Financial Capability – Client-led Outcomes

MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

28 and 29 June 2021

1

Welcome – today's session covers

Part 1: Client-led outcomes

Part 2: Wellbeing-Hauora reflection

Part 3: Reporting results and forms

- How Client-led outcomes and Wellbeing-hauora reflection will be incorporated into Client Voices from 2 August 2021
- How BFC services who do not use Client Voices will record and report to MSD
- Next Steps
- Questions and Answers

2

The journey

BFC team engaged Fernhill Solutions to develop a tool and the context it would be used in

- Research to inform design – financial wellbeing and financial capability
- Conversations with stakeholders: cross-agency, wider financial sector
- Lived experience of clients; interviews with 17 BFC providers
- Survey to all BFC providers (March 2021) including Kahukura survey

Lessons learned

- Outcomes
- Client satisfaction
- Data collection and analysis

3

Developing a client-led approach

In developing a new set of tools Fernhill considered and workshopped what they had read, heard and what was possible to achieve now and into the future.

We looked at three key changes

Shifting from pre-defined outcomes to client-led outcomes → Creating practical measures to capture emotional change → Simplifying client satisfaction to one established, metric for quality improvement

4

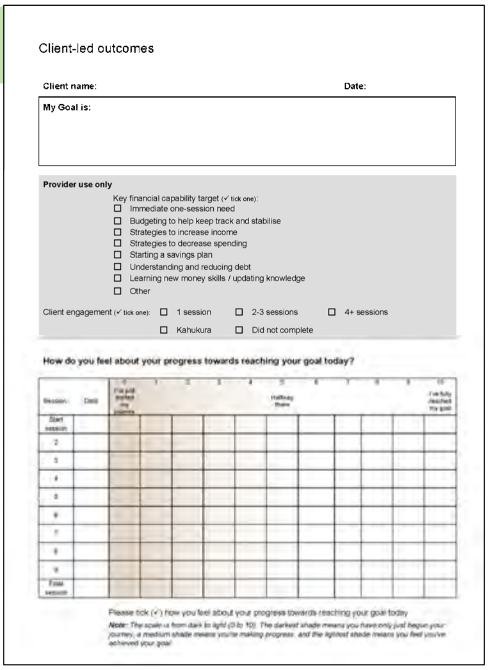
Part 1: The new Client-led Outcomes system

The objective

Clients will

- set their own financial capability goals
- and then track their progress towards achieving these

In this presentation we will discuss how the new Client-led outcomes system works


Client-led outcomes

Client name: **Date:**

My Goal is:

Provider use only

Key financial capability target (✓ tick one):
- ☐ Immediate one-session need
- ☐ Budgeting to help keep track and stabilise
- ☐ Strategies to increase income
- ☐ Strategies to decrease spending
- ☐ Starting a savings plan
- ☐ Understanding and reducing debt
- ☐ Learning new money skills / updating knowledge
- ☐ Other

Client engagement (✓ tick one): ☐ 1 session ☐ 2-3 sessions ☐ 4+ sessions ☐ Kahukura ☐ Did not complete

How do you feel about your progress towards reaching your goal today?

Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session												
2												
3												
4												
5												
6												
7												
8												
9												
Final session												

Please tick (✓) how you feel about your progress towards reaching your goal today

***Note:** The scale is from dark to light (0 to 10). The darkest shade means you have only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal*

5

Step 1: Creating and recording client goals

Create a minimum of one goal with your client

- Goals are what clients want to achieve as part of engaging with BFC services.
- Creating and engaging with goals has been shown to improve motivation and engagement.
- Client-led progress reporting allows for up to three goals for any one client, the minimum is one goal per client.

When to discuss goals with clients

For Financial Mentors, goals may be discussed in the first session with clients, but more realistically they are developed after establishing a good working relationship and understanding of current financial situation (2-3 sessions). This will be longer for Kahukura.

- This approach recognises that most clients are in an immediate financial or other crisis and the first step is establishing a trusted relationship with Financial Mentors and Kahukura who are empathetic and listen.
- Clients may be experiencing mental health challenges, anxieties, or are highly sensitised or shamed by their inability to cope.
- Their first act of bravery is entering the service and asking for help.

6

Step 1: Creating and recording client goals continued

Setting goals

In strengths-based practice, goals are worked collaboratively between clients and Financial Mentors/Kahukura building on the strengths, opportunities and talents of the client, and empowering them to take the lead.

Examples used to work through options and establish goals include:

- The MSD Financial Plan of Action
- PATH (planning alternative tomorrows with hope)
- Moemoea led by mauri and whānau
- The GROW strength based approach: Goals; Realistic; Opportunities; Way Forward
- Pathway Plan to Financial Freedom: Now, Barriers, Staying on Track, People support, Actions, Steps to Goals/Dreams.

Your service may have developed an approach or tool not listed.
This can also be used.

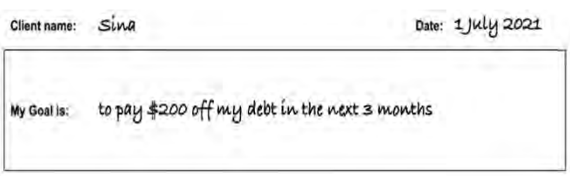
7

Step 1: Creating and recording client goals continued

Regardless of goal-creation method, goals should focus on behaviour that the client wants to change, and then adopt most or all of the key aspects of the SMART goal setting:

Specific: e.g. I want to reduce my debts
Measurable: e.g. I want to pay off $20 a fortnight
Achievable: e.g. Looking at my budget if I can reduce spending this is achievable
Relevant: e.g. it's important because it's making me feel stressed and I can't pay for food
Time bound: e.g. After 8 weeks debt will be reduced by $...

Once a goal is agreed it's important to write it down, as expressed by the client.



8

Step 2: Categorising goals

Financial Mentors and Kahukura will need to use their professional judgement to broadly categorise the goal into the area of financial capability that this goal is targeting.
This supports reporting for providers and MSD.

Provider use only

Key financial capability target (tick one):

- ☐ Immediate one-session need
- ☐ Budgeting to help keep track and stabilise
- ☐ Strategies to increase income
- ☐ Strategies to decrease spending
- ☐ Starting a savings plan
- ☑ Understanding and reducing debt
- ☐ Learning new money skills/updating knowledge
- ☐ Other

9

Step 3: Client starting point

Once the goal is established clients rate how they feel in terms of initial progress towards their goal/s.

This rating is the first rating and base number from which to measure progress towards outcomes (goals). It is expected that the initial rating will be low. If you have more than one goal, use a separate sheet for each goal and rating.

Record this rating against their start goal.

How do you feel about your progress towards reaching your goal today?

Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session												
2	1/7/21	✓										

Note: *the scale used to rate progress is purposely a 0-10 scale. It cannot be changed.*

10

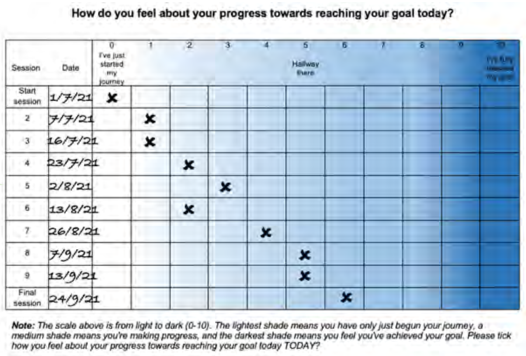
Step 4: Client check-in – rating progress in subsequent sessions

There must be a minimum of two points on the scale. Ideally, this is the start rating (baseline), and a near-final or final rating.

However, client-led outcomes are designed to be used in every session. It serves as a visual guide as well as a way to monitor ups and downs. As such there is room for up to 10 sessions.

This is optional but recommended part of service delivery.

All these examples are from prototypes using different shading. A lighter beige going from dark to light is used in the finalised form.



How do you feel about your progress towards reaching your goal today?

Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully
Start session	1/7/21	x										
2	7/7/21		x									
3	16/7/21		x									
4	23/7/21			x								
5	2/8/21				x							
6	13/8/21			x								
7	26/8/21					x						
8	7/9/21						x					
9	13/9/21						x					
Final session	24/9/21							x				

Note: *The scale above is from light to dark (0-10). The lightest shade means you have only just begun your journey, a medium shade means you're making progress, and the darkest shade means you feel you've achieved your goal. Please tick how you feel about your progress towards reaching your goal today TODAY?*

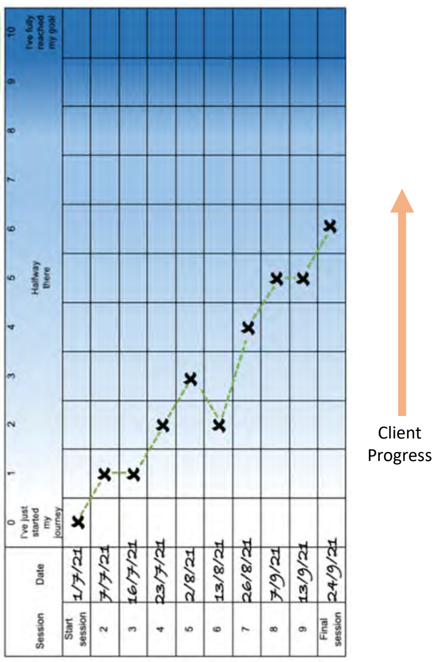
11

Step 4: Client check-in – rating progress in subsequent sessions cont.

- Client-led outcomes hope to support progress toward goals.
- Progress is any positive movement (regardless of number), and this is considered a positive outcome.
- A client does not have to score 10/10 to show "success".

The visual journey supports client engagement and becomes a way to reflect on and discuss barriers and roadblocks, as well as celebrate successes towards achieving their goal.

The timing of identifying progress can be agreed between client and provider.



12

Step 5: Clients finalise goals and close engagement (or create new goals)

A client may feel satisfied with their work towards goals and not require further support from a Financial Mentor or Kahukura.

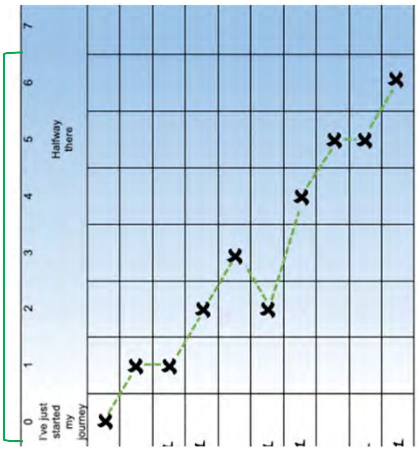
- They may not necessarily have marked 10/10 but this is fine
- As noted, success is defined by the client and a positive outcome is reflected in positive movement toward achieving their goals

If a provider and client decide to close a goal this will be recorded as finalised and the difference between the first and last score will be recorded for this client. This is the client progress measure

= 6

If the client has more than one goal and closes all goals, then the average difference will be calculated across the total number of goals for this client.

This will be the client progress measure (average).



13

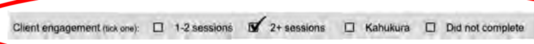
Step 6: Provider use only – session engagement

Being able to report outcomes against session engagement is important.

Providers will need to categorise the number of sessions that the client has engaged.

Four options are available for providers to mark:

- 1-2 sessions only - clients who enter service with specific needs. e.g., a budget for housing arrears or a food parcel.
- 3 plus sessions – clients who are engaging longer term to build financial capability. For example, e.g., working on debt reduction, or minimising expenses.
- Kahukura – Kahukura longer term clients
- DNC (did not complete) – clients who may not come back or unexpectedly drop out without noting final progress marker.



This enables analysis of data by mode of engagement
This is useful to understanding how clients progress against engagement.

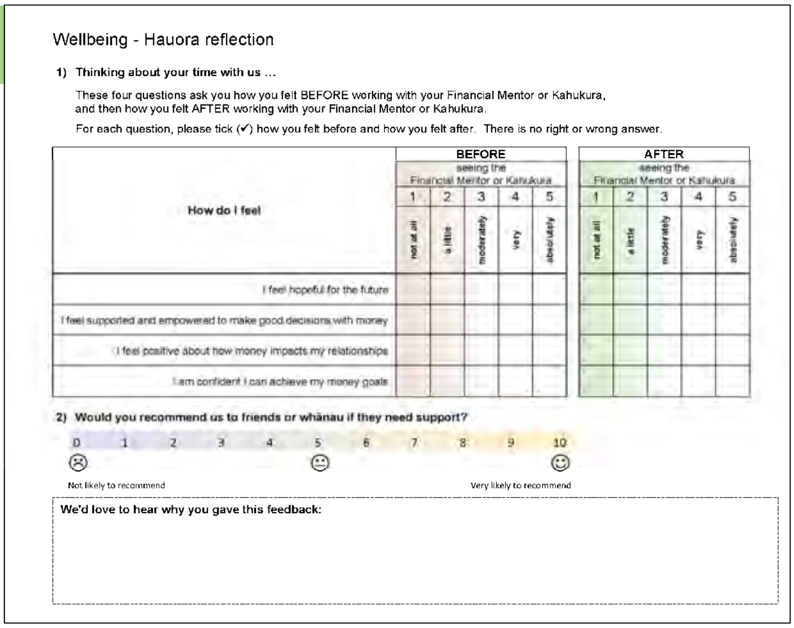
14

Part 2: **Wellbeing-Hauora reflection**

The Wellbeing-Hauora reflection is a way to celebrate success, and allow clients to reflect any positive changes they have experienced as a result of engaging with BFC services.

It is also an efficient way to assess perceived short term changes to clients who have engaged with Financial Mentors Kahukura.

Only one form needs to be completed per client regardless of the number of goals.



Wellbeing - Hauora reflection

1) Thinking about your time with us ...

These four questions ask you how you felt BEFORE working with your Financial Mentor or Kahukura, and then how you felt AFTER working with your Financial Mentor or Kahukura.

For each question, please tick (✓) how you felt before and how you felt after. There is no right or wrong answer.

How do I feel	BEFORE seeing the Financial Mentor or Kahukura					AFTER seeing the Financial Mentor or Kahukura				
	1 not at all	2 a little	3 moderately	4 very	5 absolutely	1 not at all	2 a little	3 moderately	4 very	5 absolutely
I feel hopeful for the future										
I feel supported and empowered to make good decisions with money										
I feel positive about how money impacts my relationships										
I am confident I can achieve my money goals										

2) Would you recommend us to friends or whānau if they need support?

0 1 2 3 4 5 6 7 8 9 10

Not likely to recommend — Very likely to recommend

We'd love to hear why you gave this feedback:

15

Step 1: Introducing Wellbeing-Hauora reflection

As clients progress towards achieving goals, it's helpful to purposefully reflect on changes to their emotional wellbeing.

Most providers note changes to the way clients feel stress, hope for the future, empowerment, mana, confidence, and connection as they shift their financial capabilities.

The approach is for clients to think about how they were feeling **before** they engaged with the financial mentor and Kahukura, and then think about the **now**, or after, and to subjectively rate the change. Once again, change is defined from the client's perspective.

Providers may like to introduce the survey as clients start seeing solid progress towards their goals.
The survey can be introduced as part of service delivery so clients have an opportunity to reflect on their success.

For example:

"I can see you're making progress. It might be a good time to think about how these changes are making you feel, and how you felt before you came to see us. Let me show you one way we can do that."

16

Step 2: Wording of the Wellbeing-Hauora reflection

There are four categories of questions in the reflection tool.

The concepts underpinning these questions are:

Hope for the future	"I feel hopeful for the future"
Mana-enhancing/empowered	"I feel supported and empowered to make good decisions with money"
Support and connection/relationships	"I feel positive about how money impacts my relationships"
Confidence	"I am confident I can achieve my money goals"

We have provided options for wording, depending on your clients.
You may like to translate these questions to meet the needs of your community.
Care must be taken to ensure the underlying concept remains the same.

17

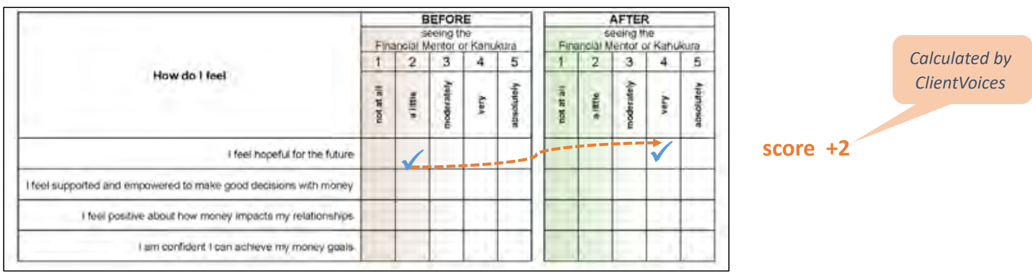
Step 3: How to complete

The tool is very simple to administer and complete, the Wellbeing-Hauora reflection is administered in **one session** (preferably the near-final or final session) but assesses **two points** at the same time.

That is, clients are asked:

- how they felt BEFORE engaging with the Financial Mentor/Kahukura, then
- how they felt AFTER engaging with the Financial Mentor/Kahukura.

The difference between the scores reflects the perceived impact of the service intervention.



18

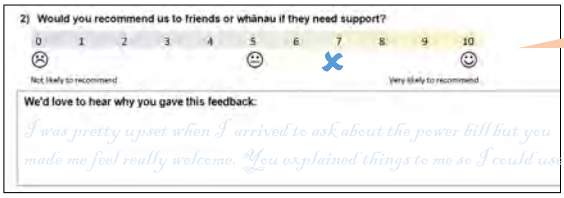
Step 4: Net Promoter Score: Client Satisfaction with services

The *Wellbeing-Hauora Reflection* includes an opportunity for the client to rate their satisfaction of the service they have received.

This is a quality improvement tool that is used to enhance client engagement and support service improvement opportunities.

The Client Satisfaction Net Promoter Score consists of one question, and open feedback. It uses a 0-10 scale and clients circle a number between 0-10 to indicate their level of satisfaction with the service.

Clients are also asked to provide information on why they chose their score to help add meaning and context to the rating.


2) Would you recommend us to friends or whānau if they need support?

0 1 2 3 4 5 6 7 8 9 10

Not likely to recommend — Very likely to recommend

We'd love to hear why you gave this feedback:

I was pretty upset when I arrived to ask about the power bill but you made me feel really welcome. You explained things to me so I could us

Not used as a performance measure by MSD

Clients must be given the opportunity to complete the net promoter score question alone if possible

19

Part 3: Reporting - *Client Voices and manually*

We are currently working with FinCap to include Client-led outcomes in Client Voices

- We estimate these changes will be completed end-July 2021
- The tool may look slightly different to the paper version

Recording the data in Client Voices

- The final version of how data is recorded in Client Voices may look slightly different to the paper form
- Training will be provided on entering the data in to Client Voices
- Only the goal, financial capability target, and score will be collected by MSD
- No Client specific information will be sent to MSD

Recording data without using Client Voices

- We are developing a manual data collection process with your input

Recording the **Wellbeing - Hauora reflection** scores

- The scores for the four before-and-after questions will be calculated by Client Voices
- The Client Satisfaction Net Promoter Score (0 to 10) does not need to be reported to MSD but please share any trends with us

20

Next steps

- Updated *Services Guidelines* published 30 June
- *Technical Manual* and this PowerPoint published 30 June
- All providers can use the paper-based versions of the tool and Hauora-Reflection from 1 July
- Client Voices update available from end-July
- We will work with you to develop the data collection process for non-Client Voices users

21

Korero

MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

28 and 29 June 2021

22

BFC Client outcomes measurement

Training Hui 28-29 June 2021 Q&A

Q – How many goals should a client have?

> A – There is a minimum of one and a maximum of three goals. If a client already has three goals and wants to add another, the Financial Mentor or Kahukura should discuss if a previous goal should be considered finished or closed. A client doesn't need to get 10/10 to finish or close a goal.

Q- For the outcomes measure, can I use it if the client only has one meeting?

> A - No score will be given as two points are required to show a positive outcome. Client Voices will record situations when the client does not have two points recorded. We recognise that clients may not attend a second session.

Q - How do I use it with my clients with Client Voices?

> A - When working with clients using the tools, Providers can choose to make a screen visible to clients or you can record the goals on paper and transfer these to Client Voices once the client has left.

Q - Do we need to keep paper copies as evidence or is the required information enough?

> A - If you record the goals and progress in Client Voices we consider this to be sufficient evidence.

Q – Will client information be sent to MSD?

> A - Only the goal, financial capability target, and score will be collected by MSD. No client-specific information will be sent to MSD.

Q- Our clients are ESOL. Can we modify the questions?

> A – For the outcomes measure, no. The wording and format must stay the same so the data are consistent.
>
> For the Wellbeing-Hauora reflection, yes: we have provided options for wording. Depending on your clients, you may like to translate these questions to meet the needs of your community. Care must be taken to ensure the underlying concept remains the same.

Q- How do we record data without using Client Voices?

> A - For Providers who do not use Client Voices, a manual data collection process will need to be developed. This may require you to keep paper copies of goals etc. This should be used from 2 August 2021.*

Q – Can we use our own tools that we have developed as a service to help draw out goals from our clients?

A – Yes you can use the tools such as the MSD Financial Plan of Action or tools that have been developed in-house. However, Financial Mentors and Kahukura will need to ensure that the Client-led outcomes and Wellbeing Reflection-Hauora tools will also need to be completed to ensure consistency.

Q – When will Client Voices be updated to include Client-led outcomes and Wellbeing - Hauora reflection tools?

A – We are working directly with FinCap and the developers of Client Voices to include the new ways of capturing client outcomes and also reporting measures. We expect this work to be completed in July 2021. If there are any delays to this we will let you know.

Q – Do I need to record a client's goal at the first session?

A – No, we are expecting financial mentors and Kahukura use their professional judgment on the best time to use the tool. If someone is in visible distress due to their circumstances, we do not want the focus to be on completing a goals exercise.

Note: Some clients may be more than happy to talk about goals at a first session and therefore it would be appropriate to record these.

Q – What will the data of the goals be used for?

A - We will use the data to show that BFC services have contributed to positive change for individuals, whānau and families and help inform improvement to BFC services.

Q - Can I carry on using the old COMT?

A - The new Client-led outcomes replaces the old Client Outcomes Measurement Tool (COMT) which will be removed from MSD's website.

Q- Where can we find more information, and copies of the forms?

A - On MSD's website in the 'Guidance and resources for BFC providers' section.

https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html

*2 August 2021 date is provisional, subject to any software development delays.