



Malatest
International

Evaluation report

The *Sorted Whānau* Financial Capability pilot

Prepared for the Ministry of Health

December 2018



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Malatest International

Executive Summary

The *Sorted Whānau* programme was developed to build financial capability for people harmed by gambling

The *Sorted Whānau* programme was developed by Raukura Hauora O Tainui (Raukura), the Commission for Financial Capability (CFFC) and Malatest International (Malatest). The programme was based on emerging evidence that financial literacy, education and understanding may encourage improved financial decision-making and longer-term behaviour change for harmful gamblers and those affected by harmful gambling.

A pilot at Raukura Hauora O Tainui confirmed the potential of *Sorted Whānau*

The *Sorted Whānau* pilot used a train-the-trainer approach. Raukura staff attended 10 weekly train-the-trainer workshops that included information to build their financial capability and workshop facilitation skills so they could run their own programmes for clients. Clients and whānau attended ten weekly workshops. An evaluation of the pilot confirmed increased financial capability, knowledge and understanding for staff and clients after attending the workshops. The *Sorted Whānau* pilot also supported clients to manage and minimise their harmful gambling behaviour. Knowledge and understanding were still benefitting participants two years after completing the programme. Some clients were providing support to others through whānau-led catch up meetings.

Sorted Whānau has become business as usual for Raukura and a core part of the harmful gambling treatment programme.

The Ministry of Health (MOH) funded an extension of the *Sorted Whānau* pilot and an evaluation

The pilot was extended to six Māori and Pacific services who supported people affected by harmful gambling (providers). The extension was evaluated by Malatest International to assess:

- The extent participation in *Sorted Whānau* improved the financial capability of people affected by harmful gambling
- The feasibility of gambling service providers delivering the programme.

Information was sourced from pre- and post-programme surveys, interviews and focus groups with providers and clients.

Five of the six providers who attended the *Sorted Whānau* training delivered workshops to clients and whānau

Raukura and CFFC trained 17 staff from six Māori or Pacific providers so they could facilitate their own *Sorted Whānau* programmes. Staff completed three, one day *Sorted Whānau* training workshops in either September 2017 (Cohort 1) or February 2018 (Cohort 2).¹ Changes between pre- and post-training surveys demonstrated increases in the financial knowledge and capability of provider staff.

Five of the six providers who participated in training rolled out the programme in their communities. Providers were supported to run their programmes by staff from Raukura who complemented the co-facilitation by the local CFFC facilitators.

Providers delivered the programme in different contexts including community understanding and ownership of the kaupapa and client profiles. Providers in provincial areas had a smaller client base and some clients had to travel considerable distances to sessions. Our Pacific provider worked closely with a local church and was supported by the minister in delivering the programme.

Participation in *Sorted Whānau* made a difference for clients and whānau

Forty-eight clients and whānau started the *Sorted Whānau* workshops and two-thirds (31) completed the programme².

Clients and whānau were overwhelmingly positive about *Sorted Whānau*, including clients who were unable to complete the programme. At the end of the workshops more clients and whānau had financial plans and most described ways their increased financial capability had changed their lives. All clients interviewed after the programme reported *Sorted Whānau* was very useful in helping them to manage their money and harmful gambling behaviour.

Most clients continued to benefit from their *Sorted Whānau* knowledge six-plus months after the completing programme

Seventeen clients were contacted six-plus months after completing *Sorted Whānau*. Most had gone from strength to strength since the conclusion of the programme. They felt positive about managing their money, they were able to provide advice and assistance to whānau, and these strengths flowed into other parts of their lives such

¹ One of the Cohort 1 providers had a significant delay between the September 2017 training and the rollout of their programme, so attended refresher training in Auckland with Raukura in June 2018. The provider covered their own costs to attend the second training workshops.

² One additional client missed the last two sessions

as improved employment options, healthy relationships, saving money and planning holidays, or buying a house. Many reflected on how their lives had improved without the burden of gambling.

Despite providers being positive about the benefits, *Sorted Whānau* had not become business as usual

At the end of their programmes, three of the five providers who rolled-out *Sorted Whānau* intended to run more programmes in the future. However, by the end of the evaluation none had commenced a second round of the programme.

The benefits of *Sorted Whānau* for clients supports continuation of financial capability building for people affected by gambling harm

Our evaluation found that the lives of both providers and clients changed after completing the programme. *Sorted Whānau* provided a safe environment for clients to learn about their core values, identify goals, gain valuable money management skills and knowledge about financial systems. The positive effects were still apparent at follow up six-plus months after completing the programme and contributed to reduction in gambling harm.

Providers are an important link between clients and financial capability building programmes

Building financial capability in the gambling service provider context reaches people who would likely not be reached through external financial capability building services. The key elements of delivering *Sorted Whānau* in the provider setting that contributed to its effectiveness with people affected by harmful gambling were:

- Understanding of gambling addiction and ability to feel and respect the culture of the group they are supporting
- Understanding how to reach clients and whānau to bring them together through connections with their communities, churches, providing travel and childcare
- Already established relationships and trust with those affected by harmful gambling
- The availability of immediate specialist counselling for those who are triggered by aspects of the programme
- Ongoing support for clients after the initial workshop series to maintain the gains made in financial capability and gambling recovery.

The costs of *Sorted Whānau* are exceeded by the potential benefits

The cost per series of workshops was \$1,213 per client who completed all or most of a workshop series, or a cost of \$121.00 per workshop session per client. The cost per *Sorted Whānau* workshop is less than the cost was of referring clients out to facilitation services (i.e. the most common facilitation service is financial advice and support services).

Clients described many potential benefits of financial capability education including personal benefits such as reduced debt and reduction in harmful gambling flowing through to benefits for the state such as reductions in health care costs and unemployment and incapacity benefits.

Partnerships between gambling service providers and external building financial capability services may be an effective way to maintain *Sorted Whānau*

The evaluation identified the challenges facing gambling service providers in maintaining *Sorted Whānau*, especially the smaller providers.

The training provided was relatively intensive and therefore expensive. Building the financial capability of staff meant they could better support clients between the workshops and integrate financial capability building into other aspects of their work. As with the Raukura pilot, external facilitation support was required for the first series of workshops.

However, staff were not totally confident to deliver subsequent programmes without additional support and/or some trained staff had left. Finding enough client participants to attend subsequent workshops was also challenging for the small providers. Delays in setting up subsequent series of workshops increased the need for external support for providers.

Partnerships with external building financial capability providers may be the best option to maintain *Sorted Whānau* and the advantages of delivering financial capability building education in a gambling service provider setting. The most effective way of achieving this may be including service providers in wider networks to build financial capability. For example, bringing together the financial capability work of the Ministry of Health, the Ministry for Social Development's (MSD) Building Financial Capability Initiative and FinCap³ for mutual benefit.

³ FinCap is a new entity driven by the public good, acting in the interests of New Zealanders seeking budgeting and financial capability advice.

1. What we know from the literature

1.1. There is a plethora of evidence on the high prevalence of Māori and Pacific harmful gambling

Māori and Pacific peoples are estimated to be more at risk of developing harmful gambling than people in European and other ethnic groups (Abbott, M., Bellringer, M., Garrett, N., & Mundy-McPherson, 2012). Māori and Pacific gamblers have the highest prevalence of current harmful or moderate-risk gambling (6.2% and 8% respectively) when compared with Asian (3%) and European/other ethnic groups (1.8%) (Ministry of Health, 2014). Māori and Pacific peoples are also more likely to be affected by other factors that increase their risk of developing harmful gambling. For example, low socioeconomic status is tied to harmful gambling and linked to being less financially literate (Marcolin & Abraham, 2006). People who live in the most deprived neighbourhoods have up to 4.5 times the risk of experiencing gambling related arguments and money problems (Tu, Gray, & Walton, 2014).

1.2. Māori and Pacific peoples and their families experience disproportionate gambling-related harms

Evidence suggests that one harmful gambler can affect at least five to seven others (Productivity Commission, 1999). These estimates are likely to be conservative in light of the collective nature of many Māori and Pacific communities and the negative profile of problem gambling within these communities (Perese, 2009). Māori and Pacific problem gamblers and their family/whānau/aiga are exposed to numerous health, mental health, social, cultural and economic gambling-related harms (Centre for Social and Health Outcomes Research and Evaluation & Te Ropu Whariki., 2008; Department of Internal Affairs, 2001; Dyall, Thomas, & Thomas, 2009; Guttenbeil-Po'uhila, Tu'itahi, Hand, & Htay, 2004; Ministry of Health, 2013; Morrison, 2004; Perese & Feleafa, 2000; Rankine & Haigh, 2003). Parental problem gambling increases the risk of child and adolescent gambling, and of children and adolescents developing harmful gambling behaviours later in life (Bellringer, Taylor, Savila, & Abbott, 2014). Māori children are most strongly affected by the neglect they suffer while their parents are gambling. In a study by the Problem Gambling Foundation of New Zealand (2012) they reported feeling unloved and unvalued, and going without due to their parents' gambling.

1.3. Motivations to gamble are culturally contextualised

Perese (2009) examined gambling motivations within a cultural context and identified culturally-specific factors, values, beliefs and practices that can motivate

Samoan people to gamble. For example, spiritual and religious connectedness and sense of belonging are associated with the notion of 'fundraising'. Gambling and gambling venues can provide opportunities to display hospitable customs and maintain relationships with others, an aspect that is highly valued within a Samoan cultural context. Collective gain, cultural obligations, roles and responsibilities, and the acquisition of status are associated with the notion of 'winning' (Perese, 2009). In line with this latter view on 'winning', international evidence suggests that for problem gamblers, money provides psychological satisfaction rather than material benefits (Blaszczynski, 2008).

1.4. The relationship between money management and gambling is complex

Financial problems increase isolation, emotional stress, depression and low self-esteem, which can subsequently affect relationships. Recent research indicated that as problem gambling severity increases, so does a gambler's concerns or preoccupation with thoughts about money. At the same time their attitudes toward budgeting, saving habits and ability to budget money, decrease. Relationships between problem gambling severity, financial management and money attitudes were no longer significant when demographic and socio-economic factors were considered (Chen, 2012).

1.5. Financial management and budgeting programmes are frequently used for people with harmful gambling

An international study has identified that 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 (Downs & Woolrych, 2008). Research recommends a person-centred, holistic approach for harmful gamblers which provides help and support to both the individual and immediate family (Downs & Woolrych, 2008; NatCen, 2012). A singular focus on budgeting has only limited success (Torrie & Bailey, 2017) but a holistic approach which addresses people's personal, social and economic contexts can effectively bring about change. In New Zealand, problem gambling service providers refer harmful gambling clients to external facilitation services to address financial, alcohol, drug, mental health and other issues. The most commonly identifiable facilitation destination for harmful gamblers was a financial advice and support service. There is no research examining the impact of financial advice and support on harmful gambling outcomes although some consider an external facilitation process adversely impacts on holistic and comprehensive treatment programmes (Ministry of Health, 2010).

1.6. Financial capability is the ability to make informed judgements and effective decisions about the use and management of money

Financial capability includes having financial knowledge and the understanding, confidence and motivation to make and carry out financial judgements and decisions (Commission for Financial Capability, 2014).

Financial capability skills are important to avoid and solve financial problems, which impact on overall quality of life. Without financial capability skills, people are more likely to over-pay for services, fall into debt, damage their credit records, and risk becoming vulnerable to economic crisis in emergencies such as job losses and health issues (Frayling, 2011).

1.7. Financial capability education is a key contributor to financial capability

Financial capability education is more complex than budgeting advice, covering topics such as compounding interest, making a will, taxation effects, and net worth (Feslier, 2006). It should make participants more financially knowledgeable, aware of the financially optimal approach to take with their money and help them accumulate more wealth than they would otherwise. Simplistic education on financial capability is inadequate because it does not allow people a chance for the active learning that fully embeds the required skills for lasting change.

The Building Financial Capability (BFC) programme was rolled out in November 2016 by the Ministry of Social Development (MSD). MSD previously funded the delivery of budget advisory services across New Zealand. BFC services were developed based on evidence that showed significant change occurred in people's lives when financial mentors were able to work with them over time. Evidence also demonstrated the need for a holistic approach to build people's capabilities to manage their finances and set goals for the future. MSD is progressively introducing new products and services, which have been co-designed with service providers. This process will be completed by July 2019.

In 2008, the Ministry of Health set out workplace development competencies relating to financial literacy for the harmful gambling treatment sector. These acknowledge that budgeting assistance can be useful in the treatment of harmful gambling in various ways, including increased awareness of gambling expenditure, budgeting to address accumulated gambling debt, and teaching strategies to avoid overspending on gambling (Ministry of Health, 2008b, 2008a).

The workplace development competencies outlined above have been extended by MSD's revised framework for its BFC services (Ministry of Social Development, 2017). The framework provides principles and guidelines around financial capability

education for New Zealanders. These guidelines align with a concept of financial capability education as more complex than simple budgeting advice.

1.8. The cultural context for financial capability programmes is important

Feslier (2006) emphasised the need for those delivering financial capability programmes to ensure that the social aspect of the intervention is enjoyable and relevant to increase client motivation and engagement. The literature lists cultural norms, personality, and psychological state as factors that influence client engagement with financial capability education (Arnold & Rhyne, 2016).

In New Zealand, effective financial capability interventions take culture into account by recognising culturally-specific barriers to programme participation and success (Torrie & Bailey, 2017), allowing customization, and including a social aspect for peer support and reinforcement (Feslier, 2006). Torrie & Bailey (2017) described cultural principles that should be considered for programme content. For Māori and Pacific peoples this meant grounding the programme in community practice and using existing community relationships to develop and provide financial capability education.

Programmes that are tailored to community needs are more beneficial and produce better outcomes than generic programmes (The Financial Literacy and Savings Partner Working Group, 2014).

A report by the Financial Literacy and Savings Partner Working Group (FLASWG) (2014) identified seven key principles that should underpin services delivered to Māori. These principles or key elements are:

- Whakawhanaungatanga - the importance of building relationships
- Long term orientation
- Kanohi ki te kanohi – face-to-face interactions
- Whānau focus
- Te reo – language
- Tikanga – customs
- Tino Rangatiratanga - Māori attitudes and beliefs around self-determination.

Strategies to achieve improved financial outcomes for Pacific aiga include: support from Pacific leaders, church ministers and heads of families; introducing budgeting and financial skills into schools; using Pacific media (radio stations and magazines); user-friendly financial education that is relevant to Pacific peoples' life experiences and available in their languages; raising awareness for recent immigrants and families in the Pacific nations (Ministry of Social Development, 2017).

2. The *Sorted Whānau* programme

2.1. The *Sorted Whānau* Financial Capability Education and Problem Gambling Study was developed based on evidence

In 2014-15, *Sorted Whānau* was designed to address the need for financial capability education for recovering harmful gamblers and those who were affected by gambling harms (affected others). The *Sorted Whānau* pilot drew on the key components identified from the literature, evaluation of other CFFC programmes, and interviews with Raukura clients affected by harmful gambling.

2.2. *Sorted Whānau* was assessed through a pilot delivered using a train-the-trainer approach

Sorted Whānau included a financial capability programme for 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, as well as learning about how to facilitate a financial capability programme. This train-the-trainer approach also provided an opportunity to co-design the content of the *Sorted Whānau* client programme with provider staff.

Raukura staff and external financial capability programme facilitators then delivered the ten-week programme to ten Raukura clients who had completed a pre-programme series of workshops about understanding gambling, related harms and ways of addressing problem gambling behaviour.

2.3. *Sorted Whānau* improved client financial capability

The evaluation of the *Sorted Whānau* pilot demonstrated improved financial capability for clients and better management of gambling behaviours after attending the workshops (Malatest International, 2016). Raukura has now run the programme for more than two years and incorporated it into their group work for recovering harmful gamblers, as part of business as usual activities.

Sorted Whānau has been maintained by the large urban population that Raukura serve, and the pool of past and current clients from their problem gambling service who have much to gain from learning about financial capability. Raukura also encourage whānau who have completed the programme to be part of a regular catch up group, and this continued engagement has become an ongoing client-led support group. Some *Sorted Whānau* graduates mentor new programme attendees.

2.4. The Ministry of Health funded an extension of *Sorted Whānau* to more Māori and Pacific gambling service providers

In September 2017, the Ministry of Health contracted Malatest, Raukura and CFFC to roll out and evaluate the *Sorted Whānau* programme with a further six Māori and Pacific problem gambling services.

The extended pilot aimed to:

- **Upskill:** the gambling service provider workforce to integrate core financial capability into the service's kaupapa and provide ongoing support for clients.
- **Contribute to building gambling service provider networks:** Raukura works alongside other providers to share their learnings and support the cultural element of *Sorted Whānau*.
- **Build financial capability workforce expertise:** in Māori and Pacific providers.
- **Reduce inequalities:** by increasing financial literacy for Māori and Pacific peoples who are at highest-risk of problem gambling and disproportionately affected by gambling harm.

The study aligned with the Ministry of Health's 2016/17 to 2018/19 strategy to prevent and minimise gambling harm⁴.

2.5. The *Sorted Whānau* programme content was revised slightly for the extension

The programme was made up of ten modules, beginning with a formal welcome and whanaungatanga/Va feiloa'i. The programme modules are summarised on the following page.

⁴ <http://www.health.govt.nz/publication/outcomes-framework-preventing-and-minimising-gambling-harm-baseline-report>

Table 1. Overview of the *Sorted Whānau* programme

Module	Content
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
2	Money influences: The hidden things that influence us to spend
3	Money journey: How to make good money decisions and set goals you can achieve
4	Setting your goals: Achieving your goals through planning and managing debt
5	Debts – open the boot!: The different kinds of debt and priorities for paying them back
6	Buying things – what you need to know: Understanding your rights as a consumer when you buy, borrow money or buy goods on credit
7	Why your credit rating matters: Understanding credit ratings, guarantors, insolvency and bankruptcy
8	Aroha, appreciating others and Money Systems: About what really matters and the five ways of expressing appreciation
9	Banks and KiwiSaver: A local bank manager comes to talk and answer questions about banking
10	Poroporoaki: Thoughts and reflections on the course and certificate presentation.

3. The evaluation

The pilot was extended to six Māori and Pacific services who supported people affected by harmful gambling (providers). The extension was evaluated by Malatest International to assess:

- The extent participation in *Sorted Whānau* improved the financial capability of people affected by harmful gambling
- The feasibility of gambling service providers delivering the programme.

We sourced information for the evaluation from:

- **Observation and training notes:** An evaluator participated in and observed the planning and delivery of the staff training programmes and a sample of the client programmes.
- **Participant surveys:** Completed before and after the staff and client financial capability programmes. The surveys provided information about self-reported changes in competencies and behaviours. Results for the pre-and post-questionnaires have been matched. Any respondents who completed the pre-programme survey but not the post-programme survey have been excluded from the analysis. The client pre-programme surveys were distributed by the provider staff facilitating the programme.
- **Interviews/ focus groups:**
 - Completed after the staff programme with all external programme facilitators and provider teams to explore the workshop content and preparedness to deliver the training to clients
 - Completed after the client programmes with a sample of clients/ whānau and providers and CFFC co-facilitators, to explore the value of the modules and how the programme could be strengthened.
- **Follow up interviews/ focus groups:**
 - Completed with 17 clients six-plus months after completion of the programme.

Information used in the evaluation is summarised in Table 2. In total, both pre and post-programme questionnaires were completed by 18 provider staff who participated in training.

Both pre- and post-questionnaires were completed by 32 clients. Approximately 43 people participated in interviews and focus groups after the programme. (At least 15 people participated in Taeaomanino's focus groups and this number ebbed and flowed as people came and left the meeting).

Table 2. Summary of staff and CFFC co-facilitator evaluation participants

Provider	Started training	Completed training	Completed pre and post-survey	Interview or focus group post-training	Interview or focus group
Nga Kete Maturanga Pounamu Trust	2	2	2	2	2
Ngāti Toa Rangatira	4	3	3	2	2
Taeaomanino Trust	6 ⁵	4	4	3	3
Te Ara Tika Trust	3	2	3	3	2
Te Rangihaeata Oranga Trust	4	4	4	4	4
Te Kahui Hauora Trust	5	2	2	0	0
Total providers	24	17	18	14	13
CFFC co-facilitators	5	2	-	5	3

Table 3. Summary of client/whānau evaluation participants

Provider	Started Sorted Whānau	Completed Sorted Whānau	Completed pre and post-survey	Interviews and focus groups	Follow-up interview
Nga Kete Maturanga Pounamu Trust	10 ⁶	7	8	9 ⁷	7
Ngāti Toa Rangatira	10	6	6	6	2
Taeaomanino Trust	13	8	8	Focus groups (15+ people)	N/A
Te Ara Tika Trust	10	7	7	7 (+3 rangatahi)	5
Te Rangihaeata Oranga Trust	5	3	3	3	3
Total	48	31	32⁸	43	17

⁵ Four Taeaomanino staff attended the first cohort training and two attended the refresher training

⁶ One client attended the first session only

⁷ Includes one whānau member who wanted to be interviewed but did not attend the workshops

⁸ One client completed the post-survey but missed the last two workshops

3.1. Evaluation strengths and limitations

Triangulation of information from multiple sources has contributed to the rigour of the evaluation. Surveys have provided self-assessed pre- and post-programme feedback about aspects of financial capability. Interviews with providers, clients and whānau have provided context.

The main limitation to the evaluation centred around the survey method. We wanted to use questionnaires to collect some objective information about financial capability from staff and clients before and after they attended the workshops. Objective information contributed to the rigour by complementing information we gained from interviews. We were aware from the pilot programme of the literacy challenges faced by some clients and of mistrust and concern about confidentiality in completing the forms, particularly amongst the Pacific clients. However, we considered the advantages of multiple sources of information outweighed the challenges.

We managed this by developing simple questionnaires, by observing the clients completing the questionnaires and being available to help. Although 32 clients completed the pre- and post-survey, not all clients answered every question. The tables and charts clearly identify the numbers responding and any pre-post comparisons use matched samples.

4. Service provider participation in *Sorted Whānau*

4.1. Participating providers

Malatest, Raukura, CFFC worked in a collaborative partnership with and six Māori and Pacific gambling service providers from different New Zealand localities (Table 4).

Table 4. *Sorted Whānau* providers⁹

Nga Kete Matauranga Pounamu Trust (Nga Kete)	Nga Kete are a kaupapa Māori health and social service provider based in Invercargill. Their problem gambling counselling service works alongside a range of other services such as disability support and advocacy, restorative justice, Whānau Ora, community nursing and a GP service.
Ngāti Toa Rangatira Ora Toa Mauriora (Ngāti Toa)	Ngāti Toa's Ora Toa Mauriora kaupapa Māori primary mental health and addictions service offers support for people and whānau who are experiencing gambling related harm. They are based in Porirua.
Taeaomanino Trust (Taeaomanino)	Taeaomanino are a Pacific provider based in Porirua. They provide social and mental health services and counselling support to Pacific families and people in the Porirua and greater Wellington region but also operate in Manawatu, Wairarapa and Hutt Valley.
Te Ara Tika Trust	Te Ara Tika Trust is a kaupapa Māori problem gambling support service in Tairāwhiti. They are based in Gisborne but reach whānau harmed by gambling throughout the rohe.
Te Rangihaeata Oranga Trust (Te Rangihaeata)	Te Rangihaeata is a kaupapa Māori service that works with people from all cultures living in Napier, Hastings, Wairoa and Central Hawkes Bay. They are based in Hastings and provide education, treatment and public health services.
Te Kahui Hauora Trust	Te Kahui Hauora Trust is a kaupapa Māori service providing mobile counselling and support for individuals and whānau affected by gambling. They are based in Rotorua but support people in the Te Arawa rohe that includes Maketū, Te Puke, Rotorua, Kawerau, Murupara, Taupō and Turangi.

Harmful gambling service providers support individuals and whānau who are affected by gambling harm. In some cases, the providers' primary contact may be affected others rather than the person engaging in harmful gambling. People were eligible to participate in *Sorted Whānau* if they were recovering from harmful gambling and ready to start talking about finances, or if they were affected others.

⁹ This shows provider status during the project duration. Some providers no longer have MOH contracts.

4.2. There were two training cohorts

The first three providers were trained in September 2017 and attended by 12 participants from three providers and two CFFC co-facilitators¹⁰:

- Ngāti Toa Rangātira Tu Te Ihi (Ora Toa Mauriora)- Wellington
- Taeaomanino Trust - Wellington
- Nga Kete Matauranga Pounamu – Invercargill

The second cohort of three providers was trained in February 2018 and was attended by 12 staff from:

- Te Rangihaeata Oranga Trust- Hawkes Bay
- Te Ara Tika – Gisborne
- Te Kahui Hauora Trust – Rotorua

Participants were counsellors, managers and health promoters who worked with harmful gamblers. The CFFC co-facilitators also attended the training.

In June 2018, an additional third training was facilitated by Raukura in Auckland as a ‘refresher’ for two staff from Taeaomanino Trust.

Training for the first cohort of the extension pilot was facilitated by both Raukura and CFFC. The second cohort and the refresher training were facilitated by Raukura. The training and the programme overall were based on the *Sorted Whānau* workbook which was provided by CFFC¹¹.

4.3. The profile of staff who attended the training

Twenty-four provider staff provided demographic data in the pre-programme survey. Just over half (14) were older than 50 years, six were aged between 40-49, three were aged 30-39 and one was aged 20-29. Most participants were used to facilitating groups as part of the problem gambling recovery process.

Two thirds of participants identified their ethnicity as Māori (63%)¹². Participants also identified as Samoan (25%), New Zealand European (25%), Fijian (8%), Cook Island Māori (4%) and other ethnic groups (13%).

¹⁰ The two Wellington-based providers were supported by the same CFFC co-facilitator

¹¹ The workbook covered each of the *Sorted Whānau* modules and contained other CFFC resources. <https://www.cffc.org.nz>

¹² Participants were able to tick multiple boxes to identify all ethnic groups with which they identified.

Table 5. The roles of providers staff starting and completing the training

Provider	Counsellors		Health promoters Managers/Administrators social workers community workers	
	Started training	Completed training	Started training	Completed training
Nga Kete Matauranga Pounamu Trust	2	2	-	-
Ngāti Toa Rangatira	2	2	2	1
Taeaomanino Trust ¹³	4		2	0
Te Ara Tika Trust	1	0	2	2
Te Rangihaeata Oranga Trust	3	3	1	1
Te Kahui Hauora Trust	3	2	2	0
Total providers	15	13	9	4
CFFC co-facilitators			5	2

Seventeen provider participants and one CFFC facilitator attended all three sessions. Seven staff missed one or more sessions due to staff changes in one of the provider organisations, lack of availability of individuals due to unforeseen circumstances on the day. Notes from the training recorded how it was difficult for providers to attend all sessions due to meeting community obligations such as tāngi and supporting whānau in crisis.

Extreme weather conditions resulting in airport closures prevented one provider from attending the first session of the second cohort. Attempts were made to participate by Skype but unreliable wifi hindered this process, and a catch-up session was delivered by telephone.

4.4. Training content

The content of the training was essentially the same *Sorted Whānau* programme developed for the pilot and delivered by Raukura for the past two years. In the pilot ‘train the trainer’ programme, staff were trained over a ten-week period. The extension pilot was condensed into three days of training to minimise travel expenses and to bring staff from different providers together to provide

¹³ Four Taeaomanino staff attended the first cohort training and two also attended the refresher training

opportunities for provider networking. Each training day was a week apart to allow staff to complete exercises such as developing and tracking their budget.

- **Day One:** Facilitation exercises followed by a description of modules 1-3. Participants got to know each other and completed the money tree exercise. They explored money influences and journeys. The spending diary was introduced.
- **Day Two:** Modules 4-7. Participants returned to the workshop after a week of filling in their spending diary. They discussed goal setting, planning and managing debt. Different kinds of debt and priorities for paying them back followed. Participants ran through credit ratings, guarantors, insolvency and bankruptcy.
- **Day three:** Modules 8-10. The focus was on how providers would adapt the delivery to their own role.

The programme content and sequence for the second cohort were modified to reflect feedback from the first cohort of provider training. Changes included more focus on ‘doing’ the content, changing the order of the training to reflect the client programme, better communication between providers and their CFFC co-facilitators, more transparency and direction on the programme resources such as stationery items and booklets, and support throughout as well as after the training.

Cohort 2 also had more focus on programme sustainability. Raukura spoke in depth about how they encouraged their *Sorted Whānau* graduates to stay connected through ongoing client-led catch up sessions, and they also discussed how providers could run future programmes.

Additionally, the cohort 2 training included a presentation from a *Sorted Whānau* graduate of Raukura’s first programme. This guest speaker shared his journey with the providers. It was a very moving and humbling presentation which showed how tools gained from the programme had empowered and sustained the wellbeing and life of this man, and positively affected the lives of his family members.

4.5. Staff found the training workshops useful and learnt from them

Overall, staff thought the workshops were mostly or always well organised and well facilitated (Figure 1).

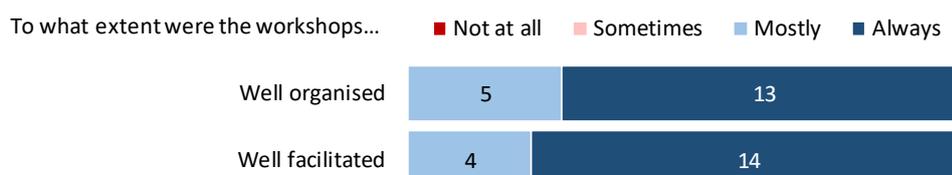


Figure 1. Workshop organisation and facilitation (completed by 18 staff training participants)

Staff found the workshops useful in helping them learn about how to deliver different aspects of financial capability education to their clients/whānau.

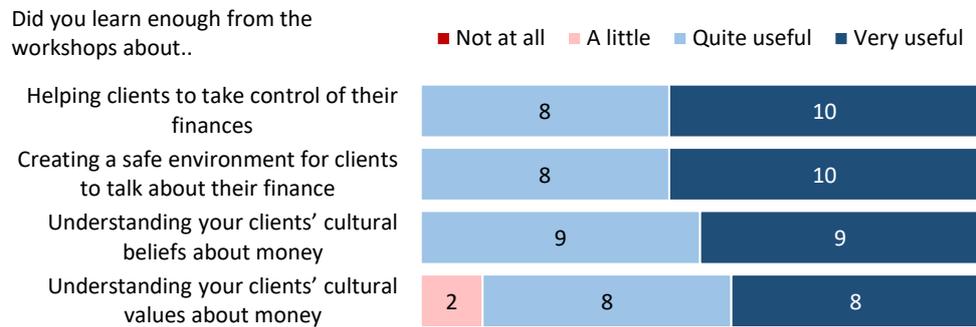


Figure 2. Staff learnings from the workshops (completed by 18 staff training participants)

At the end of the training workshops, most staff felt they mostly or always had a clear understanding of the programme content and resources (Figure 3).



Figure 3. Staff understanding of the programme (completed by 18 staff training participants)

In interviews, providers described the relevance of the materials for teaching within communities.

I resonate a lot with the materials that were presented... (resources are) valuable, help me to plan ahead and look at the spending and all that stuff... I think for me right now, I can't wait for the opportunity to present it to the Samoan community, our people, even my own church. It's a really valuable program. (Provider)

Facilitators found the *Sorted Whānau* workbook¹⁴ useful throughout facilitation of the sessions. The workbook assisted them in keeping to the content, but they could also keep listening to the group.

We are confident and competent. Participants got a lot out of it. The content is meaningful and purposeful to them. (Provider)

¹⁴ The workbook covered each of the *Sorted Whānau* modules and was provided by CFFC <https://www.cffc.org.nz>

4.6. Provider staff gained financial knowledge from the training

All participants said they benefitted from being part of the training. There were two main themes about the training from the follow-up interviews with both cohorts of provider staff:

- Participants found the programme life-changing for themselves and their families
- They were excited about sharing the programme with whānau but emphasised the need for ongoing support.

Participants came to the training expecting to learn about facilitating a financial capability workshop. They were unsure of what financial capability encompassed in the context of supporting people affected by harmful gambling and surprised by the depth of knowledge they gained about themselves and their own money values and behaviours.

This is a life audit. (Provider)

I'm really grateful to be able to share it with my own family...I probably came in a bit sceptical, but it's been awesome, really, really good. (Provider)

I shared this morning about the compound interest and the importance of that. I passed that knowledge down to my children. This weekend we'll go down to ASB and open an account for them to get started, \$10 don't touch it until you're 40. Little things like that. (Provider)

Participants explored what was behind their own financial management behaviours. At the end of the workshops, participants were able to identify financial 'wants and needs' and connect these to the spending diary. The spending diary was initially regarded with caution by a small but vocal number of participants, but they found it to be a life-changing tool.

...and then doing that diary! Oh that 3B book – I wanted to make an aeroplane and fly that fast. But the learning...it's worth it. (Provider)

For some, curbing spending and planning the way money was managed by setting up different bank accounts or consolidating debt, was useful. For others, realising that it was okay to have a treat, was life changing.

... it just teaches you to slow down – it really does. Slow down and maybe have a second thought. (Provider)

Hey, by the way my grandkids are doing the diary too... they went and bought a diary from the \$1 shop and now they're doing a spending diary – see they do those emojis and they go and buy the stickers with the smiley face, the hoha face and they're doing that – but they're only doing it because they see Nanny do it. (Provider)

The positive accounts given during the interviews with participants, were also apparent in the survey responses. After the training, more staff had a plan or were

thinking about forming a plan to reach their financial goals. Almost all had a written plan for their spending after the programme or were thinking about it (Figure 4).

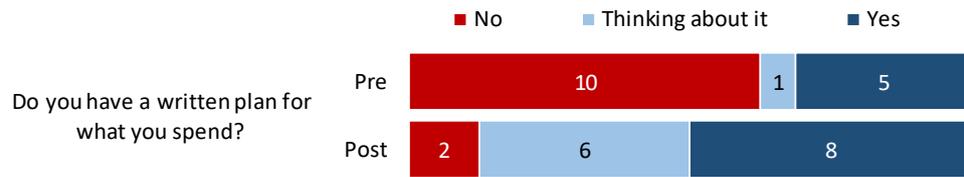


Figure 4. Budgeting (completed by 16 staff training participants)

After the training programme, three staff reported often spending more money than the amount coming into their household but others had shifted from sometimes to rarely or never (Figure 5). Interviews suggested that this was due to a greater awareness of their spending habits.

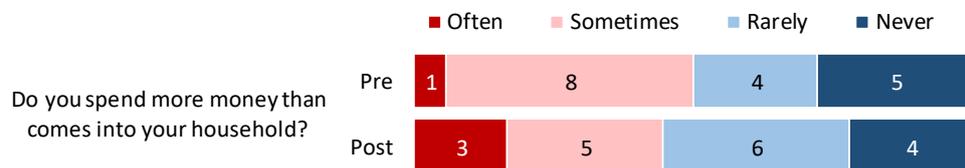


Figure 5. Over-spending (completed by 18 staff training participants)

When staff attitudes towards money before and after the programme were compared, most became more positive after the programme (Figure 6). Overall, more participants reported spending time thinking about their money. There was a slight shift in recognising that money is a worry or hassle, but this came with a greater understanding after the programme of what lay beneath money management, as shown in the changes in agreement to the question of whether buying things is important to happiness.

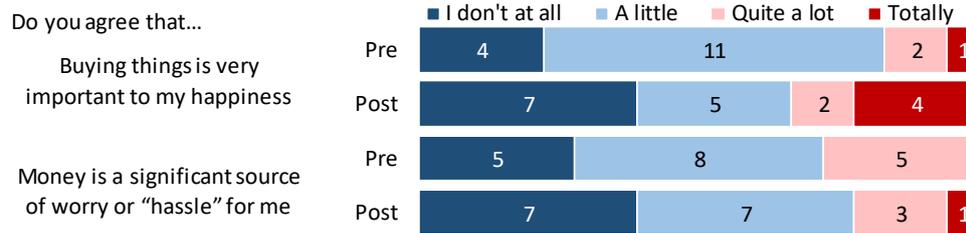
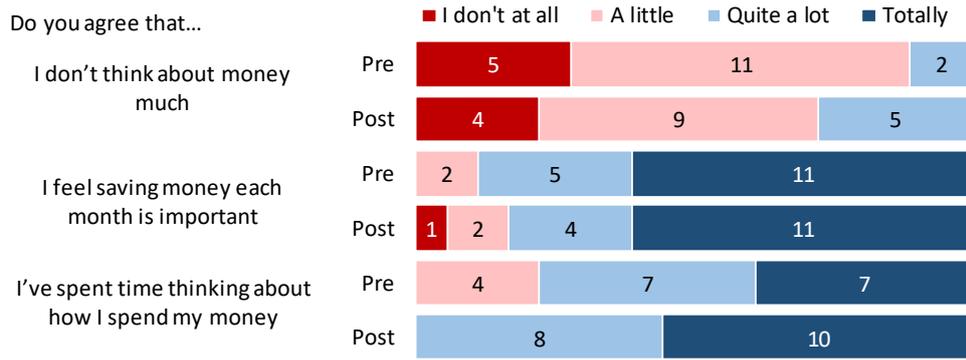


Figure 6. Attitudes towards money (completed by 18 staff training participants)

When we compared confidence with money before and after participating in the training, almost all staff demonstrated increased confidence with money matters or no change (Figure 7). Those least confident at the start of the programme had greater increases in confidence. Two respondents had less confidence in money matters after the programme.

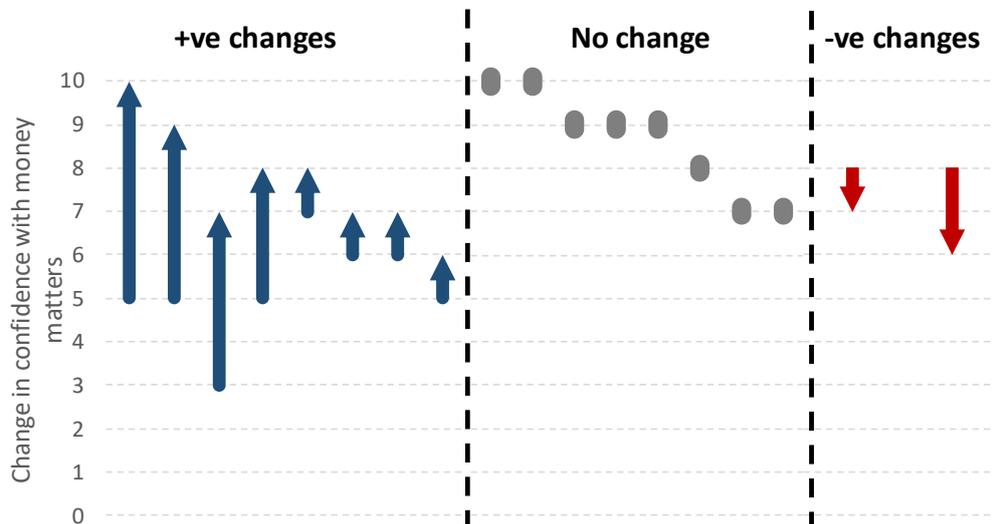


Figure 7. Individual change in confidence with money matters (completed by 18 staff training participants)

4.7. Provider staff understood how the financial capability workshops could assist their clients/whānau

Before and after the training, most provider staff believed the *Sorted Whānau* programme would help clients manage their gambling behaviour (Figure 8). Provider staff could see the benefits in their own lives and could put themselves in the shoes of whānau to see how the skills learned in the programme could also help them.

They are keen as, and the timing is right. (Provider)

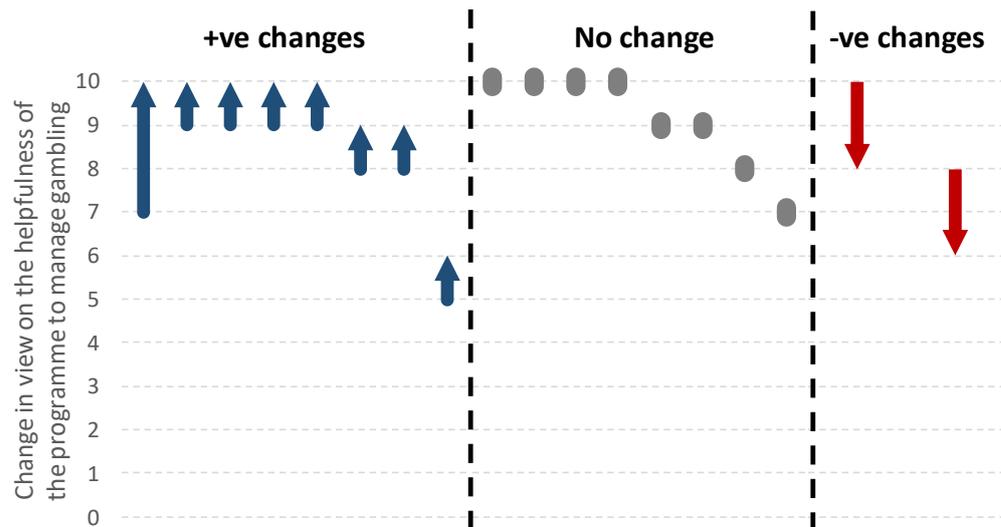


Figure 8. Extent to which the programme might help clients manage their gambling behaviour (completed by 18 participants)

4.8. After the training most staff were prepared to deliver the workshops to clients

Most participants thought that the training was very useful in preparing them to facilitate workshops with clients (Figure 9) and most attributed this to the expertise and skills of Raukura and the CFFC.

I thought they did an amazing job, they made it very relatable to our whaiora and sharing their experiences the whole way through was really, really helpful. (Provider)

...they were the right people and when they needed an expert, then they brought in the financial guy. I thought that was really well done so they were able to say, "this isn't our strong area, we've got him coming in" and that worked, that is how we would deliver it in the real world as well. (Provider)

I think the facilitators were well versed - set a high standard of how we'll deliver the programme. (Provider)



Figure 9. Overall programme usefulness (completed by 18 staff training participants)

Seven providers described being very confident in co-facilitating their workshops (Figure 10). Eleven providers were confident about some aspects but thought that they would need to revise, and this would take time. Some providers were less confident about the more technical aspects of the workshops such as understanding the fine print in contracts, bankruptcy and compounding interest and needed the support from the external facilitator for these topics.

You can read it, but with group dynamics, anything can happen! (Provider)

I process things very slowly... I think because of that the way this is set up, once it gets established the foundation gets formed, the water will start flowing, my confidence will build up to be more of a rapport going. We do have someone down there to help us, I'm quite confident at this stage. (Provider)



Figure 10. Staff confidence to facilitate (completed by 18 staff training participants)

4.9. Training with an experienced co-facilitator was important

External co-facilitators were included in the training sessions so they could get to know the providers they would be supporting. However, two providers had initial reservations about the role of the CFFC facilitator:

- There were concerns about bringing an unknown person into the group

I wanted clarity why we had this person come into the delivery for eight weeks and I need to know that my whānau that we bring to these hui are going to be safe. (Provider)

- Some providers misunderstood the role of the CFFC co-facilitator and thought they had a monitoring/auditing role.

What am I supposed to do with him? We thought he was monitoring us. It bothered me a little bit. (Provider)

Why do I have to have her watch me do this work, what's that about? I don't need any spies. (Provider)

4.10. The three-day training format generated discussion amongst participants

Some participants thought the training felt rushed, and that a three-day format was not enough for them to feel fully confident in delivering the training to their clients. Most participants suggested that future funding should enable the programme to be held over ten weeks, as it is for the clients, which would also enable “doing” the programme instead of learning about it.

...three days isn't enough, we would definitely need, at least five so we could really concentrate on two modules at a time, they did a great job facilitating it and being able to cram that all into the three days cause some of this stuff is really big, to help with us to be really competent and delivering it to our whaiora. (Provider)

We are aware of the support that is in place for us when we do that, I am confident that the information that was provided over three days, even though it was quite compact and rushed, but the understanding is there now and it helps with the confidence to deliver it. (Provider)

5. Delivering the programme to people affected by harmful gambling

By September 2018, five providers had partnered with a CFFC co-facilitator and successfully completed their own *Sorted Whānau* programme. One provider attended the training but was not able to run the programme within the timeframe of this evaluation.

Providers adapted the programme to their local area in different ways (Table 6).

Table 6. Different provider approaches to delivering *Sorted Whānau*

Nga Kete Matauranga Pounamu Trust	Nga Kete ran a weekly morning group. They had a welcoming space within the Nga Kete building and built on their relationships with harmful gambling clients and whānau.
Ngāti Toa Rangatira	Ngāti Toa's group was primarily made up of young mums with babies and/or school aged children. The facilitators ran a Friday catch-up session for group members to run through any missed sessions and provide an opportunity to socialise and share kai.
Taeaomanino Trust	Taeaomanino worked closely with a local church and was supported by the minister in delivering the programme. Programme sessions were run with the Tuvaluan church community on a Sunday evening after a day of church activities.
Te Ara Tika Trust	Te Ara Tika ran both daytime and evening sessions to fit around whānau availability. They included rangatahi in their programme instead of putting the onus on adult carers to arrange childcare. They also provided transport which lessened a barrier to attendance for some clients in rural areas.
Te Rangihaeata Oranga Trust	Te Rangihaeata held regular weekly sessions at their welcoming whare. They had a smaller client pool to draw on and many of their clients worked during the day so were not able to attend.

5.1. Clients who participated in *Sorted Whānau* ranged in age and Māori were the largest ethnic group

Forty-eight clients provided demographic data at the beginning of the workshops and 32¹⁵ clients completed a post-questionnaire at the end of the workshops. Two-thirds of clients were born in New Zealand (63%).

¹⁵ One client did not attend the last two sessions but completed a post-survey

Table 7. Sorted Whānau client profile

Age	Number	Percent	Ethnicity ¹⁶	Number	Percent
Under 20	1	2%	NZ European	12	25 %
20-29	11	23%	Māori	20	42%
30-39	10	21%	Samoan	3	6%
40-49	7	15%	Cook Island Māori	5	10%
50+	19	40%	Niuean	1	2%
			Other ¹⁷	15	31%

One provider included clients' children and affected others in their programme. Although these rangatahi (aged 11,12 and 14) did not complete the survey they did contribute to the focus group.

Just over half of the clients (26) were responsible for making ends meet and budgeting in their household and 12 clients shared this responsibility with their partner. Five clients said their parent was responsible for making ends meet and one client identified their partner as having this responsibility¹⁸.

5.2. Two-thirds of clients who started completed the programme

Thirty-one (65%) of the 48 adult clients who started the programme completed it and all three of the rangatahi. Of the clients/whānau who did not complete *Sorted Whānau*, one adult participant completed almost all the programme (he missed the last two sessions).

People had various reasons for not finishing the programme that were not related to their satisfaction or otherwise with the programme. Two had started employment which meant that they were no longer available in the daytime. Three participants moved to another town, and one was sentenced to a prison term. The Taeaomanino cohort attended their workshop sessions on Sunday evenings after a long day at church. They reported busy lives with family, work and church commitments. These participants attended as many sessions as possible and supported each other in catching up on the programme.

Real life for this group. People came when they were able. Some had to work or do babysitting. This group came at the end of a long church day. But they were committed. (Provider)

¹⁶ People could select more than one ethnicity

¹⁷ Most were Tuvaluan

¹⁸ Two clients left this question blank.

5.3. The context in which *Sorted Whānau* was delivered was important

Equally important as delivering the programme content was ensuring whānau were welcomed and looked after. Providers were well known in their communities and were careful to respect the programme participants and acknowledge their whakapapa. Provision of kai was part of the programme for most providers, as well as making the venue welcoming for children and babies.

It is important to thank them, and to see where they have come from, their different roles and responsibilities. As workers, mothers, partners. (Provider)

Providers stressed the importance of creating a safe environment for the programme delivery and they felt very protective of their groups. One provider identified a potential deficit theme emerging as the clients described their backgrounds and family attitudes to money. They talked about parents who did not know how to budget, and this brought up feelings of guilt and judgment. The facilitators described turning this around and channelling a more constructive discussion.

We flipped it around from a deficit approach. We focussed on what they are doing well, their priorities. Feeding children, re-affirmation stuff. (Provider)

We had to remind everyone that we are learning. We are moving forward to make changes. (Provider)

Providers reached their client group and minimised barriers to attending the programme in different ways:

- One provider held both daytime and evening sessions so that those who had day jobs could participate. Another held a catch-up session on a Friday. Taeaomanino asked the church what the best workshop times/days would be and facilitated the workshops on Sundays after church activities.
- Other providers arranged transport, picking up and dropping off whānau to their homes.

5.4. Delivering *Sorted Whānau* in a Pacific context required support from the church minister

Taeaomanino approached their programme by including the entire Tuvalu community rather than individual gamblers and aiga. As a community, this group face densely grouped gaming venues in their neighbourhoods and were collectively harmed by gambling.

Knowledge I got is very important for everyone to know. Not only my family but Tuvalu people in New Zealand. We face a lot of circumstances, money, to look after family. It is hard to find a job. (Client)

Extensive consultation with the church was vital to the *Sorted Whānau* programme being accepted by the community served by Taeaomanino. Before commencing their gambling harm work, Taeaomanino sought the advice of community elders and women on how to approach the church and other spaces for approval and support for the programme.

But then we go into the churches to get their tick (of approval). There is a way to go into that space, we get advice from our elders, our women, we get a lot of advice that teaches us how to go to go into those different kinds of spaces. And that's how the gambling contract started... (Provider)

The biblical analogy of minister and congregation as the shepherd and his flock which the role of the minister is to protect, meant that showing the potential benefits of the programme to him was vital. The minister's seal of approval was critical to the community accepting and wanting to participate in the programme. Before introducing *Sorted Whānau*, Taeaomanino ran workshops with ministers, a pastoral team and youth group to better understand how to engage with the community as a collective.

This model of inclusion and collectivism wraps around harmful gamblers within their communities, providing culturally safe discussions about harmful gambling, debt and money management in an environment that positively affirms the community.

...not just about the program or a workshop, it's about that whole of life, whole collective. We got them involved in that space. (Provider)

5.5. Overall, clients felt that the programme was well facilitated.

The whakawhanaungatanga and Va feiloa'ī welcomed clients and helped them feel part of a group. Clients and whānau considered the programme venues were safe and comfortable. They felt able to engage and their respect for the facilitators meant that they were able to listen and take on board the programme learnings.

She supports us, and we listen to her. (Client)

They understand and that makes it a lot more easier. We have got a lot of respect for them. (Client)

Honesty was a critical factor for clients to participate effectively in the *Sorted Whānau* programme. Recording purchases in the spending diary meant participants were prepared and informed for each step of the workshop. Both providers and clients noted that to properly grow from the programme it was important to be honest with themselves and others in the group. The spending diary revealed some surprises for participants.

Probably the thing I noticed was smokes and beer. Now it is petrol and groceries. (Client)

5.6. Raukura and the CFFC facilitators assisted providers to deliver their programmes

Provider participants left the programme armed with their *Sorted Whānau* workbooks and most had their power point slides. Providers were reassured by having a co-facilitator from CFFC working alongside them to deliver the programme. Despite initial misgivings, the role of the facilitator was appreciated after programme delivery. The two providers who had initial reservations about the role of the CFFC in their programmes had changed their minds after seeing the rapport that the CFFC facilitators established with whānau.

She's just a part of the furniture aye and I like that... she's not sitting here and looking down and talking down her nose to our whānau – she can relate...her whole aura is wonderful but her wairua is settled. It's ready to rock with us. (Provider)

He was helpful - his knowledge and expertise are top notch. We realised we needed him more! (Provider)

Other providers were similarly impressed with their CFFC co-facilitators. The co-facilitation model worked extremely well, with providers and CFFC facilitators complimenting each other.

She had our back... When we needed extra support, she was there. (Provider)

She would say don't stress. She was amazing. (Provider)

Without (CFFC facilitator's) knowledge, we would not have made it. (Provider)

CFFC co-facilitators were also valued by clients. There were acts of generosity such as one CFFC facilitator going deer hunting and sharing venison with the *Sorted Whānau* group. CFFC co-facilitators were described as lively and approachable, bringing a specialised skill set to the group:

She knew what she was talking about. (Client)

He saved me from getting a five thousand dollar loan. (Client)

It was pointed out that where possible, having a co-facilitator who was from the same culture as the client group would potentially enhance the delivery of co-facilitation.

Providers highly valued the ongoing de-briefs and support they received from Raukura. Support from the Raukura team was very important because they understood the context of gambling harm and how to adapt the *Sorted Whānau* content and delivery to the kaupapa of the provider. A Raukura facilitator telephoned providers every week to run through:

- How the session went
- What went well, not well
- Looking ahead to next week
- Any sticking points and any questions from the manual.

6. Client achievements

All clients who completed a post-programme questionnaire reported *Sorted Whānau* was very useful in helping with their money management. Clients thought a ten-week programme was sufficient to learn about financial capability.

6.1. The group setting was effective for clients

Whether gamblers or affected others, there was a sense of belonging that reached across the groups. Instead of feeling isolated and judged by others because of their gambling or association with a gambler, clients felt they were not alone in the *Sorted Whānau* programme and this helped build their confidence and purpose.

Hanging out with everyone... has taught me how to be committed to something. Learning commitment in a better way. (Client)

The sharing gave me self-confidence. "Yes, I can do that". (Client)

I felt safe, secure and respected. Not 'less than' because of my money issues. (Client)

The programme has shown us how strong our culture is. With the deserted island exercise we had to change it. Because we had needs that were not on the list. We saw the importance of our culture, our connection to God. (Client)

Despite the value of the group, clients differed in their views on whether the programme should focus solely on recovering harmful gamblers and whānau. For some, understanding and living in this space was integral to building trust and being able to share with each other.

If you aren't an addict you won't relate to it. You would come unstuck if you didn't know what the feeling is. (Client)

Others felt that the affected others got just as much out of the programme as the recovering harmful gamblers. Many affected others did not realise the depth of the maemae the harmful gambling behaviours had caused them until they explored different components of the programme such as values and beliefs around money.

6.2. Clients' confidence with money matters increased following the workshops

In their post-programme interviews, CFFC and provider facilitators felt that the confidence of clients grew as the programme went on.

They are an isolated and vulnerable group... this programme is like climbing the stairs, new knowledge with every step. (Provider)

I could see them getting stronger week to week. Being conscious, getting their power back. (Provider)

And on the last day of the graduation, that was another amazing day. You see the whole congregation the women were at the back supporting their men, the young people, the participants. (Provider)

Clients and whānau self-assessed that their confidence in money matters varied in the pre- and post-programme. After participating in *Sorted Whānau*, 19 (63%) reported increased confidence and seven participants had less confidence (Figure 11). Some of those who were very confident at the start of the workshops may have realised the limitations of their knowledge.

Clients reported being armed with new tools such as the spending diary. Many were able to budget and plan for the first time.

Best thing -The diary. I used to go to the shops and buy things for dinner. Now I get something out of the freezer. It is planning. And when you go to the shop for one thing you come out with other things you didn't need. I have so much more money just doing this little thing. (Client)

I used to fritter my money away. Now I can pay some big bills. (Client)

I think the spending diary would really bring light to what is actually happening in anybody's life, whether they are 16 or 80, they can get that down on paper. (Client)

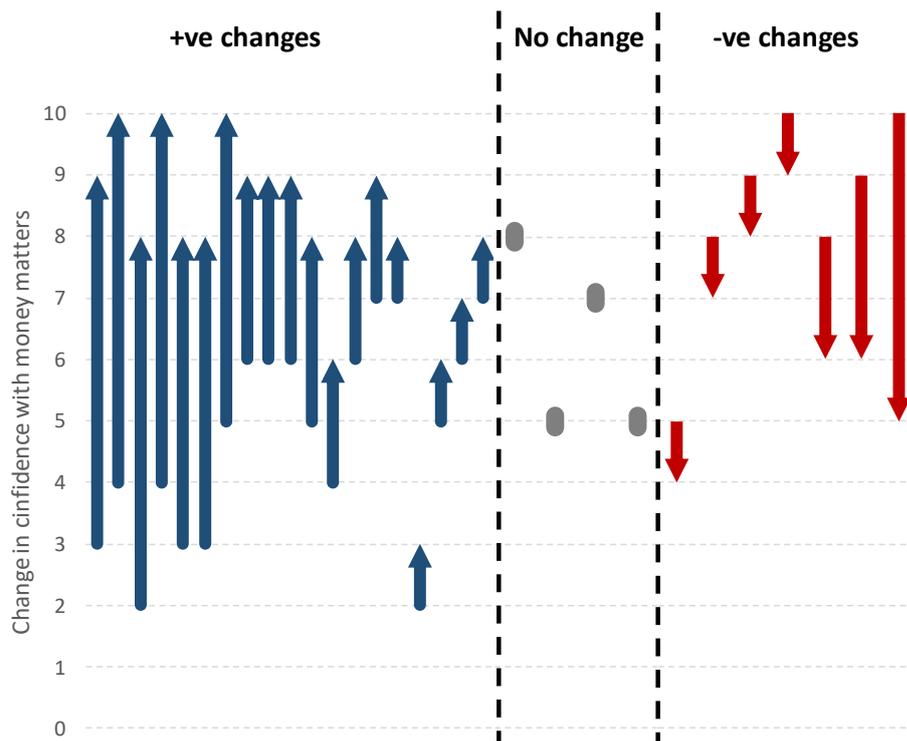


Figure 11. Confidence in dealing with daily money matters (completed by 30 clients)

6.3. Some clients had changing attitudes towards money

After participating in the workshops, there were some changes in client attitudes towards money (Figure 12). As expected, almost all respondents reported spending time after the programme thinking about how money is spent. After the programme almost twice as many people disagreed that that buying things was important to their happiness. This may be attributed to having more time to reflect on the values and beliefs around money and identifying ‘money personalities’. There were decreases in the number of people who felt that money was a big worry or hassle or reported spending more money than comes into their household.

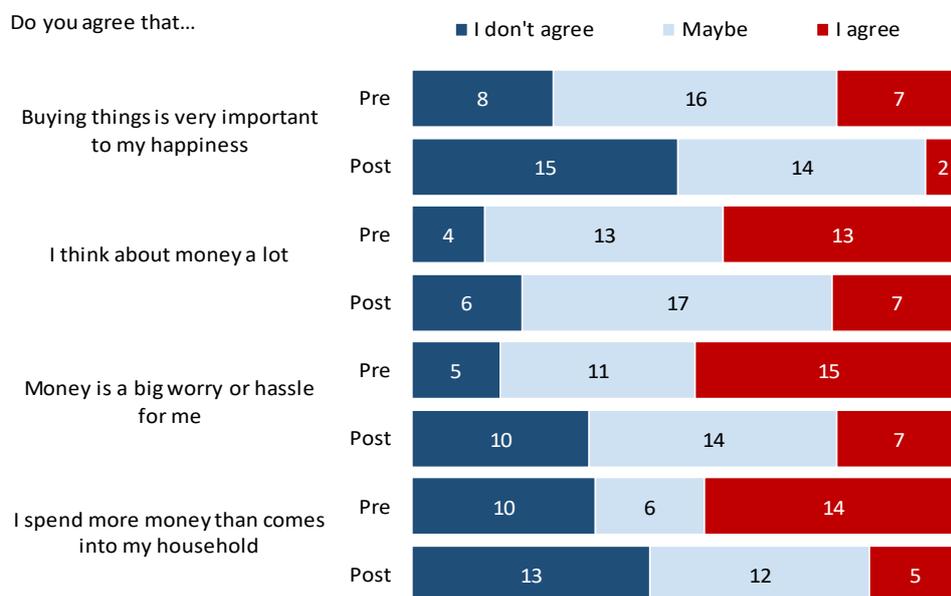
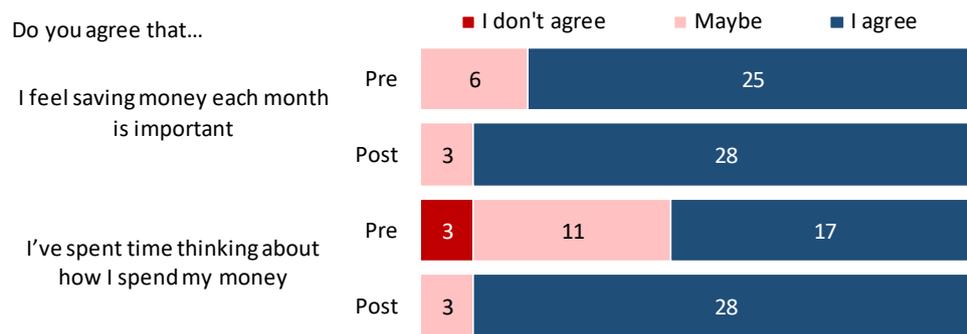


Figure 12. Attitudes towards money (completed by 31 clients)

Having the space to think about money had helped programme participants to take tangible steps towards making positive changes. In one of the focus groups, whānau described how before the programme, it was a normal way of life to owe money on

multiple loans. When money ran out, it was a matter of heading off to the finance company.

Just sign it because it is there. I just signed it...When you know you are going to get money you just sign it. (Client)

Sorted Whānau had broken this cycle for most whānau who shared their experiences with us in an interview. First, they had been able to ‘open the boot’ and acknowledge the amount of money owed. Whānau were shocked by the amount of interest they were being charged. Second, they were now able to take charge of their finances. One participant reported consolidating her loans and cutting her interest from 29% to 13%.

I have learnt heaps...Reading contracts properly. I didn't know how that fine print worked. The contract was like this thick! (Client)

We know about the finance companies now. And to pay off the loans and only buy what you can pay for. (Client)

6.4. Clients had improved financial capability after the workshops

Approximately one-third of the clients had a plan for their spending before the programme, but most had a plan in place after the programme (Figure 13).

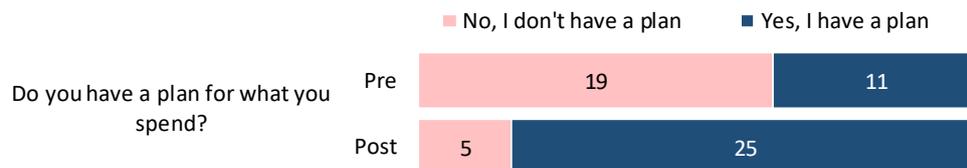


Figure 13. Spending plans before and after the programme (completed by 30 clients)

During focus groups, participants described planning for the future for the first time and using the spending diary.

It was a chance to take a look at my planning. (Client)

I have fully paid off my debt now. Everything is written down. (Client)

Before this it was here is the money. It is here today and gone tomorrow. (Client)

I used to spend hard out. (Client)

Even just a dollar a week. That will add up over time. Compounding interest. (Client)

One client revealed that over the course of the programme she has saved almost five hundred dollars. She has a trusted friend who is a co-signatory on her account. She has phoned him a number of times to try and break into her bank account, but he always refuses.

I am always calling every week like oh by any chance are you going to the bank? Can I withdraw a hundred bucks? No. But it is my money! He says well call someone who cares. (Client)

6.5. The number of people who had financial goals and a plan to achieve them, increased after the programme

Of the 30 people who had thought about the things they would like to buy or do in the future, almost all had financial goals after the programme (Figure 14).



Figure 14. Financial goals for the future (completed by 30 clients)

The number of people who had a plan in place to achieve their financial goals after the programme also increased dramatically after the programme (Figure 15).

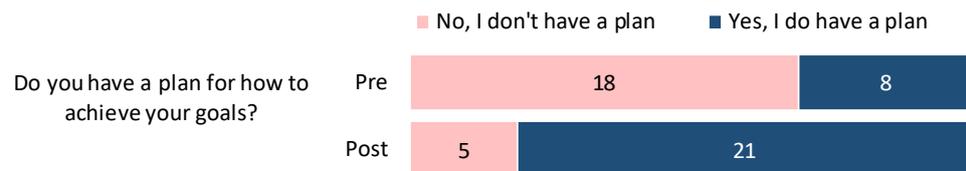


Figure 15. Having a plan to achieve financial goals for the future (completed by 26 clients)

This finding was also noted in a provider interview regarding saving for a house purchase. Facilitators had been surprised about the way clients responded to the guest speaker from the bank. The facilitators had discussed their reservations about including the bank manager as they feared this might alienate clients, most of whom were living very modestly and would be unlikely to be able to afford buying a home. However, the facilitators were pleasantly surprised by the positive reactions of the clients to the bank manager’s visit. Rather than alienating the group, the guest speaker had opened up opportunities for them. At least two clients were now considering home ownership in the future. One had already gone with a whānau member to apply for a mortgage.

It actually helped them aspire to buy a house. (Provider)

6.6. Many clients thought the programme would be useful in managing their gambling behaviour

Almost all clients/whānau in both the pre- and post-surveys considered *Sorted Whānau* would be useful in helping them to manage their gambling behaviour.

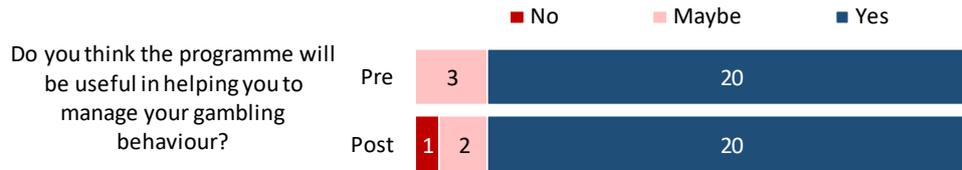


Figure 16. Programme usefulness in managing gambling behaviour (completed by 23 clients)¹⁹

In the focus groups and interviews, clients said it was because they felt they had stopped being a harmful gambler, or they were an affected other who had a harmful gambler in their household or whānau.

I don't gamble any more. (Client)

In interviews, two participants explained that other things were more important than budgeting in managing their gambling behaviour and described the usefulness of replacing gambling with another activity. One had taken up golf, and another devoted his time and efforts to his garden. Clients said being with other recovering harmful gamblers and talking about money, and the feelings behind money, had supported them in their recovery process.

I had no respect for money. I didn't know the true value of it. (Client)

If I hadn't been down here, I wouldn't be where I am today. (Client)

I spent two hundred dollars on the gambling machines. Now I stay away from them. (Client)

6.7. Clients and whānau described wider benefits of Sorted Whānau

All but one client who completed the post-programme survey reported sharing what they had learned from the programme with others²⁰. It was difficult to quantify how many people the information had been shared with, as many participants listed “heaps” or “lots” although others said they had shared with between one and 30 others.

During interviews and focus groups, clients provided examples of how they had shared information. For some, it was a matter of having the confidence to ask family members to stop borrowing money.

¹⁹ Six clients in the pre-survey and eight in the post-survey left this question blank or wrote ‘not applicable’. One client answered ‘no’ to the programme being useful in managing gambling behaviour.

²⁰ One client left this question blank and another reported that they did not share any details with their family.

My sister always asks me for money. I am a solo mum and I don't have that much to give. I say you borrowed a thousand dollars off me and where has it gone? I could have saved that thousand dollars or used it for power or kai. (Client)

If loved ones did borrow money, *Sorted Whānau* armed clients with tools to ensure that they made informed decisions. For example, one client had helped his brother with a loan contract to purchase a car. With his newfound knowledge of financial contracts, he was able to show his brother the fine print and explain how the interest payments would be much less if his brother paid the car off earlier. Another client had felt comfortable and confident in accompanying her daughter to the bank to support her in applying for a home loan. Others described encouraging whānau to sign up to KiwiSaver.

I sound like a bloody financial advisor now! (Client)

There were other, unexpected benefits from participating in the programme. The positive effects of being part of the programme had flowed on to whānau. For some, this stemmed from seeing their whānau member flourishing.

They have seen the weight off my shoulders. I am walking upright. (Client)

I am thinking of my future and my kids' future. (Client)

A whānau member who participated in the focus group described how her mum was more present, and spending lots of time with the kids.

It is pretty good. Being here has changed you a lot. You are not going out every night. (Whānau member)

One provider described how their client group were planning grocery shopping lists for the first time. They were purchasing healthy kai and wanted to learn how to cook it. Recipes were being exchanged and cooking classes were on the horizon.

Having a co-facilitator from CFFC who also worked as a budget advisor at a local Building Financial Capability provider had demystified this service for one client. She described the agency as traditionally an 'enemy' of her whānau, having been referred there by Work and Income in the past and having bad experiences. However, after spending time with the CFFC facilitator she had a newfound respect for the budgeting service and was helping to change the negative perceptions about the service held by those around her.

6.8. Maintaining client changes

During the provider training, Raukura outlined how ongoing contact has been an aspect of maintaining the benefits of *Sorted Whānau* for their clients. Raukura encourage whānau who have completed their programme to engage in ongoing catch-ups. They provide space for the group, and staff are on-hand if required. The

groups are driven by whānau. Potential group champions are identified, and the idea of the ongoing contact is floated around week 9 of the *Sorted Whānau* programme.

The extension pilot providers were encouraged to think about how they might encourage their *Sorted Whānau* clients to stay connected. Most providers stayed in regular contact with clients who completed the *Sorted Whānau* programme, but none had established a regular catch-up group²¹. At follow-up, most clients reported staying in touch with their harmful gambling provider with the majority having occasional individual counselling. One of the providers is part of a general practice clinic so clients can informally catch-up when they see the GP. Clients continued to speak highly of the providers after the conclusion of the programme.

They're doing a fantastic job. Talking about it is the best therapy with regards to recovery. (Client)

They tell us all the time – keep in contact when you need help with everything. They're always there. They taught us so much life skills. That's cool when your background is shit when you're growing up. They're like family to us now, I can't explain it. (Client)

We talked with 17 clients from Ngāti Toa Rangatira, Te Rangihaeata Oranga Trust, Te Ara Tika Trust and Nga Kete Matauranga Pounamu six-plus months after the conclusion of their *Sorted Whānau* programmes. Six-plus months after the programmes, most clients were still using their *Sorted Whānau* tools.

Most clients had gone from strength to strength at the conclusion of the programme. They felt positive about managing their money, they were able to provide advice and assistance to whānau, and these strengths flowed into other parts of their lives such as improved employment options, saving money, planning holidays or buying a house.

Most clients spoke optimistically about managing their finances. The confidence that they felt at the conclusion of the programme had continued. Clients described keeping the identification of 'needs and wants' at the forefront of their minds when out shopping, and therefore avoiding unnecessary purchases. Some clients talked about prioritising bills and focussing on basic needs.

Just keeping up [my] awareness around my own spending and what I can do and what I don't have to do. You know, the needs and the wants sort of bit...So I've been able to sort of wrestle that and not be sort of... "I'll just grab that, and I'll just grab this." Now I'm being a bit more mindful that way. (Client)

Before doing Sorted Whānau I wasn't taking responsibility for anything but now I'm making sure my bills are my top priority. (Client)

²¹ One provider no longer exists.

I'm more reserved about spending it now, and where it's going. When I first started this programme – cos I'm a single mother, we were spending it more on food. Levels of stress/anxiety totally gone down. (Client)

Clients described putting plans in action to achieve their goals.

I have nearly finished paying off a pram for new grandchild that's due at the end of next month and each week I've been buying a little something. I've really cut down on my smoking which has been the main thing. And sticking to my budget apart from having not cutting smokes out completely. (Client)

My husband said I will probably never go overseas again. That was like a red rag to a bull... I started by putting a bit away every fortnight. It got easier and easier. See how big the kete was getting. I went in yesterday and booked it (holiday). (Client)

I researched for months for a new bed. Who has the best deal, what the beds are like? I got one 12 months interest free. It is nearly paid off. (Client)

Before the programme I lived day to day. I spent everything and at the end of the week if there was something left over well that was all good. Now I am saving for holidays and treats. (Client)

Banking knowledge has been cemented in the minds of *Sorted Whānau* clients, and even those who already had banking knowledge learned new skills through the programme that they continued to use.

When we went into discussion with the mortgage broker and the bank, they were speaking a language which I could understand a little bit better having done the course... It's been a big help knowing things around how those kind of mortgage rates and all that kind of stuff works, so that's been interesting. (Client)

6.8.1. Recovering harmful gamblers reported no gambling since completing the programme

Sorted Whānau clients were recovering harmful gamblers or affected others. Recovering gamblers had continued to steer clear of gaming venues since completing the programme and had time to reflect on how their lives had improved without the burden of gambling.

Going from gambling all the time, to non-existent I found I was getting more things done in day to day life, whether it's around the house or helping. It's a complete opposite whereas before my time would have been wasted. When you stop gambling, there's improvements all round. I was one of those who thought it wouldn't affect anyone else. My problem was more how I was running my own life. (Client)

No, I haven't been gambling, but I did start smoking again. So, lots of smoking and no gambling! (Client)

I used to go in and give myself \$20. But as soon as you lose 20 it goes to 40, 60 and more. So, \$20 now I go nah, I am sick of making those donations. If I make a donation to my cousin down the road that makes me feel good. But a donation into the pokies does not make me feel good. \$20 buys me a whole lot more. (Client)

One client was playing a part in making a change at a much wider level to help others who are harmed by gambling. This client was assisting her local provider in minimising gambling harm by using her experiences to educate and make submissions to gaming venues and council.

(Name of provider) are making submissions about the pokies and me and (name) from the programme are going to speak at different venues. Before, there is no way I could have done that. People say I am a champion but I don't feel like a champion. (Client)

6.8.2. Some clients had improved employment options

Some clients participating in the *Sorted Whānau* programmes were employed, some were seeking work and others were at home looking after children, or on a sickness or retirement benefit. Most clients who participated in a follow-up interview felt positive about their future employment options. One client had started volunteer work which had the added benefit of keeping her away from gaming venues.

I have returned to voluntary work. That's just one day a week at the Women's Centre, and that's with a view to me eventually, hopefully getting back into paid employment...it's getting the old grey matter working around what happens on computers again in a work situation as opposed to sitting there playing bingo (Client)

Another client felt empowered after *Sorted Whānau* to negotiate her salary with her employer. After two failed attempts, she resigned from her job and started another, better paid one.

I looked at what I was doing when it came to money. Then I looked at what I was earning compared to what I wanted. I stepped up and negotiated with my boss. I tried twice. The second time I had heard it all before. So, I handed in my resignation! That is after I sent in applications to other places and been accepted straight away. Now I earn heaps more and I work five minutes around the corner. (Client)

6.8.3. The benefits of Sorted Whānau were improving clients' relationships with others

Understanding feelings about money and how to manage money has had long-term benefits for clients and their whānau. One client knows that she can't trust herself with a bank card, so gives this responsibility to a family member. This has freed her up to start saving for a family Christmas.

I don't have heaps left over but I'm managing to put some aside for Christmas, so I can do things with my family. I've given my card to a family member to hold and I have a limited amount I can draw from. (Client)

Other clients described ways they had planned for Christmas and the pleasure of spending time with whānau.

This Christmas I am going to visit all my children. Usually I just make it to Turangi but this year I am going back home and to Hastings as well. It has all been budgeted for. There is nothing worse than spending all your money on petrol. So I have bought petrol vouchers.

It is only \$10 a week but it has added up. And when I get home there will be food in the house, instead of not knowing where the next meal is coming from. (Client)

I will do things with my son, hunting and fishing. Coming home with smoked trout. And I will love seeing my moko, the highlight of my visit. She is six. (Client)

I decided one of my goals was to go to my auntie's 80th birthday party in Perth. I saved. But then she came home! So, the money is still there and I will have a wonderful Christmas. (Client)

Overall, improved financial understanding and growing self-awareness has helped families to have healthier relationships. One client recounted her improved relationships with her grown children.

I think I have a much better relationship with my children...it's definitely improved my family situation...Because they saw that I was more responsible, that I wasn't just frittering away anymore. (Client)

Another client has school-aged children and described their collective efforts to save for a holiday and then a house.

The kids are a bit grumpy when different whānau members go away overseas on holiday. So, we talked about that and how we could save to do that. We had saved ... and we were able to go away on a cruise for a week. And now we're looking into how we can save to be able to build a home ... (Client)

One client met someone very special after the programme and is getting married in 2019. She is going to travel on an aeroplane for the first time in her life.

I am getting married and we are going on honeymoon. I have never even been on a plane before! So that will be new. It is in February. In the summer. I can't wait. (Client)

Sorted Whānau helped another client identify negative influences in his life, namely people he used to associate with in gambling venues.

In the past I've been in long association with people where I've been stuck in a routine for a long time with people I've known in TAB, casinos and that. Once you stop that association with those people, everything becomes clear. Definitely get along a lot better. (Client)

6.8.4. A few clients had experienced unexpected events

A few clients had experienced unexpected events such as illness, injury, death of a loved one and/or unemployment that had influenced their ability to make choices about financial capability and other areas of their lives.

Everything has gone haywire. Last time I talked to you I was going on holiday It all went out the window when I got back...My brother died...my mum is really sick. ...So, all the budget has gone to poo. I am flat on my face at the moment. (Client)

I have been a bit down... It is hard not having a job. I don't have any ongoing savings. I can't control money that I don't have. I get really depressed...It has been hard, but I am determined to get through. (Client)

7. Maintaining *Sorted Whānau*

This evaluation explored how a financial capability programme for Māori and Pacific recovering harmful gamblers and affected others could be rolled out in different areas of the country. The evaluation focussed on:

- The extent participation in *Sorted Whānau* improved the financial capability of people affected by harmful gambling
- The feasibility of gambling service providers delivering the programme.

7.1. *Sorted Whānau* has become business as usual at Raukura

Raukura has now run *Sorted Whānau* for more than two years and incorporated it into their group work for recovering harmful gamblers, as part of business as usual activities.

Sorted Whānau has been maintained by the large urban population that Raukura serve, and the pool of past and current clients from their problem gambling service who have much to gain from learning about financial capability.

Raukura also encourage whānau who have completed the programme to be part of a regular catch up group. Potential group champions are identified during the *Sorted Whānau* programme. Raukura provide space for the group, and staff are on-hand if required. This continued engagement has become an ongoing client-led support group.

The groups invite guest speakers such as rongoā and mirimiri practitioners, Te Wānanga o Aotearoa representatives, budget cooking tutors and KiwiSaver advisors. Participants share their ideas for generating income. One participant brings in handknitted garments and crafts. Another has started Zumba classes. The group flows out to te reo classes and connects with social workers. Some *Sorted Whānau* graduates mentor new programme attendees.

7.2. Delivery approach and local adaptation of *Sorted Whānau* by other Māori and Pacific providers

The extended pilot was successful in training the target number of providers. Providers who attended the training were positive about the benefits of the training for their own financial capability and in supporting their clients to recover from harmful gambling.

Five of the six providers rolled out workshops to their clients. Each approached their programme differently but all stuck to the integrity of the content. They adapted aspects of the programme delivery to their local contexts by identifying and

removing some of the barriers to attending that faced their whānau such as childcare, travel costs and distances.

Evaluation of the extended pilot identified some key elements of *Sorted Whānau* that are essential to the delivery and maintenance of the programme:

- Understanding of gambling addiction and a wairua that can feel and respect the culture of the group they are supporting
- Understanding how to reach clients and whānau to bring them together through connections with their communities, churches, and providing travel and childcare
- Already established relationships and trust with those affected by harmful gambling
- The availability of immediate specialist counselling for those who are triggered by aspects of the programme
- Ongoing support for clients after the initial workshop series to maintain the gains made in financial capability and gambling recovery.

7.3. Outcomes for provider staff and clients

Building financial capability in the gambling service provider context reaches people who would likely not be reached through external financial capability building services. We heard from some *Sorted Whānau* clients that they had previously been referred to independent budget advisory services, but these services had not met their needs.

The lives of providers and clients changed after completing the *Sorted Whānau* workshops. *Sorted Whānau* provided a safe environment for clients to learn about their core values, identify goals, gain knowledge about financial systems and valuable money management skills.

The essence of the programme comes from the strength and determination of Māori and Pacific peoples who are over-represented in harmful gambling statistics. Deficit beliefs are discarded in the programme and clients are given space to draw on their values and determine their own futures. The programme allowed clients to be honest with themselves about the impact of their harmful gambling on themselves, their whānau and others. They also examined their current financial situations, what was important in their lives, and what made them happy. In reaching into their past they learnt important tools to plan for themselves and their whānau, in the present and for future generations. The programme enhanced mana, and the wider benefits went beyond financial capability.

New financial knowledge and confidence for *Sorted Whānau* participants had positive effects rippling through whānau and communities which were still apparent

six months after *Sorted Whānau*. The programme had profoundly affected some clients, with stories of saving money for the first time, seriously planning for home ownership, purchasing, cooking and eating healthy kai and having greater aspirations for children and grandchildren. Others had learned to stay away from loan sharks and to shut the door on mobile trucks preying on their communities with overpriced goods and high interest rates.

Most clients had maintained these positive life changes six-plus months after the end of the programmes. They had goals for the future and plans to achieve their goals. Some had achieved original goals and set more. None of the clients who were followed-up reported returning to harmful gambling.

7.4. Provider staff were effective facilitators but at least initially needed support from external experts

Provider staff are trained to facilitate group programmes and were confident in doing so. However, facilitating financial capability workshops was new for them and they needed the support of external experts to deliver the more technical content of the workshops. Including CFFC facilitators in the training was effective in building relationships and developing a co-delivery model. A three-day training session, followed by ongoing phone support from Raukura and support from the CFFC facilitator enabled the first steps to be taken in programme provision.

In the Raukura pilot, staff were supported by external CFFC facilitators but were able to facilitate subsequent series of workshops without external facilitation. However, in the extended pilot not all providers felt confident in running the programme unaided. Small numbers of clients contributed to delays in planning additional workshop series and loss of staff confidence.

The three-day training format generated discussion amongst providers. Some considered the training was too short to enable them to build their financial capability and facilitation skills. However, bringing staff together for the training workshops was expensive. Ten-week training workshops may be feasible in larger providers but staff from smaller providers would likely need to combine training with a wider group. Training as part of a wider group also has the potential to build support networks amongst providers.

Training and external co-facilitation were major costs for the extended *Sorted Whānau* pilot. Training including catering and external facilitation was \$2,066 per provider staff member trained, an average of \$5,854 per provider. The training costs would be reduced if the group trained was larger. Ongoing support for providers cost \$882 per provider staff trained.

Table 8: Estimated costs to train and support staff to deliver *Sorted Whānau*

	Total costs	Per provider staff trained (n=17)	Per provider (n=6)
Training costs			
Training facilitation	\$11,724	\$690	\$1,954
CFFC facilitator participation in the training	\$7,500	\$441	\$1,250
Stationery	\$900	\$53	\$150
Catering for training	\$6,000	\$353	\$1,000
CFFC resources	\$6,000	\$353	\$1,000
Admin and coordination	\$3,000	\$176	\$500
Total direct training costs	\$35,124	\$2,066	\$5,854
Support costs			
Support during workshop	\$5,000	\$294	\$833
Ongoing support for providers	\$15,000	\$882	\$2,500
Total costs to train and support providers	\$55,124	\$3,243	\$9,187

Notes:

- The evaluation costs have been excluded from the cost analysis but the evaluator time in administration and co-ordination have been included.
- Expenses are based on contract rates that are higher than the rates of salaried staff.
- Provider staff and facilitator travel cost \$19,505 for the two training cohorts.

7.5. Providers did not maintain *Sorted Whānau*

While all providers were overwhelmingly positive about the programme, at the end of the evaluation no providers were running a second series of *Sorted Whānau* workshops. Three providers signalled an interest in running another programme, but some did not feel ready to do this alone.

Barriers to continue delivering the programme included:

- **Changes in provider contracts:** Two providers experienced contractual challenges and staff changes around the evaluation period. One provider no longer existed at the end of the evaluation.
- **Loss of *Sorted Whānau* trained staff:** Some of the providers taking part in the extended pilot were very small, limiting the establishment of a core group of staff trained to deliver *Sorted Whānau*. Loss of *Sorted Whānau* trained staff was a major challenge to ongoing programme delivery.

- **Resourcing:** Raukura considered *Sorted Whānau* part of their business as usual group work for recovering harmful gamblers. Not all pilot providers considered *Sorted Whānau* could be delivered within existing funding.
- **Small numbers of clients:** Some providers did not have enough recovering harmful gamblers and affected others available in their rohe to run regular programmes.

7.6. The costs and benefits of delivering *Sorted Whānau*

The cost of delivering workshops was \$1,213 per client per series of workshops, or a cost of \$121.00 per workshop session per client (Table 9). The cost per provider to run a series of 10 workshops was an average of \$7,760 per provider for the first series or \$2,760 without external facilitation.

Table 9. Estimated costs to deliver *Sorted Whānau* – 10 workshops per client

Cost item – 10 workshop sessions each delivered by 5 providers	Total costs	Per client (n=32)	Per provider to run 10 workshops
Co-facilitation fee - 10 workshops	\$25,000	\$781	\$5,000
Facilitator expenses	\$3,000	\$94	\$600
Stationery	\$1,800	\$56	\$360
CFFC resource material for clients	\$9,000	\$281	\$1,800
Cost to deliver workshops	\$38,800	\$1,213	\$7,760
Excluding external co-facilitation	\$13,800	\$431	\$2,760

In comparison, client data that is available from 2008/09 shows that 9,743 problem gamblers accessed intervention services²², and approximately one-third (2,803) were referred to facilitation services²³. Of these clients, the most commonly identifiable facilitation destination was a financial advice and support service (331 clients)²⁴.

²² Accessed from: <http://www.health.govt.nz/our-work/mental-health-and-addictions/problem-gambling/service-user-data/intervention-client-data>

²³ 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>

²⁴ *Ibid*

The value for money review of problem gambling services²⁵ 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. Overall, the approximate cost of one facilitation session was \$450 in 2008/09 and \$250 in 2009/10. The review 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.*

The costs of providing financial capability education must be considered alongside the benefits to clients. Clients described many potential benefits of financial capability education including personal benefits such as reduced debt and reduction in harmful gambling flowing through to benefits for the state such as reductions in health care costs and unemployment and incapacity benefits.

Although information is not available from the evaluation to monetize the benefits of improved financial capability, Treasury’s CBAX model provides some information about the savings of improved financial capability (Table 10).

Table 10. Potential savings to the state from improved financial capability and gambling reduction (Source: Treasury CBAX²⁶)

	Estimated annual savings	Benefits to..
The cost of Job Seeker support – removed for clients finding employment	\$9,766	Government
Increased taxation from improved income – one client described moving to better paid employment directly as a result of <i>Sorted Whānau</i>	Not available	Government Individuals
Improved social outcomes		
Having a money shortage – for every point change (0-2 scale)	\$19,384	Individuals
Mental health – for every 1 point improvement (0-100 scale)	\$4,608	
Physical health – for every 1 point improvement (0-100 scale)	\$1,158	

²⁵ 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>

²⁶ <https://treasury.govt.nz/publications/guide/cbax-spreadsheet-model-0>

7.7. Implications for the Ministry of Health

The *Sorted Whānau* evaluation provides compelling evidence of the benefits of education and support to build the financial capability of people experiencing gambling harm and contribute to their recovery.

Sorted whānau specifically targeted Māori and Pacific gambling service providers and in this way reached Māori and Pacific whānau and aiga who are over-represented in gambling harm statistics. Improving outcomes for Māori and Pacific peoples affected by harmful gambling contributes to the Ministry of Health's draft six-year strategic objectives²⁷ of:

- Including a focus on reducing inequalities and equities in Objectives 9 and 10
- Stronger emphasis on recovery through enhancing the mana of service users.

This evaluation has highlighted the importance of having the right person to work with providers, clients and whānau. Delivering financial capability education through gambling service providers reached people who were less likely to be reached through financial capability providers. It also provided financial capability education in a culturally safe environment in a way that resonated with Māori and Pacific clients as well as clients from other ethnic groups. Financial capability education was provided alongside counselling and support for harmful gambling.

There are many people affected by harmful gambling who are not connected with gambling service providers. Since the *Sorted Whānau* pilot, the Ministry of Social Development (MSD) launched the Building Financial Capability (BFC) services and products²⁸. The evaluation of BFC has identified clients receiving BFC services who are not connected with gambling service providers²⁹. Seeking hardship grants from MSD and/or advice from BFC services may be a first step for people affected by harmful gambling.

The challenge in wider implementation of *Sorted Whānau* is to consider how to fund the delivery of financial capability workshops in a gambling service provider setting. Including gambling service provider staff in financial capability training has the advantages of upskilling them and enabling them to integrate support for financial capability building into their other work. However, rather than gambling service provider staff being the focus of delivering financial capability workshops perhaps

²⁷ <https://www.health.govt.nz/publication/strategy-prevent-and-minimise-gambling-harm-2019-20-2021-22-consultation-document>

²⁸ <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/index.html>

²⁹ BFC evaluation (2018). Community case studies (unpublished)

partnerships between financial capability service providers and gambling service providers will provide a sustainable delivery model with the potential to:

- Build financial capability
- Reach more people with support to stop harmful gambling
- Build the capability of providers in each service.

MSD identified a gap in the provision of a holistic support service beyond the financial support currently being delivered. A new BFC Plus service model has been developed to meet the needs of people with multiple and complex needs.

A part of BFC Plus is the implementation of kahukura roles - qualified, skilled champions who can connect clients with other health and social services through navigation and coordination. Importantly, they will also work with BFC providers within provider clusters to build capability. These new roles are designed to deliver culturally appropriate services focussed on Tikanga Māori and core Pacific values and principles. This potentially positions kahukura to work sensitively and appropriately with providers, clients and whānau in the harmful gambling treatment space. Specifically, there may be scope for BFC Plus kahukura to provide *Sorted Whānau* training and support for gambling harm treatment providers in the future.

Another potentially less resource intensive implementation option would be to explore ways that harmful gambling treatment providers could attend generic BFC training and later tailor their programme to *Sorted Whānau*. Although BFC training provided by FinCap and CFFC is available throughout the country and would provide a vehicle for harmful gambling treatment providers to complete weekly trainings without having to travel, it is questionable whether the same level of commitment to delivering financial capability programmes would be achieved.

The Ministry of Social Development (2017) and the FLASWG (The Financial Literacy and Savings Partner Working Group, 2014) have outlined the limitations of generic training and emphasised that tailoring programmes to the community's needs is beneficial and produces better outcomes.

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Post-Programme Interview Guide for Providers

About the Programme

1. **Looking back how valuable or worthwhile do you think the workshops were for you? Why do you say this?**
2. **What did you like best about the programme? Why do you say this? Probes:** *Discuss the programme modules. From a cultural perspective, how relevant were the workshop exercises, scenarios and examples? Discuss the group and group formation and support from peers etc*
3. **What did you least like about the programme? Why do you say this? Discuss the programme modules**
4. **Was there anything that made it easy or difficult for you to make it to the workshops? (Probe**
5. **How well do you think the programme was run/facilitated? Probes:**
 - 5.1. What is important to you about the facilitators (probe: awareness of gambling, ethnicity, manner/attitude etc)
 - 5.2. Was it useful having Raukura (provider) co-facilitate the programme? Thinking about other programmes is it important to have an external facilitator?
6. **How useful were/are the one-on-one coaching sessions provided by Raukura staff? Probe:**
 - 6.1. What support or advice did/do you get from the Raukura team? (probe – are the Raukura facilitators the right people to provide this or would it be better from the external facilitator?)
 - 6.2. Is there other support or information that would have been useful to you during the programme?

Making changes

7. **Has participating in the programme made any difference to you/your life? Probes:**
 - 7.1. What changes have you made? What things did you use from this programme that helped you achieve these?
 - 7.2. Has participating in the programme changed how you think about or act with money in any way? (*Values/beliefs/attitudes about money? stress/anxiety about money? setting goals? planning and achieving goals? engagement with the bank? clearing debt? tracking expenditure - spending diaries? employment opportunities/aspirations?*)
 - 7.3. Has participating in the programme changed how you think about or manage your gambling in any way? (*Values/beliefs/attitudes about gambling? understanding of the impacts of gambling on self/family/others? stress/anxiety about gambling behaviour? commitment to treatment plan? gambling participation, preoccupation, expenditure?*)
 - 7.4. Are there any changes you plan to make in the future?
8. **Have there been any changes you would have liked to make but have not been able to make?**
 - 8.1. Why? Probe: *Lack of understanding, time, personal or family attitudes, cultural obligations*
 - 8.2. How have/will you address any barriers to making changes in the future? What types of support do you have/need?
 - 8.3. What could be done to make it easier for others in the future to address the barriers you have faced?
9. **If we asked your family or friends how useful the programme was for you what do you think they would say? Probe:**
 - 9.1. Sharing knowledge with others?
 - 9.2. Were members of your family/friends invited to attend the programme? How did it go? What do you think they got from attending?
10. **Was there anything you didn't expect that happened from completing the programme?**

Looking to the future

11. **Would you recommend a programme like this for other problem gambling service providers? Probe:**
 - 11.1. Is a programme like this useful for problem gamblers and their family/whānau/aiga?
12. **How could the programme be improved for others? What changes would you make to the programme if it was to be rolled out more widely?**

Other comments

13. **Is there anything else you would like to say about the programme?**

Programme-end Interview Guide for Providers

1. **How valuable or worthwhile do you think the programme modules were for your clients? Why do you say this?**
 - 1.1. Were whānau/family/aiga invited to attend the programme? How did it go?
2. **What do you think were the most valuable aspects of the programme with respect to strengthening your clients' personal financial capability knowledge and skills?**
 - 2.1. And the least valuable aspects?
3. **What do you think were the most valuable aspects of the programme with respect to the gambling and financial capability services you provide to clients?**
 - 3.1. And the least valuable aspects?
4. **What did you like best about the programme? Why do you say this? Probes: Discuss the programme modules. From a cultural perspective, how relevant were the workshop exercises, scenarios and examples? Discuss the group and group formation and support from peers etc**
5. **What did you least like about the programme? Why do you say this? Discuss the programme modules**

Module	Content
Module 1: Whanaungatanga	Setting the scene – what you can expect Individual journeys – how each of us got here Money – what does it mean to you? Values and beliefs The workshops 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: Debts – open the boot!	Different kinds of debt and priorities for paying them back
Module 5: Setting your goals	Achieving your goals through planning and managing debt
Module 6: Buying things – what you need to know	Understanding your rights as a consumer when you buy things, borrow money or buy goods on credit
Module 7 – Your options when things get harder	Understanding credit ratings, guarantors, insolvency and bankruptcy
Module 8: Aroha, appreciating each other	About what really matters and the five ways of expressing appreciation
Module 9: Ask a bank expert	Representatives from a local bank comes to talk and answer questions about banking
Module 10: Poroporoaki	Recap – keeping your options open Thoughts and reflections on the course and certificate presentation

6. **How well do you think the programme was run/facilitated? Probes:**
 - 6.1. Was it useful for you to co-facilitate the programme? Thinking about other programmes is it important to have an external facilitator?
 - 6.2. Was it useful having guest speakers from the bank attend the programme to help answer any banking questions? (Are there any other guest speakers that you would think should be included?)
7. **How useful were the one-on-one coaching sessions that you provided? Probe:**

- 7.1. What support or advice did you provide between modules or if clients missed a module (probe – are the Raukura facilitators the right people to provide this or would it be better from the external facilitator?) Is there other support or information that would have been useful to clients during the programme?

Making changes – staff, clients, organisation

8. What changes have you/clients made as a result of participating in the programme?

- 8.1. Has participating in the programme changed how you/clients think about or act with money in any way? (*Values/beliefs/attitudes about money? stress/anxiety about money? setting goals? planning and achieving goals? engagement with the bank? clearing debt? tracking expenditure - spending diaries?*)
- 8.2. Has participating in the programme changed how you think about or interact with your clients in any way? (*Service provision, interactions with clients, development of treatment plans, development of treatment programmes, models of care?*)
- 8.3. Has participating in the programme changed the way your clients think about or manage their gambling in any way? (*Values/beliefs/attitudes about gambling? understanding of the impacts of gambling on self/family/others? stress/anxiety about gambling behaviour? commitment to treatment plan? gambling participation, preoccupation, expenditure?*)

9. What if any factors, do you think have made it easy or difficult for you/clients to make changes (personal and professional)? Probes: lack of managerial/workplace understanding, time, personal or family attitudes, cultural obligations, other?

- 9.1. How were these barriers overcome?
- 9.2. What could be done to make it easier for others in the future to address the barriers you describe?

10. Have there been any changes you/clients would have liked to make but have not been able to make?

- 10.1. Why? *Probe: Lack of understanding, time, personal or family attitudes, cultural obligations*
- 10.2. How have/will you/clients address any barriers to making changes in the future? What types of support do you/clients have/need?

11. Have any changes been made to your workplace as a whole e.g. Service delivery? Models of care?

- 11.1. What follow up activities have been developed and why? [one-monthly follow-up sessions? other?]
- 11.2. What, if any workplace challenges made it easy or difficult to make changes? *Probe – staff continuity/turnover?*
 - 11.2.1. How could these challenges be addressed?

12. Are there any changes you/your organisation plan to make for the future?

- 12.1. Are staff equipped/confident to deliver the programme within your organisation? In other organisations? Is further financial capability/facilitation training required?
- 12.2. Separate Māori and Pacific programmes?

13. Were there any unexpected outcomes for you/clients, either positive or negative, from completing the programme?

- 13.1. Clients – sharing knowledge with others?

Looking to the future

14. Would you recommend a programme like this for other problem gambling service providers?

15. What changes to the programme or resources would you recommend if the programme was to be rolled out more widely across gambling services? Probes:

- 15.1. Māori, Pacific, Mainstream providers?
- 15.2. Clinical services?
- 15.3. Helpline services?
- 15.4. Public health services? (Community programmes?)

Other comments

Is there anything else you would like to say about the programme?

Post-Programme Interview Guide for Clients

About the Programme

1. **Looking back how valuable or worthwhile do you think the workshops were for you? Why do you say this?**
2. **What did you like best about the programme? Why do you say this? Probes: Discuss the programme modules. From a cultural perspective, how relevant were the workshop exercises, scenarios and examples? Discuss the group and group formation and support from peers etc**
3. **What did you least like about the programme? Why do you say this? Discuss the programme modules**
4. **Was there anything that made it easy or difficult for you to make it to the workshops? (Probe to see how we could have made it easier)**

Module	Content
Module 1: Whanaungatanga	Setting the scene – what you can expect Individual journeys – how each of us got here Money – what does it mean to you? Values and beliefs The workshops 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: Debts – open the boot!	Different kinds of debt and priorities for paying them back
Module 5: Setting your goals	Achieving your goals through planning and managing debt
Module 6: Buying things – what you need to know	Understanding your rights as a consumer when you buy things, borrow money or buy goods on credit
Module 7 – Your options when things get harder	Understanding credit ratings, guarantors, insolvency and bankruptcy
Module 8: Aroha, appreciating each other	About what really matters and the five ways of expressing appreciation
Module 9: Ask a bank expert	Representatives from a local bank comes to talk and answer questions about banking
Module 10: Poroporoaki	Recap – keeping your options open Thoughts and reflections on the course and certificate presentation

5. **How well do you think the programme was run/facilitated? Probes:**
 - 5.1. What is important to you about the facilitators (probe: awareness of gambling, ethnicity, manner/attitude etc)
 - 5.2. Was it useful having (name of CFFC facilitator) co-facilitate the programme?
 - 5.3. Was it useful having guest speakers from the bank attend the programme to help answer any banking questions? (Are there any other guest speakers that you would have liked to hear from?)
 - 5.4. Is there other support or information that would have been useful to you during the programme?

Making changes

6. **Has participating in the programme made any difference to you/your life? Probes:**
 - 6.1. What changes have you made? What things did you use from this programme that helped you achieve these?

- 6.2. Has participating in the programme changed how you think about or act with money in any way? (*Values/beliefs/attitudes about money? stress/anxiety about money? setting goals? planning and achieving goals? engagement with the bank? clearing debt? tracking expenditure - spending diaries? employment opportunities/aspirations?*)
- 6.3. Has participating in the programme changed how you think about or manage your gambling in any way? (*Values/beliefs/attitudes about gambling? understanding of the impacts of gambling on self/family/others? stress/anxiety about gambling behaviour? commitment to treatment plan? gambling participation, preoccupation, expenditure?*)
- 6.4. Are there any changes you plan to make in the future?
- 7. Have there been any changes you would have liked to make but have not been able to make?**
- 7.1. Why? *Probe: Lack of understanding, time, personal or family attitudes, cultural obligations*
- 7.2. How have/will you address any barriers to making changes in the future? What types of support do you have/need?
- 7.3. What could be done to make it easier for others in the future to address the barriers you have faced?
- 8. If we asked your family or friends how useful the programme was for you what do you think they would say? Probe:**
- 8.1. Sharing knowledge with others?
- 8.2. Were members of your family/friends invited to attend the programme? How did it go? What do you think they got from attending?
- 9. Was there anything you didn't expect that happened from completing the programme?**

Looking to the future

- 10. Would you recommend a programme like this for other people who are recovering problem gamblers?**
Probe:
- 10.1. Is a programme like this useful for problem gamblers and their family/whānau/aiga?
- 11. How could the programme be improved for others?** What changes would you make to the programme if it was to be rolled out more widely?

Other comments

- 12. Is there anything else you would like to say about the programme?**

Post-Programme Interview Guide for Clients

About the Programme

1. **Looking back how valuable or worthwhile do you think the workshops were for you? Why do you say this?**
2. **What did you like best about the programme? Why do you say this? Probes: Discuss the programme modules. From a cultural perspective, how relevant were the workshop exercises, scenarios and examples? Discuss the group and group formation and support from peers etc**
3. **What did you least like about the programme? Why do you say this? Discuss the programme modules**
4. **Was there anything that made it easy or difficult for you to make it to the workshops? (Probe to see how we could have made it easier)**

Module	Content
Module 1: Whanaungatanga	Setting the scene – what you can expect Individual journeys – how each of us got here Money – what does it mean to you? Values and beliefs The workshops Putting it into action
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Module 5: Setting your goals	Achieving your goals through planning and managing debt
Module 6: Buying things – what you need to know	Understanding your rights as a consumer when you buy things, borrow money or buy goods on credit
Module 7 – Your options when things get harder	Understanding credit ratings, guarantors, insolvency and bankruptcy
Module 8: Aroha, appreciating each other	About what really matters and the five ways of expressing appreciation
Module 9: Ask a bank expert	Representatives from a local bank comes to talk and answer questions about banking
Module 10: Poroporoaki	Recap – keeping your options open Thoughts and reflections on the course and certificate presentation

5. **How well do you think the programme was run/facilitated? Probes:**
 - 5.1. What is important to you about the facilitators (probe: awareness of gambling, ethnicity, manner/attitude etc)
 - 5.2. Was it useful having (name of CFFC facilitator) co-facilitate the programme?
 - 5.3. Was it useful having guest speakers from the bank attend the programme to help answer any banking questions? (Are there any other guest speakers that you would have liked to hear from?)
 - 5.4. Is there other support or information that would have been useful to you during the programme?

Making changes

6. **Has participating in the programme made any difference to you/your life? Probes:**
 - 6.1. What changes have you made? What things did you use from this programme that helped you achieve these?

- 6.2. Has participating in the programme changed how you think about or act with money in any way? (*Values/beliefs/attitudes about money? stress/anxiety about money? setting goals? planning and achieving goals? engagement with the bank? clearing debt? tracking expenditure - spending diaries? employment opportunities/aspirations?*)
- 6.3. Has participating in the programme changed how you think about or manage your gambling in any way? (*Values/beliefs/attitudes about gambling? understanding of the impacts of gambling on self/family/others? stress/anxiety about gambling behaviour? commitment to treatment plan? gambling participation, preoccupation, expenditure?*)
- 6.4. Are there any changes you plan to make in the future?
- 7. Have there been any changes you would have liked to make but have not been able to make?**
- 7.1. Why? *Probe: Lack of understanding, time, personal or family attitudes, cultural obligations*
- 7.2. How have/will you address any barriers to making changes in the future? What types of support do you have/need?
- 7.3. What could be done to make it easier for others in the future to address the barriers you have faced?
- 8. If we asked your family or friends how useful the programme was for you what do you think they would say? Probe:**
- 8.1. Sharing knowledge with others?
- 8.2. Were members of your family/friends invited to attend the programme? How did it go? What do you think they got from attending?
- 9. Was there anything you didn't expect that happened from completing the programme?**

Looking to the future

- 10. Would you recommend a programme like this for other people who are recovering problem gamblers?**
Probe:
- 10.1. Is a programme like this useful for problem gamblers and their family/whānau/aiga?
- 11. How could the programme be improved for others?** What changes would you make to the programme if it was to be rolled out more widely?

Other comments

- 12. Is there anything else you would like to say about the programme?**

Sorted Whānau Six month follow up Interview Guide

Kia ora! Thank you for agreeing to speak with me about how you are going six months after completing the *Sorted Whānau* programme. Just to re-cap, you don't have to talk to me if you don't want to and you can stop the interview at any time. You also don't have to answer all the questions if you don't want to.

No names will be used in the report. Nothing you tell me will have your name connected to it and I will not tell anyone else about things you have said. But if you do tell me something that makes me worry about your safety or the safety of others I will have to talk to you about who to refer that information to.

Is it ok if I audio-record the interview?

When we last spoke after the *Sorted Whānau* programme, you described a number of changes that you made to how you manage your money and gambling behaviour.

- Now that it's been six months since you completed the programme, how have you been going?
Money management – gambling treatment/behaviour?
- Have you received any additional follow-up support from the team at (name of provider)?
 - What types of support have you received? *Probes: gambling support – types of financial capability education/support?*
- When we spoke after the programme ended you talked about the changes you had made. How easy or difficult has it been to keep going with those changes?
 - Changes to how you think about or act with money? *(Values/beliefs/attitudes about money? stress/anxiety about money? setting goals? planning and achieving goals? engagement with the bank? clearing debt? tracking expenditure - spending diaries? employment opportunities/aspirations?)*
 - Changes to how you think about or manage your gambling? *(Values/beliefs/attitudes about gambling? understanding of the impacts of gambling on self/family/others? stress/anxiety about gambling behaviour? commitment to treatment plan? gambling participation, preoccupation, expenditure?)*
- Have you made any new changes since the programme?
 - Have there been any challenges that have made it difficult to maintain changes?
 - How did you overcome these?
 - What types of support would help to overcome these challenges?
- Have there been any changes you would have liked to make but have not been able to make?
 - Why? *Probe: Lack of understanding, time, personal or family attitudes, cultural obligations, commitment to gambling treatment plan, other?*
 - Is there other support that would be useful to you?

Great to talk with you again and thanks once more for participating in the evaluation.

Pre-Programme survey for staff

What is your name? _____

We're asking for your name so that we can link your answers between this questionnaire and the one at the end of the course. We will not let anyone know what you say.

What is your organisation? _____

Please complete the questions below, and give the form to Lana Perese.

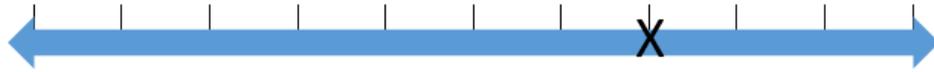
Thank you for helping with the evaluation of the Sorted Whānau programme.

We are asking some standard questions about financial knowledge and some questions about facilitating the Sorted Whānau programme. Your information will help inform the evaluation.

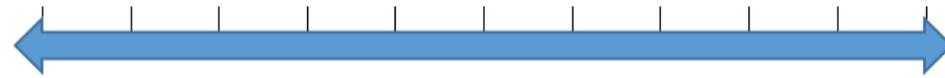
Below are some questions about aspects of financial capability.

Q1. Do you agree or disagree that...	I don't agree at all 	I agree a little 	I agree quite a lot 	I totally agree 
Buying things is very important to my happiness				
I don't think about money much				
I feel saving money each month is important				
I've spent time thinking about how I spend my money				
Money is a big worry or "hassle" for me				
		No 	Thinking about it 	Yes 
Q.2 Have you thought about things that you would like to buy or do in the future? In other words, do you have financial goals?				
Q2a. If you said you have financial goals, do you also have a plan to reach these goals?				
Q3. Do you have a written plan for what you spend?				
	Often 	Sometimes 	Rarely 	Never 
Q4. Do you spend more money than comes into your household?				

For the following questions, just make a mark on the scale to show how close you feel you are to either end or the middle, like this:



Q5. How confident are you in dealing with daily money matters?



Not confident at all

I am confident about some

Very confident about all money matters

Q6. How much control do you feel you have over your financial situation?

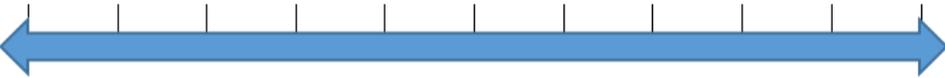


I have no control at all

I have some control

I am in control of my financial situation

Q7. How ready are you to improve your current financial situation?

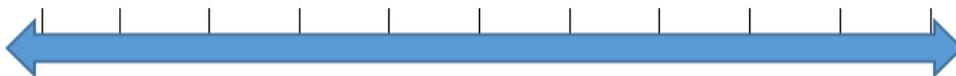


I am not ready

I am ready to deal with my financial situation

I am already dealing with my financial situation

Q8. To what extent do you think you will learn new things in the workshops about managing your own finances?



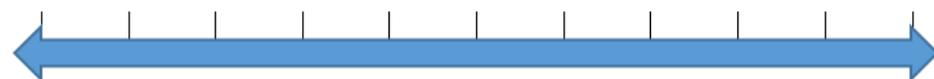
Not at all

I will learn some things

I expect to learn a lot

The next questions are about your clients

Q9. How ready do you think your clients are to deal with their current financial situation?

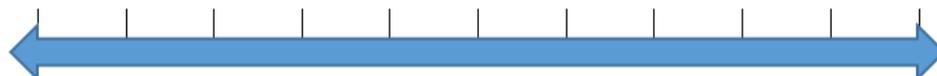


Not ready

Ready to deal with their financial situation

They are already dealing with their financial situation

Q10. How much do you think a financial capability programme will help clients to manage their gambling behaviour?



It won't help them at all

It might help them

It will help them a lot

We now have a few questions about you, so that we can have a better understanding of your background. Everything you tell us is confidential.

Q11. How old are you?				(Please tick one)
Under 20	<input type="checkbox"/>	20-29	<input type="checkbox"/>	
30-39	<input type="checkbox"/>	40-49	<input type="checkbox"/>	
50+	<input type="checkbox"/>			

Q12. Which ethnic group or groups do you belong to? <i>You can choose more than one.</i>		(Please tick)
Māori	<input type="checkbox"/>	
Samoan	<input type="checkbox"/>	
Cook Island Māori	<input type="checkbox"/>	
Tongan	<input type="checkbox"/>	
Niuean	<input type="checkbox"/>	
Fijian	<input type="checkbox"/>	
Tokelauan	<input type="checkbox"/>	
New Zealand European or Pakeha	<input type="checkbox"/>	
Other (such as Dutch, Chinese, Indian)	<input type="text" value="Please state:"/>	

Post-programme survey for staff

What is your name? _____

Please complete the questions below, and give the form to Tania Slater. If you have any questions please call Tania (0211810344) or email tania.slater@malatest-intl.com

Thank you for taking part – you’re helping us make the Sorted Whānau programme better!

? *We’re asking for your name so that we can match up all your answers. We will keep your information confidential.*

Below are some questions about aspects of your financial capability.

Q1.1 Do you agree or disagree that...	I don't agree at all 	I agree a little 	I agree quite a lot 	I totally agree 
Buying things is very important to my happiness				
I don't think about money much				
I feel saving money each month is important				
I've spent time thinking about how I spend my money				
Money is a big worry or "hassle" for me				
		No 	Thinking about it 	Yes 
Q.2 Have you thought about things that you would like to buy or do in the future? In other words, do you have financial goals?				
Q2a. If you said you have financial goals, do you also have a plan to reach these goals?				
Q3. Do you have a written plan for what you spend?				
	Often 	Sometimes 	Rarely 	Never 
Q4. Do you spend more money than comes into your household?				

For the following questions, just make a mark on the scale to show how close you feel you are to either end or the middle, like this:



Q11. To what extent do you have...	Not at all 	Sometimes 	Mostly 	Always 
A clear understanding about the programme content				
A clear understanding about the programme resources				
Q12. Did you learn enough from the workshops about..	Not at all 	A little 	Quite useful 	Very useful 
Helping clients to take control of their finances				
Creating a safe environment for clients to talk about their finance				
Understanding your clients' cultural beliefs about money				
Understanding your clients' cultural values about money				
Q13. Overall,	Not at all 	A little 	Quite useful 	Very useful 
How useful did you find the programme for facilitating the workshops to your clients?				

Q14. How confident are you to facilitate the Sorted Whānau programme with your clients? (Please write an X below)



Q15. Are there any aspects of the Sorted Whānau programme that you feel you need to learn more about before you work with your clients?

(Write your answer in the space here)

Q16. What types of support do you think you will need to facilitate the Sorted Whānau programme with your clients?

(Write your answer in the space here)

Finally, a few questions about the workshops that will help us in planning the next series

Q17. To what extent were the workshops...	Not at all 	Sometimes 	Mostly 	Always 
Well organised				
Well facilitated				

Pre-Programme Survey for Clients

We would like you to help us understand a bit about your situation at the moment and at the end of the programme we'll ask you to give us some updates. That helps us to figure out whether the workshops have helped you.



Please complete the questions below about where you are now, and give the form to your facilitator. If you have any questions please call Tania (0800-002-577) or email tania.slater@malatest-int.com.

Thank you for taking part – you're helping us make the programme better!

What is your name: _____

? We're asking for your name so that we can match up all your answers. We will keep them confidential!

Q1. What do you want to learn from doing this programme?

(Write your answer in the space here)

Q2. Do you agree or disagree that... <i>For this type of question, tick the box showing whether you agree or disagree, or tick maybe if you're not sure</i>	I don't agree 	Maybe 	I agree 
Buying things is very important to my happiness			
I think about money a lot			
I feel saving money each month is important			
I've spent time thinking about how I spend my money			
Money is a big worry or "hassle" for me			
I spend more money than comes into my household			

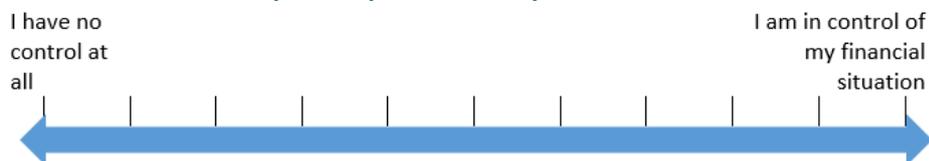
? For the following questions, just make a mark on the scale to show how close you feel you are to either end or the middle, like this (please mark on the lines):



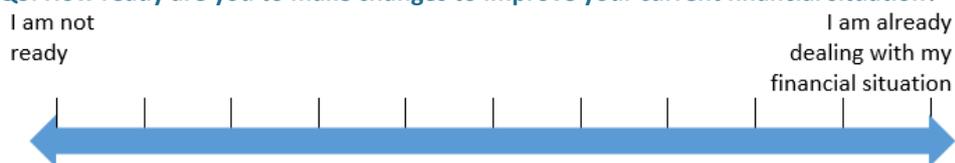
Q3. How confident are you in dealing with daily money matters?



Q4. How much control do you feel you have over your financial situation?



Q5. How ready are you to make changes to improve your current financial situation?



Q6. Do you have a plan for what you spend?

Yes, I have a plan

No, I don't have a plan

Q7. What is important to you about having a plan or a budget? <i>For this type of question, tick the box showing your response, or tick maybe if you're not sure</i>	I don't agree 	Maybe ?	I agree 
Controlling spending so I don't overspend			
Having savings			
Being able to do/get things I want in the future			
Planning what I will spend my money on			
Keeping track of where my money is going			
Being less worried about money			
Building my confidence to deal with money matters			
Controlling my gambling			
Having more money to support my family			

Q8. Have you thought about the things you would like to buy or do in the future? In other words, do you have financial goals?

No, I don't have financial goals

Yes, I have financial goals

Q9. If you said you have financial goals above, do you also have a plan for how to achieve them?

No, I don't have a plan

Yes, I do have a plan

And just a few questions about you. Tick the answers that are true about you...

Q10. How old are you?

- Under 20
- 20-29
- 30-39
- 40-49
- 50+

Q11a. If you were not born in New Zealand, how long have you lived in NZ?

I have lived in NZ for this many years:

Q12. Which ethnic group(s) do you belong to?

- Māori
- Samoan
- Cook Island Māori
- Tongan
- Niuean

- Fijian
- Tokelauan
- NZ European
- Other

Q13. Who is responsible for 'making ends meet' or budgeting in your household?
Please tick one.

Myself	<input type="checkbox"/>	My child	<input type="checkbox"/>
My partner	<input type="checkbox"/>	Other	<input type="checkbox"/>
Myself and my partner	<input type="checkbox"/>		
My parent	<input type="checkbox"/>		

Q13a. If you chose other, please describe who?

Q14. Do you think the programme will be useful in helping you to manage your gambling behaviour?

No		<input type="checkbox"/>
Maybe		<input type="checkbox"/>
Yes		<input type="checkbox"/>

Post-Programme Survey for Clients

Thank you for completing a questionnaire at the beginning of the *Sorted Whānau* programme. We are now asking you to fill in this new questionnaire to give us some updates. That helps us to figure out whether the workshops have helped you.



Please complete the questions below about where you are now, and give the form to your facilitator. If you have any questions please call Tania (0800-002-577) or email tania.slater@malatest-int.com.

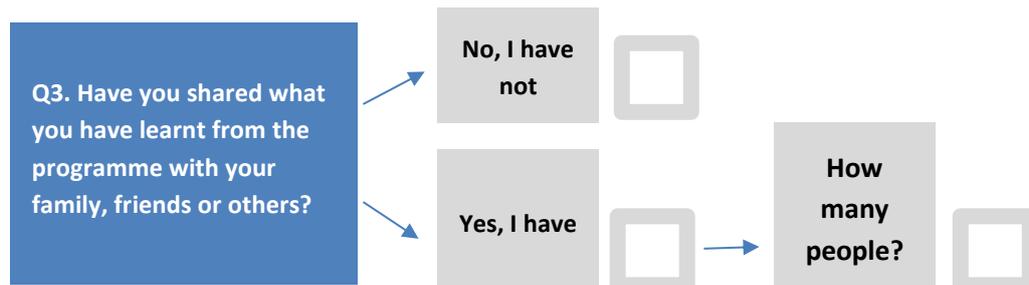
Thank you for taking part – you’re helping us make the programme better!

What is your name? _____

? We’re asking for your name so that we can match up all your answers. We will keep your information confidential.

Q1. Did you learn what you hoped from the programme about...?	None of what I hoped to learn	Some of what I hoped to learn	All I hoped to learn
<i>For this type of question, tick the box showing your response</i>			
How to manage your money better	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How to pay off your debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How to improve your savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Setting financial goals and a plan to achieve them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understanding your beliefs about money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understanding your cultural values about money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How to help others in situations similar to yours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q2. What else did you learn from the programme?
(Write your answer in the space here)



Q4. Do you agree or disagree that... <i>For this type of question, tick the box showing whether you agree or disagree, or tick maybe if you're not sure</i>	I don't agree 	Maybe 	I agree 
Buying things is very important to my happiness			
I think about money a lot			
I feel saving money each month is important			
I've spent time thinking about how I spend my money			
Money is a big worry or "hassle" for me			
I spend more money than comes into my household			

? *For the following questions, just make a mark on the scale to show how close you feel you are to either end or the middle, like this (please mark on the lines):*



Q5. How confident are you in dealing with daily money matters?

Not confident at all

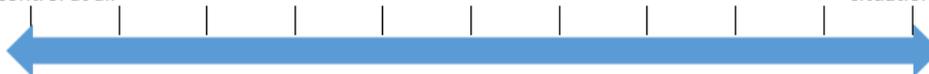
Very confident about all money matters



Q6. How much control do you feel you have over your financial situation?

I have no control at all

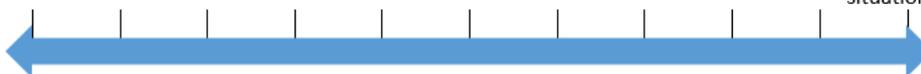
I am in control of my financial situation



Q7. How ready are you to make changes to improve your current financial situation?

I am not ready

I am already dealing with my financial situation



Q8. Do you have a plan for what you spend?

Yes, I have a plan

No, I don't have a plan

Q9. What is important to you about having a plan or a budget? <i>For this type of question, tick the box showing your response, or tick maybe if you're not sure</i>	I don't agree 	Maybe ?	I agree 
Controlling spending so I don't overspend			
Having savings			
Being able to do/get things I want in the future			
Planning what I will spend my money on			
Keeping track of where my money is going			
Being less worried about money			
Building my confidence to deal with money matters			
Controlling my gambling			
Having more money to support my family			

Q10. Have you thought about the things you would like to buy or do in the future? In other words, do you have financial goals?

No, I don't have financial goals

Yes, I have financial goals

Q11. If you said you have financial goals above, do you also have a plan for how to achieve them?

No, I don't have a plan

Yes, I do have a plan

Q12. Overall, how useful did you find the programme to helping you manage your money?	Not at all 	A little 	Very useful 
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Q13. Do you think the programme has helped you to manage your gambling behaviour?

No 

Maybe 

Yes 