



**Final Report:**

**Sorted Whānau Study:  
Financial Capability Education  
and Problem Gambling**

**January 2016**



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## Executive Summary

### The Sorted Whānau study

Financial capability is the ability to make informed judgements and effective decisions regarding the use and management of money. It is about having financial knowledge, and the understanding, confidence and motivation to make and implement financial judgements and decisions<sup>1</sup>.

There is little research on financial capability education and problem gambling, despite the important influence that money and attitudes toward money have on motivations to gamble and on problem gambling behaviours.

Problem gambling intervention services refer problem gamblers to external facilitation services, the most identifiable being financial or budgeting advice and support services<sup>2</sup>. Such services are used to manage a client's financial matters to allow them and their families reprieve from uncontrolled gambling and further financial loss. To date, there has been no research on the impact these external facilitation services have on problem gambling behaviour and financial capability. Internationally, research about problem gambling and financial capability education is sparse. No evidence exists for Māori and Pacific problem gamblers and their family/whānau/aiga despite extensive gambling related harms that disproportionately affect these communities, and people living in areas of higher socioeconomic deprivation.

Raukura Hauora o Tainui (Raukura), the Commission for Financial Capability (CFFC) and Malatest International (Malatest) developed the Sorted Whānau: Financial Capability Education and Problem Gambling Study (the Sorted Whānau study). The study was developed to examine whether financial capability education improves financial understanding and decision-making and has the potential to influence long-term behaviour change for Māori and Pacific problem gamblers and their family/whānau/aiga (clients).

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<sup>1</sup> Commission for Financial Capability 2014: <http://www.cffc.org.nz/financial-capability/vision-and-values-3/>

<sup>2</sup> Bellringer, M., Coombes, R., Pulford, J., Garrett, N., Abbott, M. 2010. Evaluation of Problem Gambling Intervention Services. Ministry of Health: Wellington.  
<http://www.health.govt.nz/our-work/mental-health-and-addictions/problem-gambling/research-and-evaluation/implementation-2007-2010/evaluation-problem-gambling-intervention-services>

The study aimed to:

- Explore the financial capability needs of Māori and Pacific problem gambling clients
- Use information from the needs assessment to develop, in partnership with CFFC and Raukura, a financial capability education programme for Māori and Pacific gambling clients in the recovery phase of their treatment
- Implement the financial capability education programme in partnership with CFFC and Raukura
- Evaluate the programme to identify its impact on financial capability understandings and behaviours for Māori and Pacific gamblers and their family/whānau/aiga
- Review and revise the financial capability education programme in response to evaluation findings and consider its transferability to other gambling service providers.

### **Overview of the Sorted Whānau programme**

A financial capability needs assessment was completed in November 2014 and included interviews with Raukura clients (ten Māori and ten Pacific problem gamblers/significant others) and five staff.

Following the needs assessment and discussions with Raukura staff and CFFC it was agreed to first develop and deliver a financial capability programme to staff. The aim was for staff to learn more about financial capability so they could co-facilitate the Sorted Whānau programme with clients and support the clients who participated in the programme. This train-the-trainer approach also provided an opportunity to co-design the content of the Sorted Whānau client programme.

The financial capability programme delivered to seven Raukura staff consisted of seven modules run by external financial capability programme facilitators and CFFC experts. At the end of the staff programme, the programme content was reviewed and revised.

A ten-week programme was then delivered to clients. Raukura staff co-facilitated different parts of the programme with the external financial capability programme facilitators. The client programme was attended by ten participants: eight problem gamblers and two family/whānau/aiga significant others. Clients who took part had completed a ten-week pre-programme series of workshops about understanding gambling, related harms and ways of addressing problem gambling behaviour. The pre-programme workshop prepared clients to acknowledge and talk about their gambling and finances in a group setting.

## The evaluation

A logic model and evaluation framework were developed with Raukura and CFFC to theoretically ground the evaluation design. The following methods were used in the evaluation:

- Document review: An evaluator reviewed literature about problem gambling and financial capability education, and CFFC programmes and reports.
- Observation: An evaluator participated in and observed the planning and delivery of the staff and client programmes.
- Participant surveys: completed before and after the staff and client programmes provided information about self-reported changes in competencies and behaviours.
- Feedback forms: completed after each weekly module in the staff and client programmes provided participants' views on the content and facilitation of workshops.
- Interviews:
  - After the staff programme with CFFC, the external programme facilitators and Raukura team manager to further explore the workshop content and transferability of the programme to other settings.
  - Three weeks after the client programme with Raukura staff and team manager, CFFC, the external programme facilitator, and clients to explore the value of the modules and how the programme could be strengthened.

## Programme achievements at the end of the staff programme

**Increased financial capability knowledge:** All staff had learnt all or some of what they hoped to learn about money management, setting financial goals and a plan to achieve them, creating a safe environment for clients to talk about finances, understanding clients' cultural values and beliefs about money, and how to set up savings.

**Improved financial planning:** After the programme, there were slight increases in the numbers of who thought that having a financial plan was important to do and get things they want in the future, plan what to spend their money on, build confidence to deal with money matters, and worry less about money.

**Changes in financial attitudes:** Confidence to deal with day-to-day money matters had increased for all staff and more reported they felt in control of their financial situation.

**Changes in financial behaviours:** All staff had financial goals and a written plan to achieve these. More staff reported not spending more money than comes into their household. Staff made several changes to improve how they track their money, prioritise spending, balance cultural and financial priorities, and shared learnings.

**Increased professional development:** Most staff felt confident to facilitate some aspects of the programme with clients, and one staff member was very confident. Interviewed staff said what they learnt from the programme enhanced their practice with clients and the holistic services they provide.

### **Programme achievements at the end of the client programme**

**Increased financial capability knowledge:** All clients' expectations of the programme were met and many reported that they had learned more about savings, debt, budgeting, setting financial goals and plans to achieve them. Clients said they better understood the value of money, credit ratings, making informed decisions about spending, differentiating between needs and wants and managing their money.

**Improvements in financial planning:** More clients thought that having a plan was important for having savings, being less worried about money, having more money to support their families and controlling their spending. Clients described how they improved their planning and budgeting.

**Changes in financial attitudes:** All clients were more confident about how to deal with day-to-day money matters, felt more in control of their financial situation and ready to improve their current financial situation. Clients described increased confidence and motivation to manage their debt and improve their credit ratings, and a sense of responsibility and readiness to improve their financial situation. One client felt less stressed when thinking about money.

**Changes in financial behaviours:** More clients had a plan for what they spend, had thought about what they would like to buy in the future and had a plan to achieve their goals. Interviewed clients described that they had started and were committed to savings, reduced their spending, had achieved their short-term financial goals and set more as well as plans to achieve these. Some participants also said they were better at managing their money and debt.

**Managing gambling behaviour:** All clients receiving treatment for their problem gambling agreed that the programme was useful in helping them to manage their gambling. Clients described how the programme had positively influenced their thoughts and preoccupation with gambling, and they realised their money could be better spent.

*I haven't been to the Casino, I haven't been to pokies...I could walk past a TAB and someone would give me \$10 and I'll still have that \$10 in my pocket the next*

*day...Because it's like I can go and get 10 loaves of bread for that 10 bucks, I'd rather think about this than think about that... (P4)*

**Sharing learnings with others:** Nearly all clients said they had shared what they learnt from the programme with family/whānau/aiga and friends. Clients who were receiving support from Raukura as significant others affected by a family member's problem gambling, described how sharing their learnings had helped to re-build relationships with these family members.

**Group formation:** Interviewed clients also said that supportive relationships and bonds were developed among the group and described feelings of empowerment and positivity about future opportunities.

### Implications for extending the programme to other providers

Core elements for integrating financial capability education into problem gambling service provision were identified through the evaluation of the Sorted Whānau programme.

#### Provider support:

- Provider support and belief in the programme as part of a holistic model of treatment is essential to developing and delivering the programme.

#### Developing the programme:

- Multi-agency approach: Investing time in building and maintaining trusting relationships across agencies and involving multiple agencies with expertise in problem gambling, financial capability and research and evaluation in co-designing the programme strengthened the programme development.
- Co-design: The core module content for the Sorted Whānau programme has been developed and piloted in one setting. However, ongoing development of the programme for different providers requires a co-design approach to ensure that the programmes are embedded within each provider's cultural world views and ways of working with clients.
- Balancing cultural and financial capability skills-based content was an important element of programme design.

#### Staff training:

- Programme delivery and client engagement was enhanced by training staff to strengthen their financial capability and prepare them to support clients, and facilitate or co-facilitate workshops.
- Training all or several staff members:
  - Develops staff skills and confidence to co-facilitate the Sorted Whānau programme with clients



- Enhances the sustainability and ownership of the programme for providers
- Ensures adequate staff capacity for ongoing delivery of the programme in the event of staff turn-over
- Enhances programme delivery by empowering staff to support and mentor clients through individual coaching sessions, especially where clients miss workshop sessions
- Ensures client safety during the programme
- Enhances client engagement with staff.
- Ongoing delivery of the programme requires a pool of staff trained as facilitators. Some staff may undertake further training as facilitators, but some ongoing support from external expert financial capability programme facilitators is likely to be required, at least in the short-term.

**Client readiness:**

- A gambling pre-programme enhances clients' understandings of their problem gambling behaviour and is needed to assess client readiness to talk about money and participate in the Sorted Whānau programme.

**Client participation and commitment:**

- Programmes initially need to be 'promoted' to clients. After a programme is in place positive feedback from clients contributes to increasing demand from other clients to take part.
- Client commitment to attend from the start of the programme is required as the modules build on content learned in previous modules.
- An engagement workshop before the financial capability programme provides a forum to communicate consistent key messages about the Sorted Whānau programme which are needed to enhance early and effective client engagement and commitment.
- Integrating a family/whānau/aiga day into the programme may enhance the inclusion of family/whānau/aiga members.

**Delivering the programme:**

- External financial capability programme facilitators are required to deliver a staff programme and provide further professional development through co-facilitating the client programme with trained staff.
- Individual and group coaching is critical to keep all participants up to date in view of the fluctuating numbers of clients attending different modules.
- Restricting the number of clients enrolled in the programme to between 10 and 15 enriches open and safe discussion.

- Including family/whānau/aiga in parts of the programme has the potential to complement and support the recovery journey for problem gamblers and their family/whānau/aiga.

#### **Follow-up:**

The need for a follow-up programme for clients was identified as the modules progressed. Raukura are developing the SW12 programme of monthly meetings for clients who have been part of the Sorted Whānau programme. Evaluation of the follow-up programme and longer-term client outcomes is recommended.

#### **Costs and benefits**

The Sorted Whānau programme has the potential to improve financial understanding, decision-making and gambling behaviour for Māori and Pacific problem gamblers and their family/whānau/aiga. An initial investment to train staff and adapt the core programme for a provider as well as ongoing costs are moderate:

- Staff professional development and/or external facilitation
- Providing a venue and refreshments for workshop sessions
- Materials such as spending diaries, other stationary and pens
- Supporting clients to attend by providing transport to the workshops
- Koha for expert speakers.

#### **Limitations**

This study provides information about an innovative approach to integrating financial capability education as part of addressing problem gambling. However, it is important to note:

- One provider and a small number of clients participated in the programme, limiting the extent the findings can be generalised to other settings
- Clients were followed for only a short time after they completed the programme. Longer term outcomes are not known although other CFFC Get Sorted programmes show promising longer-term outcomes.

#### **Recommended approach for rolling-out the Sorted Whānau programme**

Evidence from this study confirms the value of the Sorted Whānau programme to Raukura staff and clients. We recommend extending the Sorted Whānau programme pilot to other providers. Further evaluation will provide an opportunity to explore the transferability of the programme with a larger number of clients and in different provider contexts. Recommendations can then be made about the potential for national roll-out and how to support it.

## 1. Background

### 1.1 The Sorted Whānau study

Financial capability is the ability to make informed judgements and effective decisions about the use and management of money. It is about having financial knowledge, and the understanding, confidence and motivation to make and implement financial judgements and decisions<sup>3</sup>. New Zealand has been delivering financial capability education to a number of sectors and a National Strategy for Financial Capability has been developed. The focus of the strategy is on developing the quality and delivery of financial capability education, sharing what works and working together to build a financially capable population<sup>4</sup>.

There is little research on financial capability education as part of addressing problem gambling, despite the important influence that money and attitudes toward money have on the motivations to gamble and on problem gambling behaviours.

Financial problems that may either be a cause or consequence of problem gambling affect gamblers and those around them and contribute to the extensive related harms that disproportionately affect Māori and Pacific peoples, and people living in areas of higher socioeconomic deprivation. Inequalities are found for people with gambling problems and people experiencing problems due to someone else's gambling, which may include family/whānau/aiga and the wider community<sup>5</sup>.

The Ministry of Health's view is that problem gambling treatment should include the development of basic life skills such as financial literacy. In New Zealand, problem gambling service providers may refer gambling clients to external facilitation services to address co-existing financial, alcohol, drug, mental health and other issues. Although data collected on the use of facilitation services are limited, the most

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<sup>3</sup> Commission for Financial Capability 2014: <http://www.cffc.org.nz/financial-capability/vision-and-values-3/>

<sup>4</sup> <http://www.cffc.org.nz/what-we-do/financial-capability/national-strategy/>

<sup>5</sup> Dyall, L. 2009. The Impact of Gambling on Maori.

[http://www.maramatanga.ac.nz/sites/default/files/Dyall%20web%20ready\\_0.pdf](http://www.maramatanga.ac.nz/sites/default/files/Dyall%20web%20ready_0.pdf)

- Ministry of Health. 2014. New Zealand 2012 National Gambling Study: Gambling Harm and Problem Gambling. Ministry of Health: Wellington - <http://www.health.govt.nz/our-work/mental-health-and-addictions/problem-gambling/research-and-evaluation/implementation-2007-2010/national-gambling-study>

- Ministry of Health. 2013. Exploration of the impact of gambling and problem gambling on pacific families and communities in New Zealand. Ministry of Health: Wellington

- Perese, L. (2009). You bet your life...and mine! Contemporary Samoan gambling in New Zealand. Unpublished Doctor of Philosophy, The University of Auckland, Auckland.

identifiable facilitation service for problem gamblers is financial budgeting and advice<sup>6</sup>.

External facilitation or having regular access to budgeting advisors may address some of the financial issues of problem gamblers. These services are particularly useful when 'full budgeting' appears to be needed; when a service holds the client's benefit or wages in a trust (Total Money Management Services) so the client can experience respite from uncontrolled gambling and family members are protected from poverty. However, Downs and Woolrych, (2008) found isolating the management of gambling as an addiction and debt as a financial problem may result in detrimental health and wellbeing impacts at the individual and family level<sup>7</sup>.

A value for money review of problem gambling services found the Ministry established facilitation services because problem gambling practitioners may not have the skills or capacity to provide ongoing support or the complex skills required to address co-existing issues<sup>8</sup>. An evaluation of problem gambling intervention services showed that:

- Problem gamblers that have been referred to facilitation services are most often referred to financial advice and support services
- Gambling service provider staff perceived that the use of facilitation services threatened holistic and comprehensive treatment provision and undermined client "self-agency"
- Clients may be resistant to multiple agency involvement<sup>9</sup>.

Bellringer et al., (2010) noted that both counselling staff and clients considered facilitation services improved client outcomes. However, there remains no research on the extent of the impact that budgeting advice and support services have on

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<sup>6</sup> Bellringer, M., Coombes, R., Pulford, J., Garrett, N., Abbott, M. 2010. Evaluation of Problem Gambling Intervention Services. Ministry of Health: Wellington.  
<http://www.health.govt.nz/our-work/mental-health-and-addictions/problem-gambling/research-and-evaluation/implementation-2007-2010/evaluation-problem-gambling-intervention-services>

<sup>7</sup> Downs, C. and R. Woolrych (2008). "Gambling and Debt Pathfinder Study." from  
[http://www.gamcare.org.uk/data/files/publications/gambling\\_and\\_debt\\_pathfinder\\_study\\_final\\_with\\_appendices.pdf](http://www.gamcare.org.uk/data/files/publications/gambling_and_debt_pathfinder_study_final_with_appendices.pdf).

<sup>8</sup> KPMG. 2011. Value for Money Review of Problem Gambling Services. Ministry of Health: Wellington. <http://www.health.govt.nz/publication/value-money-review-problem-gambling-services>

<sup>9</sup> Bellringer, M., Coombes, R., Pulford, J., Garrett, N., Abbott, M. 2010. Evaluation of Problem Gambling Intervention Services. Ministry of Health: Wellington.  
<http://www.health.govt.nz/our-work/mental-health-and-addictions/problem-gambling/research-and-evaluation/implementation-2007-2010/evaluation-problem-gambling-intervention-services>

problem gambling behaviour or financial capability. Internationally, there is limited research about problem gambling and financial capability education and no evidence for Māori and Pacific problem gamblers and their family/whānau/aiga.

The Sorted Whānau study was developed to examine whether financial capability education improves financial understanding and decision-making and has the potential to influence long-term behaviour change for Māori and Pacific problem gamblers and their family/whānau/aiga (clients).

The study aimed to:

- Explore the financial capability needs of Māori and Pacific problem gambling clients
- Use information from the needs assessment to develop, in partnership with CFFC and Raukura, a financial capability education programme for Māori and Pacific gambling clients in the recovery phase of their treatment
- Implement the financial capability education programme in partnership with CFFC and Raukura
- Evaluate the programme to identify its impact on financial capability understandings and behaviours for Māori and Pacific gamblers and their family/whānau/aiga
- Review and revise the financial capability education programme in response to evaluation findings and consider its transferability to other gambling service providers.

## **1.2 The needs assessment**

A financial capability needs assessment was completed in November 2014 and included a literature search and in-depth interviews with ten Māori and ten Pacific clients, and problem gambling staff members from Raukura (and South Seas Healthcare Trust). The needs assessment has been developed as a separate report and is available from the Ministry of Health (the Ministry).

Key findings from the needs assessment identified:

- A high level of interest from Māori and Pacific clients, and Raukura staff for a financial capability education programme
- Specific financial capability content and topics of interest to Māori and Pacific clients and Raukura staff for inclusion in the programme
- Māori and Pacific clients and Raukura staff preferences on the delivery and facilitation of the programme

- Professional development opportunities for Raukura staff to enhance the provision of holistic services, and sustain the programme within their problem gambling service
- Barriers to participating in the programme for Māori and Pacific clients and opportunities to address these prior to the roll-out of the programme.

Implications from the needs assessment for developing the Sorted Whānau programme included:

- Enhancing and ensuring ownership of the financial capability education programme by Māori and Pacific clients and providers
- Developing and implementing a train-the-trainer programme to develop provider staff skills in co-facilitating the financial capability education programme
- Meaningfully engaging with Māori and Pacific clients and their family/whānau/aiga to enhance commitment and participation in the financial capability education programme.

The Ministry, Health Promotion Agency (HPA), CFFC, Raukura's problem gambling team and Malatest met on 28 November 2014 to discuss the needs assessment findings and implications. It was agreed that a programme would be developed and delivered in the first instance to the problem gambling team at Raukura (Te Piringa Tupono/Pasifika Ola Lelei Services<sup>10</sup>) to:

- Develop Raukura staff skills in co-facilitating the Sorted Whānau programme
- Identify opportunities to refine the programme prior to delivering the programme to Māori and Pacific clients (the client programme).

### **1.3 Evaluating the programme**

An evaluation workplan was developed as a separate report and is available from the Ministry of Health. The workplan included a logic model, evaluation framework and details of the evaluation methods and timeframes. Ethics approval was obtained from the Health and Disability Ethics Committee.

A continuous improvement approach was used in the evaluation.

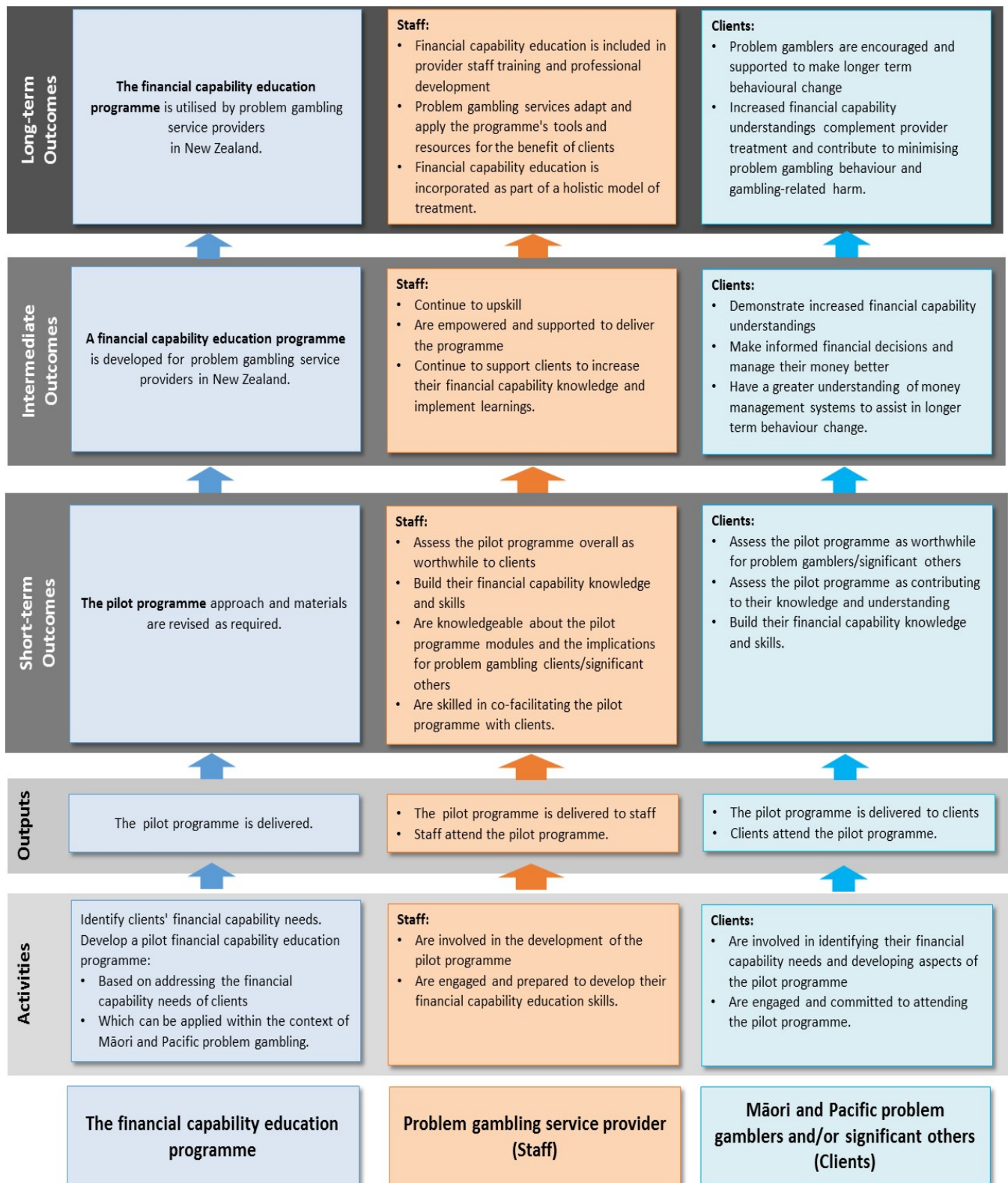
#### **1.3.1. Logic model**

A logic model (Figure 1) and evaluation framework were developed with Raukura and CFFC to theoretically ground the evaluation design.

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<sup>10</sup> Te Piringa Tupono (Māori problem gambling service) and Pasifika Ola Lelei (Pacific problem gambling service).





**Figure 1: Logic model**

### 1.3.2. Evaluation framework

The evaluation framework was based on the logic model and provided a basis for the data collection activities that were used to evaluate the programme. Key questions included in the evaluation framework are provided in Table 1 below.

**Table 1: Evaluation questions**

<b>How - and how well - was the programme developed?</b>	
All	<ul style="list-style-type: none"> <li>• What are the components of the programme?</li> <li>• Does the programme meet the needs of Māori and Pacific clients?</li> <li>• How worthwhile would a programme be for clients?</li> </ul>
Staff	<ul style="list-style-type: none"> <li>• Are the objectives and design of the programme understood?</li> <li>• What involvement did staff have in developing the programme?</li> <li>• Are staff prepared to develop their financial capability skills?</li> </ul>
Clients	<ul style="list-style-type: none"> <li>• What involvement did clients have in identifying their financial capability needs and developing aspects of the programme?</li> </ul>
<b>How - and how well - was the programme delivered?</b>	
All	<ul style="list-style-type: none"> <li>• Is the programme delivered effectively?</li> <li>• What aspects of the programme could be changed to improve it?</li> </ul>
Staff	<ul style="list-style-type: none"> <li>• Do staff take part in the programme?</li> <li>• What do staff hope to gain from attending the programme?</li> <li>• How prepared/supported are staff to co-facilitate the programme with clients?</li> <li>• What role do staff play in co-facilitating the programme with clients?</li> <li>• Are staff engaged and committed to continue delivering the programme to future clients?</li> </ul>
Clients/ significant others	<ul style="list-style-type: none"> <li>• Do clients/significant others take part in the programme?</li> <li>• What do clients hope to gain from attending the programme?</li> <li>• What hopes and expectations do clients/significant others have of the programme?</li> </ul>
<b>What did the programme achieve?</b>	
All	<ul style="list-style-type: none"> <li>• Overall, do participants consider the programme to have been worthwhile?</li> <li>• Were participants' expectations met?</li> <li>• Do participants feel the programme has increased their financial capability?</li> </ul>



	<ul style="list-style-type: none"> <li>What were any unexpected outcomes of completing the programme – both positive and negative?</li> </ul>
Staff	<ul style="list-style-type: none"> <li>What changes have staff made to their practice as a result of the programme?</li> <li>How are staff continuing to build their financial capability knowledge/skills?</li> </ul>
Clients/ significant others	<ul style="list-style-type: none"> <li>What changes have clients/significant others made as a result of the programme?</li> <li>What changes do clients/significant others plan to make as a result of the programme?</li> <li>What has helped clients/significant others to make changes?</li> <li>What has limited or prevented clients/significant others making changes?</li> <li>How could barriers to making changes be mitigated in future?</li> <li>Do clients consider the financial capability education has impacted on their problem gambling treatment pathway, either positively or negatively?</li> </ul>
<b>Should financial capability education be integrated into problem gambling service provision?</b>	
All	<ul style="list-style-type: none"> <li>Is the programme recommended for wider roll-out across problem gambling service providers?</li> <li>What changes need to be made prior to wider roll-out?</li> </ul>
Staff	<ul style="list-style-type: none"> <li>How sustainable is the programme?</li> <li>What challenges were faced and how were/could these be addressed?</li> </ul>

### 1.3.3. Evaluation methods

Mixed methods were used for data collection including:

**Document review:** An evaluator reviewed literature about problem gambling and financial capability education and CFFC programmes and reports.

**Observation:** An evaluator participated in and recorded observations at:

- All meetings to develop the programme
- Each module of the seven-week staff programme delivered
- Each module of the ten-week client programme.

**Pre- and post- programme surveys<sup>11</sup>:** The evaluator distributed a brief (10 minute) paper-based survey at the start and end of the staff and client programmes. Comparison of answers between the pre- and post-surveys identified changes in participants' financial capability knowledge, attitudes and behaviours following the programme. The staff survey asked about the effectiveness of the programme for clients. The client survey also asked about managing gambling behaviour.

**Module feedback forms<sup>12</sup>:** After each module, the evaluator distributed a brief post module survey that focused on the content and facilitation as well as key learnings and behaviour changes following each module. The feedback from each module delivered to staff was used in team debrief meetings after each module to fine-tune the development of the client programme.

**Interviews after the staff programme with:**

- **CFFC (2) and external programme facilitators (2):** To examine the processes to develop and deliver the staff programme and further explore programme content and transferability.
- **Raukura team manager:** To examine processes undertaken to develop and deliver the staff programme content and transferability and changes that the staff/organisation made as a result of the programme.

**Interviews three weeks after the client programme<sup>13</sup> with:**

- **Raukura team manager:** to examine views on the design and delivery of the client programme and changes that the staff/organisation have made as a result of the programme and how the programme could be strengthened.
- **Raukura staff (4):** To explore what changes staff had made as a result of the programme and what impact the programme had on their professional development and capability/capacity to co-facilitate the client programme. The interview also examined staff views on the changes their clients have made as a result of the client programme and how the programme could be strengthened.
- **CFFC (1) and external programme facilitator (1):** To examine views about the design and delivery of the client programme and further explore programme transferability.
- **Clients (9):** to discuss what changes they have made as a result of the client programme and their recommendations for the development of subsequent programmes.

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<sup>11</sup> See Technical Appendix Report 1.

<sup>12</sup> See Technical Appendix Report 1.

<sup>13</sup> See Technical Appendix Report 1.

#### 1.3.4. Analysis

Pre- and post-programme and module feedback survey data were analysed in SPSS to assist in identifying impacts and gaps in the programme and changes in participants' knowledge, attitudes and behaviours.

**Staff surveys:** Staff pre- and post-programme survey comparisons are based on the five participants who completed both the pre-and post-programme surveys. Note, some participants did not answer all questions.

**Client surveys:** Client pre-and post-programme survey comparisons are based on the ten clients who completed both the pre-and post-programme surveys as well as attended all workshops. Note, some participants did not answer all questions.

Qualitative data from the in-depth individual interviews after the staff and client programmes were analysed thematically using a general inductive approach, informed by Kaupapa Māori research and Pacific research methodologies. Identification of themes was linked to the questions and sub-questions in the evaluation framework.

Codes have been utilised in this report to provide anonymity.

- CFFC and external facilitators - (A1, A2... etc)
- Raukura staff - (S1, S2... etc)
- Clients - (P1, P2... etc).

#### 1.4 Developing the programme

CFFC led the development of the content of the Sorted Whānau programme in collaboration with Raukura and Malatest. Programme development incorporated findings from the needs assessment and CFFC's experience from other financial capability programmes, such as the GET Sorted financial capability programmes that have shown positive financial capability changes for Māori and Pacific peoples<sup>14</sup>.

The draft programme was developed and an agency workshop was held on 23 January 2015 to review and discuss the:

- Programme content, timing and other logistics
- Evaluation workplan (and communications strategy).

Following the workshop, a seven-module programme was finalised and delivered to the Raukura problem gambling staff team.

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<sup>14</sup> Accessed from CFFC, 2015. <http://www.cffc.org.nz/the-commission/research-and-reports/financial-capability-research/#Wirievaluation>

After each module, feedback sessions were held to discuss and review the module content and delivery. At the end of the staff programme, CFFC facilitated another review of each module and further feedback was provided by Raukura staff to strengthen the programme content and delivery for clients. This information was used alongside the weekly module feedback reports and evaluation interviews conducted after the staff programme to inform and finalise the client programme. A ten-week programme was finalised and delivered to clients.

*...we had our quick catch ups after each module...it's all fresh in our minds...often those things you might forget about a week later...it was really good, also with [name deleted] taking notes each time, getting feedback from our whānau, from the staff during each module...you pick up on what's working, what's not. (A3)*

## 2. The staff programme

The seven-week staff programme was held with Raukura staff during work hours, from 4 February 2015 to 1 April 2015. The content for each of the modules is summarised in Table 2 below. The staff programme provided an opportunity to refine the programme content and to co-design the programme for clients.

**Table 2: Summary of staff programme – module content**

Staff programme	Module content
Module 1: Whanaungatanga	Setting the scene of the programme Module outlines Individual journeys, how we got here Iceberg analogy Homework: spending diaries (including how you feel?)
Module 2: Money journey	Programme ground rules Spending diary sharing Iceberg analogy recap (handout) Money influences presentation (psychology of advertising) Understanding money – Pacific worldview Homework: spending diaries
Module 3: Kat's journey	Review spending diary Money journey – a good decision with money? Kat's journey – The story of Kat and her family <sup>15</sup> Goal setting – ATMS <sup>16</sup> Short, medium and long term goals Breaking down a specific goal Money Planner – fuel in/fuel out Kat's money planner – review Kat's budget Debts – open the boot! What does Kat need to sort out her debts? Calling the creditor role playing Homework: money planner and spending diary
Module 4: Get Debt Smart	Review spending diaries and money planner ATMS – sharing our goals

<sup>15</sup> Kat is a single mum and a problem gambler who wants to take control of her finances. We help her on her journey as she works towards her financial goals.

<sup>16</sup> Goals need to be achievable, adjustable timebound, measurable and specific (ATMS).

	Kat's goal of paying off her debt Kat's debt schedule Group activity – debate: buying the \$28,000 car Being realistic with your goals Homework: spending diary and goals
Module 5: Consumer Rights	Review spending diaries and goals Kat's adjusted debt schedule Jade Finance credit contract exercise Credit booklet scenario group activity Homework: spending diaries and check your contracts
Module 6: Love languages	Review spending diaries and any personal contracts Sharing stories Sharing stories of best use of your money Sending money overseas Polynesian history of money Love languages questionnaire Learning more and sharing about love languages Homework: spending diary and practice love languages
Module 7: Ask an Expert	Review spending diaries and love languages Bank (BNZ) representative talks about banking and answers banking questions Preparing for tomorrow, claim it back.

## 2.1 Staff profile

The staff programme was attended by seven staff members (four team members from Te Piringa Tupono/Pasifika Ola Lelei Services, two from South Seas Healthcare and the Raukura problem gambling team manager). Workshop attendance was consistent over the programme with between six and seven staff attending each module.

Most staff were aged over 40 years: Four were 40-49, two were over 50 and one was aged 20-29. Two staff identified as Māori, two as Samoan, one Tongan, one Cook Island Māori and one Fijian.

Two staff were problem gambling clinicians, two were public health providers, and three were problem gambling facilitators.

## 2.2 Staff programme achievements

### Key findings:

- **Increased financial capability knowledge:** Staff hoped to learn how to create an approachable, comfortable and safe environment for clients to discuss financial capabilities. They also hoped to learn about money management systems, savings, debt, budgeting, setting financial goals and plans to achieve them. All staff reported that they had learned all or some of what they hoped to learn from the programme.
- **Improvements in financial planning:** Before the programme, all staff thought it was important to have a plan or budget to have savings. After the programme, there were slight increases in the numbers of who thought that having a financial plan was important to do and get things they want in the future, plan what to spend their money on, build confidence to deal with money matters, and worry less about money.
- **Changes in financial attitudes:** After the programme all staff reported their confidence in dealing with day-to-day money matters had increased and more reported they felt in control of their financial situation and were ready to improve their current financial situation.
- **Changes in financial behaviours:** After the programme, all staff had a written plan for what they spend and financial goals. More staff had a written plan to achieve their financial goals. Staff also described financial behavioural changes that reflected increases in tracking their money, prioritising spending, balancing cultural and financial priorities, and sharing financial capability learnings with others.
- **Increased professional development:** After the programme, most staff were confident about facilitating some aspects of the programme with clients. Interviewed staff said that the learnings they received from the programme enhanced their practice with clients and the holistic services they provide.

### 2.2.1. Financial capability knowledge

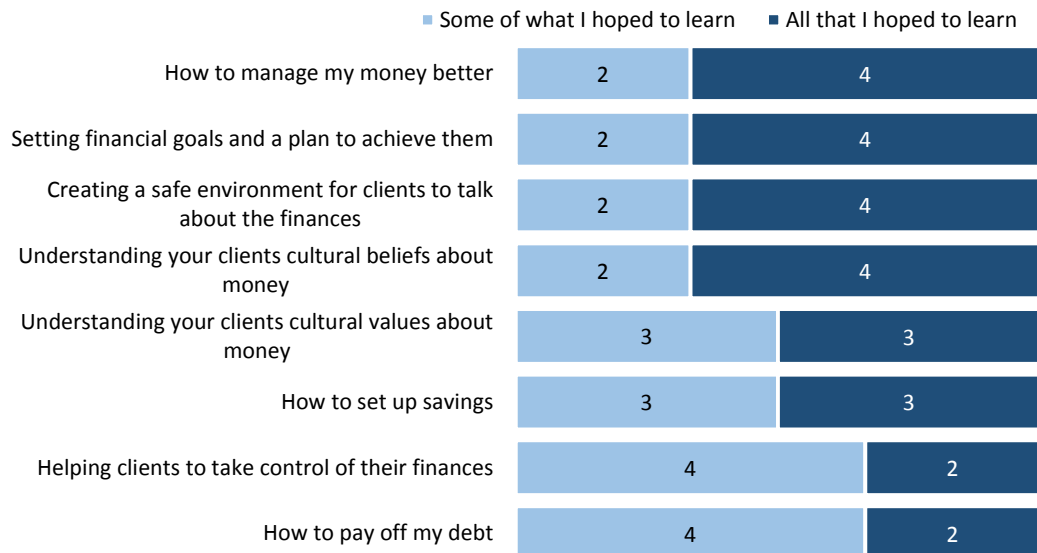
Before the programme, staff hoped to learn how to create an approachable, comfortable and safe environment for their clients as well as the financial skills they needed to help clients. Staff also hoped to learn about money management such as setting financial goals and plans to achieve them, how to set up savings, pay off debt and manage money better for themselves.

*... How to relate us (worker) with clients. Approachable. (Staff survey)*

*... To create a safe environment. (Staff survey)*

*... Skills, understanding, tools to teach my clients. (Staff survey)*

After the programme, all staff reported that they had learned all or some of what they hoped to learn from the programme (Figure 2). Areas that could be strengthened included ‘helping clients to take control of their finances’ and ‘how to pay off their debt’.



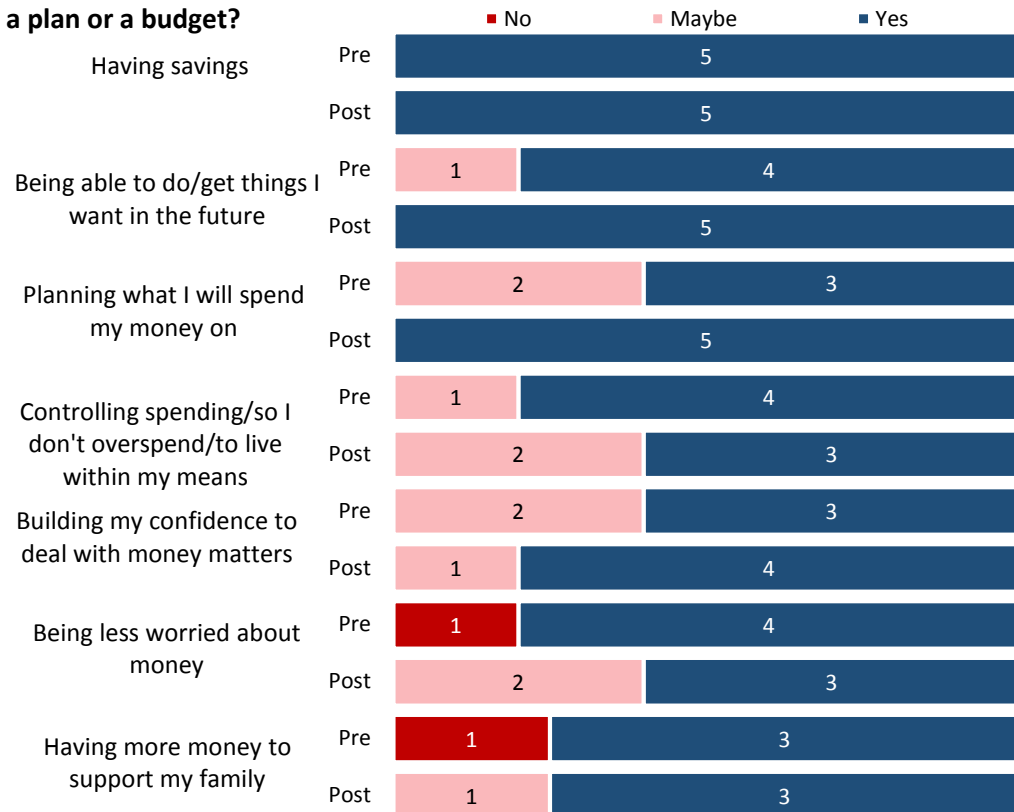
**Figure 2: How much staff learned about different aspects of financial capability.**

#### 2.2.2. Financial planning

Before and after the programme, all staff reported that it was important to have a plan or budget to have savings. After the programme, there were slight increases in the numbers of who thought that having a financial plan was important to do and get things they want in the future, plan what to spend their money on, build confidence to deal with money matters, and worry less about money (Figure 3).



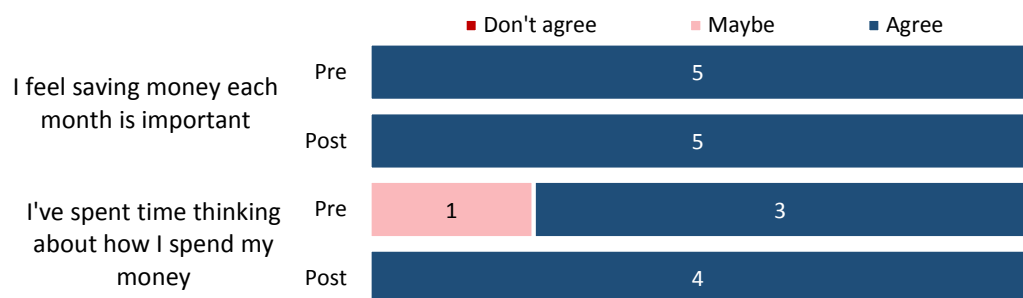
### What is important to you about having a plan or a budget?



**Figure 3: Changes in staff views about what is important about having a plan or a budget.**

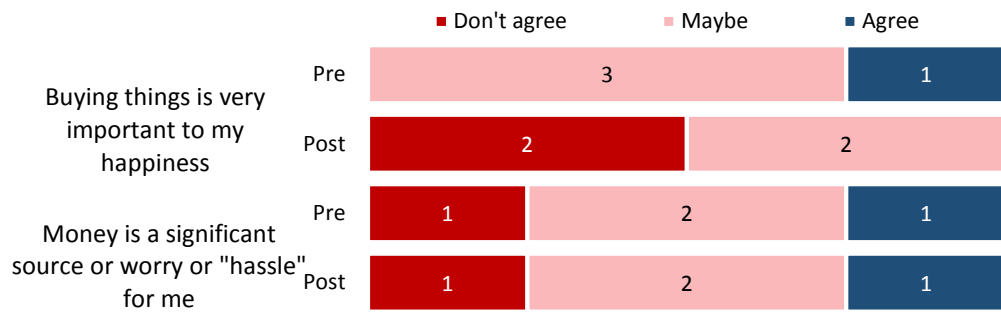
### 2.2.3. Financial attitudes

All staff felt that saving money each month was important both before and after the programme. After the programme, one more staff member spent time thinking about how money is spent (Figure 4).



**Figure 4: Changes in staff views about the importance of saving and thinking about money.**

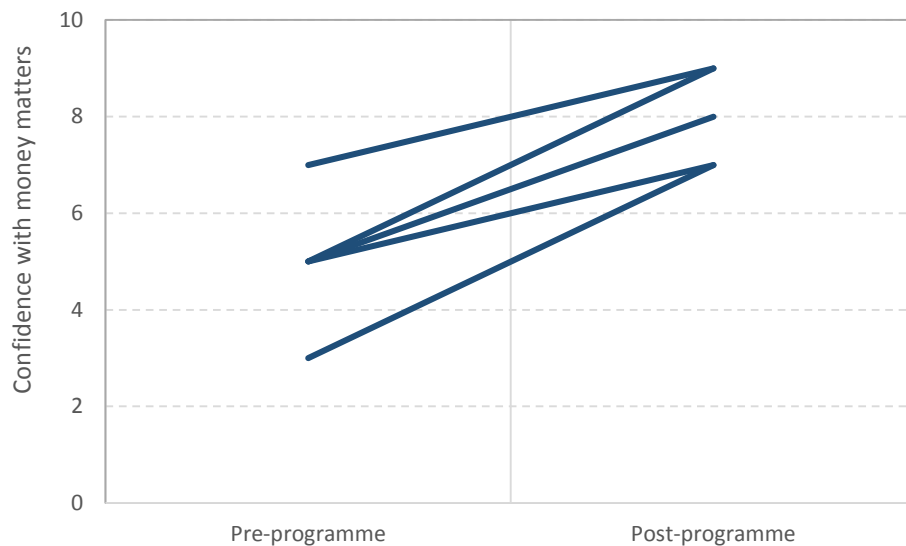
After the programme more staff disagreed that buying things was important to their happiness. There were no changes in staff views that money is a significant 'worry or hassle' (Figure 5).



**Figure 5: Changes in staff attitudes towards money and buying things.**

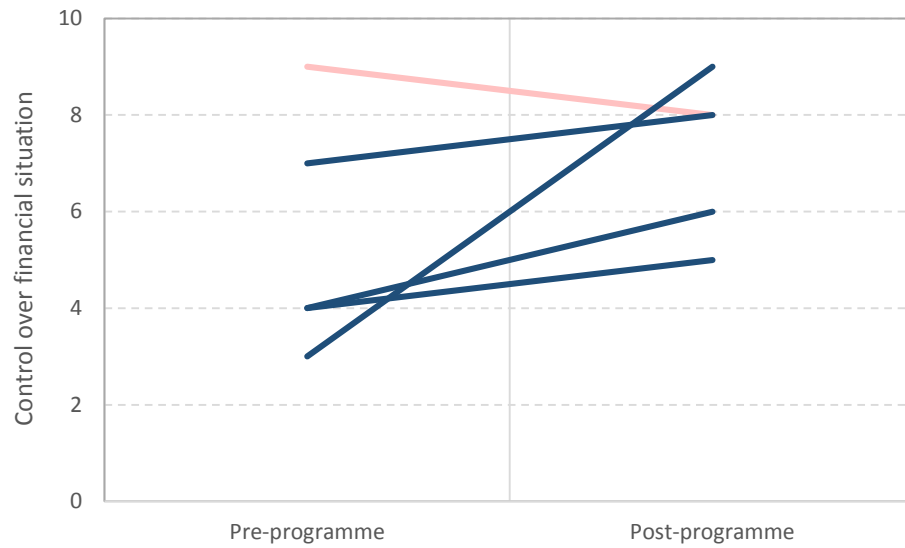
Staff rated themselves on a 10 point scale before and after the programme. After the programme, more staff reported that they felt:

- Very confident in dealing with daily money matters (Figure 6)
- In control of their financial situation (Figure 7)
- Ready to improve their current financial situation (Figure 8).

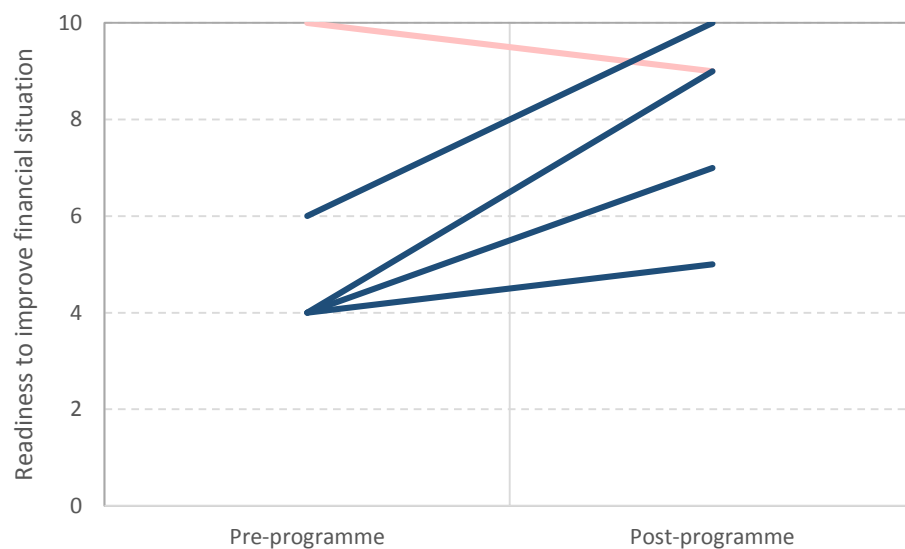


**Figure 6: Changes in staff confidence to deal with daily money matters.<sup>17</sup>**

<sup>17</sup> 0 = not confident, 10 = very confident.



**Figure 7: Changes in staff views on how much control they have over their financial situation.<sup>18</sup>**



**Figure 8: Changes in staff readiness to improve their current financial situation.<sup>19</sup>**

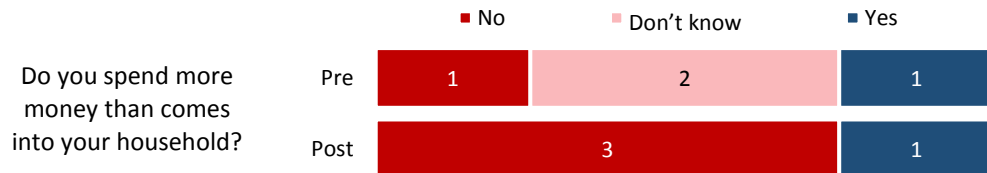
<sup>18</sup> 0 = No control, 10 = totally in control.

<sup>19</sup> 0 = Not ready, 10 = Already dealing with it.

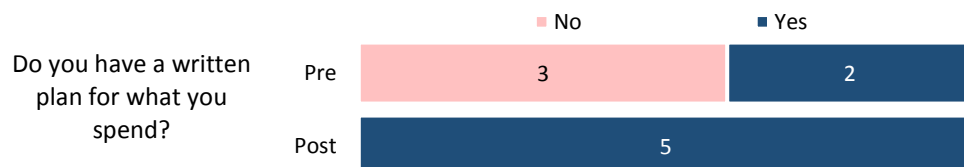
#### 2.2.4. Financial behaviours

After the programme all staff reported that the programme was very useful and helped them to manage their money. More staff reported that they:

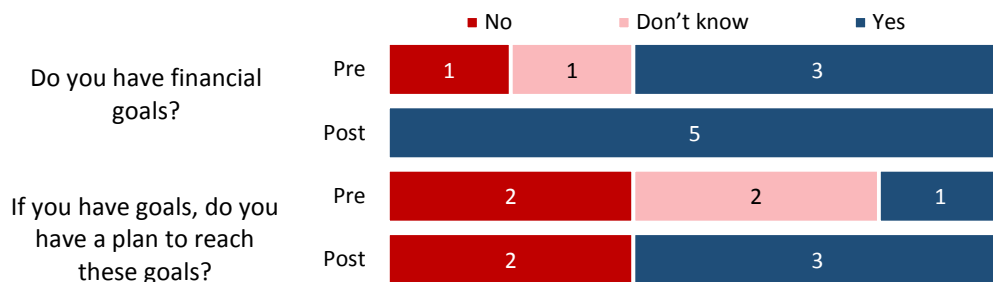
- Do not spend more money than comes into their household (Figure 9)
- Have a written plan for what they spend (Figure 10)
- Have financial goals and a plan to achieve these (Figure 11).



**Figure 9: Changes in staff views on whether they spend more money than comes into their household.**



**Figure 10: Changes in the number of staff with a written financial plan.**



**Figure 11: Changes in the number of staff with financial goals and plans.**

Interviewed staff and notes recorded during observation of the programme reflected increases in:

- Tracking how money is spent:

*Ever since I've noted down my spending, I'm more conscious of what I buy... (S1)*

*...used to do everything with my card. I do transactions with cash only*

*now...reduces fees on card... (S3)*

- Prioritising spending:

*Made me change my way of thinking and how I deal with things. Us Pacific Islanders always say 'yes'...I say yes to some things and no to some things now. I explained this to my children and husband...it hurts some people, but at the end of the day if I keep borrowing money it will impact the times when my children need things. (S4)*

- Balancing cultural and financial priorities:

*A funeral in the Islands, my husband was meant to go but we talked and it is cheaper to send the money...saves thousands. (S4)*

*To say 'no'...as Pacific Islanders our family needs come first. An uncle passed away, I said to the family...give from your heart...if you cannot [contribute], that is okay...they were happy. It's important to practice what you preach... (S2)*

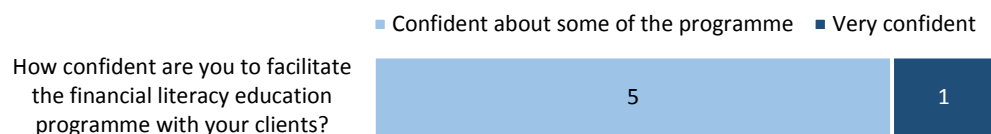
*Very useful, especially for Pacific Islanders, whatever you've got, you give, with your heart...we always go to the extreme...I'm like that, now I have to stop...after doing this programme, I know it's what's in your heart and what you can afford, that's all that matters.....last year, we gave [more]...It enlightened my mind, instead of doing that, I can survive...the bills have to be paid, the phone, the water rates...It's a big change and a challenge for me...I don't care anymore if people talk because I've got bills and the mortgage to pay... (S3)*

- Sharing financial capability learnings and knowledge with others:

*Took templates and learnings to my family... (S5)*

### 2.2.5. Professional development

After the programme, most staff reported that they felt confident to facilitate some aspects of the programme with clients, and one staff member reported that they were very confident to facilitate all aspects of the programme (Figure 12).



**Figure 12: Staff confidence to facilitate the Sorted Whānau programme.**

Staff described what they had learnt that would help them to co-facilitate the programme with clients:

- Understanding clients' cultural beliefs and values about money and managing money

*Just be aware of culture, values and beliefs when talking to our Pacific Island clients. (Staff survey)*

*How I can support clients. The need to gain understanding around how clients manage their money/beliefs/values. (Staff survey)*

- Creating a safe environment for clients to talk about their finances

*Talanoa, sharing and having ideas, real life stories provided encouragement to share mine and that my stories are normal in the Pacific realm. (S1)*

*Use the language that can be understood and will be appreciated by the Pacific Island people. (S2)*

- Understanding tools and resources to support clients to manage their money better

*Skills, understanding, tools to teach my clients (Staff survey)*

*Very much and it really help me to use things I got wisely and meet goals – meet the expectations for the long-term... (Staff survey)*

Interviewed staff said that participating in the programme influenced their practice with clients and enhanced the holistic services they provide.

*...enhanced the quality and value of services...richness to our holistic approach. (S6)*

*...it broadened my scope on relating gambling to financial literacy...Gave us the knowledge to deliver to our family/whānau. (S2)*

*Now when I'm delivering the [pre-programme] I'll have the financial literacy programme in the back of my mind and make them work hand in hand. (S1)*

Staff also noted wider organisational interest in the outcomes of the programme.

*Interest from management to roll-out across other services nationally. (S2)*

*Our wider workplace is interested and curious...our board supports the programme...it has the potential to be run in other services we provide...joint gambling agencies are also interested and supportive... (S1)*

### 3. The client programme

Refinements were made to the seven-week staff programme and a ten-week client programme was delivered at Raukura from 7 May 2015 to 23 July 2015. Each of the modules is summarised in Table 3 below. CFFC developed a facilitator guide for each module which provides a detailed description of the content included and methods of delivery<sup>20</sup>.

**Table 3: Summary of client programme - modules**

Client programme	Module content
Module 1: Whanaungatanga/Va feiloa'i	Welcome and setting the scene Individual journeys Money - What does it mean to you? Values and beliefs – tree/iceberg analogy The workshops/modules Putting it into action
Module 2: Money influences	The hidden things that influence us to spend
Module 3: Money journey	How to make good money decisions and set goals you can achieve
Module 4: Setting your goals	Achieving your goals through planning and managing debt
Module 5: Debts – open the boot!	The different kinds of debt and priorities for paying them back
Module 6: Buying things – what you need to know	Understanding your rights as a consumer when you buy, borrow money or buy goods on credit
Module 7: Why your credit rating matters	Understanding credit ratings, guarantors, insolvency and bankruptcy
Module 8: Aroha, appreciating others & Money Systems	About what really matters and the five ways of expressing appreciation
Module 9: Banks and KiwiSaver	A local bank manager comes to talk and answer questions about banking
Module 10: Poporoaki	Thoughts and reflections on the course and certificate presentation.

<sup>20</sup> See Technical Appendix Report 2 (Facilitator guides).

### 3.1 Client profile

Ten clients participated in the programme. Attendance fluctuated at the start of the programme and steadied out as the modules progressed. Clients who did not attend modules had catch-up sessions with Raukura staff.

**Table 4: Client attendance at each module**

Module	Number of clients attending
1	6
2	7
3	3
4	6
5	10
6	8
7	9
8	9
9	8
10	10

Most clients were aged over 40 years: one was under 20, two were 20-29, three were 40-49 and four were over 50. Clients identified as Māori (4), Māori/Pacific (3) (Tongan, Cook Island Māori, Niuean, and Fijian), Māori/New Zealand European (2) and Cook Island Māori (1). Nine of ten clients were born in New Zealand. Six clients were female and four were male.

Eight clients had or were receiving treatment from Raukura as problem gamblers and two clients as significant others with family members who were problem gamblers. Six clients reported that they are responsible for 'making ends meet' or budgeting in their household, while two shared the responsibility with their partner and two relied on their parents (Figure 13).



**Figure 13: Responsibility of clients for managing finances in their home.**



### 3.1.1. Client recruitment

Raukura led client recruitment and identified potential participants from their client base who were in the recovery phase of their problem gambling treatment and had participated in a ten-week gambling pre-programme. Although this study set out to recruit between 15 and 20 participants, ten clients were confirmed as being interested and ready to participate in the Sorted Whānau programme. One of these clients had attended the first three modules of the programme but did not continue as he moved to another region outside of Auckland<sup>21</sup>. Another client was invited to join the programme after module three and received individual coaching from staff to bring her up to speed.

To support client attendance at each module, Raukura staff provided transport to and from the venue as required.

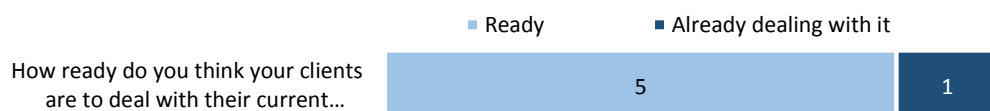
### 3.1.2. Raukura gambling focused pre-programme

Raukura problem gambling services (Te Piringa Tuono/Pasifika Ola Lelei) include individual counselling and a ten-week problem gambling group programme. The ten-week group programme focuses on helping clients to understand and address their gambling behaviour and consequences. This programme is referred to as the gambling pre-programme throughout the report.

*Business as usual...covered behaviour around gambling, tools to deal with physical and psychological behaviours...families and relationships and rebuilding themselves...Clients who have dealt with around 80% of their gambling issues and are ready to take on other things. (S6)*

*We use a model that is ethnically specific...ten week programme...triggers, behaviour, habits, addictions and gambling, how it's affected [others]...I use the tanao model, the four legs represent family, faith, culture and education. They could be talking about family for three weeks...a lot of talanoa carries on over ten weeks...It prepares them for a programme like this [financial literacy]. (S1)*

The gambling pre-programme was run concurrently with the staff Sorted Whānau programme. After the pre-programme, all staff reported that they thought their clients were ready to deal with their financial situations (Figure 14).

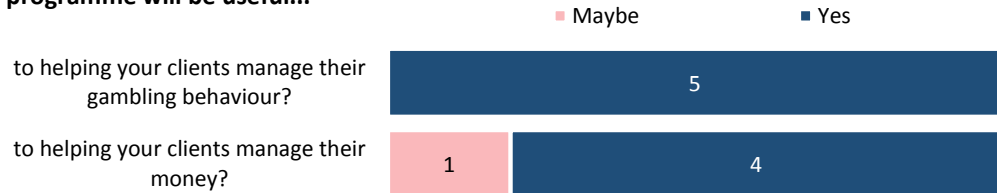


**Figure 14: Staff views on client readiness to deal with their current financial situation.**

<sup>21</sup> This client has since returned to Auckland and enquired about re-enrolling in the programme. Unfortunately, the ten-week pilot was completed.

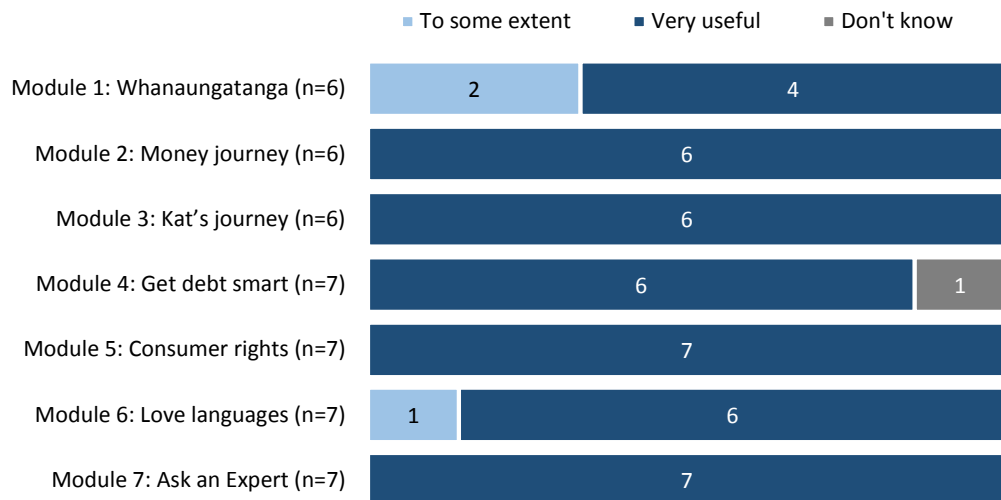
All staff agreed that the Sorted Whānau programme would be useful to helping clients to manage their gambling behaviour and four out of five thought it would help clients manage their money (Figure 15).

**Do you think the financial literacy programme will be useful...**



**Figure 15: Staff views on how useful the programme will be for clients.**

Staff also thought that the content and information that was delivered within each of the seven modules<sup>22</sup> that they received would also be useful for clients (Figure 16).



**Figure 16: Staff views on how useful each programme module would be for clients.**

### 3.2 Client programme achievements

**Key findings:**

- **Increased financial capability knowledge:** Clients said they learned some or all they hoped to learn about money management systems, savings, debt,

<sup>22</sup> As noted above, the seven-week staff programme was refined and a ten-week programme was delivered to clients.

budgeting, setting financial goals and plans to achieve them. The programme met all of the clients' expectations. Interviewed clients said they had better understandings about the value of money, credit ratings, making informed decisions about spending, differentiating between needs and wants and managing their money.

- **Improvements in financial planning:** The majority of clients agreed having a plan or budget was important. There was a change in some client's views about what is important about having a plan or budget. After the programme more clients thought having a plan was important for having savings, being less worried about money, having more money to support families and controlling spending to help not overspend. Interviewed clients described how they improved their planning and budgeting.
- **Changes in financial attitudes:** After the programme all clients were more confident in dealing with day-to-day money matters and felt more in control of their financial situation and ready to improve their current financial situation. Interviewed clients described increased confidence and motivation to manage their debt and improve their credit ratings, and a sense of responsibility and readiness to improve their financial situation. One client felt less stressed when thinking about money.
- **Changes in financial behaviours:** All clients said the programme had been 'very useful' in helping to manage their money better. After the programme, more clients had a written plan for what they spend. More had financial goals and a written plan to achieve their financial goals. Interviewed clients said they had started and were committed to savings, reduced their spending, had achieved their short-term financial goals and set more goals and plans to achieve these. Some participants also said they were better at managing their money and debt.
- **Managing gambling behaviour:** All problem gambling clients agreed that the programme was useful in helping them to manage their gambling. Interviewed clients described how the programme had positively influenced their thoughts and preoccupation with gambling, as well as the realisation that their money could be better spent.
- **Sharing learnings with others:** Nearly all clients said they had shared what they learnt from the programme with family and friends. Clients who were 'significant others' receiving support from Raukura described how sharing their learnings had helped to re-build relationships with family members.
- **Supportive relationships:** Interviewed staff and clients also said that supportive relationships and bonds were developed among the clients and described feelings of empowerment and positivity about future opportunities.

### 3.2.1. Financial capability knowledge

After the programme, all clients said they had learned all or some of what they hoped to learn from the programme (Figure 17).



**Figure 17: How much clients learned about different aspects of financial capability.**

Interviewed clients described how the programme had increased their knowledge about:

- Understanding the value of money

*It has changed my whole life. Now I know the value of money, I know what the difference is between what's right and wrong...I now know what money is, I know what money is for, I know how to budget. (P4)*

- Credit ratings

*...when it came to that time of that credit rating thing I was so unaware...if I had known about that I would never have had to go to court. I would make sure that I keep my credit thing there instead of having something against me... (P5)*

- Making informed decisions about spending money

*I thought it was really worthwhile...I'm a bit more conscious when it comes to money now...not going there and handing it over straight away...just want to shop around...make sure your moneys worthwhile spent not just spending it on any old thing...Always thinking about what this could be used for later on... (P1)*

- Differentiating between needs and wants

*It's just made me know that my money can be spent better now rather than just put it on things that are not needed. (P2)*

- Managing money

*...everything about bills and how to talk to finance people...our dreams...what we don't see about advertising... (P8)*

Clients also noted that the spending diary that was introduced during the programme supported them to track where they spend their money:

*I have a diary where I show you where everything is going right down to the last cent which is good, I've kept that going... (P4)*

*When you write things down and then you go back to having a look at it you think, "oh my gosh that's why I got into debt, how can I get out of debt?" ...if you don't know about that...you'll just keep on accumulating debt. (P5)*

### 3.2.2. Financial planning

Before the programme, the majority of clients agreed that having a plan or budget was important for many different reasons. After the programme slightly more clients thought that having a plan was important for saving, being less worried about money, having more money to support families and controlling spending to help not overspend (Figure 18).

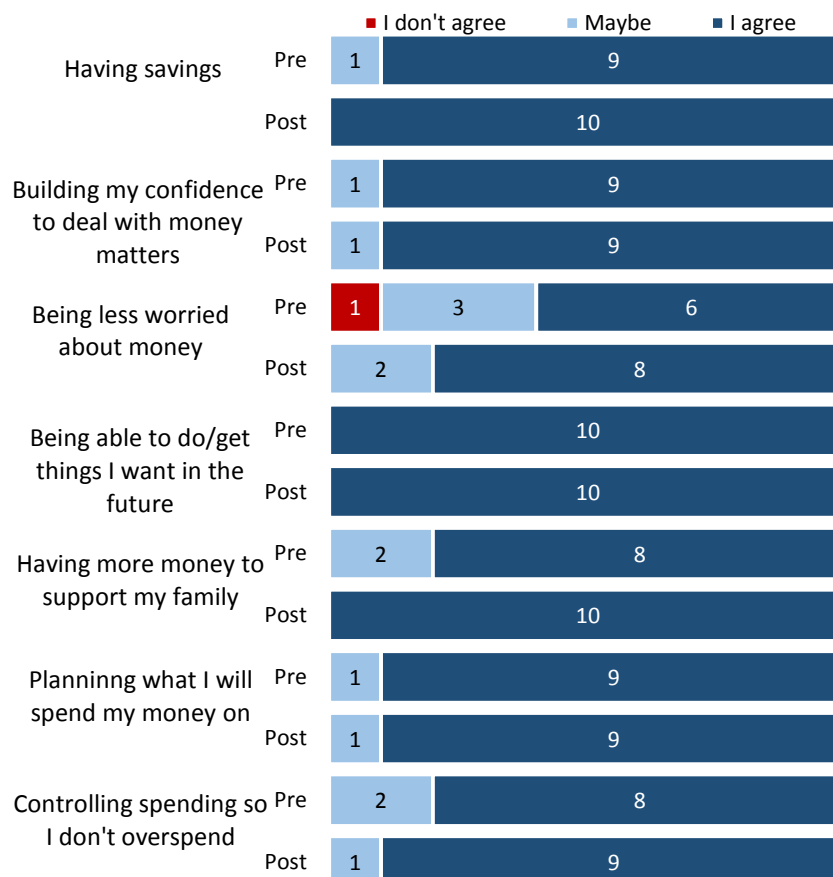


Figure 18: Changes in what clients reported is important about having a plan or a budget.

Interviewed clients described how the programme had supported them to improve their planning and budgeting.

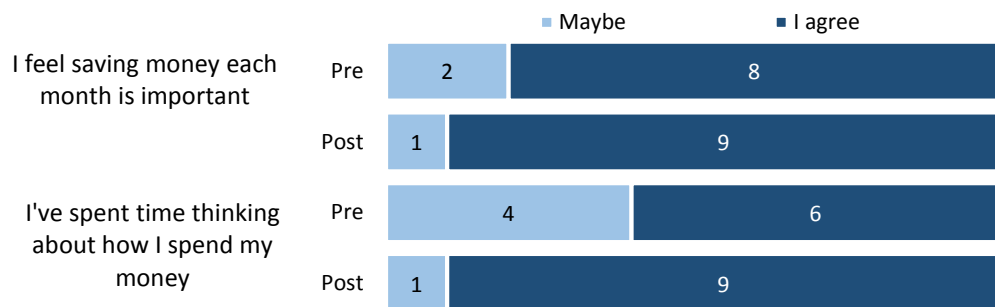
*I get \$xx in benefit per week...I pay \$xx rent...and also power and phone...I spend \$xx on food...I put \$xx away for savings, \$xx for my student loan and \$xx for my train ticket...that leaves me a total of between \$20 to \$30 pocket money per week. (P4)*

*... Now that I've done this course my money is already allocated, you know where this amount of money is going to go... (P1)*

*I do have more spending money which I just save because I know that my daughter's birthday is coming up next year. (P2)*

### 3.2.3. Financial attitudes

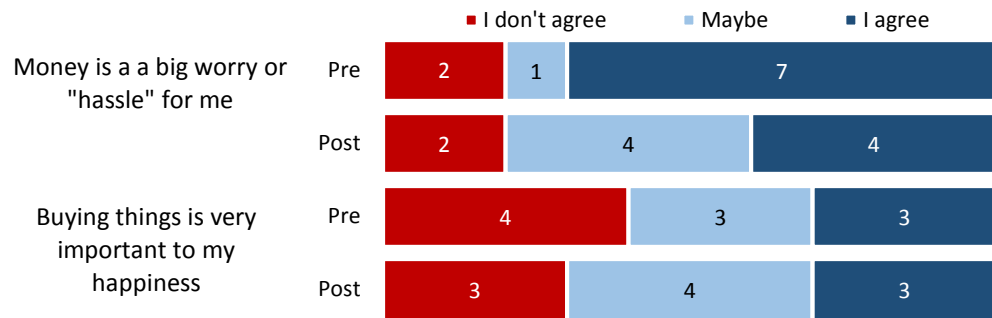
After the programme, the number of clients who felt that saving money each month is important and had spent time thinking about how they spend their money increased (Figure 19).



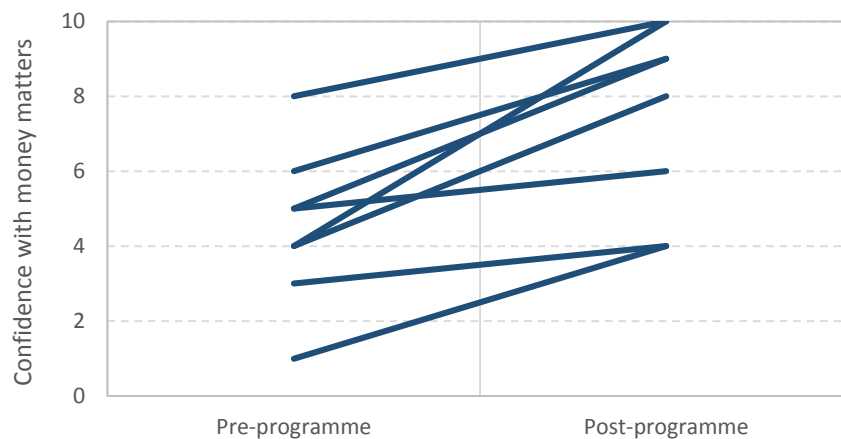
**Figure 19: Changes in client views about the importance of saving and thinking about money.**

Compared with the start of the programme, after the programme:

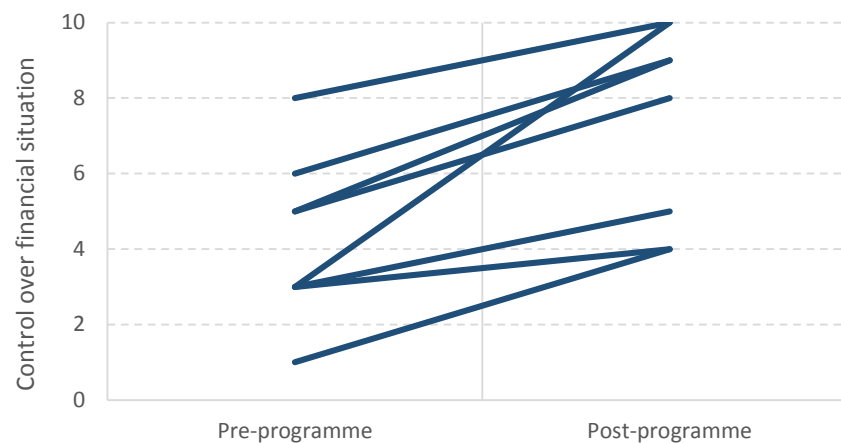
- Fewer clients said that money was a big worry or “hassle” for them (Figure 20).
- All clients reported a rise in confidence with day-to-day money matters (Figure 21).
- All clients felt they had more control over their financial situation (Figure 22).
- Clients’ readiness to improve their financial situation had increased for all but one participant (Figure 23).



**Figure 20: Changes in client attitudes towards money and buying things.**



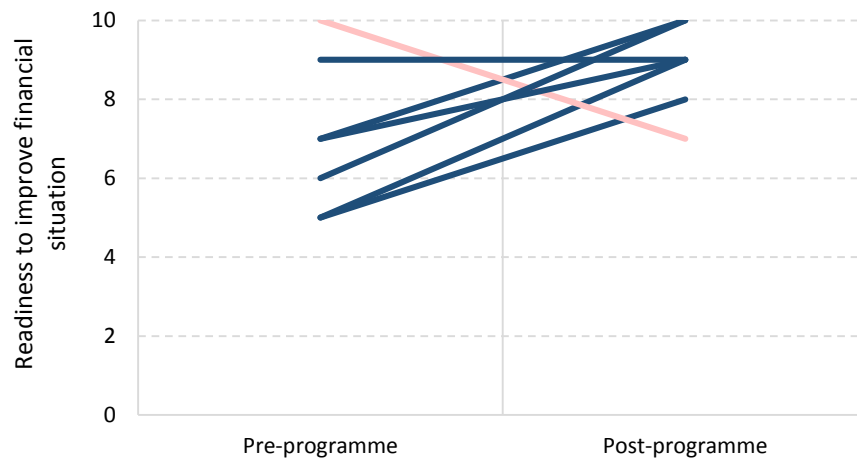
**Figure 21: Changes in client confidence to deal with daily money matters (n=8).<sup>23</sup>**



**Figure 22: Changes in client views on how much control they have over their financial situation (n=8).<sup>24</sup>**

<sup>23</sup> 0 = Not confident, 10 = Very confident.

<sup>24</sup> 0 = No control, 10 = Totally in control.



**Figure 23: Changes in client readiness to improve their current financial situation (n=7).<sup>25</sup>**

Interviewed clients described how the programme had increased their:

- Confidence to manage debt

*This programme has made such a difference in my life ...I feel confident and aware of what I'm spending and where the money is going to and even being able to negotiate with my creditors...It's taught me to speak up rather than accept...I've learnt to be able to negotiate.....It gave me the confidence to know that I can do something about getting out of debt. (P5)*

*I've been a lot more confident on the phone especially with banks...and people from Work and Income...debt collectors...asking questions...good people skills...talking in an appropriate manner especially if you want to get a good result... (P1)*

- Readiness and sense of responsibility to improve their financial situation

*...it's like having ownership of the money that you got, it's taking control of the money, where it should go and how and being responsible...When you're in debt you just try and grab there and you grab here and next minute you've made a bigger mountain out of your debt and it causes anxiety stress. (P5)*

*It's the bigger picture where you know you've got bills...one of the sessions...where you open the boot and sort out all your problems...it's like, oh my gosh. (P6)*

*...it actually made me more responsible with money situations... (P7)*

- Motivation and determination to reduce debt and improve their credit rating

<sup>25</sup> 0 = Not ready, 10 = Already dealing with it.



*...it's made me more determined to get out of debt and to put things right and knowing how long it takes when you've paid it all off...I'm going to be how old?...to be able to get credit again...hopefully by then I won't have to go and apply for credit. Pay with savings or cash. (P5)*

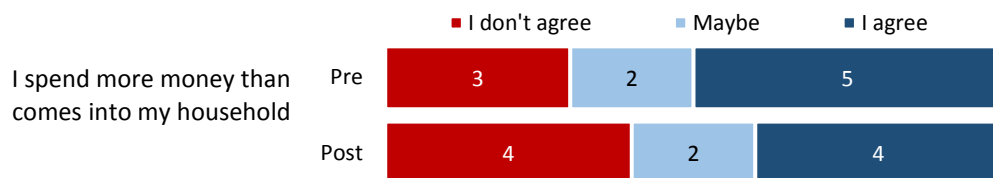
One participant also noted that the programme had helped reduce the anxiety and stress they felt about money.

*I don't have any anxiety anymore...a lot of stress...it's really gone down...I don't need to worry...I used to think, oh gosh I get paid on a Monday evening what am I going to be doing for the weekend with food or things like that. (P2)*

### 3.2.4. Financial behaviours

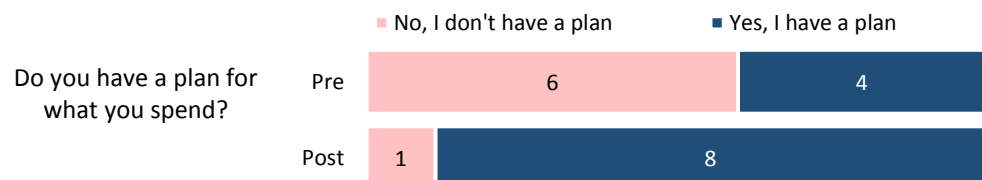
All ten clients reported that the programme had been 'very useful' in helping them to manage their money better. After the programme:

- One less client reported spending more money than comes into their household (Figure 24).



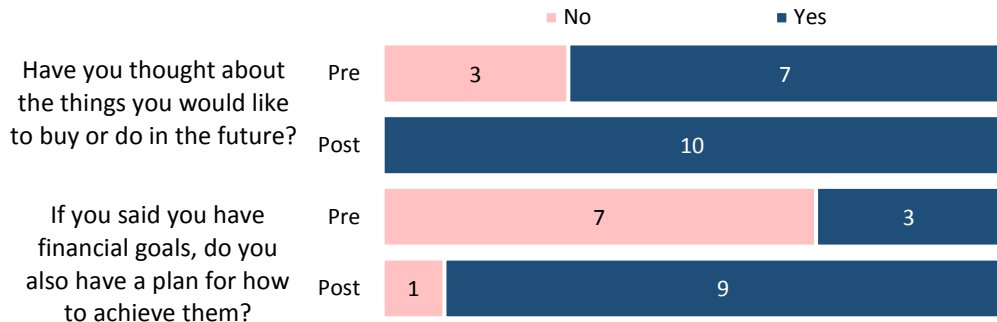
**Figure 24: Changes in client views on whether they spend more money than comes into their household.**

- More clients had a plan for what they spend (Figure 25).



**Figure 25: Changes in the number of clients with a financial plan.**

- More clients had thought about what they would like to buy in the future, and had plans to achieve their goals (Figure 26).



**Figure 26: Changes in the number of clients with financial goals and plans.**

Interviewed clients said they had made several financial behavioural changes which include:

- Starting and committing to savings

*I've got money in the bank at the moment, ever since I've done this programme ...if somebody said to me, I need \$5, if there was \$5 in my bag I'd give it to them...but then I forget about myself so ever since I've done this programme I've been putting money aside, it's not much but it's going to accumulate for the end of the year and I've never done that before...It's never too late that's how I look at it. (P5)*

*When I came here I had \$5...now I've saved hundreds and paid the car repair...I have \$124...I'm paying my tithing...paid my son's school trip... (P8)*

- Reducing spending

*We've cut down on what we buy at the shops...\$150 on food and it used to go to waste... (P8)*

- Setting financial goals

*If it wasn't for this literacy course I wouldn't have even bothered to think of any goals that I was wanting to succeed in or achieve... It's just opened my eyes to a lot of things I didn't think I would be able to do... (P2)*

- Making plans to achieve financial goals

*My goal was to save for my daughter's 23<sup>rd</sup>...that's done...\$500...look at me, look at my dream I've achieved something, I could never save \$500 but I just thought, right, that's my dream I want to do it, here I am.....now I'm starting on phase 2...and I've got \$250 saved up already ...Anything to do with Christmas. (P4)*

*One goal was to raise like \$150 for my daughter's 11<sup>th</sup> birthday which was last week, yep I got there...I'm just taking things, baby steps one day at a time... sort of pulling on a few ideas... (P1)*

- Managing debt

*...when I was coming here, my debts were going lower, and my debts were actually disappearing. [Company] I paid off first and [Company] went last and it was down to \$300. (P7)*

- Managing money

*...it's given me a lot of motivation and encouragement...I've got all that knowledge now and that's the main thing...the knowledge of how to spend money and what to do with money which is the bottom line. (P2)*

*...[external budgeting service] they're still doing it, they do it until we're debt free ...I don't know when but it's this year...it will be scary...I've already planned once we're given control of things...I've already planned what's going to happen...because I'll be back to my benefit every week again...I would of just spent it otherwise... (P3)*

Interviewed staff noted:

*...they're saving for future goals and managing their money better now... (S2)*

*...they're saving money...[name deleted] was standing as a proud father...he hasn't had this for a long time... (S1)*

### 3.2.5. Managing gambling behaviour

After the programme, all clients receiving treatment for problem gambling (8) agreed that the programme was useful in helping them to manage their gambling.

Interviewed clients described how the programme had positively impacted on their:

- Thoughts and preoccupation with gambling

*...it's made me think...I don't need to spend my money on gambling... it's definitely stuck and now I don't even think of that anymore...I've got other options...[Gambling] it's not even on my mind or anything...it's all changed and it's really good. (P2)*

*...instead of going backwards I'm just moving forward ...it's helped me to stay away...I'm thinking about my money now...It's made me think positive about not giving money to the pokie machine...I walked past [gambling venue], I had money in my pocket...I remembered this programme and I said no and thought where else could I spend my money... (P8)*

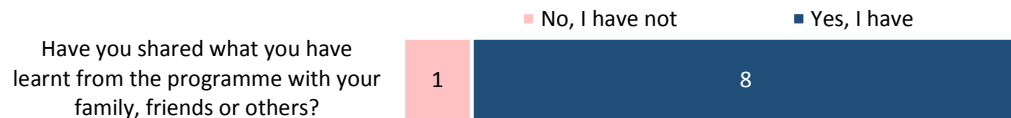
- Attitude toward money

*I haven't been to the Casino, I haven't been to pokies...I could walk past a TAB and someone would give me \$10 and I'll still have that \$10 in my pocket the next day...Because it's like I can go and get 10 loaves of bread for that 10 bucks, I'd rather think about this than think about that... (P4)*

*I don't gamble anymore...I do the odd scratchies ...that \$10 or \$18 that I sometimes spend on the scratchies...that can go towards milk and bread for home. (P3)*

### 3.2.6. Sharing learnings and financial capability knowledge with others

Nearly all clients said they had shared what they had learnt from the programme with family, friends or others (Figure 27).



**Figure 27: Clients who have shared what they learnt from the programme with family, friends or others.**

Interviewed clients described how they had shared their learnings with:

- Children: To encourage them to become more financially aware and responsible

*I cut her allowance to \$10...A week later she applied for all these jobs, a week after that she got a call to say come in for an interview. She had that interview and a week after that she got the job. (P2)*

*I was paying my son's fines...We made an arrangement...He's found a job and he's paying me \$40 a week...I'm getting something in return...it's the first time. I'm also telling my daughter, you need to pay your way when you move into your own home... (P8)*

- Friends: To advise and support those who are struggling financially

*We had some friends stay for a week and one of them was going on about their financial stuff...I just sat her down at the table and said, well hey why don't you do a spending diary?...Then when you add it up you'll see if it's in your spending range and if it's not then you know on where you can cut back. (P3)*

Family/whānau/aiga members that participated in the programme also described how sharing their learnings from the programme has helped to re-build relationships with their wider family/whānau/aiga and relatives who were/are problem gamblers.

*My sister enjoyed my feedback...I shared things I thought would be good for her to hear...she said to me, it sounds like I need it sister...Our relationship is a lot stronger... (P9)*

*I told her everything about it like the weekly classes and what I've been through and things I've learnt and she's been asking a few questions here and there. Things she didn't know or was unsure of and like times where I'd be able to just give her advice or things sort of direct her somewhere that she could get the proper advice from and things like that.....When I told her what we've been doing*

*she's been really like, "Wow"...she's the sort of person who would really benefit from this type of class. She'd love to do one... (P1)*

### 3.2.7. Other outcomes

After the programme, interviewed staff and clients identified further programme achievements and client outcomes. These included:

- Developing strong relationships and bonds within the group

*I always look forward to getting picked up, meeting the guys, having coffee, having a laugh, catching up...see what's been happening before we go into class... (P4)*

*...the whole sort of whānau feeling...it was a teammate environment with all the people in the class...I really enjoyed the environment...It's good to walk into a room where everyone's sort of on the same vibe...It's really good especially when it's not about drugs and alcohol...making a whole lot of new friends really. (P1)*

The supportive relationships that formed within the group encouraged clients to openly share and discuss their views:

*...someone listening to you and you can tell them every week about what you've been going through...sharing my experiences about what I've been through and everyone actually sharing their opinions too...how we can improve on things...some advice...instead of going in the same circle all the time. (P7)*

- Feeling empowered and positive about future opportunities

*...it increased their confidence and self-esteem to take on other things regarding financial matters...it gave them options and opened their eyes in other areas...opened options for our whānau in terms of upskilling, employment and wanting to start their own businesses... (S6)*

### 3.2.8. Changes maintained three-weeks after the programme

Three weeks after the client programme, the majority of clients had maintained many of the changes they made during the programme. However, some participants noted challenges to keeping up with their spending diary.

*I liked the spending diary...sometimes I forget...but I started again...the challenges come when family ask to borrow money. (P9)*

*When I put the book away it went...Out of sight yeah out of sight out of mind...when I went back to work...no one was interested, no one was the same...as they were here. (P7)*

One participant acknowledged major challenges in maintaining the changes in spending and gambling behaviour made during the programme.

*I liked it here where we could get ideas for finance but going out there is totally different...during the course I was quite amazed how all my bills were going down and I had more money in my pocket...Now? I'm going back to the pubs...I was out of the pubs while the programme was going, I was staying out of them... it only took me one week when I left here... I started really going down...I was talking to myself all the time going, "Why are you doing it for?" (P7)*

### 3.3 Follow-up support

Interviewed staff and clients asked for follow-up support beyond the ten-week Sorted Whānau programme.

*...at the moment I do need the follow-up just to reassure myself that yes everything's still going in place until I come to a point where I'm able to do it by myself. (P5)*

*You can't leave them [clients] like that...need to follow-up to see if there are improvements or if they need help... (S3)*

In response, a monthly follow-up programme is being developed and implemented over the next twelve-months (the SW12 programme). Raukura staff are planning to provide ongoing support and follow-up through the SW12 programme. One interviewed participant described this role as 'programme champions'.

*A month in between is too long...we're introducing a buddy-up system where clients can contact each other once a week, maybe do their homework together and support each other in between the monthly follow-up sessions. (S6)*

Raukura staff are aware of the need to manage numbers in the SW12 programme if the Sorted Whānau programme is extended within their organisation. Their current view is that as clients complete the Sorted Whānau programme they join the SW12 programme.

*For the organisation, depends how many programmes are delivered which require follow-up...We'll also allow others to join and their whānau...follow-up after every programme is not feasible...possibly one follow-up programme for all...we're discussing mitigations at the moment... (S6)*

## 4. Key evaluation learnings and implications for extending the programme to other providers

### 4.1 Provider support

The Sorted Whānau study was established as a partnership between Raukura, CFFC and Malatest. All agencies were committed to the study because of the potential to broaden the limited evidence-base about financial capability education and problem gambling service provision, and address gaps in current service provision.

Provider support for this study and belief in incorporating financial capability education as part of a holistic model of treatment is essential to delivering the Sorted Whānau programme.

The provider role includes:

- Hosting the programme
- Engaging and preparing clients to participate and commit to the programme
- Facilitating, coaching and supporting clients through follow-up
- Ongoing professional development for staff and sustainability of the programme.

#### **Implications for extending the programme:**

Providers must be willing partners in co-designing and delivering a financial capability programme. A requirement for mandatory participation is unlikely to result in a programme that is effective for clients.

### 4.2 Developing the programme

Problem gambling and financial capability are multi-agency issues that require a multi-agency response. The Sorted Whānau study provided an innovative approach to integrating financial capability education with problem gambling treatment services.

Interviewed staff considered the partnership approach to developing the Sorted Whānau programme had contributed to its effectiveness. Multiple agencies with expertise in problem gambling, financial capability and research and evaluation came together to co-design the programme.

*It was like building a family from different environments and backgrounds. As time passed, I could see the connections and relationships were built for us to help and support each other. The relationships evolved as the programme developed.*  
(S3)

*...it was a new [approach] for us...you've got different groups of people coming together...willing to listen because we had different points of view...it was a good process... (A4)*

The time invested in building and maintaining trusting relationships across agencies was considered worthwhile because it lead to inclusive and collaborative engagement throughout all phases of development.

*...the consultation prior to the training was one of the major things that we did which I think was a good thing because you got the perspective of all the parties involved... (S6)*

A co-design approach meant that:

- Clients' financial capability and gambling treatment needs were prioritised

*I really enjoyed it because it was client focused. It was always putting the needs of the client first...I found we were always coming back to 'is this really going to work for the clients? Is it what the clients want?' (S1)*

- The provider and client perspectives, cultures and practices were incorporated into design and delivery

*...we're very excited with what's happened here...pushing for the way Māori and Pacific do things into this programme...very strong on our views... a completely different way of doing it... we need to speak into the design and the way it's done and I think that has been the key why it's been different...without the cultural input...it would have been like any other budgeting programme. (A3)*

- Staff were committed to the programme

*Coming from their own perspectives...their own hearts...highlights how we practice with our whānau. (S2)*

*...a programme that was designed from those who worked with the families on a day-to-day basis...something that they could really be a part of from the design process right through...the development of it through to facilitation in the end and taking ownership of that. (A3)*

*[The staff] will take real ownership of it because they've been so included in developing it. (A1)*

- Modules were designed as a set of tools that programme facilitators can adapt for different audiences.

*Inclusive of all cultures because it works... The programme can be adapted based on the audience... (S6)*

*...the content is good because it's great stuff and it's a good foundation. (S6)*

*Depends on the audience, the programme can be adapted, the facilitator can decide how to deliver the programme based on the audience. (S4)*



#### 4.2.1. Responding to challenges in developing the programme

Interviewed staff and participants noted some challenges to developing the programme.

Challenges in developing the programme	Responses
<p>Tight timeframes and an excessive and evolving workload as well as managing extensive input and feedback from multiple agencies involved in the development of the programme.</p> <p><i>...a lot of work that needs to go into putting that all together so that it's in a suitable format for a staff member or a facilitator that's new at it...to pick it up and run with it... a lot to do to put together a facilitators guide because there's been so many adjustments..... (A4)</i></p> <p><i>The process that we ended up doing wasn't what I expected...It's been quite a learning curve for me, but what we're going to have is something really valuable. (A1)</i></p>	<p>These challenges were addressed as the project progressed because of a strong commitment from each agency to a collaborative working relationship. Key representatives within each agency took responsibility for completing tasks.</p> <p><i>...we've done it...now we've now got something that we've trialled and tested so we have a sense of experience around this...we now know what works and what doesn't...if we were going to be doing it with say more gambling organisations we won't need to re-write the programme. (A1)</i></p>
<p>Prioritising clients' cultural worldviews, understandings and beliefs was one of the key aspects of developing the programme. However, finding the right balance between cultural and financial capability skills-based learning within a ten-week programme was challenging.</p> <p><i>...it did mean a lot of time was spent on that...I think conversations will be brought up anyway in different ways as people share... (A3)</i></p> <p><i>We can create something really specific or we can keep it fairly generic where it doesn't exclude anyone...people can</i></p>	<p>The programme was developed alongside external financial capability experts and facilitators with strong Māori and Pacific cultural knowledge.</p> <p><i>If it's Māori, Pacific kaupapa, it should be Māori, Pacific kaupapa Tiriti meaning...make sure that it's a Māori, Pacific person presenting the content...we attempted to get the right facilitators for the right audience...who understands those communities...it was a safe environment for everyone. (A2)</i></p> <p>Cultural contexts and learnings were interwoven into the programme.</p>

*have those internal conversations to find their own strength and to come to their own conclusions, they don't have to have it all churned out for them. As long as you're aware that there are some pretty significant cultural commitments and it can be discussed but it doesn't have to take module after module. (A1)*

*...the cultural values and the benefits and the money and what it means to you... (P2)*

The modules were designed as a set of tools that programme facilitators can adapt for different audiences.

*...the programme can be adapted, the facilitator can decide how to deliver the programme based on the audience. (S4)*

To manage the time invested in cultural contexts the skills-based content was pitched at an introductory foundation level of financial capability learning.

*...it won't be as in-depth as some of the other programmes...it really is those very, very basics... (A1)*

#### **Implications for extending the programme:**

**Co-design:** An effective, collaborative and inclusive approach is important in developing a multi-agency, co-design initiative within the gambling sector, to ensure the programmes are embedded within an organisations' cultural worldviews and ways of working with clients.

**Core module content and context:** The core module content and context have been developed and trialled. However, ongoing development of the programme for different providers requires a co-design approach to ensure that providers' cultural and other needs are met. Co-design is likely to focus on review of the cultural content of the modules and discussion of how to implement the programme.

### **4.3 Staff training**

Interviewed staff and participants noted that the train-the-trainer approach where staff attended the programme first provided an opportunity to refine the programme content prior to delivering the programme to clients. For example, after the staff programme, staff suggested the need to include more content on consumer

rights, contracts and Pacific ways of budgeting. This feedback was integrated into the content and delivery of the client programme.

Interviewed staff and participants also noted that the train-the-trainer approach provided opportunities to:

- Develop staff skills and confidence to co-facilitate the Sorted Whānau programme with clients
- Identify professional development opportunities for staff to lead programmes in the future
- Enhance the sustainability and ownership of the programme for providers.

Interviewed clients and staff noted that training staff to co-facilitate the programme was beneficial to staff engagement with clients and client participation in the programme modules.

*...if somebody didn't know what they're talking about then I wouldn't be there you know but knowing that they've already done it, it's like wow they do know about this so I felt comfortable...they're role models you know if they can do it well we can too. (P5)*

*...you have to do the staff first because that's the face of the programme. (S4)*

*Good to walk the talk...it is easier to talk with people if your own background is clean. (S4)*

#### 4.3.1. Responding to challenges in staff training

Interviewed staff and participants noted some challenges to staff training.

Challenges in developing and delivering staff training	Responses
<p>Staff changes and turn-over during the client programme were a potential challenge to co-facilitating and delivering the programme.</p> <p><i>It was unique situation because we were designing as we were facilitating...there were unexpected absences from staff because of changes within the organisation so those things we had to quickly resolve... (A3)</i></p>	<p>Training all Raukura staff members (clinical and public health):</p> <ul style="list-style-type: none"> <li>• Ensured that staff capacity and leadership for ongoing delivery of the programme was adequate</li> <li>• Provides internal capacity for ongoing train-the-trainer programmes with new staff members</li> <li>• Contributes to sustainable workforce capacity.</li> </ul>

	<p><i>A big part of overcoming that was the team leadership and the staff that covered. (A3)</i></p>
<p>Ongoing staff training needs: Co-facilitating the client-programme provided staff with more financial capability training and an opportunity to deliver the programme alongside the external facilitators and CFFC. However, interviewed staff and participants commonly noted that further training is required to enhance ongoing programme delivery and ensure programme sustainability.</p> <p><i>Very useful, it enforced learnings from the train-the-trainer programme...co-facilitating with the external facilitators provided good support. (S6)</i></p> <p><i>We did the staff training and got more training through observing and co-facilitating the programme with clients. I'd like more training. (S2)</i></p>	<p>Participants suggested that further training could be obtained through:</p> <ul style="list-style-type: none"> <li>• Peer review and critique sessions for co-facilitators</li> </ul> <p><i>We got the job done, we got the job done well...but there's room for improvement. It would benefit from having a specific catch-up with those facilitating from a facilitation point of view so that we could feedback, among peers, peer-to-peer, but also from external facilitators to staff facilitators...some constructive critique from external facilitators...a neutral perspective. (A3)</i></p> <ul style="list-style-type: none"> <li>• Staff will also participate in a facilitation and coaching training programme developed and delivered by CFFC</li> </ul> <p><i>Further training is required to support staff to add value to the programme... help staff to develop themselves and their delivery of the programme. (S6)</i></p> <p><i>There needs to be a specific type of facilitator training programme. With the co-facilitation, we provided on the spot opportunities but given the change of the staff, there were many who weren't there that could have benefitted from it and they missed out on some sessions. (F1)</i></p> <ul style="list-style-type: none"> <li>• Ongoing mentoring for staff</li> </ul> <p><i>The external facilitators are a good resource...they would be needed for ongoing coaching and mentoring. (S6)</i></p>

**Implications for extending the programme:**

- Training all or several staff members:
  - Develops staff skills and confidence to co-facilitate the Sorted Whānau programme with clients
  - Enhances the sustainability and ownership of the programme for providers
  - Ensures adequate staff capacity for ongoing delivery of the programme in the event of staff turn-over
  - Enhances programme delivery by empowering staff to support and mentor clients through individual coaching sessions, especially where clients miss workshop sessions.
  - Ensures client safety during the programme
  - Enhances client engagement with staff.
- Ongoing delivery of the programme requires a pool of staff trained as facilitators. Some staff may undertake further training as facilitators, but ongoing support from external expert financial capability programme facilitators is likely to be required, at least in the short-term.

**4.4 Client readiness**

Interviewed staff and clients noted that the gambling focused pre-programme supported clients to understand their gambling behaviour and related harms and identify ways of addressing these.

*...learning things that you never knew or things that you did know but sort of just resurfacing them and actually acknowledging them...So you can just talk about them. (P1)*

*I got into coming to Raukura because I was a gambler myself and I was spending quite a lot of money and taking my family account...we had a credit card and taking it down and just spending all the money on pokies...putting a lot of stress on my family and myself. (P2)*

Interviewed clients commonly noted that the pre-programme provided useful learnings about problem gambling that were important to acknowledge before starting on the Sorted Whānau programme.

*...if you've got a problem with gambling you should actually do it before you go to the financial literacy [programme]. (P4)*

The pre-programme also provided opportunities for staff to assess clients' receptiveness to talking about money and gambling, and their interest and readiness to participate in the Sorted Whānau programme.

*One-to-one sessions, introducing to them to the financial literacy programme and what to expect... (S2)*

**Implications for extending the programme:**

The gambling pre-programme enhances clients' understandings of problem gambling behaviour and is needed to assess client readiness to talk about money and participate in the Sorted Whānau programme.

#### **4.5 Client participation and commitment**

Client commitment to attend is required from the start of the programme (module 1). The programme prioritises relationship building at the start and consists of a series of modules that aim to progressively develop learnings.

Client attendance fluctuated at the start of the programme and steadied out as the modules progressed. To encourage full attendance from the start of the programme, interviewed participants identified a need for:

- An engagement resource sheet with consistent key messages about the benefits of the Sorted Whānau programme for staff to use when engaging with clients
- An engagement workshop prior to the start of the programme
- Integration of the programme into treatment and care plans that are agreed with clients.

*Did they [clients] get that sense of what they were going to get out of it and all of that...are they saying the same message?...engagement beforehand is key. (A1)*

Interviewed staff and clients also noted that although clients that did not attend the early modules received individual coaching, they missed out on the early relationship building that occurred within the group and needed more time to feel comfortable in the group setting.

*I sort of missed out on that and I'd like to do it from beginning to end...I don't like to miss out... (P6)*

*...to go into a session with people we did not know...I thought this was a bit scary...it's a bit hard to do the bonding when you come in later... (P9)*

Interviewed staff noted the importance of attending the early modules that emphasise whanaungatanga and relationship building. Staff recommended that

clients should only be included in a programme if they are committed to attending from the start of the programme.

*Some clients missed the relationship side of things at the start...it's important to be a part of the group whanaungatanga...If you miss two or three sessions even though you could have individual programme follow-up...wait to start in the next programme. (S1)*

#### **4.5.1. Engaging family/ whānau/aiga**

Interviewed clients thought that their family/whānau/aiga members would benefit from participating in the programme and although they were invited to attend, most were unable to because of work and other commitments. One client noted that her spouse did not attend because he considered that participation in the programme was her personal time.

*...my husband won't do it because he said it's my time...it was better without him. (P3)*

Interviewed staff noted the value in encouraging family/whānau/aiga members to participate as part of the recovery journey for clients.

*We should include more family moving forward...or leave it as an open option for clients...It is part of the healing journey for clients. (S1)*

However, some clients noted that including family/whānau/aiga members would impact on their willingness to discuss sensitive topics and suggested involving them only in the later stages of the programme.

*Would be good to have whānau join in later...initially it's about what we're going through... (P9)*

*...it sort of like puts them off and then they won't be so open because sometimes it's like a personal thing for that particular person that comes on the literacy programme...I think it would be more a hinder to them...sometimes you have to have your personal things open and it's good to talk to other people that don't really know you...having them come in straight away, it's a put off thing. (P2)*

Other interviewed participants suggested that this approach although ideal, may not be practical, and noted that the inclusion of a family/whānau/aiga day has been successful in other financial capability programmes.

#### **4.5.2. Group formation**

The programme provided a safe environment for clients to communicate and engage in open discussion on sensitive issues. Interviewed clients and staff valued the sharing and discussions that occurred among participants and said this would not be possible with a larger group. Participants generally agreed that the number of clients on the programme should be limited to 15.



**Implications for extending the programme:**

- Programmes initially need to be ‘marketed and promoted’ to clients. After a programme is in place positive feedback from clients contributes to increasing demand from other clients to take part.
- An engagement workshop before the financial capability programme provides a forum to communicate consistent key messages about the potential benefits of participating for individuals and their family/whānau/aiga. Key messages and resources are needed to enhance early and effective engagement and client commitment to the programme.
- Engagement is enhanced by supporting clients to overcome challenges to attending the programme is required such as providing transport to and from the programme.
- Integrating a family/whānau/aiga day into the programme may enhance the inclusion of family/whānau/aiga members.

**4.6 Delivering the programme**

Overall, the programme was well received by staff and clients.

*Absolutely, the programme content, we’ve gained so much from that and we’re thrilled to see and hear some of the outcomes of that...some staff have been really inspired and transformed. (A3)*

*I enjoyed everything about the programme. (P1)*

*We covered a lot of things and you get heaps of information and you know how to deal with creditors and you learn on savings and actually what money is about. (P3)*

Clients on the programme represented Māori, Pacific and mixed ethnicities and varied demographic profiles. Interviewed clients said that the content within each module resonated well with all participants.

*I reckon it did cover it [culture] well... especially you know there was a lot of different cultures inside our class...so it was very bicultural. (P1)*

*It was good because it catered for everyone... (P3)*

Interviewed clients valued the ethnic mix among participants and said that this provided opportunities to learn and share with others from a different cultural background.

*I like seeing both together... Māori and Pacific have got a similar identity, we’ve been through similar things and when you combine everything together it’s more*



*powerful than having it separated... we can learn from say for example [someone from] Samoa that's gone through something and a Māori that's gone through something. (P5)*

*...don't have separate ones where it's one just for the Māori, the Pacific, one for the Palagi and one for the Asians, just make it for everyone...because we're in a diverse place...so just make it diverse... (P3)*

Interviewed staff and clients valued the in-depth discussions that were had within each module.

*... it enables people to kōrero, to talk through things to find, discuss solutions among themselves...for Māori and Pacific it has the potential to change the whole way that something is facilitated and get people to come on board, whānau to come on board in a way that's real for them as opposed to them trying to say things that they know the facilitator wants to hear. (P2)*

Some participants suggested minor changes to strengthen the delivery of the programme:

- Extend the length of each module to allow more in-depth discussion: Some participants felt that there was not enough time to allow all programme participants to engage in conversations. Extending each module from two to three hours was suggested.

*There is room for growth...there are certain topics that could take more time to breaking it down further...as a Pacific [person] it's the Talanoa bit where you sit down and capture the essence of conversation and talking about what clients want to achieve as a good outcome. In some cases we were rushed for time...it's about finding that balance. (S1)*

*...a three hour session just because there was a lot of us that had a lot of opinions and wanted to talk...but we were kind of like pressed for time... (P2)*

- Introduce financial capability tools at the start of the programme: All interviewed clients valued the whanaungatanga and relationship building focus at the start of the programme. Some participants suggested that they would also like to be introduced to some of the financial capability tools earlier in the programme; for example the spending diaries could be introduced in module one.

*...when it first started I wanted more you know I wanted to, rather than wait for the next session sort of to have a little bit more extra there and a little bit more extra there for me to take back...a few more tools earlier on. (P5)*

- Invite and include a wider range of guest speakers: Interviewed staff and clients appreciated and valued the opportunity to engage with bank representatives and guest speakers and suggested inviting more guest

speakers such as experts in property investments and business, and representatives from Work and Income, Housing New Zealand, finance companies, and debt collectors.

*Very useful, gives whānau more connections and confidence to call them...puts a face to it... (S6)*

- Inviting participants from the programme to speak at other programmes was also considered beneficial.

*“Hey this was me two years ago this is me today, I’ve done the programme I know what you’ve been through. If I can do it you guys can do it.” Give them some encouragement. (P4)*

#### **4.6.1. Programme facilitation, co-facilitation and coaching**

Staff consistently thought the staff programme was well facilitated. Interviewed clients valued the co-facilitation model used to deliver the programme and the engaging and inclusive approach adopted by all facilitators.

*...everyone who stood up had a smile and they you know had great people skills, they engaged with us in a comfortable manner, no people sort of compared themselves. I thought it was really helpful and getting people to open up and sort of step outside of their comfort zone. (P1)*

*All you facilitators being there it just made everything connected...you all as a team to me, it was so important. (P5)*

Interviewed staff noted that an important aspect of co-facilitating the client programme was that they were available to identify and respond to potential problems/issues that clients may experience during the programme.

*Good to have staff present during the programme to clarify what’s happening and to be there to pick up on clients that might feel uncomfortable... make sure they [clients] know what’s covered next week. (S4)*

Interviewed staff and clients also valued other key roles that staff undertook to ensure the programme was delivered effectively:

- Programme coaches: All staff conducted individual coaching sessions with clients that were unable to attend a specific module. The coaching sessions were facilitated with individuals and groups to cover material that participants missed and ensured that all were at the same level of understanding at each module.

*Coaching is a definite need...it provides ongoing support for things covered in the modules...life outside of these four walls...can identify other issues that come up... (S6)*

*It's good because you don't miss out, if you miss a week then you come in the week after then you don't sit there going, "Oh what's this all about?" (P3)*

- Programme co-ordinators: All staff were involved in planning and arranging transport to and from the training venue for clients.

*I'd give it a 10 out of 10 you know what you learnt in a short period of time you know getting picked up, going out of their own time and picking us all up and dropping us home or dropping us back. (P4)*

#### 4.6.2. Responding to challenges in delivering the programme

Interviewed staff and participants noted the following challenges to delivering the programme.

Challenges in delivering the programme	Responses
<p>Staff had several key roles to ensure the programme was delivered effectively. As well as being able to identify and respond to potential problems/issues that clients may experience during the programme, all staff were also programme co-facilitators, coaches and co-ordinators. Staff had different skills and abilities in the different roles.</p> <p><i>We had three staff move during the programme...identify different roles for staff...to facilitate, pick up, preparation and planning for the day... (S1)</i></p>	<p>This challenge may be addressed by identifying and allocating different staff members to the diverse roles that are required to deliver the programme.</p> <p><i>A good learning from this...I don't think that all staff could have been expected to be facilitators...some were champions and advocates in doing follow up work but that's a different role to facilitating. In rolling out, each organisation could identify among themselves who has the strengths of a coach, facilitators who have the skills and capacity for that, and then you have champions who could develop a champion programme to encourage clients to keep doing what they're doing. Moving forward I think they'd be some great components to look at. (A3)</i></p>

**Implications for extending the programme:**

- External financial capability programme facilitators are required to deliver a staff programme and provide further professional development through co-facilitating the client programme with trained staff.
- Individual and group coaching is critical in view of the fluctuating numbers of clients attending different modules.
- Restricting the number of clients enrolled in the programme to between ten and fifteen.
- Providing opportunities for family/whānau/aiga to participate in the programme has the potential to complement and support the recovery journey for problem gamblers and their family/whānau/aiga.

**4.7 Follow-up**

Three weeks after the programme, some interviewed clients talked about difficulties maintaining the changes they had made during the programme. Interviewed staff and clients emphasised the need for follow-up support.

*I can do this again, I can do this again....I have to do it again I mean I have to, I've already sorted out my money situation before... (P7)*

*We knew it couldn't be the end and we needed to continue supporting our whānau and hone in on things they needed. (S6)*

**Implications for extending the programme:**

Clients require further follow-up support after the programme. Raukura are developing and delivering the SW12 programme which can provide useful learnings for the delivery of programmes in other gambling services.

## 5. Costs and Benefits

In 2013/14, gamblers in New Zealand spent \$2091 million dollars on the four main forms of gambling (TAB racing and sports betting, NZ Lotteries games, gaming machines (outside of casinos), and casino gambling<sup>26</sup>.

The Ministry's Preventing and Minimising Gambling Harm: Three-year service plan for minimising gambling related harm 2013/14 to 2015/16 forecasted a total spend of \$55.339 million dollars on four areas of problem gambling services (Table 5)<sup>27</sup>.

**Table 5: Ministry of Health services forecast for 2013/14 to 2015/16**

Services	2013/14 (\$m)	2014/15 (\$m)	2015/16 (\$m)	Total (\$m)
Public health services	6.779	6.858	6.835	<b>20.472</b>
Intervention services	8.330	8.550	8.420	<b>25.300</b>
Research and evaluation	2.630	2.125	1.875	<b>6.630</b>
Ministry operating costs	0.957	0.979	1.001	<b>2.937</b>
<b>Total (\$m)</b>	<b>18.696</b>	<b>18.512</b>	<b>18.131</b>	<b>55.339</b>

In 2011, KPMG indicated that spend on intervention services was 50% of all funds and included:

- 1FTE to deliver 120 Brief sessions per month (Average 15 to 30 minutes each)
- 1FTE to deliver 60 Full sessions per month (Average 60 minutes each)
- 1FTE to deliver 60 Facilitation services per month (Average 60 minutes each)
- 1FTE to deliver 120 Follow-up sessions per month (Average 15 to 30 minutes each)<sup>28</sup>.

<sup>26</sup> Accessed from: [http://www.dia.govt.nz/diawebsite.nsf/wpg\\_URL/Resource-material-Information-We-Provide-Gambling-Expenditure-Statistics](http://www.dia.govt.nz/diawebsite.nsf/wpg_URL/Resource-material-Information-We-Provide-Gambling-Expenditure-Statistics)

<sup>27</sup> Accessed from: <http://www.health.govt.nz/publication/preventing-and-minimising-gambling-harm-three-year-service-plan-and-levy-rates-2013-14-2015-16>

<sup>28</sup> KPMG. 2011. Value for Money Review of Problem Gambling Services. Ministry of Health: Wellington. <http://www.health.govt.nz/publication/value-money-review-problem-gambling-services>

The Ministry's Strategy to Prevent and Minimise Gambling Harm 2016/17 to 2018/19: Consultation Document<sup>29</sup> proposes a slightly higher indicative budget of \$25.383 million for intervention services<sup>30</sup>.

## 5.1 The Sorted Whānau programme

There has been an up-front investment in completing a needs assessment, developing the core programme and evaluating it that has been covered through the Ministry of Health researcher/provider initiated research fund. The estimated costs of agency contributions and in-kind support to develop and deliver the Sorted Whānau programme were \$33,123. (Table 6).

**Table 6: Estimated agency costs to develop and deliver the programme.**

Agency costs	Raukura (\$)	CFFC (\$)	Total (\$)
Project initiation and management	\$750	\$3,000	\$3,750
Developing the programme (one-off spend)	\$5,750	\$4,200	\$9,950
Delivering the programme	\$6,667 <sup>31</sup>	\$1,200	\$7,867
External facilitators (maximum cost for two facilitators)		\$6,000	\$6,000
Expenses	\$2,859	\$2,700	\$5,559
<b>Total</b>	<b>\$16,026</b>	<b>\$17,100</b>	<b>\$33,123</b>

Each agency is committed to the ongoing delivery and sustainability of the programme. Ongoing costs are required to enhance staff professional development, and deliver the programme to more clients. Raukura are planning to deliver four programmes per year to more clients.

The estimated costs for continuing the programme at Raukura are up to \$16,776 if an external facilitator and additional staff coaching are included: a cost of \$1,119 to \$1,678 per client or \$112 to \$168 per module (depending on whether 10 or 15

<sup>29</sup> Accessed from - <http://www.health.govt.nz/publication/strategy-prevent-and-minimise-gambling-harm-2016-17-2018-19-consultation-document>

<sup>30</sup> Accessed from - <http://www.health.govt.nz/publication/strategy-prevent-and-minimise-gambling-harm-2016-17-2018-19-consultation-document>

<sup>31</sup> Inclusive of costs to transport clients to and from the programme.

clients take part). Costs are likely to reduce over time as external facilitation costs decrease to \$92 to \$138 per module without external facilitation (Table 7).

**Table 7: Estimated ongoing agency costs to deliver the programme**

Ongoing provider costs	Raukura (\$)	CFFC (\$)	Total (\$)
Project management	\$750	\$1,500	\$2,250
Follow-up programme	-	-	-
Further facilitation training		\$2,000	\$2,000
Delivering the programme	\$6,667		\$6,667
External facilitator (coaching/mentoring)	\$3,000		\$3,000
Expenses		-	
Stationary - Calculators, pens , markers etc for 20 participants	\$500		\$1,200
Venue, resources, food, graduation (staff programme)	\$640		
Venue, resources, food, graduation (client programme)	\$1,720		\$500
<b>Total</b>	<b>\$13,276</b>	<b>\$3,500</b>	<b>\$16,776</b>

\* Costs for the follow-up programme and ongoing expenses are still to be determined

## 5.2 Estimated costs of establishing the Sorted Whānau programme in a new service

The estimated costs for establishing the programme in a new service are up to \$18,276 and include an external facilitator and additional staff coaching: a cost of \$1,219 to \$1,828 per client or \$122 to \$183 per module (depending on whether 10 or 15 clients take part).

Agency costs	Internal costs (\$)	External costs (\$)
Project initiation and management	\$750	
<b>Staff</b>		
Staff training - Sorted Whānau programme	\$2,889	
Ongoing facilitation training		\$2,000
Co-facilitation of client programme	\$2,376	
Client coaching sessions and individual follow-up	\$1,402	
<b>External facilitator</b>		
External facilitator (facilitate staff training, co-facilitate client programme, ongoing coaching/mentoring)		\$6,000
Expenses	\$2,859	
<b>Total</b>	<b>\$10,276</b>	<b>\$8,000</b>

It is important to note that co-facilitation of the client programme includes the engagement workshop costs and costs to transport clients to and from the Sorted Whānau programme weekly modules. Transport costs are a critical element of the programme and these costs will likely increase if service provider vehicles are not available. New services will need to determine how and if the delivery of the programme continues within their service and identify funding opportunities for internal roll-out.

### 5.3 Investing in the Sorted Whānau programme

The Ministry funds intervention services to minimise gambling related harm. Table 8 shows that between July and June 2013/14 and 2014/2015, there was an over-representation of Māori and Pacific clients accessing these services<sup>32</sup>.

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<sup>32</sup> Accessed from: <http://www.health.govt.nz/our-work/mental-health-and-addictions/problem-gambling/service-user-data/intervention-client-data>



**Table 8: Clients assisted by ethnicity (All Interventions)**

Ethnicity	July 2013 to June 2014		July 2014 to June 2015	
	# of Clients	% of Clients	# of Clients	% of Clients
East Asian	712	5.6	1,005	7.9
Māori	4,564	36.0	4,457	35.0
Other*	4,852	38.4	4,586	36.0
Pacific	2,499	19.8	2,693	21.1
Total	12,627	100	12,741	100

\*Other includes New Zealand European and ethnic groups not otherwise specified.

Current data on the number of clients referred to facilitation services for financial advice and support remains limited and is not available in the public domain. However, client data that is available from 2008/09 shows that 9,743 problem gamblers accessed intervention services<sup>33</sup>, and approximately one-third (2,803) were referred to facilitation services<sup>34</sup>. Of these clients, the most commonly identifiable facilitation destination was a financial advice and support service (331 clients)<sup>35</sup>.

The value for money review of problem gambling services<sup>36</sup> identified that in the 2008/09 and 2009/10 financial years, the unit cost of a single intervention session (for all four types of intervention: Brief, Full, Facilitation and Follow-up services) had fallen from \$199 to \$134 per session. However, the unit cost of a facilitation session was higher than brief and follow-up sessions and about 130% higher than a full intervention session in 2009/10<sup>37</sup>.

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<sup>33</sup> *Ibid.*

<sup>34</sup> Bellringer, M., Coombes, R., Pulford, J., Garrett, N., Abbott, M. 2010. Evaluation of Problem Gambling Intervention Services. Ministry of Health: Wellington.  
<http://www.health.govt.nz/system/files/documents/pages/evaluation-report-pt2-appx5.pdf>

<sup>35</sup> *Ibid*

<sup>36</sup> KPMG. 2011. Value for Money Review of Problem Gambling Services. Ministry of Health: Wellington. <http://www.health.govt.nz/publication/value-money-review-problem-gambling-services>

<sup>37</sup> Source: KPMG. 2011. Value for Money Review of Problem Gambling Services. Ministry of Health: Wellington. P. 61. <http://www.health.govt.nz/publication/value-money-review-problem-gambling-services>

Overall, the approximate cost of one facilitation session was \$450 in 2008/09 and \$250 in 2009/10. The value for money review of problem gambling services<sup>38</sup> reported that the higher unit cost for a facilitation session may be influenced by a lower number of sessions being delivered relative to funding. The review suggested that: *Effort should be directed to either increasing sessions delivered or decreasing funding for Facilitation sessions*<sup>39</sup>.

The Sorted Whānau programme delivers a minimum of ten-modules/sessions per client at a cost of \$92 to \$138 per module (depending on whether 10 or 15 clients take part). Investing in the programme has the potential to save the cost per client while also upskilling staff.

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<sup>38</sup> KPMG. 2011. Value for Money Review of Problem Gambling Services. Ministry of Health: Wellington. <http://www.health.govt.nz/publication/value-money-review-problem-gambling-services>

<sup>39</sup> *Ibid.*

## 6. Recommended approach for wider roll-out of the Sorted Whānau programme

The Sorted Whānau programme has:

- Enhanced the workforce development and holistic service provision within Raukura
- Improved staff and client outcomes for gambling and financial capability
- The potential to influence the financial capability and longer-term behavioural change for more Māori and Pacific gamblers and their family/whānau/aiga.

The development and evaluation of the Sorted Whānau programme provides new evidence of the value of integrating financial capability education and problem gambling service provision. The pilot programme was developed iteratively in response to evaluation findings to incorporate a staff training programme and subsequently identified the need for a follow-up programme for workshop participants.

It is important to note the following limitations:

- A small number of clients participated in the programme, therefore findings cannot be generalised for Māori and Pacific gamblers and their family/whānau/aiga
- Findings cannot be broken down by Pacific specific sub-groups
- The long-term sustainability of changes was not assessed
- Monitoring and evaluation of the follow-up programme is recommended.

All participants recommended that the Sorted Whānau programme is rolled out across other gambling services.

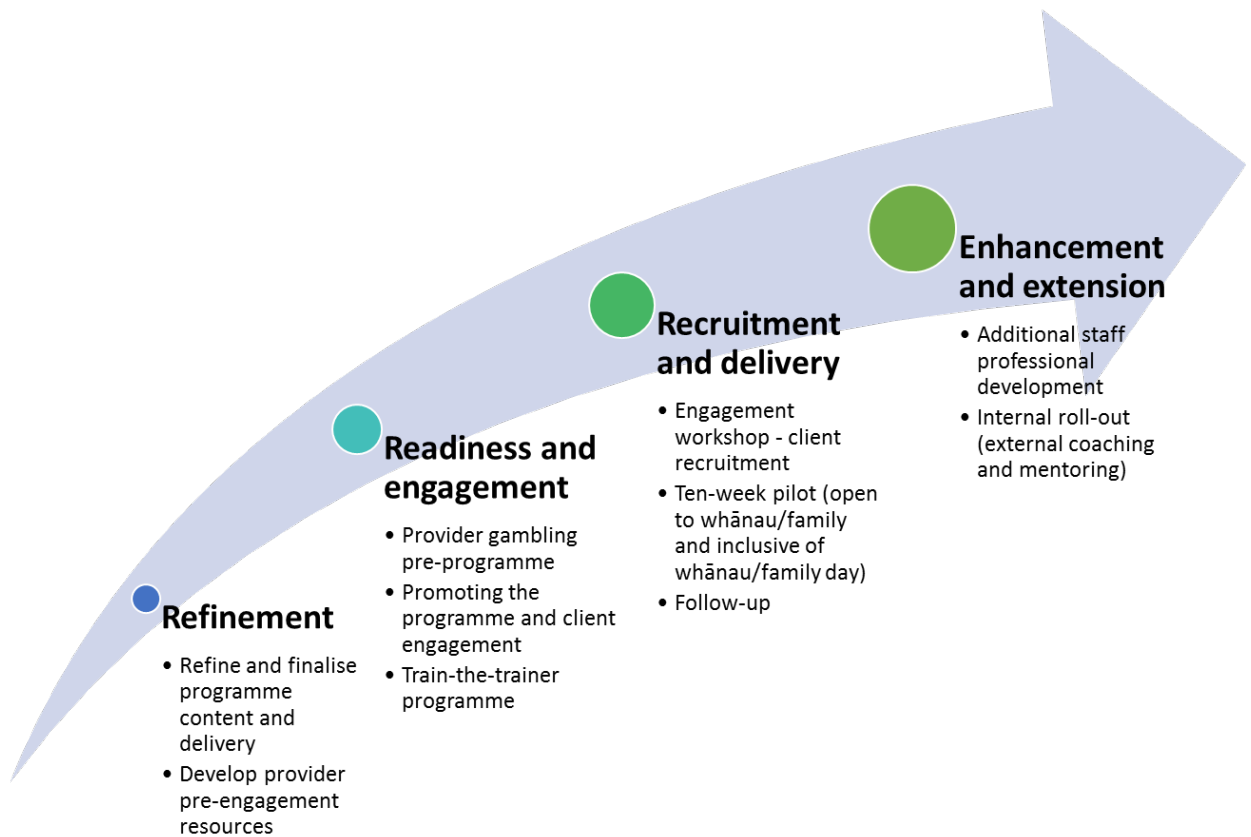
*Was the investment worthwhile? Very much so...it needed to be done...it is innovation...we saw that budgeters were a stop gap...took away the ability for whānau to manage their own finance... (S6)*

Based on evidence from the evaluation of the Sorted Whānau pilot programme at Raukura, we recommend extending the pilot to include delivery and evaluation of the Sorted Whānau programme in different service delivery contexts.

### 6.1 Extending the pilot programme

Findings from this study have informed the following recommended approach and four key components for extending the pilot to include roll-out of the programme to other providers (Figure 28). Extending the programme to other providers allows

further evaluation of the transferability of the programme with a larger number of clients and in different provider contexts.



**Figure 28: Recommended approach and key components for extending the Sorted Whānau pilot programme.**

#### **6.1.1. Refinement**

The refinement component consists of:

- Refining and finalising the programme content and delivery with each provider to incorporate client and provider context based on the facilitator guides developed by CFFC for the Raukura pilot. Evaluation findings suggest the need to include additional guest speakers, introduce the spending diary during module 1, and extend the length of the modules.
- Developing pre-engagement resources: A resource sheet with consistent key messages about the benefits of the Sorted Whānau programme for providers to use when engaging with clients and potential participants during the gambling focused pre-programme.

#### **6.1.2. Readiness and engagement**

The readiness and engagement component includes:

- Delivering the gambling focused pre-programme: Gambling service providers work with clients to understand and address their gambling behaviour.

- Promoting the programme with clients and client engagement: During the gambling focused pre-programme, providers assess clients' receptiveness to talking about money and gambling, and their interest and readiness to participate in the Sorted Whānau programme.
- Delivering the staff training programme: External financial capability facilitators deliver the Sorted Whānau programme to staff. Programme co-facilitators, coaches, co-ordinators and champions are identified.

#### **6.1.3. Recruitment and delivery**

The recruitment and delivery component consists of:

- Engagement workshop: Clients who indicate interest in participating in the Sorted Whānau programme are invited to an engagement workshop to hear more about the programme. The staff and external financial capability facilitators will introduce participants to the programme, answer any questions on the content and structure of the programme and reinforce the commitment required to participate in the programme.
- Delivering the programme to clients: The external financial capability facilitator(s) and staff co-facilitators the delivery of the programme with clients. The programme also includes a family day and an open invitation for family/whānau/aiga to participate.
- Follow-up: Gambling provider staff provide follow up support for clients to cement their learnings from the programme, maintain changes and ask further questions.

#### **6.1.4. Enhancement and extension**

The enhancement and extension component includes:

- Additional staff professional development: Staff co-facilitators training needs are identified. Staff participate in additional professional development such as the community training programme CFFC is currently developing.
- Internal organisation roll-out: Staff are skilled and confident to deliver the train-the-trainer programme across their organisation. External financial capability facilitator(s) provide intermittent coaching and mentoring as required by each organisation.

#### **6.2 Evaluating the extended pilot**

We recommend evaluating the Sorted Whānau programme in other settings with a mixed methods approach similar to that used in the evaluation in Raukura and including six and twelve month follow-up with clients to assess the longer-term sustainability of potential changes.

Suggestions for the extended pilot and key evaluation questions include:

Evaluation questions	Information sources	Indicators
Is the Sorted whānau programme transferable to other settings?	The programme is introduced to six providers in different localities and settings e.g Māori provider, Pacific provider, mainstream providers in urban and rural locations	Qualitative exploration of provider experiences Workshop feedback forms
Benefits for clients participating in the programme	Pre-and post-programme tracking of approximately 100 participants Interviews at the end of the programme Interviews at six-months and 12 months after the programme	Client retention in the programme Differences in self-assessed financial capability skills at the end of the programme and at six months and 12 months after the programme Changes in financial capability and gambling behaviours identified by clients through interviews
Benefits for staff participating in the programme	Pre-and post-programme tracking of staff Interviews at the end of the programme Interviews at six-months and 12 months after the programme	Differences in self-assessed financial capability skills at the end of the programme and at six months and 12 months after the programme Job satisfaction Facilitator skills development
Benefits of introducing financial capability for a provider organisation	Interviews with clients, staff and organisation managers	Staff retention Improved client outcomes