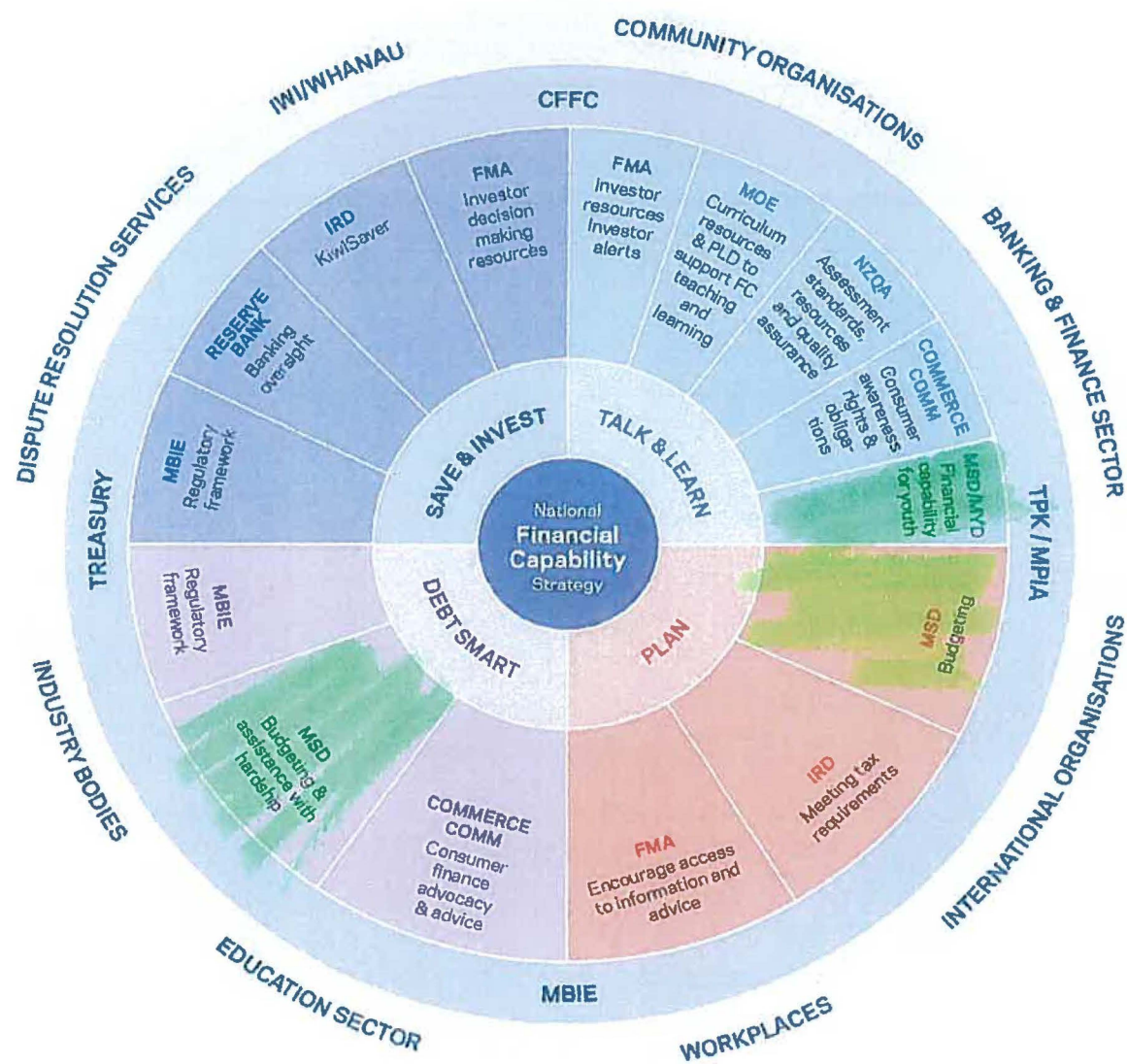


Appendix Two: the cross-Government financial capability network





Evaluation Plan

Building Financial Capability Services

March 2018



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Definitions

Financial capability	Financial capability is the ability to make informed judgements and effective decisions regarding the use and management of money. ¹
Financial hardship	Financial hardship is having insufficient resources to meet basic needs, and thus being excluded from a minimum acceptable way of life in one's own society. ²
Financial resilience	Financial resilience is the ability to access and draw on internal capabilities and appropriate, acceptable and accessible external resources and supports in times of financial adversity. ³
Financial wellbeing	<p>Well-being is defined as having financial security and financial freedom of choice, in the present and in the future. The four elements of wellbeing are:</p> <ul style="list-style-type: none"> • Control over day-to-day, month-to-month finances • Capacity to absorb a financial shock • Financial freedom to make choices to enjoy life • On track to meet financial goals.

¹ <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-overview-of-services.pdf>

² ibid

³ ibid

Abbreviations

CBA	Cost benefit analysis
CBax	The Treasury's cost benefit analysis tool http://www.treasury.govt.nz/publications/guidance/planning/costbenefitanalyses/cbax
COM-B	A model outlining how capability, opportunity and motivation contribute to behaviour change
COMT	Client outcomes measurement tool
IDI	Integrated data infrastructure
MSD	Ministry of Social Development
NPV	Net present value
ROI	Return on investment
SROI	Social return on investment
SWN number	Ministry of Social Development client identifier

Executive summary

The rational for Building Financial Capability services

The goal of the Ministry of Social Development's (MSD) Building Financial Capability (BFC) services is to build the financial resilience of people, their families and whānau experiencing hardship.

Financial resilience is the ability to access and draw on internal capabilities and appropriate, acceptable and accessible external resources and supports in times of financial adversity.⁴ Improved financial resilience has the potential to improve wellbeing by improving a wide range of social and health outcomes through employment, improved health, housing and education.

Building financial capability, or the ability to make informed judgements and effective decisions regarding the use and management of money provides a foundation to build financial resilience. The focus for MSD's BFC services is people living in hardship, defined as those having insufficient resources to meet basic needs, and thus being excluded from a minimum acceptable way of life in one's own society.

BFC services provide a range of support to build financial resilience including:

- Financial and non-financial resources
- Inclusive financial products
- Financial knowledge and behaviour
- Social capital.

The objectives of the evaluation of BFC services

MSD has commissioned an evaluation of BFC services. The evaluation is a five-year evaluation with 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.

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.

⁴ <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-overview-of-services.pdf>

The evaluation will be supported by an evaluation leadership group (including MSD, the BFC Trust and other key stakeholders) who will use evaluation findings to share what has been learnt, act and make changes.

The scope of the evaluation includes evaluation of service delivery, of specific BFC initiatives and how they contribute to the BFC services initiative, what outcomes are achieved for clients and how the effectiveness of the initiative is influenced by community and environmental contexts.

The evaluation approach

This document outlines the evaluation approach for BFC services. The evaluation plan is complemented by separate evaluation plans developed for each BFC initiative to understand who is being reached and what is being achieved.

A logic model for the BFC services and logic models for BFC initiatives provide a theoretical foundation for the evaluation. The logic models set out the system changes that need to be in place to achieve changes in financial capability and resilience for individuals, family and whānau.

Information to inform the evaluation questions will be sourced from agency and service provider administrative data, in-depth interviews with stakeholders (the BFC team, service providers, other organisations e.g. those referring clients to BFC services), clients and whānau, the client outcomes measurement tool (COMT), and community case studies. Outcomes for clients will be assessed by considering how:

- Changes in capability (increased financial capability), motivation (increased hope and desire to make changes) and opportunity (access to initiatives and employment to enable change) contribute to changes in financial behaviours (COM-B model);
- Changes in financial behaviours lead to increased financial resilience and improved wellbeing.

Evaluation objective	Evaluation questions	Information sources
Targeting	<ul style="list-style-type: none"> • How effectively is the <i>system</i> of BFC initiatives building financial capability and resilience in New Zealanders experiencing hardship? • To what extent has a workforce been developed to deliver BFC services to people in hardship? • Are the networks and systems in place to enable delivery of BFC services to people in hardship? • How does the environment and community context influence BFC service delivery? • Are BFC services reaching New Zealanders experiencing the highest levels of financial hardship? 	<ul style="list-style-type: none"> • Desk research to understand regional demographics • The geographical locations of initiatives, the demographic profile of clients compared to the profile of people living in hardship in the locality • Evaluation of BFC initiatives • In-depth community case studies

Client experience	<ul style="list-style-type: none"> How well are BFC services engaging and retaining New Zealanders experiencing the highest levels of hardship? 	<ul style="list-style-type: none"> Client outcomes measurement tool Community case studies including in-depth interviews with people in hardship and BFC service clients
Effectiveness	<ul style="list-style-type: none"> How well are BFC services functioning to build clients' financial capability and resilience? How effective is each BFC initiative in building financial capability and resilience in New Zealanders experiencing hardship? 	<ul style="list-style-type: none"> Client outcomes measurement tool Evaluation of BFC initiatives Community case studies including in-depth interviews with people in hardship and BFC service clients
Impact and return on investment	<ul style="list-style-type: none"> What impact are BFC services having on improving the lives of New Zealanders experiencing hardship? What are any unintended consequences of the BFC initiative? What supports the effective delivery of BFC services to people in hardship and what could improve the impact? people in hardship? What is the return on investment of BFC services? 	<ul style="list-style-type: none"> In-depth interviews with all stakeholders Return on investment analysis based on the IDI (if feasible) and Treasury's CBAX Social return on investment analysis that defines and values the holistic outcomes of the BFC and is based on information sourced from clients in the community case studies

The in-depth community case studies will be used to examine how the BFC services and the environment or locality context work together '*on the ground*' to improve outcomes for clients. They will provide the opportunity for the voices of clients and whānau to contribute to the development of BFC services. Analysis of information from the community case studies will consider the COM-B model in the context of:

- The environment
- Drivers of financial exclusion (such as deprivation, debt, access to high interest debt, access to BFC services, access to opportunities for financial and social inclusion such as obtaining employment),
- BFC service design (e.g. cultural relevance of service design), and delivery (e.g. service type, referral pathways, workforce capability and capacity).

Priority for the analysis will be to examine access to BFC services and outcomes for populations over-represented in hardship including Māori and Pacific peoples, and sole parents. A key principle underpinning the evaluation will be responsiveness to Māori including consultation to ensure the design, data collection and analysis incorporate Māori world views.

The selection of localities for the community case studies will ensure the inclusion of communities with a high proportion of Māori, those with a high proportion of Pacific people, and communities in rural and urban settings.

Evaluation reporting

Evaluation reports will be provided six-monthly with separate reports for the evaluation of BFC initiatives. Regular feedback workshops and discussions with service providers will complement written reports. The aims of evaluation reporting are to provide information that can be used by the BFC team, the BFC Trust and the service providers to inform:

- Continuous improvement of provider service delivery through six-monthly provider results dashboards for service providers that provide information about who is being reached/not reached by each service and the outcomes being achieved
- Contracting of BFC initiatives through six-monthly progress reports and evaluations of BFC initiatives
- Ongoing BFC service development by identifying what is working well, any gaps and barriers to service delivery and access to services through evaluation reports for specific BFC initiatives
- Decisions about the overall achievement and value of the BFC initiative through the analysis of the return on investment at the end of the evaluation period.

A draft final evaluation report will be provided in November 2021 and a final report incorporating feedback will be provided in April 2022.

Evaluation overview

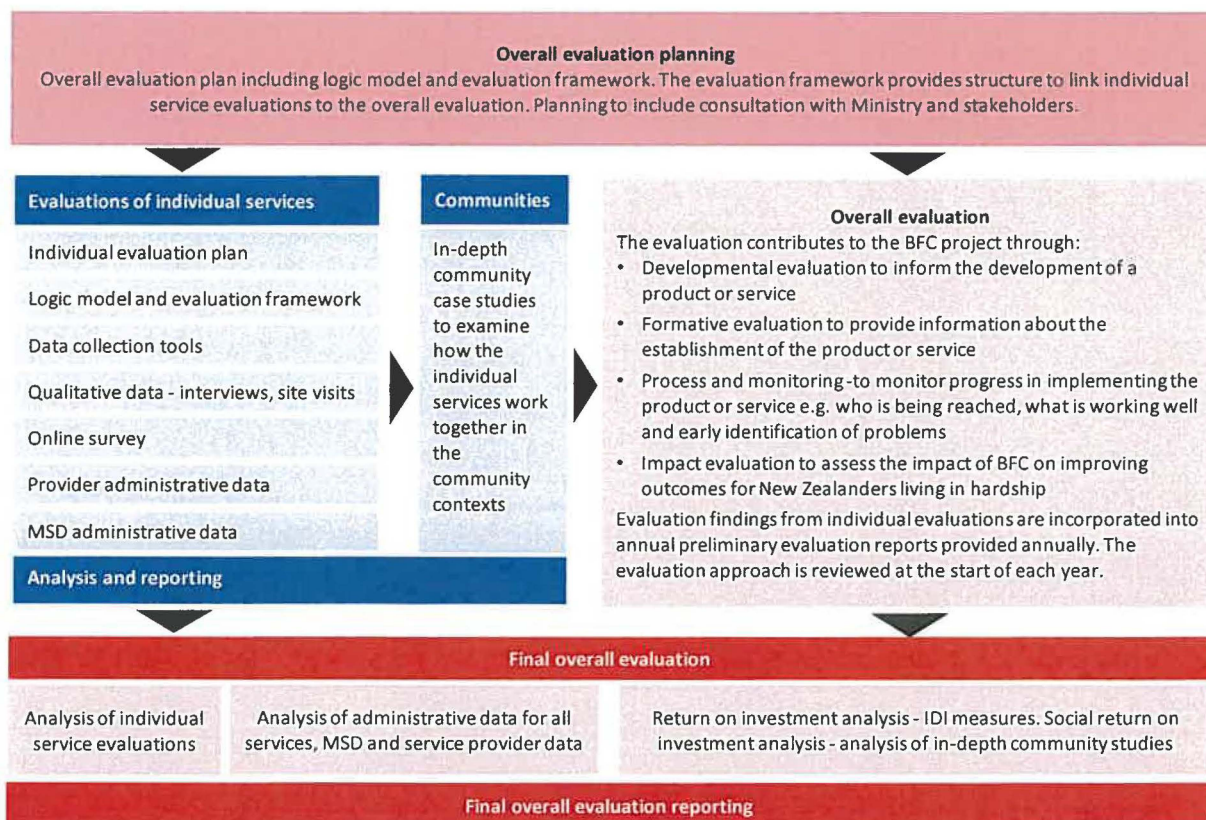


Figure 1. An overview of the approach to the evaluation of BFC services

1. Overview of Building Financial Capability services

The goal of Building Financial Capability services is to build the financial capability and resilience of people, their families and whānau experiencing hardship.

Financial resilience is the ability to access and draw on internal capabilities and appropriate, acceptable and accessible external resources and supports in times of financial adversity.⁵ Improved financial resilience has the potential to improve wellbeing by improving a wide range of social and health outcomes through employment, improved health, housing and education.

Improved financial capability leads to financial resilience. Financial resilience is the ability to access and draw on internal capabilities and appropriate, culturally acceptable and accessible external resources and supports in times of financial adversity. Improving financial resilience requires a range of support including:

- Financial and non-financial resources
- Inclusive financial products
- Financial knowledge and behaviour
- Social capital.

1.1. MSD's focus

MSD's focus is on building the financial capability and resilience of New Zealanders experiencing hardship. Long-lasting poverty in childhood is associated with negative outcomes, such as lower educational attainment and poorer health. Having insufficient economic resources limits people's ability to participate in and belong to their community and wider society, and restricts their quality of life. Reducing New Zealanders' financial hardship is important to improve outcomes and break intergenerational transfer of poor outcomes.

Starting in 2015, MSD has been undertaking a major co-design process involving more than 500 people to explore how budgeting services could be redesigned to better meet the needs of New Zealanders experiencing hardship. Feedback from clients, providers and other stakeholders to the Ministry indicated that services needed to be more client-focused and flexible to take into account complex needs, and a person's place within their whānau and community.⁶ In response, MSD have changed the funding and delivery of budget services. The new services put the client at the centre, and support them to build their financial capability and resilience.

The roll-out of the new BFC services to replace budgeting services started in November 2016.

⁵ ibid

⁶ Building Financial Capability Services Guidelines, 2017: <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/building-financial-capability-services-guidelines.pdf>

1.2. The BFC Trust

A national entity has been established to provide a range of support functions to BFC providers and be a sector voice to communicate advice and insights to government. The BFC Trust provides broad oversight of the national programmes and resources to:

- Help ensure the national effort is cohesive and comprehensive
- Help ensure alignment of goals for different programmes
- Reduce double up/repetition of programmes and resources
- Allow for efficient large-scale consultation at the beginning stages of multiple projects
- Help provide consistency of service
- Allow faster rollout of new programmes and resources for more people.

The BFC Trust provides eight core activities through a partnership approach with MSD:

- Workforce development, frameworks and training delivery to induct and up-skill financial mentors and boost service and governance standards in the BFC sector
- Quality assurance standards and support
- Access to shared technology platforms and analysis, and sharing of information and data to enable BFC sector providers to better capture, understand and evidence the value of their interventions
- Accords and strategic partnerships to increase cross-sector collaboration with the aim of supporting clients of BFC sector providers.
- Organisational support for BFC/budgeting services including the provision of information (newsletters, website, social media) and common services (e.g. Indemnity insurance, helpline and related services)
- Communities of Practice meetings to develop collaboration between local budgeting services, with the aim of promoting continuous improvement throughout the sector
- Innovation/research and development to promote efficiency in the sector and ensure service quality is supported by the latest best practice, and
- A shared sector voice including advocacy and engagement with government and media.

The BFC Trust administers a purpose-built Client Management System which is available to all budgeting services to use. “Client Voices” was developed to support services in managing their clients budgeting information. Client Voices is an important source of information for the evaluation about client use of services and outcomes.

1.3. BFC initiatives

The BFC spectrum of support includes:

- **Sector capability and training:** Implementing training to develop the workforce to deliver effective and evidence-based services to build financial capability. The BFC Trust is leading workforce development.
- **Money Talks:** a first response service to help people make good decisions under pressure. Money Talks is out of scope for the evaluation.
- **Financial mentoring and financial plans of action:** Financial mentors provide one-on-one services to help people, families and whānau with their finances. Financial mentoring reframes budget advice to a focus on building financial capability using a strengths based approach to achieving financial goals.
- **MoneyMates:** Are peer-led support programmes that encourage people to learn from others as they talk about money and finances in a group situation. The MoneyMates initiative is based on literature that behaviour change comes about through learning and sharing with peers.
- **The MoneyMates Fund** (to become the Financial resilience fund): Grants to support innovative ideas that will build the financial capability and resilience of people, families and whānau experiencing hardship. Some uses of the fund will be related to the delivery of MoneyMates while others will take different approaches to achieving the BFC outcomes.
- **BFC Plus:** Supports clients with the highest needs. Interim services (including Total Money Management (TMM) and Intensive Financial Mentoring (IFM)) are in place for a two-year period while a longer-term service is co-designed with the sector. The new approach will start from July 2019.
- **The Generator:** Generates prosperity through community action and enterprise in New Zealand communities that are the most vulnerable to poverty. The Generator supports communities to develop initiatives to increase their income and resources while building social connections.
- **Financially Inclusive Products:** Starting with the Savings Trials for people, families and whānau in hardship to build savings alongside financial capability, to buffer them from financial crises and enable them to grow.

Work and Income has an important role in BFC services and will also be evaluated. The Ministry aims to improve Work and Income policies and processes to:

- Ensure clients receive the right service at the right time. Compulsory referral is required after the sixth hardship grant.
- Provide stronger and more consistent collaboration between providers and Work and Income case managers.
- Clarify lines of communication and feedback to contribute to learning and improving.

1.4. BFC stakeholders

The BFC services initiative involves a large number of government agencies, service providers and other stakeholders:

- **Core stakeholders:** The BFC team at MSD, the BFC leadership group including the BFC Trust, the wider Service Delivery division of MSD, iMSD, MBIE and the Social Investment Agency
- **Referrers:** People referring clients to BFC services e.g. frontline staff including Work and Income staff and other social service organisations
- **BFC providers:** Provider organisations, managers and frontline staff
- **Wider stakeholders:** Other government agencies, and other organisations involved with BFC (for example, banks).

A communication strategy (described in Section 11) has been developed to ensure effective and timely ongoing engagement with key stakeholders. The provider results dashboard (described in Section 7.1) will be a way of engaging with service providers each sector to provide an update on the evaluation, summarise provider data, and provide information for a continuous improvement approach.

1.5. Evaluating BFC

MSD has commissioned an evaluation of the BFC services initiative and the new BFC initiatives. The evaluation is a five-year evaluation with four main objectives to:

- **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.

The scope of the evaluation includes evaluation of service delivery, of specific BFC initiatives and how they contribute to the BFC services, what outcomes are achieved for clients who use BFC services, and how the effectiveness of the initiative is influenced by community and environmental contexts.

2. Evaluation approach

The evaluation will consider the following perspectives to inform the evaluation objectives and questions:

Targeting: The extent BFC services are well targeted to building the financial capability and resilience of the New Zealanders experiencing the highest levels of hardship.

- How effectively is the *system* of BFC initiatives building financial capability and resilience in New Zealanders experiencing hardship?
- To what extent has a workforce been developed to deliver BFC services to people in hardship?
- Are the networks and systems in place to enable delivery of BFC services to people in hardship?
- How does the environment and community context influence BFC service delivery?
- Are BFC services reaching New Zealanders experiencing the highest levels of financial hardship?

Client experiences

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

Effectiveness

- How well are BFC services functioning to build clients' financial capability and resilience?
- How effective is each BFC initiative in building financial capability and resilience in New Zealanders experiencing hardship?

Impact and return on investment

- What impact are BFC services having on improving the lives of New Zealanders experiencing hardship?
- What are any unintended consequences of the BFC initiative?
- What supports the effective delivery of BFC services to people in hardship and what could improve the impact? people in hardship?
- What is the return on investment of BFC services?

2.1. The COM-B model

The COM-B model is a framework for understanding behaviour change. The components of the system provide a framework for analysing and reporting the changes that the BFC services aim to make.

The COM-B model considers the interaction between capability, motivation and opportunity as levers for behaviour change. It will be used as a framework to link the BFC system level changes, and initiatives delivered to the drivers of change for individuals. Changes in financial capability, motivation and opportunities for change are expected to result in behavioural changes that lead to population level outcomes (Figure 2).

The BFC initiative includes a mix of BFC initiatives such as MoneyMates, MoneyMates Funds, Savings trial, the Generator. The activities and achievements of the different BFC services and products can be mapped to the COM-B model and will provide insights into where changes are being achieved and identify potential gaps.

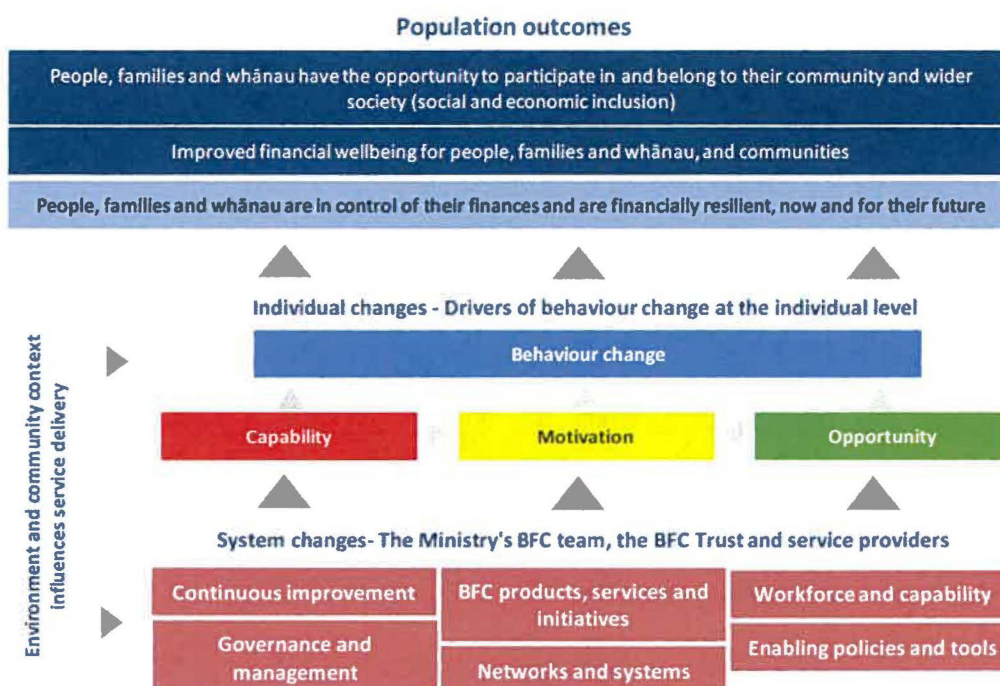


Figure 2. A framework outlining the evaluation perspectives

2.2. The BFC initiative logic model

An overarching logic model for BFC services has been developed to provide a theoretical foundation for the evaluation (Figure 3). A logic model is important in an evaluation because the different elements of the logic model describe the 'building blocks' for change. The logic model summarises how the activities of different stakeholder groups (the BFC team, the BFC Trust, service providers) contribute to client engagement, experiences and changes in financial behaviours that lead to the intended population outcomes.

Evaluation questions and measures align with the logic model elements. In this way, the evaluation can assess the extent to which changes at the system level are in place, and how they could be strengthened, and what difference they are making for clients. For example: if the planned activities are not in place then the expected outcomes may not be seen or seen to a lesser extent. Linking the evaluation findings to the logic model helps inform the continuous improvement process.

Separate logic models will be developed to detail each BFC initiatives. They demonstrate the contribution of each BFC initiative to individual client and population level outcomes by outlining the intended inputs, activities, outputs and outcomes. The logic models for the evaluation of BFC initiatives are provided in the evaluation plans for each product and service. They align with the overarching BFC services logic model.

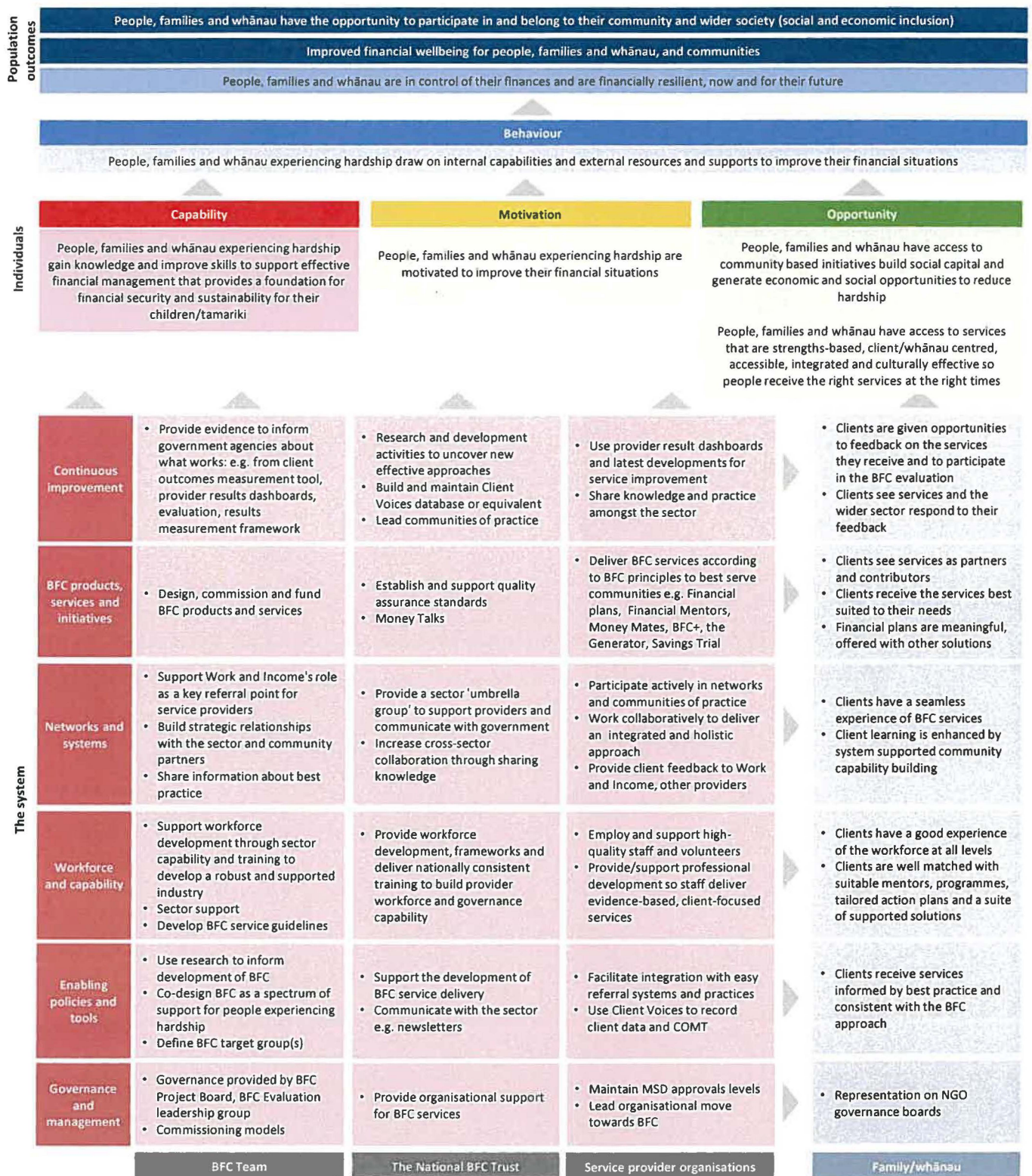


Figure 3. BFC Services high-level logic model

2.3. Evaluation questions, indicators and information sources

An evaluation framework aligns with the BFC services logic model and summarises the evaluation questions, measures and information sources for the evaluation of the BFC initiative.

Targeting: The extent BFC services are well targeted to building the financial capability and resilience of the New Zealanders experiencing the highest levels of hardship.

Evaluation questions	Indicators	Information sources
How effectively is the system of BFC initiatives building financial capability and resilience in New Zealanders experiencing hardship?	<ul style="list-style-type: none"> Effectiveness of leadership and governance - assessment against measures of effective collaboration, leadership and governance agreed by joint stakeholders How clients are included – #/ % of providers who seek and incorporate client feedback, client representation on Boards Policies and tools in place to support the development of BFC services <ul style="list-style-type: none"> MSD service guidelines are consistent with the intended outcomes, clearly define BFC service target groups Service providers adhere to service guidelines MSD service agreements include meaningful and effective measures that ensure the availability of data about client service use, satisfaction and outcomes Work and Income has policies to refer clients in the target groups to BFC services 	<p>Development and monitoring if measures of effective governance and leadership through interviews with BFC team, external stakeholders, BFC Trust, service providers</p> <p>Document review - BFC service guidelines, policies, processes</p> <p>Interviews with service providers</p> <p>Community case studies</p>
Are the networks and systems in place to enable delivery of BFC services to people in hardship?	<ul style="list-style-type: none"> Sector stakeholders consider they receive adequate and effective communication from the BFC team and the BFC Trust # / % Work and Income referrals to service providers # / % providers participating in networks, collaborations Examples of cross-sector collaboration and knowledge sharing Descriptions of how services work together in communities 	<p>Document review</p> <p>Interviews with service providers, Work and Income, BFC Trust</p> <p>Admin data</p> <p>Community case studies</p> <p>Evaluation of specific BFC initiatives</p>

	<ul style="list-style-type: none"> • Clients consider they experience smooth transitions between Work and Income, BFC services, and other social services 	
To what extent has a workforce been developed to deliver BFC services for people in hardship?	<ul style="list-style-type: none"> • BFC team and BFC Trust provides training for workforce development to shift the focus away from budget advice to financial capability and resilience • Sector participation in training/development • Provider frontline staff understand how BFC differs from budgeting advice • Clients (Māori and from other ethnic groups) rate their experience as 7 or above on the COMT 	<p>Review of BFC Trust activities – training events and participation</p> <p>Interviews with BFC Trust, service providers</p> <p>Community case studies</p> <p>COMT</p> <p>Frontline staff survey</p>
How does the environment and community context influence BFC service delivery to people in hardship?	<ul style="list-style-type: none"> • Alignment of geographic location and cultural relevance of services with New Zealanders in hardship • Description of how environmental and community contexts influence delivery of BFC services, outcomes for people experiencing hardship, including BFC clients • Effectiveness of the different BFC regional implementations in meeting the needs of local communities (mixes of contracted services and provider characteristics, and community characteristics) • People experiencing hardship report they are able to access the right services for their needs 	<p>Document review</p> <p>Interviews with BFC service providers</p> <p>Evaluation of BFC initiatives</p> <p>Community case studies include interviews with all groups within communities to explore:</p> <ul style="list-style-type: none"> • alignment of services with community needs • how service delivery models meet the needs of Māori and other cultural groups • provider networks
Are BFC services reaching New Zealanders experiencing the highest levels of financial hardship?	<ul style="list-style-type: none"> • Numbers reached by BFC initiatives • Demographic profile of those reached (age, ethnicity, household structure, income, location) • Mix of initiatives received by clients from different socio-demographic groups • Match between the profile of those reached, the profile targeted by each service, and the profile of New Zealanders experiencing hardship 	<p>Provider administrative data (registration forms)</p> <p>COMT</p>
How has the BFC system, providers and	<ul style="list-style-type: none"> • Provider descriptions of what has changed because of the BFC initiative 	<p>Document review (provider reports)</p>

individual initiatives developed over time?	<ul style="list-style-type: none"> and what they do differently to better respond to their community MSD/BFC Trust respond to feedback as part of a continuous improvement process Providers respond to feedback and modify their services over time to reflect best practice 	<p>Interviews with stakeholders, providers/referrers e.g. W&I frontline staff, other social services</p> <p>Evaluation of specific BFC initiatives</p>
What are any barriers to accessing BFC services for people in hardship?	<ul style="list-style-type: none"> Individual barriers: for people from different population segments Systemic barriers: access to services, capability and capacity of services, cultural effectiveness Differences across communities, people from different ethnic groups 	<p>Interviews with clients, agency stakeholders, frontline staff, referrers, service providers</p> <p>Community case studies</p>
Client experiences – what differences has the BFC initiative made to people who have received BFC services and their family and whānau?		
How well are BFC services engaging and retaining New Zealanders experiencing the highest levels of hardship?	<ul style="list-style-type: none"> Duration of service receipt for people from different socio-demographic groups Service completion rates (initial attendance and completion – needs met/not able to help further) Immediate outcomes of engagement (COMT - % whose needs are met) Attitudes to engagement (COMT- % Clients who feel listened to, % who feel understood, % who feel respected) Client feedback on what they like and what could be improved 	<p>Service provider administrative data COMT</p> <p>Community case studies - client interviews, provider interviews</p>
Effectiveness: the effectiveness of the BFC services in building the financial capability and resilience of New Zealanders experiencing hardship		
How well are BFC services functioning to build clients' financial capability and resilience?	<ul style="list-style-type: none"> People identify the personal, whānau and community benefits of moving from hardship Client capability – (COMT - increased % confidently managing finances; increased % better able to deal with the issues wanted help with) Client motivation - (COMT - increased % on track to achieve goals; reasons for participation in BFC) 	<p>COMT</p> <p>Client interviews – community case studies and evaluations of specific BFC initiatives</p>