations: Their responses led to a short list that included: Price, Brand, Taste, Quantity (more for less money), Quality (more expensive but better), Expiry date, and Other way of deciding what to buy.

*3. In the last 6 months, has your money ever run out before payday? If YES, have you ever missed out paying for important things (like food, loans, fuel) because you ran out of money? If YES, why?*

Peter answered that individually, yes, his money does run out before payday, and that the same would be true for individual family members, yet he noted 'We are not alone – a big family enables cash flow when you need it, so together you don't actually run out'. He suggested this question may need more explanation. Rueben said he too does run out of money before payday. Neither spoke about running out of money to the extent that they completely missed out on food, but suggested that there were times when each family member relied on others to help cover food costs. When money ran out for both Peter and Reuben, it appeared that things like debts were less likely to be paid than food not bought.

*4. In the last 6 months, have you successfully saved any of your money (without taking it out and using it for something else)? If YES or sometimes, approximately how much did you save from your pay last time? If YES, what did you save for? If NO, what did you do with it?*

Peter answered that 'yes', he was 'able to save some money sometimes', but that if he can get hold of it later, he'll spend it. He asked if that was really saving it, if you spent it later. This brought up the question of what he might save for. He didn't have many savings goals, and he didn't think other people did either, 'There aren't any real goals, I don't want to own my own car anymore, the kids can have the cars. At one stage I was paying registration for about 5 cars, and keeping them on the road, I don't do that anymore'. After some consideration Peter said he might like to take his wife on a holiday some time, overseas, while they're still young. Reuben spoke of saving for a car as his main money goal, but that he had needed one before he could save up, so had to go into debt, which is like forced saving. Lynn didn't speak about saving any money, she tended to support others with it, and get support from others when she needed it.

*5. Do you owe any money? If YES, approximately how much?*

Peter answered that everyone owes money. He said 'It's not a problem usually, it's what you do with it that matters'. Reuben said he didn't know anyone that didn't owe some money. Lynn didn't speak about money she owed.

*6. If you owe money, do you know how much, and how long it will take you to pay it back?*

This question was skipped by all, the implication being that it was either too much to ask, or perhaps was not important to ask, or was not appropriate to ask.

Consideration: Perhaps this question should be dropped in future iterations.

*7. If you owe money, do you always make the payments for money you owe? If NO, can you tell us why?*

Consideration: As above.

*8. Before you chose your bank account, did you look at all the different banks and accounts to see which one was the best one for you?*

In response to this question, Peter asked 'How would I know about them? I only know what people tell me. I hear what bank accounts other people have, and if it sounds OK I might get the same. Here we might depend on what bank accounts we're told about'. Reuben and Lynn skipped this question.

Consideration: Perhaps this question needs to be refined in future iterations.

*9. Are you happy with your chosen bank accounts?*

All respondents skipped this question.

Consideration: Perhaps this question should be dropped in future iterations.

*10. What's the biggest/most expensive thing you (or the family you live with) have ever bought? How did you pay for it? (Personal/Family/Borrowed or credit/Government Money)*

Peter answered that a big family bus was the biggest thing he'd ever bought, but that it 'just sat there, because the kids are too embarrassed to drive around in it'. Reuben also spoke of buying a car. Lynn didn't name anything big she'd bought.

Considerations: It was suggested that a checklist for the first part of this question might include: Transport (Car, trailer, truck, motorcycle etc., Other transport thing), House things (Washing machine, TV, Stereo etc., Other house things), Communications (Mobile phone, Computer laptop, tablet, etc., Other communication thing), A house (House on Homelands, House elsewhere), Business expense (Setting up business, Business capital expense, Other business thing). Peter said that such a list might prompt people to think about things they could save up for, but said it might be best to leave the question open.

In response to the second part of the question, Reuben said responses could include: Personal (Wait and save up, Money you won), Family (Chuck in with others, Borrowed from others), Borrowed/credit (Hire purchase, e.g. Radio rentals or Mr Rentals, Chrisco, Layby, Centrelink loan, Bank or other credit loan, Book up, Credit card), Government (Government grants), Other way of paying.

*11. When you bought that big thing, which of these things was important to you? (A list was provided).*

The list that was provided included: Getting a good deal at the right price, Trusting the person I brought it from, Checking it worked, Making sure it had a warranty/guarantee, Knowing how much it cost to run (petrol, electricity, water use, etc.), Knowing how old it was, Shopping around in different places to compare if they had the best deal, Getting it quickly, Getting it easily, Reading reviews about the product, Family/friends opinion or experience, Comparing different brands and models for price, Comparing different brands and models for how well they worked, Other, None of the above. Peter said the list provided was too long. Reuben and Lynn skipped this question altogether.

Consideration: Perhaps this question should be dropped in future iterations.

*12. If you had a problem with the big thing above you bought, where would you go for help?*

In response to this question Peter said he'd 'dispose of it rather than try to repair it'. He noted that their community was too remote to try and pay for much to be fixed, including cars, to an extent. Reuben and Lynn didn't answer this question.

Consideration: This question may need some refinement in future iterations, or could be dropped.

*13. Do you know what 'insurance' is for and how it works? If YES or A little, do you have any insurance in case something goes wrong? Have you ever made a successful insurance claim; that is, has the insurance company ever paid you compensation, or paid to replace or repair something you had insured?*

Peter had life insurance so that his kids and wife would have something if he died, as did his wife. This sounded like a recent acquisition, one that had been learnt from others' experiences of losing a loved one and not having the capacity to support themselves or their children. He had tried car insurance in the past, but it never gave him much. He didn't have any other form of insurance. Reuben and Lynn didn't say they had any form of insurance.

Consideration: Whilst this question may not have relevance to some community members, it is an important question when considering financial capability so will be kept in some form in future iterations of the survey.

*14. If you had to go to hospital in Alice Springs or Adelaide, how would you pay for the trip?*

Peter replied he'd go to family if he needed money fast – 'because family is the bank'.

Reuben and Lynn didn't answer this question; they would need some time to think about what they would do in such a situation.

*15. Do you have any kids? If YES, how many kids do you have? If YES, do you save up money for your kids for when they get older? If NO, can you tell us why?*

Peter has 9 children, and apart from life insurance isn't able to save up anything more for his kids when they get older, 'everything costs so much already; they can sort it out later'.

Reuben and Lynn don't have children.

*16. Do you save up money in case you need it when you're old? If NO, can you tell us why?*

In response to this question, Peter took some time to explain that it's not right to have money and not share it, 'because you won't get any when you need it'. As well as him being able to go to the family bank, he said he was also 'the bank'. With a bit more thought and conversation, Peter suggested that having a personal savings account that you can't get into might help. He said that lots of these things, like saving, 'aren't a choice' – 'If you can get to the money you will, because you will need it'. Reuben and Lynn didn't have a response for this question, but it seemed that they didn't save money for old age.

*17. Are you interested in learning about any of these things? (A list was provided)*

The list that was provide included: Saving money, How to pay off debts, Smart ways to spend money, Smart ways to go shopping, Making sure you've always got money for important needs and regular bills, Not running out of money, Money subjects (like Tax, Superannuation, Salary packaging, Centrelink payments, Different bank accounts, Internet and phone banking, Other money subject), Other things to do with money and I'm not interested in learning more. Reuben said 'It would be good to learn to save'.

Consideration: Peter agreed with the whole list, he said that all of those things would be beneficial, and noted that it was a good question.

*18. Do you want to change anything about your money situation?*

Peter responded, 'You need to have a goal before any of those things are of interest. I'd like to travel, but I haven't thought much about it. Reuben said he'd like to be able to afford the car he wanted. Lynn didn't answer this question.

*19. Do any of these things cause problems for you, the family you live with, or the community? (A list was provided)*

The list provided included: Loans and debts, High costs and not enough money coming in to live on, Not enough good jobs available in the community, Not enough people who want to work, People asking for money when you don't have enough to give them, Not enough choice of things to buy, You and your kids spending too much money on things you don't really need, Not checking how much things cost before buying, Spending too much money on cards, gambling, grog or puyu tjanpi, Giving in to kids crying for stuff they don't really need, Other problem.

Peter agreed that most of the list posed problems for him and others in the community. He said that loans and debts are a part of things. He said that everything costs a lot, but 'it was hard to avoid that – what was in the store was all there was'. He said more jobs would be good, but also getting people to learn about the culture of work was an issue.

Peter said he wasn't asked for money, except by family. He said that in return, he expected to be able to ask his family for money. He agreed that spending money on his kids was

something he would always do. He provided an example of his mother saving up for a horse for him:

*‘She couldn’t afford it, she was working ironing clothes, but she worked hard, and in 6 months she’d saved up for a horse for me –that’s the model I use with my kids. They ask for something, like a Mac computer. I know they’ve done the homework and they know what they want. If they ask for it, I won’t say no, I will work hard and make money and save up for that thing they want’.*

Yet he also acknowledged that he sometimes bought things the kids didn’t need, like things from the store – ‘I go in with money to get food, and they ask for something and I can’t say no, so we walk out with that thing and don’t have any food’. He talked about alcohol having been a problem, which had led to trouble, but that he’d stopped that now, also cigarettes. He said he didn’t have the money he used to have, ‘back when I could earn big money in a short time’, but that if he sells a painting he sometimes makes a lot of money, which means he can buy things for his kids. Reuben agreed with the entire list, and said that all of those things were problems for some people in the community, especially loans and debts, high costs, and not enough choice. Lynn nodded that many of those things were problems.

*20. Do you have any ideas about how everybody could try to fix these (above) problems?*

In terms of what they might do to help fix the problems, Peter said that people learning to budget, having a goal, and learning to save would help –including ‘personal savings accounts that you couldn’t get into’. He spoke about needing to have options other than the store for buying things; he mentioned that some people were looking into delivery of groceries by supermarkets into the communities to increase choices and hopefully bring costs down. He didn’t know if he wanted to learn to say ‘no’ to requests from his kids for things – he felt that was his job, to give them what they wanted. Reuben spoke of dreams he had to be a physiotherapist and help improve the health of his community through good nutrition, exercise and coaching. Lynn didn’t say how she could help to fix the things listed.

### **Questions about MMT**

To conclude the survey, respondents were asked the following questions: What do you see as MoneyMob’s main job in the community; What have you been to see MoneyMob for; Did MoneyMob help you with those things you wanted help with; Is there anything MoneyMob couldn’t help with that you wanted help with; Were you satisfied with the help you got from MoneyMob; If MoneyMob staff were doing a good job, what would you see happening in

the community; As well as the questions you've already answered, are there any other questions about money that MoneyMob should ask community members; and Can we contact you again in 6 months to see if anything has changed for you and the community?

Reuben and Lynn skipped these questions, implying that perhaps the survey was already too long. Peter answered these questions in a way that encompassed much information in a few short sentences – 'MMT needs to inform the Council what they're doing, and update them, the whole committee needs to know', 'You need to ask the people what they want, including what questions need to be asked', 'You need to ask Jo at Tafe who to employ as interpreters to ask people these questions, who are trained interpreters'.

Peter 'ended with the comment 'These are good and important questions to ask community, it's good that you're doing this'.

### **Feedback about the survey gained by staff**

In addition to trialling the survey with community members, the evaluation team ran an Ipad version of the survey past some staff members who were attending training in Alice Springs, including Anangu staff members. Staff feedback is provided alongside results from community members, with a view to producing a summary of recommendations arising from a trial of this survey tool.

Staff said or implied that generally the survey was 'heading in the right direction'. They emphasised that it was long, and said that anything that could be done to shorten it and make it easier to complete would be worth doing. Staff said that translating the survey into Pitjantjatjara was a key part of this. There was some conversation about whether all the locations needed a Pitjantjatjara name and an English name in the location list. It was suggested that the survey could be translated and audio recorded in Pitjantjatjara so that people could listen to the question being asked in their own language.

In addition to this general feedback, staff made the following points:

- Fewer questions are better
- Amend the statements that set up the different survey sections to make it plainer
- Add people images for the number of people in family
- Possibly add symbols for gender
- Increase the text and touch boxes on the survey
- Add 'Mintibi' to the locations list

- Questions about English need to specifically say English in each case
- Remove CDEP, as it will no longer be in existence after July 1<sup>st</sup>
- Make sure there is the option of both hard copy and Ipad versions of the survey available for people to complete.

MMT staff also asked questions that would need follow-up exploration by the evaluation team. Their questions included:

- What is the effect on survey results if multiple income earners from the same household are participating in survey?
- Is there provision for people to get workers or other language speakers to help with communication of the survey?
- Depending on who is conducting the survey, will there be difficulty with Anangu asking these questions of their family or other community members?
- Will an interpreter accompany surveyors in the communities?
- Can there be an English / Pitjantjatjara toggle button in the survey?

In addition to these suggestions and questions, MMT staff discussed ethics-related matters, such as checking that people understood the purpose and use of the survey data, that the survey had been explained to them, and they had verbally agreed to participate, and the issue of consent. The suggestion was made that evaluators should record people's non-agreement to participate in the survey, and that evaluators make sure the consent blurb gets translated into Pitjantjatjara. Staff agreed that responders would not continue if people did not want to do the survey, so there was no necessity to record anything about consent. These issues will be considered alongside other ethical matters relating to the conduct of these surveys in future when they are to be administered on a larger scale.

At this point in time, a draft short survey is ready for final review by MMT, with a view to have it translated and rolled out on a larger scale in all three communities by Anangu interpreters in October 2013.



## Discussion

### Service delivery achievements

Demographic data recorded within MMT client files suggest that MMT continues to service the breadth of need across the APY demographic profile.

- Of the total APY Lands population of 2,440 people, MMT has now provided services to some 200 individuals, with wider benefits to many families. The cultural heritage of MMT clients is 100% Aboriginal, compared with Aboriginal people making up 86.3% of the wider APY population. Of MMT's client base, 45% of MMT clients are male, and 55% are female compared with 49.1% males and 50.9% females in the wider APY population.
- The median age of MMT clients is 38.9 years compared with a median age of 26.0 for the wider APY population. People aged between 21-39 make up the largest age group serviced by MMT (50% of the entire client base) compared with 25-29 year olds making the highest percentage of the APY population (at 10.8%).
- Of current MMT clients, 70% speak Pitjantjatjara as a first language, followed by Yankunytjatjara (the first language of 16% of clients), followed by other Aboriginal languages (including Luritja, Pintipi, Arrente and Ngaanyatjara, the first languages of 4% of clients), followed by English (the first language of 2% of clients). This compares with 72.1% of the wider APY population speaking Pitjantjatjara at home as a first language, 14.2% speaking English as a first language, 5.6% speaking Yankunytjatjara as a first language, 0.7% speaking Luritja, and 0.6% speaking Arrente.
- Of current MMT clients, 23% are currently employed (compared with employment rates of 45.3% of people living in APY Lands). 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 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. This matches Census data reflecting lower than average salaries in APY Lands (\$277) compared with South Australian salaries (\$534) and lower than average family household incomes in APY Lands (\$693) compared with South Australian family household incomes (\$1,330).
- The occupations of employed MMT clients are largely unknown, but within client records were noted as including: School, Wellbeing Centre, Shop, Regional Anangu

Services, Clinic, and Artist. These results suggest MMT clients may not be representative of wider APY demographics in relation to employment which suggest that of people aged 15 and above who are employed in APY Lands, 29.4% are employed as professionals, 22.3% are employed as labourers, and 18.6% are employed as Community and personal Service Workers.

- As mentioned in the December 2012 report, the family and household compositions of MMT clients are largely unknown, but anecdotally, many clients share financial and economic responsibility with other 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.

It is apparent that MMT continues to service the breadth of community need according to demographic spread, with minor exceptions such as the number of clients who are employed from the range of occupations represented in the APY Lands.

In addition to servicing increasing numbers of clients, details recorded within client files continue to increase in quantity and depth, with the exception of records relating to client satisfaction and behavioural outcomes. These are areas for further work in the continuing development of MMT client records.

The audit of client files in all three communities demonstrated that in addition to assistance with what might be considered 'core' financial services, MMT staff also provide support in the following areas: help setting up home internet; unlocking a phone pin; arranging driver training; vehicle registration transfer; assistance understanding a medical certificate; and organising emergency relief funds (prior to a Newstart allowance being received).

It is recognised that support in these areas may be considered 'extra' to MMT's core role, however these issues can be considered relevant to the money needs of APY members, and therefore in the scope of MMT responsibility. By remaining flexible, MMT staff are helping to support the money needs of APY community members in wide ways, which includes practical and timely ways for community members. By providing supports that extend into Centrelink support for example, MMT is helping to ensure that APY community members do not fall through service systems gaps. The reality that MMT provided support in areas in

which other service sectors operate is a testament to the breadth of relevance that 'money management' has in people's lives, across service systems.

MMT staff working in Mimili reported that constructive conversations about money are starting to happen in their community. From the perspectives of staff, when residents come to MMT to ask for help, this is an act of taking responsibility and as such a positive behaviour, perhaps even a 'positive behaviour change'. In the context of learned habits and practiced behaviours, the example of a resident choosing to take their financial documents to MMT 'rather than throwing them on the fire' may be considered a significant step in an individual's pathway towards capability in relation to financial matters. The act of seeking help is recognised as an important one in a pathway of increasing financial capability and resilience. That community members are making such changes may be evidence of the early impact MMT is having on the lives of APY individuals.

In the words of a MMT financial counsellor, MMT's job is to rescue, educate and monitor in that order. Upon review of client records, staff interviews, discussions with MMT management and from the comments of community members, it can be surmised that to date, MMT is providing more 'rescuing' than 'education', and more 'education' than 'monitoring'. This may be a natural process in the life of the program, and reflect the high initial levels of need that community members have in relation to financial matters.

In-depth analysis of the 'level of crisis' people attend with has not been undertaken, but could be the object of future work. For example, based on the review of client records alone, a break down of presenting issues could be rated according to the level of crisis represented in the issue.

Community members in all three APY communities now know that MMT exists, and are learning more about the range of services and supports they can ask of MMT staff. It is expected that the volume of APY residents seeking support from MMT's FWS will continue to grow over time. It may be of interest to record what effects if any, the introduction of more community education programs will have on the needs of APY members presenting at financial wellbeing offices.

## Spectrum of supports

In order to illustrate the breadth of MMT service delivery across the spectrum of need in APY communities, a summary of MMT activities across the spectrum of supports is provided.

The content of this table is based on a public health approach to financial wellbeing and provided for discussion rather than as an objective measure of the quantity or quality of MMT's service delivery efforts in APY Lands.

**Table 7. Current status of MMT services across the spectrum of public health**

Spectrum of services	MMT service examples	Current status of MMT services in this area
<b>1. Prevention</b>	Community education programs delivered to general populations with an aim of preventing social and economic exclusion.	From the perspectives of both MMT staff and MoB management, and predominantly due to staffing issues, MMT has had limited capacity to deliver community education programs. Recommendations made in the previous evaluation report (December 2012) remain relevant to the establishment of MMT's community education services in APY Lands.
<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.	MMT has had limited capacity to deliver community education programs to targeted individuals and groups. The delivery of regular education workshops by MMT educators to school groups is underway, along with regular workshops being offered to community members. Given the recruitment and employment of new staff members in recent times, this area of MMT's work is primed for further development. (As above).
<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.	This aspect of MMT's service delivery is well established and operating at a steady capacity, even given the difficulties of staff turnover issues. APY residents in all 3 communities are presenting at MMT offices for assistance with money-related issues, such as tax, and often in the form of a financial crisis relating to debts, bills or fines.
<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.	Given the number of clients who return for proactive assistance with financial matters, it would appear that this aspect of MMT's service delivery is increasing. The presentation of people at MMT offices for assistance with their Tax is a further sign that although presumably urgent, not all MMT client work is crisis-driven. In some cases, support is about providing assistance for people to stay out of crisis.

### **Financial capability as a measure of change**

As described in the introduction, in order to track impacts and outcomes arising from the work of MMT for the money needs of individuals, families and communities in APY Lands, a survey tool is under development to provide a measure of financial capability for APY residents. The tool has potential use with wide-ranging APY community members, including MMT staff, clients, and community members who are not yet clients of MMT.

It was recognised that in order to be able to monitor the impacts and outcomes of MMT services for clients and community members, such a survey tool needed to be able to: reflect changes in personal financial capability for people across a range of demographic characteristics; be simple enough to translate into a number of languages for people with varying levels of literacy; and be useful in remote areas where access to communication technologies is limited. An additional preference was that the survey tool should have national and international relevance, to enable comparisons about financial capability across cultures.

Prior to trialling this survey, MoB asked key stakeholders in each of the 3 communities if they were in support of such a survey being trialled for potential roll out on a large scale in the APY Lands. To date, no negative feedback has been received.

Feedback provided by three community members who trialled the survey tool has helped to sharpen the focus of the tool and cut it down in length.

The evaluation team is currently working to gain support from community Councils, including Council advice for recruiting and employing local researchers to help administer surveys in each community later in 2013.

As described in the introduction, FaHCSIA recently launched a new Financial Management Program Performance Framework. It is expected that both MoB and the evaluation team will undertake a close review of the new framework in the next 6 months. For initial consideration, the following table maps FaHCSIA's new Financial Management Program Performance Framework Domains against the World Bank's Financial Capability domains. Further work may be undertaken in the coming 6 months to assess whether the proposed survey tool is be able to encompass FaHCSIA's preferred means of measuring immediate and lasting differences for MMT clients and APY community, or whether the survey will serve as an additional measure of impact and outcomes in APY Lands.

**Table 8. Financial capability as a measure of immediate and lasting difference**

Domain of Financial Capability (Kempson, Scott and Perotti, 2012)	Domain of Performance (FaHCSIA Performance Framework, 2013)
1. <b>Money management</b> –Planning income versus expenditure; Keeping track of spending and money available for spending; Disciplined money management; Prioritising spending on essentials; Living within ones means/not borrowing for essentials; Economizing; and Putting money aside for regular bills.	<p>Clients’ progress in achieving their goals in key domains relevant to their needs:</p> <ul style="list-style-type: none"> <li>a. Financial knowledge &amp; skills</li> <li>b. Financially resilient behaviours</li> </ul> <p>Proportion of clients reporting that</p> <ul style="list-style-type: none"> <li>a. they are better able to deal with the issues they sought help with</li> <li>b. their immediate crisis needs where met</li> </ul>
2. <b>Choosing products</b> - Not borrowing more than you can afford; Pro-actively seeking information before buying; and Pro-actively seeking information before buying.	<p>Clients’ progress in achieving their goals in key domains relevant to their needs:</p> <ul style="list-style-type: none"> <li>c. Access to financial products &amp; support</li> </ul> <p>Proportion of clients reporting that</p> <ul style="list-style-type: none"> <li>a. they are better able to deal with the issues they sought help with</li> <li>b. their immediate crisis needs where met</li> </ul>
3. <b>Making provision for the future</b> - Planning ahead generally; Making provision for unexpected events; Making provision for known/anticipated events; Saving money (generally) whenever possible; Making provision for children's future; and Making provision for old age.	<p>Clients’ progress in achieving their goals in key domains relevant to their needs:</p> <ul style="list-style-type: none"> <li>a. Financial knowledge &amp; skills</li> <li>b. Financially resilient behaviours</li> </ul>
4. <b>Being informed</b> - Seeking information before making a financial decision; and Desiring to learn (wanting to know).	<p>Proportion of clients reporting that</p> <ul style="list-style-type: none"> <li>a. they are better able to deal with the issues they sought help with</li> <li>b. their immediate crisis needs where met</li> </ul> <p>Clients’ progress in achieving their goals in key domains relevant to their needs:</p> <ul style="list-style-type: none"> <li>c. Access to financial products &amp; support</li> </ul>
5. <b>Motivation/Attitudes/Cultural factors</b> - Money problems; and Money hopes.	<p>H. Proportion of Indigenous clients / clients from culturally and linguistically diverse background</p> <p>I. Proportion of Indigenous / CALD clients reporting that they are satisfied with the responsiveness of the service to their needs</p>

### **Implementation of previous recommendations**

In the baseline report (December 2012), recommendations included encouragement for MMT staff to continue respectfully strengthening relationships with key stakeholders in APY Land communities. It is clear that this aim has been achieved to a high degree by both MoB and MMT. According to staff perceptions, this area should continue to be a focus of attention, particularly the aim of increasing communication with community Councils. Further work in this area matches MoB's own stated priority of seeking to establish an advisory council of some form in the coming six months.

Recommendations included encouragement for MMT to continue to employ Anangu people as staff members as community educators 'who in time, with further training, may also become financial counsellors', and that MMT continue working to provide non-Anangu staff to work alongside and mentor Anangu staff members. These aims are clearly being sought, and achieved to the degree that MoB/MMT are able to consolidate and maintain their staff members. Both Anangu and no-Anangu staff are difficult to maintain and sustain in the APY context. Due to remoteness, MMT is not the only service facing this difficulty.

The baseline report provided advice from both MMT staff and community members that MMT work on developing their presence within communities through signage and money education messages, particularly in relation to budgeting and saving, and 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. These are self-imposed areas for further work for MMT staff in the coming 6 months. With orientation of new financial educators, these tasks will become possible.

In the previous report, client and community member interviews suggested that MMT consider setting up more computer stations at offices for people to use for internet banking and shopping. To the knowledge of the evaluation team, this area of work has not been taken up; however it is acknowledged that there exist ongoing challenges in all areas of service provision within which technical equipment and technical support are required – computers, communication, internet access and other taken-for-granted facilities and supports are a constant 'work in progress' in the remote APY context.

An additional recommendation made in the previous report was that MMT staff consider doing more outreach into communities, and develop family-sensitive practices (that may include *whole of family* work). This consideration has been taken up by MoB and MMT

management by way of discussions about the possibility of engaging Anangu staff member's families in conversations about the employment of their family member. Such practices may be considered a form of 'family-sensitive employment', and if successfully applied, may lead to the development of policies that are replicable within other services.

The recommendation that MMT staff continue to develop their suite of services in line with public health and social inclusion approaches to money management appears to be taken up by MMT as a matter of course due to funding requirements in areas of community education and financial wellbeing services. It is possible that these service streams will become more integrated with imminent embedding of FaHCSIA's new Performance Framework within MMT reporting mechanisms.

MoB and MMT management have clearly continued 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. Work remains to be done in the area of documenting client satisfaction, and recording client outcomes (both immediate and lasting). Such reporting mechanisms are yet to be fully established. The development and trial of MMT's 'Assessment Circles' may assist this area of client documentation.

MoB management have stated that relationships with other service providers will remain an integral priority in the coming 6 months, and have discussed ideas for continued advocacy in areas they consider to be see gaps in services and infrastructure as they hear about community member needs.

The final recommendation made in the previous report (December 2012) is that MMT work closely with the evaluation team to develop community-informed culturally appropriate evaluation methods, tools and practices for greatest effect. This is an area that the evaluation team seeks to hold as a priority for the coming 6 months by way of: increased communication with MMT staff in a two-way action learning process; increased communication with community Councils (via MoB and MMT staff); and hopefully, employment of Anangu researchers via MMT's existing relationships with community Councils and stakeholders.

As the two-way action learning component of this evaluation increases, it will provide a means for the evaluation team to pay closer attention to the information provided to MMT by APY stakeholders and community members on an ongoing basis. The enhancement of



this evaluation component may track with the establishment of some form of an Advisory Committee by MoB/MMT.

## Conclusions

### What people think of MMT services

APY residents continue to present at MMT offices in Amata, Mimili and Pukatja on a voluntary basis, asking for help with money matters, having their needs met, and sometimes returning for help with a different or similar money-related matter. Whilst much of MMT's initial support is driven by a crisis response to an individual's immediate financial needs, follow-up support at times includes 1:1 education with clients. That some clients return to MMT having undertaken a task of their own to assist their situation (for example, bringing in a birth certificate) illustrates a level of satisfaction and trust in the service and in the support they are receiving. Such behaviours may also reflect behaviour change on the part of the client, or at least the building of money-related confidence on their part.

It is acknowledged that there have been gaps in service delivery due to staff shortages and staff turnover requiring orientation and training of new staff in Alice Springs. Yet from the perceptions of staff, it appears that MMT has been able to maintain enough presence to ensure that community members continue to seek out and present at MMT offices for help with financial-related matters. Also acknowledged is that MMT has been limited in the amount of formal community education they have been able to provide, again due to staff turnover. Staff employed as community educators have left prior to establishing education programs.

The recent audit of client files in Amata and Mimili offices demonstrated that staff have not yet found a way to adequately record clients' satisfaction with the service and support they receive. From evidence such as lack of grievances made about MMT and continued presentation by APY members at MMT offices, it would appear APY residents and clients have been satisfied with the services and supports provided by MMT, however client levels of satisfaction need to be recorded with more consistency, and a means needs to be found to be able to gain feedback from clients on a more regular basis. Perhaps these gaps are to do with the kinds of support being sought, or the imposition staff may feel in asking a client if they are satisfied with the service they received. This area has already been identified by MoB/MMT management as an area in need of development, and staff have been trialling use of a "thumbs up or down" rubber stamp as a potential means of having clients record their level of satisfaction with the service they received for each service activity.

MMT staff spoke of the importance of team support and training to sustain them in their role, and the importance of continuing to keep community Council's updated on program developments and staff movements.

On the question of what people think of MMT services, it is intended that the evaluation team will seek out conversations with Council members in each community about MMT's work in their community prior to the next report, either through attendance at Council meetings or with MMT staff as a conduit. The evaluation team will continue to work with MoB and MMT on how to enhance two-way action learning opportunities with an aim of gaining more advice on what community members think of MMT services in APY Lands.

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

Based on the recent audit of client records and interviews with MMT staff, it appears that APY residents continue to want help from MMT with basic budgeting and saving, as well as specific help with Tax returns, debts, and other more technical aspects of money management such as access to products and services. Community members were not specifically asked their advice for enhancing and expanding MMT services in the recent field trip, however staff consistently spoke of the need to continue working out how to offer education in a way that would be taken up and valued by community members. MMT's proposed imminent focus on providing education workshops to school groups and may prove a useful means of providing educational opportunities.

Both staff and APY residents continued to speak about the need for 1:1 education and group education workshops. With new staff members now in place, MMT hopes to increase the delivery of community education programs, with a particular focus on education to school groups.

Clear within both the audit of client files and interviews with staff, is the strength of interplay between financial literacy and English literacy. In mainstream contexts money-related concepts, products and services are provided in English, and the administrators of most money systems (bankers, insurance brokers, debt collectors) also operate in English. The implication for those who speak English as a second, third or even fourth language, is that some money matters will remain difficult to understand. From this perspective financial capability will always remain constrained for non-English speakers. This difficult reality will continue to be a barrier until more money concepts, products and services are translated

into Pitjantjatjara and other Aboriginal languages, and until more Anangu are employed in money-related services, including in the administration of formal banking systems.

Raised in the baseline report and reiterated by community members surveyed in the evaluation team's recent field trip, is the difficult task of supporting people to save money. In the words of FaHCSIA literature, if 'having money goals', 'being able to save', and 'investing in insurance and other forms of financial security' are measures of financial capability (recognisably 'mainstream'), then from the perspectives of community members, APY residents would tend to rate low in a measure of capability (which may also be true for other remote communities). Yet to consider the 'lack of savings' as a problem discrete from other issues such as low incomes (e.g. Government pensions and allowances), high costs of living (e.g. high freight costs), lack of savings objects (e.g. what would I save for?), easy access to credit, and lack of incentives to save, is to ignore possible causal factors for a lack of savings by community members. In this way, lack of savings is likely to be moderated by structural causes as well as personal causes. From the comments of community members and staff, personal causes for a lack of savings have more to do with a 'lack of savings objects' ('what would I save for?'), lack of money ('I put the money into a savings account, but then needed it'), and family obligations ('I'd be seen as stingy if I didn't give someone money who needed it') than other reasons that may be assumed.

From the comments of community members it is clear that family obligations and responsibilities may play a key role in inhibiting the 'putting away' of money into formal banking systems (savings accounts). One community member made this point clear by saying 'my family members are my bank', and 'I am my family member's bank'. In this light, family obligations may be considered a highly sophisticated and practical way of 'saving money' for people living in remote areas who have strong relationships. For example, 'If I give my Aunty money now to help her buy a car, I know that when I next need to buy a car, she'll help me'. The end result is the same as having put that money into the bank: 'If I didn't give her money for her car, I wouldn't be able to draw money from her in the future when I need it'. In the same way, if a family member can pay for food, fuel, and other expenses when the cash flow of others is down, that person can expect someone else to help when their cash flow is down. In light of these practices, more consideration will be given to the strength of existing cultural or family savings patterns by the evaluation team, with a view to perhaps helping to redefine what 'saving' is for APY residents. Such exploration may lead to

a redefining of this domain within mainstream financial capability definitions, towards a culturally informed framework for measuring financial capability in APY Lands.

A last point to be made about ‘what people want more of’ is that *people want more of MMT*. As stated in the previous report, having experienced many services come and go in their communities over time, when APY residents see a program that is committed to longevity, one that is continuing to develop relationships and provide services that community members need, they are pleased to see it continue.

### **Areas for attention**

Both the evaluation team and MoB/MMT are challenged by the task of assessing and recording impacts and outcomes for individuals, families and communities arising from MMT efforts in APY Lands. The original outcome framework (presented in the evaluation team’s original proposal to MoB) included domains of “money knowledge, money skills, money confidence, money behaviours”. This framework was trialled with community members and presented in the baseline report (December 2012). It was found to be difficult to translate, and perhaps lacking in cultural-appropriateness. For example, the separation of ‘money knowledge’ from ‘money skills’ and ‘money confidence’ was a difficult endeavour, both for the researcher in the asking, and the community member in the responding. The means of attempting to assess such domains was another challenge - linear scales and numerical ratings did not seem helpful. With some discussion, the evaluation team came to see that such a framework was not going to be useful in this context. After two further iterations, the evaluation team is currently working with MoB/MMT management to apply Kempson, Scott and Perotti’s Financial Capability Framework (2012) to the task of assessing and recording impacts and outcomes for individuals, families and communities in APY Lands.

Work on the development of a shorter ‘Community money survey’ has already been undertaken, including some translation, and development of an Ipad version of the survey. In the coming 6 months the evaluation team will seek to employ Anangu researchers to administer the survey to APY residents. Depending on the progress of MoB’s ‘Assessment Circles’, it is possible that the survey will be administered by MMT staff to selected clients in order to provide case examples of changes made over time.

Alongside these endeavours, the evaluation team will work with MoB /MMT management to match FC outcome measures against FaHCSIA ‘s refined reporting requirements that

stipulate a focus on: a. Financial knowledge and skills, b. Financially resilient behaviours, and c. Access to financial products & support. In addition, the evaluation team will continue to work with MoB and MMT staff to seamlessly embed client outcome measures within existing program and case management practices, alongside recording of client satisfaction.

### **Recommendations**

As stated in the baseline report, although facing many challenges on all levels of service delivery, the quantity and quality of FWS services being delivered in APY Lands by MMT is remarkable. From the evaluation team's observations, these can only have been achieved because MoB/MMT have taken care to establish positive and trusting relationships with APY Councils, stakeholders and residents. Although current indications are positive, these relationships are still new and fragile, and require ongoing attention to ensure that MMT services receive the local support and respect they need in order to continue operating well. It is our expectation that evaluation activities will track alongside MoB/MMT's maintenance of strong ongoing relationships with APY Councils, stakeholders and residents.

The evaluation team will continue to develop evaluation components, including: a) to monitor the consolidation of MMT services in APY Lands, b) develop methodologies for assessing changes in financial capability of MMT clients and APY residents as a result of support provided by MMT over time, and c) continue to work with MMT to record input and guidance from APY residents in relation to future service delivery and evaluation processes.

The evaluation team looks forward to working with MoB and MMT staff and APY residents to further refine the outcome measures in the coming six months, and to helping maximise the positive effects of MMT work by recording and disseminating MMT efforts in APY Lands.

### **Key recommendations for future work**

#### *A. Stakeholder relationships*

1. MoB/MMT continue to respectfully strengthen relationships with key stakeholders in APY communities, including by providing regular updates to Councils about program developments.
2. MoB/MMT continue working towards the establishment of an advisory body (or bodies) in some form as a means of gaining regular input and feedback from APY stakeholders in a two-way learning approach.

3. MoB/MMT continue their role as a conduit between APY stakeholders and the evaluation team to ensure that two-way learning experiences are recorded within evaluation data.

#### *B. Staffing*

4. MoB/MMT make use of the new employment structure to provide more support for staff on the ground in community offices as needed, and a consistent presence in communities.

5. MoB/MMT continue to recruit and employ Anangu staff, and invest in supporting staff by way of mentoring, training, and offering family-sensitive support (such as the proposed family meetings) to help sustain staff in their role.

#### *C. MMT infrastructure*

6. MoB/MMT continue to work on the challenging task of providing adequate housing for staff, and necessary office equipment (such as client computers), along with technical support for MMT offices.

#### *D. Client records and documentation*

7. MMT staff continue to support APY residents with the range of presenting needs, and that staff record in case notes the breadth of support offered, in order to build understanding of the full range of money-related needs within APY Lands.

8. MMT staff take care in case notes to record as much detail as is practicable about the specific support provided to MMT clients, and include notes about the personal efforts clients make to improve their own financial position (such as bringing in a document etc.).

9. MoB/MMT trial the 'Assessment Circles' as a means of gaining insight into clients' financial capability and progress towards personal goals over time.

10. MoB/MMT continue to work with the evaluation team to develop appropriate outcome measures for ascertaining immediate and lasting outcomes for APY clients and residents, including potential roll out of a 'Community money survey'.

11. MoB/ MMT continue their work to develop an appropriate means of recording client satisfaction (such as a the "thumbs up/thumbs down" stamp) for use across FWS and CEP and all forms of assistance provided.

12. MMT continue their work to deliver community education about money and money systems using engaging teaching methods in relevant languages, and using appropriate metaphors, stories, and imagery.

13. Alongside providing support for clients' immediate needs, MMT staff continue to look for opportunities to provide education and proactive support for APY residents, including helping residents understand how money systems work.

*F. Funding and reporting requirements*

14. If considered useful, MoB/MMT work with the evaluation team to refine existing program data collection methods and existing evaluation questions and tools to track alongside FaHCSIA's new Performance Framework and reporting template

*G. Advocacy*

15. MoB/MMT consider ways they might advocate for more English literacy learning opportunities and more translation and interpreter services in the Lands towards the aim of building residents' financial literacy and economic inclusion.



## List of supporting documents for this report

### Reports to FaHCSIA by MoB:

- FaHCSIA funding acquittal requirements- Activity 2 Performance Indicators and Activity 6 Performance Indicator Descriptors (Nettelbeck, Sept 10 2012)
- MMT Quarterly Report to FaHCSIA, Oct-Dec 2012
- MMT Quarterly Report to FaHCSIA, Jan-March 2013
- MMT Program Quarterly Report to the South Australian Government, April 2013

### Documents developed by MoB:

- MMT Program Logframe (Cartwright, Version 1.0, 15 April 2012)
- MMT Policy PG 4.0 Client Needs Assessment Tool Policy (July 2012)
- MMT Client Assessment Tool: Policy, Instructions and Forms (May 2013)
- MMT Client Details Form V.6.0 (Feb 14 2013)

### Extra information provided in emails:

- Key performance Indicators and Performance Indicator Descriptions for the MMT Community Education Contract (Cartwright, 5 April 2012)
- Performance Indicator Descriptions for the MMT Financial Wellbeing Service Contract (Nettelbeck, 5 April 2012)
- FaHCSIA Financial Management Program Performance Framework (June 2013)
- FaHCSIA new reporting template (June 2013)

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## Appendix A. Proposed research methods for the next phase of the evaluation

Research methods	Data sources
Literature review	<ul style="list-style-type: none"> <li>Continue the literature review in following areas: <ul style="list-style-type: none"> <li>Financial Capability best practice outcomes</li> <li>Aboriginal approaches to financial counselling case management</li> <li>Australian Government policy</li> <li>MMT program documentation</li> </ul> </li> </ul>
Outcome evaluation concept development	<ul style="list-style-type: none"> <li>Review of evaluation framework in light of the new Performance Framework developed for FaHCSIA's Financial Management Program</li> <li>Complete the development of a culturally appropriate conceptual frame for outcome measurement</li> </ul>
Outcome evaluation outcome survey	<ul style="list-style-type: none"> <li>Roll out 'Community money survey' in 3 communities <ul style="list-style-type: none"> <li>With permission from Councils</li> <li>With support from Councils to employ local interpreters</li> <li>Employment of Anangu interpreters</li> <li>In hard copy and I pad formats</li> </ul> </li> <li>A 'long' version of the survey may be administered by MMT staff with clients in order to build up case examples of changes in Financial Capability over time</li> <li>Data analysis to increase understanding about changes in the Financial Capability of APY residents</li> </ul>
Process and outcome evaluation - client file audits	<ul style="list-style-type: none"> <li>Mimili client files</li> <li>Amata client files</li> <li>Pukatja client files</li> <li>In-depth review of client files for clients who gave consent</li> <li>Comparison of Client file audits conducted in October 2012, June 2013 and October 2013.</li> </ul>
Two way action learning – interviews sand focus groups	<ul style="list-style-type: none"> <li>Council members – focus group or interviews</li> <li>MMT staff – staff meetings and interviews</li> <li>MMT clients – interviews and surveys</li> <li>APY residents - interviews and surveys</li> </ul>

## Appendix B. Evaluation questions

Evaluation Questions	Key Performance Indicators	
	Community Education Programs (CEP)	Financial wellbeing services (FWS)
<b>A. Process Evaluation</b>		
<b>Key evaluation question:</b> What are the establishment, development and sustainability actions of MMT in the delivery of MEP and FWS in APY communities?	<b>Key evaluation aim:</b> To describe MMT activities in APY communities.	
<ul style="list-style-type: none"> <li>What time and resources does it take to establish, deliver and sustain MEP and FWS in APY communities?</li> <li>How do MMT staff engage APY community members in MEP and FWS activities?</li> <li>How do MMT staff use MEP and FWS activities to build the money knowledge, skills and capacity of APY community members?</li> <li>To what extent are MMT services culturally appropriate and linked with school curriculum, the Australian Government's Financial Management Program, and best practice examples in financial literacy?</li> <li>To what extent does MMT engage and train local Indigenous staff in the delivery of MMT activities?</li> <li>Which MEP and FWS activities are considered of most use and most effective for a range of age groups (5-25, 26-45, 46+) from the perspectives of MMT staff and clients?</li> <li>How does MMT collaborate or partner with other agencies delivering services in APY communities?</li> <li>To what extent does MMT apply the principals of an integrated service</li> </ul>	<p><i>Community visits undertaken as per approved visitation schedule (Activity 2, PID 2) – All communities visited (unless prevented by weather or community).</i></p>	<p><i>Percentage of clients from priority target groups (namely Indigenous people located in Mimili and Amata in the APY Lands of SA) (Activity 6, PID 1) – 90%</i></p> <p><i>Percentage of clients who have their financial difficulties resolved (Activity 6, PID 3) – 90%</i></p> <p><i>Percentage of clients who were referred to appropriate support services (Activity 6, PID 4) – 25%</i></p>

<p>delivery model facilitated by a case management approach?</p> <ul style="list-style-type: none"> <li>What additional activities, services and products may be useful for enhancing the money knowledge, skills and capacity of APY community members in the future?</li> </ul>		
<b>B. Outcome Evaluation</b>		
<p><b>Key evaluation question:</b></p> <p>What are the impacts of MEP and FWS delivered by MMT in APY Lands?</p>	<p><b>Key evaluation aim:</b></p> <p>To assess changes in money awareness, knowledge, skills, confidence, actions and capability for APY community members.</p>	
<ul style="list-style-type: none"> <li>What are the existing levels of money knowledge, skills and capability in APY communities?</li> <li>What difficulties and hopes exist in relation to money amongst APY community members?</li> <li>In what ways do MMT MEP activities impact upon money knowledge, skills and capability of Eastern and Western APY communities?</li> <li>In what ways do MMT FWS activities impact upon the money knowledge, skills and capability of community members in Amata, Mimili, Ernabella and beyond?</li> <li>To what extent do MMT activities match the money needs of community members across the range of ages?</li> <li>What are the unintended effects of MMT activities in the APY Lands?</li> <li>What are the wider effects of MMT activities in APY lands?</li> <li>To what extent are MMT staff trained, equipped and supported to deliver culturally-appropriate MEP and FWS in APY communities?</li> <li>To what extent are MMT clients satisfied with the money education and financial wellbeing services they receive from MMT?</li> <li>To what extent are APY community members empowered to resolve their money difficulties?</li> <li></li> </ul>	<p><i>Increased financial literacy awareness at end of program compared to commencement (Activity 2, PID 1) – Improvement over baseline measurement.</i></p>	<p><i>Percentage of clients who have gained increased money management knowledge and skills (Activity 6, PID 2) – 85%</i></p> <p><i>Percentage of clients who have their financial difficulties resolved (Activity 6, PID 3) – 90%</i></p> <p><i>Percentage of clients who were referred to appropriate support services (Activity 6, PID 4) – 25%</i></p> <p><i>Percentage of clients who provided feedback indicating they are satisfied with the service they received (Activity 6, PID 5) – 80%</i></p>

### C. Two-way action learning

<b>Key evaluation question:</b>	<b>Key evaluation aim:</b>	
<p>What are existing practices in relation to money ('today money story'), what are desired practices in relation to money ('clever money story'), and how do community members want to work towards desired practices in the future ('walking clever money man/woman')?</p>	<p>To increase understanding about cultural meanings, needs and uses of money in APY communities.</p>	
<ul style="list-style-type: none"> <li>• From the perceptions of community members, what generalised money practices currently exist in APY communities?</li> <li>• What fears and hopes do community members currently hold in relation to money?</li> <li>• From the perceptions of community members, what are culturally 'clever' money practices?</li> <li>• What changes would APY community members like to see happen in relation to money in the future - what are possible future 'money stories'?</li> <li>• From the perceptions of community members, what is needed to increase 'clever' money practices in APY communities?</li> <li>• How would APY land community members like to enact their hopes for future 'money stories'?</li> </ul>	<p><i>Cultural perceptions of increased financial literacy awareness at end of program compared to commencement (Activity 2, PID 1) – Improvement over baseline measurement.</i></p>	<p><i>Cultural perceptions of increased money management knowledge and skills (Activity 6, PID 2) – 85%</i></p> <p><i>Cultural perceptions of satisfaction with the service they received (Activity 6, PID 5) – 80%</i></p>

## Appendix C. Reporting against FaHCSIA FMP Performance Framework

Performance domains		Specific performance focus	MMT Performance at mid-term – June 2013
Did it make a lasting difference	Increased financial inclusion and resilience	<p>A. Proportion of clients in the period after receiving assistance that report they have implemented agreed actions to improve their financial self-reliance</p> <p>B. Proportion of clients in the period after receiving assistance that report they are</p> <ul style="list-style-type: none"> <li>a. managing their financial obligations</li> <li>b. maintaining financial self-reliance / economic participation</li> </ul>	<p>A. Not able to be assessed at this time</p> <p>B. Not able to be assessed at this time</p> <p>Note: Whilst assessing whether financial inclusion and resilience has occurred as a result of MMT services may be possible in the APY context, it is likely that the specified performance foci may only ever be relevant or possible to record for few MMT clients.</p>
	Progress against goals	<p>C. Proportion of clients reporting progress in achieving their goals in key domains relevant to their needs</p> <ul style="list-style-type: none"> <li>a. Financial knowledge &amp; skills</li> <li>b. Financially resilient behaviours</li> <li>c. Access to financial products &amp; support</li> </ul>	<p>C. Not yet able to be assessed in a meaningful way.</p> <p>Note: It is likely that it is possible to develop casework and reporting mechanisms to assess changes in these areas, however terms such as knowledge and skills will need to be defined in culturally appropriate ways.</p>
	Immediate crisis needs met	<p>D. Proportion of clients reporting that</p> <ul style="list-style-type: none"> <li>a. they are better able to deal with the issues they sought help with</li> <li>b. their immediate crisis needs where met</li> </ul>	<p>D. Not able to be met at this time.</p> <p>Note: It is likely these foci will be met with the operationalizing of a client satisfaction process, along with</p>



			possible use of MMT's 'Assessment Circles' tool.
<b>How well did we do it</b>	<b>Adherence to agreed service standards</b>	E. Extent to which delivery practices 'on the ground' align with FMP service standards (e.g. targeting; skills mix)	E. It is likely that MMT services meet this requirement.
	<b>Satisfaction with service delivery</b>	F. Proportion of clients reporting that they are satisfied with the service they received  G. Proportion of service providers that work with FMP providers reporting that are satisfied with the responsiveness of the service to the needs of their clients	F. Not able to be met at this time.  Note: It is likely this focus will be met with the operationalizing of a client satisfaction process.  G. It is likely this information is being recorded by MMT.
	<b>Responsiveness to the needs of clients from Indigenous and CALD backgrounds</b>	H. Proportion of Indigenous clients / clients from culturally and linguistically diverse background  I. Proportion of Indigenous / CALD clients reporting that they are satisfied with the responsiveness of the service to their needs	H. MMT has no problem meeting this focus.  I. Not able to be met at this time.  Note: It is likely this focus will be met with the operationalizing of a client satisfaction process.
<b>How much did we do</b>	<b>How many clients were assisted</b>	J. Number of clients assisted during the reporting period  K. Number of potential clients not able to be assisted during the reporting period—by reason  L. Number of clients assisted—by key demographics; by reasons for seeking assistance / presenting risk factor; by referral source	J. It is likely that MMT has no problem meeting client number targets.  K. It is likely MMT records this information.  L. The client bases of MMT services in all three communities span the breadth of demographic characteristics represented within the APY population.

	<p><b>How many services were delivered</b></p>	<p>M. Number of clients assisted / service episodes—by service</p> <p>N. Number of clients assisted with a referral to another service—by referral destination</p>	<p>M. This information is being collected, and with further refinement of client records will likely be achievable.</p> <p>N. This information is being recorded by MMT.</p>
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