

Whānau came to the service after being disengaged with other services. They had been treated in a way that diminished their mana and did not recognise their realities, strengths and potential. Whānau described feeling empowered in being part of the co-design process, but also in exploring their aspirations. The elements of Mauri Oho provided a space to think about positive identity, whānau, hapu and iwi connections, and the non-linear nature of whānau -what is important to whānau now, in the past and in the future.

Whānau participation in refining the Mauri Oho tool was critical in its relevance and ability to be used as an intake form by KWS. Whānau were comfortable in contributing to the korero and candid in their stories and examples. The workshops were a forum where it was good to ask questions and everybody's experiences and points of view were respected.

MoneyTalks	Planning is complete for the MoneyTalks evaluation but no data collection or analysis has yet taken place.
The Generator	The Generator has been contracted to Vaka Tautua and Emerge Aotearoa. The work is in the development phase. The Generator projects have the potential to build opportunities to support financial resilience. Evaluation of the Generator projects will track the impact they have on communities.

4. BFC Clients

Information about who is being reached and outcomes for BFC clients is sourced from administrative data from six providers (Client Voices), qualitative information from BFC service providers and community case studies including interviews with BFC service users. National provider results will provide a more comprehensive view of the BFC client group once available for the 2017/18 financial year.

BFC services support a range of clients. Some receive one-off support, some received multiple sessions and a few were part of MoneyMates groups. Client needs differ, with some engaging because they anticipated a change in income as a result of employment or life changes. Some are referred because they are in debt or had applied for six hardship grants. Others require intensive ongoing support that may include total money management.

Client needs for financial capability support also varied between the case study communities and was reflected in different numbers of hardship grants in different communities.

4.1. Who is being reached

Feedback from providers and preliminary analysis of Client Voices data from six providers for FY 17/18 shows:

- The number of active clients increased over the last year. Providers reported the need for more resources to meet demand.
- The largest numbers of clients were approximately equally split across the 26 to 65 age groups. The oldest age groups were represented at lower levels than their population proportion living in economically deprived localities (deprivation quintiles 3-5). On average, older clients received the largest number of sessions per client. There were few clients under 18 and those clients received the smallest average number of sessions.
- A larger proportion of females (67%) were being reached than males (33%).
- Many clients were beneficiaries (68%) but 23% of clients received income from salaries and wages.
- Loans were the main source of client debt.

4.1.1. Reaching Māori

BFC services reached Māori at a slightly higher rate than their proportion in the population living in economically deprived localities (quintiles 3-5). However, in Client Voices data to date the average number of sessions delivered to Māori clients (1.9 sessions) was less than for people in New Zealand European ethnic groups (2.3 sessions).

The importance of kaupapa Māori services for Māori clients is well established across the health and social sectors. Kaupapa Māori services generally provide holistic and whānau focussed support. In collective communities and to address the complex needs of many BFC clients, holistic and whānau focussed support is essential to achieve positive outcomes for clients. Kaupapa Māori providers with the potential to build financial capability may therefore be NGO services that do not specifically focus on building financial capability. For example, iwi health providers, services that support people with addiction issues, family violence and sexual violence crisis support providers.

A Ministry of Health funded pilot study demonstrated the effectiveness of Sorted Whānau, a MoneyMates type programme developed by Māori and Pacific providers to support people affected by harmful gambling. Sorted Whānau used a train the trainer approach to upskill providers to facilitate financial capability programmes that were developed to fit with the kaupapa of the provider. Providers were supported by expert financial mentors. The train the trainer approach was able to reach 'hard to reach' whānau by working with a provider that whānau were already engaged with and trusted. Another important difference between MoneyMates and

Sorted Whānau was the inclusion of whakawhanaungatanga, and a focus on the cultural context of money.

BFC providers interviewed for the community case studies identified the benefits of kaupapa Māori services but also a shortage of services.

The majority of our clients are Māori and Pacific, so therefore that should be our starting base.

4.1.2. Reaching other ethnic groups

Client Voices data are limited but across the six providers so far, people from Asian ethnic groups living in economically deprived localities are not being effectively reached. Those who are reached receive the lowest average number of sessions than for any ethnic group (1.3 sessions).

Although Pacific peoples are being reached at approximately their rate in the economically deprived population, the average number of sessions being delivered (1.5 sessions) is lower than for any other ethnic group except Asian.

4.2. Differences BFC made for people, families, whānau experiencing hardship

Qualitative data from the community case studies demonstrated that BFC providers, Work and Income staff, providers of other financial and social services, and community leaders considered building clients' financial capability and resilience was a more effective approach than budget advice alone. The BFC initiative had enabled providers to implement and/or strengthen a holistic, client-centred approach to support clients to set goals and take control of their financial situation.

Interviews with clients as part of the community case studies, the BFC Plus evaluation and the Work and Income evaluation showed clients were very positive about the support they received from BFC services. They talked about the differences improved financial capability made to their lives.

4.2.1. Capability

Client outcomes measurement tool (COMT)² data from the six providers FY17/18 demonstrate improvements after engaging with BFC services in the extent people consider:

- They were more able to meet their basic needs and obligations (increased 4.6 to 6.3 on a ten-point scale)
- They were more confident to manage their finances (increased 4.9 to 6.6)
- They felt more in control of debt (increased 4.8 to 6.7)

² Comparisons between pre- and post- measures Q4 2017.

- They are on track to achieve their goals (increased 5.3 to 6.7).

However, **COMT measures are very poorly recorded by providers** and data represent results for approximately 6% of clients.

A substantial proportion of clients have only one contact recorded with BFC providers. This may be insufficient to produce meaningful changes in financial capability and may represent the group of clients still accessing BFC for budget advice. Understanding more about this client group is key to understanding what difference BFC services are making for clients.

4.2.2. Motivation

Client conversion rates from referral to completing three or more sessions were highest for clients recorded as self-referred (26%), referred by CAB (27%) or private referrals (26%). The engagement rate was lower for clients referred by Work and Income (12%) or other government sources (10%).

4.2.3. Opportunity

The community case studies identified challenges across all communities for people on low incomes or supported by benefits that limited opportunities for changes:

- Housing prices – shortage of social housing in urban and rural locations, flow on effects of tourism and housing shortages in urban areas to the smaller towns.
- Limited opportunities to increase incomes in many localities, especially those with seasonal work where people will always have to manage different income levels across a year.

BFC initiatives, such as The Generator, aim to build community capacity and provide opportunities for people to increase their incomes. However, these are still being developed.

5. Evaluation key messages and discussion points

Generally key stakeholders in BFC leadership roles saw BFC as moving into a BAU phase with a focus on embedding learnings.

Evaluation questions

Key messages and discussion points

Targeting

How effectively is the *system* of BFC initiatives building financial capability and resilience in New Zealanders experiencing hardship?

A system of BFC services is being built but ongoing work is required to train and develop the workforce and to provide clarity across the sector about target groups.

Procurement processes are important in building effective local systems.

Opportunity:

A suite of BFC provider services is required in each locality, including kaupapa Māori providers. Procurement processes could potentially be strengthened by considering as an integral part of the procurement process the population profiles in communities and the mix of BFC providers and networks required to support the population.

Better integration of BFC services with Work and Income.

BFC services are aimed at people in hardship but some stakeholders had the view that success would be early engagement to build financial capability before people were in the position of being in debt and living in hardship.

To what extent has a workforce been developed to deliver BFC services to people in hardship?

Workforce inclusion in the co-design of BFC services meant the transition to building financial capability is supported by the workforce. However, there is varying capacity and capability amongst the workforce. Financial mentoring is a strength for the providers as its one-on-one approach is most familiar. Evaluation findings demonstrate the value of group programmes such as MoneyMates but also that the workforce is less comfortable facilitating group programmes such as MoneyMates.

Opportunity:

Continuing to develop provider accreditation and ensuring a shared sector wide understanding of strengths-based service delivery and financial capability.

In the community case studies, providers noted the importance of networking/education sessions and the importance of opportunities for providers to share their experiences and expertise.

Are BFC services reaching New

Based on Client Voices data for six providers, BFC clients are primarily those living in the most economically deprived areas

Zealanders experiencing the highest levels of financial hardship?

of New Zealand and 90% have estimated net incomes less than \$50,000.

Younger age groups (younger than 18) and older age groups (older than 65) living in economically deprived areas may not be being adequately reached.

Opportunity:

There is an opportunity to reach more young people moving into independent living and the potential to prevent early accumulation of debt. In our evaluation of supported living programmes for young people with a history of foster care, lack of ability to manage their finances and ease of accumulating debt were major problems.

Younger and older people are often linked to providers, clubs, residential living settings where there is the potential to establish a MoneyMates type programme.

Are the networks and systems in place to enable delivery of BFC services to people in hardship?

The community case studies highlighted the importance of local relationships and networks in building financial capability services. Each community ideally required:

- Effective relationships between BFC providers, Work and Income and other health and social sector providers. These relationships are important in linking people who could benefit from BFC services with the appropriate service.
- A mix of different types of services including providers who offer BFC as part of a range of services and supports through to those providers with technical expertise in financial topics.
- BFC providers look to Work and Income and are an important source of referrals. They were the second largest source of referrals for BFC providers included in the provider results dashboards. The largest source of referrals was self-referrals. Referrals recorded as self-referrals are likely to include clients told by Work and Income to seek financial capability services.

Opportunity:

There is an opportunity to better link Work and Income clients to BFC providers through:

- Good relationships between Work and Income and BFC providers – enhanced by co-location and joint training
- Active referrals by Work and Income that include guidance about what financial capability services offer, contact details for services and follow-up.

How does the environment and community context influence BFC service delivery?

In the evaluation of Work and Income practices, clients identified a range of barriers to engaging with BFC services. Barriers included the costs of travel to providers, access to transport, childcare and waiting times to see providers.

Local barriers such as the high costs of housing and limited employment opportunities were a major challenge in building resilience.

Opportunity:

The Generator aims to build local opportunities.

Client experiences

How well are BFC services engaging and retaining New Zealanders experiencing the highest levels of hardship?

Analysis of the Client Voices data extract for a wider group of providers will provide the best information about who is being engaged and average numbers of sessions.

Analysis of Client Voices will also inform questions such as the changes in client outcomes for different lengths of engagement etc.

Questions about client's perspectives of providers is also important to understand client experiences and reasons for early exit.

Opportunity:

Client views will continue to be sought as part of evaluation activities. Client Voices provides an opportunity to collect client feedback for continuous improvement that is not being well used, based on the data available so far.

Effectiveness

How well are BFC services functioning to build

Client interviews and preliminary analysis of limited Client Voices data demonstrate improved client capability.

clients' financial capability and resilience?	Many clients are recorded in Client Voices as 'one-off' contacts. It is important we learn more about these clients and whether one contact with providers is sufficient to build financial capability.
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How effective is each BFC initiative in building financial capability and resilience in New Zealanders experiencing hardship?	<p>There is limited evaluation information to date about how changes in financial capability contribute to changes in financial resilience.</p> <p>Opportunity:</p> <p>Client Voices provides the best source of information about changes in client capability but is not well used, based on the data available so far.</p>
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Impact and return on investment

What impact are BFC services having on improving the lives of New Zealanders experiencing hardship?	<p>Outcomes measurements are essential for drawing conclusions about the impact of services for clients. The COMT developed by MSD for BFC services is a contractual expectation. However, it is recorded for only 6% of clients across the six providers included in the provider results dashboards and discussions with providers do not suggest these providers are atypical.</p> <p>Opportunity:</p> <p>Provider administrative data (data routinely collected by providers from clients) is a very cost-effective way of obtaining ongoing information about the effectiveness of interventions. It is essential that the data collected about client outcomes is improved and this must be a focus of the next year and also of the Client Voices redevelopment.</p>
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6. Evaluation next steps

A review of evaluation priorities with MSD identified the following focus for the remainder of FY 18/19:

- **Provider Results dashboard development and client outcome measurements:** The development of the provider results dashboards will continue as a priority. Information from the dashboards is the primary source of information about who is being reached, what support they

receive and the impact of BFC services on their financial capability. The evaluation role is in dashboard development and FinCap's role is on engaging with providers and over time transitioning the dashboards to BAU activities. The redevelopment of Client Voices also means substantial additional resource will be required to re-develop the dashboard templates.

- **Analysis of provider results dashboards:** There is additional analysis of the provider administrative data that will inform BFC service delivery. This will be a priority when we receive the larger Client Voices extract. For example:
 - Engagement and changes for people from different ethnic and age groups
 - One-off engagements
 - Client outcomes.
- **Workforce survey:** A survey of managers and frontline staff will be rolled out in late 2018. The survey will inform understandings of BFC provider perspectives of FinCap and frontline staff understandings and confidence in delivering BFC services to clients
- **Community case studies:** The report on four localities has been finalised. The report identifies potential opportunities to strengthen BFC services. There is most value in including additional case study localities after the sector has had a chance to respond. We suggest the focus of the additional community case studies be moved to the Generator communities and delayed until the next financial year. The evaluation plan also included re-visiting the initial communities and this will enable a review of any changes that have taken place. The suggested changes help manage the overall evaluation budget and the substantial overspend on the provider results dashboards.
- **Work and Income processes:** The evaluation highlighted the importance of more active referrals by Work Income for clients to BFC services. We recommend repeating the interviews with clients in the target group in 12-24 months after changes have been made.
- **Financial mentors and MoneyMates:** The in-depth evaluation including interviews with BFC services and clients will be completed in the next month.
- **BFC products and services:** Evaluation priorities for the current FY include continuing to follow-up on the Hard to Reach groups, the MoneyMates Fund, the Generator and Money Talks.

BFC Evaluation: Workforce and Service Survey Findings

Background

The Building Financial Capability (BFC) programme was rolled out in November 2016 by the Ministry of Social Development (MSD). MSD previously funded the delivery of budget advisory services across New Zealand.

MSD is progressively introducing new products and services, which have been co-designed with the sector. This process will be completed by July 2019.

The BFC approach puts the client at the centre by offering products relevant to them to help improve their financial capability and resilience to financial hardship.

Malatest is evaluating BFC for the Ministry. The evaluation programme includes evaluations of individual initiatives (such as Financial Mentoring and MoneyMates) and an overall evaluation looking across the programme.

Purpose

The transition from budgeting advice to building financial capability represents a significant change for the Ministry as well as for services and their staff. Continuing to support the development of the services and the service workforce is important for the effective delivery of BFC. This round of workforce surveys is the first in an annual series which aims to:

- Understand the experience of the services in the BFC and budgeting sector
- Gather feedback on the work of FinCap, the organisation representing and supporting the BFC sector, including some services not contracted to the Ministry to deliver BFC services.

Approach

Two surveys were distributed by email to services in the BFC and budgeting sector:

- Service survey: For operational management and/or governance members of sector services, aiming to collect one or two responses per service.
- Workforce survey: For other staff of services including financial mentors, MoneyMates facilitators and other staff.

The surveys were available online from December 2018 to the end of February 2019.

Number of responses to each survey	Service survey	Workforce survey
Invited services: Includes some separate branches within the same service organisation	203	203
Number of services responding	113	84
Service response rate	56%	41%
Average responses per service	1.05	2.44
Number of individual responses	119	205

Service survey

Percentages in charts report the proportion of services or staff who gave an answer of seven or more out of ten.

Around three-quarters (73%) of services reported good knowledge of FinCap. A smaller proportion, 54%, agreed FinCap had delivered what they expected, suggesting a need for more clarity around FinCap's role.

Services reported their agreement with statements about the extent to which FinCap had achieved positive change in certain areas.



Figure 1: Views of FinCap effectiveness (n=118)

Services also rated areas of FinCap's work on a scale from very poor to very good. They were most positive about FinCap's advocacy for the needs of the sector with government, while the four operational areas received lower ratings. Some of these areas are the focus for current FinCap work.



Figure 2: Effectiveness of different areas of FinCap's work (n=118)

Services identified their top three priorities for FinCap in the coming year with the proportion of services who included each topic in their top three:

- Training and workforce development – 62%
- Advocacy for sector needs – 39%
- Client voices – 34%.
- Quality assurance – 27%
- Supporting communities of practice – 13%
- Resources – 12%
- Funding – 12%
- General support – 8%
- Networking – 8%
- Communication – 8%.

Services were mostly positive about FinCap's responsiveness to phone enquiries and regional hui's.



Figure 3: Effectiveness of channels of communication for FinCap (n=118)

Most services said their staff understood the purpose of BFC, although less were positive the change had strengthened the sector. Interviews with services suggested some considered they were already providing financial capability services, or may not be clear about the difference between budget advice and building clients' financial capability.



Figure 4: Service views on the transition to BFC (n=88)

Two-thirds of services thought they had a good working relationship with Work and Income and that clients referred through Work and Income were appropriate. Fewer services said clients referred from Work and Income understood their entitlements.

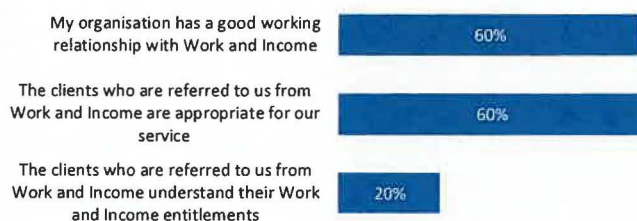


Figure 5: Services' responses on relationships with Work and Income (n=104)

More service managers were confident about their organisation's ability to work with clients with mental health issues than with refugee and migrant clients. More service managers than staff were confident, suggesting a degree of specialisation across staff members.

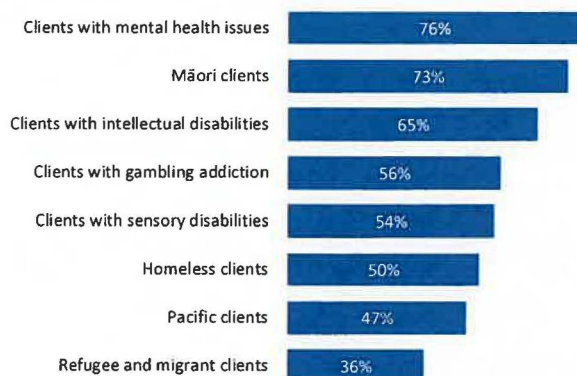


Figure 6: Proportion of services confident working with different groups of clients (n=71-95)

Workforce survey

Most staff who responded to the workforce survey were in permanent paid roles but more than one-third were volunteers. Overall, more than one-quarter (29%) worked full-time and nearly three-quarters (71%) part-time.

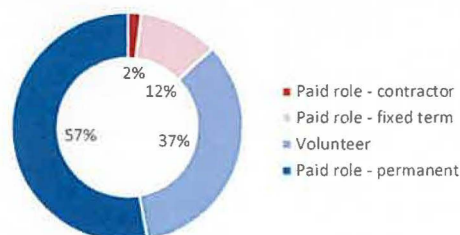


Figure 7: Types of employment for BFC staff (n=195)

Over two-thirds of staff were satisfied with their day-to-day work and most intended to remain working with their service for at least one more year, suggesting there is time to continue developing the existing workforce through training.



Figure 8: Staff satisfied with their day-to-day work and likely to continue to work for the same service (n=203)

The workforce responding to the survey was dominated by the older age groups. Nearly three-quarters of staff were older than 50 and just 2% were younger than 30.

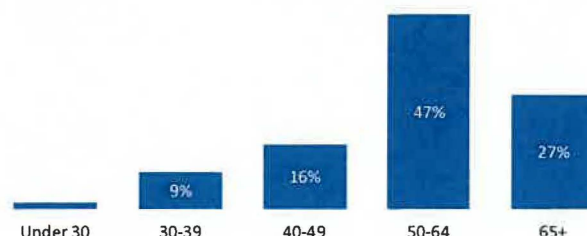


Figure 9 Staff age range (n=193)

The volunteer component of the BFC service workforce:

- Almost all worked part-time, an average of 4.6 hours per week
- Was older – for BFC services, 86% were over 50 and 49% over 65, compared to 66% and 14% for the paid workforce
- Was primarily female (75%) but including more males (24%) than the paid workforce which was 92% female and 8% male
- Was less likely to be Māori (11%) than the paid workforce (29%).

Conclusion

The workforce survey results provide an overview of the current state of the BFC and budgeting sector workforce and highlight some areas where change should be expected as BFC implementation continues.

Modified versions of these surveys will be repeated annually with the next round in the last quarter of 2019. The repeats will provide an avenue for FinCap and the Ministry to hear from services and for the evaluation to track change in the sector over time.



Malatest
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Evaluation overview:

Evaluation of Building Financial Capability

Progress to June 2019

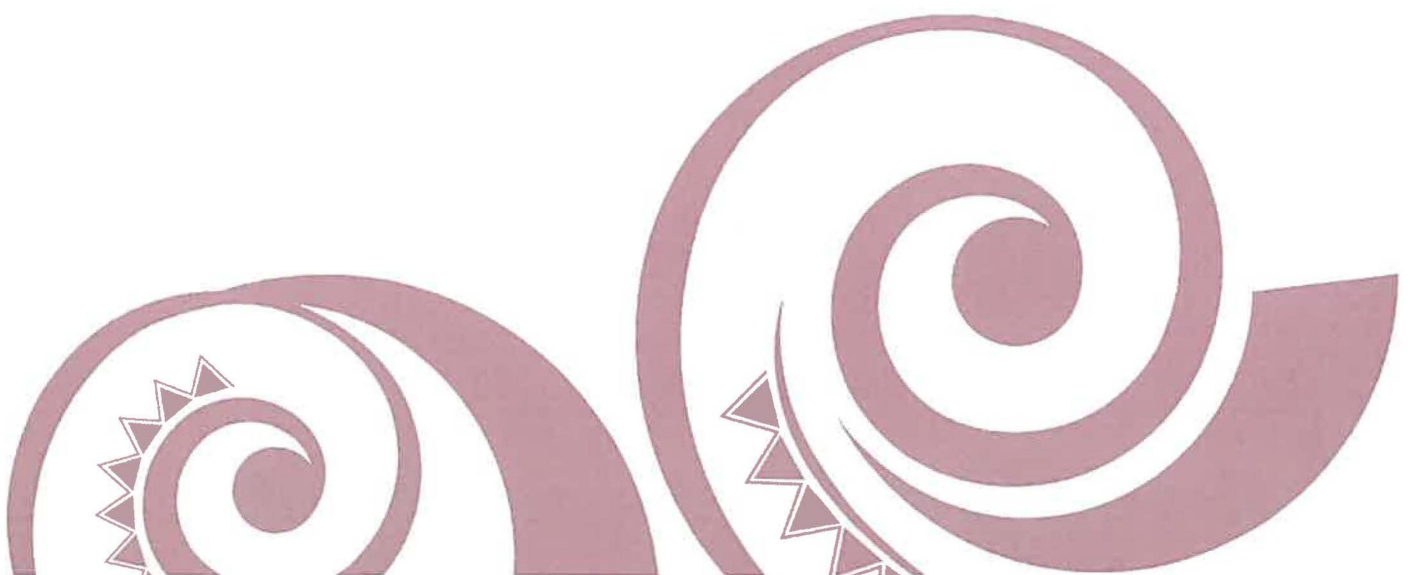


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1. Evaluation overview

The Ministry of Social Development (MSD) rolled out Building Financial Capability (BFC) services in November 2016 and contracted Malatest International to evaluate the initiative. The evaluation began in late 2017 and will run for five years.

1.1. The objectives of the BFC services evaluation

The purpose of the evaluation is to walk alongside the BFC sector, supporting the continuous improvement of services to build the financial capability and resilience of people experiencing hardship, and to assess the effectiveness and impact of BFC services. It has four main objectives:

- **Targeting:** Assess the extent BFC services are well targeted to building the financial capability and resilience of the New Zealanders experiencing the highest levels of hardship.
- **Client experience:** Explore how well BFC services are working for those receiving the services and what improvements are needed.
- **Effectiveness:** Examine the effectiveness of the BFC services in building the financial capability and resilience of New Zealanders experiencing hardship.
- **Impact and return on investment:** Review the long-term impact and return on investment of BFC services for New Zealanders experiencing hardship.

1.2. The purpose of this report

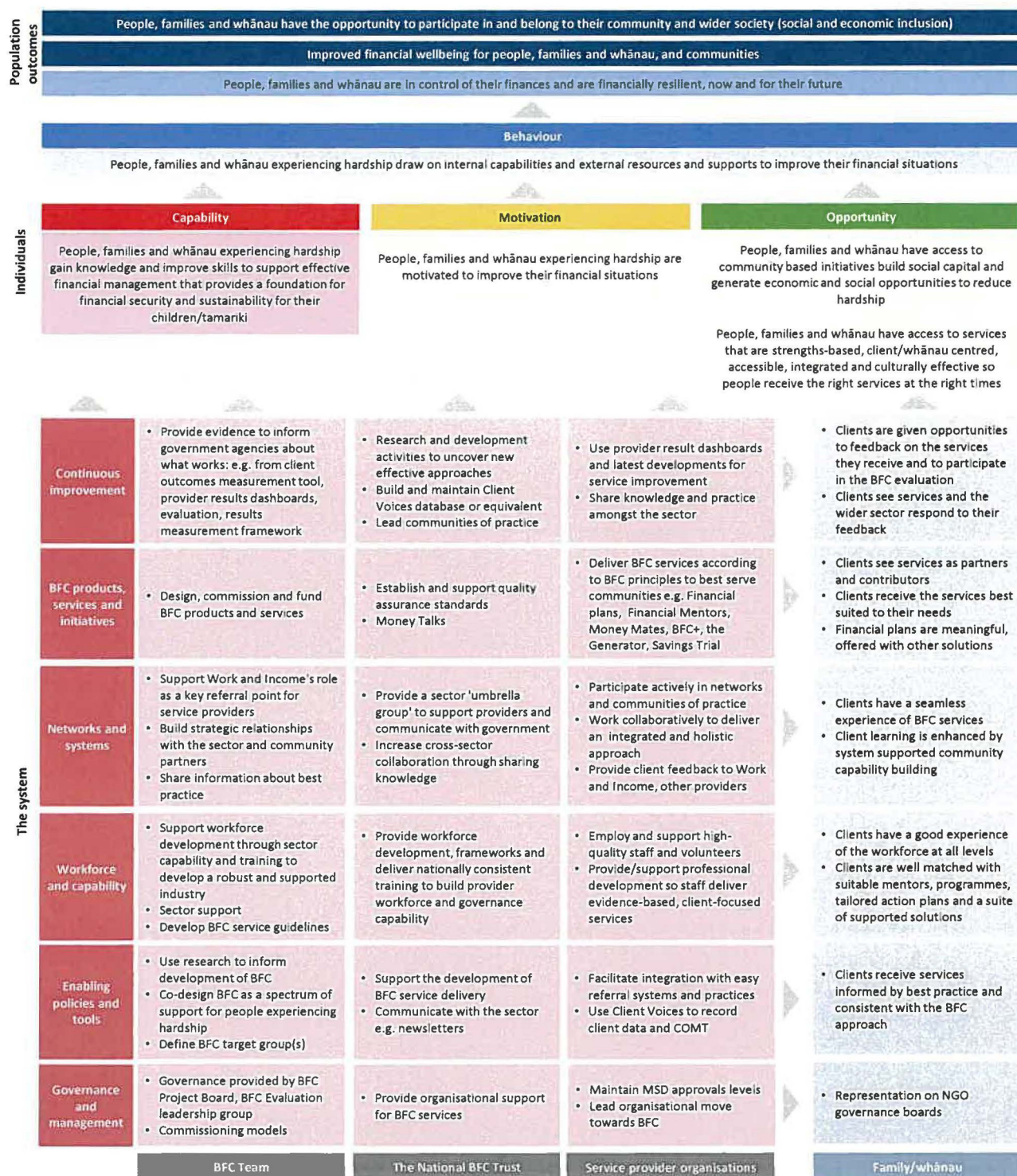
The purpose of this report is to review and synthesise the evaluation findings to the end of June 2019 and to identify evaluation priorities for the coming years.

This overview is based on the information collected from:

- **Client Voices:** This includes information from 23,461 clients across 147 providers who used Client Voices from January 1, 2018 to December 1, 2018. Data to the end of June 2019 and data from 31 Salvation Army providers will be included in later analyses.
- **Evaluation of BFC activities** including Financial Mentors, MoneyMates, BFC Plus, MoneyMates Fund and Work and Income referral practices.
- **Community case studies** of four communities with a range of BFC services around New Zealand.
- **Interviews** with key stakeholders.
- **Surveys** of services delivering BFC and their staff.

1.3. Evaluation logic model

We developed an overarching logic model for BFC services to provide a theoretical foundation for the evaluation.



1.4. Overview of evaluation activities to date

BFC evaluation activities to date have included:

- Planning and development: Detailed evaluation workplan developed with the Ministry and stakeholders including logic model, evaluation framework and overarching ethics review.
- Measurement: Provided advice and participated in workshops to discuss client outcomes measures.
- Community case studies: Visits to four communities with data collection from agency staff, BFC and other community service providers, clients and other stakeholders.
- National provider results dashboards: Innovative dashboards drawing on the data recorded by providers in FinCap's Client Voices tool (116 providers) and Salvation Army administrative data collection tool (31 Salvation Army providers).

Work completed on individual BFC services includes:

- Provider results dashboards: Continued consultation with the Ministry and stakeholders. Individual dashboards produced for 45 confirmed providers. Feedback and consultation with providers continue to improve the production of the dashboards to more accurately reflect provider use of Client Voices. Data from the Salvation Army has been incorporated into the dashboard production but is not included in this overview report.
- BFC Plus: Literature review, phone interviews with 50 provider staff from 38 providers, interviews with six representatives of Disabled People's Organisations and site visits to four providers with 25 client interviews. First evaluation report has been completed.
- Work and Income practices: Development of logic model, evaluation framework and first report complete based on interviews with 30 clients. First evaluation report has been completed.
- MoneyMates and Financial Mentors: Phone interviews with 50 providers including a mix of providers delivering one or both services. Site visits with six providers. First evaluation report completed.
- Evaluation with Ngāti Kahungunu ki Poneke Whānau Services (KWS) of their Mauri Oho initiative.

Evaluations of MoneyTalks and The Generator are also underway.

1.5. Methods

Many of the findings in this report are summarised from standalone initiative evaluation reports produced through the BFC evaluation. The methods below focus on the analysis of Client Voices data.

1.5.1. Client Voices analysis

FinCap operates the Client Voices system providers use as a client management and assessment platform. FinCap provides us with extracts from the system to produce monitoring dashboards for individual providers* and for the sector.

The dataset used to inform the analyses in this report covers the 2018 calendar year. Data for the first half of 2019 was not available in time and will be included in later updates.

Reporting on clients refers to two main groups:

- All clients: All clients with a record in Client Voices.
- Closed clients: Clients whose cases were closed in the 2018 calendar year, showing that their engagement with the service ended.

1.5.2. Statistical analysis

We have taken three main approaches to the statistical analysis of the Client Voices data:

- Descriptive analysis: We described each individual's:
 - Characteristics – for example, age, gender, ethnicity and income
 - Participation in BFC – for example, referral source, number of sessions attended, engagement
 - Outcomes – for example, improvements in the Client Outcomes Measurement Tool (COMT) ratings.
- Bivariate analysis: We then examined the main variables of interest (engagement and outcomes) to explore differences in participation in the service or outcomes for people with different characteristics.
- Regression: Finally, we estimated linear probability models to see how people's characteristics and participation in BFC affected the outcomes achieved with the service after controlling for all the contributing factors.

* Who have consented

2. The system

2.1. Governance and management

MSD is the agency responsible for the delivery of the BFC project. The change of focus from budget advice to building financial capability was innovative, based on evidence and a major shift for the sector. The transition was driven by champions committed to the new approach. The new approach was developed by MSD leaders working closely with providers.

Regular cross-agency meetings and inclusion of other key sector stakeholders such as financial institutions and organisation are integrating BFC with other initiatives.

FinCap has an important role in sector leadership in representing the BFC providers and supporting the development of the BFC workforce. FinCap is still developing and stakeholders noted that over time there is the opportunity to continue to clearly define FinCap's role and how it relates to other agencies and organisations working in the sector.

Providers see FinCap as having an important role both through giving providers operational support and advocacy with government and the wider sector. Around three-quarters of providers reported they had a good understanding of FinCap's work and just over half thought FinCap had delivered what they expected. Around half of the services gave positive responses about FinCap's effectiveness in strengthening the sector, their understanding of quality service delivery and building financial capability.

Service providers identified training provision, administering Client Voices and the quality assurance systems as priorities for operational support. Providers highlighted advocacy with government as both an area of strength and a priority for the future.

Evaluation priorities

Provide information to support the next round of procurement and gather feedback from providers through future evaluation.

Continue to explore the role of FinCap through workforce surveys to inform FinCap's work planning.

2.2. Funding models for BFC services

The model for funding changed from a per-client to a per-session approach with the introduction of BFC. This meant that service providers would be funded for the time they spent with clients rather than the number of clients who came through the

door. It should be noted that feedback from providers focused on the model used from when BFC services were first implemented. MSD later redefined the per-session model in June 2018, shortly before the evaluation, so most providers gave feedback on the older model.

The session model was welcomed but providers thought the funding rates were inadequate. MoneyMates funding was low relative to the amount of promotion and incentivisation needed.

Most providers reported the funding for FM and MM was not sufficient, particularly considering the expertise required to work effectively with clients with such a high level of need. The funding per session provided a degree of flexibility to adapt the intensity of the service to client need.

Evaluation priorities

Include evaluation of changes to the funding model in next evaluation working with providers and the next workforce survey.

2.3. Networks and systems

BFC services form part of local networks of services working with clients with needs spanning the different domains of wellbeing. They depend on relationships with other services in their communities as sources for referrals, as well as destinations for referrals for support with other issues in clients' lives. Financial issues are often intertwined with other health and social issues, particularly for higher need clients.

Providers valued FinCap's role in bringing the sector together in regional hui and communicating with providers. The hui were an opportunity for providers to network with others in their regions.

FinCap also has a role in developing and supporting communities of practice. Providers valued opportunities to connect with each other and develop their practice. In the community case studies, providers asked for more opportunities to share information with each other as well as sessions led by FinCap and/or MSD. FinCap's work on communities of practice was developing and providers identified it as a priority for the coming year.

Procurement decisions should consider how BFC services will contribute to the mix of different types of services to support the complex needs of people living in hardship, including kaupapa Māori services.