

Good Shepherd Australia New Zealand

Quietly Changing Lives: Summary Report of the Firmer Foundations Evaluation

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Good Shepherd Australia New Zealand and Lirata Consulting acknowledge the traditional custodians of the land on which Firmer Foundations is based, the Wurundjeri and Bunurong peoples of the Kulin nation, and pay our respects to their elders past and present. We express the hope that we are moving together to a place of justice and partnership.

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PURPOSE

Assist women to increase their financial capabilities and minimise their vulnerability to economic abuse, to support them on their journey towards a full, safe life with greater financial independence.

PARTICIPANTS

110 women across 3 years

- 24% aged under 25
- Around 15% from Aboriginal or non-English speaking backgrounds
- 33% live in Hastings area, 28% in Rosebud / Rye area and 19% in Mornington / Mount Martha area
- 18% partnered at time of intake
- A little over half have dependent children

Wide range of financial needs

- Low incomes
- Debts
- Difficulty in saving
- Difficulty in affording necessities
- Lack of confidence and control
- Economic abuse
- Anxiety about the future
- Education and employment goals
- Money management goals

ACCESS

120 referrals across 3 years

- Other Good Shepherd programs: 40% (Family Services, Family Violence Service, Financial Counselling Service)
- Self-referral and outreach to women's groups: 32%
- Centrelink: 13%
- Other community-based agencies: 15% (Youth services, health and mental health services, Community Information and Support services and others)

Face to face appointments and group sessions

- Hastings, Rosebud, Mornington
- Outreach to community locations
- Single session work

Follow-up

- Phone, SMS, email

SERVICES

Individual support

- 76 women across 3 years
- Flexible person-centred support using Financial Capability Coaching
- Key worker model with open-ended support duration

Financial capability groupwork

- 61 women attended 12 group programs
- Let's Talk About Money (financial skills and knowledge)
- Women's Money Wellness (confidence, action, personal dimensions of money matters)

Community education

- 4 sessions on specialist topics: loans, superannuation

Brokerage

- 79 payments, total spend averaged \$5,400 per year
- Support achievement of financial capability goals

Outgoing referrals to specialist and crisis support

- Family Violence, Financial Counselling, Employment

OUTCOMES

Financial skills, knowledge and behaviours

- Over 90% of participants reported improved financial skills, knowledge or confidence
- 59% took action to better manage their personal finances
- 61% shared financial knowledge with friends or family
- 20% accessed NILES or StepUP loans
- Substantially reduced debts
- Increased savings

Economic participation

- 47% of participants undertook education or training
- 22% started work or volunteering

Healthy financial relationships

- Exits from abusive relationships
- Access to legal protections
- More protective financial arrangements

Other outcomes

- Improved mental health
- Reduced isolation
- Improved relationships

BUILDING BLOCKS

1.5 – 1.8 EFT staff

Brokerage funds

Governance and management systems

Partnership development

Family violence informed approach

Non-crisis focus

Financial capability coaching model

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1 OVERVIEW

Firmer Foundations is an innovative financial capability building program for women. The program was conceived, developed and implemented by Good Shepherd Australia New Zealand (referred to in this report as Good Shepherd) between 2012 and 2016.

Firmer Foundations is designed to respond to the financial disempowerment of women by providing targeted financial capability building support in individual and group settings. The program aims to increase women's financial skills, knowledge and confidence, access to resources and supports, economic participation and financial stability. Outcomes in these areas are intended to increase women's safety and wellbeing in the longer term, as women become less vulnerable to economic abuse and other forms of family violence.

Philanthropic funding for Firmer Foundations was provided by the Ian Potter Foundation, the William Buckland Foundation, the Phyllis Connor Memorial Trust and the John T Reid Charitable Trusts. To date, Firmer Foundations has operated in two regions of greater Melbourne: the Mornington Peninsula Shire from July 2013, and Melbourne's West from July 2014. The two catchments are very different, and there have been important learnings from each.

An independent evaluation was built into the funding and implementation plan for the Firmer Foundations program in the Mornington Peninsula Shire. This report summarises the findings of the evaluation of the program in that region, covering the period July 2013 to June 2016.¹

Firmer Foundations was implemented in a difficult context marked by sector reform, major organisational change within Good Shepherd, and limited program resourcing. The ground-breaking nature of the program model required the development and adaptation of many new tools and approaches by staff and the organisation. These challenges meant that the program did not achieve the expected level of performance in its first year of operation. Management and frontline staff proactively and persistently addressed these issues, and Firmer Foundations was delivered to an increasingly high standard of quality and efficiency in Years 2 and 3.

The evaluation found many strongly positive features of the program. Firmer Foundations now has a clear and well-defined model. There is robust evidence of positive client outcomes in areas including financial skills, knowledge and confidence, economic participation and healthy financial relationships. The large majority of participants highly valued the program, and a number of clients and stakeholders commented that the program is life changing.

Firmer Foundations service delivery in the Mornington Peninsula Region is now on hold as Good Shepherd seeks funding for program continuation. The program offers a unique model combining effective financial capability development with a sophisticated family violence informed approach. The evaluation found that the model has demonstrated merit, and strong efforts should be made to ensure its continuation and further development.

¹ A set of detailed evaluation reports were provided to Good Shepherd over the course of the evaluation. This summary report provides an outline of the key findings, and recommendations relating to the model and its future development. Recommendations relating to Good Shepherd's internal staffing and management processes have been omitted from this report.

2 WHAT IS FIRMER FOUNDATIONS?

Firmer Foundations is a financial capability building program for women, developed and implemented by Good Shepherd Australia New Zealand. The purpose of Firmer Foundations is to assist women to increase their financial capabilities and minimise their vulnerability to economic abuse, in order to support them on their journey towards a full, safe life with greater financial independence.

To achieve this purpose, Firmer Foundations provides four main service components:

- Individual support using a financial capability coaching approach.
- Financial capability groupwork programs.
- Community education sessions on finance-related topics.
- Brokerage to assist clients to achieve financial capability goals.

Firmer Foundations focuses on supporting women and does not provide services to male partners. The program is open to women aged 18 and over who reside in the program's geographical catchment areas and who are experiencing financial difficulties and/or who wish to build their financial capability.

The program has operated in two catchments in the greater Melbourne region: Mornington Peninsula Shire and Melbourne's West. The evaluation scope was limited to the Mornington Peninsula catchment, where the program was first implemented. Table 1 below describes the program's catchments and operational dates.

TABLE 1: FIRMER FOUNDATIONS CATCHMENTS

CATCHMENT	BASE OFFICE	DATES OF OPERATION	FUNDERS	COMMENTS
Mornington Peninsula Shire	Hastings	July 2013 – August 2016	Ian Potter Foundation, William Buckland Foundation, John T Reid Charitable Trusts	Geographically large catchment located on the urban fringe southeast of Melbourne
Melbourne West	St Albans	July 2014 – Current	Phyllis Connor Memorial Trust, John T Reid Charitable Trusts	Suburban catchment, high levels of cultural and linguistic diversity

Staffing levels have varied over time. In Year 3, staffing in the Mornington Peninsula catchment totalled 1.5 EFT, consisting of a Team Leader (0.9 EFT) and a Financial Capability Coach (0.6 EFT).

The need for the program

Firmer Foundations draws upon research conducted by Good Shepherd and others which shows that:

- Women on average have more constrained financial opportunities than men and lower levels of financial security due to labour market structures, the policy environment and social norms. Although they may manage the day-to-day finances admirably, women are less likely to have financial reserves that they can rely on in an emergency (Landvogt 2008).
- Societal stereotypes about women and money can shape both men's and women's views of appropriate gender roles in relation to financial matters. Myths such as "women are not good at managing money" undermine women's confidence in their own abilities and can create barriers to women developing and using financial skills and knowledge (Hung et al. 2012; WIRE 2007).

- A key reason why women remain in, or return to, abusive relationships is economic dependency on the perpetrator (e.g. Anderson & Saunders 2003; Kim & Gray 2008).
- Economic abuse can be defined as behaviours that “control a woman’s ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency” (Adams et al. 2008: 254). Economic abuse is relatively unrecognised, but is prevalent in family violence cases. It erodes financial resources and undermines employment, causing longer term financial insecurity (Braaf & Meyering 2011; Macdonald 2012).
- Women in crisis experience high levels of trauma and negative emotions, which can tend to push their decision making towards low-risk and low-reward options which maintain the status quo (e.g. Raghunathan et al 2006). However, service responses are often focused on periods of crisis instead of building capability before crisis to enable women to take steps to protect their wellbeing.

Firmer Foundations aims to disrupt these factors which undermine women’s financial wellbeing, by actively building women’s financial capability outside of crisis periods. This involves strengthening women’s confidence, skills and knowledge about money, increasing women’s economic participation, and supporting women to take actions that are protective of themselves and their children.

What is financial capability?

Financial capability is a contested term. Although some definitions of financial capability emphasise the financial skills and knowledge of an individual, Good Shepherd’s model of financial capability also recognises the profound effect that structural, institutional and socio-economic factors have on individuals’ financial situations and behaviours.

For Firmer Foundations, building financial capability involves assisting women to gain financial skills and knowledge, but it also means facilitating access to financial resources, providing support to implement positive financial strategies, enabling economic participation, challenging gender stereotypes about money, and working towards relationships and societal structures that support women’s financial wellbeing (Landvogt 2008).

Family violence informed approach

Firmer Foundations is not designed or promoted as a family violence intervention. However, it aims in the long term to reduce factors that keep women in unsafe and exploitative relationships. The program is based on a strong family violence informed approach which enables it to identify and appropriately respond to women experiencing economic abuse and other forms of family violence. Key aspects of the family violence informed approach include:

- A relational rather than a transactional model of interaction, which establishes a safe context within which workers and clients can discuss sensitive issues.
- Use of a feminist analysis of gender inequality which acknowledges the impact of economic structures and power imbalances, assists women to understand this context rather than blaming themselves for their situation, and fosters women’s awareness of their rights.
- A focus on client safety, empowering women and increasing their sense of agency and self-esteem.
- Strong staff knowledge of family violence, and alertness to the potential impact of past or current violence on clients.

- Inclusion within program materials of prompts that assist women to reflect on their level of safety and whether their financial relationships are healthy.
- Protocols for responding to family violence risk where identified, including the ability to conduct family violence risk assessments and facilitate access to family violence support where appropriate.
- Education of the community and service system regarding economic abuse and structural issues that impact on women's financial wellbeing.

Firmer Foundations' original program model included a strong focus on early intervention in family violence. The model sought to reach women in the early stages of family violence, and to provide capability building support that would assist these women to take protective steps prior to violence reaching crisis point. In practice, the early intervention focus proved challenging to operationalise. Referrers found it difficult to identify women in these situations, and women who did show "early warning signs" were not necessarily ready to view their situation through a family violence lens.

To ensure program viability the model was adjusted to focus referrals on financial issues rather than on potential family violence risk. Through this approach the program has been able to work with a broad range of women, of whom an estimated 10% have been identified as being in the early stages of family violence during their period of engagement with Firmer Foundations. The program has also worked with a small number of women who have been in active family violence crisis during engagement. In both these scenarios, Firmer Foundations has provided client-focused support with an emphasis on capability building and safety. Women are linked to family violence crisis support where appropriate.

Opportunities remain to explore ways to identify and reach more women in the early stages of family violence using a more focused early intervention model.

Non-crisis focus

Firmer Foundations does not provide a crisis response, however it works with women at many different points in their journey – before, after, during and between crises of various types. The program aims to provide information and build skills and confidence that women can use protectively to avoid or respond to future situations of crisis.

If clients enter periods of crisis, Firmer Foundations will stay involved and provide continuity and support during the crisis and afterwards. Where possible (and with the client's consent) Firmer Foundations will involve other specialist or crisis services to work on high-risk aspects of the situation. For example, women in financial crisis may choose to be referred to a Financial Counselling service, while women experiencing family violence crisis may choose to be referred to a Family Violence Crisis Service. Firmer Foundations maintains relationships with relevant crisis service providers to facilitate these referrals.

An important learning from Firmer Foundations is the understanding that a program that does not itself provide a crisis response can still usefully remain connected to women experiencing crisis. Women can be trusted to know when they are in an appropriate emotional and life space to be able to engage with the type of support offered by Firmer Foundations.

The evolving model

Firmer Foundations was implemented as a pilot. During implementation, the program model evolved significantly from that originally planned. In addition to the stronger emphasis on financial issues noted above, the program was adapted in the following important ways:

- Broadening the eligibility criteria to encompass a wide range of women, partnered or unpartnered, who experience financial difficulties and/or wish to build their financial capability.
- Positioning the program's outcomes focus more strongly on financial capability and less on other support domains such as housing, relationships and community participation.
- Moving from a casework to a coaching model for the delivery of individual support.
- Increasing the prominence of the groupwork program within the model.

Most changes to the model were the result of carefully considered decisions of Good Shepherd, guided by evaluation findings and learnings from program implementation. Emergent aspects of program design are expected in a pilot program, and the ability to adapt to unforeseen circumstances is an enabler for success.

3 HOW WAS THE PROGRAM EVALUATED?

Following the development of an Evaluation Framework, Good Shepherd contracted Lirata Consulting (www.lirata.com) to undertake the evaluation. Lirata is an independent not-for-profit organisation based in Melbourne, Australia, which provides expert consultancy and capability building services to assist health and community service providers and funders to achieve their goals.

The consulting team consisted of Mark Planigale, Dr. Tonya Stebbins, Julia Canty-Waldron, Celia Clapp and Karen Rosauer, who worked closely with Good Shepherd to plan and implement the evaluation.

Ethics approval for the evaluation was obtained from Good Shepherd's Institutional Ethics Committee in early 2014. Data collection proceeded in three rounds, commencing in May 2014. Two interim reports were provided, and the final evaluation report was presented to Good Shepherd in September 2016.

The evaluation combined qualitative and quantitative methods to provide answers to a set of evaluation questions. Table 2 below summarises the evaluation's data collection methodology.

TABLE 2: SUMMARY OF DATA COLLECTION METHODS

METHOD	SCOPE	TIMING
Literature review and discussion paper	44 sources reviewed	Year 1
Desktop review of program documents	Service manual, brochures, program forms, workplan, program logic	Ongoing
Semi-structured interviews with past and current Firmer Foundations clients	33 interviews	Year 1, Year 2, Year 3
Semi-structured interviews with Firmer Foundations management and frontline workers	12 interviews	Year 1, Year 3
Focus groups with Good Shepherd staff from other programs	2 focus groups	Year 1, Year 3

METHOD	SCOPE	TIMING
Interviews and focus groups with representatives of Firmer Foundations partner agencies	1 focus group, 5 interviews	Focus group – Year 1 Interviews – Year 3
Group interview with program governance group (through attendance at meeting)	1 interview	Year 1
Analysis of client snapshot survey responses and group feedback questionnaire responses	Snapshot survey – 49 responses Group questionnaires – 43 responses	Year 3
Analysis of service records exported from the Service Record System (SRS) database and compiled by Firmer Foundations staff	Records for 110 clients	Year 1, Year 2, Year 3
Review of case studies prepared by Firmer Foundations staff	5 case studies	Year 2
Program review meetings with Firmer Foundations management and frontline staff	2 meetings	Year 2, Year 3

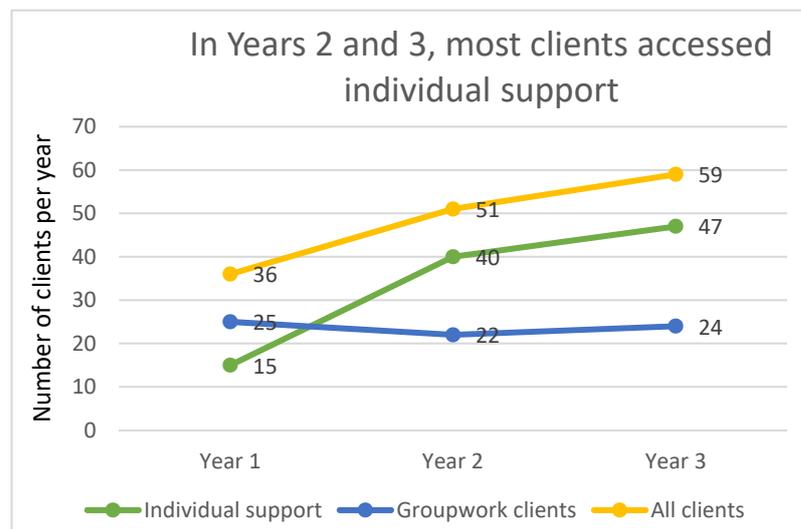
4 WHO DOES FIRMER FOUNDATIONS ASSIST?

Over the three years between July 2013 and June 2016, Firmer Foundations on the Mornington Peninsula has worked with 110 women.² Numbers of clients accessing the program per year have trended upwards, from 36 clients in Year 1, to 59 in Year 3.

Figure 1 shows that the number of clients accessing individual support more than tripled between Year 1 and Year 3. The number of clients accessing groupwork programs has remained relatively steady. In Year 3, 80% of clients accessed individual support while just over 40% accessed groupwork.

26% of Firmer Foundations clients have accessed both groupwork and individual support. The evaluation found that this crossover between service areas was a positive feature of the program. The combination of the two service modalities effectively supported women to take new steps in managing their finances.

FIGURE 1: NUMBERS OF CLIENTS ACCESSING INDIVIDUAL SUPPORT AND GROUPWORK, BY YEAR



² Figures in this section are based on data from the SRS database, and may exclude a small number of women who were involved in program activities but not recorded on the database.

Table 3 below describes some significant features of the Firmer Foundations participant cohort to date.³

TABLE 3: NOTABLE FEATURES OF CLIENT DEMOGRAPHICS

VARIABLE	FEATURES OF CLIENT GROUP
Age	Although around half of clients are aged between 35 and 54, a significant minority (24%) are aged under 25. Relatively few (12%) are aged 55 and over.
Dependent children	A little over half (56%) of clients had dependent children. In total, between 110 and 140 children are estimated to have been living within families assisted by Firmer Foundations over the three years of its existence.
Relationship status	Around one in five (18%) of clients were known to be partnered at the time support commenced.
Living arrangements	The most common living arrangement was single parent with dependent children (33% of clients), followed by those living alone (28%).
Cultural diversity	In Year 3, at least four clients were known to be of Aboriginal and/or Torres Strait Islander background, while another three clients were known to be migrants from non-English speaking backgrounds. The moderate level of cultural diversity reflects the demographics of the Mornington Peninsula Shire.
Locality	In Year 3, 80% of clients were from the Hastings area, the Rosebud/Rye area, or the Mornington/Mount Martha area. The remaining 20% of clients were scattered widely across the catchment. These figures represent areas of population density in the Shire as well as the geographic locations in which Firmer Foundations group programs were delivered.

Almost all clients are on low incomes, and all experience money-related challenges of some type, ranging from the need to make a limited income “stretch a bit further”, to very significant debts, difficulty in saving, or barriers to participation in employment, education or training. At intake, many clients report a sense of lack of control over their finances.

Firmer Foundations identified a set of priority client groups. The program has successfully reached women from some of these groups, including women experiencing economic abuse, women with past experience of family violence, young mums and Aboriginal women. One Aboriginal client interviewed commented very positively on Firmer Foundations and its approach to acknowledging the local Aboriginal community. With additional resourcing, there is scope for the program to engage further with low-risk L17 (police family violence) referrals, older women and women with disabilities.

Firmer Foundations to date has emphasised the provision of in-depth support to a core group of women to enable significant gains in financial capability. To complement this, it is worth considering less resource-intensive ways to reach larger numbers of women and girls, for example through group programs in secondary schools.

³ There are gaps in demographic data due to some items not being consistently recorded on the SRS database. Demographic figures in this section are for Year 3 (the period for which the most consistent data was available) and are based on percentages of known values unless otherwise stated.

5 HOW DO WOMEN ACCESS THE PROGRAM?

Firmer Foundations seeks to create a wide range of entry points to the program:

- Referral pathways into Firmer Foundations from other Good Shepherd programs are now well established. In response to an early evaluation finding that Firmer Foundations was poorly understood within other areas of Good Shepherd, the Firmer Foundations team proactively built relationships across programs. As a result, referrals from Good Shepherd's Family Services, Family Violence Service and Financial Counselling Service totalled 39% of referrals over the three years.
- Self-referrals and referrals resulting from Firmer Foundations outreach constituted 32% of referrals. Outreach by Firmer Foundations staff to existing women's groups in the community proved to be an effective engagement strategy. In Years 2 and 3, clients informed family members and friends about their positive experiences in the program, boosting self-referrals.
- Referrals from external professionals and agencies accounted for 28% of total referrals, and originated from a wide range of sources including local youth services, mental health services, external family services and others. Centrelink was the most consistent external referrer.

Strengths of Firmer Foundations' access arrangements included the options of phone, SMS, email and face-to-face contact, and the use of onsite childcare and transport provision to assist women to attend group programs.

Limited resources and staff turnover have constrained the number of referral partnerships that Firmer Foundations has been able to effectively maintain. The program would benefit from a wider range of referral relationships with health services, legal services and other community-based programs. The large size of the Mornington Peninsula catchment also created barriers for some women to attend services. The program has not achieved the level of coverage across the region that was originally intended. Realistic expectations are required about the areas of the catchment can be serviced face to face and those that will be serviced by phone or other means. Further attention is also required to assess the use and viability of outpost sites and home visits as effective parts of the service's approach to accessibility.

RECOMMENDATIONS RELATING TO ACCESS AND REFERRAL INCLUDE:

- Continue to explore ways to engage with women in the local Indigenous community, with consideration to running an Indigenous-specific groupwork program, and to building a partnership with Willum Warrain Aboriginal Association.
- Strategically strengthen selected referral pathways with General Practitioners, Maternal and Child Health services, other health professionals, Community Legal services and via L17 referrals.
- Review the approach to outposting of Firmer Foundations services, with consideration of potential alternative sites such as Community Health Centres which are less crisis oriented, and aim for a more frequent and consistent presence at these locations.
- Consider reintroduction of home visits with comprehensive risk assessment and safety procedures in place to protect staff.

6 WHAT INDIVIDUAL SUPPORT HAS BEEN PROVIDED?

Firmer Foundations on the Mornington Peninsula has provided individual support to 76 women over three years. Firmer Foundations' individual support operates on a key worker model. The approach is flexible and person-centred, facilitating women to set their own goals and act on these. Support provision includes a strong focus on financial capability issues that each client is experiencing, but may also include support regarding relationships, safety, housing, health, community participation or other life areas.

Duration and intensity of support are responsive to clients' needs and, during the evaluation period, there was no set time limit on provision of support.⁴ Analysis of support duration shows that clients fall into three distinct intensity groups:

- Short term clients, low to moderate intensity, with a small set of contained goals or issues. Efficient processes are needed to respond promptly to the needs of this group.
- Medium to long-term clients, low to moderate intensity, with issues that take longer to resolve or new goals that emerge over time, but who do not require intensive maintenance support.
- Longer term, high intensity clients with more complex needs, often requiring significant levels of emotional and practical support. Service planning needs to consider this group, who need holistic support over an extended period to stabilise and recover from trauma.

Strengths of individual support provision

Firmer Foundations' relational approach is central to the model, supporting the establishment of trusting relationships between workers and clients. This enables clients to acknowledge and make changes to underlying causes of problems in their lives, as opposed to a more transactional service approach which aims to "fix" the immediate presenting issue.

The program has been effective in validating clients' abilities and inherent worth, as well as the challenging nature of the situations within which clients find themselves. Clear communication and healthy boundaries in worker-client relationships have supported clients to feel safe in the program.

Clients strongly identified that the knowledge that the program was there supporting them made a big difference to their ability to take positive action. They didn't necessarily need to access the program frequently, and in some cases took extended breaks from involvement. However, knowing that staff cared about them, believed in their abilities, and would be available to provide support if needed, boosted women's confidence in making changes in their own lives.

Financial capability coaching

Firmer Foundations commenced with a casework approach to individual support. In Year 2, a decision was made to move to a coaching approach, and this was fully implemented in Year 3. Good Shepherd established a range of system elements to support this approach, including hiring a qualified coach as Team

⁴ Good Shepherd has since reviewed support durations for the program. Although not a rigid limit, Firmer Foundations West now aims for a maximum 12-month support period.

Leader, selecting and developing a set of coaching tools to use with clients, and developing a financial capability coaching training package which was delivered to all Firmer Foundations staff.

The coaching model implemented by the program has a structured approach which uses a well-defined suite of frameworks and tools. These assist women to put their difficulties in perspective and to make decisions about which areas they wish to change. They also provide the chance for women to reflect on “the problem behind the problem” – the underlying factors that may be creating challenges in their lives.

Firmer Foundations support is not generic life coaching. It involves a strong financial component, and at times staff can initiate supportive action, for example when clients have limited capacity to care for themselves due to mental health issues, or are entering a period of crisis. This could involve providing information and advice, monitoring broader life issues such as physical or mental health, or providing referral and advocacy to assist clients to access services or resources in the community. Firmer Foundations does not provide formal case management.

The evaluation found that the coaching approach has a good fit with the program’s financial capability focus. Coaching assisted women to put into practice the financial skills and knowledge they had gained from the program – a crucial step in turning information into action. It also helped women to gain a deeper understanding of the barriers they faced. Through taking action themselves, with encouragement and support, women’s sense of agency and confidence in their own abilities increased. Although often taking longer than a case management response to a presenting issue, the evidence from Firmer Foundations suggests that coaching is successful in building sustainable capacity for change.

Although most clients consulted commented positively on the coaching approach, two clients stated that they would have preferred the Firmer Foundations worker to take a more active role in setting goals and taking steps to resolve issues – “a better blend of coaching and support”. This is a reminder to maintain an awareness of the need for a stronger lead from staff in certain circumstances. A capability building service may not be the best fit for every client, however given the prevalence of casework and case management services in the community sector, a coaching oriented service provides an important alternative.

Overall, the evaluation identified the development of the coaching approach as an important strength of the program. The development of a comprehensive financial capability coaching training package, which is now in the final stage of development for community sector access, is an impressive achievement in the context of such a low-resourced program.

Other aspects of individual support

Formal plans were generally not developed with clients unless they specifically asked for them. Clients identified goals with the understanding that these would progressively evolve over time. While this provided useful flexibility, it also meant that at times there was a lack of coordination and communication in the way that multiple services worked together with the same client.⁵

The program also trialled single session work, in the form of a one-off coaching session in which women could explore specific issues, set goals and receive information and encouragement. Early signs are that this

⁵ Firmer Foundations West has since trialled more structured planning formats that support a combined casework and coaching approach.

approach offers benefits as an engagement strategy as well as a service offering for women who may face barriers to longer term involvement.

RECOMMENDATIONS RELATING TO INDIVIDUAL SUPPORT INCLUDE:

- Clarify the non-coaching aspects of Firmer Foundations service delivery and develop guidelines for their use.
- Investigate options for more structured service coordination for clients who are involved in Firmer Foundations alongside other programs.
- Continue to offer single session work as a model of intervention and monitor its effectiveness in meeting women's needs.
- Explore the potential for Firmer Foundations involvement in joint drop-in sessions with other programs.

7 WHAT GROUP PROGRAMS AND COMMUNITY EDUCATION HAVE BEEN PROVIDED?

Firmer Foundations' groupwork component has been developed and implemented with increasing sophistication over the three years of the program. Two group programs have been run: *Let's Talk About Money* and *Women's Money Wellness*. Table 4 compares the current versions of these.

TABLE 4: DESCRIPTION OF FIRMER FOUNDATIONS GROUP PROGRAMS

PROGRAM	DESCRIPTION
Let's Talk About Money	<ul style="list-style-type: none"> • Focus on developing and sharing skills and knowledge in relation to financial matters. • Emphasis on information content. • Practical approach including strategies that women can implement immediately. • Four sessions. Has also been trialled in three session format and as two longer sessions.
Women's Money Wellness	<ul style="list-style-type: none"> • Strong coaching approach. • Focus on building confidence and supporting women to take action on financial matters. • Emphasis on the personal dimension of money issues, including women's relationship to money and how money was viewed within their family of origin and in their current and past relationships. • Originally three sessions, now four.

Over the three years, 61 women have participated in Firmer Foundations groups in the Mornington Peninsula catchment. Group size has varied from a low of four participants to a high of eleven.

Groups have been run in community venues, primarily in Hastings and Mornington. Firmer Foundations has evolved a strong co-facilitation model, which involves a lead facilitator from the Firmer Foundations program being supported by another staff member of Good Shepherd or a partner agency. Guest presenters have also led modules on specific topics. These links have been effective in building partnerships as well as strengthening the content offered in the groups.

A formal set of workbooks and other materials have been developed to support the groupwork programs. The group content received positive feedback from stakeholders, most of whom described it as clear and well delivered. However, several clients commented that the information was dense and they would have appreciated more time to reflect on it before moving on to new modules.

Strengths of groupwork

Groupwork has evolved to become an essential component of Firmer Foundations' work. Good Shepherd has continued to refine the structure, number of sessions and materials for the groups and now has a very solid and portable model for the two groupwork programs.

Many women attended both group programs, and some attended the same program more than once. Staff and clients both commented that there was value in doing multiple groups, due to the complementary focus of the two programs and the gains that come from reinforcing new ways of thinking. The combination of the two programs provides a rounded package with a stronger emphasis on the personal and emotional dimensions of money than would be expected in typical financial literacy group courses.

Clients and staff commented on the groups' effects in building social connection for women who had been isolated. Peer learning and peer support within the groups contributed to most participants gaining new perspectives and feeling well supported. Some group members continue to meet regularly after the group programs ended, an indication of the strength of relationships developed within the groups.

Other aspects of groups and community education

For some women, groupwork is a less threatening form of engagement than individual support, and it has therefore enhanced the accessibility of the program for these women. However, in Year 2 and Year 3 only around 40% of Firmer Foundations clients accessed this aspect of the program. Groups can be confronting for women who are more introverted, and not all women prefer to learn in a group setting. For these reasons, if the individual support component of the program was removed, the overall program reach would likely be significantly reduced.

Clients had mixed views about whether individual group sessions should be longer, and about how many sessions should be included in each group program. Several survey respondents suggested that it might be valuable to incorporate a group consolidation, review or follow-up process.

In addition to the group programs, in Year 3 Firmer Foundations offered four community education sessions: two on loans and two on superannuation. These were organised in response to clients' requests for additional information, and were led by external presenters. Although attendance was lower than hoped, client feedback indicated that useful information was provided. The evaluation identified that there is value in continuing to develop the program's community education stream in a reasonably resource efficient manner. It provides a means of delivering information on more specialised financial topics to women who need it, and offers potential for reaching new cohorts of women in the community.

RECOMMENDATIONS RELATING TO GROUPWORK AND COMMUNITY EDUCATION INCLUDE:

- Strengthen opportunities within the groupwork program for periodic reflection and consolidation.
- Continue to monitor the way that Firmer Foundations groupwork materials are presented to women to ensure that their format and timing will meet the range of needs of clients attending, including those with limited literacy or cognitive impairments.
- Continue to experiment with different timings and numbers of sessions for groups, including the possibility of a shorter introductory group and of running groups outside of business hours.
- Continue to develop the Community Education component of Firmer Foundations with creative thinking about the range of topics offered and the ways in which they are advertised.

8 HOW HAS BROKERAGE BEEN USED?

Firmer Foundations has a dedicated pool of brokerage funds to support the achievement of clients' financial capability goals. Use of brokerage funds was very limited in Year 1, but subsequently increased. In Year 3, a total of \$10,230 brokerage was expended in 33 separate payments, averaging \$310 per payment. Over the three years, 45% of Firmer Foundations clients received one or more brokerage payments. Total brokerage allocated per client ranged from \$50 to \$1300.

Analysis of client histories indicates that brokerage has been important in several ways:

- It has supported women's economic participation through assisting with course fees, and providing access to transport and equipment such as laptops which have been critical for study and for those running small businesses.
- It has supported women to make changes which have been positive for their safety and independence, for example enabling women to move to housing arrangements that increased their security or ability to engage in the community.

Education and work related expenses (including computers) accounted for 54% of the total brokerage spend, and transport related expenses accounted for another 20%. The evaluation found that overall, the use of brokerage was appropriately targeted towards financial capability building purposes. In Year 2, brokerage approval and payment processes were found to be problematic, however these processes had improved substantially by the end of Year 3.

Firmer Foundations has also maintained a close referral relationship with Good Shepherd Microfinance, through which eligible clients can access No Interest Loans Scheme (NILS) and StepUP loans. These loans have been important in assisting women to access needed household items and to overcome structural barriers to economic participation.

9 WHAT ARE THE FINDINGS ABOUT SERVICE QUALITY?

The evaluation found that overall, the quality of service within Firmer Foundations has been high. Clients interviewed across all three years indicated a strong regard for the skills and personal qualities of staff. Clients spoke about feeling accepted, welcomed and safe within the program, finding staff to be friendly, warm and approachable, feeling genuinely cared for as a person, and being respected and well listened to. Many clients and stakeholders commented that Firmer Foundations staff were highly capable, noting that workers went “above and beyond” to help clients achieve their goals. Figure 2 below shows that the large majority of clients surveyed rated Firmer Foundations as of Good or Excellent quality.

Clients consulted during the evaluation appreciated the flexible nature of support and proactive contact from staff. Several clients commented that they had been struggling with issues for years, and that Firmer Foundations had been the first time they had received effective support – this was very significant for these clients.

Clients strongly valued the practical assistance they received from Firmer Foundations, such as budgeting and savings strategies, referrals to other

services, advocacy to Centrelink, or provision of brokerage. However, clients also spoke very strongly about the value of the program in providing a space for them to do the emotional work associated with changing their financial situation. Clients’ comments included:

“The program was actually life changing for me as it helped me put life into perspective... I strongly recommend this course for every woman, especially new mums!”

“

“Practical help was great – but couldn’t have done it if I didn’t have the emotional space”

“It was painful talking about my situation but it helped”

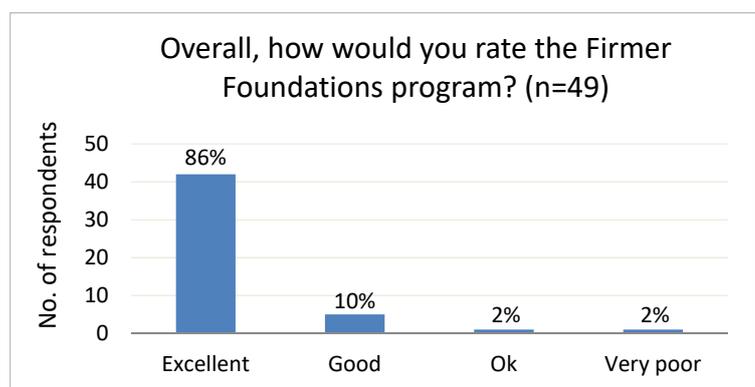
“It wasn’t so much about actions but gaining clarity on what to do”

”

In Year 2 and Year 3, client feedback also indicated the development of clear and well organised service delivery. Over time the program has become more systematic in its methods for protecting clients’ rights, for example in relation to consent and privacy. Structured referral, intake and assessment processes are in place and earlier issues in relation to team communication appear to have been largely resolved.

Client feedback processes have become more embedded, including routine collection of verbal feedback, use of group feedback questionnaires and a snapshot survey. A client participated in a joint conference

FIGURE 2: PARTICIPANTS’ OVERALL RATING OF FIRMER FOUNDATIONS



presentation and in financial capability coaching training. There is potential to further develop client participation systems with a view to co-design of some aspects of the service.

Several clients expressed dissatisfaction with gaps in staff continuity and follow up, for example following the end of a group. Staff turnover has been a challenge throughout the implementation of Firmer Foundations, and is one factor underlying these comments.⁶ In evolving programs such as Firmer Foundations, extra attention needs to be paid to robust processes for client handover and follow-up to ensure that women don't "fall through the cracks".

RECOMMENDATIONS RELATING TO SERVICE QUALITY INCLUDE:

- Continue to strengthen processes for service continuity and client follow-up to assist clients to maintain their connection to support.
- Continue to develop Firmer Foundations' client participation processes, with consideration of how client involvement and co-design can create capability building opportunities for women as well as improving program sustainability.
- More systematically provide clients with information about the full range of services and programs that Good Shepherd offers.

10 WHAT OUTCOMES HAVE BEEN ACHIEVED?

There is conclusive evidence from client interviews, service records, outcomes questionnaires and the snapshot survey that Firmer Foundations has been successful in supporting clients to achieve a range of financial and other outcomes. Women interviewed had found their involvement in Firmer Foundations to be very useful and identified many changes that they had made as a result of their participation.

Financial skills, knowledge and behaviour

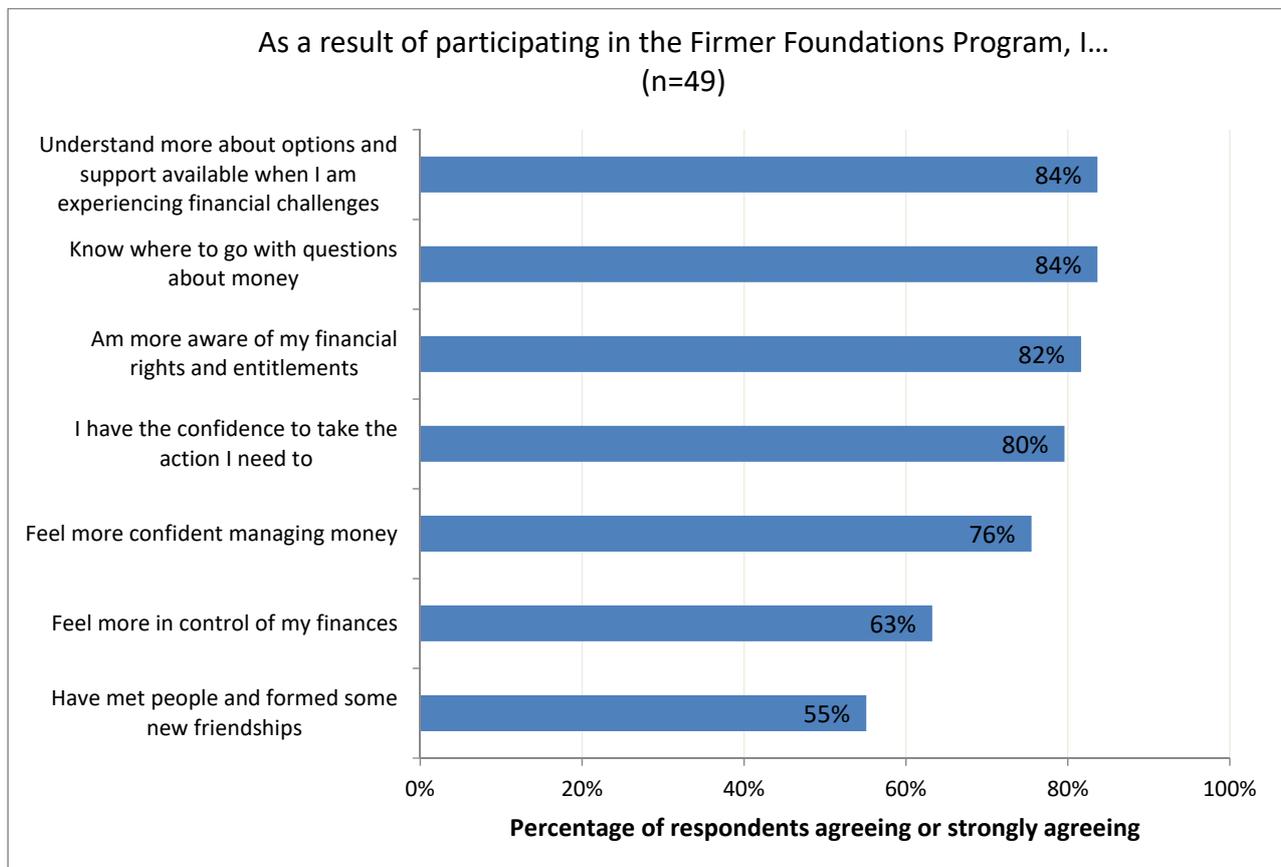
There were clear financial skills, knowledge and behaviour outcomes for many clients, ranging from knowing where to access help, to implementation of new money management strategies and making of different financial choices. A substantial number had cleared or were better managing their debts, and many had implemented savings strategies. One client had saved \$20,000 towards a house deposit following the program.

Client responses to the snapshot survey provide a useful overview of outcomes achieved from the perspective of participants in the program. Figure 3 below shows the percentage of Year 3 snapshot survey

⁶ Firmer Foundations program implementation coincided with a merger within the Good Shepherd network, including the agency which held the original auspice for Firmer Foundations. This required realignment of program portfolios as well as significant changes to leadership and staffing structures. Good Shepherd has since reviewed and amended client follow-up procedures in Firmer Foundations as a result of this evaluation finding.

respondents who agreed or strongly agreed with each of a set of outcomes statements.⁷ This data shows client perceptions of positive outcomes exceeding 80% on several indicators.

FIGURE 3: FIRMER FOUNDATIONS OUTCOMES – CLIENT SELF-RATINGS



Pre- and post-testing data from client questionnaires for a cohort of 40 clients showed that:

- 56% of clients experienced a moderate or major improvement in items relating to financial skill and knowledge, while 5% experienced a moderate decline.
- 52% of clients experienced a moderate or major improvement in items relating to perception of their financial resilience, while 7% experienced a moderate decline.
- 38% of clients experienced a moderate or major improvement in items relating to ability to implement financial strategies, while 8% experienced a moderate decline.

Clients experience situational changes over the course of their engagement with the program including periods of crisis in relation to health, relationships or other factors. Casenote data suggests that these changes are related to declines in some outcomes measures for some clients. However, client-rated attribution data shows that over 90% of clients identify Firmer Foundations as having had a positive effect on their financial skills, knowledge and/or confidence. Analysis of casenotes and interview data also clearly demonstrates that Firmer Foundations had been a key contributor to positive financial capability outcomes.

⁷ This figure includes clients accessing Firmer Foundations in both the Mornington Peninsula and Melbourne West catchments.

Firmer Foundations has been very successful in boosting women's level of confidence and sense of agency in dealing with money. Key enablers for this have included encouragement and support, improved knowledge, dispelling of myths about women's ability to manage money, and the opportunity to practice new approaches in a supported context and see them succeed.

Examples of clients' comments about the effects of Firmer Foundations on their financial skills, knowledge and confidence included:

“

“Getting rid of the loan was a huge relief and I won't do that again. I would shop around and get more info...”

“Less hesitant to deal with money, more aware of bank accounts, I know where I can get help, more aware of financial situation. I now read the fine print and I budget.”

“Increased my confidence as feel it's not a taboo issue to be struggling with financial issues so I will be proactive in managing potential hard times and asking for assistance and support to manage those times rather than it becoming a crisis.”

“I have broken through a barrier and now think about money rather than bury my head in the sand. I am more confident to talk about money with my family and I see a change in their money attitude as well. I feel empowered to manage the inheritance from my Dad rather than just fritter it away.”

”

”

Although changes in financial skills and knowledge did not necessarily result in increased income, most clients interviewed in Year 2 and Year 3 had an improved overall financial situation due to the combination of reduced and/or better managed debt, lower expenses, increased savings and/or access to non-exploitative credit. Women commented on being able to do more with the same amount of money.

OUTCOMES EXAMPLE

One client had significant debt that she had ignored for some time and had felt too ashamed to confront. Firmer Foundations linked her to Good Shepherd's Financial Counselling Service, who assisted her to declare bankruptcy. This took an enormous burden off her. Firmer Foundations also coached her in implementing other financial management strategies. At the time of interview, she was debt free and had a small savings account. She was using Centrepay for her rent and bills and was ahead in payments. She had implemented power saving strategies and was monitoring her electricity bills closely.

The financial knowledge and strategies discussed in Firmer Foundations had in many cases been shared more widely than the immediate client group. Around 60% of snapshot survey respondents said they had shared information they learned with friends or family. Some had set up savings accounts for their children (and involved their children in this process), or encouraged their children to think about how they spent their pocket money.

Economic participation

Goals relating to participation in work, education and training are important to many of the women accessing Firmer Foundations. There is strong evidence that Firmer Foundations has helped women to progress towards their economic participation goals. 47% of snapshot survey respondents identified that they had undertaken education or training linked to Firmer Foundations, while 22% reported having started work or participated in volunteering due to their involvement in the program. In many cases both practical and emotional supports were required to achieve these goals.

OUTCOMES EXAMPLE

A woman referred to Firmer Foundations was extremely distressed and was having difficulties managing many aspects of her life, including her finances. Although qualified, she had withdrawn from employment as a result of these challenges. Over six months she was involved in three group programs as well as individual support. While initially lacking confidence in attending groups or appointments unaccompanied, by the end of six months she had significantly improved her independence, and had returned to part-time teaching.

Firmer Foundations supported clients' economic participation through a range of strategies including:

- Support to access practical resources such as transport (obtaining a driver's licence, car repairs), childcare, resumes, Working with Children Checks, or obtaining a professional wardrobe. Several clients were provided with computers that would enable them to be involved in work or study.
- Assistance to change living arrangements or other life circumstances so that clients were more able to participate in employment.
- Support to enrol in and complete training and study courses. These ranged from vocational short courses such as Responsible Service of Alcohol (RSA) and Responsible Service of Gambling (RSG), to more formal qualifications through TAFE and Universities, including hairdressing and nursing.
- Support to find and sustain employment in fields ranging from hospitality to personal training, beauty therapy or nursing. In some cases women who were already employed were assisted to improve work arrangements or switch to a job that better suited their needs.
- Assistance to establish or grow small businesses. There is potential for this aspect of Firmer Foundations' work to be expanded.

OUTCOMES EXAMPLE

A young woman was working in a supermarket, but aspired to go to university. Her struggle was balancing work and study so that she had enough income to keep paying her expenses. Firmer Foundations assisted the client to:

- Reduce car loan payments.
- Develop practical strategies for tracking her spending.
- Ensure that she was receiving her full Centrelink entitlements.
- Obtain a RSA certificate so that she could work evenings to better balance her studies.

The client was able to enrol in and manage her university commitments in a sustainable way.

There is evidence that women have been able to sustain the study and work activities that they have commenced while involved with Firmer Foundations. For example, one client commented “this program helped me get back into hairdressing [course], and a year and a half on I have almost completed it.” This sustainability relates to the fact that Firmer Foundations has facilitated women to define and pursue their own goals, to build personal confidence and access the resources they need to maintain their economic involvement.

Healthy financial relationships

Firmer Foundations has assisted women to take steps that are supportive of healthy financial relationships. For women who are not currently in intimate partner relationships, the focus is on building protective factors for the future; for those who are in unhealthy financial relationships, the focus is on building capacity to change or exit these relationships.

Many clients reported gaining a clearer understanding of their rights in relation to money and relationships. The Firmer Foundations groups provided a space to challenge myths about these topics. One client commented on the difference that she felt now that she was clearer on her rights in relationships: “now I can say no, and when I say this, it is right.”

Some clients were assisted to identify and name their experience as economic abuse or family violence. Where possible these women were linked to family violence support. With this support, a small number of clients exited abusive relationships and/or accessed legal protections such as intervention orders.

OUTCOMES EXAMPLE

A woman who became involved with Firmer Foundations due to financial issues identified through conversations with her worker that she was in an unacceptable relationship situation. She was able to name this as family violence. Firmer Foundations discussed with her options for how to respond, and she agreed to a referral to Good Shepherd’s Family Violence Service. She commented that the assistance she received from the Family Violence Service had made a major difference to her because it provided the support and resources to help work out what to do about the violence she was experiencing, including obtaining an intervention order.

Through the skill and knowledge building component of the program, women were provided with information on the benefits of financial independence, and on ways to manage their finances to avoid exploitation. Aspects of this included having their own bank accounts, ensuring that their income went into an account to which they had access, having assets in their names, and (if they were in a relationship) ensuring that bills were not solely in their names. A number of women interviewed had changed their financial arrangements as a result of this advice.

Further research would be needed to clearly establish whether the protective factors which Firmer Foundations has assisted in building have resulted in women having increased access to and control over money in the longer term, and whether this has contributed to longer term financial wellbeing for women.

OUTCOMES EXAMPLE

A Firmer Foundations client, who had a previous experience of an abusive relationship, re-partnered. She described using the skills and perspectives she had developed in the program to assert more control in her new relationship, setting the terms of her involvement in ways that would support her independence. This included protecting her assets and setting clear boundaries to minimise the risk of economic abuse in future.

Firmer Foundations has developed particular approaches to exploring issues of economic abuse with women, including specific sequences of questions to identify risk factors, and non-threatening ways to invite women to re-evaluate whether their situation is acceptable. Documentation of these approaches would be useful.

Other outcomes

Positive outcomes were observed in the areas of housing, social connection, family relationships and emotional wellbeing. Over three quarters of snapshot survey respondents noted increased confidence due to their involvement with Firmer Foundations. Women interviewed reported reduced anxiety, reduced sense of blame and personal failure, and increased motivation. One client with significant mental health issues made many changes in her life, including feeling less ashamed, becoming less isolated through connecting with other women and sharing stories, and becoming more engaged in her community. She described her experience as the “best help she’d had in ten years of difficulties” and commented that “the program changes and saves lives.”

Women’s safety was a specific focus for the program and the evaluation. As noted above, a number of clients were linked with family violence support and supported to take steps to improve their safety. In contrast, in one case in Year 1 a woman felt less safe as a result of her involvement in the program. Through engagement with Firmer Foundations she had identified her situation as family violence. Although her increased awareness could be seen as a positive change, she did not feel able to access the Family Violence Service, and the combination of increased perception of risk with a sense of a lack of options left her feeling disempowered. This was the only negative outcome (partially) attributable to the program which was observed across the three years of the evaluation.

The evaluation was specifically interested in the question of whether more protective or independent financial arrangements had enabled women to exit violent relationships. The evidence for this was weak. It more often appeared that (with support from Firmer Foundations and the Family Violence Service) women decided to exit violent relationships, and different financial arrangements then became possible as part of the reconfiguration of their lives. It is plausible that a longer-term lens might identify cases where financial independence, based in part on changes made through Firmer Foundations, enabled women to exit situations of risk.

The evaluation found no evidence that increased financial capability led to decreased safety for women due to reprisals from abusive partners, however the sample size was small and the reprisal scenario remains a possibility.

RECOMMENDATIONS RELATING TO CLIENT OUTCOMES INCLUDE:

- Add a matched savings component to the Firmer Foundations program model.
- Explore options for expanding Firmer Foundations' ability to support women to run small businesses and be involved in microenterprise.
- Document Firmer Foundations' approach to exploring issues of economic abuse with women.
- Further develop the program's practice frameworks for working effectively with women who choose to remain living in unsafe situations.
- Strengthen the program's ability to link women to housing supports and legal services.

11 HOW HAVE PARTNERSHIPS CONTRIBUTED TO THE PROGRAM?

Firmer Foundations has invested considerable energy in developing and maintaining a core set of partnerships. Service delivery relationships with Good Shepherd's Family Services, Financial Counselling Service, Family Violence Service and Microfinance service are now very healthy. These partnerships have been proactively developed and maintained by Firmer Foundations staff, in particular the Team Leader. A small set of external service delivery partnerships are working well; notable examples include Centrelink, Mornington Community Information and Support Service, and Dress for Success. Western Port Community Support and WIRE have become partners more recently.

These partnerships have important benefits for Firmer Foundations. As well as facilitating referrals into and out of the program, they have provided a source of information on sector developments and the local community, enabled Firmer Foundations to offer new opportunities to participants, and provided co-facilitators and guest presenters for groupwork programs.

Partnerships have fluctuated over time as staff have changed. As future program focus and specific target groups are developed, there is scope for a more consistent approach to partnership mapping and development to build lasting links with a broader range of services aligned with Firmer Foundations' focus.

RECOMMENDATIONS RELATING TO PARTNERSHIPS INCLUDE:

- Continue developing formal partnership agreements for outposted or long-term relationships with other programs or agencies.
- Move to a more planned approach to partnership development, to identify a larger set of core relationships that will be maintained over time.

12 HOW EFFECTIVE HAVE PROGRAM GOVERNANCE AND MANAGEMENT BEEN?

The program commenced with a partnership approach to governance, involving a Governance Group with representation from external agencies. In Year 1 the evaluation found that the role and powers of the Governance Group were unclear. In response, and in recognition of the resourcing implications of a partnership governance model, Good Shepherd discontinued the Governance Group and brought program governance entirely in-house. This is an efficient approach and provides clear lines of authority. However, it likely led to some loss of external expertise and sector buy in for the program, and some missed opportunities to build collaborative approaches to tackle issues of economic abuse. There is value in continuing to strengthen management level partnerships around the program, internally and externally.

Operational planning for Firmer Foundations was informal in Year 1. The creation of a program workplan in Year 2 provided an important focus for program development. By Year 3, operational decision making processes were working effectively.

There were several important learnings related to staffing. In Year 1, workers had roles split between work in the Firmer Foundations program and Good Shepherd's Family Violence Service. Although this created a strong connection between the two programs, staff understandably prioritised the crisis-oriented family violence work over the lower-risk Firmer Foundations work. Removal of split roles in Year 2 allowed program staff to focus more fully on development and delivery of Firmer Foundations. The second key change was the introduction of a team leader role, which enabled Good Shepherd to more effectively drive program development. High calibre local leadership is important for the success of innovative programs.

By Year 3, staff experience was largely positive. Roles were clear, supervision was provided regularly, and frontline staff felt well supported by Good Shepherd. Staff felt that they had been trusted, and appreciated the opportunity to work in creative ways on developing a worthwhile program. However, one staff member interviewed commented on the negative impact of funding uncertainty.

Data collection for the program has been complex and has posed challenges for staff, in part due to the database not keeping pace with changes in the program model, and in part due to data collection requirements associated with the external evaluation. Data quality improved greatly in Year 3, due to a combination of more thorough training for staff, introduction of a file audit system, and simplification of client outcomes questionnaires.

13 HOW HAS THE EVALUATION CONTRIBUTED TO PROGRAM DEVELOPMENT?

Innovative programs present different challenges and require different systems, supports and management approaches to those associated with well-established programs. As well as a problem-solving culture that values adaptability, optimism and persistence, successful innovation requires strong project management capabilities with tight monitoring, feedback and reflection loops.

In this context, the evaluation proved useful to Good Shepherd as a mechanism for surfacing and reflecting on program design and implementation issues. Many of the key developments in the program over the

three years, ranging from changes in staffing structures and program planning processes to establishment of the family violence informed model, have built on evaluation findings.

Good Shepherd is already implementing many of the recommendations arising from the evaluation:

- The Firmer Foundations program in Melbourne's West is trialling work with a range of specific target groups. These include workshops at Dame Phyllis Frost Prison, co-facilitating groups with rural and metropolitan women's health services, expanding work in community houses with a focus on CALD women using translated materials, and further legal service participation in workshops.
- Good Shepherd is exploring opportunities to trial Firmer Foundations workshops and groups in schools to year 9-12 young women and potentially young men.
- Firmer Foundations is considering ways to increase participant input into program design, over and above feedback on workshop and group content and format.
- With the introduction of new family violence workers across a range of services, Good Shepherd is continuing to review and develop new models of service integration. Findings from Firmer Foundations implementation will support this process.

A formal Evaluation Framework was developed to guide program evaluation. However, a monitoring framework was not developed and this meant that robust data on program performance was not available to management in a timely way. Following completion of the pilot evaluation, a new Monitoring and Evaluation Framework is needed which aligns with the evolved program model.

14 HOW COULD THE PROGRAM BE EXTENDED?

Firmer Foundations is reasonably portable and scalable. It could work well as an adjunct to most non-crisis settings, across many regions and communities. A 'one size fits all' model is unlikely to be successful, so the program would need to be adapted for the needs of each specific client group and setting.

There are many potential settings for program extension, including schools, juvenile justice facilities, and work with specific culturally diverse communities. Good Shepherd has already extended the program to work with women in prison. There is also strong potential for a version of Firmer Foundations to be developed and delivered in partnership with Aboriginal organisations. Early feedback from some Aboriginal organisations indicates that a version of this program that could work with Aboriginal men would be of great benefit.

Family Violence sector reforms provide opportunities for Firmer Foundations to be positioned alongside other programs responding to the needs of women at risk. Firmer Foundations' family violence informed model means that it is a much stronger complement to family violence service provision than a generic financial literacy program would be. The model has capacity to work in the prevention stage, through its educative focus. Firmer Foundations provides a targeted response for women who may be experiencing relationship and economic abuse difficulties but who do not wish to access a Family Violence Service.

Increased information sharing through family violence service system reforms may make it easier for Firmer Foundations to identify and reach women experiencing family violence and economic abuse. Firmer Foundations has demonstrated its value as part of the rebuilding of women's capability after violence and could be delivered as one part of a continuum of post-crisis support to help women sustain positive change.

Incorporating Firmer Foundations as a service associated with Safety Hubs would greatly increase the accessibility of high quality financial capability building for women who experience family violence.

The evaluation found that the women's only nature of Firmer Foundations is a core feature of the model. It has been important to achievement of women's safety and empowerment outcomes, and should be retained. However, there may well be potential to develop a parallel program with men. This could focus on development of financial capability within a family violence aware men's behaviour change model, with an emphasis on men identifying their financial socialisation and controlling behaviours, and challenging gender stereotypes about financial management.

There are various options for future resourcing. In addition to block funding, there are entrepreneurial approaches under which the program could be provided in a modular fee-for-service or local partnership model with organisations in different regions. 'Train the facilitator' and peer facilitator models also provide exciting possibilities, with potential for further capacity building for program participants as they take on formal peer support roles within the program.

Sector capacity building

Increasing workers' level of awareness, comfort and capacity to work with women to address financial barriers has been a program goal since inception. Good Shepherd has implemented a parallel training development pilot, incorporating some of the learnings from Firmer Foundations, to address this need.

With a seeding grant from the National Australia Bank, Good Shepherd has piloted two training packages, 'Having money conversations' and 'Money wellness', with a cross section of Good Shepherd staff, volunteers and Firmer Foundations participants. Good Shepherd is in the process of finalising these packages, and plans to make them available to employees and volunteers across the community sector. Preliminary feedback on these packages indicates that they are likely to provide a valuable addition to financial capability training for the community sector.

15 CONCLUSION

Firmer Foundations has travelled a long journey over the past three years. During this time, Good Shepherd has clarified the program's focus, developed a valuable set of service delivery tools and approaches, and met and overcome a series of implementation obstacles. The fact that the program has been delivered to such a high level of quality and has been so strongly appreciated by clients and stakeholders is a credit to the frontline staff and managers involved.

Although modest in its promises, Firmer Foundations has been able to achieve very strong financial capability outcomes for many of the women with which it works. A number of clients and stakeholders described the program as "life changing", and it is easy to see why. Increased confidence and sense of capability, the ability to set and achieve goals, economic participation, new social connections and the support to leave unacceptable situations all make a huge difference to the possibilities that women can pursue. The program has filled a gap in the service system through its focus on financial capability building, and by offering flexible ongoing support that extends beyond immediate risks and crises.

The main underlying challenge observed by the evaluation team was lack of continuity in funding, staffing, and program vision, during a time of significant organisational change. Although discontinuity cannot

always be avoided, a proactive and strategic management approach along with strong knowledge management processes can minimise the risks associated with it. Good Shepherd is actively working to address these challenges.

Good Shepherd has learned a great deal through the experience of designing and implementing Firmer Foundations. It has gained useful tools and approaches in the areas of coaching and family violence informed practice, and a case study of successful horizontal integration which can be used to inspire more cross-specialisation work in future. These learnings are of value to the wider organisation and should be shared and built on in future, as Good Shepherd continues to develop further service innovation and integration.

Firmer Foundations has demonstrated the capacity to produce excellent outcomes for women and their families, and strong efforts should be made to ensure its continuation and growth.

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