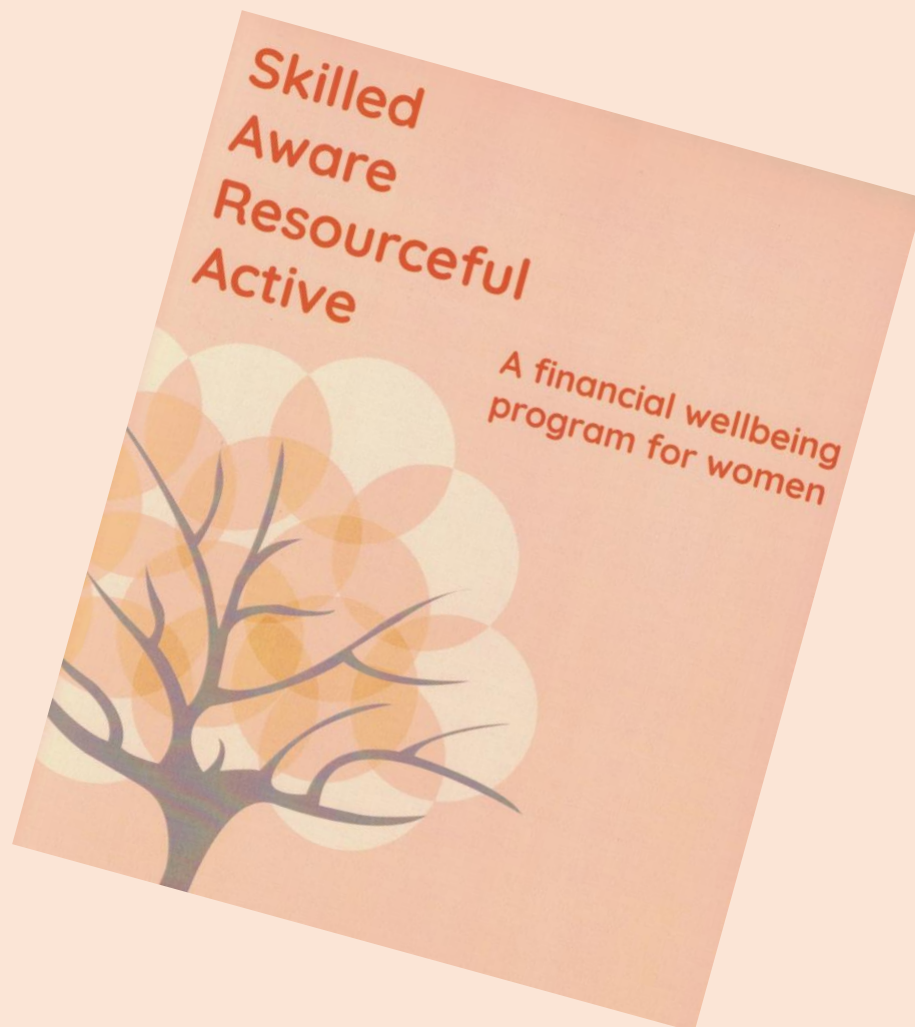


The SARA financial wellbeing
program for women

Evaluation of pilot phase 2

2019



SMARTSTEPS
FINANCIAL LITERACY FOR THE WORLD

Acknowledgements

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This evaluation was commissioned by the Department of Justice and Community Safety, Victoria.

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EXECUTIVE SUMMARY

Background

The Victorian Royal Commission into Family Violence recommended that *“The Victorian Government support the expansion of initiatives that deliver financial literacy training and education for victims of family violence.”* The Department of Education and Training (DET) and Department of Justice and Community Safety (DJCS) are leading the implementation of this recommendation (Rec. 121).

The SARA program

The Adult, Community and Further Education (ACFE) Board commissioned Women’s Information Referral Exchange (WIRE) to create the *SARA Financial Wellbeing for Women* program that could be delivered by community-based Learn Local organisations. The program is for women who want to increase their control of money matters, including women who are victim survivors of family violence.

In Phase 1 of the pilot project:

- WIRE designed a pre-accredited program for women (8 x 4 hour weekly sessions).
- WIRE delivered train the trainer workshops to 57 Learn Local trainers.
- WIRE developed a trainer manual, a participant manual and several videos.
- DET provided grant funding for this project to the ACFE Board, which in turn funded WIRE.

An independent evaluation of phase 1 (funded by DJCS) concluded that each of these elements had reached international ‘good practice’ standard.

In Phase 2 of the pilot project (covered by this evaluation report):

- 27 Learn Locals promoted and delivered 38 SARA programs across Victoria in terms 2-4 of 2019.
- 287 women participated in a SARA program.
- Funding came from within the ACFE Board’s existing pre-accredited delivery allocation to Learn Locals.

Evaluation methodology

The evaluation report on Phase 2 (this report) funded by DJCS, used evidence from 110 program participant surveys, 30 trainer surveys, 37 interviews with Learn Local managers and trainers, feedback from stakeholders and administrative data.

Evaluation conclusions

The overall picture is that Phase 2 of the SARA program has been very successful. The evaluation found:

- The ‘train the trainer’ program had successfully equipped the experienced Learn Local trainers to deliver this program.
- The SARA course content was viewed as highly appropriate, with the right mix of topics and learning methods. When family violence issues arose, they were handled appropriately.
- The promotion and recruitment activities had mixed success. Targeting was excellent, as 65% of the participants said family violence was relevant to them. As with most financial literacy programs, many Learn Locals struggled to recruit the desired number of participants.

- The program achieved world-class outcomes for women who completed the program. 90% of women reported benefitting from the program, many to a large degree. Comments included that it was *'life changing'*. Using the Cohen's D statistic (commonly used for measuring the impact of education programs), the effect size ranged from 1.4 – 2.3, where > 0.8 is a 'large effect'.
- The changes that women reported (knowledge, confidence, goal-setting, comfort in talking about money, feeling more in control, seeking out help) lay the groundwork for the benefits being continued over time.
- The program is enthusiastically supported by a large majority of the Learn Locals involved, who see it meeting an important community need.
- However, the evaluation found the financial sustainability of the program was mixed, as the program has high support costs, beyond the ACFE Board funding for training delivery.

Summary of recommendations

1. **The SARA program should be continued**, as it is achieving world class outcomes for women who participate, including women who have experienced family violence.
2. **Further administrative steps should be taken to continue to build the SARA program**, as it has a very effective core and is universally valued. These steps include updating program content and having ongoing professional development to maintain the pool of trainers.
3. **More effective recruitment methods should be developed and trialled via a structured process**. Options include refining the promotion messages to potential participants and reviewing referral processes. More effective recruitment will help the program reach more women, get the desired class sizes more consistently and achieve even more cost-effective delivery.
4. SARA program planning needs to include **support services to provide access for a wider range of women**, including childcare, transport, language/ literacy supports and after-hours delivery.
5. **A 'whole of government' approach should be adopted to exploring funding options**, to ensure the SARA program is **financially sustainable** for community-based education organisations as a welfare program for women in vulnerable situations.

1. INTRODUCTION

This report is an independent evaluation of SARA, a financial wellbeing program for women, including victim survivors of family violence.

Recommendation 121 from the Victorian government's Royal Commission into Family Violence (2016) was to "expand financial literacy (wellbeing) training for victim survivors." The Department of Education and Training (DET) and Department of Justice and Community Safety (DJCS) in Victoria are leading the implementation of this recommendation. They established a project for a financial wellbeing program for women. The project is overseen by a Learn Local Family Violence Steering Group ('steering group') including representatives of DET and DJCS, and invitees from the Women's Information Referral Exchange (WIRE) and several Learn Local community education organisations.

In April 2018 the Adult, Community and Further Education ([ACFE](#)) Board (using a grant from DET) approved funding for the Women's Information Referral Exchange ([WIRE](#)) to develop a pre-accredited financial wellbeing program for women and to train the Learn Local trainers who would deliver it.

The program is designed to be delivered by [Learn Local](#) organisations. Learn Locals are community organisations that offer adult education and are registered with the ACFE Board. They often multi-purpose organisations (with multiple funding sources) such as neighbourhood centres, continuing education centres and migrant education centres.

[SmartSteps](#), a financial literacy consultancy firm, was engaged by DJCS to be the independent evaluator for the project.

The project in a nutshell

In Phase 1 of the project, (mid 2018 – April 2019):

- WIRE designed a pre-accredited financial wellbeing program for women, especially victim survivors of family violence. The program was named 'SARA' (*Skilled Aware Resourceful Active*).
- DET sought expressions of interest and selected 29 Learn Locals or consortiums¹ to participate in the pilot.
- WIRE delivered two-day 'train the trainer' workshops for trainers from the selected Learn Locals who would deliver the SARA program. WIRE also produced a trainer manual, ancillary teaching resources such as videos, and a participant manual.
- WIRE advised on strategies to promote the course to relevant women
- SmartSteps produced an evaluation report on Phase 1 in May 2019 (available [here](#)).

DET provided grant funding for this project to the ACFE Board, which in turn funded WIRE. DJCS funded the evaluation.

In Phase 2 of the project (April – December 2019):

- Learn Locals promoted the SARA program in their local areas and recruited participants.
- Each Learn Local aimed to deliver the SARA program at least once to local women.
- DET organised a community of practice in each of the four ACFE regions. It also organised a state-wide forum so all Learn Locals involved in the pilot could share experiences about the SARA program.

¹ 27 individual Learn Locals, one consortium of 3 small regional Learn Locals, one consortium of 2 large metro community education providers.

- SmartSteps conducted an evaluation of Phase 2, including further reflections on Phase 1 (this report).

The ACFE Board funded each Learn Local in the project for student contact hours in the pilot delivery of the SARA program. This funding came from within the ACFE Board’s existing allocation for pre-accredited courses. DJCS funded the evaluation.

SARA program structure and delivery

SARA is classified as a ‘pre-accredited course’ within the adult education system. Pre-accredited programs are short modular courses designed for learners to gain confidence and lifelong learning skills. They usually focus on creating pathways to further formal education and training or a step to employment.

The audience for the SARA program is women who want to increase their control of their money matters and their financial wellbeing. This broad audience includes:

- Women who are victim survivors of family violence, including financial abuse.
- Women in vulnerable situations, such as low incomes and/or financial stress.
- Women in relationships (healthy or unhealthy) or who may be in a future relationship.

The program is not intended for women in a crisis stage of family violence.

The SARA program is structured so that it can be delivered in eight sessions (four hours per session, once a week over eight weeks = 32 hours).

Table 1. SARA course structure

Session	Topic	Session	Topic
1	My relationship with money	5	Managing debt
2	My money journey	6	Saving
3	Let’s talk about money - 1	7	Accessing financial services
4	Let’s talk about money – 2	8	Future focus

The SARA program takes a strengths-based approach and is trauma informed. It seeks an appropriate balance of family violence and financial well-being content. It links to further pathways and referrals for help on family violence and financial issues.

The program includes aspects that are seen as essential in achieving sustained behavioural change – not just knowledge, but also confidence, communication skills, trust, assertiveness, goals setting, and developing the ability to identify abusive behaviour. The program sessions include a diversity of talks from the trainer, group discussions, group activities, individual activities, viewing videos and short sections of reading.

The Phase 1 evaluation concluded that:

- The SARA program content embodies international best practice for women seeking greater control over their finances, whether or not they are victim survivors of family violence.
- The ‘train the trainer’ workshops were successful in providing the training needed by suitable practitioners. The workshops consistently improved trainees’ confidence in their ability to deliver the course. The trainees were full of praise for the skill of the WIRE facilitators and the value of the workshop.

2. EVALUATION METHODOLOGY

The purpose of the evaluation

The evaluation of Phase 2 of the SARA program has several purposes:

- To assess the effectiveness of key aspects of the program - trainers' training, recruitment strategies, and outcomes for the women participating.
- To gain insights into the sustainability of the program.
- To identify areas for improvement.

For the community of financial capability practitioners, the report also contributes to the evidence base about 'what works'.

Evaluation process

The evaluation uses a mixed methods methodology, incorporating statistical surveys, qualitative information and administrative data. The evaluation is independent of the service funders and the service providers. The evaluation design builds on the review of international best practice for women's financial capability programs that SmartSteps conducted for Phase 1.

The evaluation process for Phase 2 was agreed with DJCS, building on a program logic that had been developed in conjunction with the steering group. The evaluation questions were agreed with DJCS (in consultation with DET) at the start of the evaluation process, with refinements agreed as the project progressed. A summary of the program logic, mapped against the evaluation results, is in Appendix 2.

Data collection

The Phase 2 evaluation drew on a wide range of sources to make evidence-based conclusions.

- Review of international best practice for financial capability programs for victim survivors of family violence (from Phase 1).
- Data from Learn Locals /consortiums about course dates and participation numbers.
- A survey of women who had completed the SARA program (see Appendix 7).
- A survey of program trainers for each of the SARA programs they ran (see Appendix 8).
- 37 interviews and 'check-ins' with Learn Local managers and program trainers.
- Feedback from Learn Local staff at a state-wide forum in November 2019.
- Discussions with key stakeholders, including DET, WIRE and DJCS.

For each data source, Table 2 shows the numbers for the 'whole population' for the project and the number providing evidence for the phase 2 evaluation.

Table 2. Data sources and sample sizes for evaluation

Data source	Total number in project	Number surveyed in phase 2 evaluation
Learn Locals / consortiums	29	29
Practitioners who completed 'train the trainer' workshop	57	28
SARA programs	38	27
SARA participants	287	110

Further details of the evaluation methodology and survey sampling are in Appendix 3.

Sustainability assessment

SmartSteps used the following sources to analyse the financial sustainability of the SARA program:

- information on the ACFE funding formula from DET
- comments in the trainers' survey
- phone interviews with a small sample of Learn Local managers
- desk analysis of factors affecting program income and costs.

3. EVALUATION FINDINGS

This section answers the key evaluation questions (KEQs), based on the evidence gathered.

KEQ1. How significant were the project outputs?

KEQ2. To what extent do participants benefit from the program?

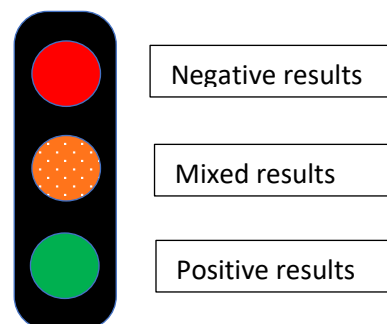
KEQ3. How can the program be improved?

KEQ4. To what extent and under what circumstances are the programs sustainable?

For each question, a rubric was used to assess an evaluation rating. This provides a transparent, evidence-based process for assessment.

The evaluation uses a simple ‘traffic light’ rating for each evaluation question.

For issues within each evaluation question, ✓ and ✗ are used to show positive and negative elements. Further details of the evaluation rubric are in Appendix 1.



KEQ 1. How significant were the project outputs and reach?

How significant were the project outputs?	Overall rating: POSITIVE RESULTS
Skilled trainers	✓✓ 57 practitioners from community Learn Local organisations completed the 2 day ‘train the trainer’ workshop.
Programs delivered	✓ 38 programs were delivered by 27 Learn Locals/consortiums, (against a target of 29 programs delivered by 29 Learn Locals/consortiums).
Participants – number and characteristics	✓✗ 287 women participated in the program. Some Learn Locals were seeking more women in each class or to run more classes. ✓✓ 65% of the women said family violence or financial abuse issues were relevant to them. ✓✓ 36% had low-moderate English skills. ✓ 51% in metro areas, 49% in regional areas.

Program numbers

In Phase 1 of the project, 57 practitioners from community Learn Local organisations completed the two day ‘train the trainer’ workshop. This means most Learn Locals in the pilot have two trained staff members.

Twenty seven Learn Locals / consortiums ran 38 SARA courses during the pilot (18 in metro areas, 20 in regional areas).

Table 3. Number of SARA courses run by each Learn Local

No. of courses run	No. of Learn Locals (or consortiums)	Notes
Ran 4 courses	1	A regional Learn Local with classes in several towns.
Ran 3 courses	1	3 small regional neighbourhood centres in a consortium
Ran 2 courses	6	
Ran 1 course	19	
Ran no courses	2	One Learn Local withdrew from the pilot, one could not get enough participants to run a course.

The Learn Locals had intended to offer more courses, but a number of Term 3 courses were cancelled or deferred to Term 4 due to difficulties in recruitment.

Overall, 287 women participated in the SARA program and at least 75% are estimated to have completed it. There was an even balance between metropolitan and regional participation.

Average class size was 7.4, with similar average class sizes between regional and metro areas.

Family violence / financial abuse

The program was extremely successful in reaching women for whom family violence issues were relevant (see Figure 1). 65% of surveyed participants said family violence / financial abuse issues were relevant to them (*Yes, definitely*: 37%, *Yes, a bit*: 27%).²

This is likely to be an underestimate, as it was sometimes not culturally acceptable to disclose family violence. In some programs, trainers noted a higher proportion of disclosures of abuse than was recorded by participants in the survey.

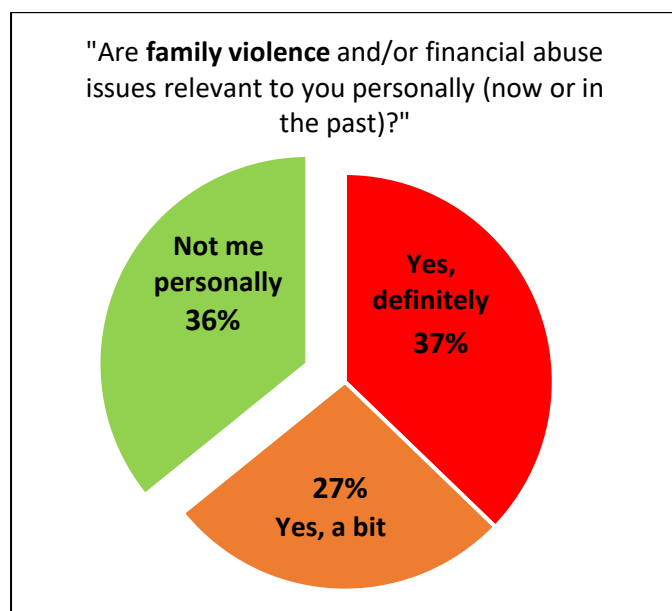


Figure 1. Relevance of family violence to individual participants.

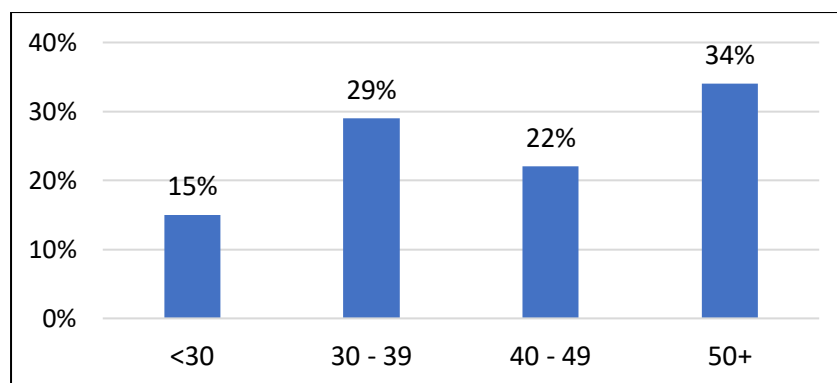
² Total varies from components due to rounding.

We did not directly ask participants about the nature of the family violence / financial abuse they had experienced. However, comments from participants and trainers give a sense of the diversity:

- One participant mentioned ‘Abuse in money from both sides, either from your husband or from your workplace.’
- ‘Every coin I saved daily, [my husband] would steal from me, no matter where I kept it hidden.’
- Several older low-income participants had ‘lightbulb moments’ when discussions of financial abuse turned to how their adult children were sponging off them, by not contributing to household expenses and ‘borrowing’ money without paying it back.
- Several participants were under such severe threat of family violence that they were living in new locations under assumed identities.
- After hearing explanations of financial abuse, quite a few participants recognised that previous relationships had been abusive.

Age

The program attracted women from a wide range of age groups (Figure 2). The higher proportion of women over 50 (esp. over 60) may reflect age groups where more women were able to attend a course during the day. Lack of childcare was a barrier to some younger women.



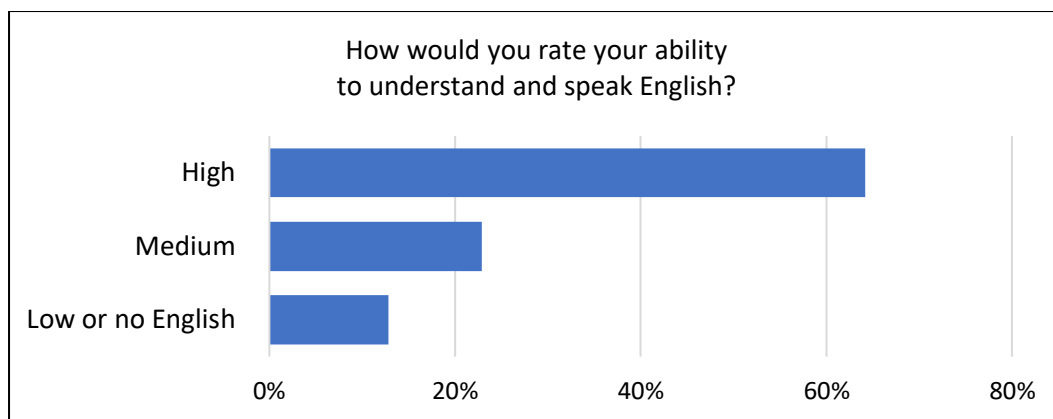
n=100

Figure 2. Age of program participants

CALD participants and language ability

The SARA programs had a large proportion of participants from non-English speaking backgrounds (about 58% for the programs covered in the survey). Learn Local courses typically have a high proportion of people from CALD backgrounds. The proportion may have been particularly high in this pilot, as the Learn Locals drawing from English classes had the largest class sizes for the SARA program.

The participant survey also asked people about their level of English. About 36% of participants had low to medium levels of English.



n=100

Figure 3. Level of English ability.

KEQ 2. What were participants' experiences and outcomes?

Participants' experience and outcomes	Overall rating: POSITIVE RESULTS
Do participants complete the program?	✓ At least 75% finish the program. Most drop-outs are due to life circumstances.
Do participants benefit from the program?	<p>✓✓ Almost all benefited in some way, often quite significantly.</p> <p>✓✓ Major gains on each of the 4 core issues – comfort talking about money, taking control, financial knowledge and getting help.</p> <p>✓✓ Building blocks laid for further benefits in the future.</p>
Has the program linked participants to complementary services?	✓✓ Where relevant. Mostly financial services, a few family violence services.
Was the learning environment suitable for victim/survivors of family violence?	✓✓ All participants felt safe. No reported incidents.
Was the delivery mode effective in meeting the needs of different learners?	<p>✓ ✗ Needed to be more flexible. Too big a time commitment for very vulnerable women.</p> <p>✗ One group of Afghani women disliked FV content.</p>

Program completion

It is estimated that 287 women participated in the pilot SARA program and at least 75% are estimated to have fully completed it. Feedback from trainers suggests that reasons for non-completion were mainly related to other things happening in women's lives - sick children, medical appointments, casual work shifts, transport problems or Centrelink appointments. There were few recorded cases of women dropping out because they were bored or thought the program was irrelevant.

Program benefits

Almost all the participants who completed the program gained significant benefits. The women were from different situations and starting points, but all moved forward.

The key aims of the program were for women to:

- Be **comfortable talking** about money issues
- **Take greater control** in decisions about money
- **Have enough knowledge** to make good decisions about money.
- **Know where to get help** with issues about money, if they need help.

The following graphs (Figures 4-7) show how women's self-rating on each of these issues changed markedly from BEFORE the SARA program to AFTER the program.³

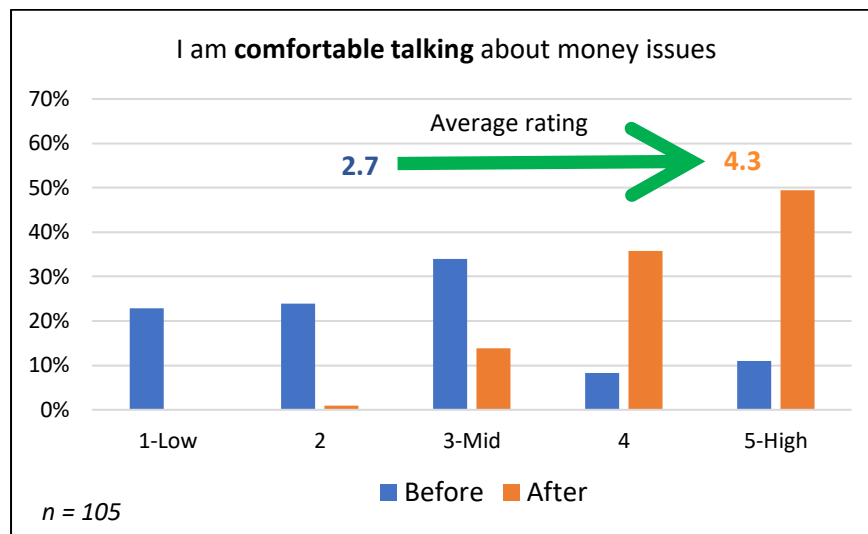


Figure 4. Change in participants' comfort in talking about money

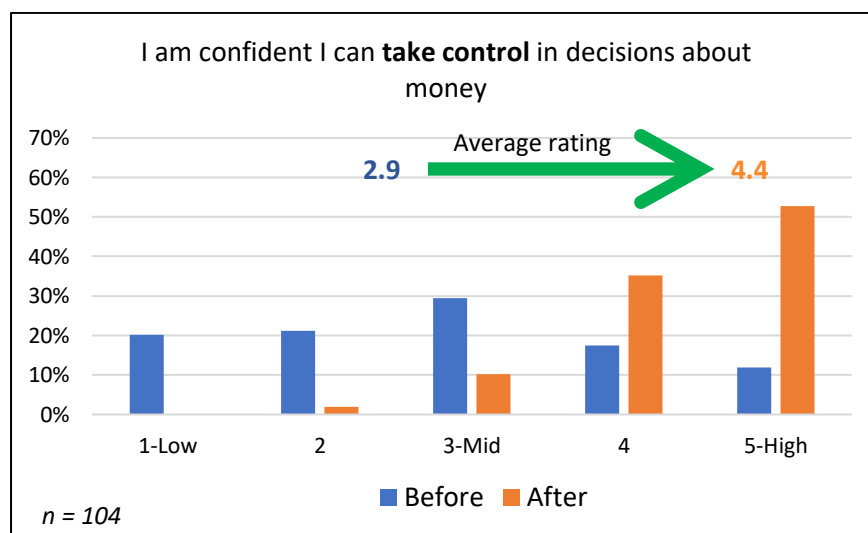


Figure 5. Change in participants' sense of control

³ The one participant with '2' scores for AFTER results said she only attended 3 sessions.

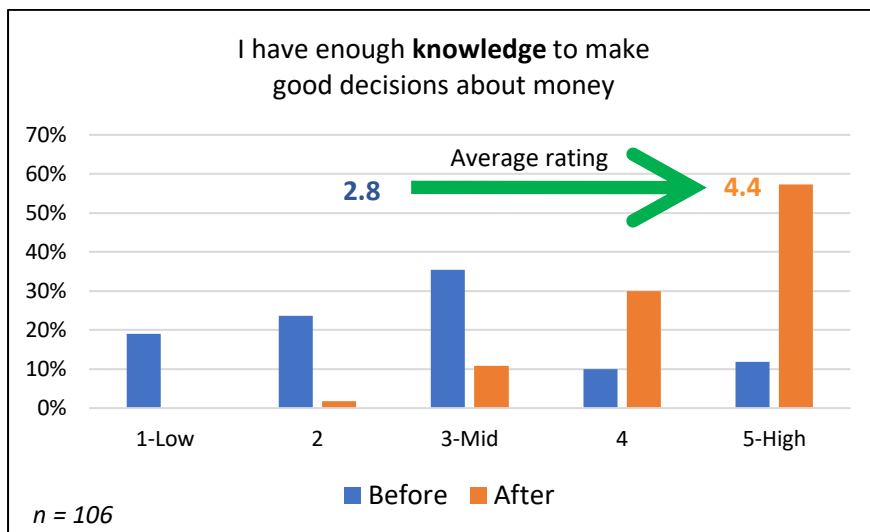


Figure 6. Change in participants' knowledge.

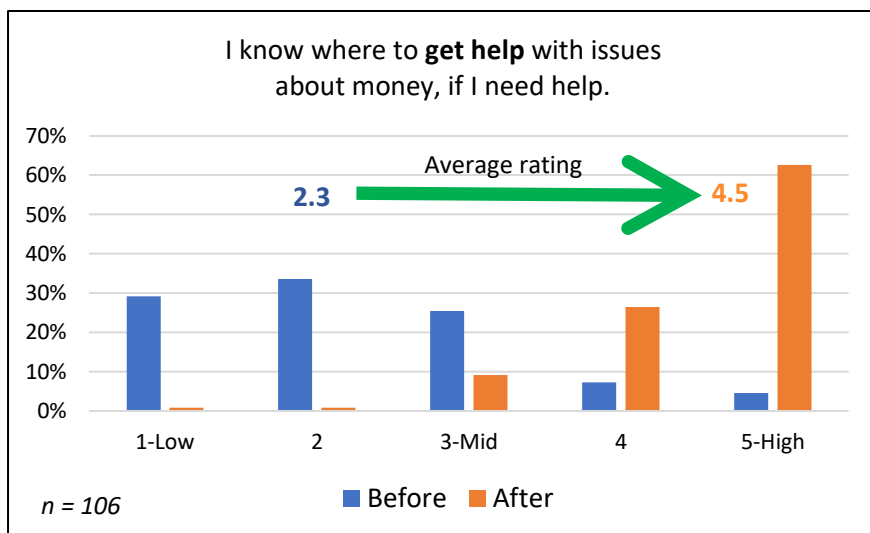


Figure 7. Change in participants' knowledge about where to get help.

The program resulted in beneficial change for the vast majority of participants. On each of the four key issues, the proportion of women who showed improvement ranged from 78% to 90% (see Table 8 in Appendix 3). The benefits were equally high for women who had experienced financial abuse or other family violence compared to women who hadn't.

"I recommended this course to all my friends, because it is a really life-changing course."

- Participant, Camberwell.

Statistics show that the SARA program is having an extremely large impact on the participants. The standard statistic used to measure the effect size for educational programs is Cohen's D. This measures the degree of change between BEFORE the program and AFTER the program.

Cohen's "rule of thumb" guidelines in interpreting effect size are:

- small effect = 0.2 to < 0.5
- medium effect = 0.5 to < 0.8
- large effect = 0.8 or greater

The average effect size for financial literacy programs world-wide is 0.16.⁴ It is rare for a program to show an effect size over 0.8.⁵ The effect sizes of 1.4 – 2.3 achieved by the SARA program demonstrate that it is a world class program in terms of results for participants (see Figure 8 & Appendix 3 - Table 9).

The extremely large effect achieved by the SARA program puts it in the category of a 'world class' program.

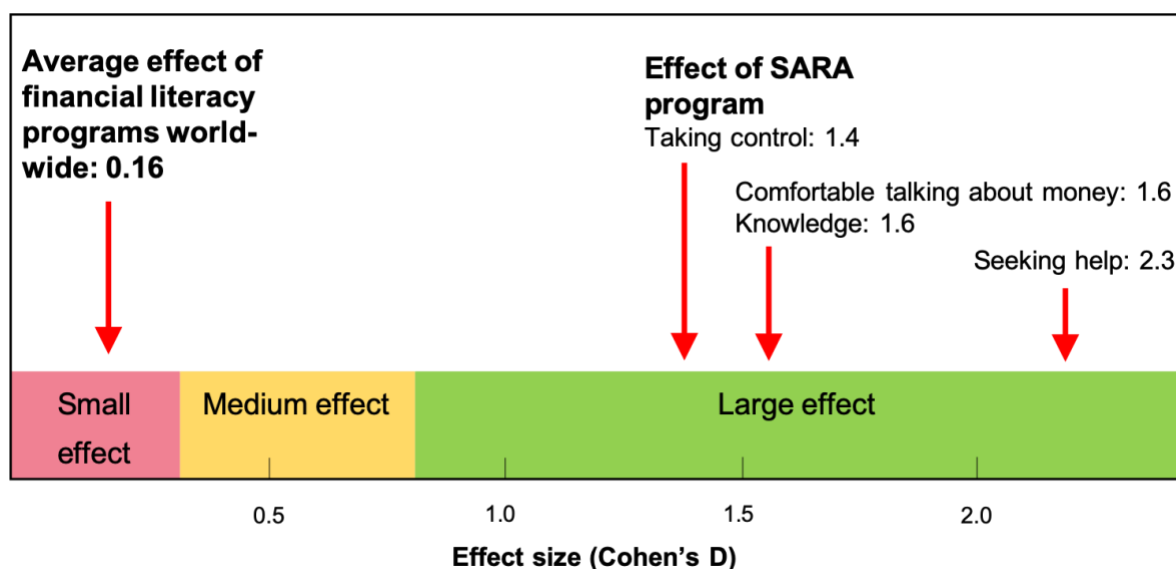


Figure 8. Magnitude of effect sizes for SARA program

Apart from the immediate benefit achieved during the program, the SARA program was deliberately designed to include the foundations for further future improvements in financial wellbeing. This embodies international best practice in financial literacy programs for women.

The results show that the program has achieved its aim of setting the foundations for future growth. These included not only knowledge, but also confidence, communication skills, and positive attitudes. The evaluation demonstrated that many participants had already progressed to behaviour change. For others, the benefits from the program may be partly dormant until their circumstances allow them to take action.

Goal setting

Goal-setting was an integral part of the SARA program, introduced in session 2 and revisited throughout the program. Initial goals were deliberately small-scale and short-term.

⁴ See Kaiser (2016)

⁵ See Fernandes et al (2013) and Kaiser et al (2016).

My goal: "Pay off credit cards and cut them up."

- Participant, Seymour.

My goal: "Save \$20 per week during the 8 sessions for my self-care & children's education."

- Participant, Werribee

My goals: "Set up different accounts for spending, saving, everyday expenses. - Take control of spending and know my total bills (utilities, rego, etc)."

- Participant, Tatura

My goal: "Save \$1000 by 31 December 2019, with regular transfers of \$55/pw into savings account."

- Participant, Camberwell

My goal: "Saving money. In two weeks I saved \$100."

- Participant, Wyndham.

My goal: "One of my goals is to get a job next year."

- Participant, Carringbush.

Goal-setting is an important part of 'taking control'. The setting of individual goals made the program more practical and let the women explore the barriers to achieving goals and how to overcome them. Success in progress towards a goal gave the women a major confidence boost.

96% of participants had set at least one money-related goal. Of the women who had set a goal, 56% had started doing things to reach their goal, and another 33% had already reached at least one of their goals. Only 12% of participants had either not set a goal or not yet taken any steps to achieve it.

Talking to others about money topics

90% of participants had talked to someone else about what they have learnt at the program. This suggests greater potential for the program's changes to become embedded in their lives, and for them to build a support network that will sustain change.

When asked what they had discussed outside the program, examples given were:

- *I talked about saving money with my friends and family on when to set a goal.*
- *I have told my parents and brother, sister, husband about it.*
- *We discussed about budgeting, expenses and saving for our families.*

Seeking help

The program was successful in linking women through to complementary services. A majority of participants (59%) sought help to fix a money issue through at least one avenue. About 33% planned to contact someone, and 25% had already contacted them. Only 11% of women said they had money issues but didn't plan to contact anyone (see Table 7 in Appendix 3).

The program led to participants accessing a wide range of complementary services. Many of the women took action directly with service providers, such as banks, utility companies, superannuation funds and insurance companies. Some were seeking hardship relief, but most were rearranging

services to ensure they got the best value for money and were using appropriate products. There were a few referrals to family violence services, such as Orange Door and EDVOS. Eighteen women planned to see financial counsellors.

The feedback from participants shows that the program was working well in giving women the confidence, communication skills and knowledge necessary to start being assertive with service providers and to reach out for help. One of the biggest changes from the program for participants was learning about the wide range of support available. The referrals were more successful where the trainer was personally engaged in motivating action or where the participant had met the service provider at the SARA program.

Examples of benefits from the program

The participant survey asked women *“What has been the most important change for you, as a result of doing this course (if any)?”*.

What’s changed? “Confident to say NO to lend money to people who ask to borrow from me.”

- Participant, Melton

What’s changed? “To have some hope and safe feelings.”

- Participant, Camberwell

What’s changed? “Feeling more empowered to speak up for myself about money.”

- Participant, Castlemaine

What’s changed? “Being able to sit with myself to allow myself to see, make good decisions, as opposed to avoidance or panic around money issues.”

- Participant, Castlemaine

What’s changed? “New resolve to save money. Changed electricity providers [to get a better deal]. Keeping track of spending with a budget.”

- Participant, Tatura

What’s changed? “Being more proactive to take back control. Be more conscious of where and how my money is spent.”

- Participant, Seymour

What’s changed? “[Realising] I’m not the only one.”

- Participant, Boronia

What's changed? "The health benefits. I now don't have panic attacks and I sleep so much better. I share all my money matters with my partner; before I never talk money. We laugh more. We look at ways to have time out without spending money"

- Participant, North Region

What's changed? "I have stopped unconscious spending, & I think about taking care of myself within my financial circumstances. ie My money is in my control."

- Participant, Kyneton

What's changed? "Now I save my money separately without telling my husband."

- Anonymous participant

One participant contacted her power company as bills with former husband were still in her name. He is defaulting on payment plan that she initiated. The outstanding amount was not her debt and she felt uncomfortable having this conversation with him. However, completing the SARA course gave her skills & empowered her to remove her name from the bills (while paying close attention to her safety).

- Facilitator's observation

The participant survey and the trainer survey both showed that the SARA program had been effective in achieving the desired outcomes. Women reported that they had changed their behaviour during the program. The reported changes in positive attitudes, self-confidence, communication skills, knowledge and help-seeking behaviour by the end of the program give considerable promise that some of the behaviour change will be sustained after the end of the program.

Causal relationship between program and observed changes

In any robust outcome evaluation, it is important to consider whether the observed change was due to the intervention, or could have been caused (at least in part) by some external factors. In this case, it is clear that the observed changes could only have been caused by the SARA program:

- There was no change in external circumstances that would explain the women's substantial changes in an eight week period;
- The observed changes are directly related to the activities in the program;
- The participants state that the program caused the change.

Was the learning environment suitable for victim/survivors of family violence?

An objective evaluation needs to examine whether the intervention had any negative impacts. In this program, the biggest potential problem is around women's safety and/or distress. WIRE was very conscious of women's safety when designing both the program and the 'train the trainer' workshop. If not handled well, the SARA program had the potential to cause distress to women in stirring up feelings about family violence. For women who had violent relationships or ex-relationships, it was also important that the program did not do anything to jeopardize their physical safety.

In all the information collected from different sources, there were no signs of negative impacts around safety or distress for participants.

The participant survey asked 'Courses like this sometimes bring up strong feelings or stress. When you were doing the course, did you feel safe and supported?' Almost all women answered this question, and 99% of those said 'yes' (the remaining woman had initially felt shy talking about money problems). Trainers mentioned the steps they had taken to keep women safe, such as creating safe ways for explaining their attendance at the program and getting women to leave their workbook at the centre (rather than take it home).

Both participants and trainers described incidents during the SARA program that had been emotionally intense, with tears and stress. Several trainers skipped course content that they knew would be very distressing for particular women. One participant stopped the course for fear of questions from her partner (this was resolved safely). The feedback from both participants and trainers recounted how the trainers dealt with the situations with warmth and professionalism, and made appropriate referrals.

Many participants commented on how the program processes had built trust and how the confidentiality in group discussions allowed sensitive issues to be shared.

"There is a strong element of trust (in others and self) that develops during the course."

- Participant, Leongatha

"An open but confidential discussion about our family issues and financial issues."

- Participant, Werribee

"Our fabulous teachers have set up such a relaxing and friendly atmosphere in our class. They made every single minute so enjoyable, I feel safe and supported here."

- Participant, Camberwell

"It was nice to feel normal and not like a leper."

- Anonymous participant

One Learn Local, which is also a specialist family violence service, disagrees with the SARA program philosophy. They would prefer a family violence counselling approach, and withdrew from the pilot.

Were the delivery modes effective in meeting the needs of different learners?

The feedback was that the women appreciated the mix of exercises, discussions, talks from the trainer and videos to view. They particularly appreciated the group discussion format. It built trust

and mutual support, showed women that they were not alone, and enabled women to learn from each other (a strength-based approach).

It is recognized that the pilot program was generic; it was not tailored for women from any specific cultural background. The broad feedback from trainers was that the generic program had the right 'bones', and that skilled trainers with cultural sensitivity had successfully adapted it to suit a range of cultural groups. For example, they had amended examples or told anecdotes to make the content more relevant. However, it is rare for a program to be suitable for all audiences. For example, there was a group of Afghani Muslim women who thought the discussion of gender and financial abuse was culturally inappropriate.

One additional resource that was requested was more videos, reflecting wider cultural settings, so women could identify more with the content. A 'simpler version' of the participant workbook (see below) would also help make it more appropriate for a more diverse range of audiences.

Program length and timing

The SARA program is designed to be delivered in 32 hours, with four hour sessions once a week over eight weeks. For example, each session could be 10am to 2pm (with discussions continuing over lunch) to allow for women with school age children. WIRE felt 32 hours is necessary to meet the learning objectives of the program.

The evaluation received a range of comments about the course length. A number of Learn Locals mentioned that the eight week course was too big a time commitment for women in very vulnerable situations. Given their turbulent lives, they would struggle to commit to more than four weeks.

On the other hand, some participants said they wished the course was longer. They would like more time to absorb the material (feeling a bit overwhelmed at times) and/or they would like to continue to learn, benefit from the supportive environment and take action.

On balance, the course length of 8 weeks seems about right to the evaluators. If it was any shorter, it would struggle to establish the building blocks that are necessary for sustained behavioural change (eg confidence, communication skills, trust, self-awareness, help-seeking, setting and achieving goals). Eight weeks is, however, a substantial commitment for women in vulnerable situations. If the course was longer, fewer women could commit to attend.

The Communities of Practice shared a number of ideas to deal with these issues. One Learn Local broke the course into modules, so that an initial four week module did not seem so daunting. Some other Learn Locals were experimenting with how women could be supported after the program, such as through an informal monthly get-together.

Some trainers reported that the four hour sessions to be too long (even with a lunch break), especially for women with low levels of English or low literacy. A few trainers varied this delivery pattern to address this, such as starting with two hour sessions and gradually building up to three to four hours.

The timing of programs (during the day on weekdays) works well for the 38% of women⁶ who are unemployed or not in the workforce. For the 64% of women who are employed (28% full time, 35% part time), this timing would generally not suit. Adding evening or weekend programs would make the program accessible to a wider range of women. The session length would need to be shortened for evening programs. Weekend programs would involve higher staffing costs due to penalty rates.

⁶ Women aged 20–74 years. Australian Bureau of Statistics, 4125.0 - Gender Indicators, Australia, Sep 2018

KEQ 3. How can the program be improved?

How can the program be improved?	Overall rating: NOT APPLICABLE
What are the characteristics of more effective trainers?	More experience as trainers, in financial capability and family violence. Cultural competency is a key skill.
How useful were the ‘train the trainer’ workshop and trainers’ and participant manuals in supporting the program delivery?	✓✓ Highly praised. Further round of training for staff new to SARA.
How might future train the trainer workshops be improved?	Ongoing support from WIRE.
How effective were the promotion strategies, and how could they be improved?	✓ OK where large existing cohort (eg English classes). ✗✗ Major issues elsewhere. Relies on personal recommendation & nuanced messaging.

Overview

Overall, 76% of participants rated the SARA program as ‘excellent’ and 24% rated it as ‘good’.

The suggestions for improvements need to be seen in this context – building on a program that has a very effective core and is universally valued.

Effectiveness of trainers

By the end of their ‘train the trainer’ workshop in early 2019, the vast majority of trainers had a moderately high to high level of confidence in their ability to deliver the SARA program and refer participants to further assistance (see [Phase 1 evaluation report](#)). There were a small number of novice trainers who felt (quite reasonably) that they might struggle to deliver the SARA program successfully, and self-selected out of the program.

After the ‘reality check’ of having delivered the program at least once, trainers were asked again to rate their ability on key criteria. The rating scale was from 1 -5 where 1 = low, 3 = moderate and 5 = high. Their feedback shows that almost all the trainers have moderate to high ability to deliver the program (see Table 4). This picture of the trainers’ ability is backed up by the feedback from participants, who are glowing with praise for the trainers.

Table 4. Trainers' self-rated abilities

Ability	Trainer's self-rating				
	1 - Low	2	3 - Moderate	4	5 - High
To deliver the SARA program content	-	-	7%	36%	57%
To create an appropriate learning environment for family violence victim-survivors	4%	4%	18%	25%	50%
To provide appropriate referrals	-	7%	11%	32%	50%

N=28

Most of the trainers had faced challenges during pilot delivery of the SARA program. These included:

- Women disclosing family violence.
- Emotionally intense discussions.
- Questions on financial topics where the trainer did not know the answer.
- Having to adapt the content and/or delivery to suit the cohort of participants.

All the available evidence suggests that the trainers handled these challenges well. This reflects well on the selection of appropriate trainers, on the WIRE training, and on the skill, dedication and professionalism of individual trainers. High skills in cultural competency are particularly important for CALD cohorts.

Two trainers had self-ratings that were below 'moderate' on some aspects. One had not done the 'train the trainer' course. The other was not comfortable with family violence issues and only had an 'assistant trainer' role in the SARA program. The SARA program should only be led by experienced practitioners that have done the WIRE 'train the trainer' workshop and who are reasonably confident they can create a safe learning environment for family violence victim survivors.

Program resources and training

The broad feedback from trainers was that the program material and 'train the trainer' workshop training gave them the 'core' resources and capabilities they needed to deliver the program. As professional trainers, skilled in adult education and cultural diversity, they were used to adapting core material to suit a particular cohort.

One strand of feedback was that some trainers were worried they had insufficient class time to cover all the material. This suggests that some trainers misunderstood the flexibility of the program format. The participant manual has a range of potential activities, and trainers can select which topics and activities are most relevant to the group, and how many to do in the time available. Trainers also adapted the material by creating examples that were relevant to the characteristics of their group.

However, the flip-side of this flexibility raises the question of program integrity, especially in the light of its original purpose. For example, one trainer said they wanted to run the program again, but without any of the family violence / financial abuse content. A future version of the trainer manual should indicate which topics are central to the program, and which topics and exercises are optional.

The train the trainer program provided highly suitable training and teaching resources. It covered both family violence and financial capability issues, and took staff through each component of the SARA program.

Trainers had specific suggestions about how the SARA materials could be improved:

- Have worksheets available as Word documents (not PDFs) so they are easy to adapt.
- Have an online location with links to the videos (some addresses had changed, so the link did not work). This would also make it easier to download the videos, so sessions would not be dependent on the internet link.
- Improve cross-referencing between the trainer manual and the participant manual, eg the trainer manual could give the equivalent page number in the participant manual; consistent headings.
- Add online banking as a topic (made it easier for women to do banking without needing to travel or being seen in the bank).
- Develop a pre-prepared set of Powerpoint slides, to save each trainer having to make their own.

The participant workbook was praised as being full of useful information. However, there was considerable feedback that the volume of written material was daunting and less effective for some, perhaps most women. These included women with low to moderate English skills, women with low literacy, women who are new to classroom settings and women in stressful situations. All these women are put off by larger volumes of text. A number of trainers and some participants suggested a simpler version of the participant manual and exercises with fewer words would be a useful addition.

Promotion and recruitment strategies

The Learn Locals used a range of approaches to attract participants to the SARA program. Overall, the recruitment strategies were very successful in terms of attracting women to whom the program was relevant. However, there was mixed success in attracting the desired number of participants.

The promotion/recruitment strategies that produced the most participants were (in descending order):

1. Speaking to groups of women who were currently in courses with the centre.
2. Speaking to individual women who had contact with the centre.
3. Making personal requests (face to face) to individual staff in referring agencies and asking them to refer suitable women.

The methods that resulted in low volumes of recruits were:

- Contact with community organisations via flyers, emails etc that did not involve face to face contact.
- Mass media promotion, such as posters, flyers, timetables of courses, social media, website.

*Most effective promotion strategy:
"We visited groups of women face-to-face, in our programs and in partner programs."
- Manager, Learn Local*

*Most effective promotion strategy:
"Promoted within existing English class groups."
- Manager, Learn Local*

This feedback from trainers is confirmed by statistics on where participants heard about the program.

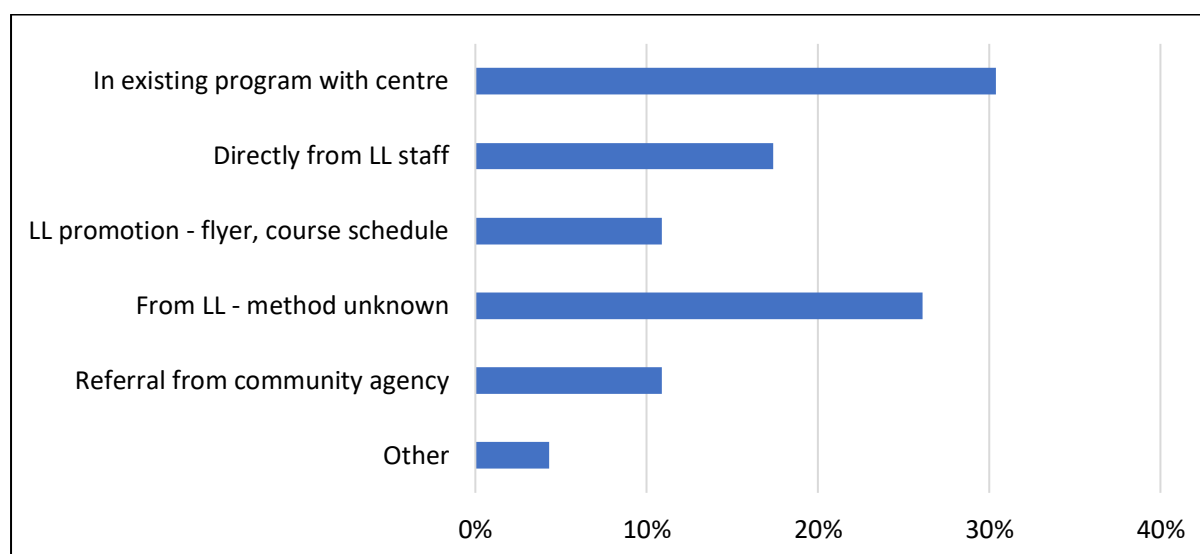


Figure 9. How participants heard about the SARA program.

External agencies provided fewer referrals than had been expected, despite some of the Learn Locals undertaking extensive networking and promotion activities. However, referrals from agencies were more likely to be women who had experienced family violence. One constraint is that community agencies are over-stretched, and probably get told about many different programs every month. An impression is that the marketing to external agencies may have not been effective in conveying the tangible benefit to clients (understandable given it had never been run before) and that it needed a personal, one-on-one pitch to enthruse external agencies to recruit.

Some of the Learn Locals suffered a significant drop-off between people registering for the program and actually attending the first class (see figure 10 below). This led to some programs ending up with small classes, or even being cancelled. The drop-off was smaller where the program cohort was an existing group attending the Learn Local. The feedback suggests that these women already knew each other, and trusted the Learn Local staff.

Where Learn Locals were recruiting people individually or relying on referrals from other agencies, recruitment was harder and the drop-off rate higher. Women needed more persuasion to attend, and there were more unexplained 'no-shows'. For women who were attending as part of a condition of their employment training, motivation was lower and there were more unexplained 'no-shows' during the program.



Figure 10. Number of people registered for program and attending first class.

The overall attendance result (registrations minus ‘no-shows’) was that many class sizes were lower than had been hoped, despite extensive recruitment efforts by most Learn Locals. If we use ‘8’ as a healthy class size, only 8 of the 32 Learn Locals ran classes that size. Some of the classes had to be deferred from Term 3 to Term 4 due to insufficient numbers.

Women face significant psychological barriers in starting a course on an unfamiliar (potentially challenging) topic that exposes personal weaknesses. The benefits of the course are somewhat abstract and not tangible until women have attended a few sessions. These barriers are worse where the women do not have a trust relationship with the trainer and/or did not know other women attending.

The experience of the SARA program is not unusual; recruitment is a challenging issue for many financial literacy programs worldwide, as documented in the phase 1 evaluation. However, the recruitment issue is important and improvements are needed. Considerable staff time is taken up with recruitment. If numbers are low, fewer women benefit from the program and the financial viability of the program is weakened.

The final section of this report recommends that a mini-project should be resourced to work on the recruitment issues that are crucial to the success of the program. The Learn Local staff gave rich insights into which promotion tactics had worked well and which less well, and the program can build from these lessons. In particular, the messages used to attract potential participants need to be fine-tuned to make them more effective. More detailed suggestions about promotion and recruitment strategies are in Appendix 4.

Other channels for delivering the program

Some people have asked if the program could be delivered via other channels, and not as a ‘stand-alone’ ACFE pre-accredited course. For example, a couple of Learn Locals mentioned using some of the content in their English language classes. Another theoretical possibility is to embed the course as a strand within a longer pre-employment program. In New Zealand, the MoneyMinded course is embedded into various pre-employment programs that range from 10 weeks (full-time) to 1 year (part-time).⁷ The SARA program could reach more women if other delivery channels were added.

⁷ See Russell (2019) –MoneyMinded Impact Report – New Zealand, p.7.

This has the potential to better meet the Royal Commission’s objective of having the training reach a larger number of women. However, the training needs to contain all the elements that make it effective - goal setting, communication skills, confidence building, spotting financial abuse and help-seeking.

KEQ 4. To what extent is the program sustainable?

To what extent and under what circumstances are the Learn Local programs sustainable?	Overall rating: MIXED RESULTS
Financial viability	<p>✓ Viable for Learn Locals which have large classes and existing cohort for easy recruitment.</p> <p>✗✗ Precarious viability for Learn Locals in other contexts, due to large cross-subsidy needed to cover fixed costs.</p>
Required skills for trainers and need for co-trainers.	<p>✓✓ Trainers had necessary skills. Co-trainers useful but not essential (if other supports in place).</p> <p>✗ Need further rounds of training for new trainers.</p>
Support for participants (to make program accessible)	<p>✗✗ Funding needed for childcare to be offered sustainably.</p> <p>✗ Evening and weekend programs would be useful to reach working women.</p>
What are the future options for improving sustainability (if needed)?	See recommendations.

Financial sustainability

The SARA program will only be sustainable if it is financially viable for the various stakeholders. Many Learn Locals raised concerns about the financial viability of the program, both during the pilot and when thinking about a future roll-out.

The SARA program has welfare features that lead to costs being higher than a typical ACFE pre-accredited educational course:

- Practitioners (preferably two from each Learn Local) were required to attend 2 day training to be qualified to deliver the program. This reflects the high level of skill needed and the risks (to participants and trainers) around family violence. They also attended the Communities of Practice.
- Considerable time is needed to promote the program and attract relevant women to the program, with vulnerable women needing more intensive recruitment efforts.
- The trainers need to build and maintain inward referral networks, as well as outward referral networks for women who need further help.

- The program designers recommend a maximum class size of about 12, as bigger numbers reduce individual participation. Vulnerable women are more likely to drop out, resulting in smaller class sizes.
- Time is needed after classes to discuss problems and make referrals to complementary agencies. Some of these issues were very serious, involving family violence.

The pilot SARA program drew on financial resources from various sources, including the ACFE Board (the primary funder), Department of Justice and Community Safety (for the evaluation), Learn Local organisations and some philanthropic donations to individual Learn Locals.

SmartSteps undertook a financial analysis to estimate the ongoing cost of delivering each SARA program by a Learn Local centre, based on conservative assumptions (see Table 5 and Appendix 5 for details). The analysis took account of the initial cost of staff training, fixed costs per course and costs that varied with the number of participants.

Table 5. Estimated cost of delivery - per program

Cost category	No. of course participants			
	6	9	12	15
Fixed costs for Learn Local	\$3,612	\$3,612	\$3,612	\$3,612
Per participant costs (@\$122.50 each)	\$735	\$1,103	\$1,470	\$1,838
Total cost for program delivery	\$4,347	\$4,715	\$5,082	\$5,450

Table 6 shows the estimated overall cost of delivering the SARA program, per participant. This is calculated by dividing the cost of delivering one program by the number of participants.

Table 6. Estimated cost of delivery - per participant

Cost category	No. of course participants			
	6	9	12	15
Overall cost per participant starting program	\$725	\$524	\$424	\$363
Overall cost per participant completing program*	\$966	\$698	\$565	\$484

* Assuming 75% completion rate.

The overall conclusion is that the ACFE funding alone will only cover the cost of running a SARA program at a small number of Learn Locals where there are large class sizes and minimal recruitment costs.

The evaluators did a 'straw poll' amongst 18 Learn Locals to ask if they would offer to run the program again in 2020, on the current funding arrangements.

- Twelve Learn Locals said they would offer to run it again. Another said 'maybe'. Most of these acknowledged that they would be running it at a loss, but they saw the program as being important and effective, and would attempt to cross-subsidise it. A few Learn Locals with easy recruitment of large class sizes did not mention financial losses.
- Three Learn Locals said they would love to run the program again, but could not afford to carry the significant losses involved.

- Two Learn Locals said they would not run the SARA program in its current format, as it did not align well with the philosophy of their particular centres.

For the SARA program to be sustainable over the long term, the funding arrangements need to be financially viable for Learn Locals. On the current situation, most Learn Locals are running the program at a deficit and with goodwill, which may not be sustainable. Three elements are suggested for a more sustainable funding arrangements:

1. Greater overall funding per program to match the higher costs involved for a program with higher welfare dimensions and targeting people in vulnerable situations.
2. A balance between a “per program” funding component and a “per student” funding component. Most costs for a program are fixed, so ‘per student’ funding increases the financial risk.
3. Separate funding for childcare, for the Learn Locals that can offer childcare, to ensure the program is accessible to women with children.

A range of potential funding sources have been mentioned to the evaluators, including DET and ACFE Board, other Victorian government agencies with an interest in family violence and welfare, banks, Commonwealth government agencies and philanthropic trusts.

The overall cost to the Learn Local for each participant completing the program is estimated to be about \$500 – \$1,000, depending on class size (see Table 6). Given that the program is achieving major outcomes for women in vulnerable situations, the program is sustainable in terms of delivering good value for money.

Supports for women to access the program

The evaluation identified several issues around how to sustainably provide supports for women to access the program. Childcare (discussed below) was the largest issue. Other useful supports that were raised include:

- Translation for women with low or no English
- Transport to attend the program venue
- Evening or weekend scheduling for women who are working during weekdays.

Learn Locals are willing to provide these supports but they did not have the funding to cover the extra costs in a sustainable way.

Childcare

Of the 27 SARA programs that were surveyed, 13 offered childcare and three offered to arrange external care. The proportion offering childcare in the survey sample is higher than other Learn Locals in the pilot. Seven Learn Locals in the survey could not assist with childcare and another three said their participants did not need childcare. Some childcare was informal, and disruptive to the program.

Where childcare was offered, the take-up was generally strong (taken up in 12 out of 16 Learn Locals). Three programs each had 12 or more women using the childcare. The childcare was funded either through a separate, one-off philanthropic grant or by a large cross-subsidy from the Learn Local. Many Learn Locals do not have the facilities to offer childcare (even if funded). However where Learn Locals can offer childcare, it plays a critical role in improving women’s access.

As an example of the importance of childcare, one Learn Local had to cancel a SARA program arranged with five women from a local women’s’ refuge, because funding could not be found for childcare (despite extensive efforts).

Progressing from a pilot to an ongoing program

The overwhelming majority of Learn Local managers and trainers were enthusiastic about the program. They saw the program as being very important for their communities and responsive to women's needs. As part of sustainability, it is important to maintain the momentum of the pilot.

Arrangements for an ongoing program need to include:

- Allocating funding for 2020 onwards.
- Arranging a 2nd round of 'train the trainer', to cater for staff turnover and for additional Learn Locals that wish to offer the program. This might be in 2nd half of 2020.
- A central online resource hub. A simple website could include:
 - up-to-date links to existing videos and new videos
 - Word versions of worksheets (allowing trainers to easily adapt them)
 - useful resources developed by individual Learn Locals
 - updated referral lists
- Ongoing arrangements for printing copies of the participants' manual, and how this is funded.
- Ongoing arrangements for a community of practice.
- Arrangements for a central resource for Learn Locals, and for the maintenance and updating of the program materials by WIRE or other specialist organisation with appropriate funding.

4. OBSERVATIONS AND RECOMMENDATIONS

Observations

The previous section answered the individual evaluation questions. These are mapped visually against the program logic in Appendix 2.

The overall picture is that Phase 2 of the SARA pilot has been very successful.

- The course design and materials are high quality, with some useful extra formats identified.
- The ‘train the trainer’ workshops and support material gave practitioners the knowledge and skills they need to deliver the program.
- The pilot delivered 38 programs (above target) and reached 287 women.
- The program was very successful in recruiting women for whom family violence was relevant. The promotion and recruitment had mixed success in attracting the desired participant numbers. Results were good where centres could tap into existing groups at their centre, but much lower when centres relied on external referrals or on women volunteering individually.
- Support for participation was mixed. Only a minority of centres had the facilities and funding to offer childcare, which is a critical issue to access by women with young children.
- The program achieved world-class outcomes for women who completed the program. Evidence shows very large gains in their knowledge, goal-setting, feeling more in control and help-seeking.
- The SARA program strongly aligns with the goals of almost all Learn Locals and they are enthusiastic about it. However, the funding arrangements mean the program’s financial sustainability is precarious for a significant number of providers.
- The program strongly aligns with community needs. Future publicity around the SARA program has the potential to increase public awareness of financial abuse.

Key recommendations

This section contains the key strategic recommendations. These are in addition to the suggestions on operational matters made throughout the report.

Recommendation 1: Continue the SARA program

The SARA program should be continued, as it is achieving world class outcomes for women who participate, including women who have experienced family violence.

Recommendation 2: Further steps to build the SARA program

Further administrative steps should be taken to continue to build the SARA program, as it has a very effective core and is universally valued. These steps include:

- Arrangements to keep the trainer and participant manuals up to date, refine them in light of the pilot (eg a simpler version of the participant manual) and to print further copies.
- An ongoing system of professional development for trainers, including support, resource sharing and further ‘train the trainer’ workshops to maintain a pool of trainers.
- An ongoing monitoring and evaluation system to support continuous improvement, and ideally to explore the longer-term outcomes for participants.

Recommendation 3: Exploring improvements in promotion and recruitment

More effective recruitment methods should be developed and trialled via a structured process. Options include refining the promotion messages to potential participants and reviewing referral processes. Appendix 4 has detailed suggestions about promotion and recruitment. More effective recruitment will help the program reach more women, get the desired class sizes more consistently and achieve even more cost-effective delivery.

Recommendation 4: Expanding women's access to the program

SARA program planning needs to include support services to provide access for a wider range of women, including childcare, transport, language/ literacy supports and after-hours delivery.




Recommendation 5: A 'whole of government' approach to sustainable funding

A 'whole of government' approach should be adopted to exploring funding options, to ensure the SARA program is financially sustainable for community-based education organisations as a welfare program for women in vulnerable situations.

Appendix 1 – Evaluation rubric

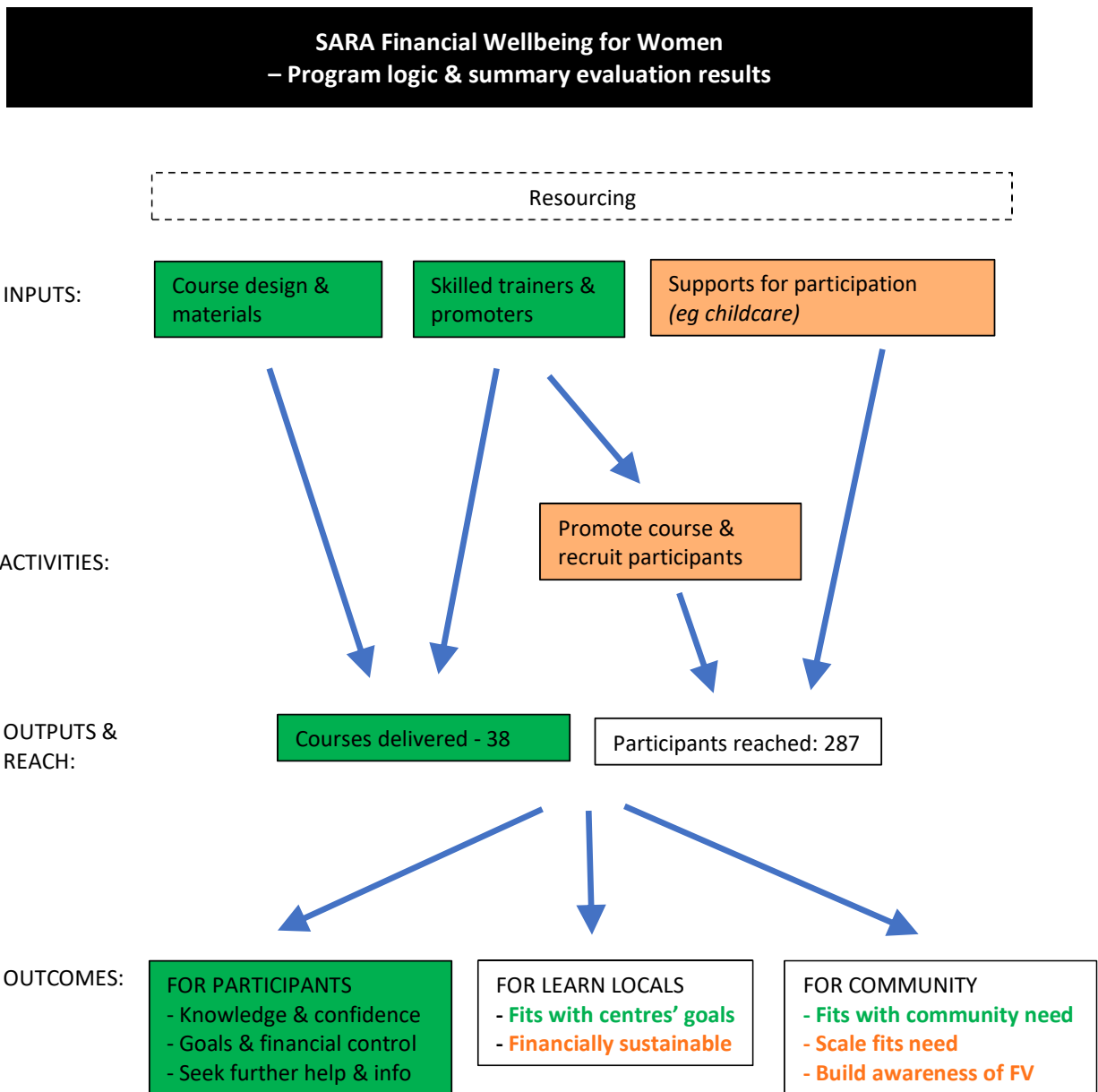
An evaluation rubric was used to set a rating for each key evaluation question. This provides a transparent, evidence-based process for assessment.

The evaluation uses a simple ‘traffic light’ rating for each evaluation question.

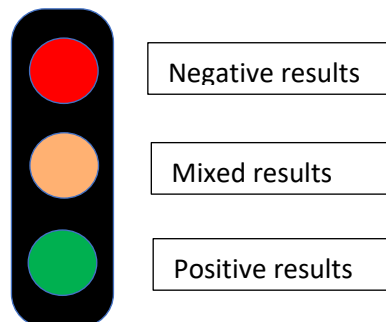
Symbol	Evaluation rating	Criteria
	Negative results	Results are negative in two thirds of components. No component has a positive result. “Negative” means in the bottom third of the measured range, or reported as negative by over half of observations.
	Mixed results	Results are a mixture of: <ul style="list-style-type: none"> • Positive and neutral results • Positive, neutral and negative results • Neutral and negative results that don’t fit into either the Positive or Negative categories. “Neutral” means in the middle third of the measured range, or reported as neither positive or negative by 2/3rds of observations.
	Positive results	Results are positive in two thirds of components. No component has a negative result. “Positive” means in the upper third of the measured range, or reported as positive by over half of observations.

For issues within each evaluation question, ✓ and ✗ are used to show positive and negative elements.

Appendix 2 – Program logic and evaluation summary results



KEY - The evaluation uses a simple rating for each component:



Appendix 3 – Evaluation methodology and detailed statistics

Evaluation methodology

Participant survey

SmartSteps distributed a short survey to participants at 23 programs (see survey text in Appendix 7). The survey was mainly targeted at programs run in term 3, although the cut-off date for the evaluation allowed some term 4 programs to be included as well. Other programs run in Term 2 or late in term 4 were not targeted for the evaluation survey, due to timing issues.

We received completed surveys from 110 participants from the 23 courses. The surveys were mainly done at final session of each program, although the trainers also arranged for surveys to be done by some participants who missed the last session. The survey response rate is 76% of participants who started the targeted programs, and 96% of attendance at the last session.

For one program with a cohort of women with low English skills, we arranged for most participant survey information to be collected via a group discussion, with a shortened survey form only covering the individual information (eg age, relevance of family violence, level of English, etc). For another program, women had the option of answering the survey in English or Karen, after the question had been read out in both English and Karen. Answers in the Karen language were then translated. These processes worked well for both groups.

The evaluation team attempted to contact 15 participants for a follow-up phone interview 3 – 4 months after the program ended. Unfortunately, only one participant responded to the phone message or email, so this aspect of data collection was unfilled.

Trainer survey

SmartSteps distributed a short survey for trainers, targeting the same local programs as the participant survey (see survey text in Appendix 8). Where there were two trainers for the program, surveys were requested from both. We received 30 trainer surveys from 27 of the 28 SARA courses we surveyed, a 96% response rate.⁸ Three courses each sent in two trainer surveys, as two trainers were involved in delivering each course.

SmartSteps complies with the Australian Evaluation Society's Guidelines on Ethical Conduct of Evaluation. Personal data from the surveys were kept confidential by SmartSteps.

⁸ One trainer had left the Learn Local before they could be surveyed. Some courses had two trainers; some trainers ran more than one course.

Statistics

This section includes some more detailed results and statistics.

Table 7. Participants' plans to seek help: 'Do you plan to contact a person or organisation to help fix a money issue?'

I don't have money issues that need outside help.	30%
I have money issues, but I don't plan to contact anyone.	11%
I plan to contact someone.	33%
I have already contacted someone.	25%
TOTAL	100%

N=99

From the participant survey, the following table shows the difference between participants' BEFORE and AFTER self-rating on the four key issues. For the small number of women who started with the highest rating ('5' - high), no improvement could be recorded.

Table 8. Whether participants reported change on key issues.

Topic	Positive change	No change	Not applicable (Started at top ranking)
I am comfortable talking about money issues	86%	3%	11%
I am confident I can take control in decisions about money	78%	10%	12%
I have enough knowledge to make good decisions about money.	84%	5%	12%
I know where to get help with issues about money, if I need help.	90%	5%	5%

N=110

Table 9. Effect size of change in participants' ratings from BEFORE program to AFTER program

Topic	Size of Effect (Cohen's D)
I am comfortable talking about money issues	1.6
I am confident I can take control in decisions about money	1.4
I have enough knowledge to make good decisions about money.	1.6
I know where to get help with issues about money, if I need help.	2.3

N=105, 104, 106, 106 respectively.⁹ Statistically significant at 0.001 level

⁹ To be conservative, the effect size analysis excludes 4 participants who rated themselves "1" on everything before the course and "5" on everything after the course.

Appendix 4 – Promotion and recruitment

In the main section of the report, it was recommended that a mini-project be resourced to work on recruitment issues. This project could involve some Learn Local practitioners from the pilot, WIRE and a marketing professional.

Possible steps in the review include:

- Explore alternative marketing messages that might be more engaging and effective in getting women to volunteer for the program.
- Consider changing the program name '*SARA Financial Wellbeing for Women*' to improve its appeal to potential participants. Several Learn Locals suggested that "financial" sounded too formal and was a bit daunting.
- Clarify that different marketing messages will be needed for referring agencies versus potential participants. Messages to agencies can refer to family violence and identifying most relevant potential participants. Messages to the general public should not mention family violence.
- Give advice to Learn Locals about which promotion channels are more likely to be effective (eg building on existing relationships by talking to existing classes and groups) and which less effective.
- Explore setting up relationships to get referrals from financial counsellors, to be activated when their female clients are out of crisis situations.
- Consider adding an explicit step in the last program session to encourage women to refer their friends to the program. 'Word of mouth' can be a very persuasive promotion channel.
- Develop and trial a 'promotion and recruitment' guide for Learn Locals.
- Consider how much staff time is needed for various promotion activities, and how this is funded.

Appendix 5 – Financial analysis

SmartSteps used data from a number of sources to understand the financial sustainability of the SARA program from the Learn Local provider perspective. Sources included:

- information about the ACFE funding formula from DET
- detailed cost estimates from several Learn Locals
- questions in the trainer survey about the number of paid and unpaid hours that trainers had spent on program promotion and preparation.
- comments from managers and trainers in the trainer survey, in SmartSteps interviews and at the state-wide forum.

The modelling is for the cost for a Learn Local to deliver one SARA program, at a basic standard in the metropolitan area. Conservative assumptions are:

- Two staff members attend initial 2 day 'train the trainer' workshop. Cost spread over 2 years.
- Annual professional development includes 2 staff members attending regional community of practice meeting (half-day) and 1 staff member attending state-wide community of practice workshop (full-day) per year.
- 3 SARA courses delivered per year.
- Basic standards only assumed: only one trainer running each course (not two co-trainers as recommended), no costs allowed for childcare, travel or venue hire.
- Time spent on course in addition to classroom delivery:
 - manager: 3 days per course on liaising with referral agencies, promotion and recruitment.
 - facilitator: 1 hour of preparation per session. No allowance for time to adapt course material.
 - facilitator: 30 minutes per participant for briefing, referrals and after-care.
- Catering for morning tea and lunch: \$12 per person per session
- No allowance for printing participant manuals.

This analysis does not include any contribution to core costs of running a Learn Local or any management overheads.

The analysis in Table 10 (below) identifies four types of cost components in delivering a SARA program.

Table 10. Key cost components for Learn Locals in offering SARA course.

Cost category	Details	Cost
Fixed costs – initial (defrayed over 2 years)	2 practitioners attending 2 day Train the Trainer workshop.	\$1,388
Fixed costs – per year	Practitioners participating in Community of Practice and Statewide forum	\$840
Fixed costs - per course	Promotion and recruitment Course preparation and delivery Consultations with participants before & after class	\$3,005
Variable costs – per participant per course	Catering (morning tea and lunch)	\$123
Childcare costs	Not included in this modelling. Sometimes it is a large fixed cost, sometimes a 'per child' cost.	-

When delivering the SARA program, Learn Locals are currently funded by ACFE for the classroom contact hours on ACFE's standard 'dollars per participant per classroom hour' formula. For the 32 hour SARA program, the funding is \$291 per participant in metro areas and \$344 per participant in regional areas. On this analysis, the cost of delivering a course exceeds the ACFE funding for student contact hours, due to the necessary activities in addition to the classroom contact hours.

Interviews revealed that most Learn Local centres believed that the SARA program was being run at a financial loss at their centre. Managers were using internal cross-subsidies to participate in the pilot program. Some Learn Locals used small, one-off philanthropic grants to pay for extras such as childcare and catering. The average unpaid staff time was 20 hours per trainer per course.

Appendix 6 – References

Drake, R. & Fishwick, E. (2019) *The SARA financial wellbeing program for women - Evaluation of pilot phase 1.*

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Appendix 7 – Participant survey

This is a compacted version of the survey. The space to write text has been omitted to save space in the report.



SARA Financial wellbeing program for women - Participant feedback

*We would like your feedback to help improve the course.
We value your honest opinions. Answers are confidential.*

The course

1. Location of course (suburb / town) 2. Today's date:
3. How did you hear about this course?

How the course affected you

*We want to find out from you whether the course has helped to build your skills and knowledge.
Everyone came to the course with different strengths.*

4. How would you rate your strengths (1 – 5) before and after this course?

Tick one on each row

<u>BEFORE</u> the course	Low 1	2	Medium 3	4	High 5
I was comfortable talking about money issues.					
I was confident I could take control in decisions about money.					
I had enough knowledge to make good decisions about money.					
I knew where to get help with issues about money, if I needed help.					

<u>AFTER</u> the course	Low 1	2	Medium 3	4	High 5
I am comfortable talking about money issues.					
I am confident I can take control in decisions about money.					
I have enough knowledge to make good decisions about money.					
I know where to get help with issues about money, if I need help.					

5. During this course, did you set a money-related goal?
 I have not set a goal.
 I have set one or more goals.
What was your goal or goals?

6. If you set a goal, how much progress have you made?
 I have not started doing things yet.
 I have started doing things to reach my goal/s.
 I have reached at least one of my goals.

7. Do you plan to contact a person or organisation to help fix a money issue?
 I don't have money issues that need outside help.
 I have money issues, but I don't plan to contact anyone.
 I plan to contact someone. What type of person or organisation?
(eg financial counsellor, Centrelink, bank, friend)
 I have already contacted someone.
What type of person or organisation?

8. Have you talked with anyone about what you have learnt at this course?
(eg friend, family member or work colleague) Yes No

If yes, what did you talk about?

9. What has been the most important change for you, as a result of doing this course (if any)?
.....

Your opinion of the course

10. How would you rate the course overall? Poor Fair Good Excellent

11. What did you like most about the course?

12. What did you like least about the course?

13. How could the course be improved?

14. Courses like this sometimes bring up strong feelings or stress.
When you were doing the course, did you feel safe and supported?

Yes Only partly No Don't know

Comment:

About you

15. What is your age?

16. How would you rate your ability to understand and speak English?

Low Medium High

17. Do you have children aged 0-5 who are not yet at primary school?

- Yes, I have young children No, I don't have young children

18. The course talked about family violence and financial abuse.

Are these issues that are relevant to you personally (now or in the past)?

- Yes, definitely Yes, a bit Not to me personally

Next steps

19. May we contact you to get more detail on your thoughts on the course, and what happened after it finished? We hope to contact about 1 person in each course.

- Yes, its OK to contact me.

My mobile number or email is

My name is [optional]:

- No, please don't contact me.

This survey is by SmartSteps, who are evaluating the financial wellbeing course on behalf of the Victorian Department of Justice and Community Safety.

Your answers are confidential. If you have any concerns, please contact us on smartsteps@smartsteps.biz or XXXXXXXXXX (phone number).

Thanks for your help!

Appendix 8 – Trainer survey

This is a compacted version of the survey. The space to write text has been omitted to save space in the report.



SARA Financial wellbeing course for women - Trainer survey

This is a survey of Learn Local trainers delivering the SARA Financial Wellbeing for women course. We aim to have this survey completed for each course delivered in Term 2 and 3, 2019.

We would like your feedback to help improve the course. We value your honest opinions. Answers are confidential.

This survey is designed to be completed at the end of each course. You can add extra pages or notes if you wish.

If there is more than one trainer involved in delivering the course, please EACH complete a survey. We are interested in your personal insights.

The course

1. Name of Learn Local provider:
2. Location of course (suburb or town):
3. Starting date of course:

Number of people at the course:

4. How many people:
 - registered for this particular course?
 - attended the first session?
 - attended the final session?

Attendance and support

5. How did your Learn Local promote the course to attract participants? Which of these methods do you feel was most and least effective?
6. Was your Learn Local able to offer support with childcare?
 - offered to provide childcare
 - offered to assist arranging external childcare
 - not able to offer support on childcare
 - not relevant; no potential participants needed childcare

If childcare was available, how many women used it? _____

Comments:

7. Did the Learn Local provider provide support for people with low or no English? (eg translator, bi-lingual trainer)

- Yes No Not relevant, no potential participants needed it

Comments:

8. Could you please provide any information on why some interested people didn't enrol in the course, or why people missed sessions or dropped out of the course? (if relevant)

About the course participants

9. Of the women attending Session 1, how many participants do you estimate were of:

	Number
Non-English speaking background	
Non-English speaking background AND only had low or moderate levels of English	

10. From the discussions during the course, what % of the women gave hints that they had personally experienced:

financial abuse	%
other kinds of family violence	%

About the course

11. During the course, did you mention:

- Financial counsellors? No Briefly In some detail
 Assistance on family violence? No Briefly In some detail

12. Are you aware of any participants contacting other organisations for assistance? (Eg 'Two women have contacted a financial counsellor', 'one woman contacted her bank over difficulty in paying credit card debt')

13. What are examples of significant change in participants (if any) that you observed as a result of the course? (eg change in attitudes, motivation, knowledge or behaviour)

.....

14. What aspects of the financial wellbeing course were most effective for participants?

.....

15. Are there any ways in which you feel the financial wellbeing course did not work as well as you would have liked? In what ways?

16. How could the financial wellbeing course be improved?

Trainers

17. You have now attended the Train the Trainer workshop and run the SARA course at least once. How would you rate your ability in each of the following topic areas?

	☑				
	1 = Low		3 = Moderate		5 = High
	1	2	3	4	5
Ability to deliver the SARA course content					
Ability to create an appropriate learning environment for family violence victim-survivors					
Ability to provide appropriate referrals to information and assistance					

18. How could the ‘train the trainer’ course or other supports be improved, to help you deliver the course?

19. How many trainers were involved in delivering this particular course (not including guest speakers):

20. How many sessions were you involved in delivering?

21. How many hours do you estimate you spent doing preparation and promotion for this particular course (not including attending the train the trainer workshop and actual program delivery): Paid hours: Unpaid hours:

22. Your name [OPTIONAL]

The following two questions will be used to create an anonymous unique identifier, so we can match this survey with your survey from the ‘train the trainer’ workshop if you want to be anonymous.

23. Date of Birth: / / (dd / mm / yyyy)

24. Home postcode (as of 1 February 2019):

This survey is by SmartSteps, who are evaluating the Financial Wellbeing course on behalf of the Victorian Department of Justice and Community Safety. Your answers are confidential. If you have any concerns, please contact us on smartsteps@smartsteps.biz or [XXXXXXXXXX] (phone number).

Please email the completed survey to smartsteps@smartsteps.biz
Or post to [postal address]

Thanks for your help!