



Wesley LifeForce

January 2022

Wesley Mission Financial Literacy Training –
Program operated for The Office of Responsible
Gambling.

Wesley LifeForce acknowledges the Aboriginal and Torres Strait Islander people as the traditional custodians of the country throughout Australia and recognises their continuing connection to land, waters, and community. We pay our respects to them and their cultures; and to Elders both past, present, and emerging.





Contents

Executive Summary.....	3
Recommendations.....	4
Literature Review.....	5
Evaluation Design and Method	6
Data Analysis.....	7
Discussion	12
Conclusion.....	13
Limitations	13
Wesley LifeForce.....	13
References	14
Appendix A	15
Appendix B	19

Contributions from:

Dr Neil Hall, Director of Academic Program (Social Work & Community Welfare), School of Social Sciences, Western Sydney University

Liam Hodge, Wesley LifeForce Community Wellbeing Worker/Project Coordinator, Bachelor Social Science

Rashid Flewellen Jr, PhD, AMHSW, MPH Research Assistant Translational Health Research Institute, Western Sydney University

Georgia Tolman, Wesley Mission Strategic Projects Officer, Bachelor Psychology

Executive Summary

The Wesley Financial Literacy Program's evaluation *In Charge of My Money* was conducted as a collaborative project between Wesley LifeForce Suicide Prevention Services and Western Sydney University.

Australia has the most significant losses per capita in the world due to gambling; it also causes significant economic and social harm to the gamblers, their families, and the local communities. Wesley Financial Literacy Program tries to adjust people's relationship with money and educate and empower them to make better decisions with their money, hoping to limit gambling harm in the future.

Financial literacy is the ability to understand and effectively use financial skills, including personal management, budgeting, and investing. Having adequate financial literacy is the basis of a healthy relationship with money.

The study involved a survey of the *In Charge of My Money* Wesley Financial Literacy Program participants. Participants were surveyed pre-program and at a three month follow up. Response rates at the pre-program were strong; however, difficulty was had to gain access to the post-program follow up due to the transient nature of the participants and the COVID-19 pandemic, which made follow up difficult without face-to-face contact.

The program had many interruptions due to the lockdowns in NSW; the program was developed to be delivered face-to-face and needed to be adapted to be delivered in an online environment. Whilst the program was still effective, this caused many different disruptions and distractions as people could not focus on the program due to other distractions at home.

Surveys were optional; however, there appears to be a good response rate during the pre-workshop period (n= 267), whereas the post-workshop numbers were substantially lower (n= 99). The majority of participants are reportedly from low socioeconomic or vulnerable circumstances. This is thought to have had a compounding effect on the likelihood of follow up responses (i.e., post-survey), particularly within the context of needing to move all aspects of the program to an online platform during the COVID-19 pandemic.

The workshops appear to positively affect participant knowledge and awareness about gambling risks and financial challenges in society. Further evidence developed from the survey has shown that significant risk factors impact the individual's ability to control their spending. Factors such as level of education and gender play a role in the person's ability to manage budgets, stick to goals, and pay bills.

As a result, attendees are more likely to make a conscious decision about their spending practices in the context of gambling. However, this presumption would require further follow up (i.e. focus groups or subsequent surveys) to be valid. Future endeavours may seek to capitalise upon this burgeoning behavioural change by designing a targeted approach to workshop delivery.

The Wesley Financial Literacy Program, *In Charge of My Money*, has been shown to be an effective and beneficial educational program through the data analysis. It enhances people's understanding of their financial situations and empowers them to seek support if they feel they cannot cope. Further implementation of the program and ongoing data analysis through Western Sydney University and the Wesley LifeForce Suicide Prevention Services would provide longitudinal data and robust information regarding the program's long-term outcomes.

Recommendations

Recommendation 1: Provide Wesley Mission with the ongoing funding to deliver the program within its total capacity. This program has been impacted heavily through the COVID-19 pandemic. The number of participants and the delivery method made it difficult to form relationships with the participants and deliver a program that would provide a holistic service. An opportunity to increase service provision and deliver the program in full in a Face-to-Face environment would be of benefit.

Recommendation 2: Provide the capacity to deliver a train the trainer model of the program so that crucial members can deliver it to their own community. Through its Suicide Prevention Training Program, Wesley LifeForce empowers local community members to deliver training to their community, allowing them to understand each community's nuances and subtle differences. This program could benefit from the implementation of such a model. Under this arrangement, the program could be expanded to reach a wider audience and potentially expand across NSW.

Recommendation 3: Provide Wesley LifeForce and Western Sydney University with the funding to continue follow-up evaluation of the program or conduct focus groups to continue gathering data and continuously improving the program. The reach of the Wesley LifeForce Suicide Prevention Networks program means that Wesley Mission has a connection with Key Community members across NSW and strong relationships with many Primary Health Networks. Western Sydney University offers the capability to analyse data and show the impact on the community. Providing this funding over the long term will allow us to conduct longitudinal analysis and increase our awareness of what prevents people from becoming problem gamblers.

Recommendation 4: Trainers would benefit from a sign-up questionnaire or guide that would provide them with information from the students about their financial literacy knowledge and needs. i.e., what they already know, what they want to find out, what debt they are in and where they can turn for help.

Recommendation 5: Continue using the pre and post-survey questionnaires, utilising the Western Sydney University Social Work team to collect and analyse data regularly. This information would inform the program's future direction and areas, where improvements can be made to ensure that messaging is clear and concise.

Recommendation 7: Office of Responsible Gambling to provide funding for the use of Wesley Mission Financial Counsellors to contact each client who attends the program. This follow-up support would enable the participants to clarify any points they may have not understood in the initial training and allow them to re-assess goals and plans through practical support.

Literature Review

Gambling is a significant public health issue in Australia; estimates suggest that Australians lost approximately \$25 Billion on legal forms of gambling in 2018-2019, the largest per capita loss globally. Since 2009, NSW has seen an increase from \$8 Billion to \$10 Billion in total expenditure and losses (Australian Institute of Health and Welfare, 2021). While the industry claims that it is beneficial as it supports economic growth and generates revenue, it also causes significant economic and social harm to gamblers, families, and local communities (Paterson, M, Taylor, M, & Gray, M, 2020). Problem Gambling is any behaviour that inhibits and impact relationships, family, finances, employment and loss of control and addiction (Lifeline, 2021). People can gamble on electronic gaming machines, the lotto, scratch lotto tickets, card games, racing and other types of betting. The average problem gambler in Australia:

- Loses approximately \$21,000 per year
- Six times more likely to get divorced
- Four times more likely to suffer from alcohol abuse
- Children of problem gamblers are ten times more likely to become gamblers
- Whilst gambling was not found to increase intimate partner violence directly; it does intensify the severity and frequency of violence against women and increase the economic abuse of women in violent relationships (Australian Gambling Research Centre, 2020).

Financial literacy is the ability to understand and effectively use financial skills, including personal management, budgeting, and investing. Having adequate financial literacy is the basis of a healthy relationship with money. There is an increasing responsibility for people to manage their finances and know how to do this effectively and wisely. Although people need to understand their own financial situations, financial literacy is still a choice that requires people to decide to educate themselves in financial literacy actively; to understand and make good financial decisions. Watanapongvanich (2020) has said that more financially literate people may be less likely to take financial risks by gambling and have greater competency in managing their finances.

St Edmunds College in Canberra strongly believes that early financial literacy education equips students with the knowledge and understanding to manage their money successfully and prevent problem gambling behaviours (Rose, 2019). They believe that financial literacy aids young people to become adults who can financially plan for their lives and have a healthy relationship with money. This college has made financial literacy subjects compulsory in grades seven and eight and offers budgeting, insurance, economics, business and investing in the senior years. They engage their students in healthy financial management activities and learning, demonstrating and educating their students early in their financial literacy knowledge, demonstrating the importance in this area of learning and education. Whether financial literacy is taught in school-aged years or in adulthood, people must have healthy and effective relationships with money to prevent financial challenges and habits such as gambling.

A study on financial literacy and self-control was conducted in the United Kingdom (Gathergood, 2012). The results found that individuals with a lack of self-control had an increase in financial risks and challenges such as problem gambling. A lack of self-control can lead to irrational and unwise spontaneous decisions, increasing the thrill of gambling and the likelihood of it becoming habitual. Knowledge and informed decisions form the basis of financial literacy, averting the chances of future problem gambling and unwise money management.

Research in First Nations communities in rural Australia showed that social breakdown that led to violence and drug and alcohol problems was related to economic and social isolation (Stevens & Young, 2009). Stevens and Young propose that interventions aimed to increase the financial and social wellbeing of the individuals within the community would be beneficial. Card gambling is usually participated in for essential items such as money and food; also, alcohol. Card gambling may become redundant with the miseducation of appropriate and effective ways to spend and save money. They do not need to gamble their money for necessary items and lose their money in the act. Financial literacy within these communities is lacking, therefore feeding the statistics of problem gambling among

Australians. Instead of money being used effectively within disadvantaged communities, it prolongs the problem as the money is gambled out of the community into EGMs and other gambling outlets. Thus, poverty, substance abuse and financial challenges become stressors in the person's life, leading to breakdown and problem gambling, creating a cycle of abuse.

A report developed by the Australian Institute of Family Studies and the Australian Gambling Research Centre *Gambling in Suburban Australia* (Rintoul, A & Deblaquiere, J, 2019) found that gambling can lead to social isolation and dislocation from family and social networks. The report also suggests that for every person who is a problem gambler, an average of six others are impacted, be that within the household or on the broader community. Gambling harms were reported to be enduring and affected everyday life; this includes the ability to maintain food, housing, transport and education regularly. Participants in the study reported strained and damaged relationships, unpaid loans, increasing stress and distrust within the family and social network dynamic.

It is clear from the research that there is a need to limit further the harms caused by gambling and its impacts on the wider community. The Wesley Financial Literacy Program *In Charge of My Money* attempts to limit these harms by educating at-risk populations and empowering them to make more informed decisions with their money.

Evaluation Design and Method

The Wesley Financial Literacy Program's *evaluation in Charge of My Money* was conducted as a collaborative project between Wesley LifeForce Suicide Prevention Services and Western Sydney University. The Wesley LifeForce Suicide Prevention Services conducted the backgrounding report and literature review, and data analysis was conducted through the Social Work Department of Western Sydney University.

Over many years public policy has been to prevent gambling-related harm rather than primary interventions that attempt behaviour change (Delfabbro, P, Thomas, A, & Armstrong, A, 2016). With this policy in mind, it is that this survey was developed.

The Wesley Financial Literacy Program developed by Wesley Mission offers a new opportunity to engage with people who struggle with managing their financials and educate them about opportunities to think about their many choices. People who gamble report significant amounts of food and housing stress, reporting that they suffer from rent arrears or mortgage defaults.

This survey was developed with this idea in mind; by measuring the individual's risk factors, Wesley Mission would measure changes in behaviour and, therefore, an effective gambling prevention strategy. Questions were developed using the *Problem Gambling Survey Index* (PGSI) and the OECD Financial Literacy Measurement. Questions have been re-directed not specifically to ask about or assume an underlying gambling problem. The reasoning for this was developed in collaboration with the Wesley Mission Financial Counselling team, who have extensive experience in gambling counselling and highlighted the impact of stigma when working with problem gamblers.

A full copy of the survey is attached as [Appendix A](#)

Data Analysis

Characteristic (n=342)	n	%
<i>Gender (m*=104)</i>		
Male	66	19.3
Female	169	49.4
Not reported	3	0.9
<i>Age (years)</i>		
18-30	72	21.1
31-40	87	25.4
41-50	76	22.2
51-60	44	12.9
61+	63	18.4
<i>Indigenous (m*=11)</i>		
Yes	40	11.7
No	276	80.7
CALD	15	4.4
<i>Education (m*=21)</i>		
TAFE	53	15.5
Uni/Postgrad	65	19
Year 12	51	14.9
Year 11	13	3.8
Year 10	68	19.9
Year 9	37	10.8
Year 8	34	9.9
	321	
<i>Employment (m*=18)</i>		
Full time	20	5.8
Part Time	23	6.7
Casual	28	8.2
Student	40	11.7
Volunteer	11	3.2
Other	202	59.1
<i>Work hours/week (m*=67)</i>		
0-10	193	56.4
11-20	35	10.2
21-30	19	5.6
31+	28	8.2

*m = missing per category

Financial Risk Management (FRM)

The financial risk management (FRM) composite variable was developed (from a 6-item measure) that explored agreement with financial risk factors (see Appendix B for details). Results suggest overall mean scores varied slightly between pre (m=2.64) and post (m=2.82) workshop groups, but this difference (0.185) was not significant.

The financial risk management (FRM) composite variable was produced by combining the following six items from the survey:

- I have control over my money (#18)
- I know how to access help with financial support (#19)
- I know I have enough money for food (#20)
- I can pay my bills on time regularly (#21)
- I can set achievable goals (#22)
- I feel confident to handle stress in my day (#23)

In terms of ethnicity and Indigenous status, respondents presented significant differences *within* groups but not *between* groups on a pre/post analysis. For example, there tended to be significant mean differences between Culturally and Linguistically Diverse (CALD) and Indigenous respondents (figure 1). Specifically, CALD participants had higher means ($m=3.62$) than their Indigenous counterparts ($m=2.64$). Neither group differed significantly from the non-Indigenous group ($m=2.59$). However, these differences were minimised in the post-workshop analysis, suggesting ethnicity may not play a solid ongoing role in explaining/understanding financial risks for this sample.

These findings suggest that compared to Indigenous participants, the CALD group came to the workshops with a strong sense of uncontrolled spending and a lack of knowledge about financial support services. However, when examined after the workshop, these differences were reduced such that CALD respondents were more likely to feel the same as other participants about the personal capacity to manage financial risks. While no significant differences were observed in the post-workshop data, the variance could be masked by other factors not included in these analyses (i.e. lower response rates, socioeconomic factors etc.). Further interpretation of these findings suggests it may be important to culturally acknowledge diversity during the design and delivery of such workshops and how ethnicity may interact with other demographic factors.

Figure 1. Ethnicity & Financial Risk Management

Ethnicity		
	N	Mean
PreWorkshop		
Indigenous	29	2.64
non-Indigenous	188	2.59
CALD	13	3.62
Total	230	2.65
Post Workshop		
Indigenous	10	2.75
non-Indigenous	81	2.84
CALD	2	2.5
Total	93	2.82

Pre; $F(2, 230) = 6.46, p < .05$
 Post; $F(2, 93) = .153, p > .05$

When financial risk management was disaggregated based upon age, some differences were noted (figure 3). In particular, there was a small but significant increase in reported risk, which appears as a prominent difference between age groups both in pre- & post-workshop groups.

Figure 3. Age & Financial Risk Management

Financial Risk Management x Age Group		
	N	Mean
Pre Workshop		
18–30 years	56	2.91
31–40 years	56	2.40
41–50 years	56	2.66
51–60 years	25	2.34
61+	46	2.72
Post Workshop		
18–30 years	15	2.60
31–40 years	30	2.74
41–50 years	16	2.82
51–60 years	18	3.74
61+	14	2.05

Pre; $F(4, 239) = 2.49, p < .05$
 Post; $F(4, 93) = 6.13, p < .01$

Figure 2. Risk Management Graph



For example, older workshop attendees were more likely to perceive they had less control over their money and less knowledge about financial supports compared to younger participants (figure 3). This was most evident in the 51–60-year-old groups (mean =3.74). In the older groups, it appears respondents were more likely after the workshop to agree that they lack controlled spending, worried about not having enough to eat, and were less confident in handling daily financial stressors.

While the overall pre-workshop score was lower than the post-workshop score, and the 51–60-year-old attendees had the highest averages upon follow up, this might represent an overall increase in *awareness of financial risks* and not necessarily a reflection of workshop inefficacy. That is, participation in the workshop itself may have contributed to a greater awareness of financial risks in the form of personal controls of spending, lack of confidence and increased worry about sticking to monetary goals. Thus, it can be inferred that age is a significant factor in perceived financial risk management for workshop participants. In this regard, it could be concluded that by participating in the workshop, respondents learned to have higher recognition of personal risk factors that make them more vulnerable to gambling problems and related financial challenges. Thus, it may be advantageous to capitalise upon this lesson of enlightenment by re-engaging these individuals while they are conscious of such risks to further build upon financial risk management skills.

When assessing levels of perceived financial risk on the basis of education, there was minimal variation between levels in pre-workshop respondents and no significant difference pre/post.

However, there were significant differences within education levels post-workshop (figure 4).

For example, compared to all other groups, year 8 participants reported on average a significantly higher risk management score (figure 5). What this implies is that lower levels of education tend to be related to higher perceptions of difficulty in managing budgets, sticking to goals and paying bills. To extend, those with higher education were more likely to report some degree of confidence in managing their financial affairs compared to those with less education *after* workshop attendance.

Figure 5. Financial Risk Management & Education

Financial Risk Management x Education		
	N	Mean
Pre Workshop	224	2.63
Year 8	19	2.93
Year 9	29	2.72
Year 10	53	2.70
Year 11	9	2.56
Year 12	36	2.45
Uni/Postgrad	43	2.57
TAFE	35	2.56
Post Workshop	92	2.83
Year 8	15	3.97
Year 9	7	3.33
Year 10	14	2.65
Year 11	4	2
Year 12	14	2.76
Uni/Postgrad	22	2.27
TAFE	16	2.71

Pre; F(6, 224)= .607, p>.05
 Post; F(2, 92)= .856, p<.01

Figure 4. Risk Management & Education



Gambling Instability (GI)

A Gambling instability (GI) composite variable was developed (from a 6-item measure) that explored the respondent likelihood of high/low gambling instability. Low GI (i.e. scores 0-3) represents respondents who are less likely to endorse gambling tolerance, chasing wins, or betting more than they could afford to lose. Hi GI (scores 4-6) means respondents reported a lack of control on gambling practices such that it may have resulted in domestic/household issues, health problems and borrowing money etc.

The gambling instability (GI) composite variable was produced by combining the following six items from the survey:

- Have you bet more than you could really afford to lose? (#24)
- Have you needed to gamble with larger amounts of money to get the same feeling of excitement? (#25)
- Have you gone back on another day to try to win back the money you lost? (#26)
- Have you borrowed money or sold anything to gamble? (#27)
- Has gambling caused you any health problems, including stress or anxiety? (#28)
- Has your gambling caused any financial problems for you or your household? (#29)

First dichotomising responses across six items developed the GI variable. This was because there was a mix of item choices from the original survey where some respondents were given options between "not at all" to "often", while other respondents had options of "strongly agree" or "strongly disagree". Once this issue was sorted, a composite variable was produced by summing scores across the six items for each case.

Initially, respondents were asked to rate the level of agreement/applicability of the statements over last six months. The options included a mix of "not at all"... "strongly agree". Thus discreet analyses based upon the level of agreement could not be conducted, and instead, analyses were performed using a dichotomised variable (hi instability/low instability). Those dichotomised variables were combined with a resulting composite with a cut-off score of 3 (4 and higher indicates high gambling instability).

Results indicate that, as a whole, few participants (n=34) were considered to have high gambling instability. There were no significant differences between pre-and post-workshop groups, nor across other demographic factors such as age and work/education status. However, there were noted differences based on gender. For example, women (76%) were more likely than men (22%) to agree with items that suggest they did not borrow money or gamble at more significant amounts to feel the excitement. Instead, it appears women were more stable than men in terms of gambling risks in this sample (figure 6).

Figure 6. Gambling Instability & Gender/Age

Category	Low Gambling Instability	High Gambling Instability	Total
Male	43	20	63
Female	150	12	162
18–30 years	50	6	56
31–40 years	45	12	57
41–50 years	43	10	53
51–60 years	22	2	24
61+	42	4	46

Helpline Resources

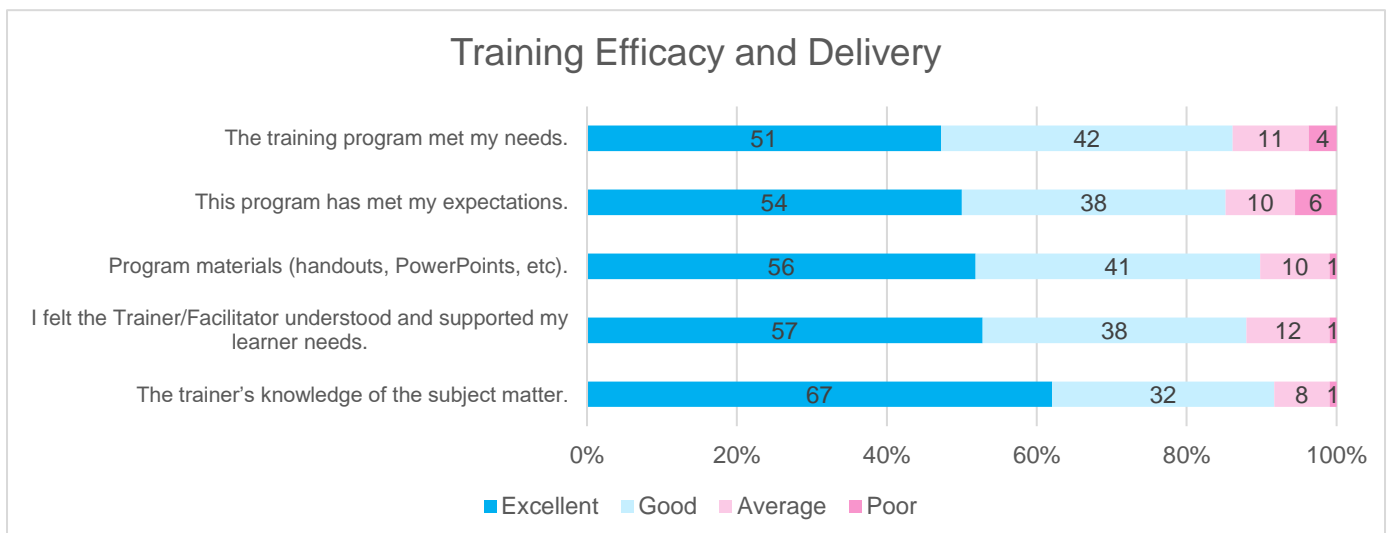
Descriptive statistics were completed to explore the number of correct responses (pre/post workshop) in relation to respondent recognition of national helplines. Data suggests there was a substantial change in respondent knowledge of financial support services. In particular, the rate of correct responses increased between the pre and post-workshop timepoints. For example, during the pre-workshop period, an overwhelming majority (94%) of respondents incorrectly matched the Gambling Helpline number with another service (figure 7). However, upon re-examination, the percentage of correct responses doubled. Similarly, the number of correct responses tripled between pre and post workshops for the National Debt Line. Despite the low response rate during follow up, this evidence suggests a notable benefit for workshop participants.

Figure 7. National Helpline Awareness

		Pre Workshop (n=247)		Post Workshop (n=95)	
		n	%	n	%
Gambling Help Line	Incorrect	233	94%	82	86%
	Correct (GHL)	14	6%	13	14%
National Debt Line	Incorrect	223	90%	62	65%
	Correct (GHL)	24	10%	33	35%

Trainer Efficacy

Education and training programs are only as valuable as the individuals who deliver the program; Wesley Mission, as a part of its continuous improvement program, has ongoing data collection that highlights the efficacy of the trainers delivering the program.



This data highlights that the delivery of the program is at a standard that sets a high standard in training. Well over 80% confidence across all 5 Key Performance areas, including over 50% of all respondents rated the program 'Excellent' across all areas. This data informs that the program should emphasise gathering information from each of the participants to understand their needs and expectations for the

program, to adjust these numbers higher; however, it is clear that the program meets the majority of respondents needs already.

Two key markers that stand out and give strength to the program's efficacy are the students' perception that the trainer understood their learning needs and had a strong knowledge of the subject matter. Holding with Wesley Mission values of empowering communities, these two markers show that the trainers are willing to support the individual's empowerment and learning and hold a level of knowledge that the students respect.

Discussion

In summary, the workshops appear to positively affect participant knowledge and awareness about gambling risks and financial challenges in society. Further evidence developed from the survey has shown that significant risk factors impact the individual's ability to control their spending. Factors such as level of education and gender play a role in the person's ability to manage budgets, stick to goals, and pay bills.

In terms of ethnicity and Indigenous status, respondents presented significant differences *within* groups but not *between* groups on a pre/post analysis. For example, there tended to be significant mean differences between Culturally and Linguistically Diverse (CALD) and Indigenous respondents (figure 1). Specifically, CALD participants had higher means ($m=3.62$) than their Indigenous counterparts ($m=2.64$). Neither group differed significantly from the non-Indigenous group ($m=2.59$). However, these differences were minimised in the post-workshop analysis, suggesting ethnicity may not play a strong ongoing role in explaining/understanding financial risks for this sample.

These findings suggest that the CALD group came to the workshops with a strong sense of uncontrolled spending and a lack of knowledge about financial support services compared to Indigenous participants. However, when examined after the workshop, these differences were reduced such that CALD respondents were more likely to feel the same as other participants about the personal capacity to manage financial risks. While no significant differences were observed in the post-workshop data, the variance could be masked by other factors not included in these analyses (i.e., lower response rates, socioeconomic factors etc.). Further interpretation of these findings suggests that it may be necessary to culturally acknowledge diversity during the design and delivery of such workshops and how ethnicity may interact with other demographic factors.

They also reported an improved recognition of helpline support services. Although there was a substantial loss to follow-up in completing post-workshop surveys, some insights could be gleaned from the data. For example, ethnicity appears to influence pre-workshop knowledge, which subsequently improved. Age was also crucial because older respondents tended to endorse an increased sense of awareness about personal risk factors after the workshop. Thus, while their risk scores were highest within the sample, this might suggest workshop attendance increased consciousness about such matters and improved a sense of personal responsibility.

Similar to the financial risk management component, the gambling instability measure demonstrates a positive impact of the Wesley Mission workshops, which can be understood from a number of different perspectives. For example, the FRM measure captured an increased sense of awareness about spending habits, and goal setting that might not have otherwise occurred had participants not attended the sessions.

As a result, attendees are more likely to make a conscious decision about their spending practices in the context of gambling. However, this presumption would require further follow up (i.e. focus groups or subsequent surveys) to be valid. Future endeavours may seek to capitalise upon this burgeoning behavioural change by designing a targeted approach to workshop delivery. That approach could incorporate elements that highlight age-related awareness and gender-specific nuances that would better position participants to maximise the advantages of attendance. In addition, a digital platform for administering surveys (data capture) might incorporate discrete pre/post matching elements to ensure robust analyses.

In the older groups, it appears respondents were more likely after the workshop to agree that they lack controlled spending, worried about not having enough to eat, and were less confident in handling daily financial stressors. These responses could have been elicited from the education that was received during the program. Empowering people with the knowledge to make decisions and the forward plan would induce a sense of stress if they cannot access the means to increase income or support. Follow up support for these individuals would be a beneficial part of the program, working alongside Wesley Mission Financial counsellors to develop long term monetary strategies and plans.

Conclusion

Education is only a small piece of a larger puzzle; limiting access to means and developing stronger regulations to limit problem gambling at the source would also benefit. Data analysis from Western Sydney University has shown that parts of the Wesley Financial Literacy Program could use review and improvement.

Data collected from the students regarding the impact of the trainers have shown that they are well equipped to deliver a highly educational and supportive program. The program delivery was impacted heavily throughout the COVID-19 pandemic. It was shifted to an online format that would impact service engagement and delivery; online education and training are difficult as they allow individuals to be distracted and disengaged from the trainer. It allows for students not to feel as supported as they would like to feel and can have undesired impacts on their learning as there is limited space to offer ongoing and continual support.

The Wesley Financial Literacy Program, *In Charge of My Money*, has been shown to be an effective and beneficial educational program through data analysis. It enhances people's understanding of their financial situations and empowers them to seek support if they feel they are unable to cope. It is difficult to tell through this small data analysis if the program would be effective in reducing problem gambling as its focus is on early intervention. However, it has been shown through the literature review that those who have a strong basis in financial literacy have reductions in gambling over their lifetime, so it would be safe to assume that the program would have an impact in this space too.

Limitations

The limitations of this study are varied, and it is essential to note that this program was designed to be delivered in a face-to-face environment. Due to the rapid changes in the COVID-19 position, it was not easy to deliver this program as it was intended. Therefore, it was also difficult to receive the required data sets to build a robust evaluation. With the numbers delivered, this evaluation has shown that with ongoing funding and continual support, the program would flourish and provide knowledge to at-risk populations and limit their risk of falling into problem gambling cycles.

Further, this study was undertaken without direct client conversation or consultation. In the future, the study would be enhanced through focus groups and individual interviews to gauge the program's impact on the individual.

Wesley LifeForce

Provides suicide prevention services that educate and empower local communities to support those at risk of suicide. Wesley LifeForce was established as a response to the growing number of suicides in Australia. The program operates empowered networks around Australia that are able to act independently for the best needs of their community in suicide prevention. The program also involves operating LifeForce training, providing local communities with mental health training. Finally, LifeForce operates the Sydney and Sutherland Lifeline office, which serves people in crisis. LifeForce offers a holistic view of suicide prevention, looking to increase awareness of mental health issues in Australia and support people to assist those who need assistance.

References

- Australian Gambling Research Centre. (2020, September). *The relationship between gambling and domestic violence against women*. Retrieved from Publications: <https://aifs.gov.au/agrc/publications/relationship-between-gambling-and-domestic-violence-against-women>
- Australian Institute of Health and Welfare. (2021, September 16). *Gambling in Australia*. Retrieved from Australia's Welfare 2021: <https://www.aihw.gov.au/reports/australias-welfare/gambling>
- Development, O. f.-o. (2011). *Measuring Financial Literacy: Questionnaire and Guidance Notes for Conducting an Internationally Comparable Survey of Financial Literacy*. Paris: OECD.
- Gathergood, J. (2012). *Self-Control, financial literacy and consumer over-indebtedness*. Nottingham, UK: Journal of Economic Psychology.
- Lifeline. (2021). *Fact Sheet - Problem Gambling*. Retrieved from Lifeline: https://www.lifeline.org.au/media/qqeb1z3u/draft_II-2pp-fact-sheet_gambling.pdf
- Paterson, M, Taylor, M, & Gray, M. (2020). Trajectories of Social and Economic Outcomes and Problem Gambling Risk in Australia. *Social Indicators Research*, 148, 297–321.
- Rintoul, A, & Deblaquiere, J. (2019). *Gambling in Suburban Australia*. Australian Institute of Family Studies.
- Rose, K. (2019). *The Importance of Financial Literacy*. Canberra, Australia: St Edmunds College.
- Stevens, M., & Young, M. (2009). *Betting on the evidence: Reported gambling problems among the Indigenous population of the Northern Territory*. Darwin, Australia: Australian and New Zealand Journal of Public Health.

Appendix A

1. Age: (Please tick the appropriate age range that suits you)
 18 – 30 years 31 – 40 years 41 – 50 years
 51 – 60 years 61 – 70 years 71 – 80 years 81+ years

2. Gender: (Please tick one with which you identify)
 Woman Man Transgender
 Non-Binary/Non-Conforming Prefer not to answer

3. Do you identify as Aboriginal or Torres Strait Islander? (Please tick one with which you identify)
 Yes, Aboriginal
 Yes, Torres Strait Islander
 Yes, Both Aboriginal and Torres Strait Islander
 No
 Of Cultural and Linguistic Diverse background. Describe: _____

4. Highest Schooling Level completed: (Please tick the Highest Level with which you completed)
 Year 8 Year 9 Year 10 Year 11 Year 12
 TAFE University degree / postgraduate
 Other: _____

5. Current Work Situation (Please tick one – if you have two jobs, choose your primary employment)
 Full time Part-Time Casual Volunteer Student Other

6. How many hours a week? (Please tick one – if you have two jobs, use the total number of hours)
 0 – 10 Hours 11 – 20 Hours 21 – 30 Hours 31 Hours or more

7. Imagine that five brothers are given a gift of \$1000. If the brothers need to share this money equally, how much does each brother get? (Please write your answer in the box provided, or tick 'Do Not Know')
Answer - \$ Do not know

8. If you invest \$200 with a 10% per year interest rate, after 12 months, if you do not make any deposits or withdrawals on the account, you will have: (Please tick your answer)
 \$220 \$400 \$250 Do not know

9. True or False questions (Please tick your answer)

If someone offers you the chance to make a lot of money, there is also a chance that you will lose a lot of money True False Do not know

High inflation means that the cost of living is increasing rapidly True False Do not know

It is less likely that you will lose all your money if you save it in more than one place. True False Do not know

10. Can you identify this phone number 1800 858 858? Please tick your answer?

- Gambling Help Hotline
- Legal Aid NSW
- National Debt Helpline
- Do not know

11. Can you identify this number 1800 007 007? Please tick your answer?

- National Debt Helpline
- Lifeline
- Gambling Counselling Service
- Do not know

12. Sometimes people find that their income does not cover their living costs. In the last 12 months, has this happened to you?

- Yes – What did you do? e.g Borrowed Money, Used Savings, Late paying bills

Please Describe: _____

- No
- Unsure
- Not Applicable (I do not have an income)

13. You lend \$25 to a friend one evening, and he gives you \$25 back the next day. How much interest has he paid on this loan? (Please write your answer in the box provided, or tick 'Do not know')

\$

- Do not know

14. Do you smoke tobacco? (Please Tick your answer)

- Yes
- No
- Prefer not to say

15. Please answer the questions to the best of your ability. Please circle a number closest to the statement, which effectively communicates the correct statement for you.

Financial Control

I am unable to control my spending 1 2 3 4 5 6 7 8 9 10

I have control over my money

Supports

I do not know how to access financial support services 1 2 3 4 5 6 7 8 9 10

I know how to access help with financial support

Food Security

I often worry I cannot buy enough food 1 2 3 4 5 6 7 8 9 10

I know I have enough money for food

Bill Security

I often find that bills are unpaid 1 2 3 4 5 6 7 8 9 10

I can pay my bills on time regularly

Goals

I am unable to stick to goals I set 1 2 3 4 5 6 7 8 9 10

I can set achievable goals

Stress Management

I do not feel confident to handle stress in my day 1 2 3 4 5 6 7 8 9 10

I feel confident to handle stress in my day



In the last six months...	Not at all	Rarely	Sometimes	Often
Have you bet more than you could really afford to lose?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you needed to gamble with larger amounts of money to get the same feeling of excitement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you gone back on another day to try to win back the money you lost?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you borrowed money or sold anything to gamble?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has gambling caused you any health problems, including stress or anxiety?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has your gambling caused any financial problems for you or your household?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Appendix B

