

Evaluation of Yarrabah and Palm Island *Money Management Programs*

Prepared for: Indigenous Consumer Assistance Network
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ABBREVIATIONS

ABS	Australian Bureau of Statistics
ACC	Aboriginal Coordinating Council
AFCCRA	Australian Financial Counselors and Credit Reform Association
ASIC	Australian Securities and Investments Commission
CDEP	Community Development Employment Projects
Cape York	Cape York Partnerships Projects Pty Ltd Partnerships
FaHCSIA	Department of Families, Housing, Community Services and Indigenous Affairs
FCAQ	Financial Counselors' Association of Queensland
FIM	Family Income Management
FRC	Family Responsibility Commission
ICAN	Indigenous Consumer Assistance Network
MMP	Money Management Program
MMS	Money Management Services Strategies
NILS	No Interest Loan Scheme
NTER	Northern Territory Emergency Response
PIAC	Palm Island Aboriginal Council

SUMMARY:

BACKGROUND:

The Commonwealth Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) has implemented a range of financial management initiatives in partnership with Indigenous communities as part of the Financial Management Program (MMP) 1. The objectives of these initiatives, known as Money Management Service Strategies (MMS), are to

- i) increase capacity to overcome barriers to financial exclusion,
- ii) improve financial literacy, knowledge and skills and
- iii) increase assets and reduce debt

In 2008 the Cairns-based Indigenous Consumer Assistance Network (ICAN) was contracted by FaHCSIA to provide Money Management Programs (MMPs) in two Aboriginal communities in Far North Queensland. One community is the community on Palm Island, 65 km north-northwest of Townsville. The other, Yarrabah, is approximately 50 km by road from the regional centre in Cairns. However both are isolated by limited transport options to their respective regional centres. Service objectives outlined in the contract with FaHCSIA included the provision of increased access to money management information and training and to provide some evidence of increased financial capability in clients. The broad intent was to further include access to information and services so clients can make informed choices about the benefits, risks and obligations of home ownership. These objectives and their background are discussed more fully in the Policy Framework section.

THIS EVALUATION AND ITS OBJECTIVES:

In August 2009, supported by FaHCSIA, ICAN commissioned James Cook University to undertake an evaluation of the MMPs. Utilizing elements of both process and outcomes evaluation, specific evaluation objectives included examination of aspects of service delivery, outcomes for clients, and suitability of program components for application in other remote settings

The principal objective for this evaluation was to assess whether ICAN's MMP programs and strategies were implemented as planned in two disadvantaged populations, namely in the communities of Palm Island and Yarrabah. It was also important to try to assess the effectiveness of ICAN strategies in terms of their contribution to improving financial inclusion of individuals living in these communities.

The specific objectives were as follows.

- To examine whether the Money Management Programs were implemented as intended
- To identify challenges to achieving outcomes in the original contract agreement between FAHCSIA and ICAN to provide money management services
- To identify the manner in which ICAN and MMP staff were able to overcome these challenges
- To contribute to the development of more efficient and effective tools to capture service activities against key performance indicators
- To assess the performance of MMP in achieving successful outcomes for MMP clients
- To enhance service development and delivery through the life of the evaluation through sustained feedback to ICAN of data collected
- To identify program components that could be applied in other settings
- To provide a basis for sharing lessons learned through contribution to the evidence base by peer-reviewed publications

EVALUATION APPROACH:

An action research approach was used, where both the evaluation process and practices of the MMPs could be informed by ongoing feedback of preliminary analysis of data collected. A more sophisticated approach would not have been relevant or appropriate in this circumstance. The action research approach featured close engagement with ICAN management and MMP staff in order to compile an understanding of service delivery. This approach was a realistic and pragmatic assessment of the organisation's capacity to provide services to clients with very particular needs in particular settings.

Data were mainly qualitative data from document examination, observations, interviews and meeting notes. Quantitative data were provided from ICAN's service system records. Consistent with the use of this research model, ICAN staff contributed to the development of the evaluation process itself. The evaluators conducted all the interviews with MMP clients and stakeholders at both the community and regional levels. Fieldwork for the project was undertaken between January 2010 and January 2011. The procedures used to collect and manage client information relating to MMP service activities were examined at ICAN's head office in Cairns, using MMP progress reports as the information base. This study component was combined with an audit of both hard copy and electronic records at one site.

KEY FINDINGS/RECOMMENDATIONS:

Overall, the evaluation has found that there is considerable capacity for MMP's delivered by ICAN to achieve intended outcomes through its program development and methods of practice. The main features that contribute to ICAN's successful delivery of financial literacy programs are: sound organizational infrastructure and management and provision of a flexible service model that has the capacity to deal with client's complex and wide-ranging financial needs. This capacity includes onsite provision of financial counseling, consumer advocacy and access to microfinance packages.

Using an Inductive process, analysis of the qualitative data gathered from both client and stakeholder interviews revealed some evidence of increased financial capability congruent with domains described in the body of international evidence available^{2, 3}. These domains are described as: managing money; planning ahead; making choices (regarding use of financial products) and seeking help in terms of financial information and advice. This was an unexpected but important finding because of its implications for improving financial inclusion and therefore social inclusion.

RECOMMENDATIONS:

The recommendations for replicating aspects of this service in other remote communities are made recognising the uniqueness of communities with regard to history, cultural make-up, geographical location and existing infrastructure and services. However, remote communities tend to share a common locational arrangement with respect to their regional centre where service headquarters are usually based. Typically there is a 'hub and spoke' arrangement with a service located in a regional centre or has outreach services to a group of surrounding discrete localities. The following recommendations are offered in the light that many remote communities will be similarly situated in this 'hub and spoke' configuration as Yarrabah and Palm Island and the ICAN service hub in Cairns.

RECOMMENDATIONS FOR ORGANISATIONS:

Recommendation No. 1:

An organization providing these services would ideally have the following features:

- Be a resilient and stable organisation
- Employ local community members as far as is practicable
- Management need to have the resources to intensively manage remote staff
- Capacity to provide face-to face support, an essential feature
- Awareness that in these particular settings the service may become a focus for addressing a range of associated issues for clients and so an organisation needs to be suitably prepared for this

Recommendation No. 2:

Because of the complex needs of clients, service staff need a relevant combination of skills related to core business, i.e. provision of financial literacy training that is routinely refreshed and upgraded. These skills should at least include financial counseling and consumer advocacy.

Recommendation No.3:

Recognising it will take some time to develop a pool of local staff with the skills relating to the core business of the service, we recommend the ICAN model of staff capacity building be followed which has these key features:

- training practices include regular and frequent access to face-to-face mentoring and supervision that addresses a range of both professional and personal development
- to enable implementation of recommendations 2 and 3, provision of a dedicated Training Coordinator or a staff member with training as a key function of their position be considered. A Training Co-ordinator would most likely be situated at an organisation's headquarters, but would also have an outreach function to work at the community level as well.

Recommendation No.4:

The task of collecting and managing client information should not be underestimated. Appropriate resources need to be available to an organization early in its establishment for it to develop and implement client information management processes in a way that is compatible with client service delivery. The resources required will include appropriate information technology infrastructure and hardware and skills to manage data using information technology. Because of the importance of reporting and accountability requirements, client information collection and management also needs to be aligned with reporting specifications. Since this can be a specialized skill with a considerable work load, especially where reporting requirements are frequently changing, dedicated information management personnel are required in an organisation. Having dedicated data management personnel implies a centrally managed system for managing and storing client information.

RECOMMENDATIONS FOR DELIVERY OF FINANCIAL LITERACY TRAINING

Recommendation No.1:

Incentives for community members to participate in financial literacy education programs are essential. For example microfinance packages or programs such as NILS have been shown in this evaluation to be very effective. However, administration of microfinance packages such as those based on circular credit would require clear and comprehensively managed organizational procedures.

Recommendation No.2:

Financial literacy training should be linked with the provision of (or straightforward access to) other key financial services particularly consumer advocacy and financial counseling and support. Program participants will often present with complex financial issues that will require application of these skills.

Recommendation No.3:

Community engagement strategies are essential to promote the service and what it can offer, targeting both community members and stakeholders at the local level. These should include at least:

- vigorous promotion of clearly defined service capacities
- development of clear inter-agency referral pathways and protocols, especially regarding information sharing
- promotion of service successes aimed at building community trust and confidence.

Recommendation No.4:

Education resources should be tailored to suit the local clients. Local organizations should be adequately resourced to do this. This task should not be underestimated.

Recommendation No. 5:

Initial budget plans in these settings can acknowledge and incorporate reciprocity, including demand sharing. This is a definitive cultural practice that budget planning can positively impact.

SECTION ONE: BACKGROUND

THEORETICAL FRAMEWORK:

Social and economic circumstances are inextricably linked with people's health⁴. In a 2008 report the global collaboration of policy makers, researchers and representatives of civil society known as the 'Commission on Social Determinants of Health' identified three principles of action in order to close the gap in health equities within a generation. These principles are to improve daily living conditions, and tackle the inequitable distribution of power, money and resources⁵.

The Australian Social Inclusion Board, established in 2008, recently prepared a compendium of social inclusion indicators. These indicators relate to: poverty and low income, lack of access to the job market, limited social supports and networks, the effect of the local neighbourhood, exclusion from services, health and contextual factors such as total health expenditure per capita⁶. Going by these indicators, Indigenous Australians are among the most socially excluded in the country⁷.

Social exclusion has been defined as "a process that deprives individuals and families, and groups and neighbourhoods, of the resources required for the participation in the social, economic and political activity of society as a whole"⁶. Reducing social inclusion must include addressing financial exclusion through building financial capability⁸.

FINANCIAL LITERACY AND FINANCIAL CAPABILITY:

Financial literacy has been defined as 'the ability to make informed judgments and to take effective decisions regarding the use and management of money'⁹. This definition suggests there is an action, or behavior, involved for an individual. Taking an action is, a step beyond the acquisition of knowledge and thus can be more accurately captured by the term financial capability rather than financial literacy. Just because a person may have information about the benefits or otherwise of a behavior, does not mean they will act in a way that minimizes risk. As one stakeholder noted "knowledge isn't necessarily power, because people may not be able to act on that knowledge. It's confronting, scary to do so."

Since the broad evaluation objectives included: i) a contribution to the development of more efficient and effective tools to capture service activities against key performance indicators and ii) assessment of performance of the MMP in achieving successful outcomes for MMP a search of the literature was conducted. The evaluators searched for indicators of financial capability in particular, but failed to find a tool validated for these particular minority group settings. A 2005 exploratory study in the United Kingdom to develop a survey to measure financial capability resulted in a questionnaire based on four discrete behavioural aspects or domains², these were:

- managing money (the ability to live within one's means)
- planning ahead (in order to deal with unexpected events and provide for the
- making choices (being aware of available financial products and choose them appropriately)
- getting help (individuals gathering information for themselves and also using third parties).

POLICY FRAMEWORK:

MONEY MANAGEMENT SERVICES:

The Australian Government, through the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) has implemented a range of financial management initiatives in partnership with Indigenous communities as part of the Financial Management Program¹. The objectives of these initiatives, known as Money Management Service Strategies (MMS), are to

- increase capacity to overcome barriers to financial exclusion,
- improve financial literacy, knowledge and skills and
- increase assets and reduce debt¹.

MMS are financial literacy programs delivered in remote locations in Queensland, Western Australia and the Northern Territory. They include Family Income Management (FIM), MoneyBusiness and the Money Management Program (MMP).

Family Income Management:

Commencing as a two-year pilot in 2002, the Cape York communities of Aurukun, Coen and Mossman Gorge Family Income Management (FIM) has extended to the communities of Cooktown, Hope Vale, Mapoon, Weipa, Napranum, Lockhart River and Wujal Wujal. Since 2006 the program has been delivered by Cape York Partnerships. As well as developing voluntary financial literacy and education initiatives, FIM also includes conditional income management components. As part of the Cape York Welfare Reform trials (linked with Cape York Partnerships through the Cape York Institute for Policy and Leadership) management of an individual's welfare payments can become conditional if a person is brought before the Family Responsibility Commission (FRC), a statutory authority operating in the four Welfare Reform communities. The FRC is comprised of the Family Responsibilities Commissioner and locally nominated community representatives. Application for voluntary income management is also through the FRC¹⁰.

MONEYBUSINESS PROGRAMS:

A three year pilot was launched in both the Northern Territory (NT) and Western Australia (WA) in 2005. Participating communities were: Nguiu, Galiwin'ku, Katherine and Tennant Creek in the NT and Geraldton and Kununurra in WA. The program was a voluntary education program targeting individuals, families and communities. Assistance is provided in this program by community-based organizations to manage expenditure through establishing budgets and prioritizing spending and savings¹. MoneyBusiness services in the NT were established within prescribed communities affected by the NTER and these now also support Income Management through provision of financial education for voluntary clients. The Northern Territory Emergency Response (NTER) announced in June 2007 included compulsory income management for Centrelink clients in 73 prescribed communities and town camps. These clients have 50% of their income quarantined for spending on priority items such as food, housing, clothing and utilities. Items such as alcohol and cigarettes are excluded from income managed funds. By March 2009 more than 15,000 Centrelink clients were subject to income management. The benefits of income management such as money for children, food and improved stores, have become apparent. However, community people in the NT have expressed resentment in regard to the lack of consultation about the program and its discriminatory and compulsory nature¹¹⁻¹³. Subject to the passage of legislation, the Government proposed to introduce a new, non-discriminatory model in July 2010 covering the whole of the NT¹⁴.

In WA four new services were implemented in 2008 in the Kimberley region to support the Welfare Payments Reform Child Protection measure, a partnership between the Commonwealth and the WA government. Certain conditions were linked to income support and family payments. The WA Department of Child Protection can request that Centrelink manage 70% of regular payments^{15,16}. As at March 2009 there were 115 individuals on Voluntary Income Management and 10 on Child Protection Scheme Income Management¹⁷.

A Performance Audit of Money Management Service Strategies (2009) noted there is little quantitative data available in the public domain regarding outcomes of FIMS and MoneyBusiness¹.

MONEY MANAGEMENT PROGRAM:

In October and November of 2007 the councils of Yarrabah and Palm Island signed separate agreements with the Australian Government. Through welfare and housing reforms, the agreements aimed to improve school attendance, housing, and tenancy arrangements and also to provide personal money management services and opportunities for home ownership. Grants through the Pride of Place initiative were to be made available for home improvements in order to encourage families to take pride in and responsibility for the condition of their homes and yards beyond maintenance and upgrades provided by the landlords. Eligibility criteria for these home improvement funds included the signing of a new tenancy agreement and participation in income management plans.

INDIGENOUS CONSUMER ASSISTANCE NETWORK

In late 2007 FaHCSIA called for expressions of interest to provide Money Management Services (MMS) to the Far North Queensland communities of Palm Island and Yarrabah. ICAN was the successful tender and was contracted in May 2008 to provide the MMS in these two communities.

Service objectives outlined in the contract are to ensure that individuals and families of these communities have:

- Increased access to money management information and training;
- Increased money management knowledge;
- Increased assets and reduced debt;
- Increased financial resilience;
- Assets and debt are managed more effectively;
- Progressed against saving plans and goals;
- Access to information and services so they can make informed choice about the benefits, risks and obligations of home ownership; and
- An understanding of, and access to, Family Payments, Extended Family Care and Centrepay information.

The MMS provided by ICAN are described in this evaluation as Money Management Programs (MMP). These include: individual and group education, structured training programs, information and support, counseling and referral to financial crisis services in accordance with the Financial Management Program Guidelines. Resources to support delivery of money management education were provided by FAHCSIA. These resources included the MoneyBusiness Kit, developed for members of remote Aboriginal communities in the NT by FAHCSIA in partnership with the ANZ Banking Corporation. Milestones were to be delivered according to a prescribed schedule commencing with inception meetings with community councils. Participation in MMP would contribute to eligibility for a Pride of Place grant and therefore provided an incentive to participate in the MMP. There has been a lengthy delay in implementing the Pride of Place Initiatives. However, it recently became evident that this initiative will now go ahead (Morris A 2010, oral communication, 9th June).

Empowering Indigenous Consumers is a vision initiated by the late Lloyd Fourmile, who is credited with creating the concept for the Indigenous Consumer Assistance Network (ICAN) as a consumer affairs project housed at the Cairns-based Aboriginal Co-ordinating Council (ACC) almost ten years ago. In 2004, ACC ceased operation due to legislative changes and the Consumer Affairs Unit was transferred to the Kowanyama Aboriginal Shire Council's Cairns office and re-named the Indigenous Consumer Assistance Network (ICAN). ICAN's activities were guided and supported by a steering committee including Commonwealth and State Government representatives. In 2007, ICAN became a 'Not for Profit' company in order to sustain their services of consumer education, advocacy and assistance to Indigenous consumers. In 2005/2006 these services, previously limited to Queensland, were made available nationally (ICAN newsletter Aug 2005). ICAN has a particular focus on Indigenous peoples in regional and remote communities¹⁸, some of the most disadvantaged consumer groups in Australia

ICAN has entered into a range of partnerships, committee and board memberships with regard to consumer advocacy. These include: Queensland Office of Fair Trading; Australian Competition and Consumer Commission's Consumer Consultative Committee; Australian Securities and Investments Commission's Consumer Advisory Panel; National Indigenous Consumer Strategy's Reference Group; Department of Broadband, Communications and the Digital Economy's Digital Switchover Taskforce;

Financial Counselors Association of Queensland (FCAQ) Australian Financial Counselors and Credit Reform Association (AFCCRA); Indigenous Financial Services Network.



ICAN has a wide range of other partnerships and community linkages across the banking industry, government services, training providers and integrated community-based services eg the Commonwealth Bank of Australia provides funding. However other agencies such as Department of Housing, Centrelink, Australian Bankers' Association and Matrix on Board are mostly in-kind partnerships.

Figure 1 The indigenous Consumer Assistance Network wins the Minister's Award for Excellence and the Consumer Advocacy Award, 2007

In 2009/2010 achievements in the areas of service delivery, research and advocacy included:

- opening of an office on Thursday Island 2009
- the release of ICAN's first research report "Unconscionable conduct and Aboriginal and Torres Strait Islander" in partnership with James Cook University
- pro bono support for client casework now provided by a national law firm
- receipt of funding from the Queensland Office of Fair Trading to enhance consumer advocacy in MMP sites

INDIGENOUS CONSUMER ASSISTANCE NETWORK'S ORGANISATIONAL STRUCTURE

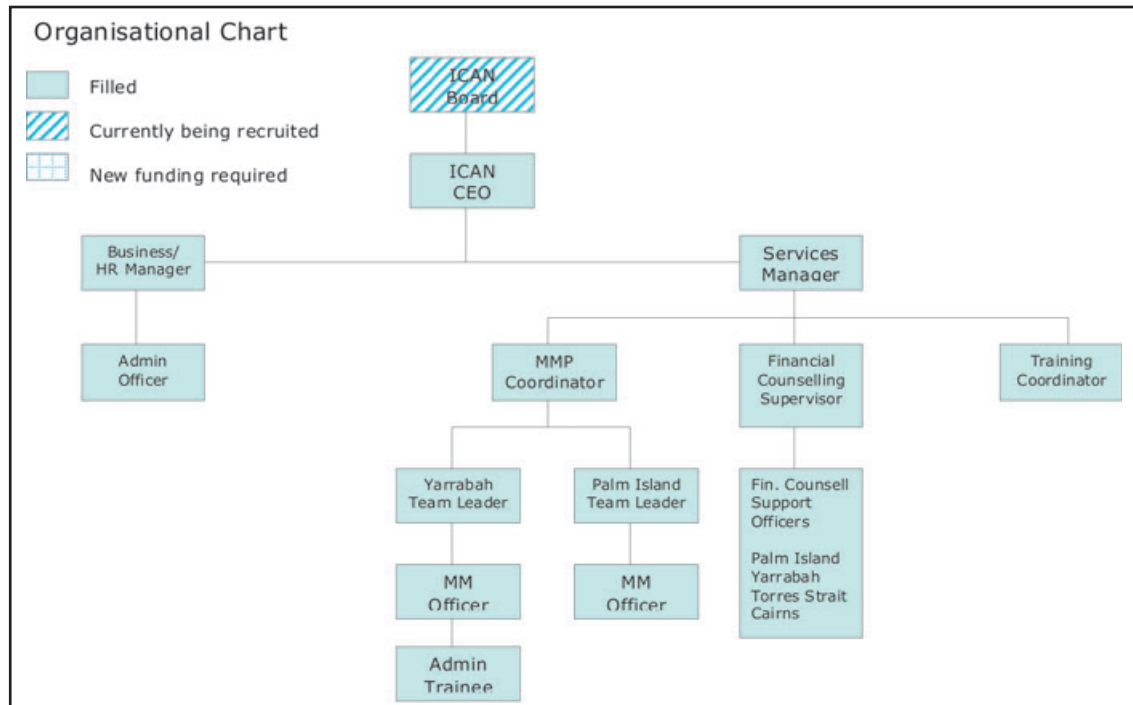


Figure 2. Indigenous Consumer Assistance Network organizational chart 2010

SERVICE PLANNING:

Due to an increase in service demand, new programs and new positions have been created. This required an organizational restructure which was completed in October 2010. New management streams were created in service delivery, business management and training. New service plans were developed for the following sub-units: i) training and staff development; ii) MMP at each site; iii) financial counseling services and iv) NILS. Objectives and targeted outcomes were specified for each of the above units and have included a focus on evaluation through improved data collection and reporting processes.

RECRUITMENT PRACTICES FOR BOARD OF DIRECTORS

Recruitment to ICAN's Board follows a formal process managed by the ICAN Board Chairman and the CEO. Skills sought in a prospective Board Member have included a working knowledge of: adult education and workplace training; media and promotion; university research and relevant funding opportunities; good human resource management principles and a knowledge of the development of workplace procedures along with strategic skills in company growth and development.

MONEY MANAGEMENT PROGRAM SERVICE SETTINGS:

A 2010 report on geographical areas of disadvantage in Queensland found that 50% of the most disadvantaged communities were located in the Torres Strait and 100% were located in Far North Queensland¹⁹(FNQ), where the two communities are located.



Figure 3: Community locations
Yarrabah and Palm Island

YARRABAH

The community of Yarrabah is located just 10 km east of Cairns. However, the road distance from Cairns to Yarrabah is a little over 50 km. Transport options between Yarrabah and Cairns include: bus, taxi, or private vehicle. From July 2009, the privately run bus service was increased from three times a week to twice daily in order to meet the needs of community members seeking employment outside of the community following the cessation of CDEP. The community was established in 1892 as an Aboriginal Reserve and a Church of England mission where many “mixed-race” children were taken from Indigenous families across Cape York and western Queensland. Control of the mission was handed over to the Department of Native Affairs in 1962. In 1986, Yarrabah became self-governing on receipt of Deed of Grant in Trust, “Gungganyji”^{20, 21}.



Yarrabah Aboriginal Council
(YAC website)



Yarrabah Community



Palm Island (PIAC website)

PALM ISLAND

Palm Island is located 65 km north-northwest of Townsville. Transport options for residents from Palm Island to Townsville include daily 20 minute flights (fare rises have placed this option out of the reach of many community members). A two-hour ferry journey to Townsville is available several times per week. Established in 1918, the Palm Island settlement became a penal colony for Aboriginal and Torres Strait Islander people sent from other parts of Queensland. A Deed of Grant in trust was enacted in 1986. The population is comprised of two clan groups, Manbarra (the traditional owners) and Bwgcolman which includes all the Aboriginal and Torres Strait Islander families and clans linked historically to the island²².



Palm Island (PIAC website)

COMMUNITY POPULATIONS



Figure 4 Indigenous populations of Yarrabah and Palm Island communities
(2006 Census, Australian Bureau of Statistics)^{23,24}

At the 2006 Census, the Yarrabah community had an Indigenous population of 2297 consisting of 1115 males and 1182 females (Figure 3). According to ABS statistics, Palm Island's Indigenous population in 2006 was 1855 with 920 males and 935 females. However, the accuracy of the Palm Island census has been challenged. ABS census data indicates that both communities have small non-Indigenous resident populations, 49 in Yarrabah in 2006 (2.1%) with 66 in Palm Island community (3.4%). The communities are similar in that almost half of their total official census populations were under 20 years of age in 2006; Yarrabah 49% and Palm Island 46%, levels which are typically found in these disadvantaged communities. Between the 2001 and 2006 censuses the Indigenous population of Yarrabah grew by approximately 16%, or around 3% per annum, whereas the Palm Island population changed very little according to the published census information. If similar population growth has occurred in Yarrabah since the 2006 census, by 2011, there may be 2650 Indigenous people living there.

SOME SUMMARY CHARACTERISTICS OF THE POPULATION (TABLE 1 AND FIGURE 3)

Summaries of key features of the community populations are listed in Table 1. According to the published statistics, in 2006, the median age of the Indigenous population of Palm Island (22 years) was around two years older than the median age in the Yarrabah community (20 years). Although for individuals median weekly incomes were similar in the two communities, around \$220/week in 2006, the median weekly income for households in Yarrabah was 1.15 times higher (\$978/week) than in Palm Island (\$849/week). Housing loan repayments in both communities were zero in 2006 reflecting the fact that over 90% of the housing in both communities is provided by a state housing authority or a co-operative, community or church group. Weekly rent per household was \$60/week in Palm Island and \$90/week in Yarrabah. In the Yarrabah community average household size was 5.8 persons, slightly more than in Palm Island where there was an average household size of 5.4 persons.

In summary, notwithstanding possible flaws in the 2006 the census data, the smaller Palm Island community appeared to have a slightly older population, fewer people per household and a correspondingly lower household income. In both communities, overcrowded housing is common and so the ABS statistics may not be a true reflection of household sizes, even if the census count was near-complete.

Summary characteristics of Indigenous persons and households with Indigenous persons (a)	Palm Island	Yarrabah
Median age of persons	22	20
Median individual income (\$/weekly)	216	223
Median household income (\$/weekly)	849	978
Median housing loan repayment (\$/monthly)	0	0
Median rent (\$/weekly)	60	90
Average number of persons per bedroom	1.9	2.0
Average household size	5.4	5.8
(a) A household with Indigenous person(s) is any household that had at least one person of any age as a resident at the time of the Census who identified as being of Aboriginal and/or Torres Strait Islander origin.		

Table 1 Summary characteristics of Indigenous persons and households with Indigenous persons (a)^{23, 24}

EARNING INCOME (SEE FIGURE 4):

Estimates based on the 2006 census indicate that just over half of the households in Yarrabah (53%) and Palm Island (51%) earned incomes of from \$800-\$1999/week with a majority earning incomes of from \$1000-\$1399/week, and with 103 households in Yarrabah and 62 households in Palm Island community (Figure 4).

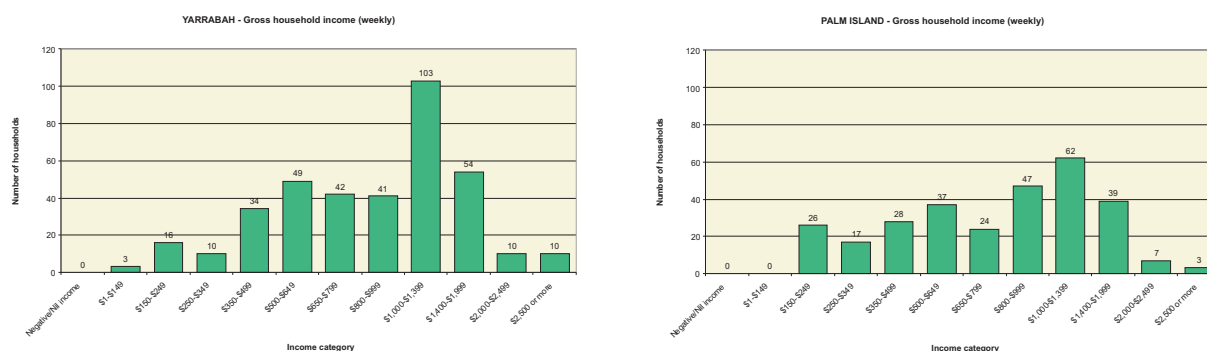


Figure 5: Gross household income (weekly) in Yarrabah and Palm Island^{23, 24}

PARTICIPATION IN THE LABOUR FORCE (SEE FIGURE 5):

Participation in the labour force in Palm Island was consistently lower than in Yarrabah across virtually all the age and gender categories. Census data for 2006 indicate that in Yarrabah, 76% of men and 65% of women participated in the labour force whereas in Palm Island, 55% of men and just 38% of women participated.

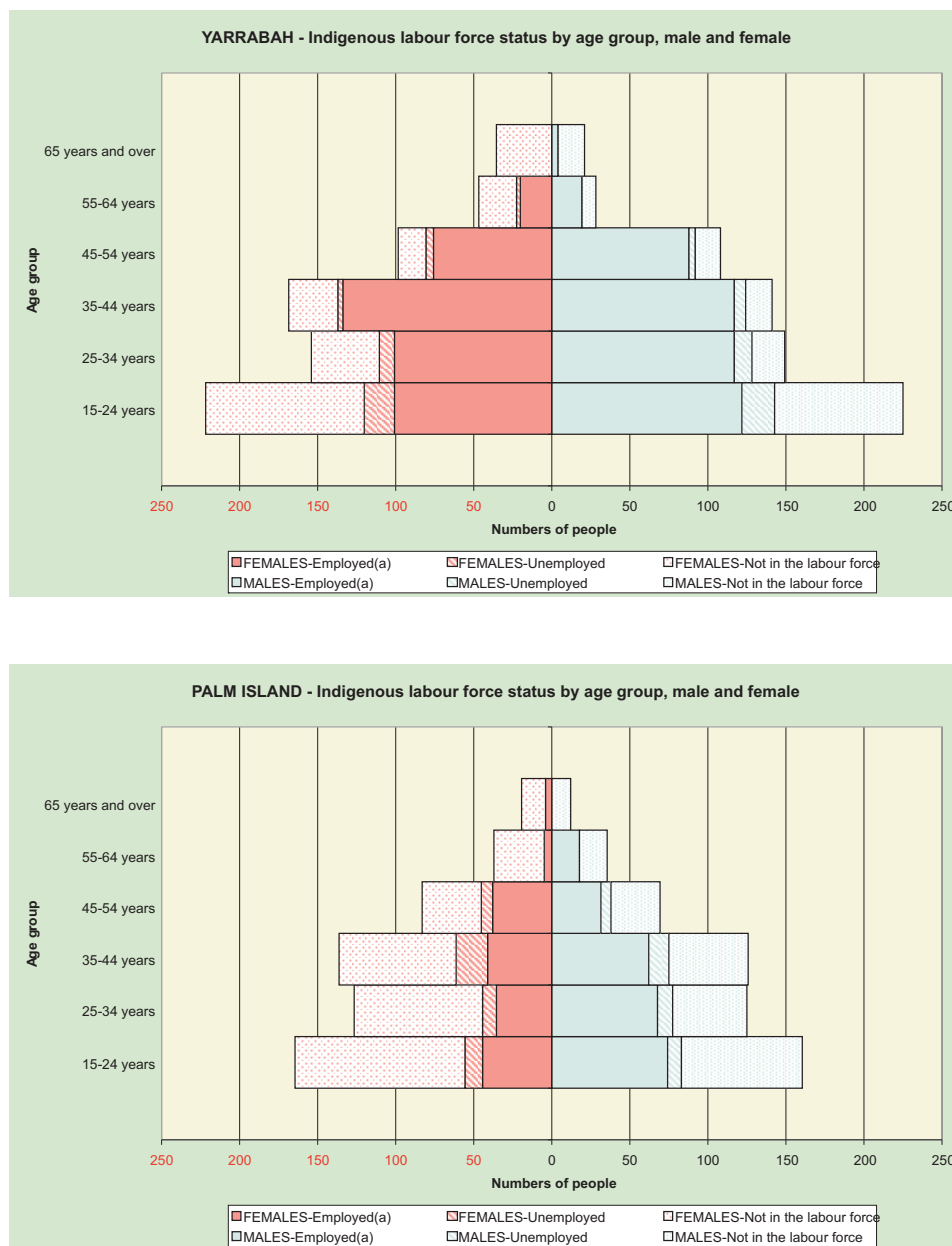


Figure 6: Participation in the labour force (2006 census data) in Yarrabah and Palm Island^{23,24}

THE PALM ISLAND POPULATION IN 2010

In 2010, the Palm Island Aboriginal Council resolved to commission a population survey in order to provide a better estimate of the community's resident population. The Council recognized the likely population underestimate in the 2006 census and sought to enhance community planning and provision of services. A report of the results of the survey was provided by the consultant to the Palm Island Aboriginal Council in July 2010 with the survey carried out in May and June (2010). The survey was conducted by a team of six appropriately qualified researchers from James Cook University, Townsville. The report '2010 Palm Island Population Survey, July 2010' was provided to the evaluators by FaHCSIA.

	Number in survey	%	Number who declined to participate or who were temporarily elsewhere	Grand Total
Total persons	2,765		276	3,042
Males	1,403	50.7%	140	1543
Females	1,362	49.3%	136	1498
Indigenous persons	2,695	97.3%	270	2,965
Non Indigenous	70	2.7%	7	77

Table 2: results of a survey commissioned by Palm Island Aboriginal Council and conducted in May and June 2010, by James Cook University, Townsville.

The survey indicates that the Palm Island population was probably underestimated in the 2006 census by perhaps as much as 37% ($(2965-1855)/2965$), not allowing for population growth in the interim. While the numbers in the age groups 0-4 and 5-9 in the 2010 estimates were similar to the 2006 ABS census data for these age groups (see Figure 3), the 15-24 age group was probably underestimated by 24% in 2006, the 25-54 age group by 17% and those over 55 by an average of 45%. These underestimates have implications for ICAN planning and service provision. A progress report from ICAN to FAHCSIA at the 16th of April, 2010 indicated that three-quarters (74%, $n=92$) of the 125 Money Management Services clients at Palm Island were aged 25-54 with over half of these ($54\%=50/92$) in the 25-34 age group. There was an estimated 857 people aged 25-54 in Palm Island in 2010. The $n=92$ ICAN clients make up around 11% of the 857 people in this age group indicating considerable growth potential in the demand for money management services.

Also with implications for ICAN, as well as for decision-makers and community planners, the 2006 census in comparison with the 2010 survey may have underestimated the proportion of the Palm Island population unemployed or not in the labour force. The estimate for 2006 was 57% ($=673/1177$) of the population unemployed or not in the labour force, while the 2010 survey estimated this at 67% ($=1155/1729$). While no comparable current figure using ABS data is readily available, the 2010 survey estimated a median individual gross weekly income of \$258. An earlier (2006) Palm Island Aboriginal Council estimate was \$220, less than half the gross median individual weekly income for all Australians in 2006. This level of impoverishment and low level of workforce engagement points to a challenge for providing money management services on Palm Island that was not obvious from published statistics.

PROFILE OF MMP SERVICES

	YARRABAH	PALM ISLAND
Site Location	Shop 4, Shopping Complex Esplanade, Yarrabah	Top Floor Administration Building, Palm Island
Staff	Team Manager located ICAN Cairns Office	
	Team Leader and two Money Management Workers	Community Engagement Officer and a Financial Counselor
MMP OUTPUTS since commencement July/Aug 2008 (as at March 2010)		
No. clients	602	286
Level of client support		
Low: < 1 hr	456	140
Medium: 1-3 hrs	112	135
High: > 3 hrs	34	11
Referrals to other services		
To a financial counselor	49	59
To emergency relief	0	0
To Centrelink	31	23
To other services	46	37
TOTAL:	126	119
Referrals from other services		
From a financial counselor		129
From emergency relief		
From Centrelink		17
From other services	130	49

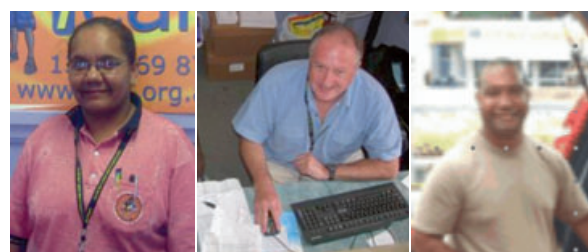
Table 3: location of MMP services and some service outputs summarized from Service Activity report to funding body

Table 3 reflects the available infrastructure, personnel and the resulting higher level of client support available to clients in Yarrabah compared to Palm Island.

MMP services in Yarrabah (Wawal Gubu) formally commenced in July 2008. Despite some staff changes it has been continuously staffed by local community members. The Yarrabah service has developed a strong network with key stakeholders who are either community-based or who provide outreach services. The MMP has links with 37 organisations from within and also outside Yarrabah and has developed strong working partnerships with some of these. Local organizations include: Gurriny Yealamucka Health Service, Gindaja Rehabilitation Centre, Mens' Health Group, Yarrabah State School, Yarrabah Shire Council and Yarrabah Centrelink. Other key partnerships are with: Commonwealth Bank, Winfields Electrical, Sheltered Housing Action Cairns; Good Shepherd Youth and Family Services, Ergon Energy, the Telecommunication Industry Ombudsman; Office of Fair trading, Australian Competition and Consumer Commission and the Australian Taxation Office. Palm Island MMP services formally commenced in August 2008, at approximately the same time as Yarrabah. Community engagement and delivery of MMP services in Palm Island faced a number of challenges. The issues accounting for these challenges were explored in face-to-face interviews with community stakeholders (including former staff) and current clients and will be discussed in the Results Section.



Yarrabah MMP staff



Palm Island MMP staff

Due to staff turnover within six months of commencement, services were scaled back to concentrate on new strategies to improve service quality and staff retention. After consultation with all stakeholders the decision was made to employ people with higher-level expertise in the financial management field. This required extending recruitment off-island. ICAN's response was to employ two staff with extensive knowledge and experience in financial services and management. One staff member is a local from Palm Island and has a law degree and management experience. The other staff member has had many years experience consulting with Aboriginal organizations dealing with business management and has tertiary qualifications in business. Both staff members reside in Townsville and travel on a daily basis to Palm Island by plane. With this new staff capacity, the MMP increased service delivery in March 2010.

SECTION TWO: EVALUATION APPROACH AND METHODOLOGY

PRINCIPAL EVALUATION OBJECTIVES:

EVALUATION APPROACH

During discussions with James Cook University (JCU), ICAN staff expressed concerns regarding ongoing challenges faced with delivering MONEY MANAGEMENT services, identified as Money Management Programs (MMP). JCU suggested these challenges, and how they were being overcome, needed to be captured in a formal way to assist accurate performance reporting, adding to the key performance indicators outlined in the original contract.

During meetings commencing May, 2009, collaboration was established between ICAN and JCU to address the above concerns. It was agreed that both a process and outcomes evaluation would be a useful way forward for ICAN.

In discussions between ICAN and JCU it was decided that the evaluation would be completed through:

1. the development of a background and scoping document for MMP by JCU,
2. preparation of an evaluation design by JCU in collaboration with ICAN,
3. implementation of both outcome and process evaluation of MMP, and
4. provision of a Final Evaluation Report.

JCU proposed the use of an action research model where both the evaluation process and practices of MMPs could be informed by ongoing feedback of data collected. This is along the lines of the model outlined in Figure 6 where data are collected, analysed, discussed and then turned into further action, in this case through quarterly reports to ICAN and through consultation meetings convened as required. ICAN and JCU identified the contributions they would make to the evaluation, described more thoroughly in the Evaluation Approaches and Methodology section. This evaluation sits within the context of financial exclusion and identifying evidence-based strategies to address the needs of those who are financially excluded through building capacity²⁵

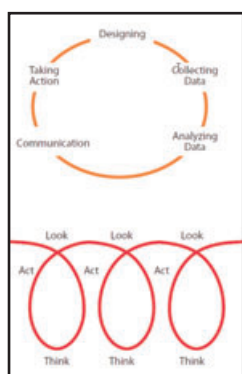


Figure 7: Action research model²⁶



Discussing evaluation process with Yarrabah MMP staff

Figure 7 describes a collaborative research model commonly used in qualitative research. It captures the practice of designing a methodology to collect information in collaboration between researchers and stakeholders. This information or data is then analysed and fed back by the researchers to the stakeholders for reflection. This information then informs further actions by the researchers and stakeholders in terms of further data capture and intervention components. In the evaluation of the MMP it is proposed that the feedback of data collected from examination of MMP databases and from the results of both stakeholder and client interviews will contribute to improved capture of data to inform management for improved MMP service delivery. Table 11 outlines some of the contributions to be made by both JCU and ICAN.

ACTIVITY	JCU	ICAN
Preparation of background/scoping document to MMP evaluation	X	
Review of background/scoping document and feedback to JCU		X
Review of MMP service delivery data-bases	X	X
Development and confirmation of full evaluation approach	Agreed to by JCU	X
Conduct stakeholder interviews in Cairns, Yarrabah, Townsville and Palm Island	X	
Facilitation of community council permissions to conduct stakeholder and client interviews		X
Recruitment of MMP clients in Yarrabah and Palm Island	X	X
Conduct client interviews in Yarrabah and Palm Island	X	Assist with client recruitment
Collection of regular ICAN-generated MMP reports to funding body FAHCSIA for JCU		X
Regular meetings between ICAN and JCU to discuss data feedback to ICAN, evaluation processes and progress.	X	X
Submission of regular written reports to ICAN on data collected to date	X	
Analysis of quantitative data	X	
Analysis of qualitative data	X	
Preparation of draft of final evaluation report	X	
Review of draft of final evaluation report		X
Final evaluation report submitted to FAHCSIA		X

Table 4: Respective contributions to evaluation by JCU and ICAN

ETHICS AND COMMUNITY APPROVALS:

Ethics approval for the evaluation was granted by the Human Research Ethics Committee, James Cook University. Meeting approval requirements necessitated the provision of letters of support from the mayors of the communities of Yarrabah and Palm Island. Community names are used in this report since ICAN's services and the sites to which they are provided is information that is publicly accessible. For any publications in the peer-reviewed literature which may flow from this evaluation report, the identity of the service as well as the communities will not be disclosed.

DATA SOURCES

Data from the following sources were used or were sought for the evaluation.

- Semi-structured Interviews and discussions with ICAN and MMP staff
- Community consultations and interviews with community-based stakeholders and MMP consumers
- Australian Bureau of Statistics census information and the 2010 Palm Island Population Survey
- Audit of program participant's pathways through MMP, other ICAN services and any engagement with mainstream financial services
- ICAN client databases
- records and reports generated for the funding body by MMP staff
- Selected policy and program documents and peer-reviewed literature relating to: financial inclusion; financial literacy and financial services; performance indicators

DATA ANALYSIS

QUALITATIVE DATA

Qualitative data from meetings, community consultations, discussions and interviews with community-based stakeholders and MMP consumers were transcribed. Using a standard qualitative data analysis approach, the data were themed by the evaluators and the information coded according to these themes to be included in the analysis. Word documents and spreadsheets were used to record and analyse the textual information. Consistent with the action research approach, preliminary results of analyses were presented to ICAN management and the ICAN Board for further reflection with these reflections considered for incorporation into the final evaluation report.

QUANTITATIVE DATA

Spreadsheets were used to compile the quantitative information provided by ICAN from its records. Simple cross-tabulations and graphs of frequency distributions were used for cross-sectional information and time series were prepared, where data permitted, using Microsoft Excel®. Interpretations of patterns and trends in these depictions of the quantitative data were developed by inspection. Where the data permitted, ICAN service summary reports were compared against the available data to which they related using simple comparison and matching methods.

SECTION THREE: RESULTS

SERVICE DELIVERY APPROACHES OVERVIEW:

This section summarises the themes and comments which relate to the service delivery approaches used by ICAN. The term 'Service Delivery Approaches' refers to the procedures, strategies and practices ICAN uses to provide services to clients as perceived by the clients, stakeholders and evaluators. Themes and comments compiled and analysed relate to nine areas that overlap somewhat but which are distinct features of ICAN's profile in the communities. These areas are: i) service accessibility, ii) recruitment and retention of staff, iii) a dynamic approach to iv) MMP workshop resource development, v) provision of NILS (No Interest Loan Scheme) and vi) tax help along with vii) financial counseling, viii) mentorship training in financial counseling for staff and ix) consumer advocacy. These nine themes and key areas of comment are each described separately in the following:

SERVICE ACCESSIBILITY:

Although the relatively recently established MMPs are located in two remote Aboriginal communities, they are managed by an organization based in a main regional centre, Cairns. Both stakeholders and clients interviewed expressed appreciation for the access to MMP services provided by ICAN at the community level. This was especially appreciated at Palm Island. For instance, illustrating the value community people place on the services provided by ICAN, one client stated that a trip to the mainland, incorporating ferry costs, accommodation and other transport costs incurred while "on the mainland" would cost her over \$500 as she would have to take the family. During site visits, the evaluators observed community members frequently dropping in "for a chat" at the ICAN offices, indicating the ease and comfort community people feel with regard to engaging with the service.

Options for office space in remote communities are extremely limited. The Yarrabah MMP office is centrally located in the main shopping and services complex. However, it is a small office, crowded, with little private space available for client interviews. The Palm Island office is also centrally located but is situated at the top of two flights of stairs with no signage at ground level to indicate its presence. The office is often unattended.



Location of MMP office Palm Island indicated by red arrow

There is a general need for a community engagement strategy with more structure and performance indicators. This needs to work at all levels, especially key levels leading to enhanced collaboration among services. This could include further development of referral pathways. Greater clarity about what services the MMP provides, particularly among other community service providers could also extend the reach of the MMP service. The 2011 Service Plans incorporate strategies and targets for this.

RECRUITMENT AND RETENTION OF STAFF:

The very high demand for skilled local personnel on Palm Island has been a key factor leading to MMP staff going to other jobs. Due to the high turnover of staff in the early days of the MMP, the evaluators included former staff members from Palm Island in the stakeholder interviews to attempt to identify any issues that may need addressing in order to encourage staff retention. On the whole the staff interviewed engaged well in these interviews and provided comprehensive comments. Evaluators conducting these interviews received the impression that former staff appreciated the opportunity to contribute constructive critiques.

Areas of concern identified during these interviews:

- Local staff had insufficient knowledge in the financial services sector.
- Community perception of the MMP was poor due to external factors, namely, confusion with other similarly-named commonwealth programs associated with the NT intervention.
- Lack of management support at local and regional head office level
- Feeling isolated from head office.

Due to staff resignations, MMP scaled back its services to concentrate on new strategies to improve service quality and staff retention. After consultation with all stakeholders the decision was made to employ people with specific expertise in the financial management field. Therefore two staff were employed by ICAN that had extensive knowledge and experience in financial services and management. One staff member is a local from Palm Island and has a law degree and management experience. The other staff member has had many years experience consulting with Aboriginal organizations dealing with business management and has tertiary qualifications in business. Both staff members reside in Townsville and travel on a daily basis to Palm Island by plane. The MMP increased service delivery in March 2010. The Palm Island team has recently successfully recruited a male Money Management Worker who lives in the community. Over the evaluation period there has been a marked improvement in staff retention on Palm Island.

DYNAMIC APPROACH

There is a strong commitment among the Money Management Workers to meet the clients at their point of need: "We don't teach in the normal sense – first we get the confidence of the client. Get some outcomes first...for example get access to a NILS loan or help clear existing debts, or Tax Help. When we gain the trust of people they will come for other financial assistance."

The evaluators found evidence of ICAN's sound organisational capacity to respond to changes in the policy environment adapting MMP to suit local needs and find creative and culturally appropriate ways to build staff capacity. Examples of this capacity include:

- The ability to make structural changes at the organizational level in a timely manner was a feature. Some of these changes were in response to feedback from the evaluation, which were evidenced in ICAN's 2011 service development plans. This recently has involved a large effort in redevelopment of: position descriptions and human resource processes in accordance with national changes in award conditions; the management structure that can offer more support to staff; policies and procedures and new recruitment strategies relating to governance at the Board level
- The ability to make provision for extra support to assist with staff development e.g. Financial Counseling Mentorship Program. Local staff were able to redevelop existing financial education workshop resources to suit local environment
- Provision of NILS when POP failed to eventuate
- Provision of Tax Help

These successes are described in more detail in following sections.

MMP WORKSHOP RESOURCES:

In the first financial education workshops, MMP utilised a kit of resources provided by the funding body. These original program resources had been developed for Money Business clients in remote communities in the Northern Territory where English may be a third or fourth language. Staff trialed the kit in Yarrabah, but found that some components of the package were inappropriate for the skills and knowledge levels of the clients. The staff subsequently spent considerable time and energy in redeveloping the resources. While the original structure of the resource was retained, the number of workshops was reduced to a maximum of four and modified to suit the cultural and conceptual frameworks of each community.

YARRABAH AND PALM ISLAND MMP WORKSHOP COMPONENTS		
WORKSHOP	TOPIC	COMPONENTS
Workshop 1	Making Money Last Until Payday:- Budgets	Household budgets Calculating household expenses and sharing Personal Budgets
Workshop 2	Setting Goals	Financial Goals (household and personal) Debt management
Workshop 3	Part A: How Banks Can Help	Keeping paperwork PIN security Debit & credit cards are different The cost of banking – ATM Different types of bank accounts
	Part B: Internet and Phone Banking	What can I do on internet banking? Getting started on internet banking What can I do using phone banking? Getting started with phone banking.
Workshop 4	Part A: Credit Can Be A Hazard	What credit is Cost of credit Credit card use
	Part B: Money – Loan Sharks & Traps, Payday Lenders	

Figure 8: Components of the redeveloped financial education workbooks based on Money Business resources

PROVISION OF THE NO INTEREST LOAN SCHEME

There has been a lengthy delay in implementing the Pride of Place Initiatives. However this initiative will now go ahead (personal communication, A Morris 9/06/2010). ICAN decided a further incentive to participation in MMP in both communities was required and provided access to the No Interest Loans Scheme (NILS). This scheme is an interest free loan for a modest amount, usually \$800- \$1000, paid back over a period of one to two years. The scheme was developed by the Good Shepherd Youth and Family Service over 25 years ago. The scheme aimed to improve access to credit options for low-income consumers who are generally viewed as “high-risk” borrowers by mainstream financial services²⁷. Access for MMP clients to these loans commenced in April 2009 (Yarrabah) and March 2010 (Palm Island). During the period of the evaluation there had been no defaults with loan repayments. The number and value of these NILS loans are outlined in Table 4.

MMP NILS ACTIVITIES 2008- 2010			
PERIOD	2008/2009 1 YEAR	2009/2010 1 YEAR	JULY – DEC 2010 SIX MONTHS
Amount given for loans	\$1,900	\$56,160	\$60,976
No. of active loans	3	50	67
No. new loans given		67	70
Loan purposes:			
Refrigerators	2	26	18
Washing machines		19	14
Other household appliances		8	8
Beds		9	23
Other household furniture		7	36
Outdoor equipment			4
Repairs/maintenance		7	
Other	1		
TOTAL LOANS	3	67	70

Table 5 MMP NILS activities from statistical and financial reports for the National NILS Network

Table 5 points to significant successes of this program indicating that there have been some shifts in the nature of purchases over time as well as an increase in NILS activity and uptake. Those clients who have used initial loans to buy household appliances have gone on to purchase household furniture and now appear to be turning their attention to the outside of their homes supported by NILS, as evidenced by the appearance of purchases for outdoor equipment (garden packages and a lawnmower). The item “Repairs and maintenance” refers to the purchase of generators for clients living outside of the community power grid.



ICAN staff in Cairns prepare to deliver gardening packages acquired through NLS to clients

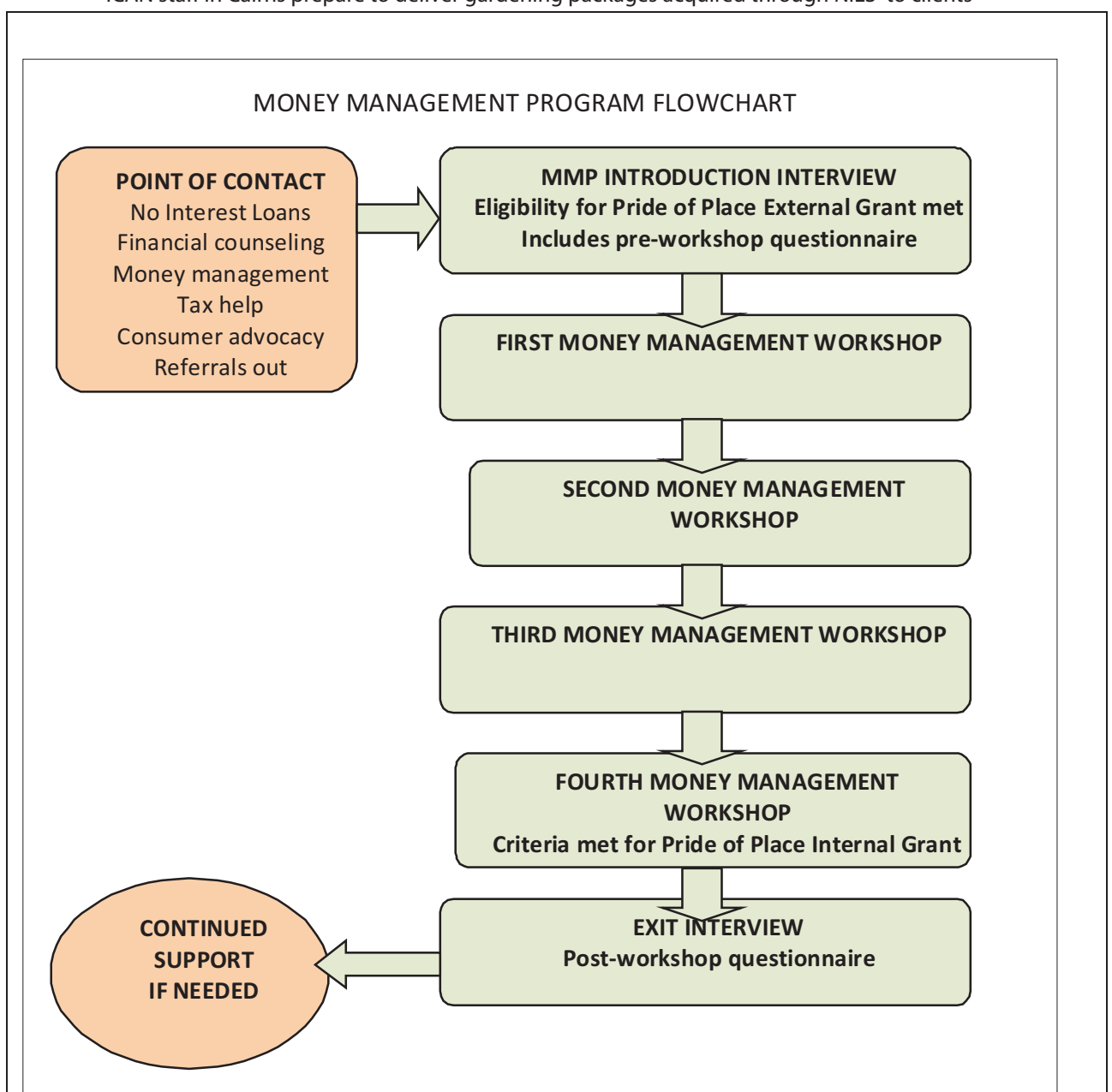


Figure 9: Initial Money Management Program: client progress

Figure 9 highlights the diversity in points of contact for MMP, a diversity which is high given that the Pride of Place initiative, an attractive incentive for clients, is yet to be fully implemented in these communities. The development of pre and post workshop questionnaires resulted directly from the action research process. This is ICAN's attempt to develop an instrument that both described the experience of workshop participants and workshop outcomes in terms of improvements in financial capability. Use of these is currently being introduced into each MMP site. The evaluators do not have sufficient data from these for analysis.

TAX HELP

This service was seen as a specific area of community need. The Australian Taxation Office provided training to the MMWs, ensuring there were staff with appropriate skills at each site when this added service commenced in July 2010. Some current MMP clients interviewed by evaluators were making plans to have their own and other family members tax returns done by MMP staff for the following financial year and had started the process of collecting the appropriate paperwork in preparation for this.

TAX HELP

Over 110 tax returns have been completed and lodged on Palm Island with average refunds of \$1,200 per return and significantly higher average refunds for those that are employed. Until this year the ATO had tried unsuccessfully for several years to provide assistance to Palm Islanders in recognition of the large amount of refunds that were being foregone.

A husband and wife had over \$12,000 in Family Tax Benefit debt and the wife was repaying this debt at \$50 per week to the FAO with the result that she was unable to pay for school fees or school uniforms. ICAN identified that tax returns had not been lodged for over 15 years. ICAN assisted the couple to obtain former payment summaries and to estimate their income when these summaries were not available. When the tax returns were lodged the FAO determined that the couple had no debts, the couple received several thousand dollars in tax refunds and the wife was repaid the payments she had made.

MMP Financial Counseling Support Officer

FINANCIAL COUNSELLING:

Community consultations were undertaken for National Indigenous Money Management Agenda (NIMMA), a project under Reconciliation Australia to identify strategies to address the financial literacy needs of Indigenous people in metropolitan, remote and regional area. This report identified a gap in provision of financial advice and counseling for Indigenous Australians²⁸. Whether for crisis management or management of a low income, financial counseling has been identified as a service that promotes financial inclusion²⁵. In this evaluation financial counseling refers to 'one-on-one' service provision, also described as 'casework'²⁹. Minimum practice standards for financial counselors in Australia includes a relatively wide knowledge relating to the legal aspects of debt and the ability to use that knowledge in order identify client options³⁰.

Livingstone et al discuss Schetzer's 2007 Victorian study undertaken with people experiencing debt-related issues and who seek financial counseling. The study concluded that the earlier people receive financial counseling, the more likely they will reach satisfactory outcomes. The study also recognised that debtors are unlikely to seek this service and access is dependent on appropriate referral pathways and word-of-mouth²⁹. Among the clients of MMP interviewed, debt was identified most commonly as their main money concern. Many clients presenting to MMP in both communities had experienced debt-related problems. This was confirmed in the client and stakeholder interviews undertaken in the evaluation. Only one client had initially presented to the service for financial counseling. Other clients presenting to MMP to apply for a NILS loan received financial counseling following budgeting exercises to assess their ability to repay the loan.

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INDIGENOUS FINANCIAL COUNSELING MENTORSHIP TRAINING PROGRAM

The 2007 Reconciliation Action Plan put forward by the Australian Financial Counselling & Credit Reform Association (AFCCRA) included a commitment to encouraging the training and employment of more Indigenous financial counselors³¹.

The above program, unique in Australia, has been designed by ICAN and sponsored by the Commonwealth Bank of Australia. It aims to build capacity of Indigenous people in financial counselling. Support is provided for Aboriginal and Torres Strait Islander staff to undertake accredited training in the Diploma of Community Services (Financial Counselling). There are currently 800 financial counsellors in Australia. A recent survey of the sector (n=421) by AFCCRA indicated that 3% of these identified as Indigenous (personal communication with AFCCRA). As a pilot, the mentorship program trained one staff member in 2008/2009. This resulted in the development of improved staff support strategies. Nine staff members across four sites, including three remote sites, are currently undertaking these studies. Three of the Yarrabah staff and two of the Palm Island staff are currently enrolled. The program also makes available a full-time Training Coordinator who provides a high level of support for staff across sites. The Diploma course provided by Central TAFE, Perth, utilises web-based training software and online communication tools linking all sites simultaneously. This has been well-received with participants stating they 'felt like they were part of a little community'. The Western Australian tutor also will make quarterly visits for face-to-face sessions in Cairns. Guest presenters from industry, government regulators and NGO's are encouraged to present at training sessions. Potential for successful course completion is greatly improved by the support of the Training Coordinator. The program is a component of the Commonwealth Bank's larger commitment to reconciliation under their Reconciliation Action Plan. This program contributed to the CBA winning the Queensland Government Reconciliation Awards in 2010.



Training Coordinator (on far right) facilitating workshop with staff

Currently ICAN has four Cairns-based accredited Financial Counselors and five associated members with the Queensland Association of Financial Counseling across three remote sites including Yarrabah and Palm Island. ICAN has developed financial literacy resources on their website to assist people on areas of consumer spending, entering into contracts, budgeting techniques and links to services.

CONSUMER ADVOCACY ROLE:

Poor financial literacy in these settings has led to clients attracting penalties in bank fees and also entering into contracts where clients do not understand and/or cannot meet their responsibilities. ICAN sees consumer advocacy as an integral part of financial counselling for most clients accessing the MMP, and that it is a priority in addressing consumer disadvantage. ICAN staff state that success in managing money is often undermined for clients by "rip-off artists" and that "it is integral to peoples' financial success is that they are not getting ripped off. There are no other services that Indigenous people can access at the community level. ICAN is far-better equipped than any other similar organization in Australia. It is a very important niche but is not a well-funded one." Staff also identified the need to close the gap between consumers and the Department of Fair Trading using strategies such as a "hot line".

To address these consumer issues The Queensland Office of Fair Trading and ICAN partnered to deploy specially trained officers within the Yarrabah and Palm Island Money Management Programs. The partnership has added a necessary component to the programs as staff members now have the skills to identify consumer issues when assisting people with their finances. Training for MMP staff has also been delivered by ASIC. One investigation into a rogue trader initiated through the partnership is detailed in the text box below.

BANK FEES AND TELECOMUNICATION DEBTS

An estimated \$90.75 million dollars worth of phone contracts are sold through verbal agreements, tele-marketed by TELCO companies to indigenous clients living in FNQ.

50 Indigenous people interviewed, having bank statements sighted paid on average \$2300 annually in bank fees and charges alone. This equates to an estimated \$126 million being paid to banks by Indigenous people living in FNQ. The majority of these fees come from bank account over-withdrawals.

14% of total income is paid to phone contracts and bank fees by Indigenous consumers.

From presentation by ICAN Financial Counselor, Australian Bankers Association Conference, Sydney, 2010

ICAN's financial counseling service believes the telemarketing of mobile phone contracts is a major national consumer issue, particularly for disadvantaged communities. The average telephone debt in the MMP communities is \$3000 per individual. By the time financial counselling services have been accessed through ICAN, the matter is usually in the hands of a third party debt-collection agency (personal communication ICAN).

CONSUMER ADVOCACY

To assist another vulnerable consumer group, in February 2010 the Office of Fair Trading joined forces with the Indigenous Consumer Assistance Network, ICAN. In partnership with ICAN, Fair Trading acted to stop Fair Dinkum Rentals, a Victorian company, from entering into unfair contracts for rented household goods with hundreds of Queensland residents. More than \$2 million in potential debt was saved. Fair Trading put out an alert about this trader and then negotiated the cancellation of 800 contracts and the refund of \$15,000 to customers. Through these examples we are demonstrating the Bligh government's commitment to monitoring and enforcing consumer protection for all Queenslanders.

Extract from the Estimates Committee Hearing held on 22 July 2010 in the Queensland Parliament.

ACTION RESEARCH APPROACH OVERVIEW:

This section describes the approaches taken in the research with an emphasis on the joint role taken by the researchers and ICAN to develop the research tools, to collect the data and to provide progressive feedback of study results. This reflexive approach allowed the priorities for research to be adjusted as the research was being conducted and as the key themes in the information emerged.

STAKEHOLDER AND CLIENT INTERVIEWS:

In keeping with the action research approach described in Section Two, both stakeholder and client questionnaires were developed collaboratively by the evaluators and ICAN staff including senior MMP staff. The questions were developed in order to gather responses from those identified as key stakeholders in regard to money management programs and also from clients of the Money Management Program delivered by ICAN in both Yarrabah and Palm Island. The questionnaires aimed to gather information which included:

- identification of financial issues for community members
- future service directions
- the impact of the current policy environment
- challenges and opportunities to address the financial issues identified
- assessment of the outcomes of participation in MMP.

An initial stakeholder interviewee list was developed collaboratively by the evaluators and ICAN staff. Using a snowball technique, interview participants were also asked to make recommendations regarding who else should be consulted or approached for interview. Trial interviews were conducted with three stakeholders in Cairns and Yarrabah in January 2010. Interviewees were initially recruited by evaluators by phone and arrangements made for face-to-face interviews. To trial the questionnaire and interview approach, initial interviews were conducted and included staff members of: a referring agency, the program funding body and MMP. Interviewees were asked to reflect and comment on both Stakeholder and Client Questionnaires. Review of these initial interviews by evaluators and MMP staff resulted in the addition of a further question to obtain suggested strategies to enhance client outcomes. Recommendations were also made regarding the wording on some questions in the Client Questionnaires. Stakeholders from the participating communities were interviewed as well as those located in regional centres servicing the communities.

CLIENT INTERVIEWS:

These originally included questions targeting a comparison of voluntary and compulsory income management which had been identified as of importance by the ICAN Board of Directors. However on further review of the questionnaire by the evaluators and the new MMP manager, it was agreed that these questions would be both difficult to answer and potentially confusing with regard to the role of the MMP. In the initial negotiations regarding service delivery on Palm Island the program was confused with income management elements of the NTER and Cape York Welfare Reform.

In early June, some MMP clients were invited by Wawal Gubu staff to participate in the service evaluation interviews. Following a meeting between an evaluator and Wawal Gubu staff to discuss the interview process, five members of four households in Yarrabah were interviewed. These interviews were conducted at client homes with Wawal Gubu staff accompanying the evaluator to make introductions and provide assistance as required. Following the first interview the evaluator and Wawal Gubu staff reviewed the interview process and adjusted the questionnaire accordingly. Further changes were made over the course of the following four interviews in order to capture outcomes for the clients participating in money management workshops. As the interviews were conducted in clients' homes it was deemed important to have the interviews flow in a conversational manner, assisted where necessary with interpretation assistance from Wawal Gubu staff. The remainder of client interviews at both sites were conducted in a variety of settings including public spaces, workplaces and MMP office sites. All client interviews were conducted face-to-face.

ICAN RESPONSES TO ONGOING FEEDBACK TO EVALUATION:

On-going feedback of de-identified responses to both stakeholder and client interviews was provided to ICAN through quarterly reports generated by the evaluators. This provided ICAN with data to further reflect and improve on the provision of money management services in these settings. When appropriate, the evaluators met with ICAN staff to discuss results and develop strategies to enhance service provision. This was particularly useful in review of the data collection systems.

Stakeholders generally expressed interest in obtaining summary feedback from both client and stakeholder interviews. Both the stakeholder interview process and feedback of interview results at the community level (in Palm Island only) also provided an opportunity to increase awareness for interviewees of the actual services provided and facilitated inter-agency networking opportunities.

Since there is such a gap in progress in service establishment and growth between the two MMP communities, it is worth deconstructing some of the contributing factors here. ICAN have used both their own internal checks and the evaluation process to develop and implement strategies to address some of the challenges experienced to date (see Table 6).

ISSUE	UNDERLYING FACTOR	STRATEGIES TO RESOLVE ISSUE
Local staff capacity	Need for training	Initial staff commenced Cert III Financial Services. Current staff have commenced Diploma of Community Services (Financial Counseling) as more relevant to work)
	Failure to complete courses	Increase in regularity of face-to-face on site mentoring (through provision of Training Coordinator). Use of web-based training software and online communication tools to link remote site staff in training sessions.
Staff performance	No on site manager	Cairns-based MMP Coordinator visiting minimum weekly Development of individual workplans Provision of regular professional supervision
Staff retention	Access to better pay (small recruitment pool in the community)	Provided better financial incentives through restructuring roles at higher levels
Community engagement	Confusion with income management	Improved information strategies about the service
	Lack of community ownership of MMP Community politics Lack of strategic approach by local staff	Locally badged pamphlets Increased management presence on site to provide direction, mentoring and evaluation

Table 6: strategies to resolve issues identified prior to and during evaluation

With ICAN's involvement in the action research approach additional benefits emerged which helped to embed the results of the research. The organization has demonstrated commitment to improving information capture and management and to reviewing client information currently held.

In one of the last feedback and discussion sessions the ICAN CEO offered this comment:

"Even though we would have acted on our perceptions of issues to be addressed, the action research model and the feedback that it reinforces, re-affirms what we're doing. It contributes to a more robust decision-making process. Changes implemented have been more effective, rigorous, with staff more engaged. There is a 'whole of organization' approach now. There are implications for money management – can't succeed without a strong organization to do it – one of the key findings of the research."

Additional outcomes were the following.

1. ICAN's idea to develop the pre- and post- workshop questionnaire
2. Improved community engagement strategies
3. Improvement of client intake processes
4. Improved onsite support for staff for MMP staff. For example, the recent organizational restructure (October 2010) has permitted the resumption of weekly visits by MMP Project Coordinator to both site visits.
5. Enhanced communication systems enabled by enhanced band-width: database, enhanced procedures to improve data capture and management.

STAKEHOLDER INTERVIEWS

OVERVIEW

This section provides the results of the interviews with stakeholders.

There were 34 stakeholders interviewed. Of these, two-thirds (65% n=22) were Indigenous and a majority (79%, n=27) were community-based with approximately similar numbers in Palm Island (n=15) and Yarrabah (n=12). Nearly all (92%) of the stakeholders interviewed at Yarrabah were Indigenous. Two-thirds (67%) of the stakeholders interviewed in Palm Island were Indigenous. Only one of the stakeholders interviewed in regional centres was Indigenous.

Of the 34 stakeholders interviewed, eight were involved in providing community services including social welfare, housing and employment. Seven stakeholders worked in the area of health-related service provision with a focus on social and emotional well-being workers from both state and community-controlled health services approached for interview. Ten ICAN staff were interviewed including senior management staff located at head office, MMP staff at the community level and some former staff members from Palm Island

Table 7 ATTRIBUTES OF STAKEHOLDER INTERVIEWEES (n=34)		
Community	Indigenous status (%)	Total (%)
Yarrabah	11 (92%)	12 (100%)
Palm Island	10 (67%)	15 (100%)
Other (regional centre)	1 (14%)	7 (100%)
TOTAL	22 (65%)	34 (100%)

The tables provided in this section contain, in the right hand column, comments taken from stakeholder interviews which typify and illustrate the main theme or issue identified, listed in the left-hand column. The issues or themes in the left-hand column are listed in the order of highest frequency of occurrence to lowest. ICAN is widely acknowledged at the community level as the managing agency for the MMP and in interviews the terms MMP and ICAN were used singly, together or interchangeably to describe the MMP.

Table 8 MAIN FINANCIAL ISSUES FOR MMP COMMUNITY MEMBERS	
Low income	<i>It's difficult to manage money if you don't have much Council survey – average income is \$228/week Most (community) people are on social benefits.</i>
Cost of living	<i>The (local) store prices are 50-70% more than town. A lot of people don't have transport to shop in town</i>
Debts	<i>Debt for utilities, loans from car dealers, cash converters; contracts such as mobile phones, water cooler Debt collectors are harassing people to pay even when they can't afford to.</i>
Managing money	<i>People need to be aware of what they can afford Not being able to get through to the next pay week</i>
Inequity of contribution to household expenses	<i>There are large numbers in households, and issues about equity of contribution</i>
Lack of understanding of financial issues including Banking services	<i>People don't understand fees on overdrawn accounts. Or knowing there are ATM fees for any use including checking on balance</i>
Need for financial advocacy	<i>Debts arising from people not knowing their rights</i>
Poor literacy and numeracy	<i>Community members are incredibly vulnerable – they are easily ripped off</i>

The stakeholder interviews analysis indicates that stakeholders perceive the main financial management issues for members of these communities to be low income associated with high unemployment levels and the high cost of living. Other significant issues include: high rates and levels of debt; poor management of money particularly in spending; lack of understanding of consumer rights, responsibilities and consequences relating to financial dealings; poor capacity of some to deal with unexpected expenses such as emergencies or crisis; and large numbers in households accompanied by lack of equity of contribution to expenses. Several stakeholders also made mention of community members “incurring expenses due to cultural expectations”, that is, due to the impact of the customary economy of obligation.

Table 9 OPPORTUNITIESAND/OR STRENGTHS OF THE MMP TO ADDRESS FINANCIAL ISSUES	
Teaching money management	<i>Assist with budgeting skills</i>
Local staff	<i>The strength of the staff is that they are local people. They can go into houses and have more of a connection with the community</i>
Strong inter-agency networks	<i>Getting clients access to Keeping Customers Connected Program also helps clients reduce power bills They work with Centrepay getting deductions out of peoples income....this ensures payments come out first and also saves “dishonor fees”</i>

Table 9 indicates that there is strong recognition that capacity to address these issues lie in: having trained financial counselors on staff; the passion of staff for advocacy; and Indigenous staff coming from local families who may have experienced the same problems.

TABLE 10 CHALLENGES TO ADDRESSING FINANCIAL ISSUES	
Lack of understanding of finances	<i>People haven’t been exposed to western systems of finance...they are not being taught the value of money and how it can be used</i>
Limited income	<i>Welfare recipients focus is on surviving not saving</i>
Poor literacy and numeracy	<i>Community members are incredibly vulnerable – they are easily ripped off This a challenge for budgeting</i>
Isolation	<i>People have to take days out to do business on the mailing Transporting goods to the island is problematic Poor access to internet and landlines</i>

Many of the challenges identified by stakeholders to addressing financial issues in these settings are obviously linked with the main financial issues (Table 10). The main challenge identified was the lack of knowledge of the financial system in the dominant mainstream capitalist economy. These challenges include: getting community members to realize that MMP is not just a one stop crisis management service or just one loan repayment but an ongoing journey where financial skills grow. The difficulty in bringing all the household stakeholders to the table at once to discuss issues and more equitable financial contributions was acknowledged. Other challenges identified were the confusion over the difference between MMP and the Cape York Welfare Reforms with its non-voluntary income management and the lack of implementation of Pride of Place grants which were planned as the initial incentive for people to engage with MMP. There were several mentions of the historical issues (since colonization) that have kept community members from managing their own money such as of payment in rations and permitting “book-up”.

Table 11 STAKEHOLDER AWARENESS OF SERVICES PROVIDED BY MMP	
Access to NILS	<i>The best thing is NILS – people buying white goods. People can be up to date with their rent but can't save up for that. It increases people's assets level. NILS is popular because no-one has an asset base,</i>
Teach general financial skills	<i>They teach about: budgeting; give people an increased awareness of the cost of living and household income; provide opportunities to learn about loans and how to access them, make savings. They also show how households can benefit from implementing their own financial plans and increase their disposable income</i>
Household finances	<i>The MMP acknowledgement of family rather than individual finances rather than individual finances is very unique. They look at all needs, obligations and contributions. The family then prioritises needs for themselves They look at household management of money, not just individual...everyone needs to learn how to manage money so the household can participate in the (household) economy with equal contributions, not just the grannies</i>
Debt management	<i>Help is there for people who are getting hassled by debt collectors They look at helping people with loan contracts before signing off</i>
Consumer advocacy	<i>They help clients address deal with rip-offs ICAN is a great resource for other organizations as well as consumers. They are across advocacy at both individual and systems level due to high level relationships. They can take stories from the coalface and get into the ears of high level forums Banking eg the Commonwealth Indigenous Banking?. Other services can use them as mouthpieces</i>
Financial counseling	<i>They have trained financial counselors Clients are happy to be referred there because they see the service will provide a way out of their financial snarl</i>
Tax help	<i>Tax returns are popular because they are successful and have succeeded in obtaining returns ranged from \$1200 to \$11,500 (for a man who hadn't done his for several years. People don't want financial counseling up front.</i>

Among the stakeholders interviewed there was a range of awareness of services provided by the MMP in their community (Table 11). Not surprisingly, those agencies who currently had client referral pathways with MMP had a higher degree of awareness. Almost half the stakeholders interviewed across both communities were aware of the availability of NILS and how to access it. At its inception it is clear that most stakeholders were aware of a range of services beyond provision of financial education, provided by individual or household financial education workshops, such as consumer advocacy. Some referring agencies expressed appreciation for their clients being able to access the skills of trained Financial Counselors as many clients on presentation have complex financial issues to be addressed, particularly in the area of dealing with existing debts. That the organization had access to a strong consumer advocacy function was seen as an advantage in dealing with repercussions for clients dealing with "rogue traders" that prey on community members ill-equipped to deal with forceful sales techniques or understanding their resultant contractual responsibility. The service was seen "as a mouthpiece for people about anything to do with money".

Table 12	STAKEHOLDER AWARENESS OF OUTCOMES FOR MMP CLIENTS
Empowerment	<p><i>It gives them (the clients) more choice and lifts their pride. Its lifting their confidence in themselves and creates the possibility of doing more, like opening the door to training, getting a job. It's getting them out of their welfare mentality</i></p> <p><i>It's empowering to the people. They know they have got something , that's the white goods (obtained through NILS). They know where there money is going.</i></p> <p><i>It's empowering for them to know they have got services like the MMP and they can access them</i></p> <p><i>It's (MMP) has built up people's hopes again. There's been a history of Stolen Wages</i></p>
Increased financial knowledge	<p><i>People are thinking about what they can and can't do with the money they have left after all the deductions. There is a higher awareness and more confidence about money matters.</i></p> <p><i>Budgeting is a big thing. Staff will sit and explain outgoings. Now they can see where their money is going and how to prioritise spending. Centrelink clients can bring in their ICAN MMP budget and we can help them manage their Centrepay to pay their bills. ICAN is the best thing in Yarrabah, teaching people how to manage their money.</i></p> <p><i>There is a high level of understanding of opportunities of acquiring assets and other spending like holidays. Also the ability to be realistic about limitations.</i></p>
Demonstration of increased financial capability	<p><i>At least 20-30 families have some sort of lifestyle improvements, especially the older people. When the NILS loan is paid off, people are used that \$30 repayment going a week. It sets up a pattern of financial responsibility. They can then get another loan or save it another way. This could set up the foundation for paying off a mortgage.</i></p> <p><i>Learning about budgeting was one of the outcomes for the MMP. Some clients have tried to manage within the budgets they had learned.</i></p>
Asset acquisition/saving	<p><i>It increases people's assets levels, gets people used to the idea of saving without doing with that small amount of money for the NILS loan repayment through Centrepay</i></p> <p><i>People are acquiring assets through accessing NILS. Financial training is a criteria to accessing these loans.</i></p> <p><i>My mother-in-law is waiting for delivery of a mattress and a bed. She's very happy. She's 72 and wouldn't have any other way to pay for this.</i></p>
Pride in homes	<p><i>They help a lot of people getting not just household items but also pride in their homes. One couple had a broken down family, on the charge, gunja, They had nothing. They have come a long way, they have more self confidence</i></p> <p><i>My neighbor got new furnitures. She's a care for her grandkids and got beds and mattresses for them. They are new, not second-hand. Having brand new furniture makes people proud, they want to start doing up their houses.</i></p>
Relief of stress	<p><i>MMP helps with prevention of money crisis – we have less presentations for Emergency Relief.</i></p> <p><i>We have resolved some of the debt collector situations. People were pretty stressed by that, they didn't understand. Being helped, they relaxed.</i></p>
Accessing wider range of services	<p><i>People come back for other services such as financial counseling, or access to Ergon (power supply company) Keeping Customers Connected Program due to prior connection or word-of-mouth.</i></p>

Clearly, stakeholders perceive that both greater understanding and control of finances has lead to empowerment for MMP clients (Table 12). Preparation of a budget ensures clients have the ability to repay a NILS loan. In the initial proposals for MMP services as part of the Palm Island and Yarrabah agreements, Pride of Place Grants, both for purposes inside a home 'Internal' and in the home environment 'External' were to provide an incentive for community members to engage with the MMP. While discussions on implementation of the POP Grants Program at the community level have recently rapidly advanced, the NILS loans have proved to be a most effective alternative strategy. Providing support to prepare individual or household budgets has also provided the opportunity for clients to have an understanding of their outgoings and how to prioritise expenditure, particularly repayment of existing debts through direct debits services provided by Centrepay.

Stakeholders interviewed have identified that low income of the majority of the community members due to unemployment precludes them from accessing mainstream loan packages. This limits their options to fringe loan services, which had in the past charged exorbitant interest on loans. Stakeholders spoke of the high levels of stress induced by invasive and aggressive practices of debt collectors in the communities. One stakeholder told a story of a client who had 'wished she were dead' on receipt of a letter repossessing her car. Another stated that debt collectors were known to "call on debtors every day, even approaching people in their workplaces". It is uncertain whether these practices are within commonwealth debt collection guidelines, overseen by ASIC and ACCC. A further issue identified was the collection of debts incurred with agencies providing faulty products or services, particularly in the area of telecommunications. The prevalence of low literacy and numeracy skills and poor financial knowledge in these settings was identified as often preventing participants in such loans from realizing their contractual responsibilities and understanding their rights as consumers. Review of contracts prior to signing has been provided by MMP staff to those community members already engaged with the service. This has not been broadly advertised as a one-off service.

Suppliers engaged by ICAN to supply goods acquired through NILS are thoroughly vetted to ensure they provide high quality products accompanied by solid product guarantees. Stakeholders observe that the acquisition of high quality products has engendered both a sense of accomplishment by recipients and pride in their homes. This has lead to clients accessing a second or in limited cases, a third loan.

Engagement with the MMP has also provided clients with access to other financial services provided both in-house (eg consumer advocacy and Tax Help) and by other external agencies (eg the Keeping Customers Connected Program provided by Ergon Energy).

Table 13 AWARENESS OF MMP ENGAGEMENT WITH OTHER SERVICES AND COMMUNITY MEMBERS	
Yarrabah	<p><i>ICAN brings clients into Centrepay for deductions to pay debts, They help set target amounts.</i></p> <p><i>We refer clients to them. It's good to have a referral process with ICAN> We refer when clients are struggling with rent and power.</i></p> <p><i>I refer lots of my clients. I send them with their income statement to work out Centrepay and encourage them about NILS</i></p> <p><i>The Team Leader sits on two local Board of Directors partly to network with key community stakeholders.</i></p> <p><i>A senior staff member attends meetings of community stakeholders</i></p> <p><i>Yarrabah community engagement is a lot stronger perhaps due to the community standing of staff members. The staff as locals are already tapped into other services.</i></p>
Palm Island	<p><i>Representation to ICAN is not possible because the Community Engagement person is not doing it in the community.</i></p> <p><i>Centrelink refers clients all the time for tax returns. We don't refer because we don't know what's available.</i></p> <p><i>There are no links. No-one knew what it did when it started up. ICAN doesn't have a flow or continuous presence. The staff are only here in daylight hours...A service like this needs to be able to consult informally around the community, in the shopping mall and around the streets.</i></p> <p><i>There is some word of mouth happening.</i></p>

The MMP in Yarrabah, aided by consistency in staffing, seems to be relatively well linked with community agencies. The original three staff members in Palm Island used community engagement strategies that included extensive door-knocking. Initially they were promoting POP grants funded by the Commonwealth which aroused a good deal of interest but to date the program is yet to be delivered. The near complete turnover of representation of councilors in local government since the time when the agreement was signed off may have contributed to this. However, some in the community mistakenly held ICAN responsible for this failure of delivery. This, in turn had an impact on community engagement. A further challenge to ongoing community engagement was that, due to lack of staff, the service was inoperative between Dec 2008 – March 2009 and from September 2009 to March 2010. However in the latter half of 2010, structural changes in the organization ensured more on-the-ground support from Cairns for the Palm Island Service with previously existing partnerships refreshed and new partnerships continuing to develop. At the time of this evaluation there was no effectively functioning forum for inter-agency meetings.

Table 14 SUGGESTIONS FOR IMPROVEMENT OF SERVICE DELIVERY	
Promotion of service activities	<p><i>Quarterly reminder of available services in the ICAN newsletter or the Yarrabah news. Put in positive stories from clients</i></p> <p><i>Put up bright notices in the service's shop fronts and with other service providers so they can promote the service.</i></p> <p><i>A service like this needs to be able to consult informally around the community, in the shopping mall and around the streets.</i></p> <p><i>Need door-to-door knockers to explain the way MMP works. People don't know about managing their money. They would like to know, need to know.</i></p> <p><i>Some people are shy and wouldn't come into the office.</i></p> <p><i>There's a need for wider community engagement.</i></p>
Client engagement incentives	<p><i>Being able to access POP grants.</i></p>
Stakeholder engagement	<p><i>I have seen MMP staff come into the office a few times. They need to see the manager as both a professional courtesy and keeping him in the loop. We need to discuss ways of working together through engaging at management levels.</i></p> <p><i>There are currently agency network meetings. Who participates depends on the specific focus of each meeting... There needs to be specific network meetings for financial management issues with ICAN attending.</i></p> <p><i>Contacting as many agencies in the community as possible.. A good reason is that the impacts of a program like ICAN's are not just for individuals. There are many potential benefits for agencies as well, eg relieving the pressure of employees seeking advice on loans and requests for emergency relief.</i></p>
Service access	<p><i>There needs to be greater commitment to the service being available and with the staff attending the office when it is scheduled to be staffed. People get frustrated when they go up the stairs and the office is closed.</i></p> <p><i>I really think they need another office. They can successfully get it (MMP) going but need to address the office issue.</i></p>

Stakeholders frequently mentioned the need to promote the activities of the service further (Table 14). Stakeholders urge strategic engagement at all levels. Directed particularly to the Palm Island service was a call for consistency and timeliness of service availability.

Table 15 SUGGESTIONS FOR SERVICE EXPANSION	
Community-based education	<p><i>Doing work in the schools about money management</i></p> <p><i>Need to start with the younger generation, high school students, so they can teach their kids.</i></p> <p><i>Would like to see this education as an integral part of community life.</i></p> <p><i>MMP participants could mentor others in the community, pass on their skills, sustaining community capacity.</i></p> <p><i>Pay staff extra to provide after-hours workshops in the community at night.</i></p> <p><i>I would welcome support for council staff with tax returns and debt management etc. I would make staff available for such sessions.</i></p> <p><i>Workshops out in the suburbs. Most of the mob are at home in their houses during the day. Go to the bottom area, up on the ridge, Back Farm, farmyards.</i></p>
Financial information resources	<p><i>Tailored financial literacy packages to meet individual/household level specific needs and circumstances. Also need protective packages eg how to protect yourself from incurring expenses that will indebt you like managing credit cards.</i></p> <p><i>We need information on how to read loan agreements up front.</i></p> <p><i>ICAN should change handouts and pamphlets to make it more local. Do it to suit the community</i></p> <p><i>We need more DVDs in the community.</i></p> <p><i>There's a need for home maintenance skills.</i></p>
Managing contracts	<p><i>We need to get second opinions on loan agreements. Perhaps ICAN staff can provide comments.</i></p> <p><i>Talk to people before signing a contract like a car. Let them read it first and weigh up their budgets against the contract payments.</i></p>
Other	<p><i>For people living out on their own land to get a loan to put up a shed and pay back the loan to ICAN. You can't get a loan on traditional land.</i></p>

Many stakeholders interviewed saw opportunities for wider community engagement. Delivery of community workshops adding to the existing workload of individual and household workshops, and individual client work particularly in Yarrabah, may impose a serious burden on the already busy staff.

There are approximately 25 Indigenous-specific financial literacy programs and resources available in Australia³². Access to some of these resources may reduce the labour involved in duplication of resources for the service.

There is a perceived need for an extension to the service of reviewing and advising on loan contracts, especially from an advocacy point of view.

Table 16 IMPORTANCE OF LOCAL STAFF
<p><i>A strength is that the staff are local people. They can go into houses and have more of a connection with the community.</i></p> <p><i>It's important that staff have got real experience, are indigenous. They NEED to have cultural and social awareness.</i></p>

Stakeholders interviewed recognized that local community members on staff enhanced the capacity for community engagement.

Table 17 IMPACT OF RECENT POLICY CHANGES ON FINANCIAL ISSUES	
Closure of CDEP	<p><i>When communities were granted CDEP it gave them (financial) inclusion, participation in the market economy eg able to access loan packages through being employed</i></p> <p><i>Individuals have lost the feeling of making a contribution to the community, lost the self-esteem that came from being wanted even if only for 2 days a week</i></p> <p><i>It's a good thing, its forcing people to look for other employment</i></p> <p><i>Some people have moved into permanent work, taken responsibility for themselves</i></p>
Welfare reforms	<p><i>When ICAN first started in the community, people heard about the pension being taken off you if you don't take the kids to school (like FRC in Coen). It will be like going back to rations. That's why people don't talk to ICAN much.</i></p>
Community Agreements	<p><i>Increase in rental agreements lead to an immediate influx of people seeking Emergency relief</i></p> <p><i>The POP program attracted a lot of interest in the community but it was never implemented. People are asking "does ICAN still hold the money for this?"</i></p>

Due to the community's classification as "non-remote" in reforms to CDEP, the service was closed in Yarrabah in July 2009, resulting in 500 people being transferred to Centrelink. There are few employment opportunities locally and some community members lack the confidence or incentive to leave to seek work elsewhere. However the Department of Employment Education and Workplace Relations (DEEWR) has established a range of initiatives to provide support for previous CDEP participants to transition into training and employment.

A Cairns-based stakeholder noted that the MMP was being established in a difficult policy environment e.g. local housing reforms, the closure of CDEP in Yarrabah, implementation of the Northern Territory Intervention and the unsettled environment in Palm Island following riots after the death of a local man in Police custody. Some community members confused the Money Management Program with the involuntary income management component of the NT Intervention and were concerned about being exposed to welfare reforms similar to those taking place in some Cape communities. More successful staff retention in Yarrabah facilitated more consistent community engagement with initial community suspicion and misinformation able to be corrected in a timely fashion. One Yarrabah staff member recently reported that a current perception among some community members was that "as long as we have the MMP here we won't have income management". Some misunderstandings persisted for a longer period in Palm Island and had some degree of impact on the service's engagement with that community.

CLIENT INTERVIEWS

OVERVIEW

This section provides the results of interviews with 22 MMP clients (Yarrabah: 11, Palm Island: 11)

It is clear from the interviews with clients that ICAN's model of providing MMP services is highly valued. In summary, the consumer advocacy support provided by staff, access to NILS loans and support for budgeting are key features of the service for clients. The results of client interviews also indicate that MMP has enhanced financial capability in managing income available to them, planning ahead to ensure money lasts for the immediate period before a next pay day. This has relieved immediate financial stresses with signs that planning ahead into the future has been enabled by MMP. Making better choices about financial products is constrained by the clients' needs for these and the types required. Clients' need simple financial products as exemplified by the appeal and uptake of the NILS loan. As awareness of MMPs grows in the communities clients are seeking information from the service generally and specific support such as tax help.

Table 18 MAIN MONEY CONCERNS	
Needs	<p><i>I couldn't afford a new family size fridge.</i></p> <p><i>My food costs are very big.</i></p> <p><i>My main concerns are food and things for the baby (she stated that caring for her newborn was getting more expensive as the baby was switching to solids).</i></p> <p><i>Finding money for bills like rent and groceries.</i></p>
Debts	<p><i>Outstanding phone bills. I've got a mobile and landline with one company. I don't always pay it every month. Sometimes it's a problem that your mail gets picked up with someone with the same surname so you don't always get to pay your bills.</i></p> <p><i>He had a phone debt of \$1000 from a mobile phone plan he signed up for last year. He asked the supplier to remove the internet service but apparently it was left on.</i></p> <p><i>She reported borrowing \$100 cash in May 2010. She showed the interviewer a letter from the finance company seeking repayments of around \$35/month. She was worried because she had lost her keycard which was being debited for this loan.</i></p>
Unable to save	<p><i>I can't save anything</i></p> <p><i>I am wanting to save</i></p> <p><i>We can't save up for things like furniture.</i></p>
Demand sharing	<p><i>I have been really stressed, mainly because of other people asking me for food and money when they have been spending their money on habits like grog and gambling.</i></p> <p><i>People, family and friends ask for money. They spend it mainly on alcohol and gunja. I mainly say no because I need the money for my own kids. But I give them money when I can.</i></p> <p><i>I have problems with my older brothers and sisters living in another house. They come and steal food from my house. They are alcoholics...I'm a breadwinner not only for my family but others in the community. Sometimes they see that and take advantage</i></p>
Poor spending	<p><i>I was gambling a bit.</i></p> <p><i>I pay the bills then go silly, buying things I don't need</i></p>

Of a series of four proposed financial education workshop a maximum of two had been completed by some of the clients. Completion of the remaining two workshops had been delayed by both re-development of the workshops and a commitment by program staff to ensuring new learnings were able to be embedded in client practice. This was in support of a focus on the delivery of a quality service through intense client support rather than concentrating effort on achieving high client numbers.

A major concern for clients interviewed was their difficulties in affording essential items such as food (Table 18). Both communities have one major grocery outlet where prices are generally substantially higher than those in the nearby cities of Cairns and Townsville. For many clients, their access to these or other options for grocery shopping was limited due to lack of affordable transport. Many of those interviewed had pre-existing debts when they came into contact with the MMP. A ICAN Financial Counselor identified debt management as "complex and time-consuming". The Financial Counselor stated that frequently there were underlying issues, such as consumer issues, which had to be identified and dealt with in order to consolidate the debt issues. Main money concerns for those interviewed were reported as a lack of ability to save. People had been frustrated by failed attempts to save in the past. There was also mention of challenges to implementing plans to pool household income. There was also mention of concerns related to the negative impact of pressure from those outside the household from relatives to provide them food and money, having misspent their own income. Interviewees suggested that this was expenditure on "habits" such as alcohol and gambling.

Table 19 CLIENT EXPECTATIONS OF THE SERVICE	
Access to NILS	<p><i>Help me get a new fridge, I heard other people in the community were getting these things for their houses.</i></p> <p><i>She is keenly anticipating approval for a new washing machine</i></p> <p><i>Help me with budgeting and getting a loan.</i></p> <p><i>That it would give her access to household furniture. She believes that she will be living in a new place soon and wants to furnish it.</i></p>
Debt management	<p><i>I had a debt and I wanted to get help with that.</i></p>

Almost all clients interviewed expected that, prior to engagement with MMP they would be able to access loans for household goods such as fridges and furniture (Table 19). This was particularly so in Palm Island where the major focus of more recent community engagement has been limited to providing information on NILS. Financial education more recently has been limited to assisting clients with a budget, whereas more clients in the beginning of service provision were completing more than one financial education workshop in association with obtaining a NILS loan. Most clients interviewed across both sites had received approval for NILS loans. Most of these had received their goods and some were planning to access a second loan. All seemed to feel that their expectations had been met. However, in interpreting this information, it should be kept in mind that clients were recruited by MMP staff so over-representation of the more “successful” clients in the sample is possible. It is important to note that to date there have been no defaults on NILS loan repayments.

Table 20 MOST USEFUL LEARNINGS/SERVICES PROVIDED BY MMP	
Asset acquisition	<p><i>Lots of people are getting things like fridges and washing machines. The money is taken out of their Centrelink. It's really helpful, things like those loans with no interest.</i></p> <p><i>Getting those loans – the no interest ones. I've got a fridge and a lounge now. I'm getting a bed with my second loan. When maybe we've paid that off I'll get maybe a whippersnapper for the yard. It's easy to get the loan. It's easy to get the things in the house too because the stuff gets delivered</i></p> <p><i>Before I got hooked up with ICAN I was struggling for extras like furniture</i></p>
Managing money	<p><i>It's changed the way we shop – thinking about what we NEED, not what we want.</i></p> <p><i>It's opened our minds knowing how to budget. It makes us think about living costs.</i></p> <p><i>I was going a bit overboard with groceries and things I couldn't afford. Lots of toiletries. Now I'm doing things like buying clippers and cutting my hair myself. I'm wanting to save. I can save every payday! I've never been able to save before. I'm surprised myself! It makes me feel really happy...now I'm getting through to each payday with some money left.</i></p> <p><i>How to budget – make it stretch to payday.</i></p> <p><i>We are spending as little as we can, only buying what we really needed and not what we don't need. Now we have money left over each payday.</i></p> <p><i>We don't buy alcohol anymore because it is too expensive. We didn't need it. I don't even want it or miss it. We are happy to have a drink only when we go to town. That's about every 3-4 months.</i></p>
Saving	<p><i>Knowing we CAN save. Our plan is to continue paying off our outstanding amounts on bills. When we have paid that money off we can save that extra money we are paying off now.</i></p> <p><i>I have set up a separate savings account. I get \$300 a fortnight taken out of my pension to go into that.</i></p> <p><i>They helped me come up with extra ways of saving.</i></p>
Planning for the future	<p><i>I learned about how to save like putting extra aside for emergency times or big expenses like Christmas.</i></p> <p><i>I'm relaxed knowing I've got money for emergencies, like getting stranded on the mainland</i></p>
Managing humbug	<p><i>My savings are for me, not anyone else</i></p> <p><i>I have learned to stand up to people asking me for things. I tell them “this is our budget – we have to stick to it. This is for food for our children”</i></p>

New learnings gained from participation in the workshops were focused on the positive outcomes of prioritizing household costs such as food and amenities, understanding contracts, implementing budgeting, planning and achieving realistic financial goals. Among identification of the most useful learnings included: realizing the opportunity to make use of accessible loans in the form of NILS and the ability to budget. One client had successfully repaid one loan under the NILS and was in the process of applying for a second loan. These loans were mostly utilized to purchase white goods or household furniture. A positive feature of these loans was that they also included freight costs for door-to-door delivery of items



that were purchased, a significant benefit for remote community members with limited access to transport options and the money to pay high transport costs. New shopping habits were frequently described as “buying what we NEED, not what we WANT”. Clients cited simple strategies to reduce expenditure such as checking the cupboards before going shopping and writing shopping lists.

MMP CLIENT STORY

I did a budget which helped me pay off my debt. I learned about how to save ...I ended up opening another account where money goes directly from my pay, I don't touch that. I got a NILS loan and bought a new washing machine. I'm thinking about another NILS loan and get a lounge. I can spend up to \$1000 getting a lounge. I can choose it on the internet. The money includes the freight – maybe about \$120. I paid \$100 freight on my washing machine. I learned how to do internet banking which is great! I can use a computer at work. Not many people in the community can get to computers.

I feel very confident with ICAN and what they do. Without them I would have dug myself into a hole with stress. And having the new washing machine – that took some stress out. I could only wash about six nappies at a time, now I can do them all in one load.

Responses to the question of whether MMP participants now felt more confident in managing money were mainly in the affirmative. One response of “unsure” was qualified on further exploration as “feeling more in control”. Part of that confidence and control was the ability to resist the pressure of demand sharing which indicates the potential for change in the customary economy. Preparation of a budget was the main contributor to this. Clients interviewed stated that once they had realized where their income was committed, they could explain to relatives that they could ill afford to succumb to requests for money and food if they were to meet the needs of their immediate family and realize financial commitments such as savings plans, debt or loan repayments. A Money Management financial support officer in one site advised the evaluator that he usually incorporated estimates of outgoings in response to demand sharing into client budgets.

TABLE 21 IMPORTANCE OF LOCAL STAFF

You feel more comfortable with these guys; living in the same community knowing everybody is struggling, battling with finances. They understand.

It's good – they are working with their own people. Its easy to talk about money business. I can drop into the office here in Yarrabah and see the staff whenever I like.

It's really getting the word through our own people. They can be more of a “code breaker”. Can use the right jargon for the right people.

Being a local makes a difference. Talking about budgeting is easier. We are not shame to talk to our own kind rather than a migloo.

Clients frequently mentioned the ability of local indigenous MMP staff to “break down” information into a conceptually appropriate format. They spoke of the comfort and safety of speaking about sensitive financially-related issues to locals. One client specifically referred to her confidence in the staff's adherence to confidentiality. Clients are also representing to access other services provided onsite.

RESULTS OF REVIEW OF ICAN DATA MANAGEMENT SYSTEMS

APPROACH TO ANALYSING AVAILABLE INFORMATION FROM ICAN CLIENT RECORDS

The performance indicators prescribed in the current Money Management Services guidelines are:

- percentage of money management services' clients that have an increased knowledge of, and skills relating to money management
- percentage of money management services' clients adhering to money management plans
- number of money management services' clients assisted per year
- number of money management services provided per year.

MONEY MANAGEMENT SERVICES PROGRESS REPORTS (SIX MONTHLY)

The six-monthly progress reports to FaHCSIA, a main instrument for measuring system performance, were made available to the evaluators and these were examined for their consistency with the available client information. Table 22 is a summary of the money management services progress reports provided to FAHCSIA against these broad indicators for the period to the end of March 2010. In November, 2010, the evaluators sought to replicate these reports using the ICAN database. The ICAN database uses Filemaker Pro 9.0. It is web-based, managed centrally at the Cairns ICAN office. Staff at each site access the database via the internet with each staff member able to log in and complete their own updates.

	YARRABAH	PALM ISLAND
Site Location	Shop 4, Shopping Complex Esplanade Yarrabah	Top Floor Administration Building Palm Island
Staff	Team Manager located ICAN Cairns Office Team Leader Money Management Workers: 2	Community Engagement Officer Financial Counselor
MMP OUTPUTS since commencement July/Aug 2008 (as at March 2010)		
No. clients	602	286
Level of client support		
Low: < 1 hr	456	140
Medium: 1-3 hrs	112	135
High: > 3 hrs	34	11
Referrals to other services:		
To a financial counselor	49	59
To emergency relief	0	0
To Centrelink	31	23
To other services	46	37
TOTAL:	126	119
Referrals from other services		
From a financial counselor		129
From emergency relief		
From Centrelink		17
From other services	130	49

Table 22: Location of MMP services and some service outputs

These reports indicated that the following information could have been used for analysis: client demographics, episodes of contact, level of client support, referrals, MMP workshops delivered and number of workshop participants, amongst other information. These reports are completed using a reporting template developed by FAHCSIA for all welfare payment reform participants (personal communication N Swan 9/06/2010).

TESTING THE VALIDITY AND UTILITY OF THE INFORMATION BASE FOR THE DATA REPORTED IN THE SIX-MONTHLY MONEY MANAGEMENT SERVICES PROGRESS REPORTS TO THE FUNDING BODY.

The evaluation scoping document provided the preliminary conclusion that these reports would require some form of auditing to assess their accuracy and validity in capturing MMP activities. The following steps were taken to try to achieve this and the outcomes are described.

1. Downloads, in a suitable electronic format, of raw data used to generate the fields in the progress report were requested from ICAN management at the beginning of the evaluation period. In attempting to comply with this request to provide this information, however, it was found that there was no convenient and accessible way for management to access the data. The database designers had not provided suitable or accessible options for interrogating the database to the degree required to produce these reports, a limitation which was only discovered at the beginning of this data audit phase of the evaluation.
2. The evaluators then requested permission from ICAN management to interrogate the database directly in order to download the necessary quantitative evaluation information manually by examining each client record or group of records. The results of this interrogation are summarized below. In order to focus discussion with ICAN staff and to facilitate data retrieval to achieve the simplest possible performance measure, Figure 9 was presented to management as a hypothetical depiction summarizing hypothetical growth in client numbers and associated growth in service contacts.
3. After considering the challenges the evaluators were facing, ICAN management clarified for the evaluation that the data for the six-monthly progress reports is generated manually from records held at the Yarrabah and Palm Island sites. Further auditing of the hard copy and electronic information available at the Yarrabah site was conducted. No attempt was made to audit the hard copy information at Palm Island for logistical reasons and because this was outside the scope of the original evaluation plan. Moreover, there were no electronic client records kept at Palm Island other than the information available from the central database.

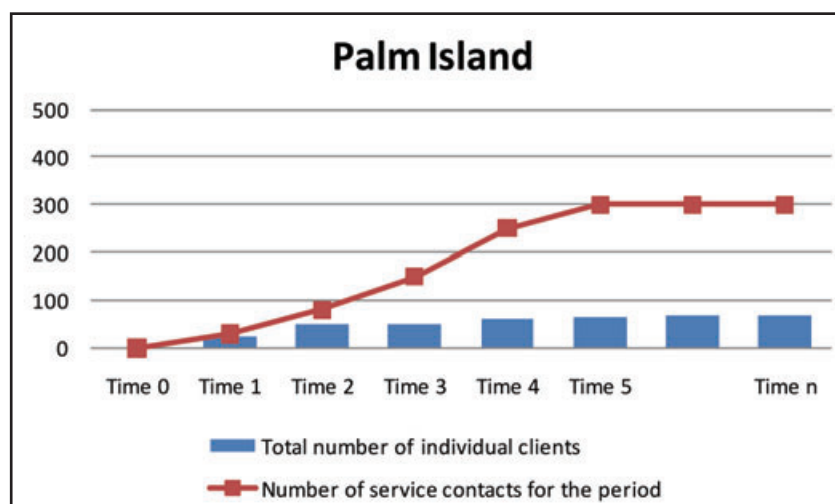
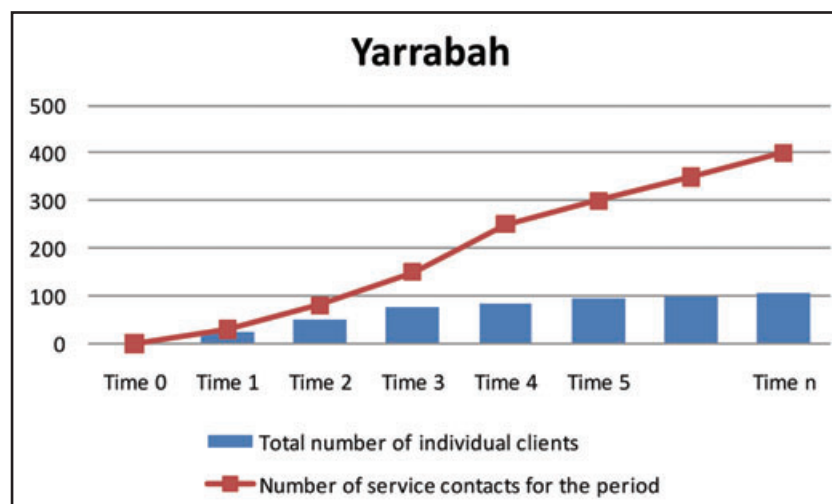


Figure 9 Hypothetical graphs of core service provider indicators over time including numbers of clients and numbers of service contacts used in discussions with ICAN management about service performance data

When attempting to manually extract the relevant data from the database to replicate the reports summarized in Table 2 several obstacles were met including:

- i) A significant proportion of clients' records examined had a duplicate record in the database. This became obvious when a number of entries that were clearly the same person showed different case numbers or showed minor differences in the spelling of their names while each different spelling constituted a separate record in the database.
- ii) There was found quite a lot of records in the database with no information in them, which fits with information provided by ICAN staff that the database can be opened and new records created with few management controls including compulsory fields.
- iii) The database records for 2008 appeared to include records for 199 unique clients provided with at least one service by ICAN. For 2009 it appears there were 530 unique clients provided with a service. For 2008, the records show there may have been 25 unique clients provided with money management services while for 2009, there were 40 such clients. The great majority of all clients in the database were provided with what is described as 'education' with the majority of this service provided during March, 2009, when the Palm Island site was becoming fully operational.

The quantitative data that could be retrieved from the database was uninformative and clearly contained numerous errors and inconsistencies. To construct the simple service performance graphs depicted in Figure 9 was found to not be possible because the available routinely-collected administrative data was not suited to the task.

PRE- AND POST- MMP PARTICIPATION QUESTIONNAIRES

Operational definitions of financial literacy require application of a framework which specifies components of financial literacy such as numeracy, financial understanding and competence. The evaluators were provided with the blank hard-copy assessment tool by ICAN management, but no data were available for analysis at the time the evaluation was conducted. However, the practice of routinely conducting entry and exit interviews with clients is now in place and offers a useful way to collect information on MMP services uptake and effectiveness.

The evaluation scoping report indicated that further quantitative data analysis would include:

- an audit of program participants' pathways through MMP, other ICAN services and any engagement with mainstream financial services
- review of records and reports generated for the funding body by MMP staff.

CHALLENGES FOR INFORMATION MANAGEMENT FACED BY ICAN

ICAN staff reported that data entry and management faced a number of early challenges including the technical challenge of insufficient band-width available at the remote sites making data entry time-consuming and dependent on performance speed of the internet for efficient data entry. This was addressed during the evaluation in an effective manner by ICAN by ensuring band-width upgrades to the remote sites. Other challenges include the logistical challenges of training new staff in information-capturing methods and sustaining the necessary skill levels and challenges of routinely monitoring completeness and accuracy of data entry at remote sites. Although ICAN management recognizes the central importance of managing its clients' confidential financial information in a sound way and in a way which protects both the information and the privacy of the client, information management is a specialized field in which no current ICAN staff are adequately skilled. Although ICAN is a small organization, it is growing rapidly and it needs the specialist skills and information management infrastructure that organizations providing similar services require to manage client information responsibly. However, ICAN has not been adequately resourced to do this.

To illustrate the challenges faced in collecting and managing client information, comments from remote site staff regarding the practicality of entering data into the ICAN database are informative.

- "The web database is frustrating to use. It was timing out during entries and was creating a further FN for same client when you went back to complete the entry" ICAN management recognized this difficulty and addressed it.
- "It takes longer to enter data about client contact than entering it into spreadsheet" ICAN management also recognized this difficulty and addressed it.
- "the spreadsheet is the best – cells that calculated were better for reporting. They gave us the monthly stats. They gave us more information eg tells if the client contact is first visit or return"
- "We had issues with the ICAN database. It automatically generates a file number. If you delete a file because it has been duplicated, then that file number is lost."
- "The spreadsheet is easy to access and you don't have to go online to get to it"
- If you want to add to a previous entry the date is automatically generated, and puts in the date of entry. You can't get back in to the date of the actual service" (thereby making retrospective entries impossible).

As a result of the action research approach used in this evaluation with progressive feedback to ICAN management, ICAN has recognized the need to centralize the compilation and management of data and is addressing the infrastructure and training needs to achieve this. This is a work in progress which is under review and being refined.

AUDIT OF DATA AVAILABLE IN EXCEL SPREADSHEETS AT YARRABAH

Separate to the main database, ICAN staff at Yarrabah have attempted to record client services in Excel spreadsheets since the beginning of March 2009, around eight months after the provision of Money Management Services formally commenced in July 2008 in that community. The Yarrabah spreadsheet includes fields which attempt to capture information describing the client's name, gender, age (10 year band), referrals from other services, referrals to other services, income, place (where service provided), activity (kind of service provided), time (for service to be provided) and whether the contact was an initial or subsequent contact. These data provided access to information for the evaluators to highlight some of the challenges of managing data while also providing some crude indications of service performance.

There were 1725 entries in the spreadsheets provided to the evaluators with dates ranging from the 3rd of March, 2009 to the 7th of September 2010. Of these 1725 records, there were five with no information recorded other than the date of the service contact. Of the remaining 1720 there were 254 with no information about the kind of service provided, whether money management services or other services, leaving 1466 records of a service contact (Figure 10). Of the 1466 service contacts there was no information provided about the gender of the client in six cases, the age of the client in 54 cases, the source of referral in 218 cases, any referral out in 451 cases, the time the service took in just one case, while there was complete information for whether the episode was a first service contact, i.e. a new client.

There were just over seven hundred names entered into the spreadsheet. However, closer inspection of the list of names revealed at least 30 obvious duplicate entries suggesting that the number of unique clients serviced during the 24 months that records were kept was around 670. In the spreadsheet, however, there were just 248 '1st' contacts with the service which is clearly inconsistent with the likely number of clients based on approximately 670 client names. Overall, there were 406 of the 1466 records in the spreadsheets where clients were provided with money management services.

Around 670 clients were provided service on 1466 occasions in two years

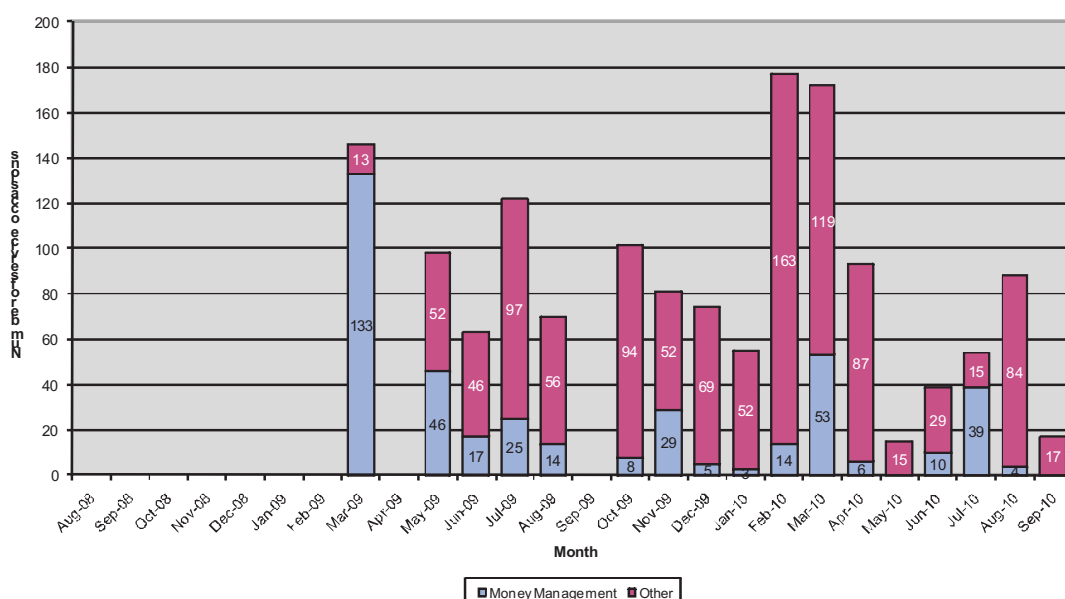


Figure 10 Possible numbers of money management services client contacts at Yarrabah using data available from spreadsheets maintained by Yarrabah ICAN staff.

Figure (10) attempts to summarise the number of service contacts recorded over time with money management services distinguished from other services provided to a client. There were two months when no data were entered into the spreadsheet. Client intake information during this period had been recorded elsewhere, such as NILS forms. During these two months, on-site staff were transitioning from using existing record-keeping practices to use of the on-line database. These gaps together with the strong fluctuations across months reflect the fact that this kind of data is dependent upon service staff availability. Future plans to use such data as performance indicators should take account of the service intensity at the time. Data for this denominator to adjust the fluctuations in the pattern were not available.

From these data it is possible to provide a crude estimate of the number of money management services clients assisted per month at Yarrabah. In the 24 months since operations formally commenced, an average of 28 unique clients per month were provided a service by ICAN. If we focus on just the 17 months for which records were kept the average was around 39 clients per month, equivalent to perhaps 470 clients per year. In 17 months the number of service contacts possibly averaged 86 per month, or around 1030 per year. According to the Yarrabah spreadsheet, the number of unique clients provided money management services was around 320 with these services provided on 406 unique occasions in two years. For the 17 months when records were kept, this is at least 19 individuals per month, around 225 per year with services provided on an average of 24 occasions per month or 287 occasions per year.

FURTHER ANALYSIS OF INFORMATION AVAILABLE AT YARRABAH

To explore the usefulness and accuracy of the available quantitative data further and to seek ways to track financial literacy improvement or behavior change using the available quantitative data, the evaluators decided to examine and compare three information sources using a small sample from, i) the information available in the excel spreadsheets at Yarrabah, ii) the information available in hard copy files at the Yarrabah office and iii) the information available from the web-based database.

Twenty names were selected at random from the spreadsheet. Individuals were selected in order to achieve a balance of males and females. Clients who had at least three service contacts recorded in the spreadsheet were chosen with clients included in the sample who earned their incomes in a range of ways and who were provided several types of service anticipating that these would be reflected and recorded in the database.

Among the 20 selected, there were 9 males and 11 females. The spreadsheet records indicate that 12 of these 20 clients were provided with 'MMP', i.e. money management program services. There were 10 who were NILS clients and, of these, all but one was recorded as having also been provided MMP. Gender was recorded for each client consistently at each contact. However, the recorded age of the client varied between contacts in four cases and was not recorded for one client. In one case, there was confusion about the identity of the client with the name extension 'Snr' obviously causing the confusion, even though the age of the client had not changed between the records of service.

These entries in the Yarrabah spreadsheet were compared with entries in the web-based database. Four of the 20 could not be located in the web-based database. Among the remaining 16 that were found in the database, there was no gender entered for two clients and no age for three. For the 12 clients where agreement between the age recorded could be assessed, the same age was recorded in just four clients in both the spreadsheet and the database.

Importantly, in only three out of the 12 cases in the spreadsheet who were recorded as being provided 'MMP' was there a similar record in the database.

Among the hard copy files retrieved at the Yarrabah ICAN office, only two records had information about the gender of the client. This agreed with the database information. However, in the spreadsheet, one of these clients was recorded as having the opposite gender. Both client ages recorded in hard copy matched the database entries but not the spreadsheet entries. Only two NILS clients recorded in the database had a record of NILS in the spreadsheet.

A third source of information was available, the 'Yarrabah Client Register', a template which was intended to be used for progressively registering daily client contacts, a very worthwhile goal. Since the 1st of November 2010, a running sheet was implemented to attempt to capture client contacts at the service front line. Five records in this running sheet were selected for assessment. Two could not be found in the database and two others could not be found in the spreadsheets. There were also age and gender entry inconsistencies.

SUMMARY OF QUANTITATIVE DATA ANALYSIS

In terms of the performance indicators prescribed in the current Money Management Services guidelines for improving financial literacy, we could find no ready way to track financial literacy improvement or behavior change for individual clients through the records examined.

While the Yarrabah data has allowed a crude estimate of the third and fourth performance indicators, the available routinely-collected data does not permit these indicators to all be assessed across the service sites.

In terms of data management for ICAN, a number of urgent actions were recommended to management during the course of this evaluation,

- i) Rationalise client lists so that a single client number is unique to each client and,
 - a. until the database can be renovated or replaced, generate a unique matching hard-copy file of client records and implement stringent procedures for updating these records
 - b. develop and implement a clear set of procedures for updating an existing client file in the database
 - c. develop and implement a clear set of procedures for distinguishing existing clients being provided with a service from new clients who have received no prior MMP service
- ii) Criteria for categorising MMP services provided to clients and entered into the database need to be developed and consistently applied across the sites
- iii) Provide sufficient ongoing staff resources or support to ensure that the above can be carried out.

There was a prompt response by ICAN management with at least two meetings called to discuss the adequacy of the database. ICAN held three further meetings to develop a strategy to address information management issues. The evaluators made the following further recommendations as a result of these meetings.

- i) Quite fundamental is to ensure there is a link between any and all paper records for clients and a unique record in the database
- ii) Ensure that the database has the capacity for analysis to enable progress reports to be routinely prepared by several designated project personnel to avoid reliance for progress reports being the responsibility of any single ICAN officer
- iii) Employ dedicated data management personnel
- iv) Train existing staff in data management.

Further response by ICAN has been to attempt to implement a more disciplined and structured approach to information capture at the point of service. ICAN's revision of information capture and data management procedures is scheduled to be implemented in July 2011.

DISCUSSION

The preceding analysis provides an example of the challenges faced by an organization which is expanding and which is striving to support services at multiple remote sites with infrastructure and resources that are insufficient for the task and with a strong need for staff training and development in the fundamentals of information management and record keeping. This task should not be underestimated. Data management procedures for just one client need to be as thorough and comprehensive as for a much larger number of clients. So, appropriate resources must be made available.

ICAN has invested considerable effort into developing systems for collecting information for reporting to funding bodies despite the deficiencies found in its information management practices. In the context of the lack of resources to support information management and difficulties faced by staff who lack the specific skills at the shop-front service level, any changes to reporting requirements of funding bodies inevitably place enormous stresses on the organization. One example of the difficulties faced was recounted by ICAN management during a feedback session in the evaluation process. A lead funding body changed its compulsory reporting template just one week before the report was due. It is the view of ICAN and the evaluators that even with the necessary resources and infrastructure to address the issue, there will remain an ongoing need to train and retrain staff and to monitor all client information entered into their client records.

An important issue is whether the quantitative measures increasingly required in reporting templates are the right kinds of measures to reflect the financial capabilities of individuals, the extent to which their trust is built in the service, the level of competence clients acquire through interaction with MMP services to access other services or to avoid disreputable ones and to broach consumer advocacy matters with confidence. These capacities are notoriously difficult to measure. It is ICAN's view that cost-impact assessments for clients as a group would be more informative and that client numbers alone and measures of service intensity don't reflect these population-level changes. It is also ICAN's view that case studies are important and legitimate ways to reflect the intensity of the work involved to support a client and highlight the wide range of issues that are addressed in contacts with clients who have very complex financial and advocacy needs. The evaluators broadly agree with these views.

ICAN's strategic approach to address information management issues is to seek to employ an Information Management Officer. This officer would provide a range of services to ICAN management including analysis of data for strategic development purposes including funding applications, provide the necessary progress reports to funding bodies, provide responses to enquiries from policy and programs officer request for information and assist to contribute to evaluation and other research.

SECTION FOUR: KEY FINDINGS AND DISCUSSION

KEY FINDING ONE: EVALUATION OBJECTIVES

PRINCIPAL EVALUATION OBJECTIVES

- To examine whether the Money Management Program was implemented as intended
- To identify challenges to achieving outcomes in the original agreement between FAHCSIA and ICAN to provide money management services
- To identify the manner in which ICAN and MMP staff were able to overcome these challenges
- To contribute to the development of more efficient and effective tools to capture service activities against key performance indicators
- To assess the performance of MMP in achieving successful outcomes for MMP clients
- To enhance service development and delivery through the life of the evaluation through ongoing feedback to ICAN of data collected
- To identify program components that could be applied in other settings

WAS THE MONEY MANAGEMENT PROGRAM IMPLEMENTED AS INTENDED?

The MMP was intended to be a component of a Government strategy. Community Agreements between the local Aboriginal shire councils and the Australian Government were signed off in 2007. These agreements aimed to improve school attendance, housing, and tenancy arrangements and also to provide personal money management services and opportunities for home ownership. Grants through the Pride of Place initiative were to be made available through the local councils for home improvements. Eligibility criteria for these internal and external home improvement grants funds originally included participation in money management services provided by ICAN. Due to changes in local government the POP grants program is still to be implemented at either site, partly due to the loss of drivers at the community level. Discussions are currently underway at community levels to re-invigorate this program with eligibility for grants including a demonstrated ability to save and the signing of new tenancy agreements. ICAN will provide the local Council in one community Certificates of Attendance for participation in financial literacy workshops which will contribute to meeting eligibility criteria.

WHAT WERE THE CHALLENGES IN ACHIEVING CONTRACTUAL OUTCOMES FOR FAHCSIA IN DELIVERY OF MMP AND HOW WERE THEY OVERCOME?

SERVICE OBJECTIVES OUTLINED IN THE CONTRACT BETWEEN FAHCSIA AND ICAN

To ensure that individuals and families of these communities have:

- Increased access to money management information and training;
- Increased money management knowledge;
- Increased assets and reduced debt;
- Increased financial resilience;
- Assets and debt are managed more effectively;
- Progressed against saving plans and goals;
- Access to information and services so they can make informed choice on the benefits, risks and obligations of home ownership; and
- An understanding of, and access to, Family Payments, Extended Family Care and Centrepay information.

1. A major challenge to encouraging community members to access MMP was the lack of implementation of the Pride of Place grants. At the outset of service provision MMP staff at both sites had put considerable effort into promoting the grants as an incentive for community members to participate in the MMP workshops. MMP doorknocked the community canvassing for interest in the POP program which was received with great interest and financial literacy education workshops were commenced with some families on the strength of this. There has been marked disappointment among community members in the lengthy delay in implementation of the POP grants. Consequently the MMP had to be redeveloped to have relevance in the community. This was achieved through the introduction of NILS, which was identified in client interviews at both sites as the most useful service provided by the MMP. The acquisition of new, good quality white goods and furniture has lead to pride in homes.

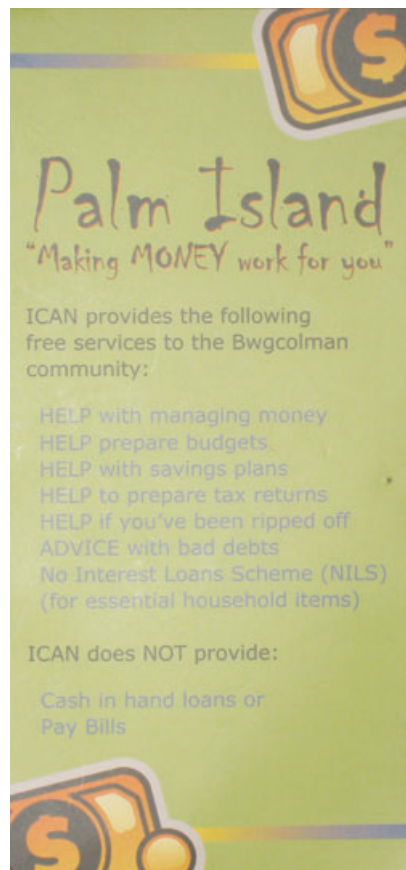
2. A perennial issue in remote communities is the limited and constrained labour market which has contributed to staff recruitment and retention issues. ICAN has persisted however in the recruitment of local community members in keeping with their commitment to a community development approach. On Palm Island there is one non-local non-Indigenous staff member, recruited for both his specialist abilities and long-standing connections with the community. Staff retention has improved over the life of the evaluation. A contributing factor may include a recent organisational restructure which has enhanced service support at the community level. This has enabled the Cairns-based MMP Coordinator to visit the remote sites both more frequently and regularly. The 2011 ICAN service plan has a strong focus on strategies to improve staff training and development. This has included recruitment of an Indigenous Training Coordinator who is utilising an individual and group mentoring approach for appropriate professional and personal development of staff. In order to provide the necessary skills for staff to meet the complex financial needs of clients, professional development requirements for most staff now include commencement of Diploma level studies in financial counseling. This includes five of the current MMP staff across both sites. Individual study plans have been developed and are closely monitored through regular supervision meetings. An intensive mentoring approach is intended to enhance the likelihood of completion of studies through provision of an even more supportive environment.

3. The MMP's in Yarrabah and Palm Island were established at a time of rapidly changing policies at both federal and state levels with regard to welfare reform. There was initially some confusion among community members who perceived that the MMP was related to the recent Cape York Welfare Reforms. Fears were also expressed that involuntary income management strategies similar to those imposed as part of the NT Intervention were about to be implemented in these communities. These perceptions were stronger in Palm Island where service delivery had experienced interruptions due to staff shortages. Overcoming community perceptions and misinformation is a common challenge for services in small discrete isolated communities. As demonstrated by the responses in both stakeholder and client interviews there is a wide range of levels of awareness of the MMP services provided. ICAN is strengthening community engagement strategies to overcome these perceptions including multi-media distribution of service information, attending local networking meetings (which can often be in a state of flux), having a presence at community open days and being seen out and about in the communities. In these settings, promotion of successful outcomes for clients through "word of mouth" remains the best local advertisement of the service.

4. Resources provided by funding body for financial education workshops needed significant adjustment to ensure they were culturally and conceptually appropriate for these particular settings. This consumed a large amount of human resources and has contributed to delays in clients completing the four workshops. Currently only 8 individuals have completed the fourth workshop to date. However comments from clients and staff suggest that adaptation of the workshop materials to the local context and giving them local branding gives further community ownership of the program. Evaluators were unable to attend any of these workshops. It is clear from comments from clients that the information delivered in these workshops, particularly budgeting, has been relevant and has impacted favourably on participants' money management behaviours.

5. Client information and service activity data management has been found wanting and is currently not capturing the full extent of service provision. A further challenge was presented by the funding body making changes in its reporting requirements after ICAN had invested a considerable amount establishing a database to capture MMP activities.

6. Limited Infrastructure at the community level, especially office space, has hampered service accessibility, particularly in Palm Island. Lack of space has also contributed to limited privacy for clients being interviewed in the offices and accessibility which has an impact on providing privacy for client interviews. However, evaluators noticed no discomfort among clients about limited privacy due to lack of space. Given current shortages of office space in the communities this is unlikely to be resolved in the near future.



WHAT KINDS OF INFORMATION MANAGEMENT NEEDS DOES ICAN HAVE TO EFFECTIVELY AND ACCURATELY CAPTURE SERVICE ACTIVITIES?

In general ICAN needs to have an information management system which is comparable to systems available to and used by major financial institutions. Information privacy and security of data to a level provided as assurance to clients by mainstream financial institutions is recommended. This is recommended on simple equity grounds, but also on the grounds that ICAN is a service which is likely to grow and spread to other remote communities very quickly. As well as keeping accurate client records for the sake of the clients, ICAN will continue to require information that can report on performance in an accurate and timely way. To support an expanding service with complex and changing reporting requirements, ICAN management and the Board requires access to performance information for planning and development purposes.

It is specifically recommended that ICAN seek advice and support from mainstream financial institutions to establish an information management system with ongoing support and advice for its maintenance and for staff training.

HOW DID THE MONEY MANAGEMENT PROGRAMS PERFORM IN ACHIEVING SUCCESSFUL OUTCOMES FOR CLIENTS?

Evidence of modest improvements in financial capability was captured by the evaluators. This evidence related to changed behaviours among MMP clients in terms of asset acquisition, improved ability to manage finances, save, plan for the future and seek assistance to further improve these skills or resolve a range of financial issues. These findings are more fully discussed in Key Findings Two. These improvements however fall far short of the broad initial intent of the MMP ie to equip community members with the skills to make informed choices relating to home ownership. However less ambitious goals such as dealing appropriately with current debt and repayment of small loans are more appropriate to the reality of many people's financial circumstances in these remote settings. Successful outcomes were achieved through strategies which included:

- Provision of both individual and family financial literacy education in a range of settings including workplaces and homes
- Adaptation of program resources to the service settings
- Provision of in-house access to other financial services and products
- Employment of local staff who were able to impart knowledge in a conceptually appropriate manner and provide a culturally safe service environment for local consumers
- Improvement of service promotion advertising services at the community level
- Focusing on a strong community engagement agenda which was well-achieved in one community and improving in the other

HOW DID THE EVALUATION PROCESS CONTRIBUTE TO ENHANCEMENT OF SERVICE DELIVERY?

- Review of data management processes and systems has lead to ongoing redevelopment of these
- Identification of lack of indicators capturing improvements in the financial capability of clients prompted the development of pre and post workshop questionnaires. These have been designed to assess improvements in specific competencies relating to financial skills and knowledge and are currently in the early stages of implementation.
- Attending to client and community-level stakeholder interviews, plus evaluation feedback at the community level by an evaluator in Palm Island assisted with enhancing both service promotion and networking opportunities

WHAT SERVICE DELIVERY COMPONENTS COULD BE APPLIED IN OTHER SETTINGS?

- Incentives for community members to participate in financial literacy education
- Provision of a wider range of financial services such as tax help, consumer advocacy, financial counselling and access to microfinance
- Local community members to be employed as far as is practicable
- Face-to-face mentoring and supervision of staff at the community level
- Provision of a specified role such as a Training Coordinator and incorporating a mentoring aspect be considered. This most likely would be situated at regional level, but with an outreach function at the community level
- Data collection and management protocols that ensure information collected re service delivery fulfils database and reporting requirements. Centralised web-based data management systems may assist with this
- Linking of financial literacy education with other key financial services especially financial counselling and consumer advocacy
- Staff development practices that include regular and frequent access to face-to-face mentoring and supervision that addresses a range of both professional and personal development
- Provision of a specified role such as a Training Coordinator be considered. This most likely would be situated at regional level, but with an outreach function at the community level
- Community engagement strategies are essential, targeting both community members and stakeholders at the local level.
- Effort is applied to tailor education resources to suit the local clients

KEY FINDING TWO:

EVIDENCE OF INCREASED FINANCIAL CAPABILITY OF CLIENTS

The evaluation was confined to examining service provision rather identifying indicators of financial capability and rigorously applying them. However, data from client interviews in particular reported information consistent with the broad domains of financial capability as described by the Personal Finance Research Centre, University of Bristol^{2, 3} They are i) managing money (the ability to live within one's means); ii) planning ahead (in order to deal with unexpected events and provide for the long term future); making choices (being aware of available financial products and choose them appropriately) and getting help (seeking financial information and/or advice). Examples of this qualitative data are in Table 20.

TABLE 23 EVIDENCE OF FINANCIAL CAPABILITY	
Managing money	<p><i>It's changed the way we shop – thinking about what we NEED, not what we want.</i></p> <p><i>It's opened our minds knowing how to budget. It makes us think about living costs.</i></p> <p><i>It makes me feel really happy...now I'm getting through to each payday with some money left.</i></p> <p><i>How to budget – make it stretch to payday.</i></p> <p><i>Setting up a household budget. We both make different contributions to rent, power and food. Then we both have money left over for ourselves.</i></p> <p><i>The money left over is like fun money – gambling. Not to put that first.</i></p> <p><i>We've been doing that for over a year</i></p> <p><i>We are spending as little as we can, only buying what we really needed, and not what we don't need. Now we have money left over each payday.</i></p>
Planning ahead	<p><i>Our plan is to continue paying off our outstanding amounts on bills. When we have paid that money off we can save that extra money we are paying off now.</i></p> <p><i>I also tried to save by setting up a separate special savings account – I used it to save for Christmas. It was good to know the money was there..</i></p> <p><i>I'm relaxed knowing I've got money for emergencies, like getting stranded on the mainland</i></p> <p><i>I learn to try and keep all the paperwork together for next time (tax return)</i></p>
Making choices	<p><i>Finding out about NILS</i></p> <p><i>Its good having affordable repayments for NILS. Its about \$30 per fortnight. I don't miss it because it comes out of Centapay</i></p> <p><i>I couldn't have got those loans anywhere else (NILS)</i></p> <p><i>The NILS loan is a blessing to our people here. They don't understand about the interest component of loans. With this, you pay back what you borrowed.</i></p> <p><i>This loan better than lay by. Its no worry, no hassle. I'm over the roof!</i></p> <p><i>There is no other way to get a loan</i></p>
Seeking help	<p><i>I'm understanding contracts, like buying a car. About finances.</i></p> <p><i>The MMP helped him to budget so he can repay his \$1000 debt.</i></p> <p><i>I did a budget workshop which helped me pay off my debt</i></p> <p><i>I'd like to know how they can help me with my huge phone bill</i></p> <p><i>I had a debt and I wanted help with that</i></p> <p><i>Learning about accessing Centrelink payment...about reading bank statements</i></p> <p><i>We are thinking about changing our way of banking and getting joint accounts</i></p>

DISCUSSION:

Managing money: Development of budgets at both household and individual level is the first component of financial literacy workshops being delivered by MMP staff in these settings. Development of the ability to prepare and implement a budget has had an extremely positive impact and was frequently identified as one of “the most useful learnings” from the workshops.

Clients have developed strategies to manage expenditure which are exemplified by “Buying what I need not what I want”. Strategies mentioned included preparation of shopping lists and checking cupboards prior to shopping to save wastage. Clients demonstrated they are improving decisions about what NOT to spend their money on, for example, limiting alcohol purchases and thinking about quitting smoking tobacco.

The impacts of demand sharing have been restricted through rationalisation of resources rather than refusal to share them. To expand the latter point about managing demand sharing, it was important to MMP clients that their new skills in money management assisted them to deal effectively with the more demanding members of their families. When faced with demands to share their cash MMP clients were better prepared with sound reasons to avoid a family member’s demands for their money. This assists MMP clients to minimise the stresses that often arise from a direct refusal to meet such a demand.

Many interviewed stated they were now able to “get through to payday” with money left. Successful repayment of NLS loans has engendered both a sense of achievement in individuals and set in place a pattern of saving

Planning ahead: This behavior is more fully described as the ability to both deal with unexpected events and provide for the long-term future. For many clients who have only recently been able manage getting through the next fortnight with some money in reserve, planning for the long-term future is currently unrealistic. However some clients identified they were keeping money in savings accounts for emergencies such as urgent travel requirements. Some were also making provision for longer term savings goals eg purchase of a vehicle, next year’s school fees for a grandchild. Others were planning a second or third application for a NLS loan following successful repayment of an initial loan.

Being aware of and making better choices about financial products: Extensive Indigenous community consultations regarding financial literacy needs, access to financial services and product needs took place in 2006. These consultations identified the need for access to low fee bank products and small value loans that can be approved in a timely fashion²⁸. Through providing access to the NLS and other microfinance products such as low interest loans and matched savings schemes the MMP has provided an alternative for remote community members to unscrupulous fringe lenders often requiring unaffordable repayments. The consumer advocacy capacity of the organization has contributed to raised awareness of consumer rights and responsibilities and in several cases “rogue traders” have been brought to the attention of government regulators by MMP staff. Encouragingly, some clients are on their second or third loan having successfully acquitted previous loans.

Seeking help: The communities see the services as accessible in that they are community rather than regionally-based thus avoiding travel-related expenses. Employment of local staff has ensured clients feel comfortable to “drop into the office anytime” or allow staff to provide workshops in their homes. Many clients commented on the ability of local staff to “break down” financial information into accessible language and concepts. Awareness of core and additional services provided by MMP is growing among community members and service providers in both remote sites. Locals are seeing the services as a source of information and support relating to a range of financial issues including financial counseling, consumer advocacy and accessing and managing Centrelink issues. The MMP, through ICAN, has the capacity to address these issues in-house. The MMP has also demonstrated capacity to respond to community needs in an innovative fashion eg provision of assistance to lodge tax returns. Word-of-mouth reports at the community level regarding successful client outcomes relating to consumer advocacy, debt-management, tax help and acquisition of assets through NLS have encouraged many new clients to approach the service in both communities. High levels of unemployment will remain a barrier to for many community members wanting to access more mainstream financial products.

KEY FINDING THREE: ORGANISATIONAL STRENGTHS OF ICAN

Based on stakeholder interviews and observations, the evaluators note the following strengths of ICAN which contribute to delivery of the MMPs:

- a robust Board of Directors resulting from a well-thought recruitment strategy ensuring a range of appropriate skills can be brought to bear on governance
- all executive and senior management are experienced in working in remote communities
- a demonstrated capacity to deliver a range of financial services including: consumer advocacy, financial counselling; tax help and development of web-based educational resources
- a high profile service with representation on significant national forums which allows them to articulate policy level issues with community-level issues
- strong commitment to staff development which has included accessing resources to provide culturally appropriate support to Indigenous staff through an Indigenous Training Coordinator
- ICAN has also been able to respond in a prompt manner to the ongoing feedback from evaluators.

Some issues relating to effective program delivery identified in the evaluation process had also been previously independently identified by ICAN management. Feedback of evaluation data was able to assist by informing ICAN responses. Strategies to address these issues have been incorporated into organizational service plans for 2011. These include:

- an ongoing review and redevelopment of data collection tools and processes and procedures relating to data capture and management
- improved and targeted community engagement strategies
- development of the pre and post workshop questionnaire to assess changes in program participants' financial capability (these are in the process of being implemented)
- Improvement of client intake processes
- Improved support for staff, Palm island in particular, through increased site visits by Cairns-based staff including the MMP Coordinator.

It is anticipated that the results of the evaluation will be published in the evaluation research literature which is peer-reviewed and published internationally.

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