

Evaluation of the My Moola Indigenous money management program as a gambling harm minimisation tool

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Key terms and acronyms

Term	Description
ACCO	Aboriginal Community-Controlled Organisation
ATGS	Attitudes Towards Gambling Scale
BADAC	Ballarat and District Aboriginal Co-operative
BDAC	Bendigo and District Aboriginal Co-operative
BIRGS	Behavioural Indicators of Responsible Gambling Scale
CQU	Central Queensland University Australia
FNF	First Nations Foundation
LGA	Local government areas
My Moola	Money management program
MAC	Mungabareena Aboriginal Corporation
PGSI	Problem Gambling Severity Index
RCT	Randomised control trial
RQ	Research question
SGHS	Short Gambling Harms Screen
SPSS	Statistical package for the social sciences
VACSAL	Victorian Aboriginal Community Services Association
VRGF	Victorian Responsible Gambling Foundation

Executive summary

Aims and background

This project was funded by the Victorian Responsible Gambling Foundation (VRGF) through its Local Prevention Grants Program 2016, and was conducted over two years, from mid-2016 to mid-2018. The project aimed to 1) provide financial literacy training to staff in Aboriginal Community Controlled Organisations across Victoria, and 2) to help reduce counterproductive gambling in Aboriginal communities.

A previous population study conducted by the Foundation found elevated rates of problem and harmful gambling amongst Aboriginal adults in Victoria (Hare, 2015). The My Moola money management program, developed and delivered by the First Nations Foundation (FNF), was therefore proposed as a culturally appropriate and potentially viable initiative to minimise gambling harm amongst this cohort. This one day training course was developed several years ago specifically for members of the Australian Aboriginal community. It uses a non-judgmental cultural framework to train participants in key aspects of financial literacy. The program helps to: reframe the relationship Indigenous people have with money from a historical context; identify counterproductive behaviours that prevent participants from achieving their financial goals; and build skills and confidence in navigating and managing their finances.

Training delivery

The first aim of the project, to provide the financial literacy training, was achieved by FNF delivering the My Moola training program to nearly 100 employees from seven Aboriginal health and community service organisations across Victoria. These organisations were Ballarat and District Aboriginal Co-operative, Bendigo and District Aboriginal Co-operative, Mungabareena Aboriginal Corporation, Njernda Aboriginal Corporation, Rumbalara Aboriginal Co-operative, Victorian Aboriginal Community Services Association, and Wathaurong Aboriginal Co-operative. In total, 95 employees were trained in 10 training sessions conducted on-site in these regional and metropolitan locations.

By training a significant number of employees in Aboriginal health and community services, this project had the scale to affect not only the Indigenous individuals who received the training, but also their family, friends and the community the workers serve. In designing the project, we recognised that the My Moola training had potential to reduce gambling problems and harms by directly influencing the money management and gambling behaviours of the training participants themselves, and also where participants use the knowledge and skills gained from the training to influence family, friends, work colleagues, work clients and their broader communities.

Training evaluation methods

FNF contracted the research team from CQUniversity (CQU) to evaluate whether the training had achieved the second aim of the project: to help reduce counterproductive or harmful gambling. In consultation with FNF, the CQU research team developed a research design comprising a

randomised control trial (RCT) with pre-training surveys, and 3 and 6 month follow-up surveys involving a treatment group and a wait-list control group. In addition, four follow-up focus groups were planned which aimed to include around 40 program participants. The CQU research team designed and documented these data collection protocols and procedures, along with all survey and focus group materials. FNF organised and delivered the My Moola training, administered the surveys to program participants, and organised and conducted the focus groups. Only FNF had direct contact with the program participants and their employing organisations. Regular meetings (about monthly) were held between FNF project staff and the CQU research team.

Unfortunately, several data collection procedures could not be completed and prevented adherence to the original study design. The participating organisations were unable to establish wait-list control groups, and only a small number of follow-up surveys were completed due to high staff turnover in the participating organisations. We therefore revised the study design based on the four sets of data that were collected throughout the study period and made available to the CQU research team:

- A pre-training survey was completed by participants as planned, at the start of their My Moola training session ($n = 92$). This survey measured: demographic and employment characteristics; attitudes, knowledge and behaviours relating to financial literacy; attitudes towards gambling; gambling frequency and expenditure; problem gambling severity; gambling harms; and financial self-regulatory gambling behaviours.
- An evaluation survey was completed by participants at the conclusion of their My Moola training session ($n = 95$). This survey was the standard program evaluation instrument designed and routinely administered to program participants by FNF. It included questions on: understanding of Aboriginal history and money; setting financial goals; prioritising money and identifying spending leaks; understanding banking loans and credit; understanding investing, superannuation and home ownership; goals and behaviours relating to savings and budgets; and attitudes to money management.
- Several months after their training session, focus groups were conducted with 20 program participants from three of the seven organisations who participated in the training.
- The 20 focus group participants also completed the follow-up survey that had originally been intended for the 3-6 month follow-ups.

The revised design therefore comprised a simple pre/post training comparison of the data, where possible.

Training participants

Most training participants were female (67%), worked full time, and earned \$1,000-\$1,999 per fortnight after tax. They most commonly had a trade, technical certificate or diploma as their highest qualification, and had never been married. Their average age was 36.5 years (range 18-64 years).

A little under half (46%) of participants had gambled in the 3 months prior to the training, spending an average of \$50 on gambling each fortnight, mostly on race betting and poker machines. One-quarter (25%) of those who gambled had a severe gambling problem, and another one-third (35%) had experienced some problems and harms from their gambling in the 3 months prior to the training. Only a minority (40%) had experienced no problems from their gambling during these 3 months.

Many participants were financially affected by the gambling of significant others, with about 40% lending money, giving money or buying essentials for them because of their gambling, and with only a minority being repaid. Many participants had experienced, witnessed or been affected by gambling problems and related harms, which had ripple effects through families and communities. Gambling was widely recognised as having serious financial and other impacts amongst their families, friends and communities.

Training evaluation results

As noted above, unfortunately the RCT that was originally planned to provide causal evidence of any influence of the training on reducing harmful gambling behaviours was not fully implemented. Instead, data from pre- and post-training surveys, a small number of follow-up surveys, and three focus groups provided supporting but less rigorous evidence. Analysis of these data enabled four research questions to be addressed. The main findings for each are summarised below.

RQ1. What level of financial literacy did participants have before engaging in the My Moola training?

- Even before engaging in the training, participants considered that financial goal-setting, financial security and financial literacy are important skills.
- However, they tended to have only low to moderate knowledge about most financial topics, including: banking and investment; loans and credit; financial planning and goal setting; identifying spending leaks; budgeting and saving; superannuation; and purchasing your own home.
- This limited knowledge was reflected in their limited use (on average) of budgeting and savings plans, and recent pre-training experiences of financial difficulties – including running out money before payday, spending more than they could afford on items they did not need, relying on others for essentials, taking out short-term loans, and pawning items for money.
- These results indicate that there were pre-existing gaps in the financial literacy of participants that the My Moola training could seek to address.

RQ2. Is financial literacy associated with gambling attitudes, behaviours, harms and problems?

- Understanding whether financial literacy is associated with gambling attitudes, behaviours, harms and problems helps to assess the potential of financial literacy training to reduce counterproductive gambling.
- The pre-training survey data indicated that lower levels of financial literacy were related to: more positive attitudes towards gambling; more frequent gambling on high-risk gambling forms;

experiencing more gambling-related harms; having a higher level of problem gambling severity; and engaging in more risky financial behaviours while gambling.

- Thus, while causal directions are uncertain, these results suggest that improving financial literacy has the potential to reduce gambling-related harms and problems.

RQ3. How effective was the My Moola training in increasing participants' financial literacy?

- Comparison of the pre- and post-training surveys indicated that the My Moola training increased several aspects of financial literacy for the majority of participants. These included: their understanding of money; financial goal setting; identifying spending leaks; banking, loans and credit; investing, superannuation and home ownership; savings and budgets; and attitudes to money management.
- Comparison of the pre-training and follow-up surveys also found increased scores on: self-confidence in money management, financial knowledge, and engagement in savings behaviours.
- The training therefore provided a foundation for participants to apply their improved financial literacy to ensure their own gambling remained affordable and without harmful financial or other consequences, and to also influence others to reduce any counterproductive gambling behaviours through better money management.

RQ4. How did the My Moola training impact on participants' money management practices and gambling attitudes, behaviours, harms and problems?

- The focus group data confirmed that the training enhanced participants' knowledge, skills and behaviours in relation to: improved planning and budgeting; reducing expenses and saving money; managing their superannuation; fixing some financial issues; and helping others with money management.
- Participants' attitudes towards gambling varied – from strong opposition to any gambling, to considering gambling useful in strengthening family and social bonds and for relaxation, but only if kept within affordable limits. Participants shared an opposition to heavy gambling and were very aware of its potential for harmful impacts.
- Participants identified numerous ways in which gambling can be harmful to good money management – including hindering people from reaching their financial goals, preventing them from stretching their money past pay day, and causing financial stress to themselves and others.
- A very difficult issue for many participants was responding to frequent requests for financial assistance from family and friends whose gambling left them without sufficient money for essentials. While some participants felt comfortable refusing these requests, others felt culturally obliged to share resources. Some participants provided only non-monetary support. Participants were concerned about enabling harmful gambling, where providing assistance helps to sustain

the behaviour and spread gambling-related harm to a wider circle of family and friends. While the My Moola training addressed these challenges, cultural obligations remained a strong barrier to refusing these requests.

- Even though most participants gambled only occasionally, negating any need for significant changes in their gambling attitudes and behaviours, the My Moola training appeared to help infrequent gamblers to keep their gambling at affordable levels. It did this by raising their awareness of the need to budget for weekly expenses and to limit their gambling expenditure accordingly, and by enhancing their skills to distinguish needs from wants and to identify where savings could be made.
- Another outcome of the training was the realisation by some participants that gambling wastes money, as gambling losses typically exceed wins, and that this money could be better spent elsewhere. The training may therefore help to prevent and minimise harmful gambling amongst trainees.
- A few focus group participants had experienced problems with their gambling, and some described reducing their gambling since the training. The training had led to these participants, prioritising expenses that were associated with needs rather than wants and to save for the future. The training had also increased their awareness, knowledge and skills in relation to budgeting and saving, and how gambling impacts on these facets. In order to better manage their money, these participants gambled less frequently, and set time and expenditure limits on their gambling, which resulted in reduced gambling-related harm to themselves and significant others. Thus, the My Moola training helped to reduce counterproductive gambling behaviours and gambling harm amongst these gamblers.

Limitations and suggestions for future research

- This project faced several challenges that can usefully inform future efforts to deliver financial literacy training to Indigenous people and communities, and to assess the efficacy of the training as a gambling harm minimisation tool.
- Due to the frequent staff changes that can occur in Aboriginal health and community service organisations, adequate lead time is needed to arrange and deliver the training to substantial numbers of organisations and employees. Frequent turnover of My Moola project staff and trainers also hindered the research data being collected as planned.
- Implementing a simpler research design from the outset would reduce the complexity of the data collection process. While a RCT, as originally planned, provides the most rigorous evidence for the efficacy of an intervention, collecting data from a treatment group and wait-list control group at several time points before and after training proved to be an unachievable task in this project.
- Instead, surveying participants immediately before and after each training session, and conducting focus groups within the following 3 months, would be a more manageable design for future programs.
- Collecting a secondary personal email address or other contact information at baseline might also allow for a follow-up survey even if trainees leave the organisation, with an incentive provided to encourage responses.

- Larger samples of survey participants and focus group participants are also needed to conduct more rigorous analyses pertaining to gambling and harmful gambling.

Conclusions

Despite the limitations noted above, the project successfully achieved the following outcomes:

- It delivered financial literacy training to nearly 100 employees of seven Aboriginal health and community service organisations in seven regions of Victoria;
- It achieved demonstrable improvements in financial literacy amongst training participants and enhanced knowledge, skills and practices in money management, including financial goal setting, budgeting and planning, reducing expenses, saving, managing superannuation, reducing debt, managing loans and credit, and home ownership;
- The project provided evidence that training participants were using the money management skills acquired from the training to help others to better manage their money, indicating that the benefits of the program extended beyond its direct participants;
- It helped to prevent and minimise harmful gambling amongst participants, by influencing occasional gamblers to budget, save and avoid spending leaks in order to keep their gambling at affordable levels; and
- The training helped to reduce counterproductive gambling and gambling harm amongst participants who were heavier gamblers, who subsequently reduced their gambling frequency and expenditure and set limits on their gambling following the My Moola training.

1. Background

1.1 Introduction

Gambling is a popular activity amongst Aboriginal Australian people, including on commercial activities (such as poker machines, sports, races, casino games and lotteries) and on non-commercial forms (such as community card games). Participation in gambling is only marginally higher amongst Aboriginal Australians, compared to non-Aboriginal Australians; however, rates of problem and at-risk gambling are 10-20 times higher (Hare, 2015; Hing, Breen, Gordon, & Russell, 2014a, 2014b). A population study found that 8.7% of Aboriginal adults in Victoria had a severe gambling problem, while another 21.1% were identified as being “at-risk”, that is, experiencing some gambling-related problems and harms (Hare, 2015). This compares to a 4.1% problem gambling rate in 2008, and only 0.7% of non-Aboriginal Victorians having a severe gambling problem in 2015 (Hare, 2009; 2015). This greater vulnerability reflects the broad social and economic challenges facing Australian Aboriginal people and communities, and the normalisation of gambling as a recreational pastime and social activity, which provides time-out from stresses and worries and the hope of winning money to supplement other income sources (Breen, Hing, & Gordon, 2010).

Surveys indicate that at least one-in-three Australian Aboriginal adults experience harm from their own gambling (Hare, 2015; Hing et al., 2014b). Financial harm is the most immediate and prevalent consequence of gambling, and this can be exacerbated amongst Aboriginal Australians because of typically lower incomes, fewer resources, larger families and more dependents (Hing, Breen, Gordon, & Russell, 2014c). Financial stresses then contribute to cascading harms to gamblers and affected others across numerous life domains (Li, Browne, Rawat, Langham, & Rockloff, 2016). Close kinship relationships, along with cultural obligations to share resources, mean that gambling harms can have broad ripple effects amongst Aboriginal families and communities (Breen et al., 2010). Gambling problems and related financial stress have been found to contribute to poor physical and mental health, family breakdown, domestic violence, loss of employment, criminal activity and poor child health outcomes (Aboriginal Health & Medical Research Council of NSW, 2007; Hing et al., 2014c). The Aboriginal Health & Medical Research Council of NSW (2008) also reported that issues around stress, anxiety, trauma, grief, depression, and feelings of not belonging to the community are closely related to gambling problems, and are more common amongst Aboriginal than non-Aboriginal people.

Working with communities to prevent and reduce gambling harm has potential to improve the health and wellbeing of Aboriginal people (Fogarty, Coalter, Gordon & Breen, 2018). To be effective, public health strategies are best designed and delivered by Aboriginal people and communities, and tailored to cultural needs and sensitivities (Breen et al., 2010; Fogarty et al., 2018; Hing et al., 2014c). Acknowledgment and engagement with the cultural diversity and difference of Aboriginal communities is critical to successful strategies for minimising the harm from gambling (Breen et al., 2010; Breen, Hing, Gordon, & Bultjens, 2012; Christie & Greatorex, 2009; Fogarty, 2017).

A potentially viable initiative to help minimise gambling harm amongst Aboriginal Australians is the My Moola program – an adult financial literacy program developed and delivered by the FNF based in Victoria, Australia. The one day training course is delivered by Aboriginal trainers to members of the Australian Aboriginal community. It seeks to embed a better relationship with money in the Indigenous cohort, while avoiding the stigmatisation of gambling-related harm, and developing hope and skills for the future. By delivering the program to employees in several Aboriginal Community Controlled Organisations, this initiative also has scale to affect not only the recipient of the training, but also their family, friends and the community the workers serve.

1.2 Aims of the project

This project was funded by the Victorian Responsible Gambling Foundation through its Local Prevention Grants Program 2016. The project aimed to 1) provide financial literacy training to staff in Aboriginal Community Controlled Organisations across Victoria, and 2) to help reduce counterproductive gambling in Aboriginal communities. This training comprised the My Moola money management program, developed and delivered by FNF.

The project addressed two objectives of the Local Prevention Grants Program 2016:

- *Contribute to the Victorian community being able to make educated and informed decisions about gambling-related activities, in particular through targeting at-risk groups and those associated with them.* The My Moola program offered Indigenous people in regional Victoria (an at-risk group) the opportunity to learn and make informed choices about money to reduce counterproductive behaviours and gambling-related harm. By targeting Indigenous people who are employed, have ready access to income and are grappling with cultural norms around Indigenous gambling behaviours, the project aimed to use education as the tool to prevent gambling-related harm through a money management program, as opposed to a direct campaign which may discourage gamblers from engaging.
- *Test new ideas and explore new ways of preventing gambling-related harm so that more is known about effective practice.* The project endeavoured to test two new ideas to prevent gambling-related harm: firstly, achieving impact by targeting gambling prevention in the employed cohort of regional Indigenous Victorians; and secondly, through research attempting to assess the potential of the program as a gambling harm minimisation tool.

The prevention grant was used to facilitate the delivery of My Moola training to nearly 100 Indigenous Australians employed in seven Aboriginal community organisations across regional and metropolitan Victoria; and to assess the outcomes as documented in this report. The seven organisations were: the Victorian Aboriginal Community Services Association, Ballarat and District Aboriginal Co-operative, Bendigo and District Aboriginal Co-operative, Mungabareena Aboriginal Corporation, Njernda Aboriginal Corporation, Rumbalara Aboriginal Co-operative, and the Wathaurong Aboriginal Co-operative.

1.3 The My Moola money management program

My Moola's overarching objectives for participants are to:

- increase participants' skills in personal development related to goal setting and overcoming barriers to success;
- provide participants with an understanding of the impacts of financial decisions related to expectations, needs and aspirations;
- increase participants' awareness and knowledge of costs, risks and benefits of financial products and services; and

- provide families with tools to develop a shared vision around culture, education and economic wellbeing.

The My Moola program offers Indigenous people the opportunity to learn and make informed choices about money to reduce counterproductive behaviours, including harmful gambling. It does this by: reframing the relationship Indigenous people have with money from a historical context; identifying counterproductive behaviours that prevent the participants from achieving their money goals; and building the skills and confidence of the participants to navigate their finances. This training is particularly important because Aboriginal people have been prevented from learning money management skills. They did not receive their wages and the government managed finances on their behalf; and this practice continued right up until the current generation.

The non-judgmental, fun and interactive My Moola training course deals with a serious and sensitive topic with Indigenous people – money. Rather than feeling embarrassed about not understanding how money works, the course teaches people to feel proud about their earnings and embrace the learning opportunity. It avoids stigmatism, and rather focuses on a strengths-based model. Topics covered are presented in Table 1.

Table 1. My Moola overview

Module	Topics
Module 1 Our history, our moola	Aboriginal families before colonisation Aboriginal economies before colonisation Colonisation and its impact on families and economies
Module 2 Setting the foundations	Create a personal vision for the future Setting financial goals Review beliefs and habits that can become obstacles Moving out of your comfort zone
Module 3 Overcoming barriers to success	Coping with stress and the impacts on our goals Review our mindsets towards money Tools to overcome the barriers to success
Module 4 Making money stretch past payday	Your attitude towards money Your spending leaks and prioritising your money Making sensible spending decisions
Module 5 Making my banking work for me	Understanding bank fees Accessing different types of bank accounts to improve your banking
Module 6 Credit can be a wealth hazard	Credit cards and store cards Contracts and loans The hazards of credit
Module 7 Looking after my future	Superannuation Investments Home ownership
Module 8 Self-reflection	What have I learnt and what will I take into the future?

My Moola has consistently been demonstrated to be a positive vehicle to engage Aboriginal and Torres Strait Islander peoples on money-related problems such as gambling, economic abuse, and avoidance of financial responsibility. This is because it is wrapped in a non-judgmental cultural framework, exploring the nexus between cultural norms and western concepts of money; and providing positive outlooks and goals for the future. The course has become very popular and is in demand from employers of Indigenous people. Previous evaluations have found that participants were creating new money goals, budgeting and becoming more motivated at work after the training; retention improved in the mining sector where a lot of My Moola training was delivered; and learners were sharing their knowledge with friends and family. The current project is the first time that My Moola training has been delivered as a gambling harm minimisation tool.

1.4 Program logic model

This project aimed to provide My Moola training to employees of several Aboriginal community organisations in Victoria and to assess its potential as a gambling harm minimisation tool. Figure 1 depicts the program logic model developed at the outset of the project.

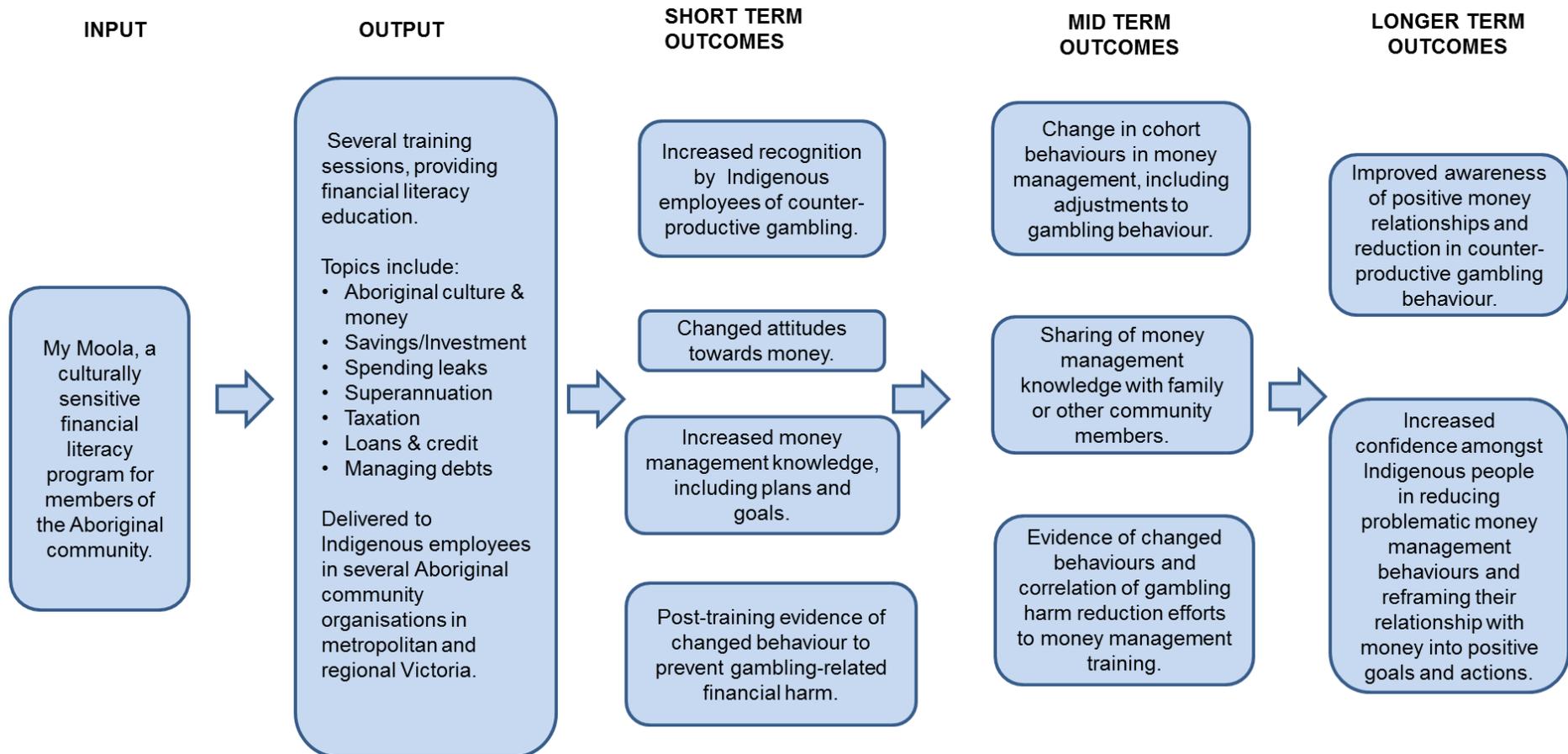


Figure 1. Program logic model

2. Approach

2.1 Methods to address Aim 1

The first aim of the project was to provide financial literacy training to staff in Aboriginal Community Controlled Organisations across Victoria. This part of the project was managed by the FNF. FNF liaised with these organisations to enable their employees to participate in the training, provided all training materials, and scheduled and delivered the training sessions. The training sessions were conducted at the premises of each participating organisation.

2.1.1 Organisations that participated in the My Moola training

In total, the My Moola training was delivered to 95 employees of seven Aboriginal health and community service organisations in Victoria, Australia.¹

- Ballarat and District Aboriginal Co-operative (BADAC). BADAC was established by members of the Ballarat and district Aboriginal community in 1979. In 1996 BADAC became a co-operative to deliver health, social, welfare and community development programs to local Aboriginal people. BADAC is the Aboriginal Community-Controlled Organisation (ACCO) for the Ballarat and district area, covering four local government areas (LGAs).
- Bendigo and District Aboriginal Co-operative (BDAC). BDAC has been providing services and support to the Aboriginal and Torres Strait Islander community of Dja Dja Wurrung for more than 15 years. BDAC delivers programs across the core areas of health, education, employment, culture, family and community. BDAC is focused on achieving positive outcomes for and with our community, and leads the way in delivering a range of community development and capacity building projects.
- Mungabareena Aboriginal Corporation (MAC). MAC was the first Aboriginal Community Controlled Organisation in the Wodonga area, established in 1994. MAC provides a range of services to meet the health and wellbeing needs of the Aboriginal and Torres Strait Islander community.
- Njernda Aboriginal Corporation. Njernda delivers community controlled, holistic services and programs which improve the physical, emotional, cultural and spiritual wellbeing of the Aboriginal Community of Echuca and surrounding areas.
- Rumbalara Aboriginal Co-operative. Rumbalara is a community-controlled organisation that offers a range of health and community services to the Greater Shepparton community. It is a large provider of services in the Greater Shepparton area, and one of the largest providers of services to Aboriginal and Torres Strait Islanders in Victoria.
- Victorian Aboriginal Community Services Association (VACSAL). VACSAL is a state-wide agency that provides advice to government on a range of community development issues as well as being a major provider of extensive services to the Aboriginal community in both the metropolitan and some regional communities.

¹ Information about each organisation was retrieved from their public websites on 4 May 2018.

- Wathaurong Aboriginal Co-operative. Wathaurong in Geelong supports and politically advocates for the community; provides culturally appropriate health, education, aged, disability, housing and cultural services; and provides and advocates for sustainable employment for Aboriginal people in ways that are consistent with Aboriginal cultural practices.

2.1.2 Characteristics of employees who participated in the My Moola training

Table 2 shows the number of employees in each organisation who participated in the training.

Table 2. Number of employees trained per organisation

Organisation	<i>n</i>
Ballarat	8
Bendigo	5
Mungabareena	10
Njernda	6
Rumbalara	10
VACSAL	39
Wathaurong	17
<i>Total</i>	<i>95</i>

Table 3 shows the demographic characteristics of 92 of the 95 training participants (data were missing for 3 participants). Most training participants were female, worked full time, and earned \$1,000-\$1,999 per fortnight after tax. They most commonly had a trade, technical certificate or diploma as their highest educational qualification, had never been married, and were aged 25-34 years. Ages ranged from 18 to 64 years, with the mean age being 36.5 (*SD* = 11.9) years.

Table 3. Demographic characteristics of My Moola training participants (N = 92)

Variable	n (%)
<i>Gender</i>	
Male	29 (33.0)
Female	59 (67.0)
<i>Education</i>	
Year 10 or below	24 (26.7)
Year 11 or equivalent	11 (12.2)
Year 12 or equivalent	12 (13.3)
A trade, technical certificate or diploma	28 (31.1)
A university or college degree	7 (7.8)
Postgraduate qualifications	8 (8.9)
<i>Relationship</i>	
Single, never married	35 (39.8)
Married	22 (25.0)
De facto or domestic partnership	20 (22.7)
Divorced	8 (9.1)
Separated	3 (3.4)
<i>Employment</i>	
Work full-time	66 (74.2)
Work part-time	15 (16.9)
Other	8 (9.0)
<i>Income (fortnightly)</i>	
\$1 to \$99	1 (1.2)
\$300 to \$399	3 (3.5)
\$400 to \$499	2 (2.3)
\$500 to \$599	2 (2.3)
\$600 to \$699	2 (2.3)
\$700 to \$799	2 (2.3)
\$800 to \$899	3 (3.5)
\$900 to \$999	5 (5.8)
\$1,000 to \$1,499	29 (33.7)
\$1,500 to \$1,999	28 (32.6)
\$2,000 or more	9 (10.5)
<i>Age (years)</i>	
18 – 24	13 (14.8)
25 – 34	33 (37.5)
35 – 44	20 (22.7)
45 – 54	15 (17.0)
55 – 64	7 (8.0)

Just over half of participants (54%) had not gambled within the last 3 months, and a further 23% had gambled monthly or less often. About one-quarter (24%) of participants had gambled fortnightly or more frequently during the past 3 months (Table 4).

Table 4. Gambling frequency over the last 3 months

Response option	<i>n</i> (%)
I have not gambled in the last 3 months	48 (53.9)
Monthly or less often	20 (22.5)
2 to 4 times a month	11 (12.4)
2 to 3 times a week	7 (7.9)
4 to 5 times a week	3 (3.4)
<i>Missing</i>	3 (-)

Forty-one participants reported gambling in the previous 3 months. Table 5 and Table 6 show how often they engaged in seven different types of gambling activities, and their estimated fortnightly expenditure on each in the previous 3 months. About 60% of these participants had gambled on poker machines, 50% on bingo or lottery-type games, 34% on sports, 32% on races, 17% on community card games, 17% on keno, and 7% on casino games. Gambling activities with the highest average fortnightly expenditure were race betting (\$100) and poker machines (\$55). The combined median expenditure across all gambling activities was \$50 per fortnight (range \$5-\$1,690).

Table 5. Gambling frequency by gambling activity

Activity	Not at all <i>n</i> (%)	About once every 2 or 3 months <i>n</i> (%)	About once a month <i>n</i> (%)	2 – 3 times per month <i>n</i> (%)	About once a week <i>n</i> (%)	2 – 6 times per week <i>n</i> (%)	Daily <i>n</i> (%)	Total <i>n</i> (%)
Pokies	17 (40.5)	11 (26.2)	5 (11.9)	6 (14.3)	2 (4.8)	-	1 (2.4)	42 (100)
Horse or dog races	28 (68.3)	5 (12.2)	-	1 (2.4)	3 (7.3)	3 (7.3)	1 (2.4)	41 (100)
Sports betting	27 (65.9)	5 (12.2)	2 (4.9)	2 (4.9)	3 (7.3)	2 (4.9)	-	41 (100)
Casino games (e.g. poker)	39 (92.9)	1 (2.4)	2 (4.8)	-	-	-	-	42 (100)
Community card games	35 (83.3)	2 (4.8)	2 (4.8)	1 (2.4)	2 (4.8)	-	-	42 (100)
Keno	35 (83.3)	3 (7.1)	2 (4.8)	-	2 (4.8)	-	-	42 (100)
Instant scratch tickets, lottery, lotto, pools or bingo	21 (50.0)	12 (28.6)	4 (9.5)	1 (2.4)	4 (9.5)	-	-	42 (100)

Table 6. Fortnightly gambling expenditure by gambling activity

Gambling activity	Mean (SD) \$	Median \$	Min – Max \$
Pokies	156.82 (259.80)	55	10-1000
Horse or dog races	247.5 (376.13)	100	0-1000
Sports betting	31.67 (25.79)	20	5-100
Casino games (e.g. poker)	26.67 (20.81)	20	10-50
Community card games	26.67 (10.33)	20	20-40
Keno	11.40 (4.98)	10	7-20
Instant scratch tickets, lottery, lotto, pools or bingo	34.31 (34.65)	22	5-150

Table 7 shows the distribution of participants across gambler risk groups (measured by the Problem Gambling Severity Index; Ferris & Wynne, 2001 – see later for a description of this measure). These groups are presented both as a proportion of the whole sample and a proportion of those who had gambled in the previous 3 months. Similar to results found for the Victorian adult population (Hare, 2015), around one in nine participants had a severe gambling problem, while another one in six were “at-risk” (experienced milder problems and harms due to their gambling). Amongst participants who had gambled in the previous 3 months, one-quarter had a severe gambling problem and a further one-third had experienced milder problems and harms due to their gambling. Only a minority of current gamblers had experienced no problems or harms from their gambling in the 3 months prior to the training. Thus, engagement in gambling carries a high likelihood of experiencing at least some related problems and harms.

Table 7. PGSI categories

Category	% of all participants	% of all gamblers
Non-gambler	53.6	-
Non-problem gambler	18.8	40.4
Low risk gambler	8.9	19.2
Moderate risk gambler	7.1	15.4
Problem gambler	11.6	25.0
<i>Total</i>	<i>100.0</i>	<i>100.0</i>

2.2 Methods to address Aim 2

The second aim of the project was to help reduce counterproductive gambling in Aboriginal communities through the provision of the My Moola training. To assess this outcome, the CQU research team designed a program evaluation methodology in consultation with FNF. This methodology is explained below. However, due to numerous types of data not being collected as planned, the original design was subsequently revised based on the data that were ultimately available to the research team.

2.2.1 Original research design

The original research design comprised a RCT with pre-training surveys, and 3 and 6 month follow-up surveys involving a treatment group and a wait-list control group. In addition, four follow-up focus groups were planned, each with ~10 program participants.

Table 8 shows the planned RCT stages and activities. The RCT was designed to test the program logic model (Figure 1), through administering identical pre-training and post-training measures to participants, to enable evaluation of the program’s short-term (immediate), mid-term (3 months) and longer-term (6 months) outcomes. The focus groups were designed to elicit in-depth data about: 1) how the My Moola training may have impacted on participants’ attitudes, behaviours and any harms and problems linked to gambling; 2) barriers and enablers to understanding and implementing the knowledge and skills conveyed in the program; and 3) potential improvements to the program as a gambling harm minimisation tool.

Table 8. RCT study stages and activities

	Stage 1: Pre-training survey 1	Stage 2: Training 1	Stage 3: Follow-up survey 1 (Group 1) Pre-training survey 2 (Group 2)	Stage 4: Training 2	Stage 5: Follow-up survey 2 (Group 1) Follow-up survey 1 (Group 2)
	Month 1	Month 1	Month 3	Month 3	Month 6
Group 1 (test)	Evaluation 1	MyMoola training	Evaluation 2	No training	Evaluation 3
Group 2 (wait-list)	Evaluation 1	No training	Evaluation 2	MyMoola training	Evaluation 3

In consultation with FNF, the CQU research team designed and documented the data collection protocols and procedures, along with all survey and focus group materials, and subsequently conducted all data analysis. FNF organised and delivered the My Moola training, administered the surveys to program participants, and organised and conducted the focus groups. Only FNF had direct contact with the program participants and their employing organisations.

The project was conducted over two years, from mid-2016 to mid-2018, during which time regular meetings (about monthly) were held between FNF project staff and CQU researchers. Ethical approval for the research was obtained from CQU Human Research Ethics Committee (H16/08-237).

Unfortunately, several limitations were encountered in the My Moola data collection procedures which prevented adherence to the original study design:

- There was significant turnover in the management of some Aboriginal Community Controlled Organisations in Victoria, leading to delays and difficulties in engaging them in the training, survey administration and completion of the focus groups.
- There was significant turnover of My Moola trainers and project officers during the project, contributing to the difficulties encountered in data collection.
- No pre-training surveys were administered to Group 2 (wait-list group) in Month 1, because the participating organisations could not identify which employees would participate in the training this far in advance.
- No follow-up surveys were administered to Group 1 (treatment group) in Month 3, due to administrative difficulties;
- Insufficient follow-up surveys ($n = 20$) were completed at Month 6 to enable the analyses as originally planned. We therefore included the standard My Moola program evaluation surveys in our analyses, even though the questions differed to the pre-training survey and so did not allow for direct comparisons.
- Only three focus groups with 20 participants were conducted instead of four groups with 40 participants. The focus groups occurred 7-9 months after the training, which had the effect of limiting the recruitment of adequate numbers of trainees (due to staff turnover in the participating organisations since the training) and limiting participants' recall of the training. Attempts to arrange focus groups at the other participating organisations were unsuccessful and, in some cases, they no longer had any staff members who had completed the training.

2.2.2 Revised research design

Due to the limitations noted above, our revised study design was based on the four sets of data that were collected throughout the study period (Figure 2):

- The pre-training survey was completed by 92 participants as planned, at the start of their My Moola training session.
- An evaluation survey was completed by 95 participants at the conclusion of their My Moola training session. This survey was the standard program evaluation instrument designed and routinely administered to program participants by FNF.
- Focus groups were conducted with 20 program participants several months after their training session. These involved participants from three of the seven organisations who participated in the My Moola training.
- The 20 participants who attended the focus groups also completed the follow-up survey that had originally been intended for the 3-6 month follow-ups.

Thus, the revised design was a simple pre/post training comparison of the data, where possible. Our approach to analysing these data is explained later.

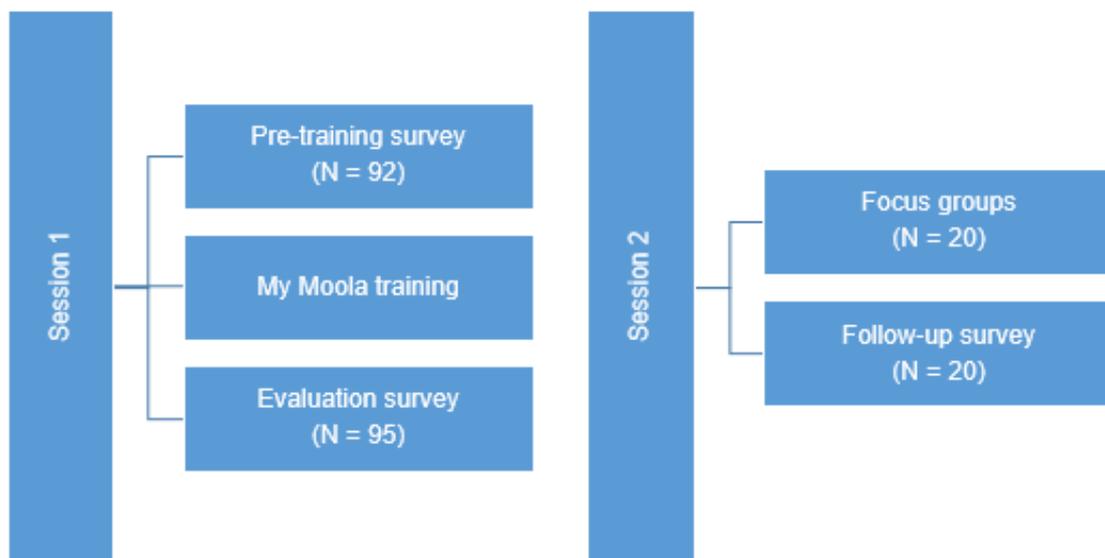


Figure 2. Revised research design

Table 9 shows the number of surveys and focus groups completed, and dates of completion, by employees of the participating organisations

Table 9. Surveys completed per training session and organisation

Organisation	CQU pre training surveys		FNF evaluation surveys		CQU focus groups & follow-up surveys	
	Date	No.	Date	No.	Date	No.
Ballarat 1	20-01-17	2	20-01-17	2	-	-
Ballarat 2	17-05-17	6	17-05-17	6	-	-
Bendigo	18-05-17	6	18-05-17	5	19-02-18	5
Mungabareena	17-01-17	7	17-01-17	10	-	-
Njernda	03-05-17	5	3-05-17	6	-	-
Rumbalara	16-01-17	10	16-01-17	10	-	-
VACSAL 1	13-06-17	18	13-06-17	18	20-02-18	9
VASCAL 2	20-09-17	21	20-09-17	21		
Wathaurong 1	08-08-17	8	08-08-17	8	23-03-18	6
Wathaurong 2	30-08-17	9	30-08-17	9		
<i>Total</i>	-	92*	-	95	-	20

Note. Pre-training surveys were not completed by 3 participants.

2.2.3 Measures

1. Pre-training survey

The pre-training survey (Appendix A) was completed by 92 My Moola training participants at seven organisations between 16 January and 30 August 2017. It contained the following measures:

- **Demographic and employment characteristics.** These included gender, age, highest educational qualification, current relationship status, work status, and fortnightly income (see Table 3 for response categories).
- **Financial literacy.** A series of 29 items evaluated the participant's attitudes, knowledge and behaviours in the past 3 month relating to money management. These statements were based on My Moola's topics and learning objectives. Response options ranged from "strongly disagree" to "strongly agree" (for 5 attitudes questions); "no knowledge" to "a large amount of knowledge" (for 7 knowledge questions); and "never" to "always" (for 17 behavioural questions).
- **Attitudes towards gambling:** The 14 item Attitudes Toward Gambling Scale (ATGS; Orford, Griffiths, Wardle, Sproston & Erens, 2009) was administered, with 5 response options from "strongly disagree" to "strongly agree". Appropriate items were reverse-coded. Higher scores indicate more positive attitudes towards gambling (Orford et al., 2009; $\alpha = 0.70$).
- **Frequency of gambling:** Respondents were asked how frequently they had gambled on any non-lottery gambling form in the last 3 months (see Table 4 for response options. Those indicating no gambling in the past 3 months were not asked any of the questions below.

- **Frequency of engagement in each form of gambling.** Respondents were asked how often they had engaged in each of seven forms of gambling in the past 3 months (see Table 5 for response options).
- **Expenditure on each form of gambling.** Respondents were asked, in the last 3 months, how much money they usually spent per fortnight on each type of gambling, not including winnings.
- **Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001).** This is the standard scale for measuring problem gambling severity in Australia. The PGSI contains 9 items with four response options: "never" (0), "sometimes" (1), "most of the time" (2), and "almost always" (3). Total scores are used to categorise respondents into four groups: non-problem gambling (0), low risk gambling (1-2), moderate risk gambling (3-7), and problem gambling (8-27).
- **Short Gambling Harms Screen (SGHS; Browne, Goodwin, & Rockloff, 2017).** This screen requires "yes"/"no" responses to 10 items. The number of harms experienced was summed, with higher scores indicating higher levels of gambling-related harm. The SGHS has very strong reliability, homogeneity and unidimensionality, with personal wellbeing decreasing linearly with the number of harms indicated.
- **Financial self-regulatory gambling behaviours.** A set of 16 behaviours that can be used to self-regulate expenditure while gambling was derived from the Behavioural Indicators of Responsible Gambling Scale (BIRGS; Hing, Russell, & Hronis, 2016), and administered with 4 response options from "never" to "almost always".

2. My Moola training evaluation survey

At the conclusion of each My Moola training session, participants completed a two page evaluation of the training (Appendix 2). Topic areas included:

- Understanding of Aboriginal history and money
- Setting a goal for your financial future
- Prioritising money and identifying spending leaks
- Understanding banking loans and credit
- Understanding investing, superannuation and home ownership
- Goals and behaviours relating to savings and budgets
- Attitudes to money management

3. Focus groups

Face to face focus groups were conducted with some trainees. The groups were facilitated by a staff member from FNF and aimed to examine the effectiveness of My Moola training as a gambling harm minimisation tool. Key discussion themes were: benefits from the training; changes in attitudes

towards gambling; influences on gambling behaviour; and reductions in gambling harms and problems as result of the training (Appendix 3).

The focus groups were conducted with three organisations, between 19 February and 23 March 2018. Of the 20 focus group participants across the three organisations, 11 had gambled in the previous 3 months. The focus groups lasted between 25-60 minutes and were digitally recorded.

4. Follow up survey

At the conclusion of the focus groups, participants completed a follow up survey that replicated questions in the pre-training survey (except the demographic and employment questions).

2.2.4 Research questions and data analysis

The pre-training, evaluation, and follow up surveys were all completed in paper-based format, and were subsequently entered by the research team into electronic datasets using the Statistical Package for the Social Sciences (SPSS) V24. Not all participants completed all questions within the surveys; therefore, sample sizes may vary for different variables and analyses.

The data were analysed to address four research questions (RQs):

- RQ1. What level of financial literacy did participants have before engaging in the My Moola training? Addressing RQ1 was important to establish if there were pre-existing gaps in the financial literacy of participants that the My Moola training could seek to address.
- RQ2. Is financial literacy associated with gambling attitudes, behaviours, harms and problems? Addressing RQ2 was important to assess the potential of financial literacy training to reduce counterproductive gambling behaviours. If lower levels of financial literacy are associated with higher levels of gambling problems and harms, there is a stronger case for the training as a potential gambling harm minimisation tool.
- RQ3. How effective was the My Moola training in increasing participants' financial literacy? RQ3 was important to address because improved financial literacy was foundational to the training's potential to also reduce counterproductive gambling behaviours.
- RQ4. How did the My Moola training impact on participants' money management practices and gambling attitudes, behaviours, harms and problems? Addressing RQ4 was central to the aims of the project.

Data analysis techniques for each RQ are explained below.

Data analysis for RQ1: What level of financial literacy did participants have before engaging in the My Moola training?

Data to address RQ1 were derived from the pre-training survey. Frequency distributions were computed for each of the 29 items measuring attitudes, knowledge and behaviours relating to financial literacy.

Data analysis for RQ2: Is financial literacy associated with gambling attitudes, behaviours, harms and problems?

Data to address RQ2 were also derived from the pre-training survey.² Data analysis involved exploratory factor analysis to reduce the 29 financial literacy items to fewer constructs, followed by correlation of each of these constructs with each of the gambling measures. These procedures are explained below.

Financial literacy measures (dependent variables)

Rather than reporting 29 financial literacy items for each analysis, we explored dimension reduction. The five attitudes variables formed one factor (based on eigenvalues > 1), although the first item loaded only weakly on this factor. The first item assessed **self-confidence** in one's own financial literacy, while the other items assessed the **importance** of financial literacy. Thus, we treated the financial literacy confidence item as separate to the four importance items for all subsequent analyses.

The seven financial **knowledge** items also formed a single factor, and were thus treated as a scale, with higher scores indicating a greater (self-rated) amount of financial knowledge.

The behaviour variables captured a range of behaviours. Three items assessed knowing someone who gambles and **helping** them financially (including lending money, or paying for groceries). These items were highly correlated ($r > .78$) and thus formed a clear factor of 'helping other gamblers.'

Eight of the remaining behaviour items also formed a clear factor. These were items such as "I set goals for my financial future" and "I had a regular savings plan in place", and thus formed a financial literacy **savings** factor.

Four of the remaining items assessed financial **difficulties** experienced by the respondents. These included items such as "I spent more money than I could afford on items I wanted rather than needed" and "I ran out of money before my next pay day". Even when reverse-coded, these items did not fit with any of the other factors, and instead formed a clear factor of their own, assessing financial difficulty.

Two other items were asked, but were not relevant to all respondents. These related to paying credit card balances during the interest free period (42 respondents did not have credit cards), and how often people that they helped paid them back (not all respondents loaned money). Consequently, these two items were not considered for further analysis.

Thus, in assessing financial literacy, we explored six constructs, with Cronbach's alpha reported for all but the single item scale: self-confidence (1 item), importance (0.86), knowledge (0.88), helping others (0.94), saving (0.91) and difficulties (0.69). Weak to moderate Pearson's correlations were observed between these constructs, as noted in Table 10. Those who were more self-confident rated financial knowledge as more important, thought they had more knowledge, were more likely to engage in savings behaviours, and less likely to experience financial difficulties. Importance was not significantly associated with any of the variables other than self-confidence. Those with higher knowledge, apart from being more confident, were less likely to help those in need, less likely to experience difficulties, and more likely to engage in savings behaviours. Those who helped others

² Some respondents missed a small number of questions, and these missing data were replaced via multiple imputation. Missing data were not replaced for any demographics. Some data were missing by design – e.g., non-gamblers did not answer questions about the PGSI, gambling harms, or the financial self-regulatory gambling behaviours – and these were also not replaced.

were also more likely to experience difficulties, and as already noted, tended to be less knowledgeable. Savings behaviours were associated with lower levels of difficulties, and as noted, more self-confidence and more knowledge.

Table 10. Correlations between financial literacy constructs

Construct	Self-confidence	Importance	Knowledge	Helping	Savings	Difficulties
Self-confidence	1.00	-	-	-	-	-
Importance	0.23 ^a	1.00	-	-	-	-
Knowledge	0.21 ^a	-0.06	1.00	-	-	-
Helping	-0.19	0.09	-0.21 ^a	1.00	-	-
Savings	0.35 ^a	0.11	0.51 ^b	-0.14	1.00	-
Difficulties	-0.50 ^b	-0.01	-0.21 ^a	0.26 ^a	-0.40 ^b	1.00
<i>Mean (SD)</i>	<i>2.61 (0.77)</i>	<i>3.46 (0.59)</i>	<i>2.37 (0.67)</i>	<i>1.77 (1.04)</i>	<i>2.67 (0.95)</i>	<i>2.27 (0.82)</i>

Note. ^a $p < .05$, ^b $p < .001$. All Pearson's correlations.

Independent variables

Each of the six financial literacy variables generated were correlated with each of the gambling measures (ATGS, gambling expenditure, gambling frequency, PGSI, SGHS, and financial self-regulatory gambling behaviours) separately using Pearson correlations for continuous and binary variables, and Spearman correlations for ordinal or skewed variables. Existing scales (e.g. PGSI and ATGS) were checked for reliability and converted into scale scores for these analyses.

Data analysis for RQ3: How effective was the My Moola training in increasing participants' financial literacy?

To address RQ3, we used data from the pre-training survey and the training evaluation surveys. Descriptive analyses (frequencies and percentages) were undertaken to examine levels of financial literacy pre- and post-training in relation to: understanding of money; goal setting; identifying spending leaks; banking, loans and credit; investing, superannuation and home ownership; savings and budgets; and attitudes to money management. The questions from both surveys were not identical, but nevertheless covered the same topic areas.

Respondents' financial literacy in the pre-training survey was also compared to that in the follow-up survey, based on identical questions included in each survey. Independent samples t-tests were used. A criterion alpha of .05 was used throughout.

Data analysis for RQ4: How did the My Moola training impact on participants' money management practices and gambling attitudes, behaviours, harms and problems?

The audio recording from each of the three focus groups was reviewed by two members of the research team. The first steps in the analysis involved extracting and annotating comments from participants that pertained to *changed money management practices* that resulted from the My Moola training, and its *influence on gambling attitudes, behaviours, harms, and problems*. Thematic analysis was then used to identify key subject areas and to group the results accordingly. Results are presented with respect to the themes drawn from the discussions and, where possible, representative quotes are provided. To preserve anonymity of participants, any identifying information has been removed.

3. Results

3.1 Results for RQ1: What level of financial literacy did participants have before engaging in the My Moola training?

Participants responded to 29 financial literacy statements relating to: their self-confidence towards money management (Table 11), the importance of financial literacy (Table 12), knowledge of various financial topics (Table 13), savings behaviours (Table 14), financial difficulties (Table 15), and financial helping behaviours towards others (Table 16).

These results indicate that participants, on average, tended to agree they were confident about managing their money, and to consider that financial goal-setting, financial security and financial literacy were important. Despite this, they tended to have only “a little” knowledge about most financial topics, although they generally possessed a “moderate amount” of knowledge about loans and credit, and about budgeting and saving. In the previous 3 months, they tended to “sometimes” engage in savings behaviours, although they “rarely” followed a weekly budget. In the previous 3 months, most participants had experienced running out money before pay day, spending more than they could afford on items they wanted (but not necessarily needed), and relying on others for essentials – although this occurred only “rarely” for some. About 39% of participants had taken out a short-term loan or pawned items for money in the previous 3 months. Of those who had a credit card, most did not always pay the balance within the interest-free period. During this time, around 40% of participants had paid for things for a gambler, had given them money, and/or had lent them money. Of those who had lent money, only about 19% had “often” or “always” been repaid.

Table 11. Self-confidence in money management

Activity	Strongly disagree <i>n</i> (%)	Disagree <i>n</i> (%)	Agree <i>n</i> (%)	Strongly agree <i>n</i> (%)
I am confident about managing my money	7 (7.9)	28 (31.5)	48 (53.9)	6 (6.7)

Table 12. Importance of financial literacy

Activity	Strongly disagree <i>n</i> (%)	Disagree <i>n</i> (%)	Agree <i>n</i> (%)	Strongly agree <i>n</i> (%)
It is important that I set financial goals	2 (2.2)	2 (2.2)	44 (48.9)	42 (46.7)
My future financial security is important to me	2 (2.2)	5 (5.6)	29 (32.6)	53 (59.6)
My family’s financial security is important to me	3 (3.3)	4 (4.4)	28 (31.1)	55 (61.1)
Financial literacy is an important life skill	2 (2.2)	3 (3.3)	32 (35.2)	54 (59.3)

Table 13. Level of knowledge of financial topics

Activity	None n (%)	A little n (%)	Moderate amount n (%)	Large amount n (%)
Banking and investment	21 (23.3)	42 (46.7)	21 (23.3)	6 (6.7)
Loans and credit	11 (12.1)	36 (39.6)	37 (40.7)	7 (7.7)
Financial planning and goal setting	13 (14.4)	39 (43.3)	32 (35.6)	6 (6.7)
Identifying spending leaks	17 (19.1)	36 (40.4)	25 (28.1)	11 (12.4)
Budgeting and saving	7 (7.7)	33 (36.3)	36 (39.6)	15 (16.5)
Superannuation	20 (22.2)	38 (42.2)	24 (26.7)	8 (8.9)
Purchasing your own home	20 (22.5)	25 (28.1)	27 (30.3)	17 (19.1)

Table 14. Saving behaviours related to money management in the past 3 months

Activity	Never n (%)	Rarely n (%)	Sometimes n (%)	Often n (%)	Always n (%)
Set goals for my financial future	11 (12.2)	24 (26.7)	28 (31.1)	17 (18.9)	10 (11.1)
Followed a weekly budget	20 (22.0)	27 (29.7)	21 (23.1)	15 (16.5)	8 (8.8)
Had a regular savings plan in place	19 (21.1)	25 (27.8)	26 (28.9)	11 (12.2)	9 (10.0)
Monitored spending	14 (15.4)	21 (23.1)	30 (33.0)	14 (15.4)	12 (13.2)
Reduced and/or eliminated spending leaks	17 (18.9)	30 (33.3)	32 (35.6)	8 (8.9)	3 (3.3)
Shared knowledge on money management skills with others	32 (35.2)	22 (24.2)	28 (30.8)	7 (7.7)	2 (2.2)
Saved money towards a financial goal	16 (17.6)	23 (25.3)	29 (31.9)	10 (11.0)	13 (14.3)
Put money into savings accounts	14 (15.6)	19 (21.1)	26 (28.9)	15 (16.7)	16 (17.8)

Table 15. Financial difficulties experienced in the past 3 months

Activity	Never n (%)	Rarely n (%)	Sometimes n (%)	Often n (%)	Always n (%)
Ran out of money before my next pay day	16 (17.6)	23 (25.3)	20 (22.0)	16 (17.6)	16 (17.6)
Spent more \$ than could afford on items wanted (v needed)	14 (15.7)	21 (23.6)	37 (41.6)	11 (12.4)	6 (6.7)
Took out a short term (pay-day) loan / pawned items for money	61 (68.5)	12 (13.5)	10 (11.2)	3 (3.4)	3 (3.4)
Relied on friends/family for \$, groceries or other essentials	43 (48.9)	21 (23.9)	17 (19.3)	7 (8.0)	-
Paid my credit card balance within the interest free period*	14 (28.0)	7 (14.0)	9 (18.0)	13 (26.0)	7 (14.0)

Note. * Only asked of the 50 respondents who indicated they had a credit card.

Table 16. Financial helping behaviours in the past 3 months

Activity	Never n (%)	Rarely n (%)	Sometimes n (%)	Often n (%)	Always n (%)
Know someone who gambles and I gave them money without expecting them to pay me back	57 (62.0)	14 (15.2)	11 (12.0)	7 (7.6)	3 (3.3)
Paid for things for a gambler (e.g. bills, groceries)	51 (57.3)	17 (19.1)	14 (15.7)	6 (6.7)	1 (1.1)
Know someone who gambles and I lent them money	52 (59.1)	11 (12.5)	14 (15.9)	10 (11.4)	1 (1.1)
How often did this person pay back the money you lent them? ^a	20 (42.6)	8 (17.0)	10 (21.3)	5 (10.6)	4 (8.5)

Note. ^a Only asked of those who lent money to someone.

3.1.1 Summary

Even before engaging in the My Moola training, participants considered that financial goal-setting, financial security and financial literacy to be important. However, the participants tended to have only low to moderate knowledge about most financial topics, including: banking and investment; loans and credit; financial planning and goal setting; identifying spending leaks; budgeting and saving; superannuation; and purchasing one's own home. This was reflected in their limited use (on average) of budgeting and savings plans, and recent pre-training experiences of financial difficulties – including running out money before payday, spending more than they could afford on unnecessary items, relying on others for essentials, taking out short-term loans, and pawning items for money. These results indicate that there were pre-existing gaps in the financial literacy of participants that the My Moola training could seek to address.

3.2 Results for RQ2: Is financial literacy associated with gambling attitudes, behaviours, harms and problems?

This section addresses RQ2 by analysing the relationships between financial literacy and gambling attitudes, behaviours, harms and problems. All analyses in this section utilised the six financial literacy variables derived from the factor analysis explained earlier: self-confidence, importance, knowledge, helping, savings, and financial difficulties. All data were derived from the pre-training survey.

Significant relationships were found between some dimensions of financial literacy and gambling attitudes, behaviours, harms and problems (Table 17). The most salient dimensions were financial difficulties, financial helping behaviours, and saving behaviours.

Participants with more financial difficulties were more likely to: have positive attitudes towards gambling, have a higher PGSI score, be in a higher risk gambling group, and gamble more frequently on poker machines and community card games.

Participants providing more financial help to other gamblers were more likely to: have a higher PGSI score, be in a higher risk gambling group, and gamble more frequently on poker machines and sports.

Conversely, participants engaging in more savings behaviours were more likely to: experience fewer gambling harms, have a lower PGSI score, and be in a lower risk gambling group.

Overall, these results indicate that having a more favourable attitude towards gambling; more frequent gambling on poker machines, community card games and sports; and more harmful and problematic gambling behaviour; are related to lower levels of financial literacy. This manifests in more financial difficulties, fewer saving behaviours, and higher likelihood of extending financial help to other gamblers (of whom only about 19% repay the funds lent).

While the causal influence of financial literacy on gambling is unknown, the relationships found here suggest that improving financial literacy may have potential as a tool to reduce gambling-related problems and harms.

Table 17. Relationships between gambling behaviour and financial literacy measures

Construct	Self-confidence	Importance	Knowledge	Helping	Savings	Difficulties
Gambling attitudes	0.11	0.18	-0.00	-0.05	0.01	0.24 ^a
Gambling harms	-0.29	-0.01	0.04	0.22	-0.34 ^a	0.23
PGSI score	-0.29	-0.18	0.10	0.46 ^a	-0.31 ^a	0.52 ^b
PGSI groups	-0.26	-0.18	0.07	0.45 ^a	-0.30 ^a	0.49 ^a
Expenditure (<i>n</i> = 39)	-0.27	-0.20	0.24	0.18	-0.17	0.28
<i>Gambling frequency</i>						
Pokies	-0.16	0.06	-0.05	0.40 ^a	-0.29	0.33 ^a
Horse or dog races	-0.21	-0.18	0.20	0.21	-0.01	0.21
Sports betting	-0.02	-0.23	0.15	0.31 ^a	0.12	0.11
Casino games	-0.36 ^a	0.20	0.09	0.30	-0.14	0.25
Community card games	-0.09	-0.13	0.02	0.13	-0.06	0.31 ^a
Keno	-0.03	0.00	-0.31 ^a	0.19	-0.14	0.26
Lotteries/ scratchies/ bingo	-0.17	-0.01	-0.07	-0.02	0.07	-0.03

Note. ^a $p < .05$, ^b $p < .001$. Spearman correlations used for all but gambling harms, attitudes and expenditure.

Significant correlations were also found between some dimensions of financial literacy and the use of behaviours to self-regulate expenditure while gambling (Table 18). The most salient dimensions were financial difficulties, financial helping behaviours, self-confidence in money management, and saving behaviours.

Participants with more financial difficulties were more likely to borrow money for gambling, chase gambling losses, increase their bet sizes when winning and losing, and rely on gambling winnings as part of their income.

Participants engaging in more financial helping behaviours towards gamblers were more likely to rely on gambling winnings as part of their income, but also when gambling to consider how they would feel when the money was gone and to consider other things they could have spent the money on.

Participants with higher self-confidence in money management were less likely to chase gambling losses, to increase their bets when winning, and rely on gambling winnings as part of their income. Conversely, participants engaging in more savings behaviours were more likely to set an affordable budget for gambling, set and stick to a maximum bet size when gambling, and avoid increasing their bets when losing.

These results indicate that some behaviours used to self-regulate gambling expenditure are related to dimensions of financial literacy. While causal directions are unclear, these results point to the potential of improved financial literacy as a mechanism to reduce harmful gambling behaviours – such as borrowing money for gambling, chasing gambling losses, increasing bet sizes in response to winning or losing, and relying on gambling for income. The results also suggest that improved financial literacy may enhance the use of protective self-regulatory behaviours – such as setting an affordable gambling budget, and setting and sticking to a maximum bet size when gambling.

Table 18. Relationships between financial self-regulatory gambling behaviours and financial literacy measures (*n* = 41)

Behaviour	Self-confidence	Importance	Knowledge	Helping	Savings	Difficulties
I gambled only with money that is not needed for necessities, such as bills, rent, food, etc.	0.00	0.11	0.03	0.03	-0.09	0.03
I borrowed money or got money on credit (including using credit cards) to gamble with	-0.19	-0.09	-0.06	0.15	-0.13	0.37 ^a
I gambled only with money that I could afford to lose	0.00	-0.09	-0.02	0.00	-0.11	0.13
I set a budget for gambling that I could afford	-0.04	0.07	0.09	-0.14	0.33 ^a	0.17
When I lost on gambling, I continued to gamble to win back what I lost	-0.42 ^b	0.12	0.13	0.27	-0.30	0.48 ^b
I increased my bets when I was losing	-0.29	-0.07	-0.02	0.18	-0.31 ^a	0.32 ^a
I increased my bets when I was winning	-0.37 ^a	-0.09	0.09	0.30	-0.30	0.51 ^b
I set and stuck to a limit on how much money I spent when I gambled	0.18	0.09	-0.05	-0.20	0.10	-0.07
I set and stuck to a maximum bet size when I gambled	0.15	0.17	0.27	-0.05	0.38 ^a	-0.08
I relied on my winnings from gambling to pay my bills	-0.19	-0.11	-0.20	0.17	-0.17	0.29
I relied on my winnings from gambling as a part of my income	-0.43 ^b	0.10	-0.07	0.32 ^a	-0.29	0.38 ^a
I expected to lose on my gambling in the long run	-0.07	0.01	0.38 ^a	0.25	0.15	0.03
I expected to come out ahead on my gambling in the long run	0.14	0.21	-0.02	0.17	-0.22	0.11
When gambling, I considered how long it had taken me to save the money that I used	-0.11	0.16	0.26	0.07	0.20	0.02
When gambling, I considered how I would feel when the money was gone	-0.18	0.03	0.09	0.40 ^b	-0.03	0.05
When gambling, I considered other things that I could spend the money on instead of gambling	-0.13	0.10	-0.20	0.47 ^b	-0.18	0.07

Note. ^a Correlation is significant at the 0.05 level (2-tailed). ^b Correlation is significant at the 0.01 level (2-tailed).

3.2.1 Summary

The preceding analyses for RQ2 indicate a relationship between financial literacy and gambling attitudes, behaviours, harms and problems; and furthermore between financial literacy and use of financial self-regulatory gambling behaviours. These relationships were all in the expected direction, with lower levels of financial literacy related to more positive attitudes towards gambling; more frequent gambling on high-risk gambling forms; experiencing more gambling-related harms; having a higher level of problem gambling severity; and engaging in more risky financial behaviours while gambling. Thus, while causal directions are uncertain, and the statistical power of some analyses were constrained by having only 41 gamblers in the sample, these results suggest that improving financial literacy has potential to reduce gambling-related harms and problems.

3.3 RQ3: How effective was the My Moola training in increasing participants' financial literacy?

This section addresses RQ3 by comparing results from the pre-training survey to the training evaluation surveys in relation to: understanding of money; financial goal setting; identifying spending leaks; banking, loans and credit; investing, superannuation and home ownership; savings and budgets; and attitudes to money management. The questions from both surveys were not identical, but nonetheless covered the same topic areas. Some limited analyses are also presented comparing pre-training and follow-up survey data.

3.3.1 Understanding of Aboriginal history and money

The majority of participants (73%) self-rated their pre-training knowledge as 'some' or a 'very personal' with regard to their level of understanding of Aboriginal history and money (Figure 3). After the training, 62% of participants indicated that they knew a lot more about Aboriginal history and money, and the training helped 34% of participants understand their family/community better (Figure 4).

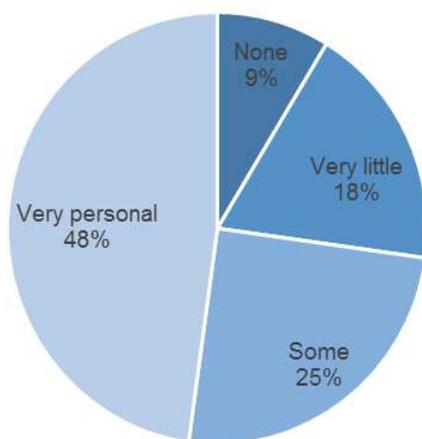


Figure 3. Pre-training understanding of Aboriginal history and money

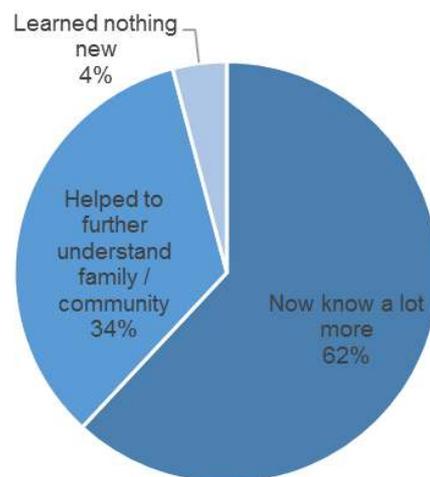


Figure 4. Post training understanding of Aboriginal history and money

3.3.2 Financial goal-setting

Prior to the training, almost all participants (96%) agreed or strongly agreed with the importance of setting financial goals (Table 12). Despite this, in the 3 months prior to the training, over a third (39%) of participants had never or rarely set financial goals (Table 14). After the training, 58% had set a financial goal and 32% indicated the training had helped them further with their financial goal (Figure 5).

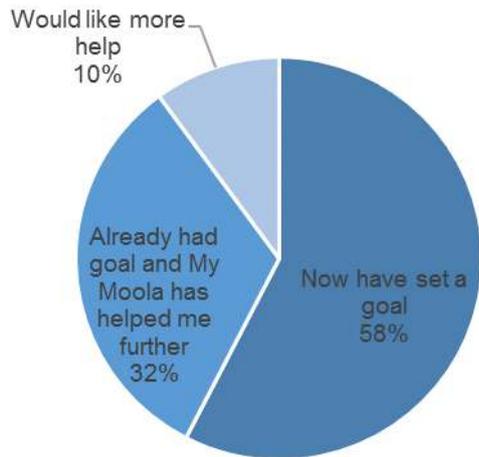


Figure 5. Post training goal setting for financial future

3.3.3 Prioritising money and identifying spending leaks

Prior to the training, over half the participants (59%) had no or little knowledge about identifying spending leaks (Table 13), and in the 3 months prior to the training 52% had never or rarely reduced/eliminated spending leaks (Table 14). After the training, 38% identified spending leaks and almost half (48%) felt they could now better manage their money (Figure 6).

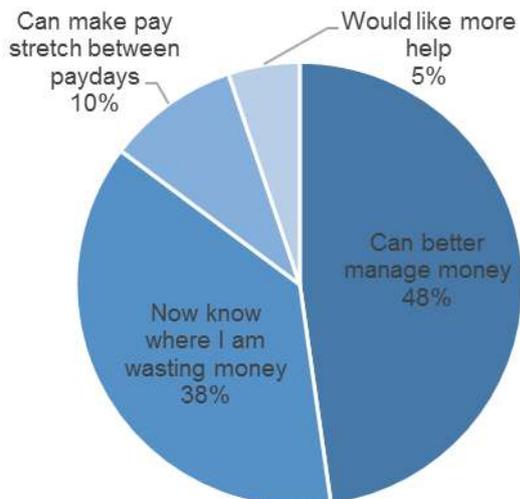


Figure 6. Money management and spending leaks

3.3.4 Banking, loans, and credit

Prior to the training, 70% of participants had no or a little knowledge of banking and investment, and 51% had no or little knowledge of loans and credit (Table 13). After the training, 45% rated a better level of understanding of banking, loans, and credit (Figure 7).

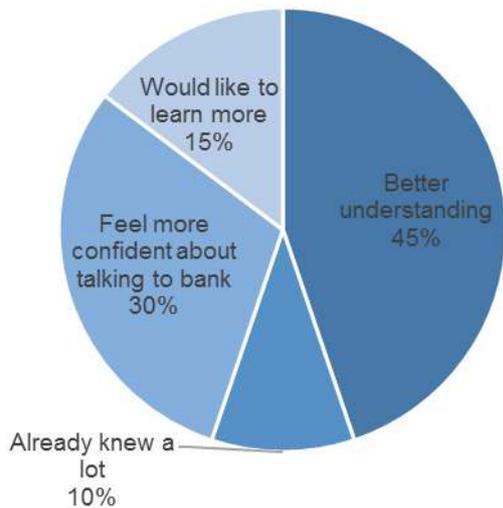


Figure 7. Understanding of banking, loans and credit

3.3.5 Investing, superannuation, and home ownership

Prior to the training, over half the participants rated no or a little knowledge of superannuation and home ownership (Table 13). After the training, 65% rated a better understanding of investing, superannuation and home ownership (Figure 8).

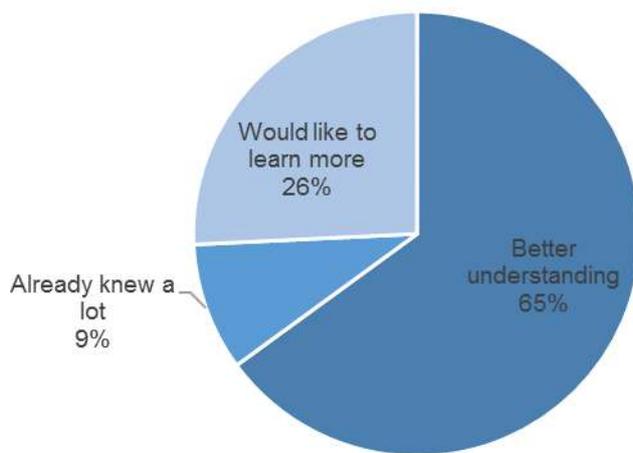


Figure 8. Knowledge of investing, superannuation and home ownership

3.3.6 Savings and budget

Prior to the training, over half the participants rated their knowledge of savings and budgeting as moderate or large (Table 13). However, in the 3 months prior to the training, over half the sample never or rarely followed a weekly budget, and 49% never or rarely had a regular savings plan in place (Table 14). As a result of the training, 36% were more determined to build up some savings and 16% were prompted to review their current savings plan (Figure 9).

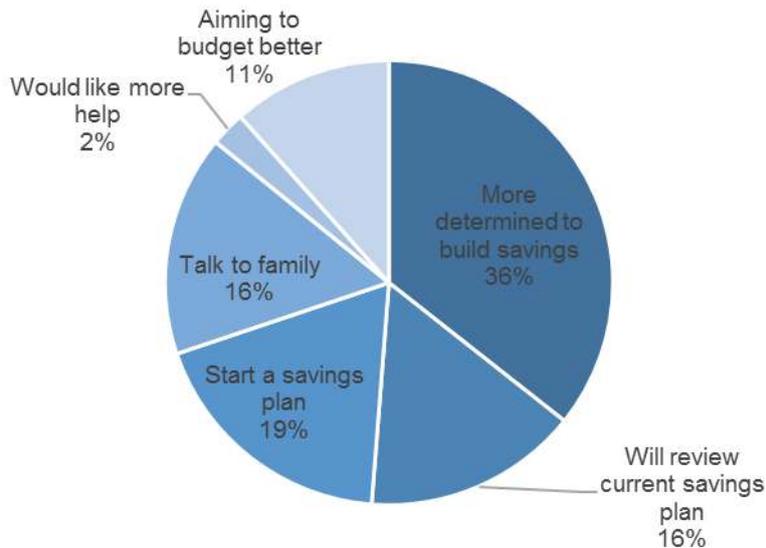


Figure 9. Savings and budgeting

3.3.7 Attitudes

Prior to the training, over half the sample (61%) were confident about managing their money (Table 11). After the training, 37% were more confident about managing their money and 33% were ready to start changing their money management habits (Figure 10).

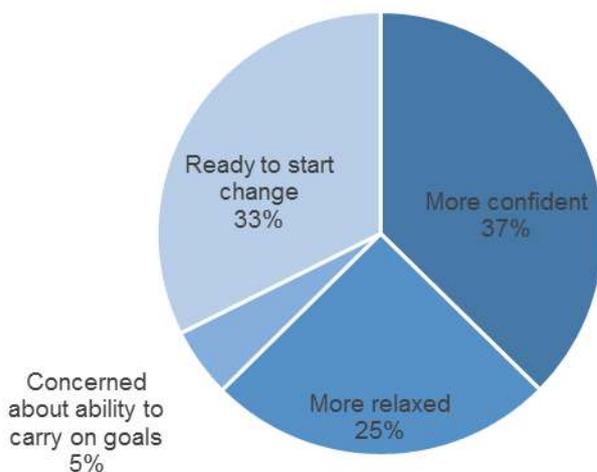


Figure 10. Money management attitudes

3.3.8 Training evaluation

Overall participants expressed satisfaction with multiple aspects of the training (Table 19). The majority provided an overall rating of “very good” to their training facilitator and “excellent” to the My Moola training. All participants stated they would recommend My Moola to their family, friends or work colleagues.

Table 19. Evaluation of facilitator and overall training program

Criterion	Rating	n (%)
Overall facilitator rating	Not very good	-
	Average	-
	Good	8 (8.7)
	Very good	84 (91.3)
Recommendation to family, friends and colleagues	Yes	88 (100)
	No	-
Overall My Moola training quality rating	Poor	-
	Fair	-
	Good	22 (24.2)
	Excellent	69 (75.8)

Participants were asked to endorse the topics they liked the most (Table 20). The most common topic was superannuation, followed by making money stretch past payday, and then setting a financial vision.

Table 20. My Moola topic endorsements

My Moola topic	n (%)
Superannuation	61 (64.2)
Making money stretch past pay day	46 (48.4)
Setting a financial vision	45 (47.4)
Overcoming barriers	37 (38.9)
Spending leaks	32 (33.7)
Making banking work for me	30 (31.6)
Our history, Our Moola	27 (28.4)
Understanding credit	23 (24.4)
Home ownership	19 (20.0)
Other	2 (2.1)

3.3.9 Comparisons of financial literacy variables between the pre-training and follow-up surveys

Independent samples analyses between the pre-training and follow-up surveys were conducted. At follow-up (after the My Moola training), scores on the following financial literacy measures were significantly higher than those at pre-training: self-confidence in money management, financial knowledge, and engagement in savings behaviours. No significant differences were observed in importance, helping or difficulties (Table 21). Because of the nature of the analysis, it is not possible to determine if these differences were due to changes in these measures on an individual basis, or because those who attended follow-up were more engaged participants who were more interested in financial literacy. A further limitation is that only 20 follow-up surveys were completed.

Table 21. Comparisons between financial literacy scores at pre-training and follow-up

Financial literacy measure	Time 1 (n = 92) Mean (SD)	Time 2 (n = 20) Mean (SD)	t	p
Self-confidence	2.61 (0.77)	3.06 ^a (0.83)	2.35	0.021
Importance	3.46 (0.59)	3.60 (0.43)	1.00	0.319
Knowledge	2.37 (0.67)	2.80 ^a (0.58)	2.63	0.010
Helping	1.77 (1.04)	1.62 (0.77)	-0.63	0.529
Savings	2.67 (0.95)	3.16 ^a (1.11)	2.00	0.048
Difficulties	2.27 (0.82)	2.28 (0.85)	0.03	0.977

Note. Independent samples t-tests with 110 degrees of freedom. For all tests, Levene's tests for equality of variances were non-significant. ^a indicates significantly higher mean in a row.

3.3.10 Summary

The preceding analyses for RQ3 indicate that the My Moola training increased several aspects of financial literacy for the majority of participants. These include: understanding of money; financial goal setting; identifying spending leaks; banking, loans and credit; investing, superannuation and home ownership; savings and budgets; and attitudes to money management. Further, comparison of the pre-training and follow-up surveys found increased scores on: self-confidence in money management, financial knowledge, and engagement in savings behaviours.

3.4 RQ4: How did the My Moola training impact on participants' money management practices and gambling attitudes, behaviours, harms and problems?

This section presents results from the three focus groups conducted with 20 training participants. The results are structured according to: changes in money management due to the training; helping others with money management; attitudes towards gambling; impacts of gambling on money management; experiences of lending money to gamblers; and reductions in gambling behaviour, harms and problems as result of the training.

3.4.1 Changes in money management due to the training

A major theme discussed by participants was the changes to money management they had made as a direct result of the training. This involved: improved planning and budgeting; reducing expenses and saving money; managing their superannuation; fixing some financial issues; and helping others with their money management.

Improved planning and budgeting

Several participants identified the benefits of learning how to do a budget, which enabled them to set financial goals, identify and plan for their expenses, and work out where they could save money. This was facilitated by the My Moola app provided with the training, as well as budget planners and other tools. Some related comments included:

“The phone app is a big help; being able to see what we’re doing, how we’re doing it, and a better way to do it.”

“The app ... gives you a platform to set your [financial] goals, set reminders, etc.”

“I use the budget planner. It’s like a bible for me now. Me and my partner are looking at buying a house. We did some different costings.”

Being able to budget meant that participants could better calculate, plan for and manage their expenses:

“It’s good to realise how much you spend, and multiply that by week and by year.”

“Instead of just waiting for bills to come in, I investigate things like paying a bit off rates as you go. This has helped with forward planning.”

Several participants had changed their banking practices to better manage their expenses, including setting up different bank accounts for expenses and savings, and using direct debit. These were said to reduce the worry associated with paying bills:

“Now I direct debit everything, it all comes out weekly so I don’t have to worry about it, so what I’m left with is what I’ve actually got.”

“One thing I got out of it [the training] is having an account just for bills ... so you put money into that and you don’t have to worry about it.”

Reducing expenses and saving money

Budgeting also enabled participants to distinguish wants from needs, and to identify where they could save money by making small changes that created significant monetary savings over time:

“I realised I spent \$60-\$70 a week on junk food, hot food. I now buy coffee only every second day.”

“Small changes, just little costs over time. You don’t really realise if you cut something out, you save this much money ... I’m more aware of this now.”

“I liked the chart that was given. There were certain things in the list that I wouldn’t have thought of – little things ... I’ve started taking my lunch to work ... With the savings. I set up a new account where I can’t touch it.”

Some participants used the savings made from reducing expenses to work towards achieving their financial goals, including buying a house, going on a holiday, and saving for Christmas:

“By distinguishing wants and needs ... I’m saving a lot more now so I’m about to apply for a home loan. I wasn’t in the position to do this before the training last year.”

“I’ve been able to save up to go away next year.”

“I’ve been able to save up for Xmas.”

Managing superannuation

Several focus group participants had made changes to how they manage their superannuation as a result of the training. These changes included: combining their superannuation accounts so they paid only one set of fees and charges; finding superannuation they did not realise they had; calculating how much superannuation they needed for retirement; and contributing more to their superannuation:

“I have consolidated all my superannuation into one to reduce fees and charges.”

“I found more of my super that I didn’t know about. Rolled it all into one account.”

“[I learnt] how much you needed to contribute to super to be able to retire comfortably.”

“And how it’s good for women to contribute extra to make up for maternity and childcare leave when they may not be earning super.”

“Put more into super, especially amongst women.”

Fixing financial issues and stress

The My Moola training helped participants to fix some financial difficulties, thereby reducing the related stress. Participants reported they were now able to avoid running out of money before payday by budgeting, saving on expenses (e.g., by taking their lunch to work), and putting some money aside each week:

“Because you’re putting a little bit away in another account, it means a week before pay you’re not broke. We are the working poor. Prior to that, the week before pay, you just didn’t have money. If you’ve got that little extra in that account it helps.”

Another participant had paid off all his payday loans since training, and now avoided payday loans altogether by stretching his money through the week. As a result, he reported feeling much less stressed. Other participants also referred to reduced stress due to better money management:

“Just to shuffle things in a way to see that it’s not 100% in and 100% out. I put some money in another account to cover the bills when they come in. It doesn’t feel as stressful.”

3.4.2 Helping others with money management

Another prominent theme in the focus group discussions was using the knowledge and skills from the training to help others to better manage their money. By training employees in Aboriginal health and community services, the benefits of the My Moola training extended to clients and colleagues in these organisations:

“How to help people set up different accounts, and set them up so that they know their income, their savings, so they can work towards a goal. A lot of our clients don’t have that. It’s just basically when the money’s in the money’s out. So it’s good to let them know there are other options out there so they do have a bit of rainy day funds. That’s what I found was the most useful in my job role.”

“It gave me more of an idea how to approach clients about budgeting issues. See where the black holes are. It enabled me to be able to approach it in a different manner. Make it more goal oriented. It’s made it more comfortable with clients.”

“[A colleague who did the training] had a credit card that he probably shouldn’t have got. He went nuts on it and missed a few payments ... I ended up cutting his card up and we sat down and rang the bank and we worked out a payment plan for him. He was really excited about that.”

Some participants also applied the knowledge gained from the training to encourage their children and other family members to save:

“When I give my kids pocket money, they have to put away \$1 of it, so this is how I’m helping them learn.”

“Offered to match my kid’s savings for a car dollar for dollar to encourage their saving. It’s a great incentive.”

“My sister’s started up little funds for herself and the kids, putting \$10 away. It’s not much but it’s something.”

Another participant explained how the training had encouraged and equipped them to discuss money matters with family and to set a good example:

“Even just by us having conversations about money, traditionally in my family talking about money has always been taboo ... it’s helping us because we haven’t had these conversations.

And you can sit there and talk about your money with your partner and your family and your savings, and it's not just an individual basis. Because we share a lot of our things, whether it's houses, food, lunches ... if we are able to own our own homes, then we are setting a good example for our family."

3.4.3 Attitudes towards gambling

Attitudes towards gambling varied among participants. At one extreme, some participants were very opposed to any gambling, while others viewed gambling as a sustainable activity if kept within affordable limits. A few participants had struggled with gambling problems.

Some participants explained that they had never been gamblers and had a negative attitude towards gambling due to their previous professional or personal experiences of its harmful impacts. Gambling was also described as a "hidden disease" where "gamblers talk more about the wins than the losses", but its impacts cause a significant amount of financial, psychological and relationship harm:

"Always hated it. Seen families break down and marriages end because of it."

"Gambling has taken a huge toll on my family ... there's better ways to spend your money than to just lose it."

"Gambling is a hidden disease, not like alcohol and drugs. And it can do damage psychologically, not just financially. In community, our responses to it are a lot more challenging. It can have a disastrous effect on communities and families."

One participant related how gambling led to separation from her ex-partner:

"My ex-partner was down on himself as he wasn't working much. He was going [gambling] when I was at work and he started lying to me and that's when the shit hit the fan."

The participants also recognised that gambling has become even more accessible with the introduction of online gambling and that, even in remote communities, some people gamble on their smartphones via betting apps.

The theme of gambling as a social activity was also common among some participants. One man described how he would gamble a small amount of money on the pokies as a social activity, and a female participant described her bingo activity as "not going to win, but as an outing". Others noted that gambling was a way to spend time with family, something to do and an interest that could be pursued without necessarily spending more money than they could afford.

A small number of participants shared the attitude that gambling has utility as a stress reduction mechanism, as an "escape" and a way of "forgetting about all your problems":

"Some people do go the pokies cause it's like de-stressing, you forget about all your problems and everything, and if you can just spend \$20 sitting there for 2 hours, that's really good, it's money well spent. Some people go there just to forget about their problems ... you blank out, you turn off, and that's what some people need to do, as long as they don't go overboard. In some ways it works, but that's what some people do it for."

Interestingly, some groups discussed what gambling 'was,' and 'was not,' with one view being that "to be a gambler, you've got to be doing it consistently, doing an unsafe level". Overall however, participants tended to agree that people could engage in "gambling without an addiction" and that there is a "difference between users and abusers".

3.4.4 Impacts of gambling on money management

Numerous participants spoke about the financial impacts of gambling where "people go broke and lose everything". One participant noted less severe financial consequences from his own gambling:

"I'm a bad gambler. I'll do my pay. Whatever is leftover after everything is taken out, it's gone, just like that. But I pay electricity, gas and other bills, but whatever's left I can't help myself, it just goes. I can't do \$20, it's \$200 ... Everything's paid, but I could spend the money on something better."

Some participants discussed ways in which gambling can be harmful to good money management, stopping people from reaching their financial goals, sometimes preventing them from stretching their money past pay day, and causing more financial stress to the gambler, as well as their family and friends. They shared numerous stories of being asked for money by family members who are or were heavy gamblers. This pressure on significant others led to negative attitudes towards gambling and a strain on family relationships:

"I have people in my family come and ask me for money to get groceries. It pisses me right off because they're allowing it, that's their thing that they do every Saturday When people are needing money to get kids food and that, then I'm going to do it, but it pisses me off because I know that people are sitting there drinking beer and gambling all day."

One participant related how gambling contributes to the impoverishment of some of the clients he sees at work, but that their gambling expenditure is often not discovered for quite some time due to both the client's and employee's reluctance to raise it:

"When we do our referrals, we don't ask how much money do you gamble a fortnight? But we're more than happy to pay out \$120 in groceries, but we're still not asking where the money is It still might not be until we're 4 months down the track till someone is confident enough to say it's 'cause my partner is putting \$200 through the sports betting app' or whatever a fortnight. If we'd known that 4 months ago, we could have addressed that ... it's dirty conversation but we need to know how we can just support them."

3.4.5 Lending money to gamblers

Participants were asked about their experiences of providing money to family or friends who gamble. A minority of participants found it easy to say "no" to lending money to people with gambling problems, or to selectively lend it to individuals they trusted would pay it back:

"I've learnt over the years, is that people with addictions, I'm not the only person that they're selling the same story to, they're probably selling it to another 5 or 6 other people, so [I say to them] I'm broke, I don't have any money."

“That sharing, it’s a practice of our culture, but it’s reciprocal. If you’re giving all the time but not receiving it back, that’s not the whole concept of sharing.”

Other participants described the cultural obligation to share when other members of their community asked for money:

“In our communities we depend on our families to be able to beg and borrow.”

The challenge of saying no, even to individuals who were known to have gambling problems, was a shared view among participants:

“If someone asks for money, we don’t want to say no because sharing is embedded in the culture.”

“Sometimes you just have to [provide money]. Pop, bless him, was one of the biggest goddamn gamblers I’ve ever met in my entire life, to the point where he pretty much lost his house because of it. But as a family, unfortunately he’s our pop, so if he needed money we’d give him a bit of money. It’s hard when it’s family.”

“I’ve said no, knowing they’d been gambling that day. Then I’d beat myself up and end up going ‘just take it’.”

“I think of keeping the peace. If I say no, I know they’ll get upset.”

Some participants were concerned that if they provided money, this would be spent on gambling. They therefore assisted family and friends in non-monetary ways through providing food and other necessities, such as nappies and formula for their children:

“I buy them a feed instead of giving them money.”

“I have a friend with numerous issues, drugs and gambling, and I used to give him money but not any more. If he says he needs \$20-\$30 for a feed, I’ll take him to buy him a feed.”

Some participants explained that they did not want to be the enablers of gambling and gambling problems, and that this was a challenging issue for them and others in the community:

“We’ve got people within the community or family who are struggling, and some of it is because of issues to do with gambling or drugs or alcohol, or a combination with family violence. But the challenge for us is having that concept of sharing and looking after our family, which we do, and practising those values of sharing. But if there’s someone within the family with addictions and they’re spending their whole pay on that and then not borrowing money to go gambling or use drugs, but for a feed, that’s a challenge for us because we don’t want to be the enablers.”

Enabling an individual to maintain a gambling habit was also seen to widen the ripple effects of associated harm:

“It goes from depending on each other ... where you’ve got one person with an addiction ... and everyone else is playing their role or enabling that person to continue to have their addiction, not closing that door, not saying no. I think that’s where it gets unhelpful. The addiction doesn’t just affect the individual with it, the addiction filters out. And then once again ... someone else is taking that stress, the burden, and then it’s got to fall again on someone else in the family who’s going to be looking after that person.”

Providing non-monetary forms of help also occurred when the person approached a service. One participant explained how he responded to requests for assistance in his role as a case manager:

“We’ve got mindset of looking after community, making sure that the kids have always got food on the table. I’ve been brought up being taught that you can say no and that they’re getting themselves in their own situations and you don’t actually have to help them out or you can point them in the right direction and that’s also my experience. Being a case manager, not being able to be the person that fixes their problem but points them to a service that helps them get through that, so there’s others ways of supporting them than just handing money over.”

3.4.6 Reduced gambling behaviour, problems and harms

Several participants spoke about the problems and harms they had witnessed or experienced due to gambling. These were due to their own gambling, a significant other’s gambling, or people they had encountered in their professional experience. One participant described the relationship and emotional harms experienced when her partner started lying about his gambling. Similarly, the emotional impact of having family members who gambled was mentioned by another woman. One participant described the financial stress to others caused by her own gambling.

One participant related how the My Moola training assisted in reducing the possibility of experiencing gambling harms through better budgeting skills. When asked “what clicked” from the My Moola training to change his thinking about gambling, he explained:

“I guess, you know, you’re wasting your money putting it into a game, and you’re going to win or lose ... or you’re more going to lose than anything, I just realised it was a waste of time and I had much better things in my life to spend my money on.”

The My Moola training was said to help keep gambling at affordable limits by raising awareness of the need to budget for weekly expenses and to limit gambling expenditure accordingly:

“If you go [gambling] with the right mindset and you know that if you only spend this amount then you’ll have a certain amount left for the rest of the week and you can survive on that, but if you going there to gamble and you don’t have any money left for the rest of the week and you’re spending your last money there ... it depends on having the right mindset.”

Most participants were infrequent gamblers, while a smaller number had experienced problems with gambling. The few participants who had experienced gambling problems described how curtailing their gambling since the training had reduced associated harms.

One woman shared that her frequency of playing the pokies had reduced, whereas prior to the training the pokies had “come first”. Positive outcomes were achieved, where the same money she previously spent on the pokies was now being used to pay off a car loan and contribute to a Christmas club. Specifically, the training had prompted her to “think I have to start saving now; I can’t rely on the pension”. She related how she now goes to the pub less frequently, sets a time limit on her gambling, and feels less stressed about her financial future.

Another participant who had previous gambling problems described how the training resulted in improved outcomes:

“I used to be pretty bad at gambling. Obviously it’s so easy to get on the phone and just do it by your phone card and I guess having the training made me open my eyes and appreciate the money that I do have and to learn how to budget it better and to not use it on gambling ... I could spend my money on better things that me and my partner need rather than on myself and blowing it on something silly. Which I now don’t do ... Gambling used to cause a lot of stress and strain in my life.”

Thus, the My Moola training appeared to be instrumental in helping these participants reduce their gambling behaviour, gambling problems and harmful consequences. The training also helped other participants to maintain their gambling at an affordable level, thus preventing and minimising gambling harm as well.

However, the participants reported few attempts to transfer any learnings from the My Moola training specifically to encourage others to change their gambling behaviour. The general view was that it was not worth saying anything, especially to those who did not think their gambling was problematic, and that raising the issue would be likely to attract an angry response. One participant described their approach to try to positively impact a gambler – making comparisons to what the person could be doing with the money they’d lost. Another participant mentioned the challenge in approaching a friend for whom gambling is a problem:

“They’d get really angry and probably disown me as a friend.”

3.4.7 Summary

The focus group discussions revealed that participants had made numerous improvements to their money management, as a direct result of the My Moola training. These included improved planning and budgeting; reducing expenses and saving money; managing their superannuation; fixing some financial issues; and helping others with their money management. Participants were also using the knowledge and skills from the training to help others to better manage their money. This included helping clients and colleagues in their employing organisations, encouraging their children to save, and providing advice and a good example to other family members. Thus, the benefits of the My Moola training extended beyond the participants who were directly involved.

Attitudes towards gambling varied, with some participants being very opposed to it, while others viewed it as a useful social and stress-relief activity if kept within affordable limits. Participants were very aware of the potentially devastating financial, psychological and relationship impacts of heavy gambling, and some had personal experiences of these impacts from their own gambling, or from the gambling of significant others and the clients they saw in their work. Participants identified numerous ways in which gambling can be harmful to good money management, stopping people from reaching their financial goals, preventing them from stretching their money past pay day, and causing more financial stress gamblers, as well as their family and friends.

The financial consequences of gambling led to frequent requests from gamblers to their families and friends for financial assistance. This was a difficult issue for participants. Some were able to refuse these requests, others could not refuse because they felt culturally obliged to help, and some provided only non-monetary support such as food. Participants were concerned that assisting gamblers enabled gambling and problem gambling, and spread gambling-related harm to a wider circle of family and friends. While this issue had been discussed in the My Moola training, refusing requests for others for financial assistance remained difficult for many participants.

Most focus group participants were infrequent gamblers. Amongst this group, the My Moola training helped to keep gambling at affordable limits by raising awareness of the need to budget for weekly expenses and to limit their gambling expenditure accordingly. A few participants had experienced problems with gambling, and some described reducing their gambling since the training. This was because the training had increased their awareness, knowledge and skills in relation to budgeting and saving and how gambling impacts on these. In order to better manage their money, these participants gambled less frequently, and set time and expenditure limits on their gambling, which resulted in reduced gambling-related harm to themselves and significant others. Thus, the My Moola training helped to prevent and minimise gambling harm amongst infrequent gamblers and reduce gambling harm amongst heavier gamblers.

The results from the focus groups, as summarised above, should be interpreted with the following considerations. Most participants were infrequent gamblers, with only a few directly experiencing gambling problems. The facilitator therefore adapted some questions and provided additional prompts, such as hypothetical examples, to encourage discussion. Where relevant, questions were rephrased to enable more general discussions about gambling (such as attitudes towards gambling), in addition to questions examining the specific impact of the My Moola training on gambling. Some participants were connected by family or social ties, so there may have been some reluctance to discuss and open up about sensitive issues such as gambling problems.

4. Discussion and conclusions

The first aim of the project was to provide financial literacy training to staff in Aboriginal Community Controlled Organisations across Victoria. The project achieved this aim through delivering 10 one-day My Moola training sessions across seven Aboriginal health and community service organisations located in regional and metropolitan locations across the state. These locations included Melbourne, as well as the regional centres and districts surrounding Ballarat, Bendigo, Wodonga, Echuca, Shepparton and Geelong. The My Moola money management training program was developed specifically for Indigenous Australians by FNF and is delivered by Indigenous trainers. In total, 95 employees received the training, which covers key aspects of financial literacy and helps to: reframe the relationship Indigenous people have with money from a historical context; identify counterproductive behaviours that prevent participants from achieving their financial goals; and build skills and confidence in navigating and managing their finances.

The second aim of the project was to help reduce counterproductive gambling in Aboriginal communities across Victoria through the provision of the My Moola training. Previous research has indicated high levels of harmful and problematic gambling amongst Aboriginal people in Victoria (Hare, 2015); and gambling was widely recognised by the training participants as having serious financial, relationship, psychological and other impacts amongst their families, friends and communities.

The pre-training survey found that training participants were both personally engaged in gambling, and affected by others' gambling. A little under half (46%) of participants had gambled in the 3 months prior to their training, with their median fortnightly expenditure being: \$100 for race betting; \$55 for poker machines; about \$20 each for sports betting, casino games, lottery-type games and community card games; and \$10 for keno. Their total median fortnightly expenditure across all forms of gambling was \$50. Amongst those who gambled, one-quarter (25%) had a severe gambling problem, and another one-third (35%) were at-risk and had some problems and harms from their gambling in the 3 months before the training. Only a minority of gamblers (40%) had experienced no problems from their gambling during these 3 months.

In addition to their own financial outlay on gambling, many participants were financially affected by the gambling of significant others, with about 40% lending money, giving money or buying essentials for them because of their gambling, with only a minority of participants being repaid. The focus group data also revealed that many participants had experienced, witnessed or been affected by gambling problems and related harms, which tended to have ripple effects through family and social circles.

In designing the project, we recognised that the My Moola training had potential to reduce gambling problems and harms by directly influencing the money management and gambling behaviours of the training participants themselves, and also where participants use the knowledge and skills gained from the training to influence others; including their family, friends, work colleagues, work clients and their broader communities. By training employees in Aboriginal health and community services, the project had the potential to affect not only the Indigenous people who received the training, but also their family, friends and the communities the workers serve.

Unfortunately, the RCT that was originally planned to provide causal evidence of the influence of the training on reducing harmful gambling behaviours did not occur according to plan. Instead, data from pre- and post-training surveys, a small number of follow-up surveys, and three focus groups provided supporting but less conclusive evidence for the effects of the training. Analysis of these data enabled four research questions to be addressed, with the main findings for each summarised below.

RQ1. What level of financial literacy did participants have before engaging in the My Moola training?

Even before engaging in the My Moola training, participants considered that financial goal-setting, financial security and financial literacy are important skills. However, the participants tended to have only low to moderate knowledge about most financial topics, including: banking and investment; loans and credit; financial planning and goal setting; identifying spending leaks; budgeting and saving; superannuation; and purchasing your own home. This was reflected in their limited use (on average) of budgeting and savings plans, and recent pre-training experiences of financial difficulties – including running out of money before payday, spending more than they could afford on items they did not need, relying on others for essentials, taking out short-term loans, and pawning items for money. These results indicate that there were pre-existing gaps in the financial literacy of participants that the My Moola training could seek to address.

RQ2. Is financial literacy associated with gambling attitudes, behaviours, harms and problems?

Understanding whether financial literacy is associated with gambling attitudes, behaviours, harms and problems helps to assess the potential of financial literacy training to reduce counterproductive gambling. If lower levels of financial literacy are associated with higher levels of gambling problems and harms, there is a stronger case for the training as a potential gambling harm minimisation tool. These associations were, in fact, found in our analyses.

Specifically, analysis of the pre-training survey data indicated a relationship between financial literacy and gambling attitudes, behaviours, harms and problems; and between financial literacy and use of financial self-regulatory gambling behaviours. These relationships were all in the expected direction, with lower levels of financial literacy related to: more positive attitudes towards gambling; more frequent gambling on high-risk gambling forms; experiencing more gambling-related harms; having a higher level of problem gambling severity; and engaging in more risky financial behaviours while gambling. Thus, while causal directions are uncertain, and the statistical power of some analyses were constrained by the small sample size, these results suggest that improving financial literacy has potential to reduce gambling-related harms and problems.

RQ3. How effective was the My Moola training in increasing participants' financial literacy?

To assess the impacts of the My Moola training on the money management knowledge, skills and behaviours of the training participants, several aspects of their financial literacy were compared, based on the pre- and post-training surveys, and the follow-up surveys. These analyses indicated that the My Moola training increased several aspects of financial literacy for the majority of participants. These included: their understanding of money; financial goal setting; identifying spending leaks; banking, loans and credit; investing, superannuation and home ownership; savings and budgets; and attitudes to money management. Further, comparison of the pre-training and follow-up surveys found increased scores on: self-confidence in money management, financial knowledge, and engagement in savings behaviours.

The training therefore provided the foundation for participants to apply their improved financial literacy to ensure their own gambling remained affordable and without harmful financial or other

consequences, and to also influence family, friends, work colleagues and work clients to reduce any counterproductive gambling through better money management.

RQ4. How did the My Moola training impact on participants' money management practices and gambling attitudes, behaviours, harms and problems?

The focus group data confirmed that the training enhanced participants' knowledge, skills and behaviours in relation to several aspects of their money management. This included improved planning and budgeting which enabled them to set financial goals, identify and plan for their expenses, and work out where they could save money. Participants had also reduced expenses by prioritising needs over wants, enabling them to save money through limiting small but ongoing discretionary expenditure. Changes made to superannuation included: combining superannuation accounts to reduce fees and charges; finding superannuation they did not realise they had; calculating how much superannuation was needed for retirement; and contributing more to superannuation. Participants also reported fixing some financial issues following the training, including stretching money past payday by budgeting, by saving on expenses, and by putting some money aside each week, as well as paying off short-term loans and avoiding further debt. Participants were also using the knowledge and skills from the training to help others to better manage their money. This included helping clients and colleagues in their employing organisations, encouraging their children to save, and providing advice and a good example to other family members. Thus, the benefits of the My Moola training extended beyond the participants who were directly involved.

Most focus group participants were infrequent gamblers, so substantial changes in gambling attitudes, behaviours, harms and problems were not necessarily expected or warranted. Their attitudes towards gambling varied – from strong opposition to any gambling, to considering gambling useful in strengthening family and social bonds and for relaxation; but only if kept within affordable limits. Participants shared an opposition to heavy gambling and were very aware of its potentially devastating financial, psychological and relationship impacts. Some had personally experienced these impacts from their own gambling, had witnessed or been adversely impacted by the gambling of significant others, and/or had clients at work whose lives were negatively impacted by gambling. Participants identified numerous ways in which gambling can be harmful to good money management. These included hindering people from reaching their financial goals, preventing them from stretching their money past pay day, and causing financial stress to themselves and others.

A very difficult issue for many participants was responding to requests for financial assistance from family and friends whose gambling had left them without sufficient money for necessary expenses. These requests appeared to occur frequently. While some participants felt comfortable refusing these requests, others felt they could not refuse because of cultural obligations to share resources with family and friends. Some participants provided only non-monetary support such as food, nappies and formula, because they did not want their significant others go without, but also did not want any money they provided to be spent on gambling. Participants were also concerned about being enablers of gambling and problem gambling, where providing financial assistance helped to sustain the behaviour and spread gambling-related harm to an even wider circle of family and friends. However, refusing requests for assistance remained difficult for many participants. While the My Moola training discussed these challenges, cultural practices and obligations remained a strong deterrent to refusing these requests.

Even though most participants gambled only occasionally, negating the need for significant changes in their gambling attitudes and behaviours, the My Moola training appeared to help infrequent gamblers to keep their gambling at affordable levels. It did this by raising their awareness of the need to budget for weekly expenses and to limit their gambling expenditure accordingly, and by enhancing their skills to distinguish needs from wants and to identify where savings could be made. Another outcome of the training was the realisation by some participants that gambling wastes money, as gambling losses typically exceed wins, and that this money could be better spent elsewhere. The training may therefore help to prevent and minimise harmful gambling amongst trainees.

A few focus group participants had experienced problems with their gambling, and some described reducing their gambling since the training. For these participants, the training had led them to prioritise expenses associated with needs rather than wants and to save for the future. It also increased their awareness, knowledge and skills in relation to budgeting and saving, and to understand how gambling impacts on these. In order to better manage their money, these participants gambled less frequently, and set time and expenditure limits on their gambling, which resulted in reduced gambling-related harm to themselves and significant others. Thus, the My Moola training helped to reduce counterproductive gambling behaviours and gambling harm amongst the heavier gamblers we interviewed.

Conclusion

This project faced several challenges that can usefully inform future efforts to deliver financial literacy training to Indigenous people and communities, and to assess the efficacy of the training as a gambling harm minimisation tool. Due to the frequent staff changes that can occur in Aboriginal health and community service organisations, as experienced in this project, adequate lead time is needed to liaise with these organisations and build their commitment to the program, in order to arrange and deliver the training to substantial numbers of organisations and employees. Frequent turnover of My Moola project staff and trainers also hindered the planned data collection. While consistency in staff and trainers throughout the project is highly desirable in the future, implementing a simpler research design from the outset would also reduce the complexity of the data collection process and the workload involved. While a RCT, as originally planned, provides the most rigorous evidence for the efficacy of an intervention, collecting data from a treatment group and a wait-list control group at several time points before and after training proved to be an unachievable task in the current project. Surveying participants immediately before and after each training session, and conducting focus groups within the following 3 months, would be a more manageable design for future programs. Larger samples of both survey participants and focus group participants are also needed to conduct more rigorous analyses pertaining to gambling and harmful gambling.

Despite the limitations noted above, the project successfully achieved the following outcomes:

- It delivered financial literacy training to nearly 100 employees of seven Aboriginal health and community service organisations in seven regions of Victoria;
- It achieved demonstrable improvements in financial literacy amongst training participants and enhanced knowledge, skills and practices in money management, including financial goal setting, budgeting and planning, reducing expenses, saving, managing superannuation, reducing debt, managing loans and credit, and home ownership;

- The project provided evidence that training participants were using the money management skills acquired from the training to help others to better manage their money, indicating that the benefits of the program extended beyond its direct participants;
- It helped to prevent and minimise harmful gambling amongst participants, by influencing occasional gamblers to budget, save and avoid spending leaks in order to keep their gambling at affordable levels; and
- The training helped to reduce counterproductive gambling behaviours and gambling harm amongst participants who were heavier gamblers, who reduced their gambling frequency and expenditure and set limits on their gambling following the My Moola training.

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Appendices

Appendix 1. Pre-training survey

DATE: _____

ORGANISATION WHERE THIS TRAINING IS HELD: _____

EVALUATING “MY MOOLA” 2016-17



Pre-training survey

On this page we ask some basic questions about you. Please fill in the following details.

Participant ID

First we need to create a Participant ID for you. Please answer the following:

What are the first 2 letters of your surname? _____

What are the first 2 letters of the street where you live? _____

What are the first 2 letters of the month you were born (e.g. JA if January) _____

Q1. How old are you? _____ years

Q2. What is your gender?

- Male Female Other

Q3. What is the highest level of education you have completed?

- No schooling
- Primary school
- Year 10 or below
- Year 11 or equivalent
- Year 12 or equivalent
- A trade, technical certificate or diploma
- A university or college degree
- Postgraduate qualifications

Q4. What is your marital status?

- Single, never married
- Married
- De facto or domestic partnership
- Widowed
- Divorced
- Separated

Q5. What is your employment status?

- Work full-time
- Work part-time
- Have a different main source of income (please specify) _____

Q6. About how much money do you receive from your pay and other income each fortnight, after tax and other deductions? (remember this survey is anonymous)

- | | |
|---|---|
| <input type="checkbox"/> \$0 | <input type="checkbox"/> \$600 to \$699 |
| <input type="checkbox"/> \$1 to \$99 | <input type="checkbox"/> \$700 to \$799 |
| <input type="checkbox"/> \$100 to \$199 | <input type="checkbox"/> \$800 to \$899 |
| <input type="checkbox"/> \$200 to \$299 | <input type="checkbox"/> \$900 to \$999 |
| <input type="checkbox"/> \$300 to \$399 | <input type="checkbox"/> \$1,000 to \$1,499 |
| <input type="checkbox"/> \$400 to \$499 | <input type="checkbox"/> \$1,500 to \$1,999 |
| <input type="checkbox"/> \$500 to \$599 | <input type="checkbox"/> \$2,000 or more |

The following questions ask you about your attitudes, knowledge, and behaviours when it comes to money management.

Q7. How much do you agree with the following statements?

	strongly disagree	disagree	agree	strongly agree
I am confident about managing my money				
It is important that I set financial goals				
My future financial security is important to me				
My family's financial security is important to me				
Financial literacy is an important life skill				

Q8. How would you rate your level of knowledge on the following topics?

	no knowledge	a little knowledge	a moderate amount of knowledge	a large amount of knowledge
Banking and investment				
Loans and credit				
Financial planning and goal setting				
Identifying spending leaks				
Budgeting and saving				
Superannuation				
Purchasing your own home				

Q9. Thinking about the last 3 months, how often did the following statements apply to you?

	never	rarely	some-times	often	always
I set goals for my financial future					
I followed a weekly budget					
I had a regular savings plan in place					
I monitored my spending					
I reduced and/or eliminated spending leaks					
I shared my knowledge on money management skills with others					
I saved money towards a financial goal					
I put money into savings accounts					
I ran out of money before my next pay day					

Q9. Continued... Remember, these questions are only about the last 3 months:

	never	rarely	some-times	often	always
I paid my credit card balance within the interest free period (please tick here <input type="checkbox"/> if you do not have a credit card)					
I spent more money than I could afford on items I wanted rather than needed					
I took out a short term (pay-day) loan or pawned possessions for money					
I relied on a friend or family member for money, groceries or other essentials					
I know someone who gambles and I gave them money without expecting them to pay me back					
I know someone who gambles and I paid for things for them (e.g. bills, groceries)					
I know someone who gambles and I lent them money					
If you answered "rarely", "sometimes", "very often" or "always" to the previous question: How often did this person pay back the money you lent them?					

Q10. Thinking about the last 3 months, would you say your health has been in general:

poor fair good very good excellent

Q11. Please respond to each question by ticking one box per row.

Considering the last 3 months, how satisfied were you with the following aspects of your life?

1 = Not all satisfied

10 = Completely satisfied

	1	2	3	4	5	6	7	8	9	10
Your life as a whole	<input type="checkbox"/>									
Your standard of living	<input type="checkbox"/>									
Your health	<input type="checkbox"/>									
Your personal relationships	<input type="checkbox"/>									
How safe you felt	<input type="checkbox"/>									
Feeling part of a community	<input type="checkbox"/>									
Your future security	<input type="checkbox"/>									

The next few questions ask about your experiences, attitudes and behaviours when it comes to gambling. Gambling includes playing poker machines (pokies); betting on the races; sports betting; playing casino games, community card games, bingo or keno for money; and buying instant scratch tickets, lottery, lotto or Pools tickets. Many people gamble recreationally and most people gamble for fun. However, some people experience harm from gambling.

Q12. How much do you agree or disagree with the following statements?

	strongly disagree	disagree	neither agree or disagree	agree	strongly agree
There are too many opportunities for gambling nowadays					
People should have the right to gamble whenever they want					
Gambling should be discouraged					
Most people who gamble do so sensibly					
Gambling is a fool's game					
Gambling is dangerous for family life					
Gambling is an important part of cultural life					
Gambling is a harmless form of entertainment					
Gambling is a waste of time					
On balance, gambling is good for society					
Gambling livens up life					
It would be better if gambling was banned all together					
Gambling is like a drug					
Gambling is good for communities					

Q13. On average, how often did you gamble in the last 3 months?

- I have not gambled in the last 3 months (if you select this option, please skip to page 8 of the survey booklet)
- Monthly or less often
- 2 to 4 times a month
- 2 to 3 times a week
- 4 to 5 times a week
- 6 or more times a week

Q14. How much time did you spend gambling on a typical day when you gambled in the last 3 months?

- Less than 30 min
- More than 30 min but less than 1 hour
- More than 1 hour but less than 2 hours
- More than 2 hours but less than 3 hours
- More than 3 hours

Q15. How often did you spend more than 2 hours gambling (on a single occasion) in the last 3 months?

- Never
- Less than monthly
- Monthly
- Weekly
- Daily or almost daily

Q16. In the last 3 months, how often did you gamble on each of the following activities for money? This includes through land-based venues and via the internet.

	not at all	about once every 2 or 3 months	about once a month	2-3 times per month	about once a week	2-6 times per week	daily
Pokies							
Horse or dog races							
Sports betting							
Casino games (e.g. poker, roulette, blackjack etc.)							
Community card games							
Keno							
instant scratch tickets, lottery, lotto, Pools or bingo							

Q17. Thinking about the last 3 months, about how much money did you usually spend per fortnight on each type of gambling? Please do not count winnings.

Pokies	\$	per fortnight
Horse or dog races	\$	per fortnight
Sports betting	\$	per fortnight
Casino games (e.g. poker, roulette, blackjack etc.)	\$	per fortnight
Community card games	\$	per fortnight
Keno	\$	per fortnight
Instant scratch tickets, lottery, lotto, Pools or bingo	\$	per fortnight

Q18. Thinking about the last 3 months, how often:

	never	some-times	most of the time	almost always
Have you bet more than you could really afford to lose?				
Have you needed to gamble with larger amounts of money to get the same feeling of excitement?				
When you gambled, did you go back another day to try to win back the money you lost?				
Have you borrowed money or sold anything to get money to gamble?				
Have you felt that you might have a problem with gambling?				
Has gambling caused you any health problems, including stress or anxiety?				
Have people criticised your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?				
Has your gambling caused any financial problems for you or your household?				
Have you felt guilty about the way you gamble or what happens when you gamble?				

Q19. Considering the last 3 months, did you experience any of the following as a result of your gambling?

	yes	no
Reduction of my available spending money		
Reduction of my savings		
Less spending on recreational expenses such as eating out, going to the movies or other entertainment		
Had regrets that made me feel sorry about my gambling		
Felt ashamed of my gambling		
Sold personal items		
Increased credit card debt		
Spent less time with people I care about		
Felt distressed about my gambling		
Felt like a failure		

Q20. Please answer yes or no to the following questions:

	yes	no
Have you maintained any changes to your gambling to better control it for longer than the last 3 months?		
Within the last 3 months , have you made any changes to your gambling to better control it?		
In the next month , are you intending to make any changes to your gambling to better control it?		
In the next 3 months , are you intending to make any changes to your gambling to better control it?		

Q21. Thinking about the last 3 months, how often did you do the following?

	never	some- times	most of the time	almost always
I gambled only with money that is not needed for necessities, such as bills, rent, food, etc.				
I borrowed money or got money on credit (including using credit cards) to gamble with				
I gambled only with money that I could afford to lose				
I set a budget for gambling that I could afford				
When I lost on gambling, I continued to gamble to win back what I lost				
I increased my bets when I was losing				
I increased my bets when I was winning				
I set and stuck to a limit on how much money I spent when I gambled				
I set and stuck to a maximum bet size when I gambled				
I relied on my winnings from gambling to pay my bills				
I relied on my winnings from gambling as a part of my income				
I expected to lose on my gambling in the long run				
I expected to come out ahead on my gambling in the long run				
When gambling, I considered how long it had taken me to save the money that I used				
When gambling, I considered how I would feel when the money was gone				
When gambling, I considered other things that I could spend the money on instead of gambling				

This is the end of the survey

**Your participation in our research is greatly
appreciated.**

Please hand your booklet back to the facilitator.

Thank you !!!



Appendix 2. Evaluation survey

My Moola 1 Day Training Evaluation

Why this evaluation is important for the Aboriginal community

This evaluation has been designed to assist First Nations Foundation and your employer to develop better programmes and services that addresses our ability to develop a sound economic base for our community.

A key part of this work is about our community vision for the future in line with the rest of Australian society. We need to identify what we want our future to look like, in order to feel safe, to feel connected and to have a sense of ownership and control over our destiny.

'Closing the gap' in critical areas of financial and economic participation is also a key to improved health, employment and education outcomes, enabling First Australians to live full and productive lives – living, learning and earning.

Name: _____ Organisation: _____ Date: _____
(Optional)

1. How would you rate your understanding of Aboriginal history and money?

Before training (Please tick 1 box)

- Nothing
- Very little
- I had some understanding
- I had a very personal understanding

After training (Please tick 1 box)

- I now know a lot more
- It has helped me understand my family and community better
- I learnt nothing new

2. What My Moola topics did you like the most?

(Please number your top 3, numbered 1-3)

- Our History, Our Moola
- Setting a financial vision
- Overcoming Barriers
- Making money stretch past pay day
- Making banking work for me
- Understanding credit
- Superannuation
- Home ownership
- Spending leaks
- Other:

3. Setting a goal for your financial future. (Please tick 1 box)

- I now have set a goal for my future when it comes to money
- I already have a goal and My Moola has helped me further
- I would like some more help in setting my goals with money

4. Prioritising money and identifying spending leaks. (Please tick 1-2 boxes)

- I feel that I can better manage my money
- I now know where I am wasting money
- I can make my pay stretch between paydays
- I would like more help

5. Understanding banking, loans and credit

(Please tick 1 or 2 boxes)

- I now understand banking, loans & credit better
- I already knew a lot about banking, loans & credit
- I feel more confident about talking to my bank
- I would like to learn more so I can make better decisions

6. Investing, superannuation and home ownership

(Please tick 1 box)

- My understanding of investing, superannuation and home ownership is better
- I already knew a lot about investing, superannuation and home ownership is better

- I would like to learn more so I can make better decisions

7. Saving and Budgets (Please tick 1-3 boxes)

As a result of doing My Moola I am

- More determined to build up some savings
- Will review my current savings plan
- Start a savings plan
- Talk to family more about budgets and savings
- Would like more help with starting a budget and saving plan
- I am aiming to budget better

8. My Attitudes (Please tick 1-2 boxes)

As a result of doing My Moola I feel

- More confident about managing my money
- More relaxed about managing my money
- Concerned that I will not be able to carry through with my money goals
- Ready to start changing my money management habits

9. What would you say was your biggest lesson learnt over the last two days?

10. What do you think are the biggest changes that you will make with money management?

11. Overall how would you rate the quality of the My Moola Training? (Please tick 1 box)

- Poor
- Fair
- Good
- Excellent

12. Would you recommend My Moola to family, friends or work colleagues? Yes No

13. What would you change about My Moola?

14. Overall, how would you rate the facilitator?

- Very Good
- Good
- Average
- Not very good

OPTIONAL

Would you be happy to do a follow up survey in three months to see how you are tracking? You will go into the draw to win a \$200 gift voucher from one of the following retailers of your choice:

- Hoyts Cinema
- Village Cinema
- Sportsgirl
- Bunning
- Rebel Sports
- Adairs
- Coles Myer
- Roger David
- Cotton On

If so, please provide your details below.

Name:

Email:

Mobile:

I consent to participation in a follow up survey in three months after the completion of the My Moola programme.

Signature

Thank you for your valuable contribution. Your input is important as it helps us to develop better programmes to address the financial education needs of our community.

Appendix 3. Focus group script

FOCUS GROUP GUIDING SCRIPT

This focus group 'script' provides a guide for facilitators to collect useful and relevant information about the effectiveness of the My Moola training as a gambling harm minimisation tool

Introductions

Facilitators introduce themselves to the group – name and short background about their role.

Encourage each participant to do the same. Assure participants that their participation in the focus group is anonymous and that no one's name will be reported when we analyse the focus groups. We will not link any participant's comments with anyone by name.

Please **audio-record** the focus groups.

Pose the following key questions to the group and encourage people to share their stories and give examples (*suggested prompts are in italics if certain topics don't emerge from the discussion*)

1. How did you find the experience of participating in the My Moola training?

1.1. What did you like about it?

What parts did you enjoy? What content did you find useful or helpful? What did you like about the way the content was delivered?

1.2. What were the main things you learned?

1.3. Have you made any positive changes to your personal money management? What has changed? *For example, has anyone:*

- *set new financial goals?*
- *started improving your budgeting and saving?*
- *started stretching your money past pay day?*
- *started fixing any financial problems?*
- *looked into or used financial products such as superannuation, or other investment products?*

1.4. Have you shared any of the knowledge or skills you learnt in this training with friends, family or your community?

2. We are interested in your attitudes towards gambling and if they may have changed because of the My Moola training. This applies to everyone, including those who don't gamble.

2.1. Do you think that gambling can be harmful to good money management? Why?

- *does it affect people reaching their financial goals?*
- *does it prevent people from stretching their money past pay day?*
- *does it affect people's savings?*
- *does it affect the way people prioritise what to spend money on?*
- *does it affect people's debts?*
- *does it affect people's ability to invest in their own home, superannuation or other investments?*
- *does it cause financial stress to themselves?*
- *does it cause financial stress to family and friends?*

2.2. Did the My Moola training help you understand more about why gambling can be harmful to good money management? How? Why?

2.3. Did anyone notice a change in their attitudes to gambling after attending the My Moola training?

This might include:

- *having more negative feelings towards gambling*
- *feeling more concern over your friends' or relatives' gambling*
- *having more concern over your own gambling*

2.4. Do you think it was due to the training? If so, what did you learn at the training that prompted you to change your attitudes to gambling?

2.5. Has what you learn at the My Moola training prompted you to help others to better manage their gambling? How?

This might include:

- *encouraging friends and family to reduce their gambling*
- *providing support for family or friends who gamble too much*

3. We are also interested in whether the My Moola training may have influenced your gambling behaviour.

3.1 Have any of you noticed a change in your own gambling behaviour since you completed the My Moola training? *Ask for examples.*

Did anyone, reduce the amount of money they spent on gambling?

Did anyone use strategies to reduce gambling, such as limiting time at a venue, only taking a small amount of money?

Did anyone use strategies to avoid getting into debt from gambling, such as not borrowing money or using credit cards to get money for gambling?

3.2 Do you think these changes were due to the training? If so, what did you learn at the training that prompted this change.

3.3. How might the training be changed to better discourage gambling behaviours that are harmful to good money management?

4. We'd also like to know if what you learnt at the My Moola training has helped to prevent or reduce any harms, problems or concerns you or your family may have had with gambling.

4.1 For those of you who may have changed your gambling since you completed the My Moola training, has this improved, e.g.

You or your family's finances

Your relationships with family and friends

How you feel about yourself

Your health and wellbeing

Anything else, e.g. employment, your leisure time, etc.

4.2 (If few responses to the previous question) How might a good understanding of money management help you to ensure gambling doesn't cause harm to your finances, relationships, health and wellbeing?

5. We are interested in your experiences of lending or giving money to family or friends who gamble.

5.1. Has anyone lent or given money to another person who has lost money gambling or requires more money to gamble with? – *encourage examples and expansion, e.g:*

- *paying bills for someone who has gambled away their pay*

- lending or giving money to others to take to the pokies or TAB

- giving or lending things such as cars or electrical goods to others who cannot afford their own, due to gambling.

5.2. Did the training make you think more about lending or giving money to family or friends who gamble?

5.3. Are you now more or less likely to lend or give money to other people for gambling or because they have spent their own money on gambling? How easy or difficult has this been? What effect has this had on your relationships?

5.4. Do you think any of these changes were due to the training? If so, what did you learn at the training that prompted this change?

6. Before we finish up, does anyone have any final comments about money management in relation to gambling, that they wish to share?

Thank all for their time and participation.