Designing an evaluation and monitoring system for a metropolitan financial counselling program in the context of uncertainty and rapid change.

Mark Glasson: Anglicare WA
Michael Bosley-Smith: Department of Local Government and Communities

Presentation Overview

- Changing policy context
- Describe financial counselling services
- Financial counselling in 2015
- Development of the Financial Counselling Network
- Assumptions and measurement of FC
- Highlighted preliminary results
- Next steps and final thoughts

Policy context in WA

- Aboriginal Youth Expenditure Review (2013)
- Location Based Expenditure Review (2014)

Formation of DLGC

Delivering Community Services in Partnership Policy (2012)

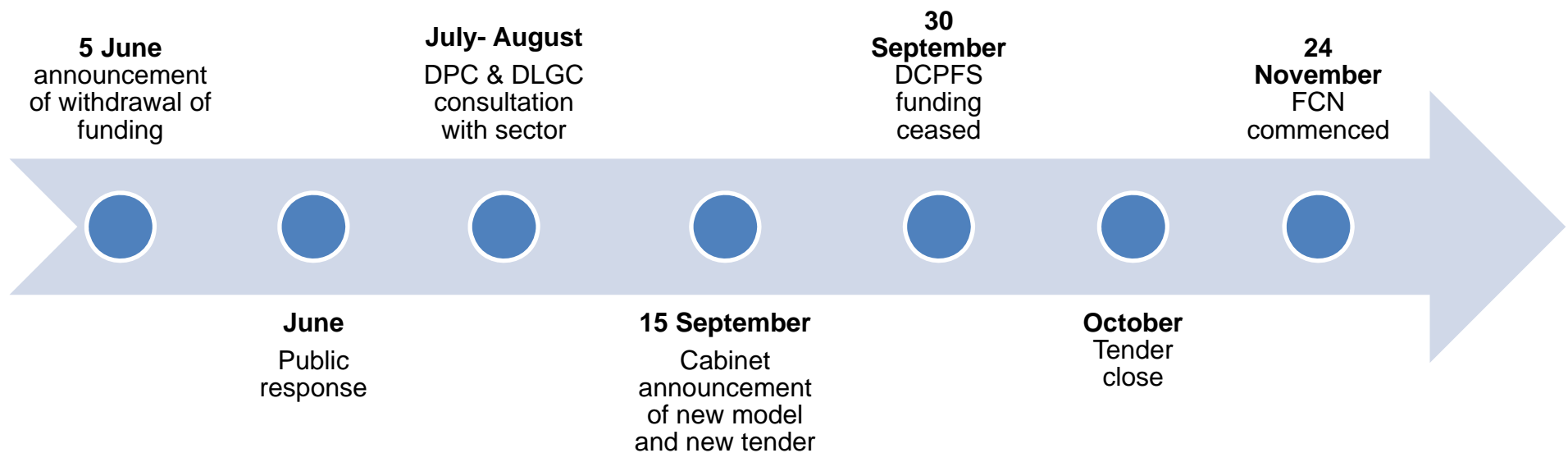*Putting the Public First,* Economic Audit Committee 2009

Financial counselling

- Support families experiencing financial difficulties or financial instability

- Develop knowledge and skills to effectively manage their financial situation

- Advocate on behalf of clients with third parties.

- Educate community to have better financial literacy

Transfer to DLGC 2015

5 June
announcement of withdrawal of funding

July- August
DPC & DLGC consultation with sector

30 September
DCPFS funding ceased

24 November
FCN commenced

June
Public response

15 September
Cabinet announcement of new model and new tender

October
Tender close

Financial Counselling Network

Why a partnership?
- Build integration
- Leverage wider service network
- Many organisations deliver quality services
- Value add
- Design a system

Establishing the partnership
- Metro wide system
- Local relationships
- Values alignment
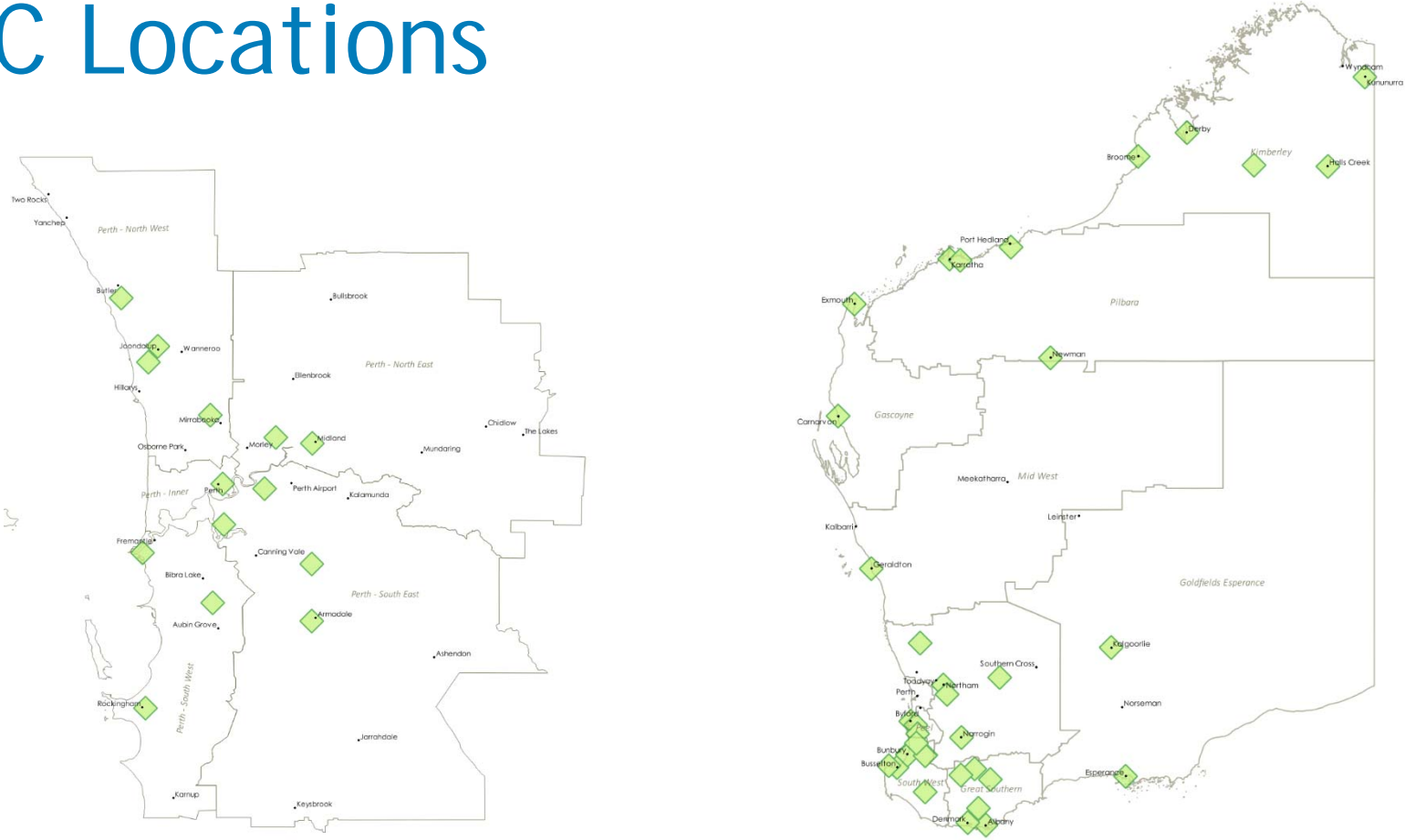- Change, renew and reform

Financial Counselling Network

Financial Counselling Network

Partnership aims

- Better experience for clients
- Security and growth of funding
- A shared approach
- Continuity around governance, etc.
- A strong spread of services
- Improved data and reporting
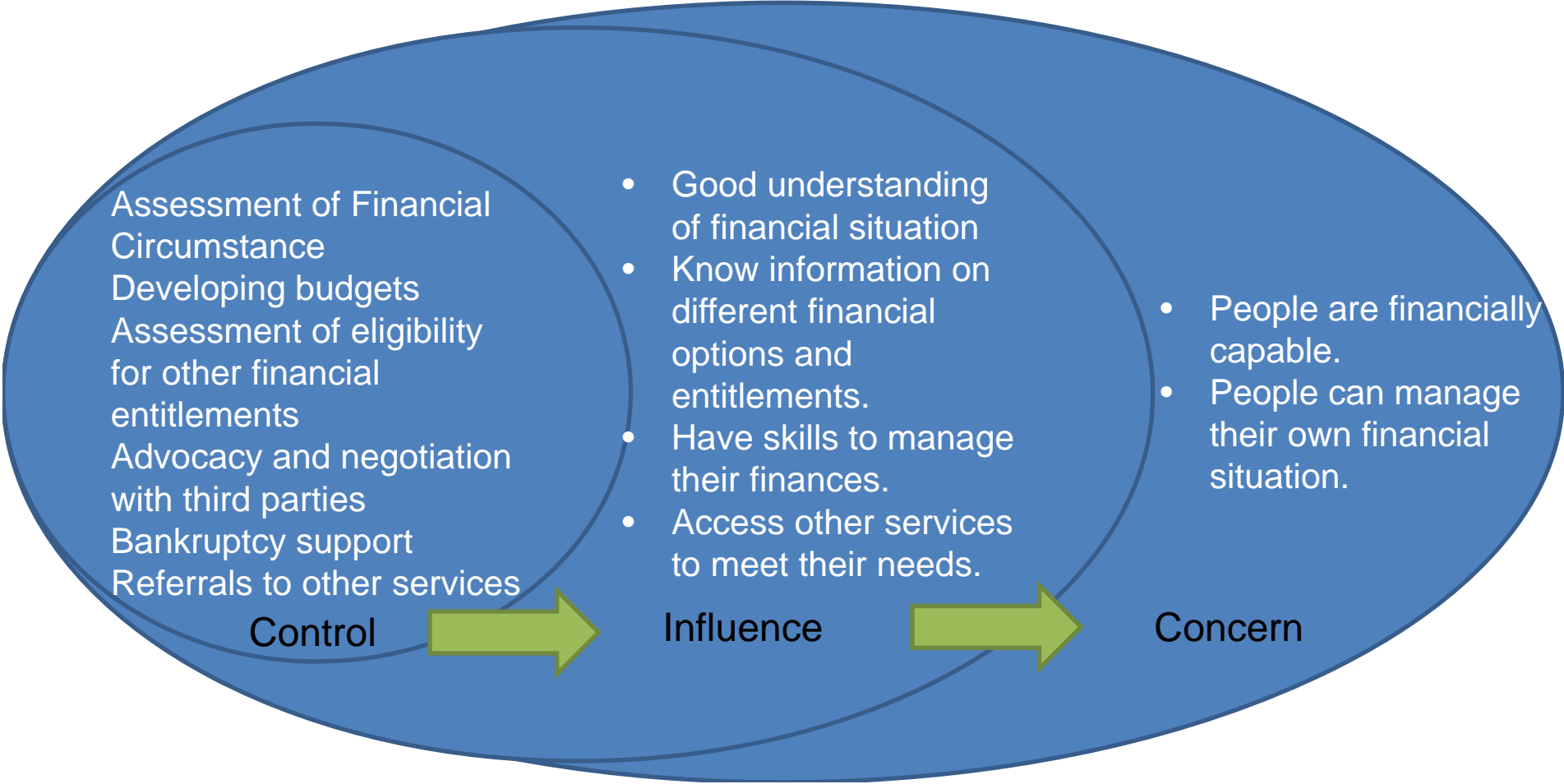- Value add - referral

FC Locations

Funding arrangement

- Five funders of the Metro program, led by DLGC
  - Department of Commerce
  - Department of Racing, Gaming and Liquor
  - Department of Housing
  - Water Corporation
  - Department of Local Government and Communities
- $1.7 million metro, $3.75 million country.
- Funding is to June 2018 – future funding depends on evaluation and business case of the program during this term.

Assessment of Financial Circumstance
Developing budgets
Assessment of eligibility for other financial entitlements
Advocacy and negotiation with third parties
Bankruptcy support
Referrals to other services

Control

- Good understanding of financial situation
- Know information on different financial options and entitlements.
- Have skills to manage their finances.
- Access other services to meet their needs.

Influence

- People are financially capable.
- People can manage their own financial situation.

Concern

Assumptions of the FCN model

- Increased coordination = greater capacity & capability
- Less fragmentation = more consistent response (no wrong door)
- Reduced number of service agreements and organisations = increased efficiency
- Better data collection = better outcomes for clients and increase probability of sustained funding
- The partnership will hold
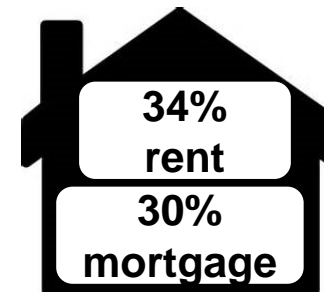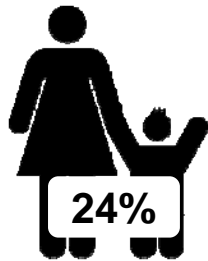
Developing the monitoring

- Developing clear counting rules

- Face to face training
  - Training as test for measurement design.
  - Made improvements to counting rules as issues arose
  - Greatly increased engagement in the process

- Goal was to design data that served multiple purposes
  - Public accountability
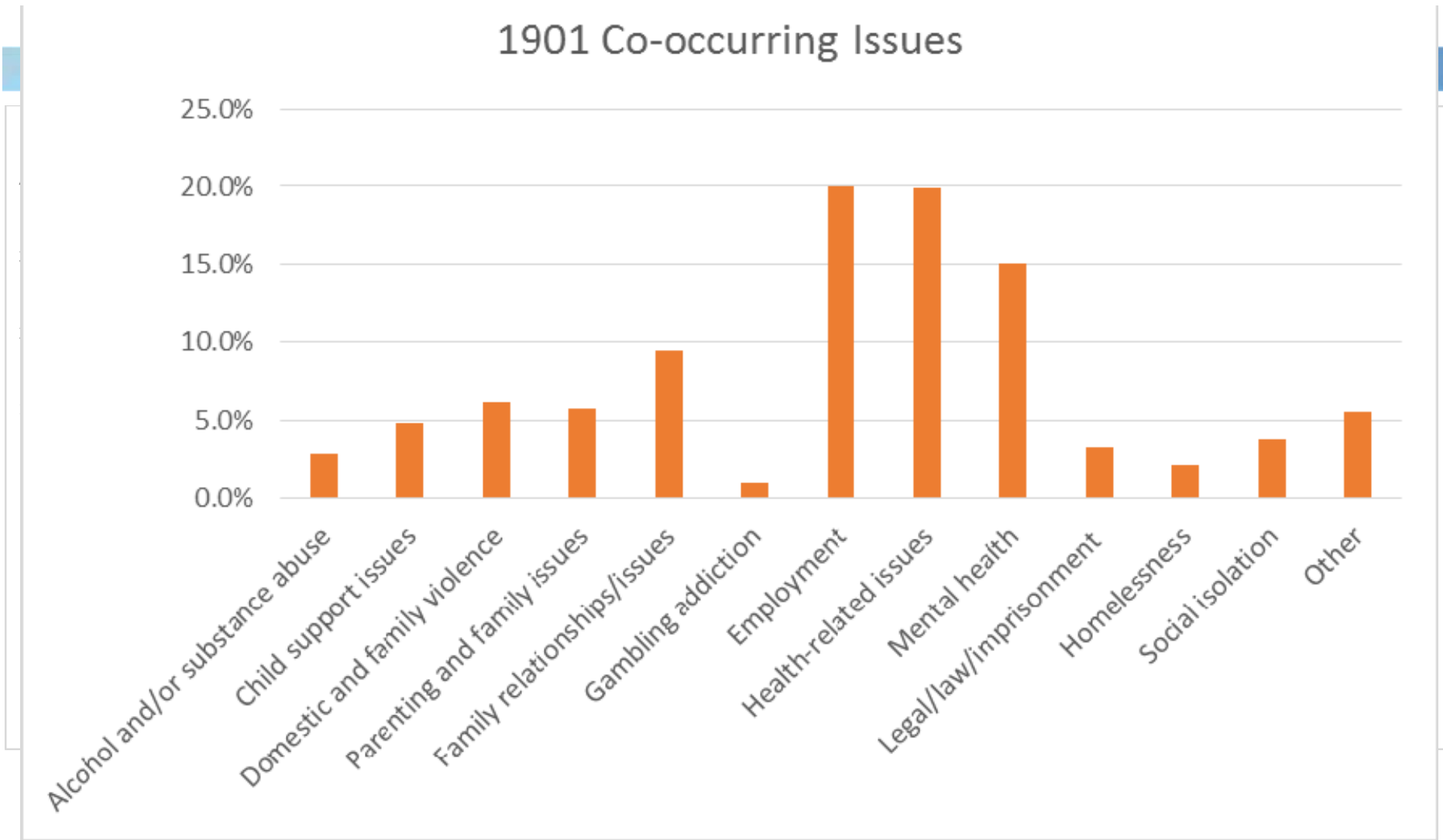 - Service evaluation
  - Performance management
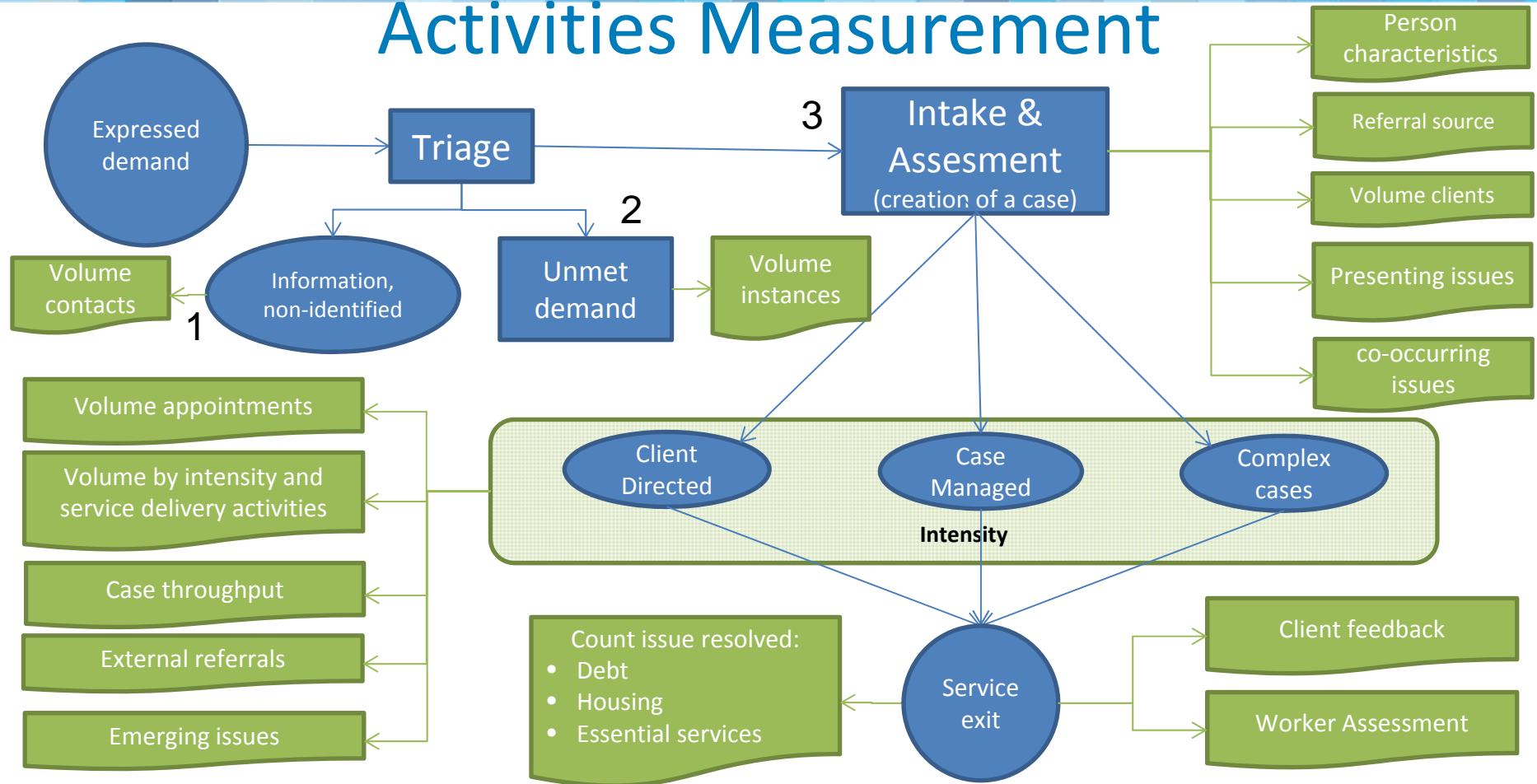
Highlights – Client characteristics

1280 clients

24%

9%

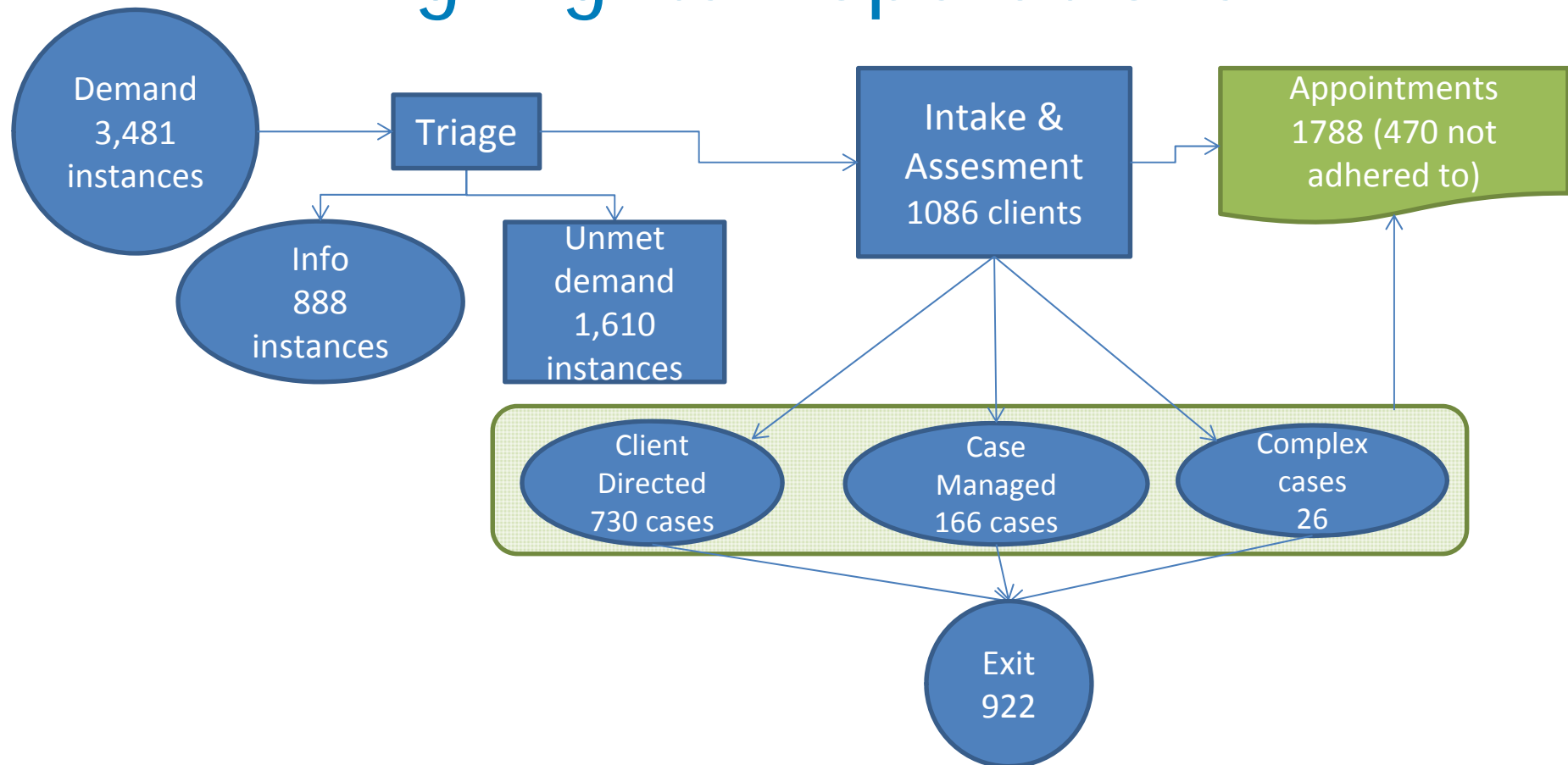87% < $60k

63%

20%

34% rent

30% mortgage

1901 Co-occurring Issues

Highlights - operations

Demand
3,481
instances

Triage

Info
888
instances

Unmet
demand
1,610
instances

Intake &
Assesment
1086 clients

Appointments
1788 (470 not
adhered to)

Client
Directed
730 cases

Case
Managed
166 cases

Complex
cases
26

Exit
922

Highlights - outcomes

- Worker assessment
  - 77% achieved moderate to significant improvement in understanding (mean 4.2/5) (n=871)
  - 67% improved financial situation with third parties (mean 3.8/5) (n=738)
  - 66% were in control of finances and able to manage money (mean 3.8/5) (n=857)
- Operational data
  - Total presenting debt of clients $38million
  - 92% with utilities issue (N=447) maintained connection at case closure
  - 75% with housing issue (N=190) maintained stable housing arrangements
  - $1.1 million debt waived or forgiven (N=88), $13,000 per client.

Next steps

- Client feedback

- Further refinements to existing counting rules

- Did we actually develop measures that can test assumptions?

- Develop markers of impact.
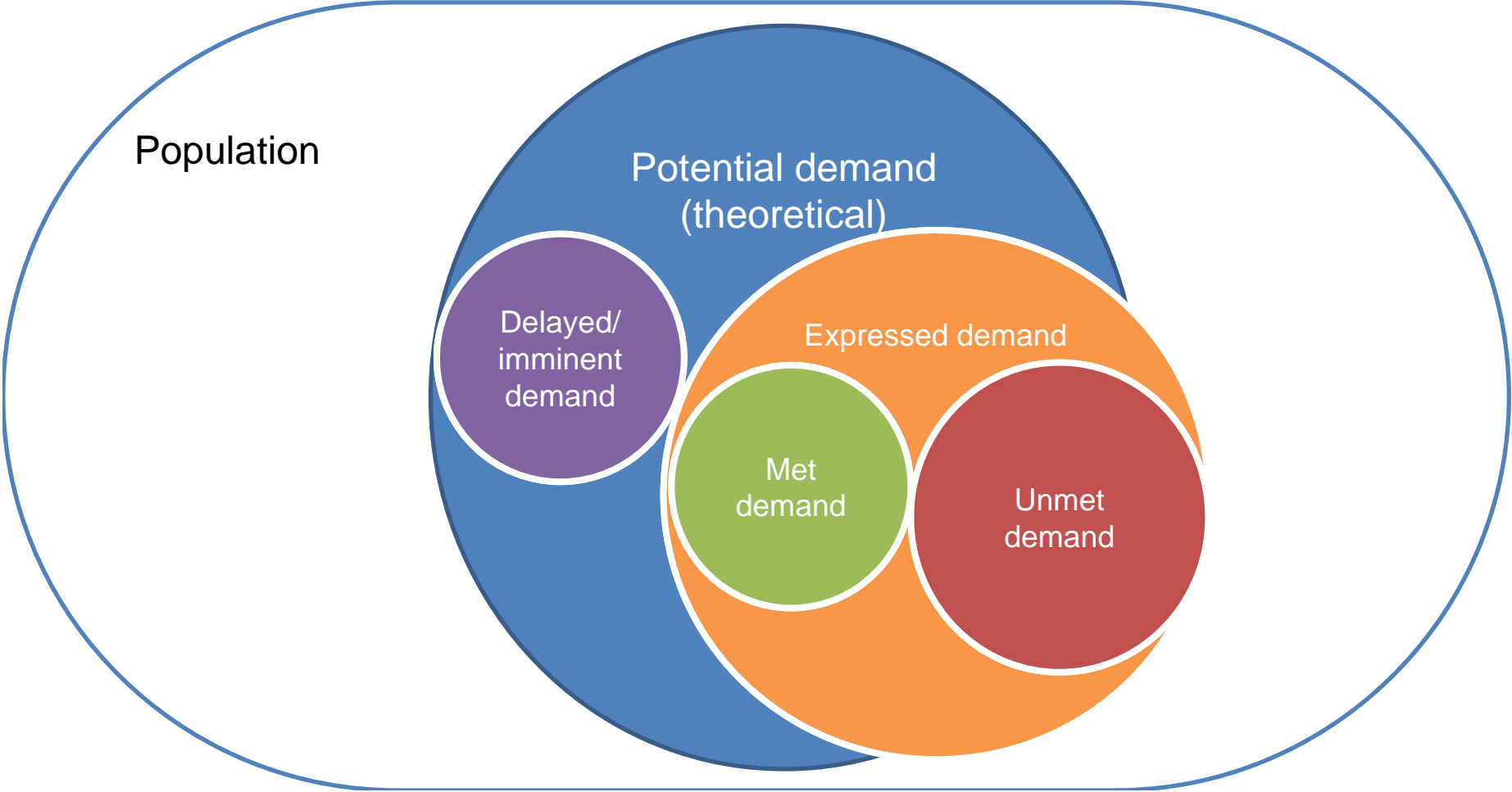
Final Thoughts

- Opportunity amidst upheaval

- Revived approach with evaluation and monitoring focus

Questions