

Sorted Whānau Study: Financial Capability Education and Problem Gambling

Summary of findings and FAQ

Project conducted by: Raukura Hauora o Tainui (Raukura), the Commission for Financial Capability (CFFC) and Malatest International (Malatest)

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What is financial capability?

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 decisions¹.

What is the Sorted Whānau study?

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. A financial capability education programme (the Sorted Whānau programme) was developed and delivered to seven problem gambling service provider staff and 10 Māori and Pacific problem gamblers and their family/whānau/aiga (clients). The overarching objective of the study was to see whether financial capability education improved financial understanding and decision-making and had the potential to influence long-term behaviour change for clients.

Aims

The aims of the study were 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 Commission for Financial Capability 2014: <http://www.cffc.org.nz/financial-capability/vision-and-values-3/>

Methods

Needs assessment: A literature search and in-depth individual interviews with Raukura clients (ten Māori and ten Pacific problem gamblers/significant others) and five staff members.

Evaluation: A logic model and evaluation framework were developed with Raukura and CFFC to theoretically ground the evaluation design. The evaluation included a document review (literature about problem gambling and financial capability education, and CFFC programmes and reports), observation (at all workshops), pre- and post-programme participant surveys, module feedback forms (completed after each workshop), and in-depth interviews with Raukura staff and management, CFFC, external programme facilitators, and clients after the programme.

What did the Sorted Whānau study achieve?

Increased financial capability knowledge: All participants had learned more about savings and how to set these up, debt, budgeting, setting financial goals and plans to achieve them. Clients also had a better understanding about the value of money, credit ratings, making informed decisions about spending, differentiating between needs and wants and managing their money. Staff also learned about creating a safe environment for clients to talk about finances, understanding clients' cultural values and beliefs about money.

Improved financial planning: More participants 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 participants 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 had 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.

Changes in financial behaviours: All participants had financial goals and a written plan to achieve these. Clients 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 clients were better at managing their money and debt. Staff made several changes to improve how they track their money, prioritise spending, and balance cultural and financial priorities.

Sharing learnings with others: All staff and most 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.

Clients - managing gambling behaviour: All clients receiving treatment for their problem gambling said the programme was useful in helping them to manage their gambling and described how the programme had positively influenced their thoughts and preoccupation with gambling, and helped them realise that their money could be better spent.

Staff - increased professional development: All staff felt either confident or very confident to facilitate some aspects of the programme with clients. Staff said what they learnt from the programme enhanced their practice with clients and the holistic services they provide.