



Evaluation of MoneyMob Talkabout

Final Report – February 2015

This report evaluates the service delivery outcomes of the MoneyMob Talkabout program in building the financial capacity of Aboriginal people living in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands of South Australia.

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- MoneyMob Talkabout staff for their time in facilitating the conduct of the evaluation since 2012

1. Report Structure

The report is structured as follows:

Section 1	Report Structure
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
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2. Background

2.1 About Matrix on Board (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 your 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 about money 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

4. Key Evaluation Messages

4.1 Progress with MoneyMob Talkabout Services in the APY Lands

The aim of MoneyMob Talkabout services is to build the financial capability of Aboriginal people who live in the APY Lands of South Australia.

Significant progress has been made in providing these services to APY residents since MoneyMob Talkabout was first established in March 2012. The services have been delivered in all six main APY communities [Amata, Kaltjiti (Fregon), Iwantja (Indulkana), Mimili, Pipalyatjara/Kalka, and Pukatja (Ernabella)]. Financial wellbeing offices have been established in three communities [Pukatja, Mimili and Amata] and visits have been undertaken to smaller communities [Nyapari, Kanpi, Kenmore Park and Watarru].

In delivering these services MoneyMob staff live and work in APY communities while providing out-reach services to smaller communities. They also train and employ local Anangu people to work within these services. Given the challenges in delivering services to remote Aboriginal communities, this is a significant achievement in just under three years.

In 2014, 758 clients (46.4% male; 53.6% female) across all adult age groups used MoneyMob for a range of money matters, including banking, budgeting, managing debts and fines, retirement incomes and super, tax and insurance. This means that more than one in three APY adults accessed MoneyMob services in the APY Lands in that year¹.

We know that 85% of people who live in APY communities are Aboriginal. MoneyMob services were provided to APY residents from more than 12 small communities spread over 103,000 square kilometres of the APY Lands with a total population of 2,692 (ABS Census 2012). Most MoneyMob clients were self-referred or by their family and friends (94.7%) which demonstrates strong self-motivation by APY residents to address their money concerns through MoneyMob.

The geographic reach, the number of clients, the client profile, and the range of services provided by MoneyMob to APY residents is substantial. But more importantly the services are wanted and valued by APY communities, address their needs in culturally appropriate ways, and are providing an avenue for people to develop core knowledge, skills, attitudes and behaviours in relation to money to build financial capability.

¹ ABS Census 2011 recorded a total population of 2,807 of which 73.6% were aged 15 and over (i.e. 2066 people over 15 years of age).

4.2 Positive Impacts from MoneyMob Talkabout Services

Results of Community Money Surveys administered during a field trip to the APY Lands in October - November 2014 demonstrated that people's knowledge, skills, attitudes and behaviours in relation to money were changing in terms of the key domains of financial capability: *money management; choosing products; making provision for the future; and being informed.*

The surveys were administered in Amata, Pukatja and Mimili and provided insights about the financial capability of MMT clients, as well as APY residents who had not yet accessed the services. The results of the surveys administered in 2014 were compared to the baseline survey results in 2013.

There was a 21% increase of the number who responded to the survey in 2014 who reported they were MoneyMob clients. The survey findings² illustrate that MoneyMob services are both sought after and continue to impact positively upon the financial capabilities of APY residents. MoneyMob clients were:

More likely to know their bank balance – in 2014, 62% of MoneyMob clients knew their balance compared to 33% of those who hadn't been to see MoneyMob before.

Less often broke before payday – in 2014, 19% of those who had been to see MoneyMob were not regularly broke before pay day compared to 12% of those who hadn't been to see MoneyMob.

More likely to have saved some money in the previous six months – in 2014, slightly more people (38%) who had been to see MoneyMob reported savings than those (30%) who had not been to see MoneyMob.

More likely have a legal will – in 2014, 21% of those who had been to see MoneyMob and 8% of those who hadn't been to see MoneyMob reported having a will.

More likely to have superannuation - in 2014, 48% of those who had been to see MoneyMob reported having superannuation compared with 21% for those who hadn't.

More likely to have insurance of some kind – in 2014, 10% of those who reported they had insurance (the range of health, life, house, car insurances) were MoneyMob clients compared to 8% of those who hadn't been to see MoneyMob.

More likely to be able to access funds from their bank in an emergency – there was an increase in the number of survey participants who reported they would access savings for an emergency, 18% in 2013 compared to 40% in 2014.

² The full survey findings are discussed in Section 9 Results

More likely to seek help from MoneyMob about their financial problems - in 2014, those who had been to see MoneyMob were again more likely to have borrowed more than they could pay back (15% compared to 4%). In communities where MMT had an office, people choose to see MoneyMob in relation to those issues before other services and supports.

With more than one third of the APY adult population having accessed MoneyMob services over the last year (with the majority self-referred, or referred by family and friends), the survey findings illustrate clearly the motivation of APY residents to become more knowledgeable about their financial affairs and to adopt positive behaviours in relation of money. This in turn, demonstrates the real impact MoneyMob services are having in helping APY residents to address their money issues and build financial capability across the APY region.

4.3 Financial Capability Challenges in APY Communities

Interviews of community leaders, elders and services providers in Amata and Pukatja during the October – November 2014 field trip highlighted a number of key issues in relation to money which impact on the way money is managed in APY communities. Because many families are on very low incomes or Centrelink payments, the cost of essentials in general stores means that household income needs to spread a long way. In addition, many people are getting into debt, including through ‘shonky’ credit and financial scams.

Low incomes and high expenses mean that cash flow and having enough money for essentials like food and regular bills is a prevalent and perpetual reality for many families living in APY communities. The experience of being under these types of financial pressures, including those that lead to forms of humbugging that are culturally unacceptable, was reported as a particular challenge facing many APY households and extended family groups.

Broader social, cultural, and economic factors underpin these money challenges, including cultural, community and family beliefs in relation to money and wealth, low literacy and numeracy, few employment opportunities, and drug and alcohol misuse. People also mentioned structural impediments and challenges in building financial capability, such as poor household internet access for banking and accessing other financial services and products; the limited number and location of ATMs in communities; and limited access to phones for telephoning banking and other inquiries.

These challenges mean the services provided by MoneyMob that enable people to more effectively engage in the financial services sector are both sought after and valued by APY residents. The support and advice that MoneyMob has provided in the APY Lands has been essential in helping people to address and overcome their financial challenges in concrete and practical ways.

4.4 “Money Worries”

It is clear that many APY residents experience substantial worries about money. As in 2013, survey participants in 2014 reported what they were most worried about, and where they go to get help about money. In 2014, there was a significant increase in the number of survey participants who reported going to see MoneyMob for help about their money worries. However, underpinning all their money worries, their biggest problem was ‘not having enough money’, including ‘not having enough money for food’ and ‘not having any money at all’. The significance of this finding cannot be under-estimated as it reflects very high levels of financial stress across APY communities.

4.5 Desire to Learn

The majority of MoneyMob clients in 2014 (94.7%) were self-referred, or referred by family and friends, demonstrating APY residents across the region were strongly motivated to seek help and to learn from MoneyMob about the range of money issues affecting them.

Both MoneyMob clients and those yet to access the service who were surveyed for the evaluation indicated a strong desire learn and to be informed about specific money issues. As in 2013, people who responded to the survey in 2014, reported they wanted to learn more about looking after their money, including ‘How to budget’, ‘Wills’, ‘Insurance’, ‘How to save’ and ‘Tax’. These are key issues that cut across all the domains of financial capability including managing money, making informed purchasing decisions, saving and planning ahead. It also demonstrated the resilience of APY residents despite the nature and extent of their money worries and the particular challenges they face.

4.6 Building Financial Capability in APY Communities – A Sound Investment

The evaluation has shown that financial capability is being built in APY communities through the services provided by MoneyMob Talkabout since March 2012. The 2014 MoneyMob client data demonstrated strong demand for these services, and many APY residents reported the practical and personal benefits they had gained through accessing MoneyMob services about their money issues.

The scope and size of impact that MoneyMob services have had in APY communities since 2012 should not be underestimated or should the importance of continuing this valuable service. Over the last three years APY communities have embraced MoneyMob and made use of staff expertise to improve their own financial circumstances and outlook. Three years in, we believe we are observing the start of significant changes being made; albeit with a long way to go before APY residents are full participants in the economic life of the wider Australian community.

Investment in financial capability activities from establishment of services through to achieving long term benefits for APY residents is a necessary and sound investment decision for these communities. In this regard, the long term interests of APY communities and residents should remain central to any policy and programme management decisions about providing financial capability services in the APY Lands into the future.

5. Summary of Findings

5.1 Final Evaluation of MoneyMob Talkabout

This is the final report of the evaluation of MoneyMob Talkabout program. The report builds on previous evaluation reports³ and provides findings from an investigation of the efforts of MoneyMob activities in APY Lands based on 'Community Money Surveys' of APY residents conducted in three APY communities in October - November 2014, along with interviews of community leaders / elders and service providers in these communities.

The activities undertaken in this final phase of the evaluation aimed to build upon our understanding of the financial capability of APY community members, including MoneyMob clients and those who had yet to access the services.

This final phase of evaluation has continued to deepen our understanding of the:

- Economic, social and cultural factors that impact on APY communities in relation to money
- The particular money issues facing these communities, families and individuals
- The role and achievements of MoneyMob Talkabout in establishing and delivering the services, and;
- The outcomes of the program in terms of improving financial capability for Aboriginal people in this remote region of South Australia.

The full results of the evaluation from which this summary of findings is derived are provided in Section 9 Results.

5.2 Financial Capability – Community Money Surveys

The Community Money Surveys conducted initially in November 2013 and again in 2014, provided insights about money-related knowledge, skills, attitudes and behaviours in both MoneyMob clients and members of the APY communities who are yet to access the services. The survey was based on the World Bank's Financial Capability (FC) framework developed by Kempson, Scott and Perotti (2012), which covers the following key financial capability domains:

1. Money management.
 2. Choosing products.
-

³ Evaluation Project Plan (Sept 2012), Formative Report (January 2013), Mid-Term Report (June 2013), Progress Report (January 2014).

3. Making provision for the future.
4. Being informed.

Background on the development of the survey and the underpinning conceptual framework is provided in Section 8.5 - Development of Community Money Surveys. For the full survey results in 2014 and 2013, 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 respect, approximately half of the survey participants kept track of their bank balances in 2013, compared to 85% in 2014 (a notable 32.3% increase).***

In 2013, participants who had been to see MoneyMob for assistance tended to know their bank balance slightly more so or more often (55%) than those who had *not* been to see MoneyMob (50%). Whereas, ***in 2014 participants who had been to see MoneyMob knew their bank balance more often (62%) than those who hadn't been to see MoneyMob before (33.33%).***

5.3.2 Disciplined money Management/Prioritising essentials

In both 2013 and 2014, the majority of survey participants reported yes, or sometimes to being broke before payday (82% 2013, 77% 2014).

In terms of being 'broke' sometimes or often before payday, it is possible that this may be due to lack of 'disciplined money management', lack of 'prioritising spending on essentials', or lack of capacity to 'live within ones means', but these behaviours were difficult to ascertain from the survey results alone. All these money management behaviours may be influenced by the simple reality of the high cost of living, including for the basic necessities. ***That a majority of people who responded to the survey reported they miss out on essentials like food sometimes or often, and that they were worried about 'not having enough money' is of great concern.***

5.3.3 Living within ones means/Not borrowing for essentials

The percentage of people reporting they borrow money they cannot pay back decreased – (49% 2013, 17% 2014). Being worried about being able to pay back debts and fines was also reported as a significant worry by survey participants (64%, 2013, 51% 2014). ***Of interest in 2013 and 2014, those who also reported they had borrowed more than they could pay back were also more likely to have been to see MoneyMob about their debt.***

5.3.4 Economising

‘Economising’ behaviours were evident through the responses of the majority of participants. In 2013 and 2014, **the majority of participants reported they looked at price as a priority before choosing products at the general store**. At the same time, the results also show that people worry that prices are expensive; and there is limited or no purchasing choice.

Survey participants in 2013 and 2014, reported a number of worries about purchasing decisions in relation to cost, lack of choice, and about expensive items. However, compared to the other worries about purchasing, people were less worried about purchasing something without looking at the price.

5.3.5 Putting money away for regular bills

The majority of people reported they did not save to pay for bills (57% 2013, 80% 2014). While the results for 2014 appear more realistic / accurate than in 2013, **those answering yes (20% 2014) did provide specific answers to how they saved for bills, i.e. using direct debit, automatic payment through Centrelink, or accounts set up for bills, suggesting that some people were demonstrating positive behaviours relating to saving for regular bills**. It is understandable many people would be limited in being able to plan too far ahead in terms of their expenditure given the majority reported their main income source was Centrelink benefits.

5.3.6 Summary

Given all these findings, it is understandable many people would be limited in being able to plan too far ahead in terms of their expenditure. Nevertheless, based on these survey results, **a number of money management behaviours are showing signs of improvement. This included knowing bank balances, using various means to find these out, looking at price, and seeking help from MoneyMob to manage debt. Overall, MoneyMob clients were more likely to report these behaviours than non-clients**.

5.4 Choosing Products

5.4.1 Not borrowing more money than one can afford

The number of people reporting they borrowed more money than they can pay back decreased in 2014 compared to the previous year. In addition, **those who reported they had borrowed more than they could pay back were also more likely to have been to see MoneyMob about their debt**. Others reported family or Centrelink had helped them pay back debts.

5.4.2 Proactively seeking information

The survey results showed that the majority of respondents did not know about different types of bank accounts in (77% 2013, 63% 2014). In 2014, 41% had one account only, usually a saving account. Overall the survey results suggested many people were not proactively seeking out information about bank accounts. **The results also suggest there are limited banking services being offered to APY residents**.

5.4.3 Checking product features

Overall, survey participants in 2013 and 2014 showed they considered various criteria relating to product features, such as quality, brand and taste; although price was the most important single criterion for all purchasing decisions, including for large items. In relation to making sound purchasing decisions, including checking product features, it should not be overlooked that **many survey participants also reported having limited choice in what they could purchase; that basic and essentials items in the general store were expensive; and many were worried about not having enough money.**

5.4.4 Purchasing power

Many survey participants had not bought a large item before (15% 2013, 36% 2014). Many also reported being on low incomes which tended to go on essentials first. **For those who had purchased expensive items like cars, refrigerators and washing machines, price was cited as the key criterion in deciding which to buy, although they were also apt to point out that they also needed to ‘buy what was available’, suggesting limited choice for large items in APY communities.**

5.4.5 Summary

In summary, participants in the 2013 and 2014 surveys suggests overall capacity for choosing products, including financial services products and services was limited. **Survey participants showed they considered various criteria, although price was the most important single criterion for all purchasing decisions.**

In relation to making sound purchasing decisions, it should not be overlooked that many survey participants also reported being on Centrelink payments only; were worried about not having enough money; having limited choice; and that basic and essentials items in the general store were expensive. **This means APY residents have significant financial challenges in relation to money that need to be taken into account when considering their behaviours in relation to purchasing decisions.**

5.5 Making Provision for the Future

5.5.1 Planning ahead

The survey results in 2014 showed some difference to 2013. However, overall many people reported challenges in being able to save whether for bills, children or old age. This suggests many people had limited capacity to ‘plan ahead generally’.

5.5.2 Making provision for unexpected events

Evidence for people’s capacity to ‘make provision for unexpected events’ was mixed; and there was some difference between 2013 and 2014. One third of survey participants (33% 2013, 30% 2014) reported not being able to find money for emergencies, such as when a family member was sick.

However, ***there was an increase in people reporting they would access savings for this reason (18% 2013, 40% 2014); and a decrease in people reporting they'd find the money 'somewhere' (50% 2013, 26% 2014). Accessing savings for an emergency reflects improvements in financial capability in terms of making provision for unexpected events.***

5.5.3 Making provision for expected events

While some survey participants reported saving money for bills, their children and their old age; having a legal will; and investing in insurance, the majority did not. Certainly some appeared to have achieved all three, but the majority or had not were not able to. In particular, very few people held insurance for anything.

The results also show at MoneyMob clients were more likely to have savings, legal wills, superannuation and insurance compared to non-clients. This provides evidence that MoneyMob services are supporting people to better provide for their own future, or at the very least that MoneyMob clients are more informed about the products and services that would help them to make provisions for the future.

5.5.4 Making provision for expected events

While some survey participants reported saving money for bills, their children and their old age; having a legal will; and investing in insurance, the majority did not. Certainly some appeared to have achieved all three, but the majority or had not were not able to. In particular, very few people held insurance for anything.

The results also show at MoneyMob clients were more likely to have savings, legal wills, superannuation and insurance compared to non-clients. This provides evidence that MoneyMob services are supporting people to better provide for their own future, or at the very least that MoneyMob clients are more informed about the products and services that would help them to make provisions for the future.

5.5.5 Saving money

Overall the results were equivocal when it comes to saving in the last six months – close to half saying yes and half saying no in both 2013 and 2014; and in relation to whether people were MoneyMob clients or not.

5.5.6 Summary

Overall, there appeared to be relatively little capacity for future planning by the majority of survey respondents, but the question of whether this has to do with capability or opportunity is highly questionable. Many who responded to the survey in 2013 and 2014 were on Centrelink payments or Centrelink plus work, and had also reported in other survey questions about being broke and not having enough money for essentials. ***Being on low incomes is very likely to have impacted on survey respondents' ability to make provision for the future.***

5.6 Being Informed

5.6.1 Seeking information

Overall the survey results suggest limited seeking of information, however the results show participants do consider information about price and other criteria about products and services before making purchasing decisions, including large and expensive items. ***Some people have knowledge of different types of bank accounts and their balances; are reporting knowing about numbers, are using computers and the Internet; and have sought information from others including from MoneyMob.*** Of note many more survey participants reported going to see MoneyMob in 2014 about the money issues they had compared to 2013.

5.6.2 The Desire to Learn

In 2013, 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%). Participants also wanted to learn about: insurance, superannuation, Carer allowance and other Centrelink benefits, internet shopping, and how to earn more money.

In 2014, those completing the survey gave a number of specific suggestions about what they’d like to learn more about. ***Many people (29%) were interested in budgeting, saving and managing money;*** although 10% of those completing the survey in 2014 were not sure. A higher percentage of people in 2014 reported wanting to learn more about insurance, super and wills than in 2013.

5.6.3 Summary

While many participants (both MoneyMob clients and non-clients) reported having many challenges to address such as being on low incomes, getting into debt, being broke before payday, and were worried about not having enough money; ***it was also clear that they were seeking information, including particular areas of knowledge and skills that they wish to learn about. This reflects a strong ‘Desire to learn (wanting to know)’ despite the range of money worries they reported in the survey in both 2013 and 2014.***

5.7 Contextual Influences on Financial Capability

The surveys undertaken in 2013 and 2014 took into account a number of key factors that may have influenced the level of financial capability reported by participants in these two cohort populations. They also show differences between the cohorts in these two years. The survey results indicate:

- **Receiving Government allowances:** In 2013, over two thirds of the participants were on Centrelink benefits only. In 2014, over half of the participants reported their money came from Centrelink only.

- **Income management:** In 2013, just over half (55%) of participants reported they had chosen to have their income managed through Centrelink compared to 36% in 2014. (Note: These results may actually reflect the differences in the receipt of Centrelink only allowances, 69% in 2013 and 52% in 2014, above).
- **Numeracy:** In 2013, 43% of participants self-reported they don't know anything about numbers and counting, or know a little about numbers and counting compared to 47% in 2014. Overall, levels of numeracy appear to be similar in 2013 to 2014.
- **Computer skills:** In 2013, half of the participants (50%) self-reported they 'don't know anything about computers'. In 2014, 39% reported not knowing anything about computers. Overall reported computer skills seem to have improved from 2013 to 2014.
- **Being a client of MMT:** In 2013, 49% of participants had 'been to see' or received MoneyMob services to some extent previously, and 51% or 39 had not. In 2014, 71% had received services and 29% or 24 had not – a 21% increase in visiting MMT.
- **Being worried about money:** There was broad similarity between 2013 and 2014 about money worries. In 2013, the biggest worry was 'not having enough money', including 'not having enough money for food' and 'not having any money at all'. In 2014, it was 'not having enough money; running out of money; finding it hard to save money; and humbugging.

5.8 Community Perspectives about Money – Stakeholder Interviews

5.8.1 Perspectives about key money issues in APY communities

The interviews of community elders / leaders and services providers, highlighted their perspectives about the key issues about money in their communities, including:

- Income sources and levels
- High cost of living
- Humbugging
- Indebtedness, credit and book-up
- Banking and money management
- Financial scams

Of note, is that there was strong and commonly held views expressed by those interviewed about what these issues were; rather than opposing or conflicting views about what was happening in these communities about money. In relation to these, a number provided clear examples of their money problems, and how these were resolved through help from MoneyMob. These are written up as case studies or 'money stories' in Results

5.8.2 Perspectives about broader factors impacting on financial capability

During the interviews of community elders / leaders and services providers in APY communities, discussion frequently explored the reasons for, or causes of the money problems communities, families and individuals faced on a daily basis. They suggested a range of economic, social and cultural factors underpin the way people use and manage money in the APY Lands.

These factors were seen as important to understand when delivering services to these communities, not only in relation to efforts to improve financial capability per se, but for service providers to work in partnership with one another and with the APY communities to deliver integrated services more effectively. These factors included:

- Importance of family, community, traditional language, culture and the Homelands
- Literacy and numeracy
- Underlying poverty and disadvantage
- Gambling, alcohol and drug use
- Young people
- Employment and economic development

An analysis of each of these themes, including ‘money stories’ and quotes from stakeholders interviewed in the field trip in 2014 is provided in Section 9 Results.

5.8.3 Perspectives about the need and value of MoneyMob services in the community

The evaluation also sought peoples’ perspectives about the need for the type of services MoneyMob was providing in the APY Lands; community attitudes to Money Mob services, including availability and access; and how the service might be improved.

There was strong community acceptance and support for these services, for the staff working in MoneyMob offices; they were seen as much needed, relevant, culturally appropriate, and making a material difference to people living in the communities.

A number of suggestions were made to improve MoneyMob services that build upon and strengthen the achievements of the service to date. These suggestions are outlined in Section 7.2: Implications for service delivery.

5.9 Service Delivery Outcomes

The Community Money Survey results in 2013 and 2014, an analysis of MoneyMob client data over 2014, and interviews of key stakeholders in the APY Lands in late 2014 demonstrated that MoneyMob services are:

- Increasing their reach and scope over time
- Assisting APY residents to learn about managing their money and making more effective financial decisions
- Providing information and advice about accessing the financial services sector, including tax, super and insurance, and
- Assisting APY residents to deal with financial crises such as debts and fines.

These findings along with the perspectives and ‘money stories’ the evaluation team was told during field trips in November 2014 and previously, demonstrate 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.

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.

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, let alone plan for their old age and build wealth for their children and grandchildren for the future.

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.

MoneyMob has provided significant support for the financial needs of APY residents since the commencement of the service in 2012. The demand for these services has grown, to the extent that more staff are required to deal with client requests within communities with a MoneyMob office.

Other APY communities have similar needs, and community leaders and elders are wanting sustainable services in the Lands, where communities can work with all service providers to find solutions to the complex issues they face.

Finally, in relation to the impact of MoneyMob services, the evaluation has shown that measurable differences in the financial capability of individuals, families and whole communities can be achieved, leading to 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 Profile of the APY Lands

From a range of sources (including ABS Census data collected over 2009-2012) we know that the APY Lands are predominantly populated by Aboriginal people who have strong cultural links with their country. Spread across 103,000 square kilometres, the number of people in APY Lands with Aboriginal and Torres Strait Islander heritage in 2011 was 2,105, or 86.3% of the total population compared with 1.9% of the South Australian population. The total population of the APY Lands increased from 2,560 people in 2010 to 2,692 in 2012, including 65 more females and 67 more males.

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. The strong use of traditional languages by APY residents is clear evidence of this.

For example, in Census 2011, 82.2% of the APY population spoke a language other than English at home, compared with 14.4% of South Australians. The two main language groups are Pitjantjatjara, (whose traditional lands are mainly in the centre and the west of the APY Lands) and Yankunytjatjara (whose country is traditionally in the central and eastern areas).

As a result, many of the views and practices imported from Europe since colonisation, which are now embedded in mainstream Australia, are not necessarily held or observed by 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 to consider when it comes to money. Some areas of knowledge, skills and confidence generally considered 'common knowledge' 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 financial and economic systems is foreign or relatively new to some APY residents. Notably too, the financial services sector, and the products and services it offers is predominantly in English.

It is understandable that to APY residents, money could be seen as a somewhat abstract concept – perhaps increasingly so in an age where monetary transactions are becoming ever more electronic/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).

Nowadays, in the modern electronic financial services sector, where money concepts about earning, spending, owing, owning, saving and insuring, also predominantly in English, it is to be expected that such concepts are yet to be fully understood and applied by some who live in the APY Lands where the majority of Aboriginal people speak their traditional language in the home.

6.1.2 Individual versus family wealth

Another of these differences is the idea of individual wealth versus family wealth for APY residents, 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, while keeping these cultural attitudes and behaviours into account.

Furthermore, and arguably of equal importance, is that until recently in the 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 deeper understanding of these areas, including understandings of family wealth and community profit as a means of improving the financial capability of individual APY residents.

From this short description, the cultural divide between APY residents and mainstream Australian social, financial and economic systems may appear wide. It is within this context that MoneyMob has been providing services in APY Lands since 2012.

6.2 Establishment of MoneyMob Services in the APY Lands

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 Access to MMT Services 2012 – 2014

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

Significant progress has been made in providing these services to APY residents since they were first established in March 2012. To date MMT services have been delivered in all six main APY communities [Amata, Kaltjiti (Fregon), Iwantja (Indulkana), Mimili, Pipalyatjara/Kalka, and Pukatja (Ernabella)]. Financial wellbeing offices have been established in three communities [Pukatja, Mimili and Amata] and visits undertaken to smaller communities [Nyapari, Kanpi, Kenmore Park and Watarru].

6.3.1 MoneyMob client profile 2014

The demographic profile of MMT clients provides insights into the number, spread and uptake of MoneyMob services in the APY Lands, and by whom. The administrative data collected for 2014 is provided below to provide a snapshot of the services delivered.

In 2014, 758 clients (46.4% male; 53.6% female) across all adult age groups used MoneyMob for a range of money matters, covering banking, budgeting, managing debts and fines, retirement incomes and super, tax and insurance. These services were provided to APY residents from more than 12 small communities spread over 103,000 square kilometres of the APY Lands with a total population of 2,692 (ABS Census 2012).

Notably most MMT clients were self-referred or referred by their family and friends (94.7%); identified predominantly as Aboriginal (89.7%); spoke traditional languages as their first language (83.9% spoke Pitjantjatjara).

Of the 758 clients in 2014, 34% (260) of clients were from Amata; 26% (198) from Mimili; 12.9% (98) Indulkana; 6.5% (51) Fregon; 3.1% (24) Pipalyatjara. The remaining 48 clients were from 7 other APY communities.

The services were provided across all adult age groups: 14.3% (102) were aged 21-25; followed by 13.6% (97) aged 26-30; with similar % of 11-12% across aged groups 31-35, 36-40, and 41-45; and < 10% for each age groups 16-20, 46-50, 51-55, 56-60, 61-65, and 66+

Notably, in terms of annual income, 76.7% (132) earned between \$1-\$20,000; 19.8% (24) \$20,001-\$40,000; only 1.2% (2) earned over \$40,000; and 2.3% (4) had no income or the income was not stated.

Of MoneyMob clients 14.4% (105) were on either a full or part time wage. Income obtained through Government allowances included 39.5% (288) on New Start Allowance. The remaining (55%) were on a range of other Government allowances / pensions, including disability support pensions, aged pensions, CDEP wage etc.

In terms of income management: 49.4% (117) of clients reported they were not on income management; 35.9% were unknown or unspecified; 13.9% (33) on voluntary income management; 0.8% (2) on compulsory income management.

MoneyMob clients in 2014 had a range of housing arrangements: the majority 41.1% (228) were renting public housing; 19.1% (106) paid no rent; 0.5% (3) owned a house with a mortgage; and 0.2% (1) fully owned their house; (38.9% (216) were recorded as 'Other') Housing types included: 26.2% (155 Group of related adults); 2.2% (13) Group of unrelated adults); 14.5% (86) couple with dependants; 3.2% (19) couple; 2.5% (15) Single (person living alone) 2.0% (12) Sole parent with dependants (49.3% (292) were unknown or not specified).

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, given the service delivery outcomes achieved since 2012
- Targeting the communities and population groups with greatest need and/ or at highest risk
- Continuing to manage demand from APY residents for dealing with acute or crisis financial situations, and
- Increasing the focus on community education and financial counselling to help prevent future financial crises.

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%). Compared with 14.4% of South Australians, 82.2% of the APY population spoke a language other than English at home.

This is a significant statistic when one considers that money-related concepts, products and services are usually provided in English, and the administrators of most money systems (bankers, insurance brokers, debt collectors) also operate in English.

The implication for people in the APY Lands who speak English as a second, third or even fourth language is that money concepts, money-related information and services, which are predominantly English, 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.

The ABS Census also reported between 2010 and 2012 that adults aged 25 to 34 increased most as a percentage of population in the APY Lands; and children aged 0 to 14 years decreased the most (-2.5%). In 2012 median age was 26.7 (i.e. the age at which half the population is older and half is younger) compared to the median ages of South Australia and wider Australia of 39.6 and 37.3 respectively. In both 2011 and 2012, the largest age group in APY were children aged 0-14 years, followed by young adults aged 15 to 24 years.

These Census data about the age profile of the APY population suggest maintaining a strong focus on the provision of more 'upstream' community education services, including those pitched at children and young adults within the Lands 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 into the future.

6.5 Future Policy and Service Delivery Context

The previous discussion focussed on MMT service delivery in particular, however the provision of MMT services needs to be seen in the context of broader policy and service delivery, especially in addressing ongoing and future needs, and developing a sustainable service in the APY Lands.

The current MoneyMob service is funded by the Australian Government, Department of Social Security (DSS). However, the Department of the Prime Minister and Cabinet has primary responsibility for Indigenous affairs and most Commonwealth Indigenous-specific policy and programmes.

6.5.1 Australian Government priorities in Indigenous Affairs

The current Australian Government's priorities are:

Getting children into school

To support activities that contribute to getting kids into school and engaged with their education, the Department is working with states and territories, education providers and Indigenous organisations, as well as locally with communities, families and schools in remote Australia. This includes delivering projects under the Indigenous Advancement Strategy (IAS) Children and Schooling Programme.

Getting adults into jobs

The Department is working to improve employment through support for Indigenous jobseekers and assisting the development of Indigenous businesses and community enterprises both through mainstream programmes and the IAS Jobs, Land and Economy Programme.

Making communities safer

To support safer communities for Indigenous Australians, the Department is working with states and territories, Indigenous communities and service providers to continue to promote safety and wellbeing; to reduce violence and substance use in communities; and to restore social norms including participating in school and work and obeying the law. This includes delivering projects through the IAS Safety and Wellbeing Programme.

Source: <http://www.dpmc.gov.au/pmc/about-pmc/core-priorities/indigenous-affairs>

6.5.2 MoneyMob Talkabout into the future

The range of issues about money raised in this evaluation appear to be well aligned to the Australian Government priorities for Indigenous Affairs, including the broader cultural, social and economic factors that were thought to influence APY communities in relation to money such as literacy and numeracy, substance use and the impact of low income levels.

Furthermore, the particular suggestions made by APY community leaders and elders, as well as service providers, such as focusing on enterprise skills development and employment of youth, and supporting a stronger focus on community and economic development in the APY Lands, while working in partnership with communities and other service providers are also well aligned to these particular priorities of the Australian Government.

It makes sense that the next stage in the delivery of financial capability activities in the APY Lands considers how the current MoneyMob services might evolve to be an integral part of the Australian Government's Indigenous Affairs policy priorities.

7. Implications of the Evaluation

The evaluation of MoneyMob Talkabout, which commenced in July 2012, reported previously in December 2012, June 2013 and January 2014. Overall the evaluation included both process and outcome evaluation approaches, using a number of methods and tools, refer to Section 8 - Approach.

The most recent field trip in October - November 2014 aimed to measure the outcomes of MoneyMob services through the conduct of Community Money Surveys as well as gain insights into money issues in these communities through interviews of key stakeholders.

7.1 Financial Capability Outcomes

In relation to levels of financial capability in the APY Lands, the comparative analysis of the Community Money Surveys conducted in 2013 and 2014, as well as interviews with community leaders and service providers in these communities, confirmed that particular barriers and challenges exist in the APY Lands, which are not limited to individuals' 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 how to improve financial capability in the APY Lands.

Without reference to structural issues such as low incomes (e.g. Government pensions and allowances), high costs of living (e.g. for essentials in the general stores; high freight costs), lack of savings objects (e.g. what would I save for? how can I save when all my money goes within a day), easy access to 'shonky' credit for large items (such as book-up for cars), and lack of incentives to save (because of pressures from within families, including humbugging) would be looking at only part of the picture.

Given these constraints and structural issues, APY residents 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. MoneyMob has responded constructively to community needs in relation to money matters in these communities and is delivering a service that others report are making a 'material difference in these communities'.

Many APY community members surveyed and interviewed for this evaluation want to learn how to 'look after money' and to reduce their 'money worries' despite the reality that they are clearly struggling just to make ends meet.

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 in 2013 and 2014, 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. MoneyMob 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 MoneyMob, 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, presumably 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 some people. Some APY residents are making provision for their future or at least understand this as an aspiration.

From this comparative analysis of survey results in 2013 and 2104, it also appears that MoneyMob 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 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, superannuation and taxation.

7.2 Service Delivery Implications

The results from the Community Money Surveys and interviews undertaken in November 2014 build upon previous evaluation findings and recommendations to improve service delivery and thereby maximise the potential benefits of improved financial capability for APY communities.

7.2.1 Need for community money education and financial counselling services

The ABS Census data (2009-2012) suggest APY communities have a number of economic and social challenges in relation to money and wealth creation compared to SA and national averages; which in turn impact on how they manage their money.

For example, the APY (and hence potential MMT client) population has:

- Lower disposal incomes
- Higher reliance on welfare benefits from Centrelink
- Lower employment levels
- Lower educational attainment
- Higher dependency ratios, i.e. more children aged 0-18 years
- More people on average living in the household
- Lower home ownership
- Lower car ownership

Results from the surveys, interviews and case studies (see Section 9) reinforce the need for community education about money, as well as financial counselling through the case management services provided by MoneyMob. These, and MoneyMob client administrative data 2014 accessed for this evaluation, suggest:

- Increased demand for MMT services across the breadth of financial capability domains. In 2014, MMT clients sought assistance about a wide range money issues, including:
 - o Managing money – budgeting and saving strategies
 - o Choosing products – information about banks, bank accounts, debt repayment plans, legitimate purchases, Centrelink 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

7.2.2 APY Communities value MMT

Based on the most recent field trip, as well as previous trips to the APY Lands by the evaluation team, it is clear that MoneyMob's presence in the APY communities is highly valued. Community members reported that they needed the type of help about money that MoneyMob provides.

Local service providers also acknowledged the value the MoneyMob service was providing and had observed a material benefit that these services were providing in APY communities. Having experienced many services come and go in their communities over time, it is understandable that 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.

7.2.3 Improving the service

Stakeholders reported that MoneyMob has achieved a strong and visible presence within a number of APY communities through their physical location in each community (especially close to the general stores), branding and signage, for example on the MoneyMob staff vehicles, offices and clothing.

People acknowledged that various culturally appropriate community education about money in relevant languages, metaphors, stories, imagery and teaching methods, including workshops that integrate practical skills had been undertaken, for example in schools and TAFE.

APY community members surveyed and other key stakeholders interviewed for this evaluation also made a number of comments and suggestions in terms of improved service delivery:

- MMT offices with staff living in or near the communities are supported and more likely to have sustainable outcomes than fly-in fly-out services which are generally less effective
- A stronger family focus may be more culturally appropriate than individual clients for some money matters, e.g. budgeting, humbugging
- Home-based services especially for elderly, disabled and immobile community members, or a mechanism to assist these clients, is required
- Staffing levels in the MMT offices are too low to meet community demands
- Long queues at MMT offices mean that people are waiting a long time to access the services
- Employment of Anangu staff in MMT offices is supported, and could also help to address the demand and access issues mentioned above
- More computer stations at MMT offices for Internet banking and shopping, and to provide more access to support inquiries about financial services as well as deal with client requests for dealing with financial crises such as debt and legal issues (i.e. beyond that provided by existing financial counsellors in MMT offices).

7.2.4 Expanded services needed

A number of stakeholders interviewed for the evaluation suggested that MoneyMob services should be expanded, not only in terms of service scope but geographic spread, including establishing new MoneyMob offices in other communities if higher levels of financial capability in APY communities are to be achieved. Particular communities, such as Pipalyatjara were mentioned by a number of people as a community with a particular need.

In APY communities where MoneyMob services currently do not exist, people surveyed spoke of the need for more support about financial matters, suggesting the need for a dedicated computer for financial matters, and phone access to a MoneyMob office for personalised support. Service providers and MMT staff acknowledged that such facilities exist in some PY KU offices, but access was often unreliable due to Centrelink staffing arrangements and shortfalls; and that the provision of TAFE computers for financial purposes was more ad hoc than planned.

7.2.5 Integrated services and partnerships

A number of service providers and community leaders interviewed for the evaluation during the field trip in 2014, stressed the importance of services working in a more integrated manner. It was acknowledged that MoneyMob had undertaken a number of activities in partnership with schools and TAFE, but there was a sense that all service providers working in these communities needed to work together in a more integrated fashion than was currently the case.

It was also suggested that MoneyMob staff work more closely with community councils and APY community based organisations and services, through attendance at Local Council and Committee meetings e.g. SA Health Advisory Board, to raise awareness of financial issues in these communities and work with other service providers and community leaders to implement practical solutions that will benefit these communities.

8. Approach

8.1 Concepts and Terminology

For the purpose of this evaluation, financial capability is defined as:

“The capacity to effectively manage financial resources over the life cycle and engage constructively with financial products and services”⁴.

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 (consultant) and Perotti and Scott (of The World Bank), supported by the Russia Financial Literacy and Education Trust Fund.

Results from this international investigation are presented in a paper entitled *Measuring financial capability in a low- and middle- income setting* (Kempson, Scott and Perotti, 2012) in which the following four domains of financial capability were presented:

1. Money management.
2. Making provision for future needs.
3. Choosing products.
4. Seeking information and desire to learn.

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).

This financial capacity framework was used to guide the development of the MoneyMob Community Survey to measure changes in the financial capability of both MMT clients and APY community members over time. Further details about a use of this framework to examine the work, impacts and outcomes of MoneyMob efforts in the APY Lands are provided Results

8.2 Overall Approach to the Evaluation

Since the outset, the evaluation team has worked with Matrix on Board and MoneyMob management to develop culturally relevant means of assessing the processes, outcomes and impacts of the services in the APY Lands. The main aim was to develop a means to assess changes in the money management and financial capability of MoneyMob clients, alongside an additional aim of attempting to assess generalised changes in APY communities over time.

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'.

In line with these considerations, the evaluation of MMT has included process (formative) and outcomes evaluation approaches and methods, using:

- Theory of change and program logic models
- Collaborative developmental evaluation approaches using participatory action research to draw out Aboriginal peoples' stories about money
- Innovative survey tools and interview techniques of APY residents, community leaders and service providers, including MoneyMob staff
- Case file audits of clients from the MoneyMob offices, and
- Analysis of APY Census data collected by the ABS 2009 - 2012.

Various evaluation activities were undertaken during field visits to APY Land communities over 2012 to 2014, which progressively:

- Monitored the processes of MoneyMob services by recording activities undertaken by MoneyMob staff
- Examined the outcomes of MoneyMob services by assessing the effects and effectiveness of services delivered in building financial capability in the APY Lands, and
- Built a body of knowledge about the social, economic and cultural factors relating to money in APY Lands.

8.3 Evaluation Framework

An evaluation framework was developed early in the project to help focus the evaluation activities in relation to being able to answer key evaluation questions over the duration of the project.

A summary of the evaluation framework is provided in the figure below. More detailed information about the program logic and other evaluation activities identified in the framework are provided in previous evaluation reports in Section 5 - Final Evaluation of MoneyMob Talkabout.

Table 1 – Key evaluation questions and evaluation aims

Evaluation Questions	Evaluation aims	
	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 (‘today money story’), what are desired practices in relation to money (‘clever money story’), and how do community members want to work towards desired practices in the future (‘walking clever money man/woman’)?	Key evaluation aim: To increase understanding about cultural meanings, needs and uses of money in APY communities.	

8.4 Evaluation Activities 2012-2013

The first wave of data collection for this evaluation was undertaken in September - October 2012 using a combination of Census data, staff interviews, community member interviews and client file audits. These helped to build a baseline picture of the financial capability of MoneyMob clients and APY residents during the early establishment phase of MoneyMob financial wellbeing services (FWS) in APY Lands.

Since then, the evaluation methods continued to include reviews of academic and policy literature, as well as organisational and programme documentation. With support and guidance from MoB/MoneyMob staff and APY residents, a Community Money Survey tool was developed to measure the financial capability of APY residents in culturally, geographically and demographically appropriate ways.

8.5 Development of Community Money Surveys

Because positive benefits were anticipated not just for individual MoneyMob clients, but also for families and whole APY communities (through a ripple effect), the evaluation team developed the MoneyMob Community Money Survey to administer in APY communities, including to both MMT clients and those who had yet to access the service.

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 client's knowledge, skills and confidence, and that the survey framework needed to be more culturally relevant.

The community money surveys provided self-reported responses to questions relating to financial capability based on international financial capability frameworks identified in the literature review which was undertaken to inform the evaluation. The domains of financial capability identified by Kempson, Scott and Perotti (2012) were considered to have relevance for the APY context and specifically to the Community Money Survey.

The draft survey was based on the following domains of financial capability:

1. **Money management** –Planning income versus expenditure; Keeping track of spending and money available for spending; Disciplined money management; Prioritising spending on essentials; Living within ones means/not borrowing for essentials; Economizing; and Putting money aside for regular bills.
2. **Choosing products** - Not borrowing more than you can afford; Pro-actively seeking information before buying; and Pro-actively seeking information before buying.

3. **Making provision for the future** - Planning ahead generally; Making provision for unexpected events; Making provision for known/anticipated events; Saving money (generally) whenever possible; Making provision for children's future; and Making provision for old age.
4. **Being informed** - Seeking information before making a financial decision; and Desiring to learn (wanting to know).
5. **Motivation/Attitudes/Cultural factors** - Money problems; and Money hopes.

8.6 Conduct of the Community Money Surveys 2013

The Community Money Survey was initially developed and administered in the APY Lands in 2013 in collaboration with MoneyMob management. The survey was developed to assist with the establishment of a financial capability baseline for APY communities and to enable tracking of changes in financial capability over time.

In April 2013, MoneyMob requested feedback about the survey from all key stakeholders in the APY Lands. As no negative feedback was received, the draft survey was trialled in May-June 2013 with MoneyMob staff (including some Anangu staff) and Mimili community members who volunteered to provide feedback about the survey. The trial led to the development of a shorter survey, which was subsequently tested and found to be culturally appropriate and reflective of life in the APY Lands. An iPad version of the survey was developed and tested to compliment paper-based versions of the survey, complete with capacity for audio-recorded questions in Pitjantjatjara language.

The project and survey tool received ethics approval from Anglicare Victoria's Research Ethics Committee (an NHMRC-approved institution) in October 2013.

The conduct of the surveys in November 2013 provided a baseline by which to monitor changes in financial capability over time, and assess both direct and wider outcomes of MoneyMob services delivered in the APY Lands into the future. The results of the 2013 survey were provided in the MMT Evaluation Progress Report, January 2014 (See: http://www.moneymobtalkabout.com.au/wp-content/uploads/2014/02/MMT_Evaluation_Progress_Report_Dec_2013.pdf).

8.7 Conduct of the Community Money Surveys 2014

The Community Money Surveys were also a major component of the evaluation activities undertaken in 2014.

The 2013 survey was refined based on the analysis of the survey responses, and particular survey questions collected in November 2013 field trip.

Ethics approval was sought to amend the survey to improve its clarity and utility. Approval was received from Anglicare Victoria's Research Ethics Committee in October 2014, prior to the October - November 2014 field trip to the APY Lands.

Researcher recruitment methods:

Upon receipt of ethics approval, the evaluation team recruited and employed trained and experienced male and female Anangu interpreters who understood how to translate research in appropriate ways in APY Lands, and who could translate surveys into Pitjantjatjara language if needed.

Feedback from APY community members stated the survey would be much more likely to achieve stated aims if Anangu were employed to translate the survey on behalf of the evaluation team. Interpreters were originally sought through Ninti One (an Alice Springs-based trainer and employer of Anangu researchers) or via community Government Business Managers (who employ accredited researchers translators in their community) but predominantly came from the Aboriginal Interpreter Service. The interpreters had the right language, gender, age and community position to ask such questions of APY community members.

Participant recruitment methods:

To ensure that community members knew about the survey ahead of time, MMT staff promoted the survey by way of a mix of conversations with clients, posters, flyers and meetings. Where possible, a male and female Anangu interpreter worked together to gain responses from community members via a range of means that included inviting responses from people in public places (such as in front of the store), or at meetings (such as Council or service meetings), amongst others.

Survey participation:

Prior to administering the survey, all potential participants were told they were free to decline participation, and could opt-out of participation at any point. The survey was designed in a format that assumed consent had been provided if the survey was completed.

Anangu interpreters asked participants a number of questions that could also be viewed visually on a paper-based survey or on an iPad, or listened to via sound bites recorded on iPads. To increase likelihood of participation, evaluators would enter data onto the paper survey or iPad based on the participant's behalf. This strategy was employed due to low literacy levels in the APY Lands, both in English and in local languages. It was estimated that the survey would take approximately ten minutes to complete but tended to take approximately half an hour. Once collected, all data was de-identified and handled confidentially, including for those who provided permission to be invited to participate in a follow-up survey 6-months or 1 year after participation in the first baseline survey.

Interviews of APY community leaders, APY service providers, and MoneyMob staff

The framework used for the development of the survey was also used to guide the type of questions asked at interview of community leaders, APY service providers and MoneyMob staff to ensure consistency in the use of financial capability concepts and domains.

Interview participation:

During the October - November 2014 field trip, a number of interviews of APY community leaders as well as service providers in Amata and Pukatja were conducted to obtain a broader perspective about money matters in these particular communities. The interviews were conducted as semi-structured informal interviews, but with similar ethical and privacy requirements around informed consent, opt-out provisions, non-identification of individuals and confidentiality.

Participant recruitment methods:

Recruitment of people for interview was facilitated through the MoneyMob offices in both communities, through the provision of contact names, addresses and phone numbers. Each community was advised in advance about when the evaluation team would be visiting. Contact was made and permission to interview people arranged, including when and where the interview would take place. In some cases, community members who had responded to the survey, and/or had been approached for the survey but declined, self-identified for interview.

Two interview protocols were used: one for the community leaders; the other for APY services providers, including MoneyMob staf, refer to Appendix A – Interview Protocols, Final Evaluation Report, February 2015.

The interviews complemented the survey data collection, allowing exploration of different perspectives about:

- The need for MMT services in the APY Lands
- Key issues about money in the Lands
- Community, cultural and social factors impacting on APY communities in relation to money
- Community attitudes to MoneyMob services, and
- How the MoneyMob services could be improved.

9. Results

This section of the report presents the results of evaluation activities undertaken over October and November 2014 including from:

1. MoneyMob community surveys of three APY Land communities: Amata, Pukatja and Mimili, including a comparison to the results of the survey conducted in October and November 2013 in these same communities (and Indulkana) and analysis of:
 - MoneyMob clients and those who had yet to attend the service
 - People who were interviewed in both 2013 and 2014
2. Interviews of community leaders and service providers in Amata and Pukatja undertaken during the October and November 2014 field trip to gain an understanding of the perspectives of key stakeholders living and working within these communities, and
3. Case studies or 'money stories' to illustrate and provide examples of the range of issues that MoneyMob is addressing in terms of improving the financial capability of APY residents and communities; and to illustrate the real life experiences of APY Land communities, families and individuals in relation to money.

Other data, refer to Appendix B – APY Land Population Profile and Appendix C – MoneyMob Talkabout Client Demographics 2014 which provide relevant context about the communities in APY Lands that access MoneyMob services include:

- Broader social and economic data about the APY Lands population from ABS 2009 - 2012 Census
- MoneyMob client demographics - to show client profiles, service use and types of services accessed by APY clients in 2014

The evaluation has taken into consideration broader population statistics from National Census data to provide information about the economic and social profile of the APY communities where MoneyMob services have been established.

An understanding of these Census data for the APY Lands provides useful context for interpreting the MoneyMob client demographic data; the Community Money Survey data collected during the field visits in 2013 and 2014, as well as the qualitative data collected through interviews and case studies, reported below.

9.1 Community Money Survey Findings

The Community Money Surveys were conducted during a field trip by the evaluation team in October to November 2014. The approach to the survey is detailed in Section 8 - Approach.

After providing an overview of the demographic characteristics of survey respondents in 2013 and 2014, results are presented across the four identified domains of financial capability along with an additional section:

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

The survey was previously conducted in November 2013. Some changes were made for a limited number of questions to improve the clarity and utility of the survey. A comparison of the 2014 survey results is made to the previous survey where possible, including results for people who responded to the surveys in 2013 and 2014; and results for MoneyMob clients and those yet to use the services.

9.2 Survey Participant Demographics 2013 & 2014

- In 2013, 77 people were surveyed: 21 in Amata; 28 Pukatja; 11 Mimili; 17 Indulkana. In 2014, 84 people were surveyed: 39 in Amata; 32 in Pukatja; 13 in Mimili.
- The total for 2014 included 8 people also surveyed in 2013.
- In 2013, 74% of participants were women, 23% men. Based on first names, 70% of those responded to the survey in 2014 were female and 30% male.
- Of the 74 responses where age was recorded in 2014, more than half (53%) were in their 40s or 50s; 17% in their 30s; and 15% in their 60s.
- In 2014, of the 83 people who responded to the survey, the majority (92%) reported they learnt to speak Pitjantjatjara as a child; the remaining (8%) learned to speak first either Yankuntjara, Arrente, Majura or English.
- In 2013, over two thirds of the participants were on Centrelink benefits only. Those who were receiving Centrelink and employed were employed at an Art Centre. In 2014, over half of the participants reported their money came from Centrelink only; over 30% from Centrelink plus work; and 16% were employed (and not in receipt of Centrelink).
 - Of those who completed the survey in 2013 and 2014, one went from being on Centrelink benefits to full employment and one went from Centrelink benefits and part-time work to being fully employed.
- In 2013, just over half (55%) of participants reported they chose to adopt a range of income management strategies of some kind (i.e. Centrepay or Basics card). In 2014, 36% reported adopting income management; an 18% decrease.
 - Of those who completed the survey in 2013 and 2014, two went from having their income managed to not having it managed.
- In 2013, participants 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.
- In 2014, the majority of people who responded to the survey (i.e. approximately 60%) looked after 1 or 2 adults and 1 or 2 children with their money. Approximately 20% looked after 3 or 4

adults and 3 or 4 children. Some respondents reported (approx. 8%) they were looking after as many as 6-8 children with their money. A small number of respondents (approx. 2%) reported they were looking after 6-7 adult.

- In 2013, a minority (6%) of participants 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'. In 2014, 11% reported not knowing anything about numbers; 36% a little bit and 53% a lot about numbers. Overall, levels of numeracy appear to be similar from 2013 to 2014.
 - Of the eight individuals who completed the survey in 2013 and 2014, one went from reporting they knew a little to knowing a lot (five reported they knew a lot in 2013 and six reported they knew a lot in 2014)
- In 2013, half of the participants (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'. In 2014, 39% reported not knowing anything about computers; 26% knowing a little and 34% knowing a lot. Overall, computer skills seem to have improved from 2013 to 2014. Compared to the previous question about numbers, many more people didn't know anything about computers (39%).
 - Of the eight individuals who completed the survey in 2013 and 2014, two went from reporting they knew a little to knowing a lot (two reported they knew a lot in 2013 and four reported they knew a lot in 2014); three reported they didn't know anything about computers in 2013 and again in 2014.

In 2013, 49% or 38 of participants had 'been to see' or received MoneyMob services to some extent previously, and 51% or 39 had not (1 participant did not know if they had been to see MoneyMob before). In 2014, 71% or 60 had received services and 29% or 24 had not – a 21% increase in visiting MMT.

9.2.1 Money management survey results

In relation to money management, the survey was designed to draw out information about individual 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.

Knowledge of bank balances

In 2014, there was a 32.3% increase in the people reporting they knew how much is in their bank account compared to 2013.

Table 1. Knowledge of bank accounts

November 2013	November 2014	Result
53% Yes	85% Yes	32.3% increase in the people reporting they know how much is in their bank account
22% No	15% No	
26% Maybe		

People who responded to this question in 2014 were most likely to use the following means to find out about their bank balance, with 33% reporting a combination of means.

Table 2. Method to find out about bank balances in 2014

Method	Number of respondents	% of people
Combination ATM, Phone, Internet	29	33%
ATM only	13	14%
Phone only	11	12%
Internet only	10	11%
Someone else checks for them	4	4%
Indeterminate	7	8%
Don't have bank account	1	1%

In 2014, a number of related comments were made about the use of bank accounts and how much is in the accounts, including:

- I know that \$200 goes in every pay and it is gone by the end of the day
- Usually money is spent in one day, saving is impossible
- All my money goes in one day
- I have three accounts to save so family can't access the money e.g. Christmas account
- I need help to find out how to use my key card
- Money Mob helps me to keep track of my bank balance
- Internet is easier than the phone, don't need proof of identity and the phone takes too much time.

Of the eight individuals who completed the survey in 2013 and 2014, five reported they knew their bank balance in 2013, in 2014 all eight reported they knew their bank balance.

In 2013, participants who had been to see MoneyMob for assistance tended to know their bank balance slightly more so or more often (55%) than those who had *not* been to see MoneyMob (50%). In 2014 participants who had been to see MoneyMob knew their bank balance more often (62%) than those who hadn't been to see MoneyMob before (33.33%).

Comment:

MoneyMob clients reported they knew their bank balances (55%, 62%) more often than those who had not been to see MoneyMob (50%, 33.33%) in 2013 and 2014 respectively. In 2014, 33% of people reported they used a combination of means to check bank balances: phone, Internet, ATM

Being broke before payday

In both 2013 and 2014, the majority of survey participants reported yes, or sometimes to being broke before payday 2014 (77%) 2013 (82%).

Table 3. Being broke

November 2013	November 2014	Result
29% Yes	14% Yes	Slight decrease in people reporting being broke
18% No	23% No	
53% Sometimes	63% Sometimes	

Those who responded no to being broke before payday in 2014 were most likely to report:

- I budget, keep it in the bank and save
- Family helps out
- Get money from the art centre
- I buy food and store it for later
- I live in the homelands, it's cheaper there.

Of the eight individuals who completed the survey in 2013 and 2014, two reported 'Yes' to being broke before payday in 2013, and in 2014 five reported they were broke before payday.

In 2013, those who had been to see MoneyMob tended to be broke before pay day less often (25%) than people who hadn't been to see MoneyMob (33%). In 2014, the results were similar, with 9% of those who had been to see MoneyMob broke before each pay day compared with 12.5% who had not previously seen MoneyMob; 19% of those who had been to see MoneyMob were not regularly broke before pay day compared with 12.5% of those who hadn't.

Comment:

In both 2013 and 2014, the majority of survey participants reported yes, or sometimes to being broke before payday 2014 (77%) 2013 (82%).

MoneyMob clients in both 2013 and 2014, reported they were broke before pay day less often than those who were not a client.

Missing out on essentials

Fewer survey participants reported they always miss out on essentials in 2014 (13%) than in 2013 (30%); however there was an increase in those reporting they sometimes miss out - 2014 (62%) and 2013 (35%). Of note, is that those who said they do not miss out on essentials decreased – 2013 (35%) and 2014 (18%).

Table 4. Missing out on essentials

November 2013	November 2014	Result
30% Yes	13% Yes	Decrease in people reporting they 'always' miss out on essentials, but an increase in people reporting they 'sometimes' miss out.
35% No	18% No	
35% Sometimes	62% Sometimes	

Those who responded yes or sometimes to this question in 2014 were most likely to say:

- Family helps me out with food
- Art Centre 'Money Stories' helps when we run out before payday
- We still have food until next payday
- Have money from Centrepay to buy food
- Have saving on basic card until next pay day
- I still have to pay rent and bills.

Of the eight individuals who completed the survey in 2013 and 2014, one went without food and fuel in 2013, and a different person went without in 2014.

Comment:

In 2013, 30% said yes, and 35% sometimes that they missed out on essentials; compared to 13% who said yes, and 62% who said sometimes in 2014. Those who said yes or sometimes in 2014, also reported that various strategies to be able to make sure they had food before payday.

Borrowing money they cannot pay back

The percentage of people reporting they borrow money they cannot pay back decreased – 2014 (17%) 2013 (49%).

Table 5. Borrowing money

November 2013	November 2014	Result
49% YES 48% NO 3% Maybe	17% YES 83% NO	Decrease in those reporting they borrow money they can't pay back.

A few of those who responded yes to this question in 2014 also reported:

- Centrelink helped with a payback plan
- Money Mob helped with paying debts for cars
- Family had helped them to pay the money back
- They had borrowed tiki (credit) from the store.

Of the eight individuals who completed the survey in 2013 and 2014, two people had borrowed more than they could pay back both in 2013 and 2014, one had borrowed too much in 2013, and a different person had borrowed too much in 2014.

In 2013, those who had borrowed more money than they could pay back in the previous 6 months were more likely to have seen MoneyMob for assistance (20% rather than 11%).

This result matches high levels of attendance at MoneyMob 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 MoneyMob for extra assistance. In 2014 both sets of participants had lowered debt rates and those who had been to see MoneyMob were again more likely to have borrowed more than they could pay back (15% rather than 4%).

Comment:

The number of people reporting they borrowed more money than they can pay back decreased in 2014 compared to the previous year. In addition, in 2013 and 2014, those who reported they has borrowed more than they could pay back were also more likely to have been to see MoneyMob about their debt. Others reported family or Centrelink had helped them pay back debts.

Income source

In 2013 over two thirds (69%) of the participants were on Centrelink benefits only. 9% were receiving Centrelink and employed at an Art Centre; and 22% reported they were employed. In 2014, over half of the participants reported their money came from Centrelink only; over 30% from Centrelink plus work; and 16% were employed (and not in receipt of Centrelink).

Table 6. Source of pay

Source of pay	Number (%) in 2013	Number (%) in 2014
Centrelink benefits	53 (69%)	35 (52%)
Centrelink plus work	7 (9%)	21 (31%)
Employed	17 (22%)	11 (16%)

Of those who completed the survey in both 2013 and 2014, one went from being on Centrelink benefits to full employment and one went from Centrelink benefits and part-time work to being fully employed.

Comment:

The results about income source were different in 2013 and 2014 for those reporting they were on Centrelink benefits, Centrelink plus work, or employed. This is most likely to reflect the different cohorts in these years than to reflect a change in income source across the MMT client group, or the APY population.

Of note is that in both years, being on Centrelink benefits was reported by more than 50% of participants.

Income management strategies:

Fewer people in 2014 reported their money was being placed in some form of income management compared to the 2013 survey.

Table 7. Income management

November 2013	November 2014	Result
55% Yes	36% Yes	18% decrease in proportion reporting they have money placed in income management
45% No	64% No	

Of those who completed the survey in 2013 and 2014, two reported having their income managed to it not being managed.

Those who responded to these questions in 2014 raised a number of issues about income management, and the type of arrangements they had. There appeared to be considerable variability in the type of arrangement they had for income management including management of their Centrelink payments.

They reported:

- Having a Basics card and Centrepay
- Having a Basics card and a key card
- Variable amounts into income management, including payments being taken out for bills, e.g. Telstra
- Wages affecting the amount they get in Centrepay
- Some were not sure of the amounts being managed through Centrelink
- Some had decided against income management, reported not being happy with it
- Some said they preferred having a key card for saving and purchasing

Comment:

The survey results appear to suggest that more people are choosing not to place their money into some form of income management. One possible explanation for this result may relate to the numbers (%) reporting they were on Centrelink payments only.

Table 6 above indicates 69% were on Centrelink payments only in 2013 compared to 52% in 2014. Another difference between the cohorts was the % on Centrelink plus work, and % employed. These differences may largely explain the apparent difference in the numbers on income management between these two years.

At the same time, the 2014 survey showed there was considerable variability in the range of income management strategies people were choosing and reporting. There was likely to be a number of reasons for people choosing to have their income managed or not, although some reported they had decided against it as they were not happy with it. Also, some people without a Basics card responded yes they did have their money placed into income management; and others who said no, said they had a Basics card. Given there was some confusion about whether people were on income management for some respondents, it was not possible to confidently interpret the findings of this survey question.

Note: This particular question requires further revision if the survey is to be administered in the future. An analysis of income management for MoneyMob clients and non-clients across a number of domains of financial capability would provide greater depth to interpreting the results about income management than was possible for the 2014 survey.

Centrelink deductions

More people reported having Centrelink deductions from their pay in 2014 compared to 2013.

Table 8. Centrelink deductions

November 2013	November 2014	Result
46% Yes	52% Yes	6% increase in proportion reporting Centrelink deducting money for debts.
54% No	48% No	

Reasons given by those saying yes Centrelink to Centrelink deductions reported they were for:

- Centrelink loans
- Fines
- Bills, such as Telstra
- To pay for travel
- Some big items, freezers, TVs

While many know how long the money was being taken out for, a number were not sure why Centrelink was taking money out and for how long.

Of the eight individuals who completed the survey in both 2013 and 2014, one person ceased having Centrelink pay a debt off, presumably because the debt was paid off.

Comment:

In both 2013 and 2014, nearly half of survey participants said they had Centrelink deductions and half did not. Slightly more people reported Centrelink money coming out to pay for debts in 2014.

Contribution to rent

In 2014, there was a mix of responses to these questions, with 53% reporting that someone else paid; and 17% reporting they only paid the rent and 12% with partner and/ or family. Only a very small number of participants, just over 6% either paid no rent or owned their home.

Table 9. Contribution to rent

Comment	Number of respondents	% respondents
Someone else pays (i.e. not them)	39	53%
They only paid the rent	20	27%
They paid the rent with a partner, and/or other family members	9	12%
No rent is paid, e.g. aged care, no home	4	5%
They own their home	1	1.4%

Comment:

In 2014, most people reported they were in rental accommodation (which reflects the APY population Census data, and the 2014 MoneyMob client data), but more than 50% of survey participants reported someone else paid the rent; and nearly 40% contributed either in whole or part to rent. This suggests many people may be living with family members without having to pay rent; and or sharing the rental obligation with family.

Money worries relevant to money management

Paying back loans or fines

In 2014 (51%), fewer participants reported they worry because they cannot pay back loans or fines compared to 2013 (64%); of note is that those saying they **don't worry** about being able to pay back loans increased to 45% in 2014 from 25% in 2013.

Table 10. Paying back loans and fines

Question	Nov 2013	Nov 2014
Do you worry because you cannot pay back loans or fines?	Yes 64%	Yes 51%
	No 25%	No 45%
	Maybe 12%	Maybe 4%

Comment:

Being worried about not being able to pay back loans or fines was reported more in 2013 (64%) than 2014 (51%); but a more significant finding for this question is the % who said no - 25% (2013) and 45% (2014). There were more people who answered the survey in 2014 who had been to see MoneyMob, so this result may reflect that they have resolved some of their debt problems. The result is similar to the survey result about borrowing (Table 5) above.

Kids spending your money on bad things and having no money for food and good things

There was little difference in the answer to this question in 2014 and 2013. Notably two thirds of people reported either yes, or maybe to this as a money worry.

Table 11. Worry about spending on bad things

Question	2013	2014
Do you worry because you and your kids spend your money on bad things, and you have no money for food and clothes and good things?	Yes 51% No 32% Maybe 17%	Yes 56% No 37% Maybe 7%

Comment:

This remained as a constant worry in 2013 and 2014; albeit less than other worries

Spending too much money on cards, gambling, grog or marijuana

More people reported (yes, and maybe) about worrying about spending too much money on gambling and drugs in 2014 (57%) than in 2013 (38%).

Table 12. Worry about spending too much on gambling, alcohol and drugs

Question	2013	2014
Do you worry because you spend too much money on cards, gambling, grog or puyu tjanpi (=smokes?)	Yes 31% No 63% Maybe 7%	Yes 44% No 43% Maybe 13%

Comment:

Compared to other money worries, fewer people were worried about this, although in 2014, more people mentioned it was a worry. It is likely that survey respondents in both 2013 and 2014, were underreporting about this issue.

Humbugging

Humbugging was reported as a significant money worry in both 2013 (71%) and 2014 (70%). When including 'maybe' the figures were 84% and 79% respectively. This is clearly a significant money worry in these communities.

Those saying no increased slightly to 21% in 2014 from 16% in 2013.

Table 13. Worry about humbugging

Question	2013	2014
Do you worry because you have only a little bit of money, but people are always humbugging you for money?	Yes 71%	Yes 70%
	No 16%	No 21%
	Maybe 13%	Maybe 9%

Comment:

Humbugging was reported as a significant worry in both 2013 and 2014.

Not having enough money

In both 2013 and 2014, the majority of survey participants reported that everything costs a lot of money and they don't have much money. Only 8% in both years said no to this question. Not having enough money is a significant worry in these communities.

Table 14. Worry about not having enough money

Question	2013	2014
Do you worry because everything costs a lot of money and you don't have much money?	Yes 79%	Yes 73%
	No 8%	No 8%
	Maybe 13%	Maybe 14.5%

Comment:

Not having enough money was reported as a significant worry in both 2013 and 2014.

9.2.2 Key findings - money management

In relation to money management, the survey results suggest:

- The majority of survey participants were in receipt of Centrelink benefits (69% 2013, 52% 2014) rather than employed. While there was an increase in participants reporting they were on Centrelink and work (9% 2013, 31% 2014); the majority of respondents also said that everything costs a lot of money (79% 2013, 73% 2014); to being broke before payday (82% 2013, 77% 2014); going without essentials (65% 2013, 75% 2014); and that not having enough money was a big worry for them (79% 2013, 73% 2014).
- In terms of 'keeping track of spending and money available for spending', approximately half of the survey participants kept track of their bank balances in 2013, compared to 85% in 2014 (a notable 32.3% increase). In 2013, participants who had been to see MoneyMob for assistance tended to know their bank balance slightly more so or more often (55%) than those who had *not* been to see MoneyMob (50%). Whereas, in 2014 participants who had been to see MoneyMob knew their bank balance more often (62%) than those who hadn't been to see MoneyMob before (33.33%).
- Being worried about being able to pay back debts and fines was also reported as a significant worry (64%, 2013, 51% 2014). Of interest in 2013 and 2014, those who also reported they had borrowed more than they could pay back were also more likely to have been to see MoneyMob about their debt.
- In terms of being 'broke' sometimes or often before payday, it is possible that this may be due to lack of 'disciplined money management', lack of 'prioritising spending on essentials', or lack of capacity to 'live within ones means', but these behaviours are difficult to ascertain from the survey results alone. All these money management behaviours may be influenced by the simple reality of the high cost of living, including for the basic necessities. That a majority of people who responded to the survey reported they miss out on essentials like food sometimes or often, and that 'not having enough money' was a big worry is of great concern.
- Given all these findings, it is understandable many people would be limited in being able to plan too far ahead in terms of their expenditure. Nevertheless, based on these survey results, a number of money management behaviours are showing signs of improvement. This included knowing bank balances, using various means to find these out, and seeking help from MoneyMob to manage debt. Overall, MoneyMob clients were more likely to report these behaviours than non-clients.

9.2.3 Choosing products survey results

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.

Knowledge of bank accounts

In responding to this question, many of the 2014 respondents provided details about the number and type of accounts they have, with many (41%, only having one account)

Table 15. Number of accounts

Number of accounts	Number of respondents	% of people
One account	24	41%
Two accounts	9	16%
Three or more accounts	5	9%
Number of accounts not specified	20	34%

In relation to whether they had asked or found out about different bank accounts, the following comments were made:

- MoneyMob helped me to sort out my accounts
- I found out from the PY KU office, community centre
- I have a savings bank because it was for teachers (I'm a teacher)
- I know about Commonwealth and Westpac banks
- I rang the bank and found out about accounts
- I don't remember, a long time ago.

Table 16. Knowledge of different bank accounts

November 2013	November 2014	Result
23% Yes	37.5% Yes	14.21% increase in people reporting they asked about different types of bank accounts
77% No	62.5% No	

Of the eight individuals who completed the survey in 2013 and 2014, just four had reported investigating different bank accounts in 2013, yet in 2014 all eight reported they had investigated different bank accounts before choosing theirs.

Comment:

The survey results showed that the majority of respondents did not know about different types of bank accounts in (77% 2013, 63% 2014). In 2014, 41% had one account, usually a saving account. Some reported going to MoneyMob about setting up bank accounts. Overall the survey results and comments, suggested people were not proactively seeking out information about bank accounts as a product of the financial services sector. The survey results also give the impression that there are limited banking services being offered to APY residents, with most mention of Westpac and the Commonwealth Bank.

Purchasing decisions

In 2013 survey participants reported price was the most important criterion, followed by brand, taste, expiry date, quantity and health. The majority noted that prices were very expensive at the local store. In 2014, 41% of people who responded to this question said they thought about 3 or more criteria that were important to consider before buying something; followed by just price only at 32%; and price and taste at 17%. Again in 2014, price was the most important single criterion considered.

Table 17. Criteria considered before purchasing

Criterion	Number responded	% responded
Price	15	32%
Brand	1	2%
Taste	3	6%
Price and Taste	8	17%
Three or more criteria	19	41%

A number of respondents in 2014 made other comments about what they think about before buying something including:

- I buy food and basics first, what I need
- I look for quality and healthy options
- We don't have a choice about price, the store is expensive.

Comment:

The survey results in 2013 and 2014 suggest that price was the most important single criterion people consider before purchasing; although taste, quality and quantity were also considered before purchasing something.

Purchasing something large

In choosing to purchase big products like a car or home appliances, 2013 survey participants reported they tended to purchase what was available to them, largely through family members or what was 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. A significant number of participants (15%) had never bought a large item like a car, washing machine or refrigerator.

In 2014, 24 respondents (29%) had bought something expensive before, 30 (36%) had not. In 2014, price was the most important consideration when buying a large item such as a car, with 57% saying it was the most important single criterion they considered.

The survey results for 2013 and 2014 showed no discernible difference between the purchasing choices and habits of people who had been to see MoneyMob and those who had not. In 2014, 25% of non-MoneyMob participants had bought something big (a washing machine) compared with 45% of those who had been to see MoneyMob (who also mentioned washing machines). Those who were non-clients favoured price, those who had been to see MoneyMob favoured price, then condition, then style or model or what's available.

Comment:

Price was also reported at the most important criterion people considered before purchasing something large, although many people who responded to the survey said they had not bought a large item before (15% 2013, 36% 2014).

“Money worries” in relation to purchasing

Survey participants in 2013 and 2014, reported a number of worries about purchasing decisions in relation to cost, lack of choice, and about expensive items. The survey results were very similar in 2013 and 2014. Fewer people in 2014 (44%) reported worrying about buying expensive things without looking at the price first compared to 2013 (55%).

Table 18. Worries about purchasing

Question	2013	2014
Do you worry because everything costs a lot of money and you don't have much money?	Yes 79% No 8% Maybe 13%	Yes 73% No 8% Maybe 14.5%
Do you worry because there are only a few things to buy in the shop, not lots of things?	Yes 79% No 9% Maybe 12%	Yes 75% No 16% Maybe 9%
Do you buy really expensive things without looking at the price first—do you worry about that?	Yes 55% No 29% Maybe 16%	Yes 44% No 43% Maybe 13%

Comment:

Survey participants in 2013 and 2014, reported a number of worries about purchasing decisions in relation to cost, lack of choice, and about expensive items. Compared to the other worries about purchasing people were less worried about purchasing something without looking at the price.

9.2.4 Key findings - choosing products

In relation to choosing products, the survey results suggest:

- In relation to 'pro-actively seeking information before buying', the survey results must be considered in light of choices available to APY community members. This relates as much to purchasing the products and services of the financial services sector, such as bank accounts, to the types of products available in the general store, such as basic household items and foodstuff, through to purchasing large items, such as washing machines and cars.
- Overall the survey results suggested many people were not proactively seeking out information about bank accounts. The results also suggest there are limited banking services being offered to APY residents. One wonders for example 'how many banks actively promote their services and tailor products to meet the needs for APY community members?'
- In 2013 and 2014, the majority of participants reported they looked at price as a priority before choosing products at the general store. At the same time, the results also show that people worry that prices are expensive; and there is limited or no purchasing choice.

- Many survey participants had not bought a large item before (15% 2013, 36% 2014). For those who had purchased expensive items like cars, refrigerators and washing machines, price was cited as the key criterion in deciding which to buy, although they were also apt to point out that they also needed to 'buy what was available', suggesting limited choice for large items in APY communities. Given the limited range of larger items that would be available in the general store, this suggests that APY residents would need to look further afield to get more choice, for example in Alice Springs or Adelaide, but this in turn would add to the expense and ability to access transport to bring large items into the community.
- Overall, survey participants showed they considered various criteria, although price was the most important single criterion for all purchasing decisions. In relation to making sound purchasing decisions, it should not be overlooked that many survey participants also reported being on Centrelink payments only; were worried about not having enough money; having limited choice; and that basic and essentials items in the general store were expensive. This means APY residents have significant financial challenges in relation to money that need to be taken into account when considering their behaviours in relation to purchasing decisions.

9.2.5 Making provision for the future survey results

In relation to making provision for the future, the survey included questions designed to increase understanding about people's 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.

Saving money

The survey results showed a slight difference in the % of people reporting they were saving money 50% in 2013 and 47% in 2014. Notably, half of those surveyed in 2013 and 2014 said they had not been able to save.

Table 19. Saving money

November 2013	November 2014	Result
50% Yes	47% Yes	Slight decrease - but the result may be due to a slight alteration in the way this question was asked in 2014.
48% No	53% No	
2% Maybe		

The majority in 2014 (28 respondents; 90%) who answered yes to this question said they were saving money in their accounts with the bank, e.g. Christmas account. Of these, one mentioned MoneyMob helped them to set up a saving account and save money from their pension; another said they'd tried

Centrelink, but had found they don't help with savings accounts. Two mentioned they saved through super, and one mentioned they saved from the paintings they sell.

Of the eight individuals who completed the survey in both 2013 and 2014, five reported they had saved money in 2013, and four reported they had saved money in 2014. It is unknown whether the refinement of the question in 2014 produced a more accurate result or if the self-reports were accurate in both cases, but three of the four respondents in 2014 stated they had the money in their savings account.

In 2013 participants who had been to see MoneyMob were slightly more likely to report having saved some money in the previous 6 months (56%) than those who had not been to see MoneyMob (43%). In 2014 fewer participants in both sets had reported savings, perhaps because they were asked where savings were kept (as a form of verification). Again, slightly more people who had been to see MoneyMob reported savings (38%) than people who had not been to see MoneyMob (30%).

Comment:

Overall the results are equivocal when it comes to saving in the last six months – close to half saying yes and half saying no in both 2013 and 2014; and in relation to whether people were MoneyMob clients or not. Those who answered yes in 2014, were asked to say where their savings were kept, which at least gave some sense of verification that savings were indeed put aside. Most reported in their savings account. It not possible from the survey results to discern how much savings is actually taking place. In light of earlier questions about 'being broke before payday' and worries 'about not having enough money for food' some caution needs to be taken in interpreting these survey results about saving and making provision for the future.

Saving to pay for bills

When asked whether survey participants saved to pay for bills 80% responded 'no' in 2014 compared to 57% in 2013.

Table 20. Saving for bills

November 2013	November 2014	Result
43% YES 57% NO	20% YES 80% NO	Decrease –may be more realistic due to question 'tweak' – or more accurate question?

Those who answered yes to this question in 2014 reported:

- Using direct debit from their savings account to pay bills
- Keeping money in savings account for paying bills
- Having automatic payment of bills through Centrelink.

Of those who completed the survey in 2013 and 2014, only one person answered ‘yes’ to this question, and it was a different person in 2013 to 2014.

Comment:

The majority of people reported they did not save to pay for bills (57% 2013, 80% 2014). While the results for 2014 appear more realistic / accurate than in 2013, those answering yes (20% 2014) did provide specific answers to how they saved for bills, i.e. using direct debit, automatic payment through Centrelink, or accounts set up for bills, suggesting that some people were demonstrating positive behaviours relating to making provisions for the future.

Saving money for children

The survey results for this question suggest very little difference between 2013 and 2014 in terms of saving for children.

Table 21. Saving for children

November 2013	November 2014	Result
29% YES	33% YES	Slight increase in people reporting yes
71% NO	67% NO	

As in the previous question, many who answered ‘yes’ to this question in 2014 said they had saved money in the bank for their kids, including in different accounts for them

One parent said Money Mob had helped to set up another account for the kids for later. One grandparent had saved a significant amount for her grandchildren for when they turn 21; another reported being able to save some money, but tended to give it to the children when they ask for it. Some reported they saved for children from the proceeds of their work at the art centre.

Of the eight individuals who completed the survey in both 2013 and 2014, four reported they had saved money for their children in 2013, and only two reported they had saved money for their children in 2014. It is not known whether the refinement of the question assisted the accuracy of responses, but comments associated with 2014 responses indicated that while respondents did save money for their children, they tended to give the money to their children now rather than later.

Comment:

Overall the survey results suggest the majority of people do not save money for their children. This may reflect the reality that household income in many households is low and / or associated with people living on Centrelink payments only; or there's not enough money to be able to set aside for their children. Nevertheless there are some people who reported they did save for their children or grandchildren (29% 2013, 33% 2014); and (in 2014) indicated where it money was kept.

Saving for old age

More people reported saving for their old age in 2013 (51%) than in 2014 (32%). Nevertheless, a very high proportion of people in both years reported not saving (no, or maybe) for their old age – 2013 (49%), 2014 (68%).

Table 22. Saving for old age

November 2013	November 2014	Result
51% YES	32% YES	Decrease in people reporting yes –may be more realistic due to question 'tweak' – or more accurate question?
46% NO	68% NO	
3% Maybe		

The majority who answered yes to this question in 2014 (13, 68%) said they saved their money mainly through superannuation; others (4, 21%) mainly through savings in the bank. One person was not sure about super.

One person said they were not worried about super as they had enough money; another (who had responded no) mentioned Money Mob had helped to consolidate different super accounts into one.

Of the eight individuals who completed the survey in 2013 and 2014, two reported they had saved money for their old age in 2013, and three reported they had saved money for their old age in 2014. It is likely that the refinement of the question in 2014 assisted with the accuracy of responses; but in 2014 two of the three respondents explained that this saved money was actually their superannuation.

In 2013 participants who had been to see MoneyMob were slightly more likely to report having saved some money in the previous 6 months; 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.

In 2014 these questions were repeated, but a follow-up question was added that sought to verify the location and type of savings made. 2014 results showed that again participants who had been to see MoneyMob reported more savings set aside for bills (20% as opposed to 4% for those who had not

been to see MoneyMob), more savings set aside for children (17% as opposed to 12.5% for those who had not been to see MoneyMob) and more savings set aside for old age (29% as opposed to 21% for those who had not been to see MoneyMob).

Comment:

Overall the survey results about saving for old age suggests the majority of people don't or are not able to. The 2014 results suggest that MoneyMob clients were more likely to have set aside money for their old age, but also for children and saving for bills. The results suggest that some people were not sure about their superannuation, but had been to see MoneyMob about it.

Legal wills

As with the previous question, this question about having a will was changed in the 2014 survey due to the unexpectedly high result of 51% in 2013. In 2014, 27% of participants reported having a legal (written) will. It is likely that the refinement of the question assisted the accuracy of responses in 2014; where the majority of participants 73% reported not having a will.

Table 23. Having a will

November 2013	November 2014	Result
51% YES 46% NO 3% Maybe	27% YES 73% NO	Decrease in people reporting they had a will – may be more realistic due to question 'tweak' – or more accurate question?

In 2014, people who said yes to this question gave varied responses about where the will was located. Locations included – with a lawyer, at home, at Money Mob, at the school, art centre, clinic and aged care home, in a safe place, through to not being sure where it was kept, wanting to know where to find it and wanting to have a will.

A number of people who answered no to this question made some useful comments that inform this question about wills. Many said they are interested to find out more about getting a will; wanted to give money to their children when they die; had planned to see Money Mob about getting a will; wanted a written record of what should go to the kids. There was strong interest in wills from those who answered no they did not have a will.

Of the eight individuals who completed the survey in 2013 and 2014, four reported they had a legal will in 2013, but only one reported they had a legal will in 2014. The comments suggest that the extra prompt in 2014 led respondents to question if they knew where their will was, with three saying they'd like to find out if they have one and if so, find out where it was.

In 2013, 56% participants who had been to see MoneyMob reported they had a legal will, whereas 46% of those who hadn't been to see MoneyMob had a will. In 2014 the question was repeated, however a follow-up question asked where the will was kept. It is likely the extra verification question affected results, however fewer participants in both groups reported having a will in 2014

Comment:

The majority of survey participants (73%) in 2014 reported they did not have a will, reflecting the different way the question was asked compared to 2013. In 2014, 21% of those who had been to see MoneyMob and 8% of those who hadn't been to see MoneyMob reported having a will. Those who reported not having a will in 2014, also expressed the desire to find out more and wanted to go to see MoneyMob about wills.

Superannuation

Those reporting they had superannuation increased slightly from 56% in 2013 to 64% in 2014.

Table 24. Having superannuation

November 2013	November 2014	Result
56% YES	64% YES	Increase in number of people reporting they have superannuation
44% NO	36% NO	

In 2014, there were mixed responses about where people's super was, and the name of the fund. 13 (24%) were not sure of the name of the fund or where the funds were held.

Super from working in the school, the Family Centre, government /aged care, clinic, land management, mining, Catholic Care, the Arts Centre was mentioned by 19 (36%), and a few nominated the name of their fund, SA Fund, NT Fund, Australian Super, HESTA 8 (17%); 9 (17%) people mentioned they had or were intending to talk to Money Mob about their super; 2 (1%) mentioned they wanted to work to get more super.

Of the eight individuals who completed the survey in 2013 and 2014, four reported they had superannuation in 2013, and seven reported they had superannuation in 2014. This matches the increase in the number of respondents who had gained employment over the previous year.

In 2013, of participants who had been to see MoneyMob, 61% reported they had superannuation whereas 53% of those who hadn't been to see MoneyMob had superannuation. In 2014, fewer participants in both groups reported having superannuation, perhaps due to the added verification question (48% of those who had been to see MoneyMob reported having superannuation compared with 21% for those who hadn't).

Comment:

The results for having superannuation (56% 2013, 64% 2014) may be over reporting or it may reflect the difference in survey respondents previous work history as opposed to what they reported at the time of the interview. There seemed to be some confusion in the 2014 about where people's super was held (this was not asked in 2013), suggesting the question still requires some adjustments, if it is to be used again. Nevertheless, still many people reported they did not have superannuation in 2013 and 2014, presumably due to their work history, which suggests these people will not have been able to make provisions for retirement and will require an old age pension and/or they are already in receipt of it.

Insurance

In 2013, 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.

In 2014, two thirds (65%) of respondents said they didn't have any insurance. A range of different insurance types were mentioned including across those who answered yes and no to this question, so it was unclear whether they had the type of insurance they mentioned, or if they wanted to get certain types of insurance, or whether it was to get more information about these insurances. Many said they'd like to find out more about insurance from MoneyMob.

The types of insurance mentioned were:

- Life insurance
- Health and medical insurance
- Accident insurance
- Vehicle insurance
- House and contents insurance
- Funeral insurance.

Of the eight individuals who completed the survey in both 2013 and 2014, two reported they had insurance in 2013, and four reported they had insurance in 2014.

In 2013, of participants who had been to see MoneyMob, 19% reported they had insurance, whereas 14% of those who hadn't been to see MoneyMob had insurance of some kind. In 2014 participants were first asked if they knew what insurance was, then asked if they had any, then asked which kinds of insurance. Of those who had been to see MoneyMob before, 10% reported they had insurance (the range of health, life, house, car insurances) and 8% of those who hadn't been to see MoneyMob before reported they had insurance (life insurance).

Comment:

Overall, very few survey respondents, whether MoneyMob clients or not, reported having any type of insurance in both 2013 and 2014. But many said they'd like to find out more about insurance from MoneyMob, suggesting a desire to learn and be informed.

Accessing funds for when a family member was sick

In 2013, when participants were asked whether they would be able to pay for family members to go to hospital with them in Alice Springs or Adelaide at short notice:

- A third 33% reported that they could not find the money at all
- 18% reported they would be able to access the emergency money from their bank account
- 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'.

In 2014, the selected responses to this question were similar for some options, but notably more people said they'd pay from their saved bank money:

- 30% indicated that they would not be able to get that money, who also commented that the bush bus concession is not available anymore, and that travel is expensive on Centrelink payments
- 40% of people who answered this question would pay for travel from their saved bank money
- 26% said they'd get the money from somewhere, and
- Asking someone or the bank for money was to least favoured option at 5%

Of the eight individuals who completed the survey in both 2013 and 2014, only one said they could draw the money from personal savings in 2013, and two said they could not get the money, whereas in 2014, six people said they could draw the money out from personal savings and just one said they could not get the money.

Comment:

One third of survey participants, (33% 2013, 30% 2014) reported not being able to find money for emergencies, such as when a family member was sick. However, there was an increase in people reporting they would access savings for this reason (18% 2013, 40% 2014) and a decrease in people reporting they'd find the money somewhere (50% 2013, 26% 2014).

9.2.6 Key findings - Making provision for the future

The following questions drew out extra information about research participant's 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].

Note: The results for these questions are presented in previous sections above.

In relation to key financial capability domain of making provision for the future, survey results suggest:

- The survey results in 2014 showed some difference to 2013, however, overall many people reported challenges in being able to save whether for bills, children or old age. This suggests many people had limited capacity to 'plan ahead generally'; although the % of participants on Centrelink benefits in both 2013 and 2014 needs to be taken into account, as well as what the previous results for both managing money and choosing products suggest about people's financial capability in these domains.
- Evidence for people's capacity to 'make provision for unexpected events' was mixed; and here was some difference between 2013 and 2014. One third of survey participants, (33% 2013, 30% 2014) reported not being able to find money for emergencies, such as when a family member was sick. However, there was an increase in people reporting they would access savings for this reason (18% 2013, 40% 2014); and a decrease in people reporting they'd find the money 'somewhere' (50% 2013, 26% 2014). Accessing savings for an emergency reflects improvements in financial capability in terms of making provision for the future.
- While some survey participants reported saving money for bills, their children and their old age; having a legal will; and investing in insurance, the majority did not. Certainly some appeared to have achieved all three, but the majority were not able to. In particular, very few people held insurance for anything.
- Overall, there appeared to be relatively little capacity for future planning by the majority of survey respondents, but the question of whether this has to do with capability or opportunity is highly questionable. Many who responded to the survey in 2013 and 2014 were on Centrelink payments or Centrelink plus work, and had also reported in other survey questions about being broke and not having enough money for essentials. Being on low incomes is very likely to have impacted on survey respondents' ability to make provision for the future.
- The results also show at MoneyMob clients were more likely to have savings, legal wills, superannuation and insurance compared to non-clients. This provides evidence that MoneyMob services are supporting people to better provide for their own future, or at the very least that MoneyMob clients are more informed about the products and services that would help them to make provisions for the future.

9.2.7 Being informed survey results

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).

Desiring to learn / wanting to know

In 2013, 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.

In 2014, those completing this question gave a number of specific suggestions about what they'd like to learn more about. Based on an analysis of these comments the suggestions made came under the following main areas. Many people (29%) were interested in budgeting, saving and managing money; although 10% of those completing the survey in 2014 were not sure. A higher percentage of people in 2014 reported wanting to learn more about insurance, super and wills than in 2013.

Table 25. Desire to learn/wanting to know

Answer	Number responding	% responding
Budgeting, saving, managing money	24	29%
Insurance	20	23%
Super	19	23%
Wills	9	10%
Tax	3	4%
Not sure, not really	8	10%

Comment:

Survey participants reported a range of money matters they wanted to know about in 2013 and 2014. Many of the same things were mentioned in both years, but more people reported wanting to learn more about insurance, super and wills in 2014 than in 2013.

Who people ask for help about money

In 2013, survey 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.

2014 survey participants commonly reported asking for help from family, Money Mob and Centrelink for when they were worried about money. Some also reported the Art Centre, the School, the Clinic and the Women's Council. A number indicated they were worried about money, but hadn't asked anyone for help.

MoneyMob clients

More survey respondents reported they had talked to MoneyMob in 2014 (71%) compared to 2013 (49%).

Table 26. MoneyMob Clients who were surveyed

November 2013	November 2014	Result
49% Yes	71% Yes	21% higher proportion had visited MMT previously
51% No	29% No	

In 2014 respondents reported a range of matters MoneyMob had supported them with, including:

- Help with banking, getting a new key card
- Budgeting
- Saving
- Centrelink access
- Superannuation
- Tax
- Fines, loans
- Funerals

Those who had not been to see Money Mob before reported:

- They were not sure what MoneyMob does
- There was no need / they had no money worries
- 'Centrelink sorts it out'
- They were busy in work hours, had a job
- Had to wait a long time to see a MoneyMob worker, there were too many people waiting in queue at MoneyMob
- They were not able to get to the office, had problem with transport and walking.

Also, in 2013 participants who had **not been** to MoneyMob before reported they would choose to seek help with financial matters in slightly different orders of priority than in 2014.

9.2.8 Key findings – seeking information

A number of other questions in the survey 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].

Note: The results of these questions are presented previously in the report.

In relation to being informed:

- There was an increase in the % of survey participants who reported being a MoneyMob client, 49% in 2013 and 71% in 2014.
- The survey results in the other domains of financial capability, suggest participants do consider price and other criteria about products and services before making purchasing decisions, including large and expensive items; some people have knowledge of different types of bank accounts and their balances; are reporting knowing about numbers, are using computers and the Internet; and have sought help from others including from MoneyMob about the money issues they have.
- MoneyMob clients surveyed in 2014 reported that they had sought help about a range of money matters across all of the domains of financial capability covered in the survey. Those who had not been to see MoneyMob in 2014 made quite different comments, for example, about not needing advice and support, their problems in accessing the service and /or not knowing what MoneyMob does.
 - While many participants (both MoneyMob clients and non-clients) reported having many challenges to address such as being on low incomes, getting into debt, being broke before payday, and were worried about not having enough money; but it was also clear that they are seeking information, including particular areas of knowledge and skills that they wish to learn about. This reflects a strong 'Desire to learn (wanting to know)' despite the range of money worries they reported in the survey in both 2013 and 2014.

9.2.9 Contextual influences survey results

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

The list of 'money worries' (below) was developed in collaboration with MoneyMob 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).

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? '

Money worries

Overall, there was broad similarity between 2013 and 2014 in many of these answers to these questions about money worries. For most questions, more than 60% of participants responded yes, to these as money worries. As people also reported 'maybe' to these questions, the % is even higher for many of these money worries.

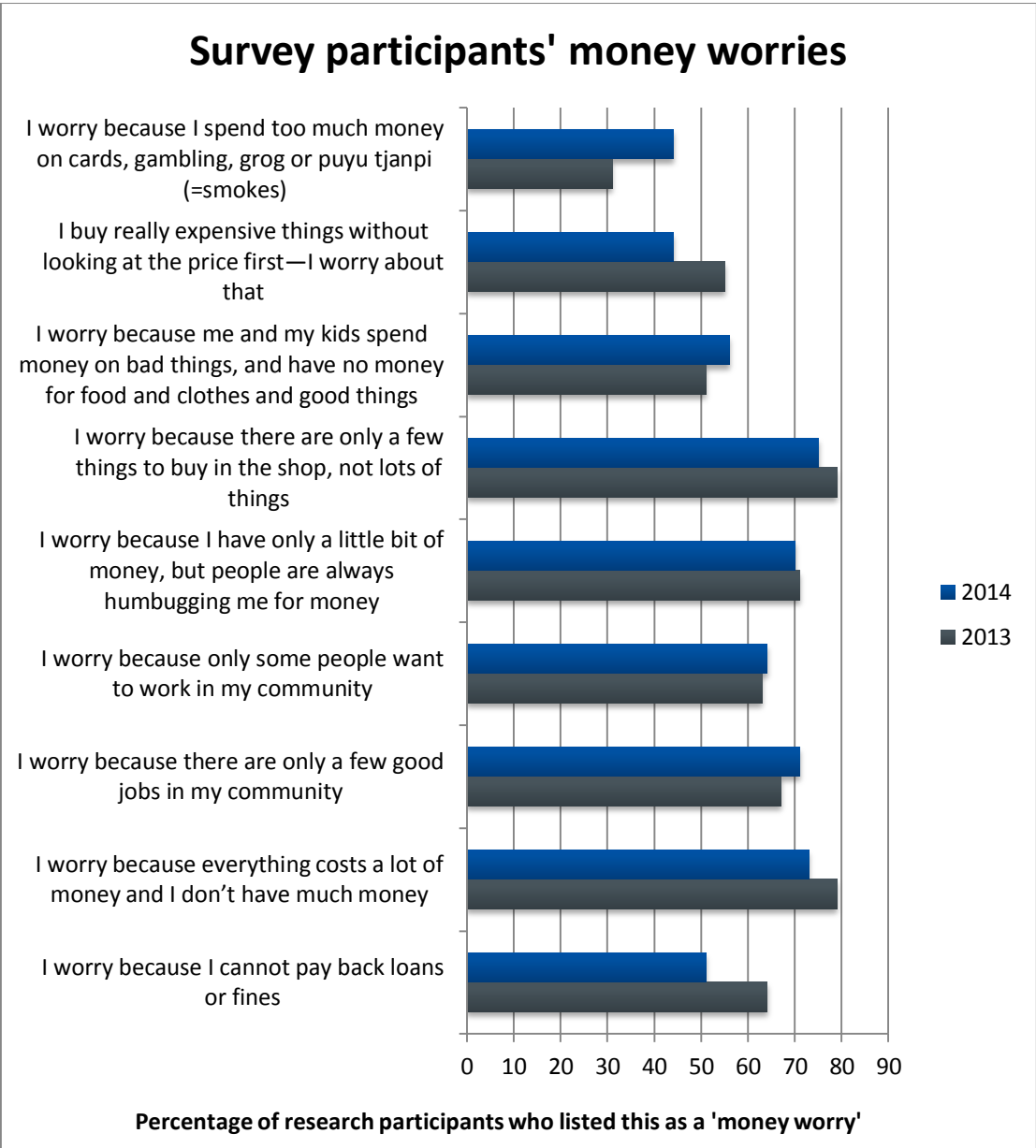
There were some notable differences in the responses to these questions in the survey in 2013 and 2014 (as presented in the diagram following). In 2013 peoples' biggest 'money worries' were lack of product options in local stores, and general expensiveness. In 2014 there were slight reductions in the percentage of respondents who recorded these as money worries, but these were still peoples' largest money worries.

In 2014 there was a decline in the percentage of participants who reported they worry because they cannot pay back loans or fines and in the percentage of participants who reported they worried because they buy expensive things without looking at the price first.

In 2014 peoples' 'money worries' had increased in relation to the number of jobs available in the community, the number of people willing to work, spending on 'bad things' (meaning they were more likely to miss out on food and clothes and good things), and spending on cards, gambling, grog or puyu tjanpi (smokes).

The 2014 survey included an additional 'money worry' statement: 'I worry because I don't have enough money for food'. Concerning is that 75% of participants responded 'Yes' the lack of money for food was a 'money worry'.

Chart 1: Money worries



What worried people the most

Responses in 2013 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'.

When asked what worried the people the most in 2014, the following were most frequently mentioned:

- Not having enough money
- Running out of money, finding it hard to save money
- Humbugging
- Gambling, smokes, and using money for bad things
- Cost of living, basics too expensive
- Bills, loans, debts, fines

Being happy about their money

In 2014, the majority of participants said they were happy about their money today, with 67% of people saying yes, and 33% saying maybe not.

Peoples' comments were highly varied in response to this question when they said they were happy. Those who said they were happy today, also raised a number of money worries that concerned them, including comments such as:

- I have a good wage but it goes quickly with the family
- We go get kangaroo, bake damper, but problems in community
- It's hard when other family know it payday and they come and humbug
- When I'm running low I can go and paint at the arts centre
- Tomorrow is payday I'm happy.

But for those who said 'maybe not', the comments were much clearer and stronger about why they were not happy today, and included:

- There's not enough money
- We owe money, have debts to pay
- It's not pay week
- We run out of money for food
- We're not sure what's happening with our pension
- Not enough money to save
- I don't have a job, that's why I'm not happy with money.

Overall, these responses reflect the range of money worries that people reported in other parts of the survey, and suggest that even when people say they are happy with their money, they still face significant challenges when it comes to money.

9.3 Thematic Analysis – Key Stakeholder Interviews

A number of key themes emerged from the interviews of key stakeholders, as well as some specific suggestions for improving the MoneyMob service itself. Broader economic and social improvements in the APY Lands to change the financial circumstances of people living in these communities were also highlighted.

9.3.1 The need for MoneyMob services in the APY Lands

All of those interviewed for the evaluation expressed the view that the need for MoneyMob services was substantial. They were needed to help APY communities deal with a number of money issues; manage household income; overcome debt; manage crises and emergencies; for help with tax returns; and to save and plan for the future.

While other service providers in these communities had tried to help people with various money related issues in an ad hoc way, this was not enough; there was a strong perception that a one-stop service was needed that could deal with complex cases that needed specific expertise.

MONEY STORY

A community member came to see MoneyMob about his tax. He said he hadn't filed his returns for quite a few years. It was a challenge for him to get all the papers together, and it took a lot of work to sort out the seven year backlog. But he also had a few debts, including for child support, and other bills that had been pushed aside that really needed to be dealt with.

MoneyMob took on the case to help this man sort out a few of these financial issues together. The tax returns were lodged, and with the money he received he was able to settle his outstanding debts.

MoneyMob Client File, Nov 2014

"From what I can see, there is a massive need for helping APY communities deal with money issues. It's not just about things like fines and debts. MoneyMob services are utterly essential."

APY Service Provider (November 2011)

People were obviously struggling with basic money issues such as banking, use of ATMs, checking bank balances etc. A number also expressed the view that other APY communities currently without a MoneyMob service had a similar need; examples of other isolated communities such as Pipalyatjara 15 kilometres from the WA border was mentioned by one service provider who worked across the region; Indulkana was another.

“They should listen to us in the community. We want somebody to listen to us. We need help. About money, about many things.”

Community Member (November 2011)

In particular, with large extended families with dependent children, many household only in receipt of Centrelink benefits, and high youth unemployment, meant that the little money households had needed to spread a long way.

Education about money, about budgeting, the basics about banking, for example ‘not sharing one’s pin number’, and humbugging were mentioned as core services needed in these communities. Dealing with fines and debts and addressing financial crisis for many families were also mentioned as core services needed in these communities. Poor and intermittent staffing of the PY KU office, also meant that people would go to MoneyMob for help about their Centrelink payments.

A number mentioned that gambling, drugs and alcohol, especially with young people without work were significant issues in these communities, which exacerbated many of the money issues mentioned above. The underlying cultural, economic and social factors were commonly raised as key issues that needed to be addressed, not necessarily by MoneyMob by itself, but across the various services being provided in APY communities. One person mentioned that in Amata alone there were over 40 separate service providers. Another said service providers needed to work together in a more integrated fashion.

9.3.2 Key money issues in the Lands

“People get money MoneyMob services onto the Lands.”

Community Member (November 2014)

The complexities of the modern financial system and the particular issues that APY community members experienced underpinned the views expressed about why MoneyMob services were needed in APY communities.

Those interviewed spoke of community members needing help about money because of a range of financial matters they faced including:

- Low income levels and sources
- The high cost of essentials
- Humbugging
- Banking and money management
- Indebtedness, credit, fines and book-up
- Financial scams

Income levels and sources

Many community members and families are in receipt of benefits through Centrelink. Others have Centrelink with supplemented payments through Skillhire. The ABS Census data shows clearly that the average wage/salary income in APY Lands remained relatively low in 2011, \$35,284 (up \$2139.60 from 2010) compared with \$46,551.3 in South Australia (down from \$44,140.70 in 2010). (ABS, 2011)

Many young people without full-time employment, reliance on benefits and associated low income levels for large and extended families were seen by community leaders as a real problem for APY communities, not only in terms of management of money in the short term but for the longer term.

“A focus on enterprise skills development for young people is required to improve employment prospects and income levels for APY communities into the future.”

Service Provider (November 2014)

A number suggested employment of young males ahead of females a priority, including employment of young people in community based services such as MoneyMob.

Others mentioned that cessation of the former CDEP and other training programs through Skills Hire that supplement basic Centrelink payments were not addressing the fundamental problem of poor employment prospects in these communities and that broader strategies were needed to raise income levels and reduce reliance on Centrelink in the APY Lands.

MONEY STORY

A community member came to see MoneyMob about a problem he was having with his son wanting to withdraw all his Basics Card kitty. He said he didn't want his son to humbug him.

He asked MoneyMob to help him manage this situation, which was also likely to happen again, and again.

MoneyMob spoke to Centrelink to let them know what his son was trying to do. The Centrelink person could hear what was going on.

So instead of releasing all the money from the kitty, Centrelink agreed to only release small amounts, when requested by him, so his son won't be able to humbug him and use up all his Basics Card money. MoneyMob agreed to help again whenever he needed it.

MoneyMob Client File (November 2014)

High cost of living in the Lands

The expense of basic necessities in the general stores, and simply making ends meet were seen by those interviewed as a substantial issue for the majority of families living in the community. The expense and lack of choice in the produce available in local stores was commonly cited as an issue for people in these communities. Travel to Alice Springs or Adelaide as an alternative for purchasing essential household goods was also expensive in terms of fuel, vehicle and travel expenses.

“We simply don’t have enough money to buy cars and maintain them.”

Community Leader (November 2014)

A number of service providers noted the spending patterns in the general stores and that many people had spent all of their Centrelink benefits within a day or two of receipt of the benefits. This was seen as problematic at one extreme and understandable at the other in that it reflected either impulsive, poor spending habits or the reality of community members living on low incomes, especially families with dependent children.

While many people had used a range of income management strategies, for example through Centrelink, those interviewed did not believe that the community’s money issues would be resolved through this mechanism alone. One community leader reported communities were having problems with the Basics Card and purchasing outside of the community, for example when people travelled to Alice Springs or Adelaide.

“There’s an obvious money problem here – for lots of folk, the money all goes in a day.”

Service Provider (November 2014)

Another mentioned that ‘big money comes out’ of peoples’ Basics Cards and something needed to be done about it. One service provider mentioned that families on Centrelink were impacted negatively through a reduction in their benefits when travelling to other places, for example for holidays and when visiting other Indigenous communities. While these comments were anecdotal, and the extent of these reported problems with Centrelink benefits and income management arrangements difficult to confirm, they did raise concerns about what would be the best approaches to income management in these communities.

In light of these issues, budgeting skills were as seen as a significant and fundamental money management strategy that the majority of people living in the APY Lands needed assistance with.

“All my money goes in a couple of days. Food, essentials are too expensive on the Lands.”

Community Member (November 2014)

Humbugging

Humbugging was frequently mentioned as a constant and challenging issue within families and households.

Some family members were seen as more vulnerable to the impact of humbugging, particularly older people and women. A number of significant examples were mentioned, including incidents with associated violence and intimidation, where the police were called in.

“Humbugging is a big issue here – because you are family it’s used as an excuse.”

Service Provider (November 2014)

It was acknowledged that MoneyMob had assisted a number of people with unacceptable examples of humbugging, and this issue was being addressed through the community education program

within the service. At the same time, cultural factors about money in relation to family versus the individual meant that a certain level of humbugging was viewed in the community as inevitable, if not normal or desirable.

Inter-generational and cultural factors complicate how humbugging is viewed, as well as how it can be managed and addressed in these communities.

MONEY STORY

Another MoneyMob client sought help when \$25K of his retirement payout went in one week. MoneyMob was able to sort out his super and retirement income so that this wouldn’t happen again.

Community Member (November 2014)

“Young people want different things which leads to fights with parents and grandparents over this.”

Community Member (November 2014)

Banking and money management

Limited access to the Internet in homes, access to only one ATM at the general store, and disclosure of pin numbers amongst family members were mentioned by many of the people interviewed as key issues in these communities. Many of the ad hoc visits to MoneyMob were reported to be associated with banking and managing accounts.

“Eighty percent of our day-to-day business is about banking and Centrelink payments.”

MoneyMob Staff Member (November 2014)

Having only one ATM at the general store was seen to limit privacy, and sharing and use of pins at the ATMs by family members viewed as problematic by both the community leaders and service providers interviewed. With phone and Internet banking such a strong feature of modern financial services, access to the Internet outside of the home for banking was seen as a much-needed service in these communities.

MONEY STORY

MoneyMob was able to help a community elder who had bought mobile phone plans for themselves and the grandchildren.

When the bill came in for thousands and thousands of dollars, MoneyMob was able to show the Telco concerned that the sales process was flawed. The debt was fully waived as a result’

MoneyMob Client file, Nov 2014

Another community member came to MoneyMob about funeral insurance he’d taken out; he said he didn’t understand how insurance worked and he didn’t think he could keep up the payments. MoneyMob was able to explain what the insurance product entailed, so he could decide whether to keep up the insurance plan.

MoneyMob Client File (November 2014)

Indebtedness, credit, book-up

APY communities also have money problems that relate to getting into and paying off debts, including paying for fines, paying off credit ‘tiki’ and purchases using ‘book-up’. Tiki, while a problem with the general store in the past, was reported as no longer available in the communities we visited for the evaluation.

Fines associated with driving offences, such as speeding and driving unregistered and/or poorly maintained vehicles were mentioned frequently. 'Book-up', an illegal form of financing, continued to be a source of concern in these communities. Book-up was being used to buy cars, usually old bombs, but involved taking the person's key card for payments.

Tackling debt from fines, previous store credit and unscrupulous book-up arrangements were seen as a something MoneyMob was particularly well placed to help people with in these communities.

"Cars are a real problem in the community, they are leading to debt and fines for non-payment."

Service Provider (November 2014)

Financial scams

APY communities were seen by those interviewed as particularly vulnerable to vendors and unscrupulous sales people offering financial products and services, for example for telecommunications and insurance products. They believed that MoneyMob could help people through education and support to avoid signing up to things that will put them into un-manageable debt, but also so that people are better informed before they make large financial commitments.

9.3.3 Underlying cultural, social and economic factors impacting upon money in the Lands

While the focus of the interviews was primarily about money and MoneyMob services, the majority of those interviewed either directly or indirectly raised broader cultural, social and economic factors that were important for understanding behaviours in relation to money. A number made suggestions about improving MoneyMob services within the context of these broader contextual factors.

MONEY STORY

A community elder was very concerned about their community, about loss of culture, traditional values, and how different it was 30 years ago.....yes, there were problems, but it was different then.

She told us her money story, about how 'sit-down money' from Centrelink was no good for the community. How there was no work. What was happening in the community, young people smoking dope, lots of people gambling.

She was also worried about the old people in the community. She said they too needed help from MoneyMob, with their super, with their budgets, not being humbugged by their kids and grandkids.

Community Elder (November 2014)

Importance of family, community, language, culture and the land

Cultural factors, particularly the importance of community and family before the individual was spoken of, not only in relation to money matters, but across a range of social issues in APY communities. Aboriginal peoples' attitudes to money tend to be culturally informed, with family and community being put before the individual. The majority of Aboriginal people in these communities speak Pitjantjatjara as their first language, and traditional activities such as men's and women's business are integral to community life on the Lands.

A number of people spoke of the Homelands, the influence of western culture on traditional Aboriginal culture and the impact of modern life, including technology, on young people. Some expressed concern about Facebook and social media and the influences these were having in the community.

"Strong language, strong culture."

Community Elder (November 2014)

The Homelands on the outskirts of the main APY communities were spoken of by community leaders and members as a place to offer reprieve, to engender traditional beliefs and culture, as well as do practical community based activities with younger generations.

A number of community leaders expressed the view that dealing with money issues such as budgeting and humbugging and the impact on the family would be better managed through the family than through individuals.

"MoneyMob might like to involve families and the community more, not just individuals. Have some sort of roster system. What about acting things out, do some role play in the MoneyMob office, make it fun...."

Community Leader (November 2014)

Underlying poverty and disadvantage

Wealth and the potential to generate income in APY communities is substantially lower than other South Australian communities and nationally. Very few people in the APY own their own home, and the average household size is substantially higher than national figures. Many families are on low incomes and social security benefits are their primary source of income (ABS, Census 2009-2012).

Those interviewed for the evaluation acknowledged that living on low incomes made it difficult to manage money in the short term, let alone plan for the future and build wealth. This was seen as the reality of living in the APY Lands, and something that service providers, including MoneyMob had to deal with in working with the community to help resolve some of their money issues.

Gambling, drugs and alcohol

The reality of gambling, drugs and alcohol in APY communities, the extent of these, and their impact were raised a number of times by community leaders and service providers. Some forms of gambling were also reported as prevalent with school children.

“People in the community gamble with cards, play kunto, kids play with silver coins, then buy the wrong food, or just eat damper. They are living on luck.”

Community Leader (November 2014)

Dope was seen as a major problem in these communities. It was suggested that people from all age groups were smoking dope, but as much as 55% were addicted to marijuana which cost on average \$50-\$100 for one to two bags per week.

People were particularly concerned about youth, as smoking dope was clearly a disincentive to working in the community and getting a job. Dope was seen by some as an outlet, or an extension of petrol sniffing in the past.

Many people were also spending lots of money on smokes (tobacco) and alcohol, which when it comes in to the community can cost as much as \$100 for one cask of wine. No-one suggested other hard drugs, or tablets were a problem in these communities, but there was a perception by some that the police had not been able to effectively patrol the trafficking and dealing of dope in these communities.

While gambling, drugs and alcohol have broader social consequences on APY communities, they also have a significant impact on money in an obvious and immediate way, as they affect disposable income. This includes the impact of drug use on the disposable income for families and children for essentials such as food and basic utilities. Other effects on capacity to work and to generate income were also raised as a concern for these families and the community at large.

Literacy and numeracy

Many people interviewed for this evaluation mentioned the importance of literacy and numeracy and noted poor levels of both in APY communities. Being financially literate and managing money in a modern financial services sector, which was predominantly in English, highly regulated, and Internet based, needed to be underpinned by sound literacy and numeracy knowledge and skills.

Attention to literacy and numeracy in both primary and secondary schools was seen as important when it comes to money. But a few people thought efforts in this area also needed to be integral to broader approaches to community capacity building and enterprise skills development that is relevant to Anangu, such as part of on the job literacy and numeracy education and workplace skills development.

MoneyMob had worked both in schools and TAFE for their community education programs. A number of service providers in the education and training sector reported making referrals to MoneyMob and undertaking collaborative activities, e.g. money education programs.

“Literacy and numeracy is important for money, but also for general life skills. On its own it’s boring and not seen as relevant to Anangu. It needs to be underpinned by social capacity building that is relevant to APY communities, such as on the job literacy and numeracy.”

Service Provider (November 2014)

A number strongly advocated an integrated services and partnerships model in APY communities was needed, where services could still focus on what they were funded to deliver, while mutually supporting efforts of working with other services on inter-related communities issues. This included working with local Councils and involvement on government advisory committees, for example such as the SA Health Advisory Council.

Young people

The needs of young people were mentioned frequently in the interviews with key stakeholders, and a number of the issues already discussed above related to young people in these communities. Some community members said that young people do not have the same ‘work ethic’ as the older generation, and were vulnerable to the lure of the less functional side of western culture. Young people were humbugging their parents and grandparents; they had a different view of the world than the community and the more traditional values of the elders.

They reported that many children were not going to school, and young people were smoking dope, choosing not to work and wasting their lives.

“I’m really worried about these communities. The older generation has a strong work ethic, but the young people don’t seem to be the same. Many of the elders are dying, are old, sick and infirm. I can’t see how the next generation will pull through.”

Service Provider (November 2014)

A strong focus on youth in terms of education and skills development was proposed by community leaders and service providers. Policies and programs were necessary for developing a future for youth, to encourage them to develop workplace skills, to work in these communities and build a future in the Lands.

“We need to start from scratch, work with the white fella to sort out the problems in our community.”

Community Leader (November 2014)

Employment and economic development

Economic development in the APY Lands was suggested as a mechanism to improve employment prospects and income levels in the Lands, especially for young people. Such an economic development framework would also involve enterprise skills development; mentored training support and management; literacy and numeracy in schools focussed on young people; language and cultural training for staff of service providers; and a commitment to work with service providers in partnership. Services like MoneyMob would be an integral part of such a framework.

A number of local enterprise ideas were suggested. One pivotal suggestion by an APY community leader would require gaining a commitment by Federal and State governments (SA and NT) to rebuild a more direct road from the APY to Uluru. Investment in roads between the APY Lands and places such as Yulara in Northern Territory would enable APY youth to gain skills and training at Yulara, and could open up the Lands to new enterprises and tourism. Such enterprises in the APY lands could include camping grounds, a bakery, café and ice-cream van and tourist ventures based in the APY Lands.

9.3.4 Community attitudes to MoneyMob services

The focus of the interviews conducted during the field trip to the Lands in November was to get a sense of the visibility, acceptance and “value add” that MoneyMob was providing in these communities.

Other service providers confirmed MoneyMob was highly visible, and physically well located in each community, especially near the general store. People indicated that MoneyMob staff, especially those who lived in or close to the community, were accepted. People felt welcome to drop into the office for help, and MoneyMob staff were respected in the community.

“MoneyMob gets things done.”

Young Community Member (November 2014)

People in the community, including a number who agreed to be surveyed by the evaluation team, said very positive things about having a MoneyMob service in their community. Some who were surveyed mentioned that it was hard to get to see a MoneyMob worker as so many of their people needed help, and the queues meant they had a wait a long time. They said more staff in the MoneyMob offices were needed, and a number wanted to see more Anangu people employed by MoneyMob.

“We can see a material difference in people due MoneyMob’s work in the community, but they need more workers, to educate about budgeting, repetition, oral, visual, pictorial to educate about money in the schools.”

Service Provider (November 2014)

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11. Appendices

11.1 Appendix A – Interview Protocols, Final Evaluation Report, February 2015

MoneyMob interview protocol for Adults
(October / November 2014)

The MoneyMob people want to ask you many things about money in your community.

MoneyMob want to learn what your community does with money. Then they can help people look after their money and be happy.

If you don't want to talk to the MoneyMob people, that's OK. If you talk to them, from that MoneyMob can do good work in this community.

Do you understand what this interview is about?

☐ Uwa? ☐ Wiya?

Is it OK that the MoneyMob people can talk to you?

☐ Uwa? ☐ Wiya?

1. What is your name? (Optional)

2. What community do you live in? How long?

3. Questions about MMT and the types of services being provided in the APY Lands.

Can you tell me about when you first heard about the services provided by MMT in your community?

Have you, or a family member, used any of these services, i.e. either CME or FWS?

Is your community happy that MMT is providing the services in the APY Lands?

Are MMT doing good work and helping people in the community?

4. Cultural meanings, needs and uses of money in the APY Lands.

What are your community's values or beliefs that relate to money? What is good about money or bad about it in this community? Is money for families or individuals? Anything different?

Does ‘humbugging’ happen in your community? How does the community respond?

Do MMT staff have an understanding about community values and beliefs about money?

5. Money matters in your community.

Community Money Survey result: While some research 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. 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 keycard 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.

Question: What do you think about borrowing in your community?

Community Money Survey result: 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.

Question: Do you think people put money aside for regular bills?

What do people in your community worry most about money?

Do they ask for help when they are in trouble with money?

Do they know about MMT and how they can help with money troubles?

Has MMT helped anyone with money troubles in your community?

6. Choosing products to buy.

Community Money Survey result: The majority of research 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 MoneyMob, or at least been to see MoneyMob for assistance.

Question: Does that fit your picture of this community?

Community Money Survey result: According to research 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.

Question: What do you think of that result?

Do people in your community (usually) borrow more money than they can afford to repay? How/who from?

Do they look for information before they choose products they can buy?

What are the main reasons for people in your community not being able to buy the products they want?

7. Planning for the future.

Community Money Survey result: Half of the research participants reported they were able to save, yet definitions of what participants meant by ‘saving’ were in need of further exploration.

Question: What is your definition of people saving – how long would someone have to hold onto money for before it was called ‘saving’?

Community Money Survey result: One third of survey 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’.

Question: Do you think people in your community save for their children’s future?

Community Money Survey result: Half of the research 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.

Questions: Do you think people in your community save for their old age?

Community Money Survey result: Overall, there appeared to be relatively little capacity for future planning by survey respondents.

Question: Does this have to do with capability or opportunity?

Community Money Survey result: Over half of the participants (56%) reported that they have superannuation; less than half (43%) did not.

Question: Does that sound right to you?

Community Money Survey result: 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.

Question: Do people have wills, and if so where do they keep them?

Can they deal with unexpected events when they happen?

Can they deal with the usual bills when they are due to happen?

Can people save any of their money?

8. Being informed about money.

Community Money Survey result: 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%).

Question: What do you think would be most useful for this community to learn about?

Community Money Survey result: Participant's responses demonstrate that in communities where MoneyMob 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 MoneyMob staff in relation to those issues before they would choose to seek out other services and supports. Where MoneyMob 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.

Question: Where do you think people go if they have money problems?

Community Money Survey result: Where MoneyMob had an office people were more likely to know of and seek out assistance from MoneyMob; in communities without an office, mention was made that some kind of MoneyMob support would be greatly valued, even in the form of a dedicated computer or phone hotline to a MoneyMob office.

Question: Where and what extra forms of support would you like to see MMT expanded to?

What are the things about money that APY community members are interested to know more about?

What things about money would be help them the most?

Do people in the community know about the services MMT provides that could help them?

9. Further questions?

Is there anything you would like to ask or to make a comment about?

Interview questions about MoneyMob for service providers

Introduction:

The evaluation team has been engaged by Matrix on Board to evaluate the Money Mob Talkabout service in the APY Lands.

This field trip will include visits to Amata, Pukatja, and Mimili.

The purpose of the field trip is to collect Community Money Surveys; and conduct interviews with community members about the MMT services and their impact on individuals and families in these isolated remote Aboriginal communities.

The evaluation commenced in September 2012, and has involved a number of field trips over that time.

The team members have met with service providers informally, but on this field trip we are keen to have more in-depth discussions with other service providers in the Lands about their perceptions of the MMT services; what's good; what's not so good; what could be done better to address the needs of the community.

Interview questions:

- How long have you been working / living in this community?
- How long have you been aware / had contact with Money Mob Talk about?
- Which of the MMT services are you most familiar with (prompt: Community Money Education / Financial Counselling)
- What is your overall impression of the need for these services in this community?
- Have you observed anything about the community when it comes to money (prompt: having enough to make ends meet; cultural matters around money, family versus individual; humbugging; etc)
- Have you heard people in the community talk about Money Mob? What sort of things do they say?
- Do you have a sense of the type of money matters that Money Mob deals with in the community? (prompt: specific, i.e. banking, ATM, cost of food, book-up, money management)
- How visible is MMT in the community? Do they provide a useful, needed service to the community?
- Is there any potential for your service to work with Money Mob to improve the delivery of services to remote communities? What would this be?
- Do you have any comments or questions you'd like to ask of us?

Thank you for helping MoneyMob, when they hear from people they can do good work in this community.

Later, after 6 months, can we come back here to ask you these same things about money?

☐ Yes

☐ No

Comments

If YES, what is your name, contact address or phone number?

Name:
Address:
Phone Number:

10. Background about the interview.

One-on-one interview protocol for key informants for the evaluation of the Money Mob Talkabout program in the APY Lands for use in field trip October / November 2014.

Purpose of the interview:

- To obtain the perceptions of key informants about the delivery of MMT services in the APY Lands and the impact of the services in relation to improved financial capability at a community level
- To understand community and cultural factors relating to the uptake of MMT services (including CEP and FCS) to build financial capability in the APY Lands
- To identify where MMT services are still required and/or could be improved

Structure of the interview:

- Approximately 45 - 60 minutes
- Semi-structured, in-depth interview
- Confidential / de-identified
- To be used **only** for the purpose of evaluating the implementation and impact of MMT in APY communities

Provide a brief overview to the key informant / interviewee about MMT and why and how it's being evaluated:

- MoneyMob and MoB is committed to the ongoing monitoring and evaluation of the services being delivered in the APY Lands
- MoneyMob staff are supporting the evaluation activities as part of their delivery of the CEP and FWS within APY Land communities
- Susan J Garner and Associates Pty Ltd has been contracted by MoB to undertake an independent evaluation of MoneyMob
- This interview is to obtain the perceptions of key informants and APY community members about MoneyMob, ongoing need and areas for improvement

- Community Money Surveys (CMS) will also take place during the planned field trip in October / November 2014. The surveys are asking similar questions of individual MoneyMob clients and other community members who have yet to access MoneyMob services
- All interviewees will be asked to give informed consent to be interviewed based on the approved interview protocol; interviewees can request the interview be terminated at any point in the interview process
- The views and opinions provided through the interview process will be treated as confidential and will not be attributed to any individual in the evaluation report:
 - Permission will be sought to include some information in the report as part of 'case study examples' or quotes, but no identifying information will be used that can be attributed to an individual who has given their consent to be interviewed.
- The progress report of the evaluation of the MoneyMob services will be provided to MoB and the Department of Social Security (DSS) who funds the delivery of MoneyMob services in the APY Lands
- Evaluation reports will be made available to APY community members on MoneyMob website at www.moneymobtalkabout.com.au
 - Other materials based on the reports will be made available through the MoneyMob office.

11.2 Appendix B – APY Land Population Profile

The following data was drawn from ABS data collected from 2008 to 2012 via the National Census and additional demographic surveys⁵.

Note: Where data was not available from the 2012 Census, data from earlier years is reported.

APY Population profile:

- The total population of the APY Lands increased from 2,560 people in 2010 to 2,692 in 2012, including 65 more females and 67 more males.
- The number of people in APY Lands with Aboriginal and Torres Strait Islander heritage in 2011 was 2,105, 86.3% of the total population compared with 1.9% of the South Australia population.
- The two main language groups on the APY Lands are Pitjantjatjara, (whose traditional lands are mainly in the centre and the west of the APY Lands) and Yankunytjatjara (whose country is traditionally in the central and eastern areas).

⁵ ABS APY Lands (SA2):

http://stat.abs.gov.au/itt/r.jsp?RegionSummary®ion=406021138&dataset=ABS_NRP9_ASGS&geoconcept=REGION&datasetASGS=ABS_NRP9_ASGS&datasetLGA=ABS_NRP9_LGA®ionLGA=REGION®ionASGS=REGION

- In Census 2011, 82.2% of the APY population spoke a language other than English at home, compared with 14.4% of South Australians.
- Between 2010 and 2012 the number of births decreased from 39 to 31 and the number of deaths rose from 14 to 22 in APY Lands.
- In both 2011 and 2012, the largest age group in APY were children aged 0-14 years, followed by young adults aged 15 to 24 years.
- Between 2010 and 2012, adults aged 25 to 34 increased most as a percentage of population (+2.6%); children aged 0 to 14 years decreased the most (-2.5%).
- In 2011 people in APY Lands had a median age (i.e. the age at which half the population is older and half is younger) of 26.0; in 2012 median age increased slightly to 26.7
- (Median ages of South Australia and wider Australia were significantly higher, 39.6 and 37.3 respectively in 2012).

Family composition:

- In the APY Lands in 2011 there were far fewer couple families without children (25.3% of families) than South Australian couple families without children (40.6%) and Australians in general (44.6%).
- In the APY Lands in 2011 **there were more one-parent households (28.6%)** than in South Australia (16.3%) and Australia generally (15.9%).
- In APY Lands in 2011, 66.8% of private dwellings were, which compares with 88.1% of dwellings occupied in South Australia, and 89.3% of dwellings occupied in Australia generally.
- **The average number of people per household in APY Lands in 2011 was recorded as 3.8 (for an average of 2.7 bedrooms) compared with an average number of 2.4 in South Australian households (for an average of 3 bedrooms)** and 2.6 people in Australian households generally (for an average of 3.1 bedrooms). (There is no comparable data for 2012).

Education:

- In 2011, 26.7% of APY members aged 15 and over held post school qualifications (compared with 51.9% of South Australians). APY post school qualifications were made up of Certificates (8.2%), Diplomas (2.1%), Bachelor degrees (5.1%), Graduate Diplomas (1.1%) and Postgraduate degrees (1.1%).
- Of young people in APY Lands in 2011, 48.5% were studying full time and not working, 4.3% were working full time and not studying. No APY young people were both working and studying, whereas in wider South Australia 21.3% of young people were both working and studying. Overall 52.8% of APY young people were considered fully engaged in either work or study in 2011, compared with 77.7% of South Australian young people.

Employment:

- The total number of employed APY people in 2010 was 427 (made up of 207 males and 217 females) and in 2011 was 443 (made up of 216 males and 225 females). In 2011 the unemployment rate was recorded as 11.8%. No comparative data was available for 2012.
- In 2011 the median age of full time employed people in APY Lands was 41 years and part time workers was 37 years. (There is no comparable data for 2012).
- In 2011, of those employed in the APY Lands, 29.4% were reported as professionals, 22.2% were labourers, 18.6% were community and personal service workers, 10.1% were managers, 7.1% were clerical or administrative workers, 3.9% were technicians and trade workers, and 1% were machinery operators and drivers. (No comparative data was available for 2012). By industry, Education and Training was largest employer (23.6%), followed by Healthcare and assistance (18.4%) and Public administration and safety (11.9%). Between 2008 and 2009 the percentage of employed males and females swapped from a higher percentage of males (50.7% males/49.3% females, or 222 males to 216 females) to 49.1% males/50.9% females, or 218 males to 226 females. These ratios have remained largely the same in 2012 (48.8% males/50.8% females or 216 males and 225 females). The same swap occurred in wider South Australia.
- The age ranges of employed people in APY Lands remained relatively consistent from 2010 to 2011, with the most marked shifts being an increase in employment for people aged 25-34 years (+0.6%) and 65+ years (0.9%) and decreases for people aged 35-44 years (-0.5) and 45-54 years (0.9%).

Income:

- Although climbing, the average wage/salary income in APY Lands remained relatively low in 2011, \$35,284 (up \$2139.60 from 2010) compared with \$46,551.3 in South Australia (down from \$44,140.70 in 2010).
- The percentage of the APY population over 15 years of age who undertook unpaid work was 12.1% providing unpaid care, help or assistance to family members (compared with 11.8% in South Australia), 20.6% cared for their own children without pay (compared with 18.8% in South Australia), 18.3% cared for other children without pay (compared with 8%), and 5.8% provided care for their own and others' children without pay (compared with 1% of South Australians).
- Six APY businesses were recorded in both 2010 and 2012 in construction and retail, with three employing five or more people.
- The number of APY people receiving superannuation or annuity was recorded as 0 in 2011, down from 5 in 2010 and 8 in 2009.

Private dwellings:

- Of occupied private dwellings in APY Lands in 2011, 7.4% were owned outright, and 82.3% were rented. Of note is that no houses were owned with a mortgage in APY Lands. These ratios are in direct contrast with South Australian tenures, of which are 32.8% are owned outright, 35.3% are owned with a mortgage and just 27.9% are rented.

- In 2011 the average monthly household rental payment in APY was \$179 compared with \$994 in South Australia. Average household mortgage payments in APY were \$0 compared with South Australia where mortgaged payments averaged \$1,627 monthly.
- 11 building approvals for private dwellings were recorded in the APY Lands in 2012. The average value of APY private dwellings was \$371,100 compared with \$322,000 in South Australia (an increase in APY Lands from \$276,500 in 2010 and \$191,700 in 2009).
- In 2011, 28.5% of occupied private dwellings in APY Lands had Internet access at home compared with 71.1% of South Australians.

Motor vehicle ownership:

- Of occupied private dwellings in APY Lands in 2011, 41.4% did not own a motor vehicle, far higher than the number of households with no car ownership in South Australia (8.7%) and Australia in general (8.6%).
- The total number of registered motor vehicles in APY rose from 653 in 2011 to 681 in 2012.

11.3 Appendix C – MoneyMob Talkabout Client Demographics 2014

MoneyMob client administrative data for the period 1 January 2014-31 December 2014 demonstrated the following key features of those who had accessed the services in this period. This information is presented as context for the analysis of the survey in Section 9.3 - Thematic Analysis – Key Stakeholder Interviews which comprised MoneyMob clients and other community members who had yet to access the services.

Client population profile:

- Of a total of 758 clients 46.4% (352) male; and 53.6% (406) female
- The majority of clients 89.7% identified as Aboriginal; 6.1% identified as both Aboriginal and Torres Strait Islander; 3.9% unknown or not specified; 0.3% neither Aboriginal or Torres Strait Islander
- 34% (260) of clients were from Amata; 26% (198) from Mimili; 12.9% (98) Indulkana; 6.5% (51) Fregon; 3.1% (24) Pipalyatjara. The remaining 48 clients were from 7 other APY communities.
- 14.3% (102) were aged 21-25; followed by 13.6% (97) aged 26-30; with similar % of 11-12% across aged groups 31-35, 36-40, and 41-45. And < 10% for each age groups 16-20, 46-50, 51-55, 56-60, 61-65, and 66+

Income:

- 76.7% (132) earned between \$1-\$20,000; 19.8% (24) \$20,001-\$40,000; only 1.2% (2) earned over \$40,000; and 2.3% (4) had no income or the income was not stated.
- 39.5% (288) were on New Start Allowance; 14.4% (105) on either a full or part time wage. The remaining (55%) were on a range of other welfare payments / pensions, including disability support pensions, aged pensions, CDEP wage etc.

Income management:

- 49.4% (117) were not on income management
- 35.9% were unknown or unspecified
- 13.9% (33) on voluntary income management
- 0.8% (2) on compulsory income management

Referrals:

- 94.7% (320) were referred by self, friends or family
- 4.1% (14) by Centrelink
- The remaining 1.2% (4) by other gov't or community services
- Housing
- 41.1% (228) were renting - public housing
- 19.1% (106) rent free
- 0.5% (3) were owned with a mortgage
- 0.2% (1) fully owned
- 0.2% (1) none/homeless
- 38.9% (216) Other

Household types:

- 49.3% (292) were unknown or not specified
- 26.2% (155 Group) (related adults); 2.2% (13) Group (unrelated adults)
- 14.5% (86) Couple with dependants; 3.2% (19) Couple
- 2.5% (15) Single (person living alone)
- 2.0% (12) Sole parent with dependants

Language:

- 83.9% (626) spoke Pitjanjatjara
- 7.0% (52) Yankunytjatjara
- 4.3% (32) Arrrente
- 2.0% (15) English
- Remainder Ngaanyatjatjara Luritja Warlpiri