

Evaluation of MoneyMob Talkabout



Progress Report

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

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- MoneyMob Talkabout staff for their time facilitating the administering of the surveys.

1. Report Structure

The report is structured as follows:

Section 2 Background

Section 3 List of Abbreviations

Section 4 Key Evaluation Messages

Section 5 Summary of Findings

Section 6 Policy & Service Delivery Context

Section 7 Implications of the Evaluation

Section 8 Approach

Section 9 Results

Section 10 References & Relevant Resources

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2. Background

2.1 About MOB

Matrix on Board (MoB) provides financial management, management support and training and development to non-profit organisations across Australia. MoB supports non-profit organisations to develop well-considered plans, budgets, and financial management systems while training and supporting staff and Board members in the necessary skills to provide effective management to deliver the goals of their business.

2.2 About MoneyMob Talkabout

The MoneyMob Talkabout program is an innovative program bringing two-way learning to people in remote Indigenous communities to help them positively manage their money. Through the program, teams visit remote communities in South Australia, Western Australian and the Northern Territory and spend time listening and learning about how money is viewed and used in Indigenous communities while at the same time sharing knowledge and information through a series of fun, engaging and culturally appropriate learning experiences.

2.3 About the Authors

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3. 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)
CMS	Community Money Survey
COAG	Council of Australian Governments
DSS	Department of Social Security
FC	Financial capability
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
NPARSD	National Partnership Agreement on Remote Service Delivery 2009-2014
NT	Northern Territory
TCU	Traditional Credit Union

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4. Key Evaluation Messages

4.1 Building financial capability – a sound investment

Recent results of a ‘Community Money Survey’ administered in the APY Lands demonstrate that people are beginning to take more responsibility for their money. It is likely that changes in people’s financial behaviours will help to reduce high downstream costs associated with debt-collection and legal fees, and ultimately, high costs associated with mental health, family wellbeing, hospitalisation and even detention (as well as other costs associated with financial crises). It is likely that even those community members under income management will benefit from the support that money management services such as those that MoneyMob Talkabout provide.

4.2 Positive impacts from MoneyMob Talkabout services

The survey provided insights about money-related knowledge, skills, attitudes and behaviours in both MoneyMob Talkabout (MMT) clients, and members of APY communities who had not yet accessed MMT services, including those under income management and those who are not. Findings illustrate that MMT services are beginning to positively impact upon the financial capabilities of residents. Compared with non-clients, MMT clients are:

- More likely to know their bank balance.
 - Less often broke before pay.
 - More likely to have saved some money in the previous six months.
 - More likely have a legal will.
 - More likely to have superannuation.
 - More likely to have insurance of some kind.
 - More likely to be able to access funds from their bank in an emergency.
 - More likely to seek help from MMT for financial matters. In communities where MMT has an office, people choose to see MMT in relation to those issues before other services and supports.
-

4.3 Financial capability challenges in APY communities

At the same time, the evaluation has found that people living in APY communities experience a range of specific barriers that while not necessarily unique, make it more difficult for people to manage money and build wealth. Specific challenges include: a relatively short history of experience with money and money-related concepts, limited access to employment, limited access to financial products and services, and limited access to the Internet and computers.

4.4 Money worries

Notably, of all the ‘money worries’ named by survey participants, the biggest problem was ‘not having enough money’, including ‘not having enough money for food’ and ‘not having any money at all’.

4.5 Desire to learn

The majority of participants reported they wanted to learn more about looking after their money, including ‘How to budget’, ‘Wills’, ‘Life insurance’, ‘How to save’ and ‘Tax’, indicating that many are aware of the benefits of financial literacy education.

4.6 Building financial capability in APY communities

The evaluation has shown that financial capability in APY Communities is beginning to be realised through the services provided by MMT since March 2012. To ensure a good return on investment relating to financial capability activities (from establishment through to achieving impact), policy and programme management decisions should continue to keep the long term interests of APY Land communities and residents central.

5. Summary of Findings

5.1 Evaluation of MoneyMob Talkabout

This report builds on previous evaluation reports¹ and provides findings from an investigation of the efforts of MoneyMob Talkabout (MMT) activities in APY Lands based on 'Community Money Surveys' (CMS) of APY community members conducted in four APY communities in November 2013, along with a longitudinal file audit of client records in the MMT office in one APY community.

The surveys were conducted with a predominant aim of building an understanding about the financial capability of APY community members, including those who have been supported by MoneyMob Talkabout (MMT) and those who are yet to be supported in a direct way.

The surveys provided a baseline by which to monitor changes in financial capability over time, and assess both direct and wider outcomes of MMT services delivered in the APY Lands.

This latest phase of evaluation activity has continued to deepen our understanding of the constraints APY residents face, including the interdependence of English literacy with financial literacy, and the importance of access to digital technology for participation in contemporary financial systems. With information about financial products, services and systems predominantly in English, and where English literacy low, and people lack access to computers and the Internet, the financial capability of residents (for whom English is a second, third, even fourth language) will remain challenged.

5.2 Community money surveys

The 'Community Money Surveys' provided insights about money-related knowledge, skills, attitudes and behaviours in both MMT clients and members of the APY communities who are yet to access the services. After much development work, the 'Community Money Surveys' were based on the World Bank's Financial Capability (FC) framework developed by Kempson, Scott and Perotti (2012), which covers the following domains of FC:

1. Money management.
 2. Choosing products.
-

¹ Evaluation Project Plan (Sept 2012), Formative Report (January 2013), and Mid-Term Report (June 2013).

3. Making provision for the future.
4. Being informed.
5. Contextual influences.

Background on the development of the survey and the underpinning conceptual framework is provided in Section 5.2 Development of community money surveys. For full survey results, see Section 9 Results.

5.3 Money management

5.3.1 Planning income versus expenditure/Keeping track of spending

In being able to manage one's money, 'planning income versus expenditure' is very important; and 'keeping track of spending' is understood as a first step in taking responsibility for managing money. In this regard, approximately half of the survey participants reported they kept track of their account balances. MMT clients were more likely to keep track of their account balances than those who were not directly supported by MMT.

5.3.2 Disciplined money management/Prioritising essentials

The majority of survey participants reported they were 'broke' sometimes or often before payday. The survey does not provide sufficient evidence to conclusively identify the causal factors for this situation. However, potential explanations include the need for more 'disciplined money management', 'prioritising spending on essentials', or 'living within ones means'. Another may be the high cost of living versus low available income. Of note is that over three-quarters of participants reported they miss out on essentials like food sometimes or often, which is of great concern.

5.3.3 Living within ones means/Not borrowing for essentials

While some participants reported 'borrowing for essentials', usually in the form of a Centrelink loan paid back at regular intervals, the majority reported they did not borrow more than they could repay. [Note: This survey result contrasts with MMT staff observations that a significant number of people purchase items from vendors in a book-up arrangement whereby their key card is handed over to repay debts, without any form of contract or formal agreement. This can mean they are without their key card for lengthy periods of time with unknown amounts deducted regularly by the vendor].

5.3.4 Economising

'Economising' behaviours were evident through the responses of the majority of participants. For example, most reported they tend to look at price before they chose to purchase something.

5.3.5 Putting money away for regular bills

While some participants reported they 'put money aside for regular bills', the evaluators feel that there may be a discrepancy in what participants mean by 'putting money aside'. This particular survey question warrants further clarification and investigation.

5.3.6 Summary

In summary, the money management capabilities of survey participants appeared relatively low. In addition to education, improvements in this area will require policy and programme attention about the underlying and structural causes of poverty.

5.4 Choosing products

5.4.1 Not borrowing more money than one can afford

The majority of participants reported they were ‘not borrowing more than they can afford’, and those who had borrowed more than they could afford in the previous six months tended to have become clients of MMT, or had at least presented at MMT for one-off assistance.

5.4.2 Proactively seeking information

In relation to ‘proactively seeking information before buying’, the survey results demonstrated low financial capability, however the results must be considered in light of choices available to APY community members:

- Very few people had investigated different bank accounts before choosing their own, yet choices and translation services are limited, and access to information is limited.
- The majority of participants reported they looked at price as a priority before choosing products at the local store, yet there was strong sentiment that store prices were very expensive, meaning they had little or no purchasing choice.
- In purchasing more expensive items like cars, refrigerators and washing machines, price was cited as the key factor in deciding which to buy, yet ‘buying what was available’ (which meant buying what was available at a local store or through family members) was reported equally as frequently.

5.4.3 Checking product features

According to participant responses, relatively little ‘checking of product features’ takes place before buying something. Participants’ explanations illustrated that this is largely due to the lack of choice and purchasing options available to them.

5.4.4 Purchasing power

A significant number of participants had never bought an expensive item before, and as a result are presumably relatively inexperienced in seeking information about products.

5.4.5 Summary

In summary, participants recorded relatively low levels of capacity for choosing products, whether or not they were MMT clients. Improvements in this area will require easier access to the Internet, and more information about financial products and services provided to remote communities (such as about the No Interest Loan Scheme) through services such as MMT.

5.5 Making provision for the future

5.5.1 Planning ahead

Survey responses did not provide much evidence for capacity to ‘plan ahead generally’. While half of the participants reported they were able to save, there appears to be some discrepancy in what participants meant by ‘saving’. This particular survey question warrants further clarification and investigation.

5.5.2 Making provision for unexpected events

Evidence for people’s capacity to ‘make provision for unexpected events’ was mixed; while half of the respondents reported they could find a few hundred dollars ‘from somewhere’ in an emergency, only a small proportion of people could access funds at short notice directly from their bank account, and a significant proportion felt they would not be able to find any emergency funds at all.

5.5.3 Making provision for expected events

If evidence of ‘making provision for known/anticipated events’ is reflected in saving money for bills, having a legal will, or investing in insurance, survey participants did not appear to have high levels of capacity in this area. Certainly some people appeared to have achieved all three, but the majority were not able to; in particular, very few people held insurance for anything.

5.5.4 Saving money

Half of the participants reported they could ‘save money (generally)’, yet there did not seem to be a general culture of ‘saving whenever possible’. ‘Capacity to save’ appeared to be as difficult for MMT clients as for non-clients. This may reflect having equally low income levels.

5.5.5 Summary

Overall, there appeared to be relatively little capacity for future planning by survey respondents, but whether this has to do more with capability or opportunity is unclear. That MMT clients were more likely to report have savings, legal wills, superannuation and insurance provides evidence that MMT is supporting people to better provide for their own future, a key measure of financial capability.

5.6 Being informed

5.6.1 Seeking information

The majority of participants did not ‘seek information’ before choosing their bank account. Some participants sought information before buying small or big items, but choices were limited. Overall, responses reflect relatively low levels of information-gathering in relation to financial products and services in general, with some exceptions. Where MMT has an office, people were more likely to know of and seek out assistance from MMT; in communities without an office, mention was made that some kind of support would be of great benefit, even in the form of a dedicated computer with access to Internet banking or a phone hotline to an MMT office.

5.6.2 Desire to Learn

In contrast, it appears that the majority of participants could name topics and areas of knowledge and skills that they wish to learn about, reflecting a strong 'Desire to learn (wanting to know)'. Being a client of MMT or not did not appear to affect the kinds of topics people wanted to learn about, nor people's desire to learn.

5.6.3 Summary

There was strong interest by survey participants in learning about a range of money-related topics that if learnt, would presumably greatly assist peoples' overall financial capability, including: 'How to budget', 'Wills and life insurance', 'How to save' and 'Tax'. This interest in learning not only reflects a desire to 'be informed', but illustrates motivation to access MMT services.

5.7 Contextual influences

- Just over half of participants were on voluntary income management of some kind (i.e. Centrepay or Basics card).
- More than one third self-reported they 'know a little about numbers and counting'.
- Half of the participants self-reported they 'don't know anything about computers'.
- More than one quarter of survey participants reported that their biggest worry was 'not having enough money'; of these, some reported that their biggest worry was 'not having enough money for food'.

5.8 Service delivery outcomes

Survey results and the analysis of MMT client files from one APY community demonstrate that MMT services are: meeting their funded objectives; are increasing their reach and scope over time; and are assisting APY residents to not only deal with financial crises such as debts and other immediate financial problems, but also to learn about managing their money to prevent future crises.

Survey responses and the needs of MMT clients recorded in case notes underline the complex barriers APY residents face in seeking to improve financial capability in certain areas, and the need for continued support towards an aim of including APY residents within mainstream financial systems.

Until APY community members are able to earn more money, their capacity for financial capability will be constrained in areas such as their capacity to be able to put aside funds 'for emergencies', or pay for insurance, to name two examples.

The evaluation has also confirmed the real world challenges of delivering services in remote Aboriginal APY communities, including recruiting and retaining staff to work in the Lands, and the critical importance of delivering culturally respectful services that can lead to strong and sustainable outcomes for clients accessing these services.

Based on the surveys and client files, support needs to include structural considerations such as opportunities for earning more money, and opportunities for education about money to prevent continuing financial crises. These measures will assist to further improve the financial capabilities of APY residents.

In essence, MMT has begun to provide significant support for the financial needs of APY residents, which if continued is likely to result in measurable differences in the financial capability of individuals, families and whole communities, and achieve greater financial inclusion for APY residents. The time and effort it takes to establish sustainable services in the APY Lands should not be underestimated, as with other services, the delivery of financial wellbeing and money education services needs to be considered a long-term investment rather than a short-term expediency.

6. Policy & Service Delivery Context

6.1 Building financial capacity in APY lands

From a range of sources (including ABS Census data collected in 2011) we know that the APY Lands is predominantly populated by Aboriginal people who have maintained relatively strong cultural links with their country. Surrounded by the wider processes of colonisation since 1788, APY residents maintain strong connections to their culture and customs, including traditional kin and community practices, perhaps against great odds.

Compared with other locations that have offered ready access to fresh water and fertile farming land, the APY Lands have until recently been of little interest to wider Australia. For these reasons, in the 225 years since colonisation, people of the APY Lands have experienced less direct impact and less intervention from people of European heritage compared with other places (though still acknowledged as significant). Anecdotally, some APY residents met their first white person around 50 years ago. With relatively less intrusion (though significant), the cultural differences between mainstream Australia and APY cultures remains stark; the strong use of traditional languages by APY residents is clear evidence of this.

As a result, many of the views and practices imported from Europe which are now embedded in mainstream Australian remain relatively new to many APY residents. This includes customs and beliefs in relation to money and financial systems.

6.1.1 Social and cultural factors

The social and cultural outlook of APY residents is important when it comes to money. Some areas of knowledge, skills and confidence generally considered ‘common sense’ to people from European heritage and wider Australia - especially to those who have grown up in cities and towns - remain relatively new and unfamiliar to many people living in the APY Lands. For example, the concept of money, the application of money-related knowledge and skills, and confidence to use money within wider economic systems is relatively new to some.

To APY residents, money remains a somewhat abstract concept – perhaps increasingly so in an age where monetary transactions are becoming ever more electronic and automated. In previous decades, physical banknotes, cheques and passbooks afforded the opportunity for direct learning of the function and value of money through the exchange of a tangible instrument and the corresponding growth in a passbook balance or receipt of goods in return. As a result, notions of earning, spending, owing, owning, saving and insuring are yet to be fully understood and applied by some APY residents.

6.1.2 Individual versus family wealth

Another of these differences is the idea of individual wealth versus family wealth, and the importance of sharing money with family members. Not giving personal savings to family members who need it is counter-cultural and considered selfish, even if these family obligations potentially

hold back the financial capability of individuals. Such attitudes and behaviours are foreign and not culturally appropriate for APY residents. In this light, building financial capability in the APY context needs to be targeted at families and whole communities as well as individuals.

Furthermore, and arguably of equal importance, is that until recently in APY Lands, there has been little money to earn, little to spend one's money on, few places to spend money in, little incentive for saving, little incentive for building assets, and little need for insurance. Cultural imperatives rate responsibility to family higher than personal gain or profit, and this view is likely to be enduring. For greater service delivery effect, we need a deeper understanding of these areas, including understanding about family wealth and community profit as a means of improving the financial capability of individual APY residents.

The cultural divide between APY residents and mainstream Australian social and economic systems therefore seems wide. It is within this context that MMT has been providing services in APY Lands.

6.2 MMT services

Matrix on Board (MoB) has delivered MoneyMob Talkabout (MMT) services in Anangu Pitjantjatjara Yankunytjatjara (APY) Lands since March 2012, including community money education programs and financial wellbeing support. Together these services span both upstream educative measures (such as teaching about money in schools, distributing games packs and providing group sessions at TAFE), and downstream crisis support through financial case management in the APY Lands.

MMT's 'upstream' services seek to prevent social and economic exclusion and intervene early to promote safe money management practices via the delivery of community education and information; 'downstream' services offer tailored support for people who self-identify as experiencing money difficulties or needing specific help with money-related problems, via the provision of case management and counselling.

6.3 Service gaps

Providing access to services to community members across the 103,000 square kilometres in the APY Lands is an inherently challenging task. The same is true for providing services to build financial capability in APY communities.

To date MMT services have been delivered in all six main APY communities [Amata, Kaltjiti (Fregon), Iwantja (Indulkana), Mimili, Pipalyatjara/Kalka, and Pukatja (Ernabella)], with financial wellbeing offices established in three communities [Pukatja, Mimili and Amata] and visits undertaken to smaller communities [Nyapari, Kanpi, Kenmore Park and Watarru].

The analysis of client records in Pukatja initially in 2012 and again in 2013 shows that the profile of Pukatja residents accessing MMT services in this APY community includes:

- People of all ages, spanning from 18 to 82 years of age.
- Both men and women.

- People who speak a range of traditional Aboriginal languages, particularly Pitjantjara, followed by Yankunytjatjara.
- Predominantly those receiving Centrelink allowances.
- People who find out about MMT through family or their own means rather than being referred by other services.
- People who predominantly need help with immediate needs such as with banking (including Internet banking), managing debts and fines, Centrelink issues, how to access superannuation, how to complete Tax requirements, and help with understanding financial documents, and
- People of all levels of English literacy, numeracy and computer skills.

In Pukatja alone, access to MMT services has increased some four-fold over the period from November 2012 to November 2013. Client records (i.e. records of those people engaged in case management) have increased from 18 clients to 88 clients, and according to staff reports, figures for those seeking one-off assistance are far greater. According to Census 2011 data, this means that some 14% of the Pukatja population have sought complex assistance from MMT in that community, let alone one-off assistance, which may be as much as three times this amount. Based on MMT reports, similar increases have been achieved in Amata and Mimili.

These figures demonstrate that MMT has made significant inroads into at least three APY communities and provided some support to additional APY communities, with more work yet to do. Notwithstanding that some communities receive a mobile service from visiting MMT staff there remains a significant service gap across the APY Lands as a whole.

6.4 Addressing ongoing and future needs

Addressing ongoing and future needs raises a number of issues from a programme management and policy perspective. These include:

- The nature, scope and spread of services required across the APY Lands.
- Targeting the populations and communities at highest risk.
- Management of acute or crisis situations versus an increasing focus on prevention.

In terms of addressing these needs it is clear there is a strong interplay between financial literacy and English literacy. We know from the 2011 ABS Census, for example that in the APY Lands, just 346 people (14.2%) speak only English at home and two thirds of households have two or more languages spoken at home (66.9%). 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 while money-related information and services remain in predominantly English, 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 a) more

money concepts, products and services are translated into Pitjantjatjara and other Aboriginal languages, b) until more APY residents learn to read and write in English, and c) until more Anangu are employed in money-related services, including in the administration of formal banking systems.

We also know from the 2011 ABS Census that 32.6% of people in the APY are attending an educational institution, including from pre-school up to tertiary education; that the median age of Aboriginal people is 24 years of age; and that those between 25-29 make up the largest age group (10.8% of the APY population).

For greatest service impact, MMT has had a strong focus on the provision of more ‘upstream’ community education services, including those pitched at children and young adults within the Lands. Continuation of such upstream approaches presents a major opportunity to instil sound money management concepts early in the life cycle, which will assist to reduce the quantity and severity of financial crises for APY residents, and assist the aim of raising the financial capability of APY residents.

6.5 Remote service delivery

The previous discussion focussed on MMT service delivery in particular, however the provision of MMT services must be seen in the context of broader policy and service delivery, including the Council of Australian Governments (COAG) commitment to ‘Close the Gap’ between Indigenous and non-Indigenous Australians.

Under COAG, government and community are working together to progressively address and deliver facilities and services comparable to those expected in any Australian town of similar size, location and need. ‘Remote service delivery’ is a commitment by governments to work with Indigenous communities to improve the delivery of services to 29 priority remote locations across the Northern Territory, Western Australia, Queensland, New South Wales and South Australia.

The aim is to improve access to government services and facilities, raise the quality of these services, and better support Indigenous community governance and leadership².

Two of the 29 priority locations are in the APY Lands. Both Mimili and Amata have Local Implementation Plans (LIPs) to guide remote service delivery in these communities³.

² See: <http://www.dss.gov.au/our-responsibilities/indigenous-australians/programs-services/remote-service-delivery>

³ See: <http://www.dss.gov.au/our-responsibilities/indigenous-australians/publications-articles/communities-regions/local-implementation-plans-2010>

The LIPs reflect a fundamental change in the manner in which governments engage and do business with Indigenous Communities. They aim to facilitate improved coordination and collaboration between and across levels of government through the National Partnership Agreement on Remote Service Delivery 2009-2014 (NPARSD).

While the NPARSD are close to the end of the current period in 2014, the lessons learned from efforts to improve remote service delivery are salient to the MMT services being delivered by MoB on behalf of the Australian Government. The implications of these will be considered in the next phase of the evaluation during the first half of 2014, including an examination of the effectiveness of providing money management support alongside income management (voluntary or compulsory) for community members.

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7. Implications of the Evaluation

The evaluation of MMT, which commenced in July 2012, reported previously in December 2012 and June 2013. The evaluation includes both process and outcome evaluation approaches, using a number of methods and tools (refer to Section 8 Approach 33). The most recent field trip in November 2013 had a specific aim to measure the intended outcomes of MMT services through the conduct of specifically tailored 'Community Money Surveys' (CMS) and an audit of client files in one APY community.

7.1 Financial capability outcomes

In relation to levels of financial capability in the APY Lands, the preliminary analysis of the Community Money Surveys (CMS) demonstrated that particular barriers and challenges exist in the APY Lands, not just limited to individual's personal experience, circumstances and personality. Importantly in the APY context, family relationships, cultural approaches to money, and structural causes for financial exclusion are influential in the levels of financial capability of individuals, families and whole communities, and therefore must be part of any discussion relating to financial capability.

As highlighted in the mid-term Evaluation Report (June 2013):

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).

To consider constraints without reference to structural 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 'shonky' credit, and lack of incentives to save is to look at only part of the picture.

It could be argued that in some ways, APY community members are demonstrating positive indicators of developing financial capability relative to their cultural, economic, social and historical position: some people are actively managing their money, some are making deliberate choices about their purchases, some are making provision for the future, and some are ensuring they are informed. Many APY community members wish to learn more about 'looking after money' so as to reduce their 'money worries'. Yet many community members are struggling to make ends meet, and financial capability is low in some areas.

7.1.1 Money management

APY residents face major challenges in managing their money related to relatively low incomes, relatively high costs associated with living (including recent increases in rental prices for public housing), lack of computer skills, lack of access to internet banking, and relatively easy access to 'shonky' loans and deals offered by vendors who see APY community members as 'easy prey'.

Based on survey responses, too many APY community members miss out on essentials such as food too often, with undoubted negative health and wellbeing impacts. Given these conditions, it is remarkable that a significant proportion of community members surveyed can keep track of their bank accounts and avoid borrowing more than they can pay back. It appears that MMT is assisting APY residents to keep better track of their bank accounts and make sure they have enough for essentials.

7.1.2 Choosing products

APY residents are restricted in terms of the purchasing choices available to them, and would face major challenges in attempting to increase their choices in isolation from improved structural supports (for example, better access to computers and the Internet may assist with online shopping). In their own words, to increase their choices, residents have to save up and travel to Alice Springs or Adelaide. MMT clients appear little better off in the choices they are able to make about products and services than those who have not received direct support from MMT, highlighting the structural and contextual barriers that constrain all community members.

7.1.3 Making provision for the future

If ‘planning for the future’ depends on ‘being able to put money aside for later’, then APY residents demonstrate low levels of financial capability in this area (largely due to low incomes and high costs of living). Yet even within the constraints of their geographic and economic isolation, survey results showed surprisingly high levels of self-reported capacity to save by reasonably high numbers of people.

While this result contrasts with MMT staff observations and is in need of further exploration, the reported possession of legal wills, and relatively high rates of superannuation (meaning that many people have worked at some time in their lives) suggest some APY residents are making provision for their future or at least understand this as an aspiration.

In contrast, relatively low levels of insurance and low capacity to ‘find money in an emergency’ reflect difficulties in making provisions for the future, as does the reality that so few people report they could access funds from a bank account to cover the costs of an emergency at short notice. From this preliminary analysis, it appears that MMT clients may have slightly greater capability across almost all measures of ‘making provision for the future’ compared with non-clients.

7.1.4 Being informed

Overall, APY residents appeared to be relatively poorly ‘informed’, but to have relatively high levels of ‘desire to learn’. Again, the constraints and restrictions of geographic and economic isolation are evident, but people’s interest in learning is clear, particularly in areas of budgeting and saving, and learning about wills and taxation.

7.2 Service delivery implications

The results from the 'Community Money Surveys' (CMS) and Pukatja file audit undertaken in November 2013 build upon previous evaluation findings and recommendations to improve service delivery and maximise the potential benefits of improved financial capability for APY communities.

7.2.1 Pukatja community results

Results from the longitudinal file audit of Pukatja client files (November 2012 and November 2013) illustrate a number of changes in terms of service delivery, with implications for future policy and programme directions in the APY context:

- More people are seeking help, and more MMT clients are giving their permission to be included in the evaluation of MMT services.
- People tend to present at MMT offices requesting help with the breadth of financial capability domains: banking (including Internet banking), managing debts and fines, Centrelink issues, superannuation, how to complete Tax requirements, and help with understanding financial documents.
- MMT clients are assisted with the above needs, along with a wide range of additional supports, including:
 - o Managing money – budgeting and saving strategies.
 - o Choosing products – information about banks, bank accounts, debt repayment plans, legitimate purchases, Centrepay and emergency relief.
 - o Making provision for the future – information about saving schemes, wills, superannuation and insurance.
 - o Being informed – advocacy, translation, and assistance with understanding financial documents.

The longitudinal audit of client files demonstrated that: adults of all ages are accessing MMT; that even though MMT staff are predominantly female, males are also accessing MMT services in high numbers; MMT services are supporting APY members with low levels of English literacy, numeracy and computer skills as well as those who are competent in these areas; and MMT services are predominantly supporting those with the lowest incomes (i.e. those in receipt of Centrelink benefits) but also some people who are employed.

It is clear that MMT services are benefiting the financial capability APY communities. Whether MMT services are concurrently assisting to 'Close the Gap' and make inroads to improve the health and wellbeing of community members in areas such as domestic violence, drug and alcohol misuse, physical health and mental health, and maintenance of cultural integrity is beyond the scope of this evaluation. But based on statements made by MMT staff and APY community members, these wider benefits are occurring as a ripple-effect of MMT service delivery, and are worthy of further investigation.

7.2.2 Community money education

The Baseline Evaluation Report (December 2012) provided advice from both MMT staff and APY community members that MMT should work on developing a strong presence within APY communities:

- Through signage and money education messages, particularly in relation to budgeting and saving, and
- To develop and deliver culturally relevant community education about money in relevant languages, metaphors, stories, imagery and teaching methods, including workshops that integrate practical skills.

Responses to the CMS and client file audit suggest that inroads are being made into these aspirations, with tangible outcomes for APY community members emerging.

7.2.3 Community money-related infrastructure

The Baseline Evaluation Report (December 2012) and Mid-term Evaluation Report (June 2013) involved MMT client and APY community member interviews. Respondents suggested that MMT consider setting up more computer stations at offices for people to use for Internet banking and shopping, and provide more access to support financial crises such as debt and legal issues (i.e. beyond that provided by existing financial counsellors in MMT offices).

Data arising from the November 2013 field trip supports and reiterates such recommendations.

In APY communities where MMT services do not exist, people surveyed spoke of the need for more support about financial matters, with suggestions of a dedicated computer for financial matters, and phone access to a MMT office for personalised support [Note: such facilities exist in some PY Ku offices, but staff observations suggest access is often unreliable due to staffing shortfalls; furthermore some TAFE's provide access to computers for financial purposes, but this is provision appears ad hoc rather than planned].

7.2.4 Community appreciation

Based on the most recent field trip as well as previous field trips in 2012 and 2013 it is clear that MMT's presence in the APY communities is highly valued.

Arguably the services should be enlarged, both in terms of service scope and geographic spread if higher levels of financial capability in APY communities are to be achieved.

Community members have reported they would be pleased to see a service such as MMT continue. Having experienced many services come and go in their communities, it is understandable when APY residents see a programme that is continuing to develop relationships and provide services that are needed and valued, that they would wish the service to remain in the community.

7.3 Future evaluation activities

There are also implications in relation to future evaluation activities for measuring MMT service and client outcomes. The evaluation team will continue to develop and refine evaluation components, including:

- Monitor the consolidation of MMT services in APY Lands.
- Develop methodologies for assessing changes in financial capability of MMT clients and APY residents as a result of support provided by MMT over time.
- Continue to work with MMT to record input and guidance from APY residents in relation to future service delivery and evaluation processes.

Much was gleaned from the CMS findings about client financial capability outcomes, however, the development of an accurate assessment tool to measure individual, family and community financial capability which bridges differences in language, conceptual and cultural understanding will necessarily be an iterative process.

It will require time and discussion to arrive at shared understandings of the concepts under discussion, training of sufficient numbers of local interpreters with the knowledge to convey concepts consistently to the broader community, and adequate time on the part of survey responders to ensure they understand the survey questions and can respond with accuracy and clarity.

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

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8. Approach

8.1 Concepts and terminology

An in-depth overview of terminology was presented in the December 2012 evaluation report. Since then, in consultation with MMT management, the decision was made to focus on definitions, concepts, and frameworks centring on ‘Financial Capability’ as a key way of describing MMT work in APY Lands.

Consequently, for the purpose of this evaluation, Financial Capability (FC) is defined as ‘the capacity to effectively manage financial resources over the life cycle and engage constructively with financial products and services’⁴.

Financial capability is understood to be influenced by a person’s experience, circumstances and personality, and to be made up of three key elements:

- Knowledge and understanding.
- Skills.
- Confidence and attitudes.

According to the First Nations Enhancing Indigenous Financial Capability Programs report (Saunders & Piper, 2011) ‘financial capability’ is a more useful term than ‘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: ‘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 (a consultant) and Perotti and Scott (of The World Bank), supported by the Russia Financial Literacy and Education Trust Fund.

⁴ Holzmann, Mulauj & Perotti 2013, *Financial capability in low- and middle-income countries: measurement and evaluation*, International Bank for Reconstruction and Development/ The World Bank (p.ix).

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.
4. Seeking information and desire to learn.

It was recognised that the financial capability domains developed in the UK and trialled in other nations by The World Bank may have relevance for the Australian context, particularly for low income and cross-cultural contexts such as the APY Lands. As such, in association with MoB and MMT management the evaluation team decided to test the applicability of this framework in the APY context. As a result, the above financial capacity framework was piloted to guide development of the MMT Community Money Survey to measure changes in the financial capability of MMT clients and APY community members over time.

On this basis, financial capability in the PAY Lands is being assessed by an examination of peoples' behaviour across the four discrete aspects of capability:

1. Managing money.
2. Planning ahead.
3. Making choices.
4. Getting help.

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 Section Results on page 39.

8.2 Evaluation methods

Since the outset, the evaluation team worked with MoB and MMT management to develop culturally relevant means of assessing the impacts and outcomes of MMT efforts in APY Lands. The main aim has been to develop a means 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.

The evaluation team 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, towards an ultimate aim that data collection methods are seamlessly embedded within day-to-day MMT programme processes where possible.

Given the APY Land’s unique social and economic context and the critical importance that impact and outcome measurements are culturally relevant 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’.

A summary of the evaluation framework is provided in the figure below.

Table 1 – Key evaluation questions and KPIs for MMT

Evaluation Questions	Key Performance Indicators	
	Community Education Programs (CEP)	Financial wellbeing services (FWS)
A. Process Evaluation		
Key evaluation question: What are the establishment, development and sustainability actions of MMT in the delivery of MEP and FWS in APY communities?	Key evaluation aim: To describe MMT activities in APY communities.	
B. Outcome Evaluation		
Key evaluation question: What are the impacts of MEP and FWS delivered by MMT in APY Lands?	Key evaluation aim: To assess changes in money awareness, knowledge, skills, confidence, actions and capability for APY community members.	
C. Two-way action learning		
Key evaluation question: What are existing practices in relation to money, what are desired practices in relation to money, and how do community members want to work towards desired practices in the future?	Key evaluation aim: To increase understanding about cultural meanings, needs and uses of money in APY communities.	

In the first wave of data collection for this evaluation in September-October 2012, a combination of ABS 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 financial wellbeing services (FWS) in APY Lands.

Since then, the evaluation methods have continued to include reviews of the academic and policy literature, as well as organisational and programme documentation. With support and guidance from MoB/MMT staff and APY residents, the outcomes presented in this current report have widened to include presentation of the results of the Community Money Survey tool developed to measure the financial capability of APY residents in culturally, geographically- and demographically appropriate ways.

Overall, during the life of the project, 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.
- Build a body of knowledge about cultural approaches to money in the APY Lands.

8.3 Development of community money surveys

Because positive benefits were anticipated not just for individual clients of MMT, but also for families and whole APY communities (through a ripple effect), the evaluation team developed the Community Money Surveys (CMS) to administer to APY residents, including MMT clients and non-clients.

The survey was developed initially based on outcome research that encompassed domains of ‘money knowledge’; ‘money skills’; ‘money confidence’, and ‘money behaviours’, and trialled with staff and clients in 2012 (see Evaluation Baseline Report, December 2012). While changes in money-related behaviours were considered the ultimate outcome, it was understood that behaviour changes would be interdependent with changes in clients’ knowledge, skills and confidence, and that the survey framework needed to be more culturally relevant. In conjunction with MMT management, the ‘Community Money Surveys’ were finally based on the framework developed by Kempson, Scott and Perotti (2012) to cover the following domains.

8.3.1 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; Economising; and Putting money aside for regular bills.

8.3.2 Choosing products

Not borrowing more than you can afford; and pro-actively seeking information before buying.

8.3.3 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.

8.3.4 Being informed

Seeking information before making a financial decision and Desiring to learn (wanting to know).

8.4 Administering the community money surveys

Survey questions were piloted in May-June 2013, translated into Pitjantjara, recorded into sound bites, and developed into an iPad format to be administered in partnership with trained interpreters in each community. The project received ethics approval from Anglicare Victoria's Research Ethics Committee (an NHMRC-approved institution) in October 2013.

The evaluation team conducted surveys in four APY communities in November 2013 with a predominant aim of building understanding about the financial capability of APY community members, including those who have been supported by MMT and those who are yet to be supported in a direct way, and to provide a means of assessing changes in financial capability over time.

In this way, surveys conducted in November 2013 provide a baseline by which to monitor changes in financial capability over time, and assess both direct and wider outcomes of MMT services delivered in the APY Lands into the future.

It should be noted that the start of Men's Business began at short notice just after the administration of surveys began in early October 2013. While this important cultural ceremony did not prevent surveying, it meant the evaluation team had to daily monitor permissions and move away from Men's Business towards unaffected communities, sometimes on a daily basis. Coinciding with Men's Business also meant that fewer men were present in several of the communities and that some of the recruited interpreters were not available to assist.

The results of the survey are presented in the Section 9 Results of this report. It should be noted that with additional resources, a more in-depth analysis of financial capability outcomes may be possible.

Such additional work may include:

- Refinement of the survey tool as an accurate instrument for measuring financial capability in the APY context.
- Development of statistical means by which to assess individual financial capability ratings for research participants and communities. [See 10 – References and resources for recommendations relating to this possibility].

Since the outset of the evaluation, file audits have been undertaken in each community to assess changes in service delivery activities over time. Further evaluation activities, including a follow-up survey will be conducted in the first half of 2014 to determine whether the financial capability of APY members has changed over time.

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9. Results

This section provides findings drawn from the ‘Community Money Surveys’ administered in four communities (November 2013); and client file audits in the Pukatja MMT office (November 2012 and November 2013).

The results of the Community Money Survey administered in Amata, Mimili, Pukatja and Indulkana in November 2013 are provided in detail below. A comparison of data from Pukatja 18 client files audited in November 2012 and 88 client files audited in November 2013 are also provided in this section.

See Section 5 Summary of Findings for a brief overview of the financial capability of APY community members and MMT outcomes drawn from the results of these activities.

9.1 Community money survey findings

The CMS asked community members about their ‘money worries’ and about ‘looking after money’, with a view to building understanding about the financial capability (FC) of APY community members. In total, 78 community members were surveyed, made up of 21 in Amata, 28 in Pukatja, 17 in Indulkana and 11 in Mimili. Of the total number, 38 research participants had been supported by MMT before (i.e. had been to see MMT and were likely to be MMT clients) and 39 had not received direct support. Four evaluators administered the surveys, with close assistance from nine interpreters (two in Amata, three in Pukatja and three in Indulkana), three of who were provided by the Northern Territory Aboriginal Interpreter Service. The majority of surveys were completed in iPad format.

After providing an overview of the demographic characteristics of survey respondents (research participants), the results are presented across the four identified domains of financial capability discussed previously along with an additional section (5):

1. Money management.
2. Choosing products.
3. Making provision for the future.
4. Being informed.
5. Contextual influences.

9.2 CMS participant demographics

Participants in the CMS:

- Included 57 females and 18 males.
- Spanned from 17 to 89 years (including people of nearly every age between 17 and 65), with an average age of 45.8.
- Were both employed and unemployed (with a ratio of approximately 1 employed to 3 unemployed persons). Those who were unemployed were in receipt of a range of Centrelink allowances.
- Just over half (55%) were on voluntary income management of some kind (i.e. Centrepay or Basics card).
- A minority (6%) self-reported they 'don't know anything about numbers and counting', 37% self-reported they 'know a little about numbers and counting', and just over half (55%) self-reported they 'know a lot about numbers and counting'.
- Half (50%) self-reported they 'don't know anything about computers', just under one third (28%) self-reported they 'know a little about computers', and one fifth (21%) self-reported they 'know a lot about computers'.
- Reported they are responsible for looking after 1-20 family members every week or fortnight with their money (including partners, children and grandchildren, and nephews and nieces), which means that survey participants look after 2.9 other adults and 3.3 children on average with their money every week or fortnight.
- 38 had 'been to see' or received MoneyMob services to some extent previously, and 39 had not (1 participant did not know if they had been to see MoneyMob before).

9.2.1 Money management results

In relation to money management, the survey was designed to draw out information about respondent's capacity for: 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; Economising; and Putting money aside for regular bills.

The following figures provide results relating to money management based on survey questions and participants' responses.

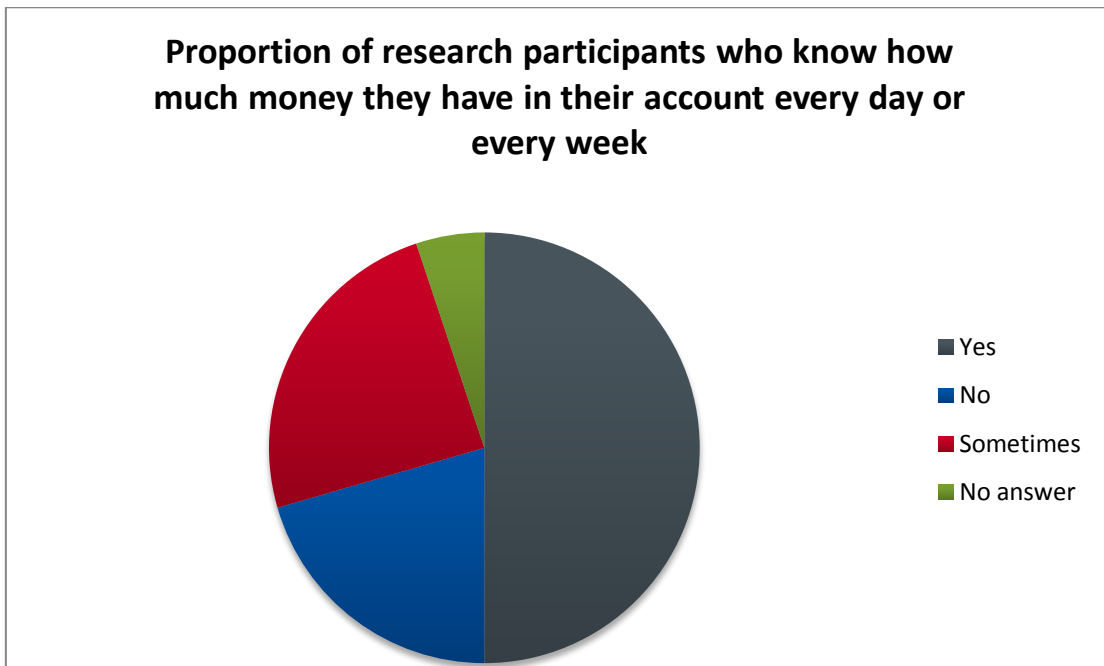


Figure 1 – ‘Every week or every day, do you know how much money you have in your bank account?’ [Survey question 15]

One fifth (21%) of participants reported they didn’t know how much money was in their bank account every day or every week; just over half (52%) reported they did know how much money was in their bank account every day or every week; and a quarter of participants (25%) reported they sometimes knew how much was in their bank account.

Participants reported they tend to find out their bank balance via telephone banking, at an ATM, or by asking services such as Centrelink, storekeepers or others to tell them. A minority use the Internet or Netbank to find out their bank balance.

Participants who had been to see MMT for assistance tended to know their bank balance slightly more so or more often (55%) than those who had not been to see MMT (50%), however this question is in need of further investigation to understand if the difference is significant or not.

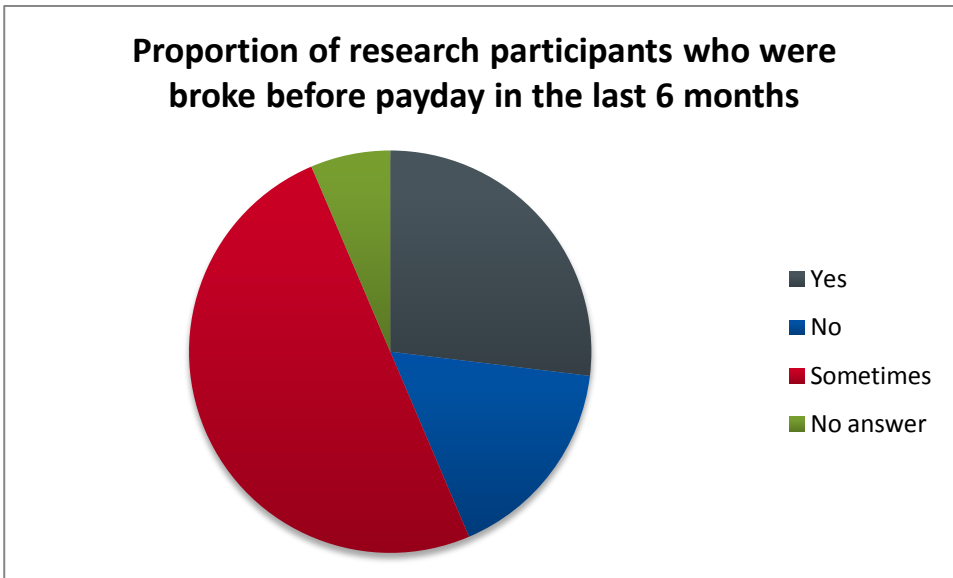


Figure 2 – ‘During the last six months, were you broke before payday, maybe just one time, or several times, or always? Or maybe you always have a little money before payday?’ [Survey question 17a]

Almost one third (29%) of participants reported they often run out of money before payday (‘I’m broke a lot before pay day’); just over half (53%) reported they are sometimes broke before payday; and almost one fifth (18%) reported they are never broke on payday.

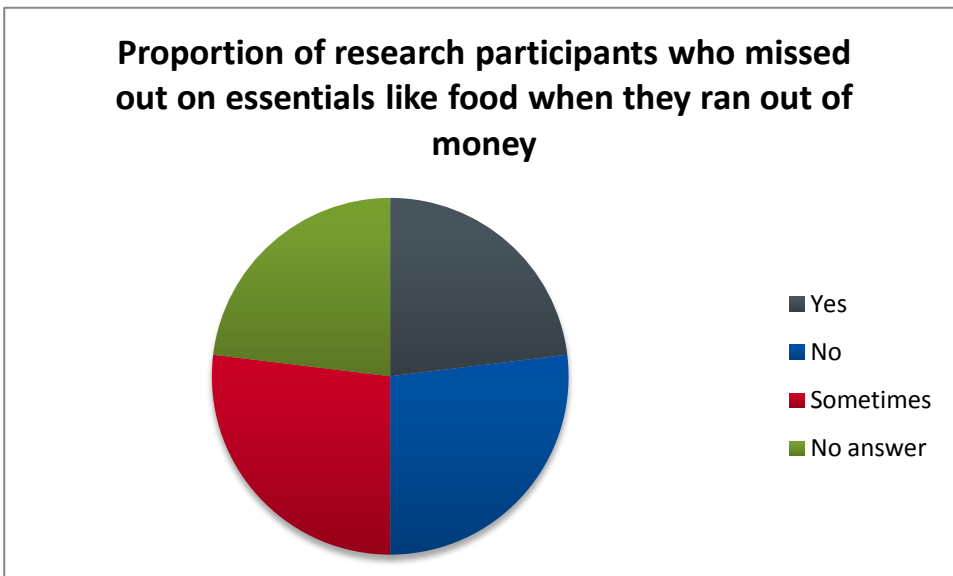


Figure 3 – ‘If YES to the above question, because you had no money before payday, did you just not buy anything like food or fuel or payback money?’ [Survey question 17b]

Of those participants who reported they are sometimes or always without money on payday, almost one third (30%) reported they regularly miss out on food and other essentials before payday; over one third (35%) sometimes miss out on food and other essentials before payday; and over one third (35%) never miss out on food and other essentials before payday.

Those who were either able to make their money last until payday and those who were still able to afford food and essentials before payday (even if their money had run out) reported that voluntary income management, including the choice to purchase food and have other essentials directly debited from their account helped them to cope with little or no money before payday. Mention was also made of sharing food and other essentials with family members in reciprocal ways to gain food and other essentials before payday.

Those who had been to see MMT tended to be broke before payday less often (25%) than people who hadn't been to see MMT (33%).

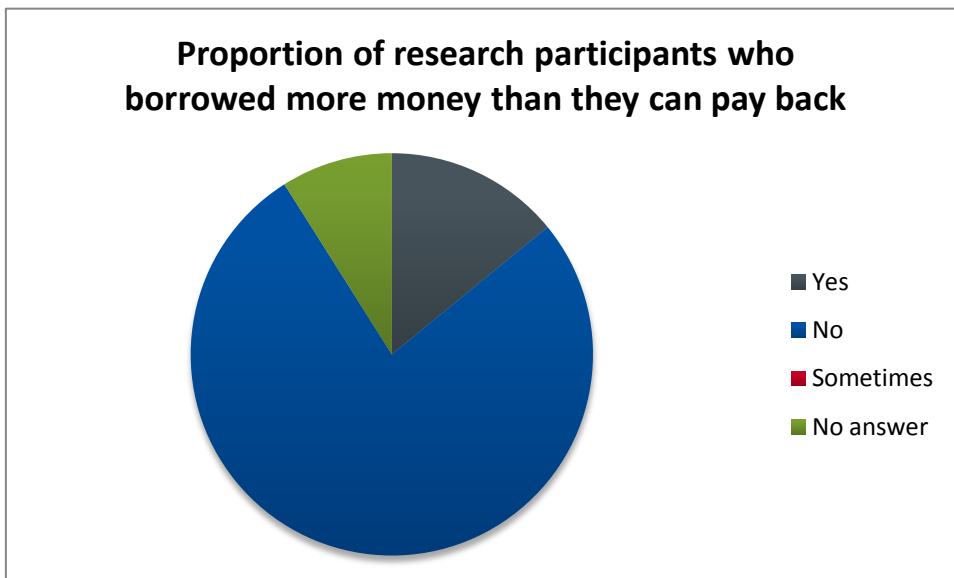


Figure 4 – ‘During the last six months, did you borrow money that you cannot pay back?’ [Survey question 20a]

In the previous six months, a minority (15%) of community members borrowed more money than they can pay back; the majority (85%) had not borrowed more money than they can pay back.

Of note is that those who had borrowed more money than they could pay back in the previous 6 months were more likely to have seen MMT for assistance (20% rather than 11%). This result matches high levels of attendance at MMT offices by people seeking assistance (mostly in relation to debts due to bills, fines and loans). Staff and evaluators surmised that high rates of borrowing may be a motivation for APY community members to seek out MMT for extra assistance.

The following questions from the survey drew out extra information about the money management capabilities of participants: *Where do you get your money from every payday? [Survey question 8]; Did Centrelink mob put your money into Income Management before, or maybe today? [Survey question 9]; Does Centrelink take a bit of money away from you every week or fortnight to pay off money you owe to someone? [Survey question 10]; Who pays the rent for your house? [Survey question 12a]; Do you worry because you cannot pay back loans or fines? [Survey question 2ai]; Do you worry because you and your kids spend your money on bad things and you have no money for food and good things? [Survey question 2avii]; Do you buy really expensive things without looking at the price first – do you worry about that? [Survey question 2aviii]; and Do you worry because you spend too much money on cards, gambling, grog or marijuana? [Survey question 2aix].*

9.2.2 Money management findings

In relation to money management, survey results suggest the following:

- Because two-thirds of participants are in receipt of Centrelink benefits rather than employed, and because they live in remote communities where costs are high, many people are presumably restricted in their capacity to ‘plan income versus expenditure’. Many are forced to live pay to pay and don’t have enough money for essentials, therefore have little opportunity for planning.
- In relation to ‘keeping track of spending and money available for spending’, approximately half of the participants kept track of their bank balances, and MMT clients were more likely to keep track of their account balances.
- The majority of participants were ‘broke’ sometimes or often before payday. Whether this had to do with lack of ‘disciplined money management’, lack of ‘prioritising spending on essentials’, or lack of capacity to ‘live within ones means’ (possibly also influenced by cost of living issues) is difficult to ascertain. However, the reality that over three-quarters of participants reported they miss out on essentials like food sometimes or often is of great concern.
- While some participants reported ‘borrowing for essentials’, usually in the form of a Centrelink loan paid back at regular intervals, the majority reported they did not borrow more than they could repay. [Note: This finding appears to be at odds with MMT staff observations of high levels of borrowing and debt accrued at places such as Mintabie through book-up. Book-up involves paying a vendor for purchases by handing over a key card for a period of time, during which time the vendor can withdraw the debt in regular payments - an unregulated and highly risky situation for those making a purchase in this way].
- Participants reported ‘economising’ behaviours by, for example, looking at price before they chose to purchase something.
- While some participants reported they ‘put money aside for regular bills’ the evaluators question the clarity of responses in relation to saving for bills, and believe this question warrants further investigation.

In relation to choosing products, the survey helped to gain information about people’s capacity for: Not borrowing more than you can afford; Proactively seeking information before buying; and

Checking product features before buying.

The following two figures provide results relating to choosing products.

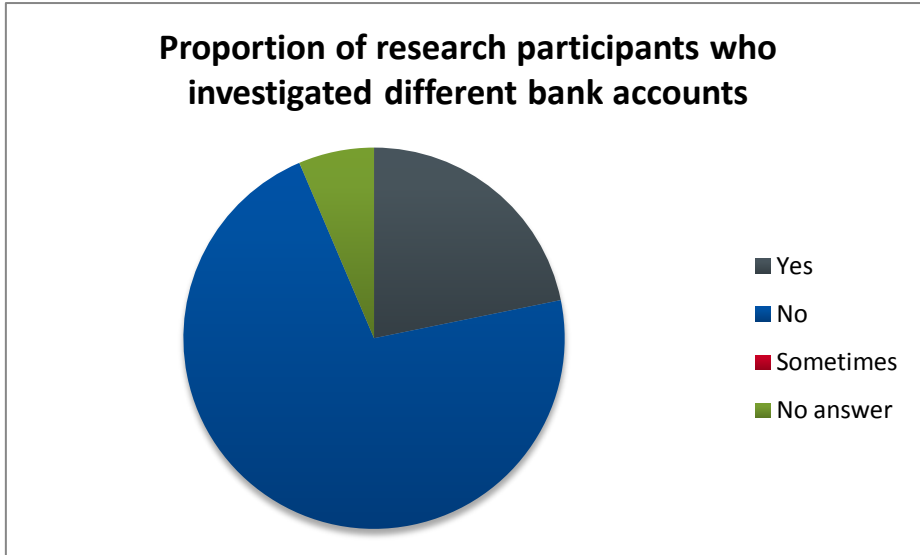


Figure 5 – ‘When you got your bank account, before that, did you ask about all the different kinds of bank accounts?’ [Survey question 16]

The majority (77%) of participants reported they did not investigate different bank accounts before choosing theirs; just less than one quarter (23%) reported they did investigate options before choosing their bank account. Mention was made by participants of limited banking choices, and of not knowing where to go for information on a wider range of banking choices.

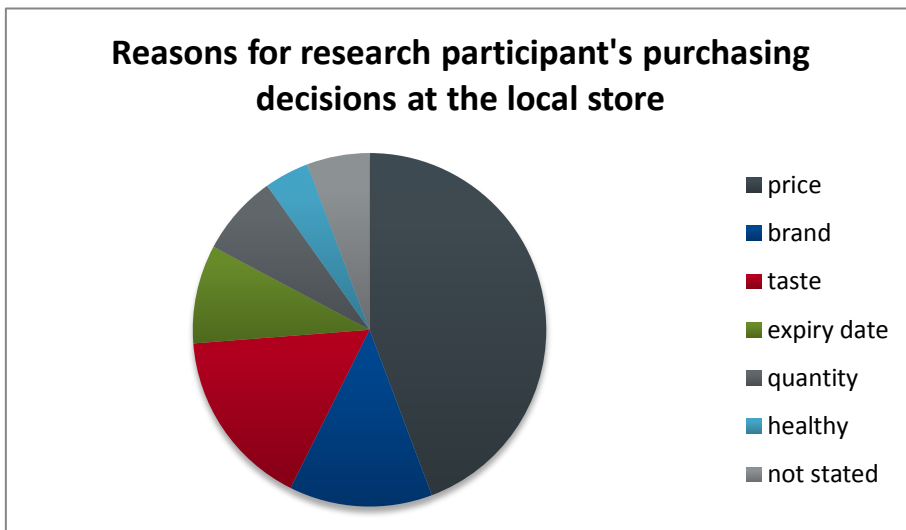


Figure 6 – ‘When you go shopping, what do you think about before buying something?’ [Survey question 18]

In choosing products at the local community store, if choice was available, participants reported they tended to look at price in choosing what to purchase. Many participants also chose products based on brand or taste. Some chose healthy foods first, or bought ‘what they needed’ first.

The majority of participants noted that prices are very expensive at the store, and that they cannot purchase what they would like to, or sometimes need to purchase to feed their families. Some participants reported that they purchase what they want or need without looking at price, knowing that whatever they purchase, due to high expenses they will run out of money before payday in any case.

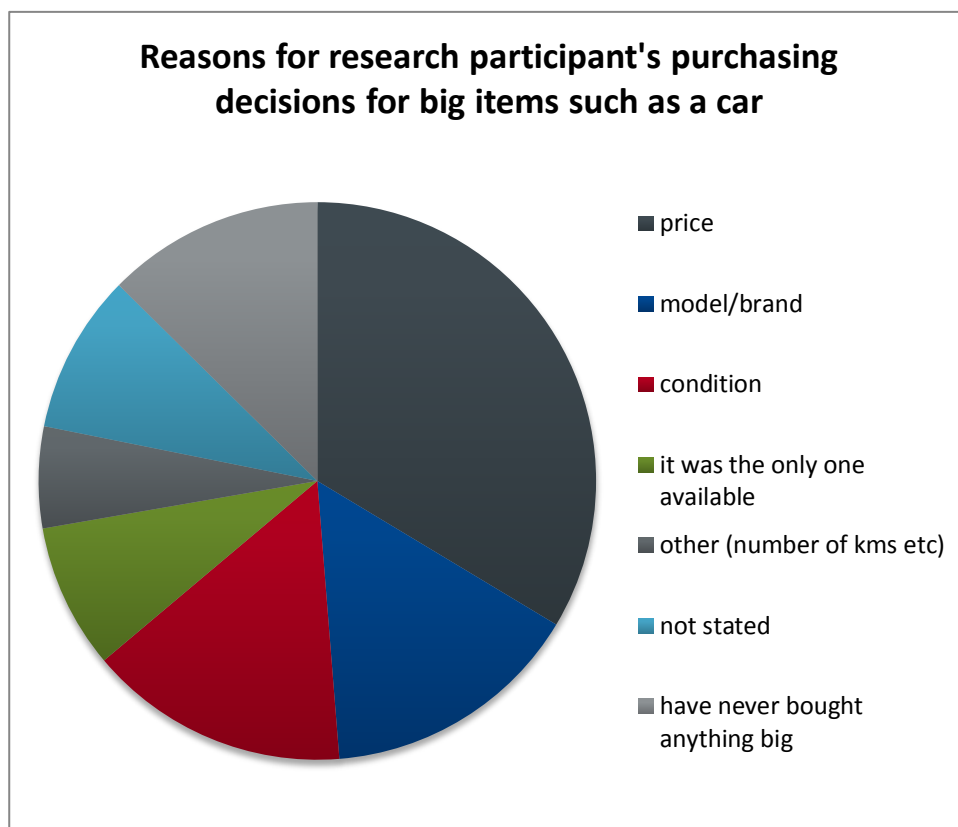


Figure 7 – ‘When you buy a car (or other big thing), what do you think about before buying it?’ [Survey question 19]

In choosing to purchase big products like a car or home appliances, participants reported they tended to purchase what was available to them, largely through family members or what is available in the local store. If choice was available, participants tended to base their decision on price, followed by condition and model/brand (those suitable for APY travel), followed by availability (it was the only one available). A significant number of participants (15%) had never bought a large item like a car, washing machine or refrigerator.

An initial analysis shows no discernable difference between the purchasing choices and habits of people who have been to see MMT and those who have not.

9.2.3 Choosing products

The following questions drew out extra information about participant's capabilities in choosing products: *Do you worry because everything costs a lot of money and you don't have much money?* [Survey question 2aⁱⁱ]; and *Do you worry because there are only a few things to buy in the shop, not lots of things?* [Survey question 2a^{vi}].

In relation to choosing products, survey results suggest the following:

- The majority of participants reported they were 'not borrowing more than they can afford', and those who had borrowed more than they could afford in the previous six months tended to have become clients of MMT, or at least been to see MMT for assistance.

- In relation to 'pro-actively seeking information before buying', results must be considered in light of choices available to APY community members:
 - o Very few people had investigated different bank accounts before choosing their own, leading one to ask 'how many banks actively promote their services and tailor products to meet the needs for APY community members?'
 - o The majority of participants reported they looked at price as a priority before choosing products at the local store, yet there was strong sentiment that store prices were very expensive, meaning they had little or no purchasing choice.
 - o In purchasing more expensive items like cars, refrigerators and washing machines, price was cited as the key factor in deciding which to buy, yet 'buying what was available' (which meant buying what was available at a local store or through family members) was mentioned frequently.
 - o The reality is that a significant number of participants had never bought an expensive item before.
 - o According to participant responses, relatively little 'checking of product features' takes place before buying something, largely due to the lack of choice and purchasing options available to them.

9.2.4 Making provision for the future

In relation to making provision for the future, the survey included questions designed to increase understanding about peoples' capacity for: 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.

The following two figures provide results relating to making provision for the future.

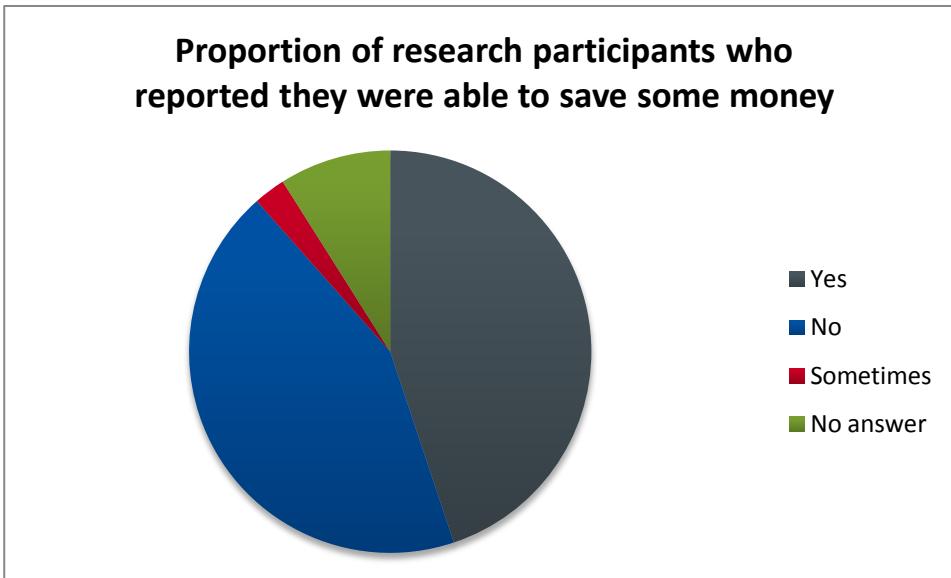


Figure 8 – ‘During the last 6 months, did you save some money?’ [Survey question 20b]

In the previous six months, almost half (49%) of participants reported they were able to save some of their money, yet upon further exploration, this usually meant keeping some of their money for some time beyond payday, or using services or products such as Centrepay, Basics Card or superannuation to enforce saving for essentials or for later. Some participants who reported they were able to save some money spoke of the importance of having a savings account.

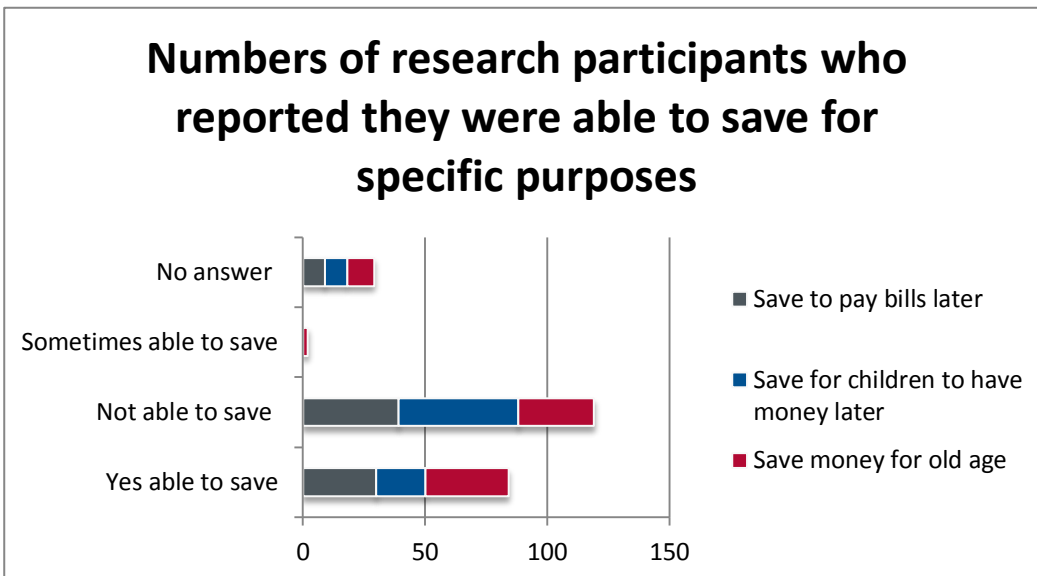


Figure 9 – ‘During the last 6 months, did you save some money to pay bills later?’ [Survey question 20c]; ‘During the last 6 months, did you save any money to give to your children later when they grow up?’ [Survey question 20d]; ‘During the last 6 months, did you save some money for later when you become old?’ [Survey question 20e]

Of all participants, almost half (43%) said they were able to save money to pay for bills later (57% could not); almost one third (29%) reported they were able to save money to give to their children later when they grow up (57% could not); and just over half (51%) reported they were able to save some money for later when they became old (46% could not).

Upon further exploration, ‘saving money for bills’ sometimes meant having ‘direct deductions’ set up; ‘saving for your children’ sometimes meant ‘giving your money to your children now’; and ‘saving money for when you are old’ sometimes meant ‘knowing that you had a superannuation account somewhere set up by an employer at some point in time’. Based on high numbers of people who struggled to make money last until the next payday, these findings are in need of further investigation and clarification.

Participants who had been to see MMT were slightly more likely to report having saved some money in the previous 6 months (56%) than those who had not been to see MMT (43%); however the above savings trend was not necessarily reflected in participants saving for bills, saving for children to have money later, and saving for old age.

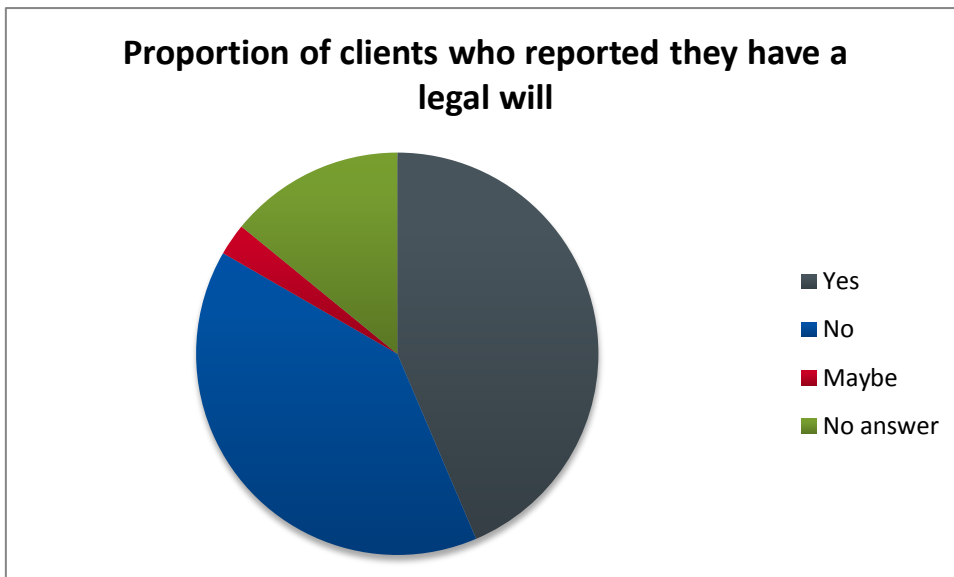


Figure 10 – ‘Do you have a legal will on paper so that later, when you die, your family will get your money?’ [Survey question 20f]

Half of the participants (50%) reported that they have a legal will; almost half (46%) did not; and a minority (4%) did not know if they had a legal will or not. There was some discussion with participants about what a will is, illustrating that this question of how many APY community members have wills would benefit from further explanation.

According to MMT staff these rates contrast with what staff observe on a day-to-day basis where clients are unlikely to have a legal will. Anecdotally, some Art Centres assisted their artists to establish wills to assist the division of royalties in the case of their death, but this question of the prevalence of wills is worthy of further investigation.

Of participants who had been to see MMT, 56% reported they had a legal will, whereas 46% of those who hadn't been to see MMT had a will.

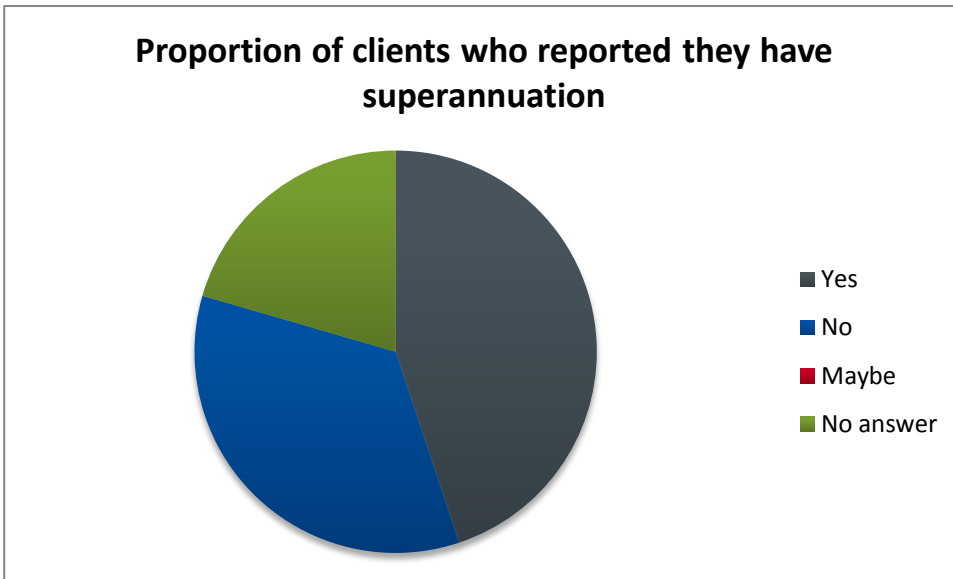


Figure 11 – ‘Do you have superannuation?’ [Survey question 20g]

Over half of the participants (56%) reported that they have superannuation; less than half (43%) did not. Although participants did not necessarily know where or how much superannuation they had, no participant appeared in doubt about whether they had superannuation or not.

Of participants who had been to see MMT, 61% reported they had superannuation whereas 53% of those who hadn't been to see MMT had superannuation.

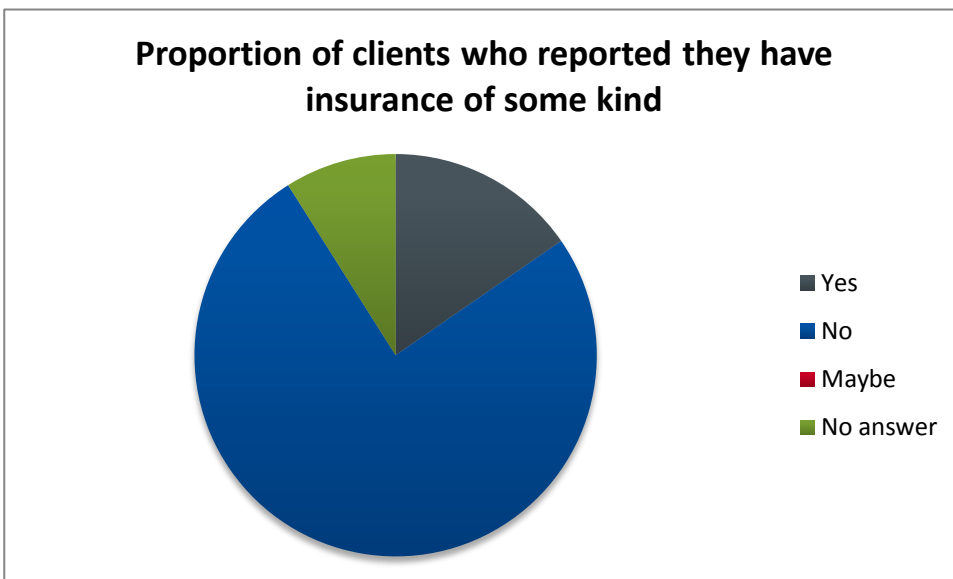


Figure 12 – ‘Do you have insurance for anything?’ [Survey question 22]

A minority of participants (17%) reported they had insurance for something; the majority (83%) did not. For those who did have insurance, it tended to be for vehicle insurance or life (accident) insurance. Several people spoke of funeral insurance, one spoke of health insurance, and one person had insurance for a refrigerator. In discussing insurance during the survey process, some participants reported they would like to learn more about insurance.

Of participants who had been to see MMT, 19% reported they had insurance, whereas 14% of those who hadn't been to see MMT had insurance of some kind.

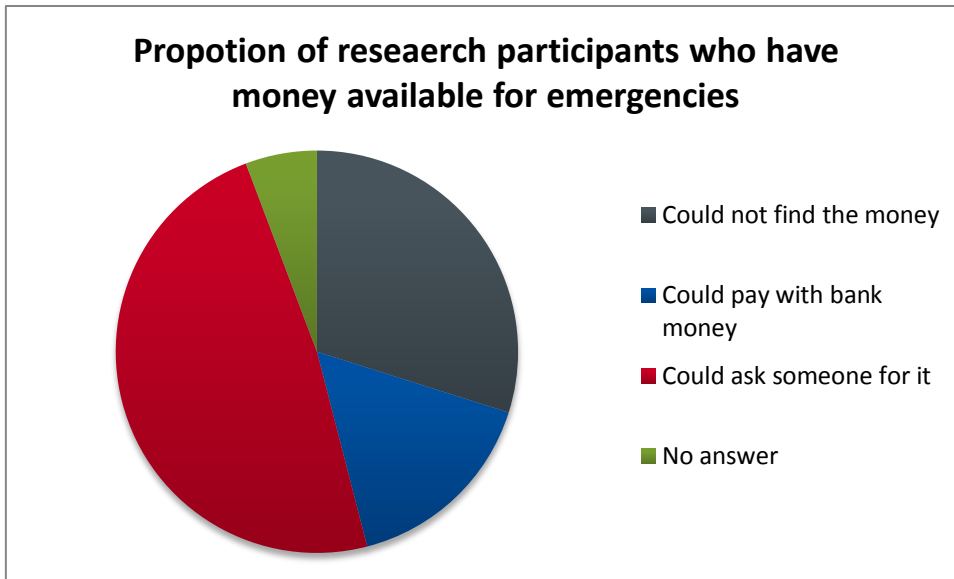


Figure 13 – ‘Maybe later, if you had to go to hospital in Alice Springs or Adelaide with someone from your family, how will you pay for them to travel?’ [Survey question 21]

In an emergency that required participants to be able to pay for family members to go to hospital with them in Alice Springs or Adelaide at short notice, one third of participants (33%) reported that they could not find the money at all. 11% of participants reported they did not know if they could find the money; almost half reported they were confident they could find the money ‘somewhere’; and almost one fifth (18%) reported they would be able to access the emergency money from their bank account.

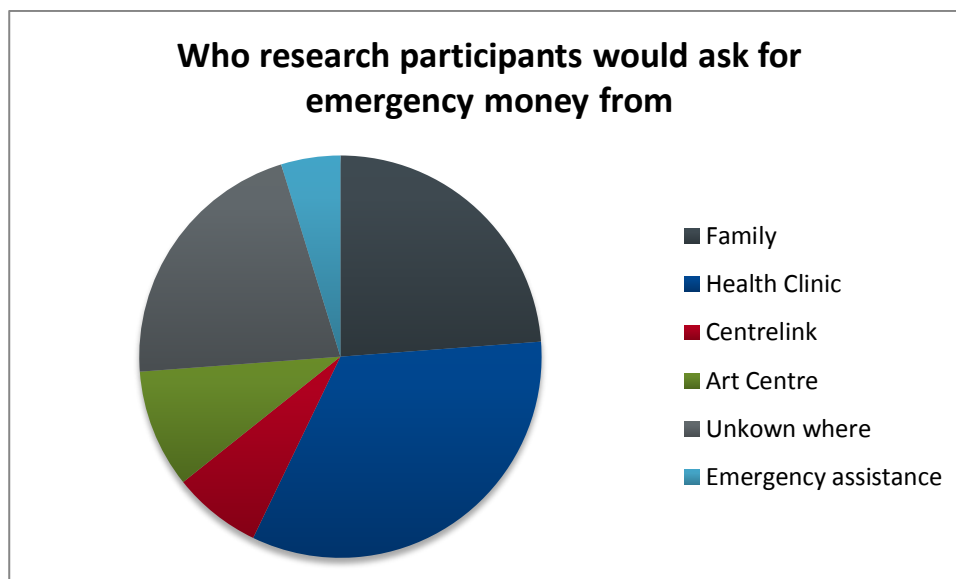


Figure 14 – ‘If you could ask someone for it, who would you ask for help?’ [Survey question 21]

For those who did not have emergency funds in the bank they could draw on to take a family member to hospital with them at short notice, participants named the following places they would go to with the hope of accessing the emergency funds: the health clinic (18%); family members (13%); Centrelink and emergency assistance (6%); and an Art Centre (in lieu of artwork to be produced) (5%).

Of participants who had been to see MMT, one fifth (21%) reported that if in an emergency they needed to take a family member to hospital with them, they could ‘access funds in their bank account’ to cover the costs, whereas just a few (7%) of those who had not been to see MMT before reported they believed they could access the funds from their bank.

Of those who had been to see MMT before, almost half (47%) reported they could find emergency funds from somewhere, for example through the health clinic, family, or Centrelink or emergency assistance, whereas just over one third (37%) of those who had not been to see MMT were confident they could find the funds from somewhere (including the health clinic, Art Centre, family, or through Centrelink or emergency assistance).

Just under one third (31%) of those who had been to see MMT before reported they did not believe they could find the funds needed for such an emergency from anywhere, compared with over one third (38%) of those who had not been to MMT before.

9.2.5 Making provision for the future

The following questions drew out extra information about participants’ capabilities in the area of making provision for the future: *Every day or every week, do you know how much money you have in your bank account?* [Survey question 15]; *When you buy a car (or other big thing), what do you think about before buying it?* [Survey question 19]; and *During the last 6 months, did you borrow money that you cannot pay back?* [Survey question 20a].

In relation to making provision for the future, survey results suggest the following:

- There was not much evidence for capacity to ‘plan ahead generally’. Half of the participants reported they were able to save, yet definitions of what participants meant by ‘saving’ are in need of further exploration.
- Evidence for peoples’ capacity to ‘make provision for unexpected events’ was mixed; while half of the respondents felt they could find a few hundred dollars ‘from somewhere’ in an emergency, only a small proportion of people could access the funds directly from their bank account, and a significant proportion felt they could not find emergency funds at all.
- If evidence of ‘making provision for known/anticipated events’ is reflected in saving money for bills, having a legal will, or investing in insurance, participants did not appear to have high levels of capacity in this area. Certainly some appeared to have achieved all three, but the majority were not able to. In particular, very few people held insurance for anything.
- Half of the participants reported they could ‘save money (generally)’, yet there did not seem to be a general culture of ‘saving whenever possible’, and as mentioned previously, the evaluation team question whether definitions of ‘saving’, are clear. ‘Capacity to save’ appeared to be as difficult for MMT clients as for non-clients.
- One third of participants reported they ‘make provision (save) for their children’s future’, yet it is questionable whether participants meant they ‘put money aside long-term’, or merely ‘give some money to their children in the short-term’.
- Half of the participants reported they ‘make provision (save) for old age’, yet it is unknown if participants meant they have some money in superannuation, or will be expecting to receive an aged pension. This question is in need of further investigation.
- Overall, there appeared to be relatively little capacity for future planning by survey respondents, but the question of whether this has to do with capability or opportunity is questionable. That MMT clients were more likely to have savings, legal wills, superannuation and insurance is evidence that MMT may be supporting people to better provide for their own future, or at least that MMT clients may have a higher degree of awareness about such products and services.

9.2.6 Being informed

In relation to being informed, the survey sought information on people’s capacity for: Seeking information before making a financial decision; and Desiring to learn (wanting to know).

It is understood that information about financial products and services is relatively limited in the APY context. Perhaps due to this, participants reported that if they wanted help with their money, they tended to go to family members, Centrelink, to Art Centres (if they’re an artist), to their employer (if they’re employed), or to MMT (if they know about MMT). A significant number of participants noted that they don’t get help from anyone, and wouldn’t know where to go for help with looking after their money; this was particularly the case for communities in which do not have a MMT office.

Participants who had not been to MMT before reported they would choose to seek help with financial matters in the following order: Family members (28% of non-MMT participants); ‘No one’ (25%); Centrelink (23%); MMT (13%); the Art Centre (7%), Other (Women’s Council, Families SA etc.)(7%); and ‘I don’t know’ (5%). In response to this question of where they would go for help with money matters, participants reported: ‘I think about a problem rather than ask for help, I would like to ask someone for help’; ‘I ask no one, just anywhere, sometimes Centrelink but they can’t help with food’; and ‘Centrelink, but they can’t help us much. I have a disability and Centrelink are not helping with this’.

Participants who had been to see MMT before reported they would choose to seek help with financial matters in the following order: MMT (42%); Family members (21%); Centrelink (21%); the Art Centre (10%); Other (Women’s Council, Families SA etc.); (7%) ‘No one’ (7%); and ‘I don’t know’ (5%). In response to this question of where they would go for help with money matters, participants who had been to see MMT reported: ‘There was no help here in our community before MoneyMob came’; ‘I would talk with MoneyMob more if they were here’; ‘I’d go to MoneyMob but they’re always busy’; and ‘Financial workshops could help fix people’s problems’.

The following figure provides results relating to topics in which people would like to be informed.

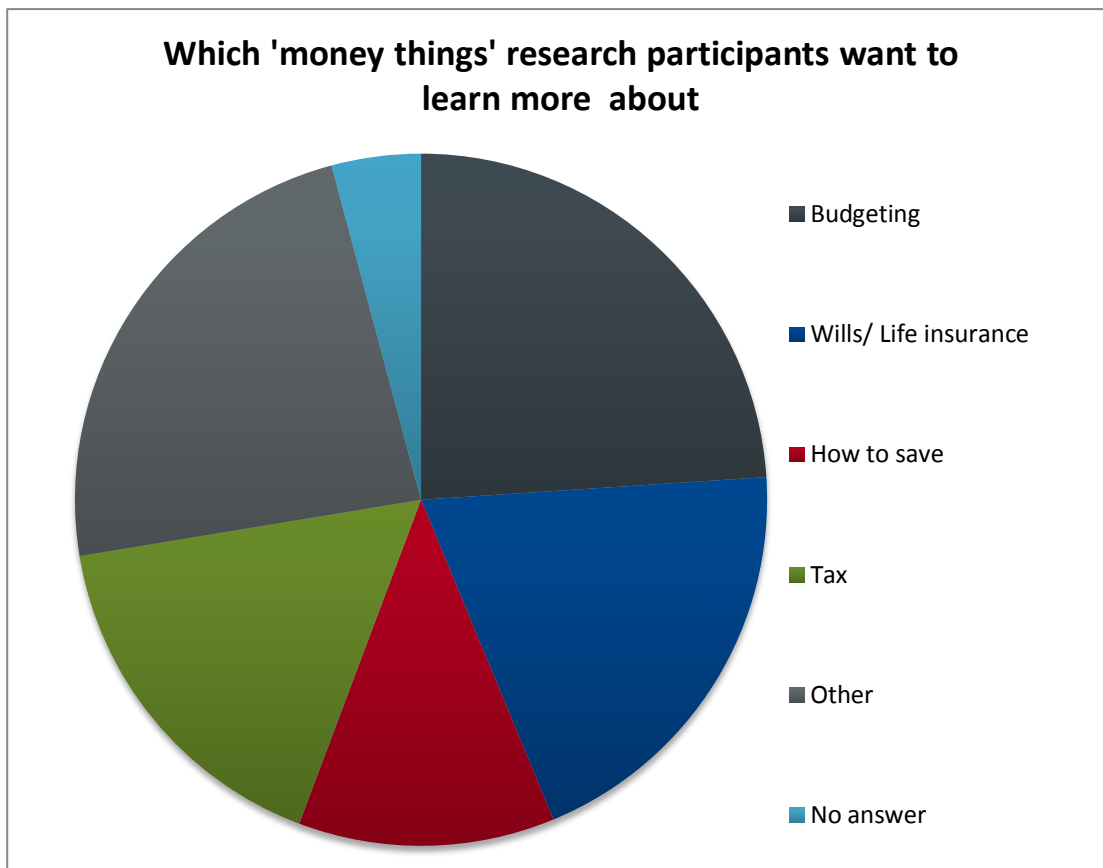


Figure 15 – ‘What sorts of money things do you want to learn about?’ [Survey question 23]

The majority of participants reported they wanted to learn more about ‘looking after their money’, including ‘How to budget’ (50%), ‘Wills and life insurance’ (14%), ‘How to save’ (8%), and about ‘Tax’ (5%). A range of other things participants wanted to learn about were also mentioned, including: insurance, superannuation, Carer allowance and other Centrelink benefits, internet shopping, and how to earn more money.

Participant’s responses demonstrate that in communities where MMT has a regular presence (i.e. an office), people felt they were being helped with financial matters, and in those communities, many would choose to see MMT staff in relation to those issues before they would choose to seek out other services and supports. Where MMT services do not exist, more people were more likely to say they don’t seek help from anyone in relation to money matters, or that they will seek help from family or Centrelink.

The preliminary analysis shows no discernable difference in the sorts of money matters people would like to learn about whether or not they have been to see MMT or not, however results do demonstrate a general widespread awareness of the benefits of financial literacy education. Based on the specific topics of interest listed by participants, financial literacy awareness was presumably raised through the recent work of MMT in APY communities.

The following questions drew out extra information about the capabilities of participants in the area of being informed: *Do you buy really expensive things without looking at the price first – do you worry about that? [Survey question 2aviii]; Before today, did you talk to a MoneyMob worker? [Survey question 7]; Where do you get your money from every payday? [Survey question 8]; Do you know a lot about numbers and counting and things like that? [Survey question 13]; Do you know a lot about computers? [Survey question 14]; Every day or every week, do you know how much money is in your bank account? [Survey question 15]; When you go shopping, what do you think about before buying something? [Survey question 18]; and When you buy a car (or something big), what do you think about before buying it? [Survey question 19].*

In relation to being informed, survey results suggest:

- The majority of participants did not ‘seek information’ before choosing their bank account. Some participants sought information before buying small or big items, but choices were limited. Overall, responses reflect relatively low levels of information-gathering in general, with exceptions.
- In contrast, it appears that the majority of participants could name topic areas of knowledge and skills that they wish to learn about, reflecting a strong ‘Desire to learn (wanting to know)’.
- Where MMT had an office people were more likely to know of and seek out assistance from MMT; in communities without an office, mention was made that some kind of MMT support would be greatly valued, even in the form of a dedicated computer or phone hotline to a MMT office.

- Being a client of MMT or not did not appear to affect the kinds of topics people wanted to learn about not people's desire to learn. There was strong interest in a range of topics that if learnt, would presumably greatly assist peoples' overall financial capability.

9.2.7 Contextual influences

Because of the unique geographic, cultural and structural contexts that influence the financial capability of community members in APY Lands, the CMS included questions about specific 'worries' APY community members held in relation to money.

The list of 'money worries' (on the following page) was developed in collaboration with MMT staff, (including three Anangu employees), piloted with three APY community members (in May 2012), and interpreted and translated by the Aboriginal Interpreter Service (in August 2013). Participants were asked to respond with a 'Yes', 'No', or 'Sometimes' to the list.

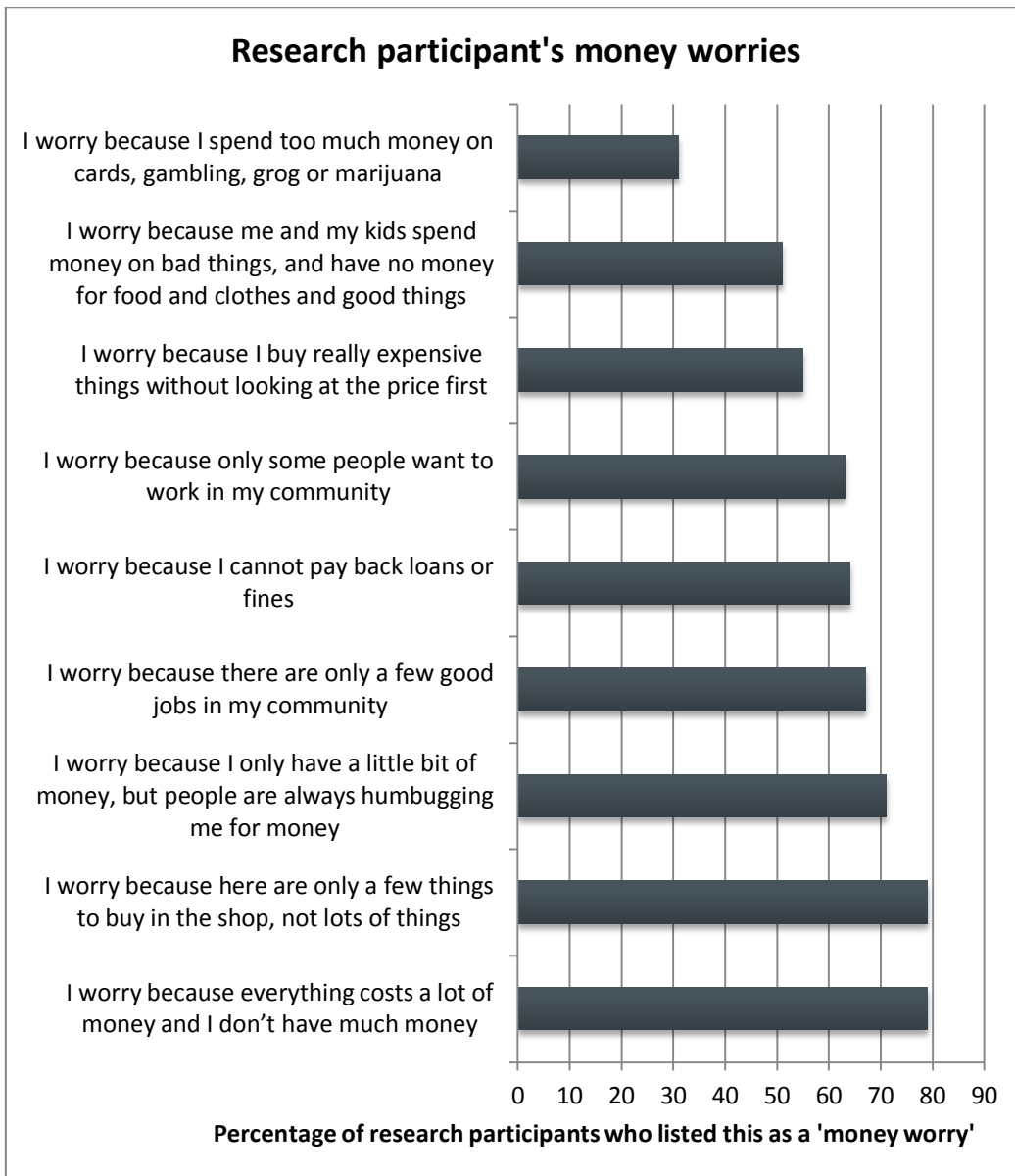


Figure 16 – ‘Do you experience any of these money problems?’ [Survey question 2a]

In addition to the closed list of potential money worries, participants were also asked an open question, ‘Of your money worries, what is the biggest? Responses illustrate that of all money worries, the biggest worry was ‘not having enough money’, including ‘not having enough money for food’ and ‘not having any money at all’. Of all 78 participants surveyed, 26% listed this as their biggest money worry; 7% reported their biggest worry was not having enough money for food.

The next biggest money worry was that prices in the local stores were expensive (19%); that sharing money with family/family humbug (15%), that given income and expenses, saving up money is difficult (10%); that spending money on the wrong things is a problem (10%); and that debt is a big problem (7%).

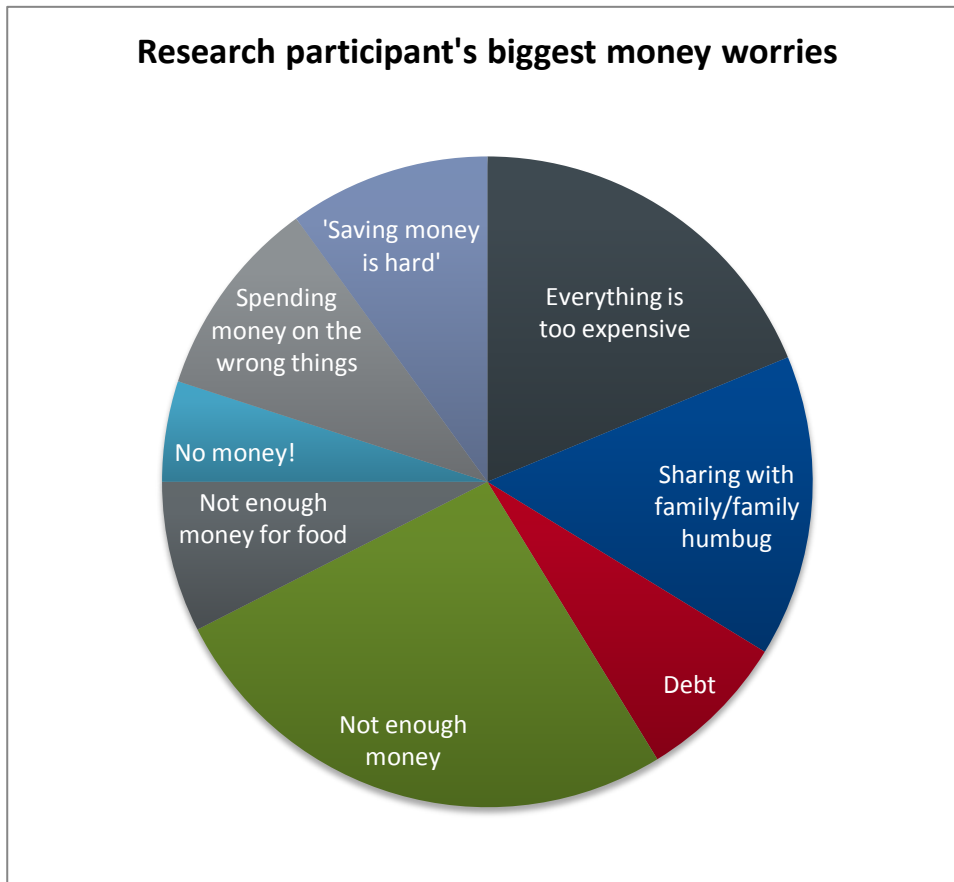


Figure 17 – ‘What makes you worry most about money?’ [Survey question 2b]

The above findings are further illustrated by participant quotes:

- I bought a bad car for \$25k, the car went somewhere, and I'm still paying off that debt, plus a Centrelink loan. Debts are a big problem.
- I worry that that the young people aren't being trained; they should be doing the contract work.
- I only gamble occasionally, when I don't have money, hoping to make some money.
- The prices of everything are a worry.
- Everything is so expensive it's hard for the individual family members to budget because people rely on each other. “

Future analysis of the differences in problems and levels of ‘money worries’ in communities in which MMT has a presence (in particular an office) and those communities who don't will be worthwhile.

Asked if they would be willing to be surveyed again in six months or a year ‘to see if anything had changed’, 82% of participants reported they were willing to be asked these same questions again.

9.3 Pukatja file audit findings

Results presented in this section are drawn from two client file audits of the Pukatja MMT office, one undertaken in November 2012 and the second in November 2013. (Audits have been undertaken in all three offices, with results presented within previous evaluation reports).

File audits consist of a brief audit of introductory data for all clients who have a client file (which does not necessarily include those seeking one-off assistance), including whether or not they gave permission for evaluators to examine and use their data for evaluation purposes, and an in-depth examination of client files for those clients who have given their signed permission for the evaluation team to examine their file.

The tables and figures that follow present a visual snapshot of changes in the client cohort from November 2012 to November 2013.

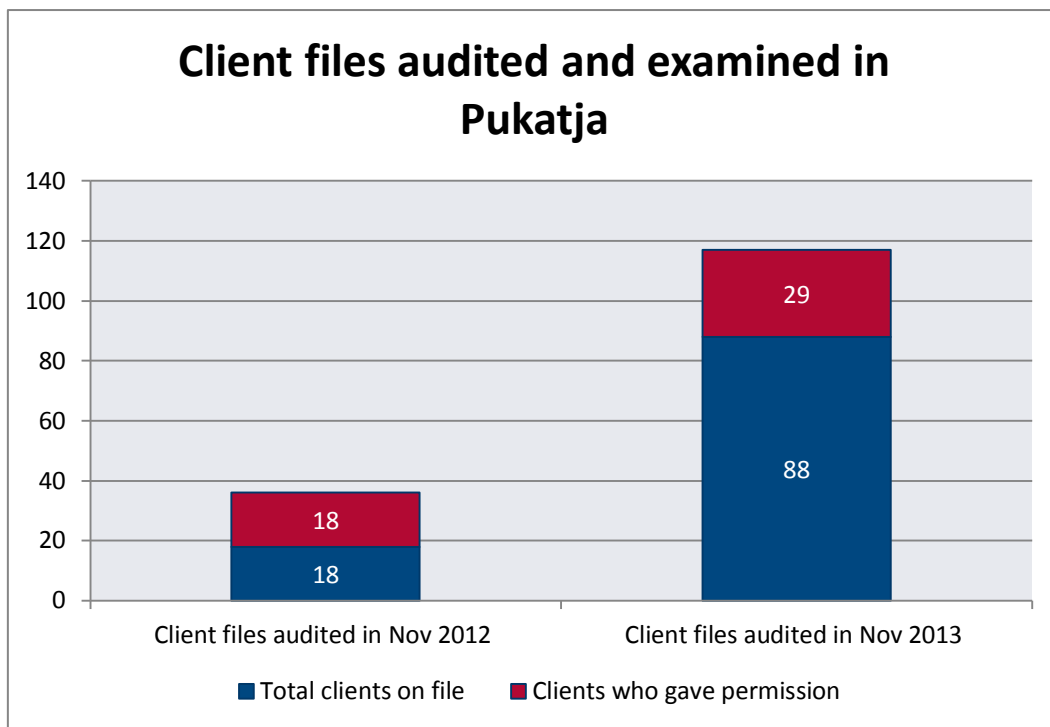


Figure 18 – Pukatja client files

In one year, the number of active client files had increased from 18 to 88, meaning a four-fold increase in numbers of participants who had been to see MMT for complex issues in that time (note: this does not include people who presented at MMT for one-off assistance, which according to staff reports are far greater in number). As more clients provide permission for their files to be assessed, more will be known about client need and outcomes.

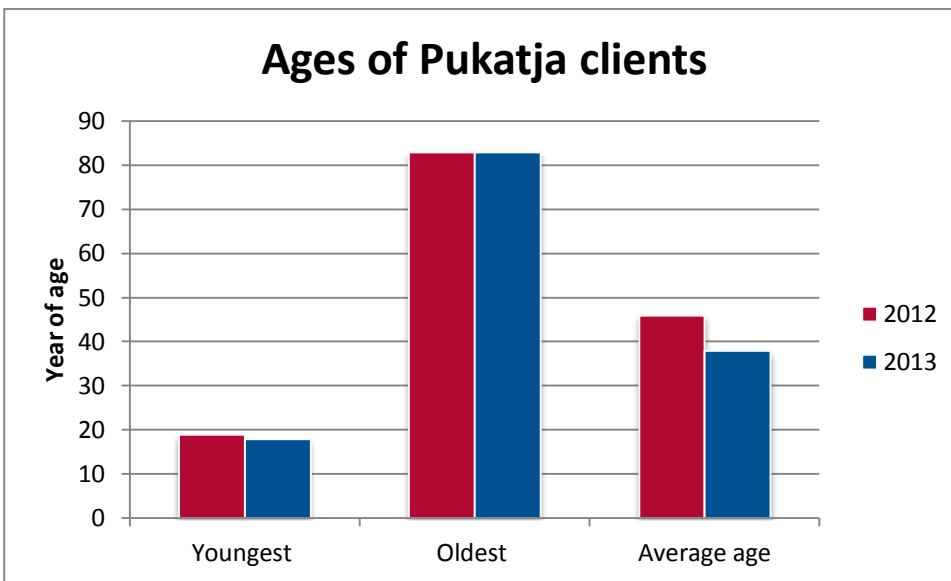


Figure 19 – Ages of Pukatja clients

Although numbers of clients greatly increased, the age spans did not vary greatly, yet the average age decreased due to an influx of younger clients in 2013.

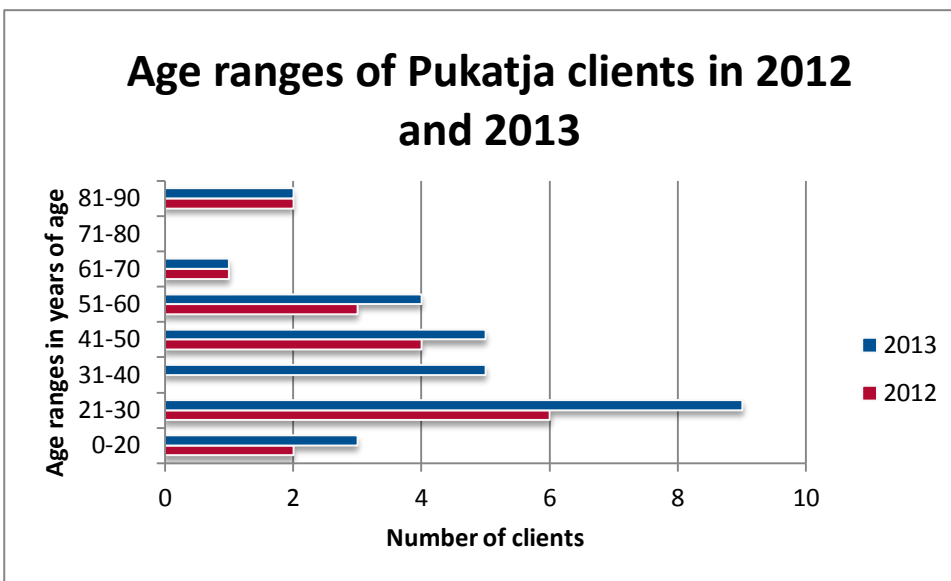


Figure 20 – Age ranges of Pukatja clients

The majority of Pukatja clients remain in the 21-30 year old age range, with a relatively even spread across other age groups. A noteworthy gap is the age range 71-80 years.

Gender of Pukatja clients

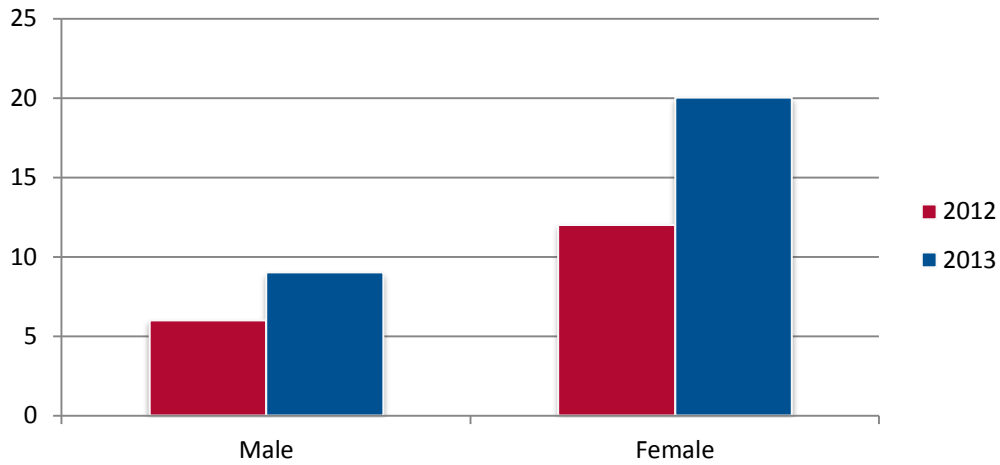


Figure 21 – Gender of Pukatja clients

More women than men tend to access MMT services in Pukatja, and a higher number of women accessed services in 2013 than in the previous year.

Main languages of Pukatja clients

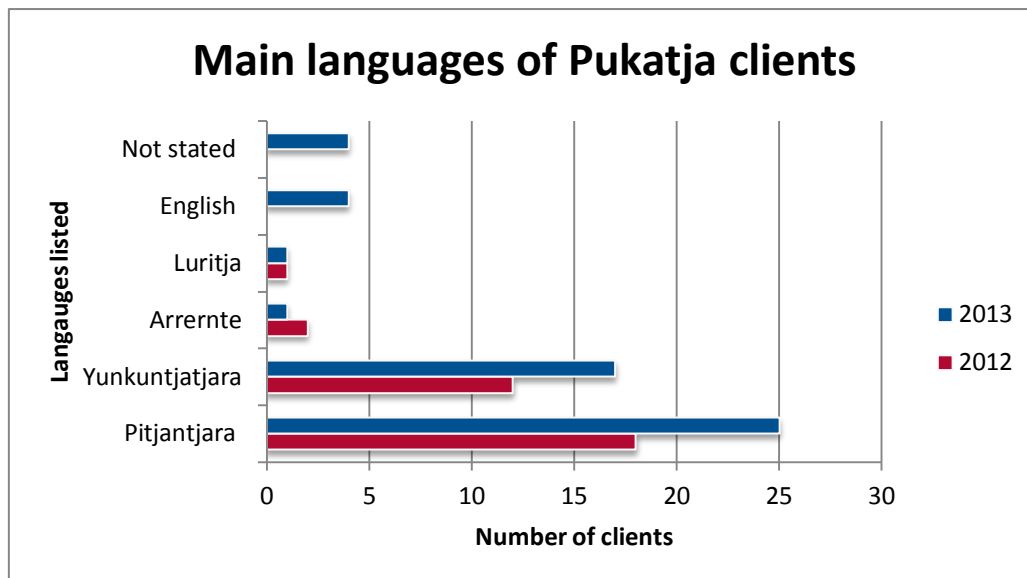


Figure 22 – Main languages of Pukatja clients

Pitjantjara remains the predominant language of Pukatja clients, followed by high numbers of Yankuntjatjara-speakers. The three people who spoke English as a first language also spoke Pitjantjara.

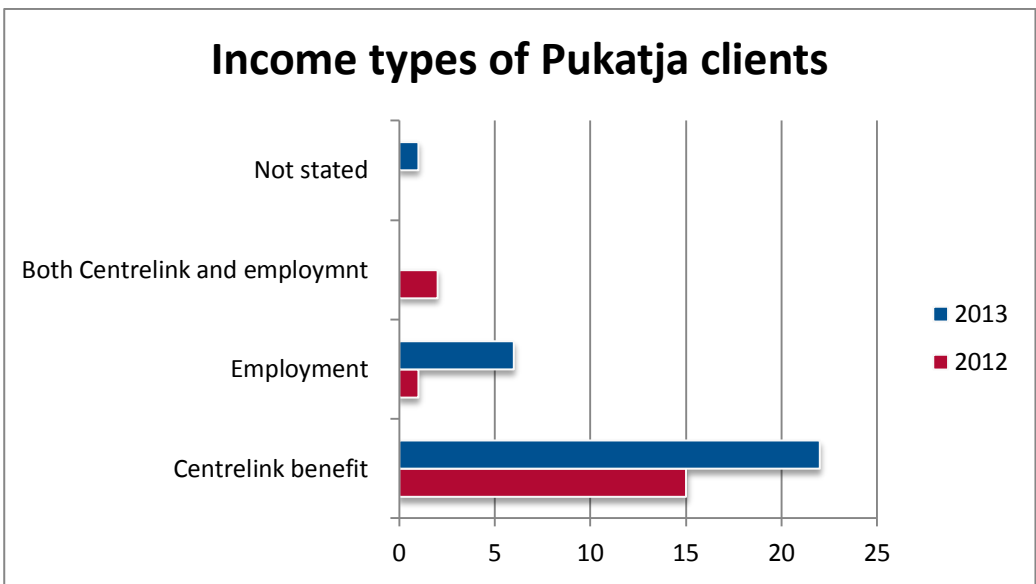


Figure 23 – Income type of Pukatja clients

As noted previously, the majority of Pukatja clients are in receipt of Centrelink benefits rather than in employment. Also of note is that those who were employed in 2012 appeared to remain employed in 2013, and several of those who were only on Centrelink benefits in 2012 added some employment to their income in 2013.

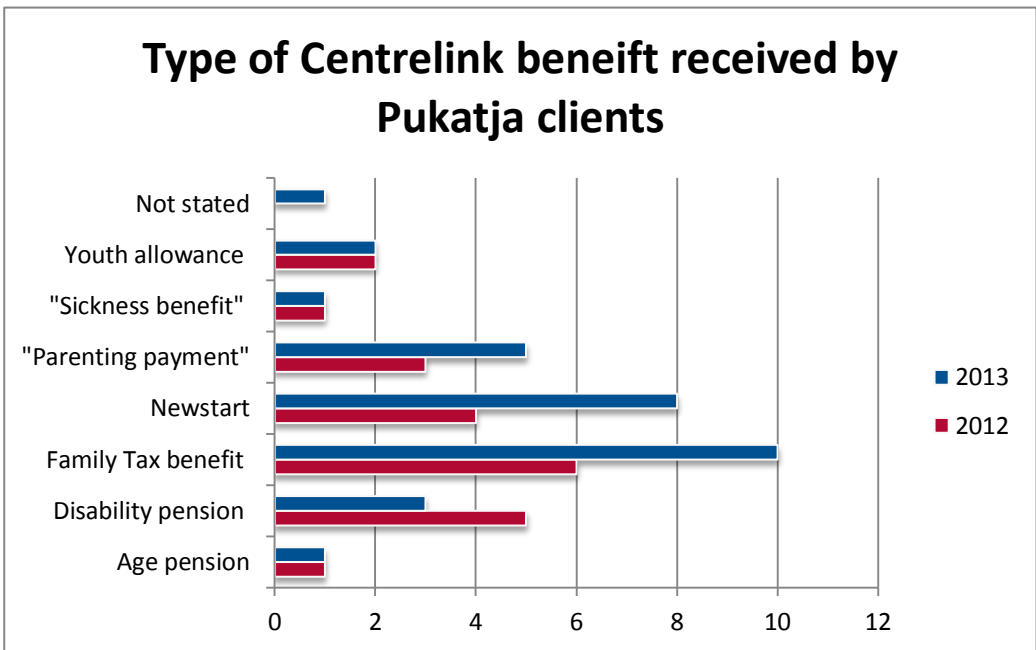


Figure 24 – Type of Centrelink allowances received by Pukatja clients

Of the range of Centrelink benefits MMT clients are in receipt of, family tax benefits and parenting payments are in the majority, followed by Newstart allowances. Anecdotally, some Pukatja residents in receipt of Newstart allowances had not learned of the new requirements that they must accrue a certain amount of employment (paid or otherwise) or hours of attendance at organised activities such as those organised through Skill Hire) or their allowance would be cut off.

At the time of the survey in November, several people were seeking help from MMT due to this situation, saying they were in need of emergency relief, and asking where the jobs were – from observations, it appeared that opportunities to meet the new requirements were lacking.

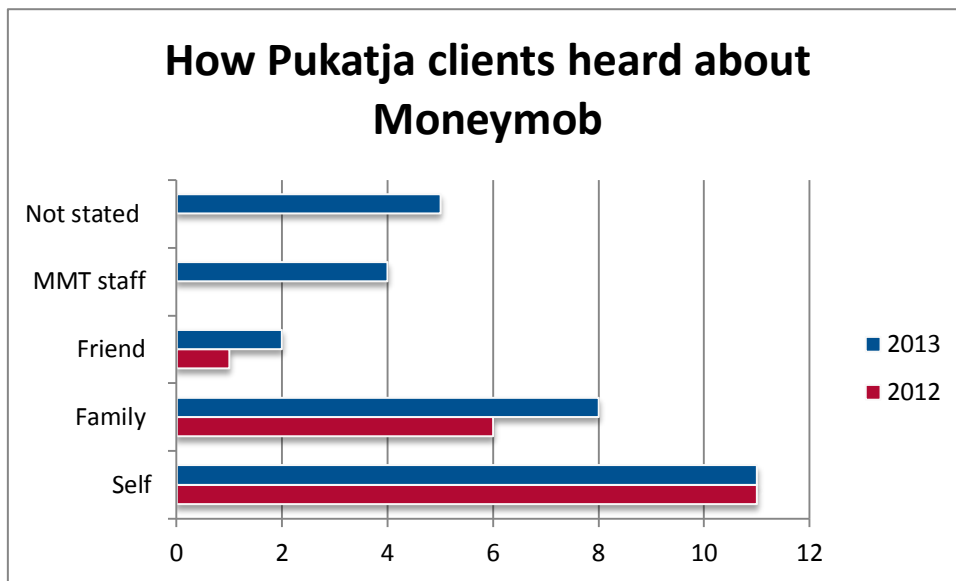


Figure 25 – Referrals to MoneyMob

Pukatja residents continue to find their own way to MMT for assistance, followed by referrals by family members. In 2013 more clients reported they had found out about MMT via staff, evidence of the reality that MMT staff are providing more education and becoming better known in the community.

Presenting Issues of MoneyMob Clients

In both audits, client records demonstrated that APY community members tended to present at MMT offices requesting support with: banking (including Internet banking), managing debts and fines, Centrelink issues, how to access superannuation, how to complete Tax requirements, and help with understanding financial documents. In response to these areas of need, further needs were uncovered, and the types of assistance provided tended to include wider areas of assistance than those requested. The following table presents a summary of assistance sought and assistance provided, based on an in-depth examination of client files.

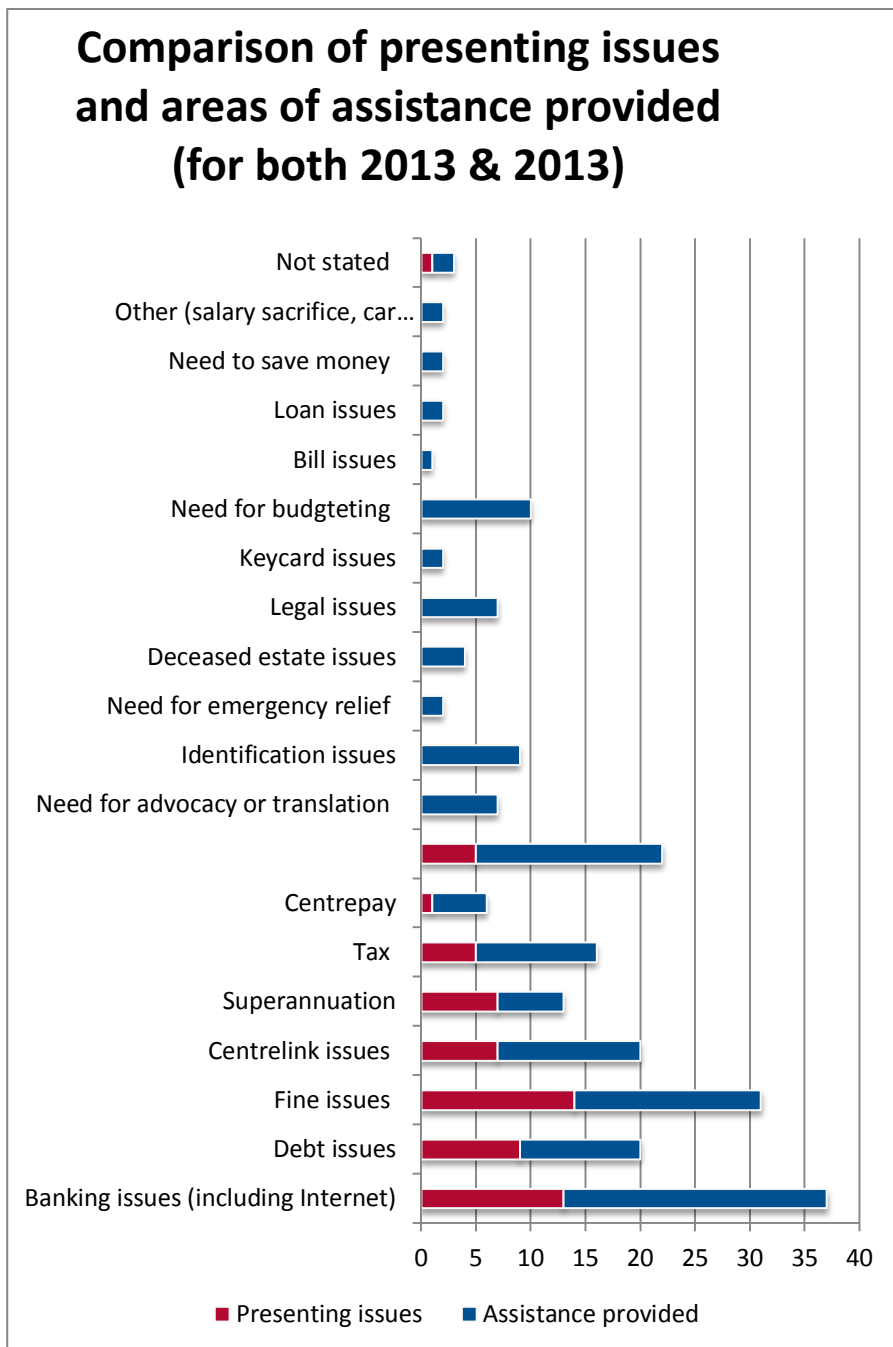


Figure 26 – Presenting issues of Pukatja clients and types of assistance received

The predominant and obvious difference is that between assistance sought and the much wider list of assistance provided; while people presented with certain needs and requests, it appears they were given much wider assistance than the initial identified need. Perhaps this is due to the combination of problems that sat behind the presenting issue, or perhaps due to clients learning about additional support MMT could offer. In any case, the breadth of support MMT offers is impressive, useful, and no doubt assisting to increase the financial capability of clients. [Note: named categories include all those listed in client files by MMT staff].

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