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# **EMPOWER PILOT PROGRAM**

## **Endline Evaluation Report**

November 2023

Developed by For-Purpose Evaluations





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## Acknowledgements

For-Purpose Evaluations acknowledges the Traditional Custodians of the lands on which we live and work, the Cammeraygal, Wangal and Gadigal people of the Eora Nation and the Dharug people. We also acknowledge the Traditional Custodians of the land on which Juno conducts their support services, Wurundjeri Country. We pay respect to Elders past and present.

For-Purpose Evaluations would like to thank the women (trans and cis) and non-binary people participating in the program who generously gave up their time to provide essential insights and perspectives to this report. We are grateful for their openness when discussing their experiences, challenges, goals, fears and successes with regards to the program. Without these people this project would not have been possible. We also extend our appreciation to the Juno team for their invaluable insights and the important work that they do for our community.

We also extend our thanks to Juno's partners and funders, the Lord Mayor's Charitable Foundation and Phyllis Connor Memorial Fund for making the pilot program possible.

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## Executive Summary

This evaluation considers the implementation and impact of the Economic Mobility Power pilot program (EMPower or “the program”). The evaluation was conducted between March 2022 and November 2023. This endline evaluation follows the midline evaluation completed in March 2023.

The purpose of this evaluation is to:

- Understand the impact of the program for the participants involved.
- Identify improvements that could enhance program outcomes and processes.
- Build an evidence base on the economic value of the program and its efficacy in the Australian context to, if appropriate:
  - Advocate for core funding to continue and expand the program.
  - Influence the design of services and the service system to support longer-term and coaching-style interventions.

### About the EMPower program

In Victoria, approximately 61,200 women (trans and cis) access Specialist Homelessness Services (SHS) each year.<sup>1</sup> Additionally, 44% of all people accessing SHS services in Victoria are a result of domestic and family violence.<sup>2</sup> Within Juno’s homelessness support programs, most participants’ income places them under the poverty line and only 10% of that income is received from formal employment.<sup>3</sup> In Victoria, these people are supported with case management, temporary housing and other services. However, after the immediate crisis is addressed and a level of stability is achieved, there is a lack of services to support them to work towards a more sustainable future for themselves and their families.

EMPower is Juno’s flagship program for capacity building and poverty reduction. EMPower is an innovative coaching model supporting women (trans and cis) and non-binary people with the skills and confidence to recover from trauma, achieve greater economic freedom, and thrive. Juno has adapted the program for the Australian context, based on a highly successful model developed by EMPATH, a Boston-based organisation. EMPower uses a neuroscience approach to support, recognising the executive functioning skills needed to build a more sustainable future are often jeopardised by trauma, stress and poverty.<sup>4</sup> The program enables participants to rebuild these skills by engaging them in a coached process where they develop and work towards a staged set of goals for family and housing, career and education, finances, and health and wellbeing. EMPower is recovery focused and not a replacement for case management, but aimed at people who have moved out of crisis and wanting to set goals around economic security.

Importantly, the EMPower program delivery is heavily influenced by the intersectional feminist approach embedded in Juno as an organisation. Juno ran the EMPower pilot from February 2021 to September 2023.

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<sup>1</sup> Australian Institute of Health and Welfare 2022

<sup>2</sup> Ibid

<sup>3</sup> Juno 2020

<sup>4</sup> Babcock 2014



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## Key Findings

### Learning Question 1: Did the program achieve its intended outcomes, including its KPIs?

#### Who for?

This evaluation identified the following key findings about the impact of EMPOWER:

- EMPOWER participants increased their economic self-sufficiency and their wellbeing. This is evidenced by positive outcomes across all five Bridge Pillars. This demonstrates the effectiveness of the holistic approach of the EMPOWER model, where success in one area can reinforce success in other areas of life. The most significant changes were achieved in the Financial Management and Wellbeing pillars.
- Overall, Cohorts 1 and 2 saw the strongest outcomes. These cohorts received at least 18 months of support, while Cohort 3 received 12 months. This suggests that there is a positive relationship between the length of time a person is in EMPOWER and the strength of their outcomes. Specifically, the longer the better.
- The program is particularly effective for Culturally and Linguistically, Faith Diverse (CaLFD) participants. This group had a bigger increase in their overall Bridge score, and a higher score at the end of the program.
- EMPOWER worked to build participants' confidence and belief in themselves and increase their overall wellbeing.
  - Overall, participants' wellbeing increased substantially over the course of the program. 76% of participants increased their overall Personal Wellbeing Index (PWI) score. The average PWI for the cohort increased by 25.2 points and surpassed the Victorian general population average at 24 months.
  - 72% of participants interviewed reported increased confidence, trust and belief in themselves as a result of the work they've done with their EMPOWER coach.
  - Participants had a meaningful experience of the program, particularly in building self-awareness and expressing their full potential. This suggests that the immediate outcomes of the program are more likely to be sustained long-term.

*"I'm not depressed anymore. I have a positive outlook to my future. I'm making goals, I'm taking baby steps and [my children] feel this positive energy from me." – Participant*

- There were strong outcomes in the participants' financial security, including employment, income and savings.
  - **100% of respondents were living above the relative poverty line at 24 months.** Overall, the median income across all cohorts increased by 46%.
  - Participants built better savings habits during the program. Across the cohort, the median savings rose by 329% from \$490 to \$2,100 per person. 72% of participants increased their savings during their time in the program.
  - After 18 months, 83% of those that were in the labour force<sup>5</sup> were employed in full-time, part-time or regular casual employment.

*"I have worked out what I am good at and now I am able to make a career out of it." - Participant*

*"I am able to save something which is completely opposite to before." – Participant*

- Participants achieved stability in their housing during the program.
  - 100% of participants were in safe, affordable and secure housing at 18 months and 24 months. Notably, two participants have successfully achieved home ownership while participating in the program.

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<sup>5</sup> Includes participants who are able to work and seeking employment (n=12)



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## **Learning Question 2: How has the design and implementation of the program enabled or inhibited the achievement of these outcomes?**

The evaluation identified the following key elements of the EMPOWER design and implementation contributed to its success:

### **The coaching relationship, and the coach's skills, are crucial to the program's success.**

Research from EMPATH identifies that the two most important elements in successful coaching is the coach's belief in the participant's capacity for change, and holding high expectations for this progress to occur<sup>6</sup>. EMPOWER participants developed a collaborative and trusting relationship with their coach, to which attributed they their success in creating positive change in their lives. Coaches evoke change by asking the right questions, supporting participant-led goal setting and providing accountability for achieving the goals, with unconditional positive regard. The EMPOWER coaches developed and refined their practice over the course of the pilot, through resources such as Motivational Interviewing training, resources from EMPATH, peer reflections and supervision, and other reading.

### **The focus on executive functioning skills and building self-confidence contributes to trauma recovery.**

EMPOWER recognises that the executive functioning skills needed to build a more sustainable future are often jeopardised by trauma, stress and poverty. Participants in the EMPOWER program have rebuilt these skills through setting, working toward and achieving goals. Participants are supported to achieve their goals through the unconditional positive regard of the coach, the financial incentives, and the structured process. After 18 months in the program, 88% of participants improved their Executive Functioning Skills profile. Overall, participants achieved 86% of the 311 goals they set for themselves.

Experiences of trauma can have a significant impact on people's self-confidence, impacting on their capacity to make changes in their lives. Through EMPOWER, participants rebuilt their self-confidence and personal wellbeing. Participants attributed this change to the experience of achieving the goals that they had set, and to the relationship with their coach.

*"The work I've been doing with [my coach] has given me the confidence to know what I can do, I can achieve things, be confident, advocate for myself and get what I deserve." - Participant*

### **The length of the program is a critical factor in achieving the outcomes.**

Participants who received a longer period of support (Cohort 1 and 2) had stronger outcomes and achieved more goals than those who had a shorter period of support (Cohort 3). Additionally, for people with a mental health diagnosis and / or disability, and those aged 45 to 65, saw the greatest improvement in their outcomes between 18 and 24 months. Coaches observed that, as people moved into the last six months of the program, their goals focused more on employment, income, education and sustaining the progress that they had made.

## **Learning Question 3: Do the benefits of the program outweigh the costs (Cost Benefit Analysis)?**

Overall, the benefit cost ratio (BCR) of the EMPOWER pilot, as delivered, is 1:1.095. That is, for every dollar the program cost, one dollar and ten cents of value was returned to society

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<sup>6</sup> Babcock 2018



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(Australia). These benefits accrued predominately to the program participants, with some avoided costs to the state and federal governments. The Net Present Value (NPV) is \$43,465.

Importantly, this does not include the unquantified benefits of the program. These benefits are significant and have been detailed by this evaluation. They include, increased financial security, increased confidence and self-awareness, improved goal setting skills, improved relationships with family and friends, and improved wellbeing.

*"The program helped me to get to know myself better and gave me a sense of purpose. Now I'm better at emotional management and self-disciplined. I learned how to treat myself kindly by forgetting the past and not overthinking the future. I'm more resilient and flexible and feel braver and fearless." - Participant*

In addition, this BCR ratio does not include some avoided costs to the Victorian and Federal Governments, such as reduced number of people accessing JobSeeker, as these net out as transfers.

During the first two years of the program, the costs were greater than the benefits to society. After the third and final year of the program the benefits outweighed the costs to society.

## Recommendations

The following recommendations are based on the findings of this evaluation. They are intended to support Juno and any future programs of a similar nature to strengthen their impact.

### **1. The EMPower program is effective in achieving outcomes for participants, and has a positive BCR. Continue to seek funding for the program.**

The EMPower pilot has been successful in achieving significant positive outcomes for participants, across all areas of their lives. It has supported recovery from trauma, and increased financial security. Participants have achieved outcomes in relation to employment, education, income and savings. They have improved their overall wellbeing, self-confidence, health and connections. Overall, the benefits of the program have exceeded the costs. It is therefore very worthwhile to seek funding to continue the program into the future.

### **2. Ensure future programs provide 24 months of support.**

The BCR for the program became positive (above 1) only in the third year of the pilot. Participants who received a longer period of support (Cohort 1 and 2) had stronger outcomes and achieved more goals than those who had a shorter period of support (Cohort 3). Additionally, people with a mental health diagnosis and / or disability, and those aged 45 to 65, saw the greatest improvement in their outcomes between 18 and 24 months. There was also significant growth in executive functioning skills after 18 months. In order to maximise the impact of the program, future programs should provide 24 months of support. Another option may be offering an 18-month program, with an optional additional 6-months for participants that need it.

### **3. Formalise the coaching practice guide for the Australian context.**

The coaching relationship, and the skill of the coaches, is critical to the program's success. The EMPower coaches have developed their practice over the course of the pilot, using a variety of resources as well as through supervision. A formalised practice guide is now critical to harness the learnings from conducting the pilot program. This practice guide should include commentary on common challenges to maintaining a coaching approach, such as how to respond when a participant is in crisis. Guidance should also be provided on how to deliver the model through an intersectional feminist lens. This will support the sustainability and scalability of the program, by helping to ensure that future coaches and similar programs are delivered consistently and continue to create the intended outcomes.



## About the Evaluation

### Purpose of the Evaluation

The purpose of this evaluation is to:

- Understand the impact of the program for the participants involved,
- Identify improvements that could enhance program outcomes and processes, and
- Build an evidence base on the economic value of the program and its efficacy in the Australian context to, if appropriate:
  - advocate for core funding to continue and expand the program, and
  - influence the design of services and the service system to support longer-term and coaching-style interventions.

### Scope of the Evaluation

This is an endline evaluation, building on the midline evaluation delivered in March 2023. This evaluation is focused on the implementation and outcomes of the pilot of EMPower only. The evaluation does not:

- Evaluate other services being provided by Juno staff during the pilot period,
- Rate the performance or outcomes for individual participants in the pilot program,
- Rate the performance of individual staff involved in the program, and
- Cover the implementation of the EMPath model by other organisations, or
- Make recommendations about the program to external stakeholders.

### Learning Questions

There are three learning questions for this evaluation:

1. Did the program achieve its intended outcomes, including its KPIs? Who for?
2. How has the design and implementation of the program enabled or inhibited the achievement of these outcomes?
  - a. Has Juno been able to implement the recommendations from the Midline evaluation?
  - b. Have they had an impact on the achievement of the intended outcomes?
3. Do the benefits of the program outweigh the costs (Cost Benefit Analysis)

### Evaluation Approaches

The evaluation uses several approaches in order to meet the objectives of the different audiences. These include:

- Economic evaluation (Cost Benefit Analysis)
- Feminist evaluation principles
- Process, outcomes and impact evaluation
- Meaningful evaluation.

For more information on each of these approaches and how they have been applied in this evaluation, see [Appendix 2](#).

### Methodology

A mixed-methods approach was used to gather both quantitative and qualitative data to answer the learning questions. The table overpage shows the data collection activities undertaken to inform this endline evaluation report.





Activity	Responses	Proportion
Qualitative Data		
Participant interviews and focus groups (in-person and online)	18 <sup>7</sup>	47.3%
Case notes	38 participants	100%
Sector Interviews	3	-
Staff interviews	8 <sup>8</sup>	100%
Quantitative Data		
Participant Survey	14 <sup>9</sup>	37% of participants
Program Tools		See below

Table 1: Data collection completed.

The EMPower tools also provided output and outcomes data for the evaluation. As part of the evaluation, the Personal Wellbeing Index (PWI) was introduced, with data available from March 2022.

Cohort	# Participants	Intake Bridge	6-month Bridge	12-month Bridge	18-month Bridge	24-month Bridge	PWI (min. 2)	Goals Action Plans	Intake EF Skills Profile	6-month EF Skills Profile	12-month EF Skills Profile	18-month EF Skills Profile	24-month EF Skills Profile
1	9	10	9	8	8	8	6	108	9	9	8	7	1
2	13	10	9	8	8	-	9	107	9	7	3	1	-
3	16	13	8	9	1	-	10	96	14	10	5	-	-

Table 2: Program tools completed.

### Limitations

As with all evaluations, the findings in this report have some limitations as detailed below.

Program Tools	
Limitation	Mitigation
<ul style="list-style-type: none"> <li>The PWI was introduced part way through the program (March 2022). Therefore, PWIs were not completed for the first and second cohort at intake. As a result, the number of PWI responses is limited in comparison to the other tools.</li> <li>The Bridge and Executive Functioning Skills Profile were not always completed at the set intervals. For example, participants may have completed the 12-month Bridge after 14 months, depending on what was going on in their lives and when they had an appointment with their coach.</li> </ul>	Data has been triangulated with case note analysis and interviews to address this limitation.

<sup>7</sup> Three participants were interviewed during both the midline and endline data collection phases to inform an understanding of how outcomes are sustained.

<sup>8</sup> Two staff members were interviewed during both the midline and endline data collection phases to inform an understanding of how outcomes are sustained and changes in the program over time.

<sup>9</sup> Although the survey was conducted during both midline and endline data collection phases, only the endline responses were included in this evaluation. This is due to the likelihood of duplicate responses over both phases.



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<ul style="list-style-type: none"> <li>Due to the different length of service for each cohort, program data at 24 months and 18 months is not consistently available from all three cohorts.</li> </ul>	
<b>Participation Bias</b>	
<b>Limitation</b>	<b>Mitigation</b>
<ul style="list-style-type: none"> <li>Participants and staff may have an interest in keeping the program going, and so may be motivated to share only positive stories and feedback.</li> </ul>	Data has been triangulated using a number of methods and stakeholders, as well as objective and subjective indicators, to mitigate this risk.

Table 3: Limitations.

## About the EMPower pilot

### The EMPower Model

In Victoria, approximately 61,200 women (trans and cis) access Specialist Homelessness Services (SHS) each year.<sup>10</sup> Additionally, 44% of all people accessing SHS services in Victoria are a result of domestic and family violence.<sup>11</sup> Within Juno’s homelessness support programs, most participants’ income places them under the poverty line and only 10% of that income is received from formal employment.<sup>12</sup> In Victoria, these people are supported with case management, temporary housing and other services. However, after the immediate crisis is addressed and a level of stability is achieved, there is a lack of services to support them to work towards a more sustainable future for themselves and their families.

EMPower is Juno’s flagship program for capacity building and poverty reduction. EMPower is an innovative coaching model supporting women (trans and cis) and non-binary people with the skills and confidence to recover from trauma, achieve greater economic freedom, and thrive. Juno has adapted the program for the Australian context, based on a highly successful model developed by EMPath, a Boston-based organisation. EMPower uses a neuroscience approach to support, recognising the executive functioning skills needed to build a more sustainable future are often jeopardised by trauma, stress and poverty.<sup>13</sup> The program enables participants to rebuild these skills by engaging them in a coached process where they develop and work towards a staged set of goals for family and housing, career and education, finances, and health and wellbeing. EMPower is recovery focused and not a replacement for case management, but aimed at people who have moved out of crisis and wanting to set goals around economic security.

Coaching is a complementary approach to traditional case management. The unique approach of EMPower shifts from “doing for” the participant, as can occur within case management models, to evoking change by asking the right questions, supporting participant-led goal setting and providing accountability for achieving those goals. The program is designed so that coaches typically meet with participants on a more intensive and frequent basis in the early stages of the program, and move to more infrequent sessions as participants progress and achieve their goals.

<sup>10</sup> Australian Institute of Health and Welfare 2022

<sup>11</sup> Ibid

<sup>12</sup> Juno 2020

<sup>13</sup> Babcock 2014





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[Appendix 1](#) provides a program logic model and theory of change for EMPower. Importantly, the EMPower program delivery is heavily influenced by the intersectional feminist approach embedded in Juno as an organisation.

The EMPower pilot ran from February 2021 to September 2023. Three cohorts participated in the program:

- Cohort 1: 10 people, March 2021 to March 2023
- Cohort 2: 12 people, October 2021 to September 2023
- Cohort 3: 16 people, March 2022 to September 2023

### Evidence Base

The program and Theory of Change is informed by research undertaken by EMPATH and Harvard University that examines the impacts of poverty, stress, and trauma on the brain, behaviour, and decision-making. This Economic Mobility evidence-base recognises the impact of structural inequality and discrimination which can lead into living in poverty, experiencing homelessness and trauma, thereby impacting the area of the brain associated with many of the analytic processes called executive functioning skills. When an individual encounters stress or crisis, the limbic brain can become overactive and powerful signals of desire, stress or fear can cause the pre-frontal brain to become swamped and waves of emotion to drown out focused decision-making.<sup>14</sup> It is in the pre-frontal cortex where executive functioning skills take place and where different messages from the brain and body are integrated.

Therefore, for participants to succeed in reaching goals it is necessary to develop, practice and strengthen these key executive functioning skills through setting and working towards smaller goals and receiving ongoing support and recognition for their progress. The more these executive functioning skills are practiced, the more the 'brain physically develops increasingly rich networks of neural connections in the areas of the prefrontal cortex that support these functions'.<sup>15</sup> The confidence that reaching staged, planned goals creates then flows into greater executive functioning skills such as planning, prioritisation, flexibility and metacognition.

The EMPower program specifically works on the areas of impulse control, working memory and mental flexibility that are likely to have been compromised by trauma. Strengthening these active neural pathways can also enable better reasoned decision-making in the longer-term.

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<sup>14</sup> Casey et al 2011

<sup>15</sup> Babcock 2014



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## Program Timeline

Figure 1 below shows a timeline of the delivery of the EMPower pilot from 2021-2023, including recruitment periods, cohort start dates, COVID-19 lockdowns and staff changes.

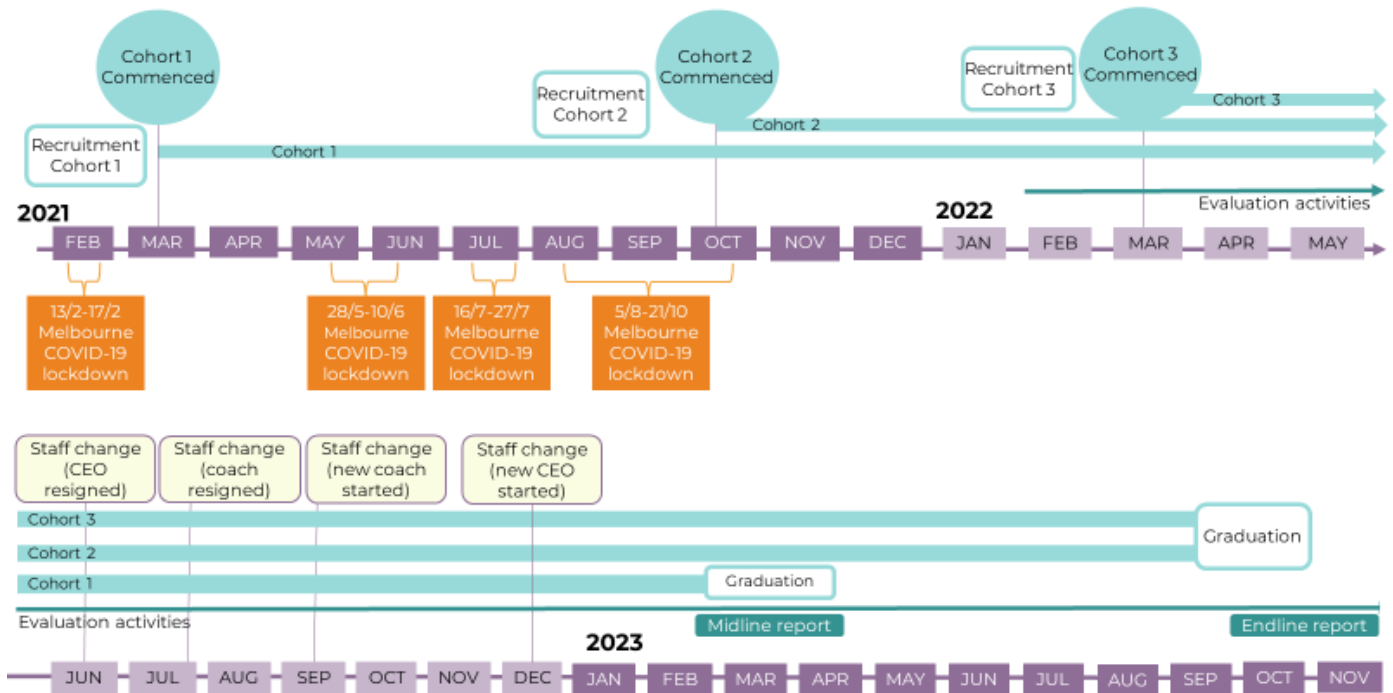


Figure 1: EMPower pilot timeline

## Impacts of COVID-19

As demonstrated in Figure 1, it must be acknowledged that the EMPower program commenced during the 2021 COVID lockdowns in Melbourne. Subsequent program delivery was impacted by ongoing COVID restrictions. For example, there were fewer group activities conducted than intended, particularly for Cohort 1. Recruitment for Cohort 2 was also conducted during the June – October 2021 COVID lockdowns in Melbourne. At times, the disruption negatively affected opportunities to address employment and education goals, while also necessitating a focus on the wellbeing and mental health related outcomes for the impacted cohorts.

## About the Coaches

Three coaches were employed during the pilot EMPower program. Coaches come from diverse professional backgrounds, including case management and social work. Coaches also have expertise in a range of therapeutic and support techniques, such as motivational interviewing and financial counselling. Most importantly, all coaches work from an intersectional feminist, strengths-based, person-centred and trauma-informed foundation.



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### About the Participants

The graph below depicts the number of people who began EMPower and those who completed the full program according to each cohort. Reasons for discontinuing the program included meeting their goals early in the program, such as finding full-time employment, time restrictions or deciding it was not the right fit for them.

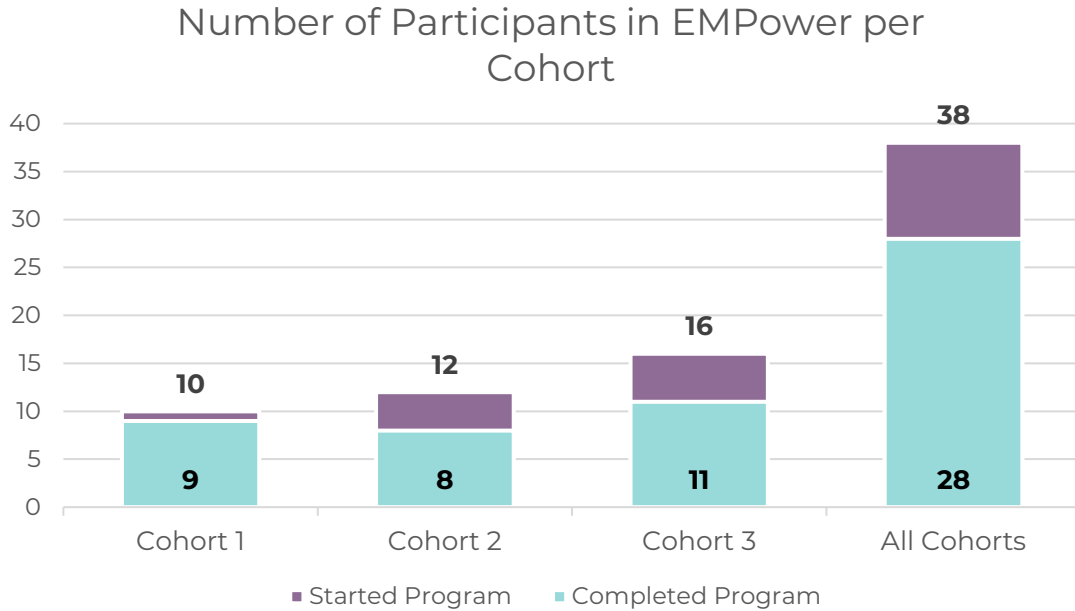


Figure 2: EMPower participants per cohort

More than a one-third (39%) of participants were previous Juno participants. Other common referral pathways included self-referral, Women's Property Initiative and Orange Door.

The key demographic information for participants displayed in the table below demonstrates the diversity of needs presented in EMPower. Therefore, there is a need for responsive and flexible coaching support for each participant. For example, participants who are CaLFD or living with a disability may experience additional barriers to employment and may require specialised support to help them achieve their goals.

Demographic	Proportion of participants
<b>Culturally and Linguistically, Faith Diverse</b>	39%
<b>Australian Citizen or Permanent Resident</b>	92%
<b>Temporary Visa</b>	8%
<b>Long term health condition / disability</b>	32%
<b>Mental health diagnosis</b>	42%
<b>Has one or more children</b>	71%

Table 4: Demographic profile of EMPower participants





## Program Outcomes

### Learning Question 1: Did the program achieve its intended outcomes, including its KPIs? Who for?

#### The Bridge to Self-Sufficiency

The Bridge to Self-Sufficiency, known as the “Bridge” is a research-based tool developed by EMPATH and supported by neuroscience.<sup>16</sup> The Bridge illustrates the journey people undertake as they advance from poverty to economic self-sufficiency, through setting and achieving goals across each of the five pillars. The Bridge is designed to facilitate conversations, support contextualised decision making and provide a framework for accountability and outcomes measurement. The five pillars broadly represent the domains of life identified as the most essential to move towards economic self-sufficiency.<sup>17</sup> The Bridge takes a holistic approach, recognising that difficulties in one area of a person’s life often results in difficulties in another. Conversely successes in one area can reinforce success in other areas. The Bridge is provided at [Appendix 3](#).

The following section explores the outcomes of the EMPOWER pilot across the five Bridge pillars.

#### Key Findings

This evaluation identified the following key findings about the impact of EMPOWER:

- EMPOWER program participants increased their economic self-sufficiency and their wellbeing. This is evidenced by positive outcomes across all five Bridge Pillars. This also demonstrates the effectiveness of the holistic approach of the EMPOWER model, where success in one area can reinforce success in other areas of life. The most significant changes were achieved in the Financial Management and Wellbeing pillars.
- Overall, Cohorts 1 and 2 saw the strongest outcomes. These cohorts received at least 18 months' support, while Cohort 3 received 12 months. This suggests that the length of time in the program is important for achieving outcomes.
- The program is particularly effective for CaLFD participants. This group had a bigger increase in their overall Bridge score, and a higher score at the end of the program.
- The program worked to build participant's confidence and belief in themselves, and increase their overall wellbeing.
  - 72% of participants interviewed reported increased confidence, trust and belief in themselves as a result of the work they've done with their EMPOWER coach.
  - Overall, participants' wellbeing increased substantially as the program progressed. 76% of participants increased their overall PWI score. The average PWI for the cohort increased by 25.2 points and surpassed the Victorian general population average at 24 months.
  - Participants had a meaningful experience of the program, particularly in building self-awareness and expressing their full potential. This suggests that the immediate outcomes of the program are more likely to be sustained long-term.
- There were strong outcomes in the area of financial security, including employment, income and savings.
  - Participants built strong savings habits during the program. Across the cohort, the median savings rose by 329%. 72% of participants increased their savings during their time in the program.
  - Overall, the median income across all cohorts increased by 46%. Crucially, 100% of respondents were living above the relative poverty line at 24 months.

<sup>16</sup> EMPATH 2021

<sup>17</sup> Babcock 2012



- After 18 months, 83% of those that were in the labour force<sup>18</sup> at the 18-month interval were employed in full-time, part-time or regular casual employment.
- Participants achieved stability in their housing during the program.
  - 100% of participants were in safe, affordable and secure housing at 18 months and 24 months. Significantly, two participants have successfully achieved home ownership while participating in the program.

### Overall Bridge Scores

Overall, participants in the program had positive outcomes in all areas of the Bridge (Table 5). On average, participants increased their Bridge score by 20.25 points<sup>19</sup>.

Bridge pillar	Area	Intake score	End of program score <sup>20</sup>	Change in area	Change across pillar
<b>Family stability</b>	Housing	7.5	9.5	+ 1.8	+ 2.2
	Family	6.5	9.0	+ 2.5	
<b>Wellbeing</b>	Health	6.5	9.0	+ 2.5	+ 2.9
	Networks	5.6	8.8	+ 3.2	
<b>Financial Management</b>	Financial wellbeing	3.8	7.8	+ 4	+ 3.2
	Savings/debt	4.6	7.0	+ 2.4	
<b>Career and Education</b>	Career	4.3	6.3	+ 2	+ 1
	Education	7.1	7.0	- 0.1	
<b>Income and Employment</b>	Income	4.3	7.5	+ 3.2	+ 2.6
	Employment	4.3	6.3	+ 2	

Table 5: Change in outcomes according to Bridge pillar

Although participants from across all cohorts began the program at a similar starting point, those from Cohorts 1 and 2 finished the program with significantly higher scores. This can likely be attributed to the length of time spent in the program. Figure 3 illustrates the change in total Bridge score for participants according to cohort.

<sup>18</sup> Includes participants who are able to work and seeking employment (n=12)

<sup>19</sup> Using intake to 18-month Bridge data

<sup>20</sup> Based on Bridge scores at 24 months





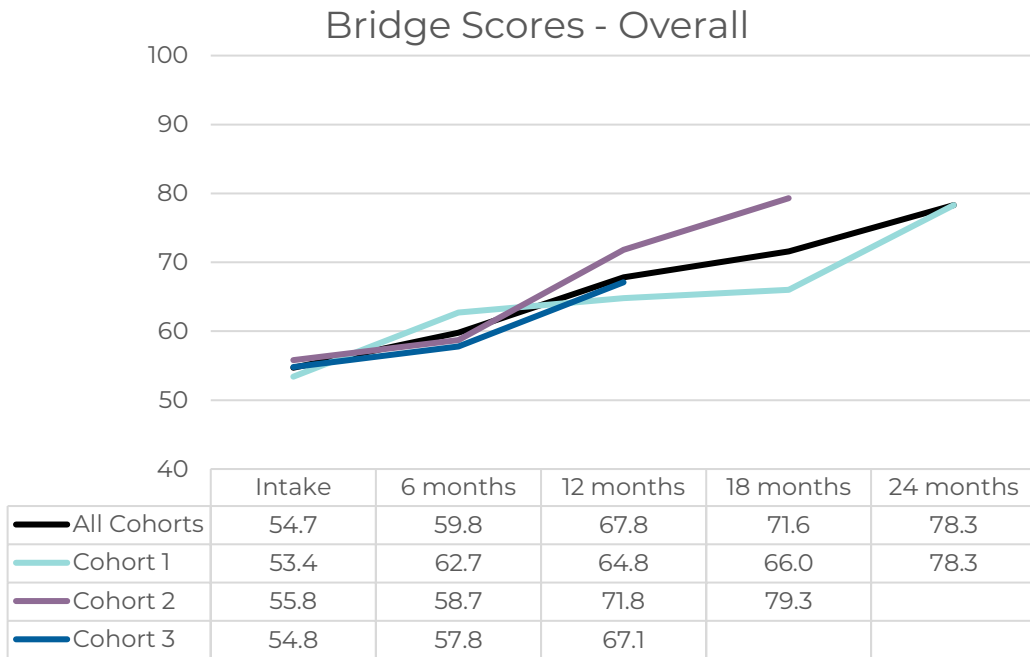


Figure 3: Total Bridge scores across cohorts

CaLFD participants finished the program with higher Bridge scores and had a bigger increase in their score than their counterparts (Figure 4). CaLFD participants also experienced greater positive change earlier in the program. This finding suggests that EMPower works particularly well for CaLFD participants.

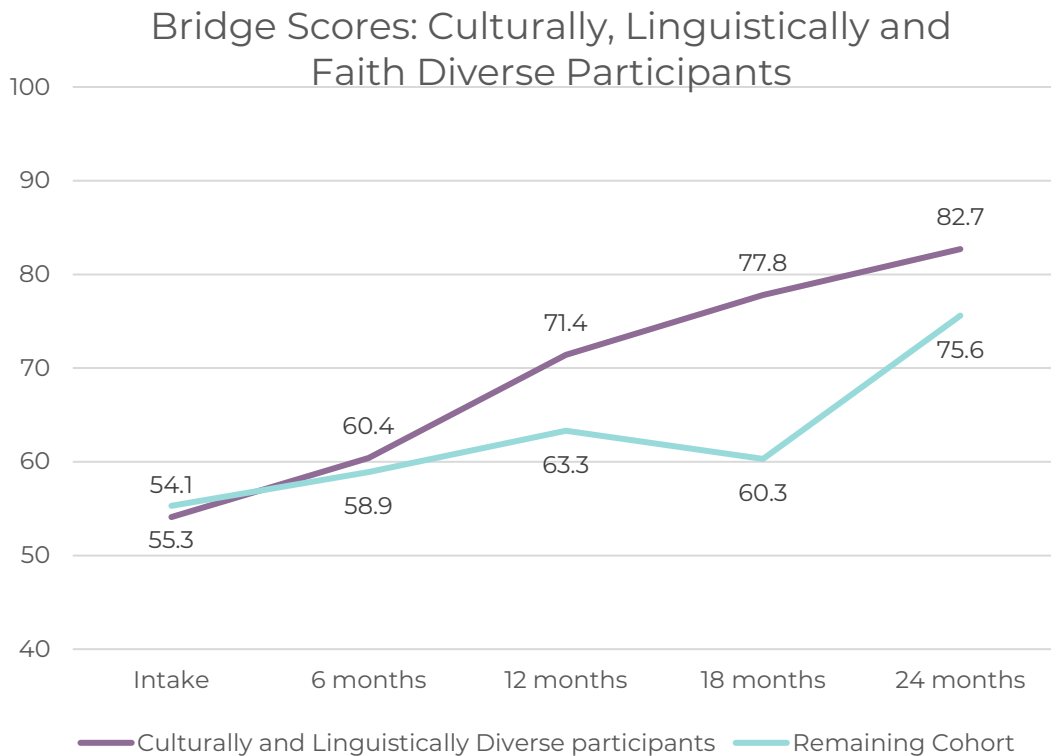


Figure 4: Overall Bridges scores according to cultural background

Similarly, younger participants (aged 26-45 years) finished the program with higher Bridge scores than those aged 46-65 years, finishing with 82.7 points and 75.6 points respectively. Changes in the overall Bridge score were also slightly larger for younger participants. However, those aged 46-65 years benefitted more from the length of the program, seeing their highest increase in Bridge score in the 18- to 24-month interval.



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Participants with mental health diagnoses and/or disability had similar Bridge scores to their counterparts. However, this cohort benefitted more from the length of the program, as they saw their greatest increase in the 18- to 24-month interval.

### Financial Management

EMPower's comprehensive coaching program is designed to assist participants to acquire and develop the resources, skills and behaviour changes necessary for economic mobility. This approach is supported by neuroscience on the impact of poverty, stress and trauma on the brain and behaviour.<sup>21</sup> Poverty, stress and trauma can negatively affect people's overall financial circumstances, through a lack of money management skills, low incomes and loss of income or assets, or ongoing struggles with overcoming personal debts, particularly after long periods of economic stress or trauma.

Within the Bridge pillar of financial management, participants work towards accumulating savings equal to two months' worth of living expenses, managing debts, and building confidence in personal finance. For some participants, the completion of the first Bridge is a significant step towards understanding their financial situation, identifying specific areas to improve and developing achievable goals to build their economic mobility. This process builds participant capacity to manage their finances in a way that offers both security and choice for their future.

### Financial wellbeing

Overall, EMPower participants increased their Bridge scores within the financial wellbeing pillar, moving from an average score of 3.9 to 7.8 across all cohorts. Figure 5 shows the positive change in the average score in the financial wellbeing area of the Bridge over the course of the program.

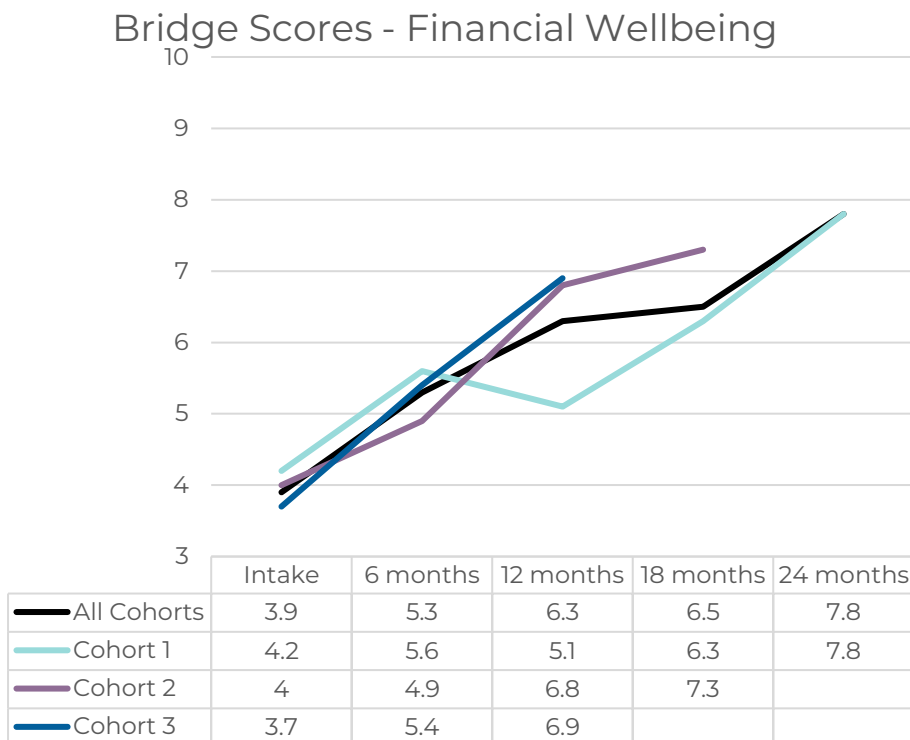


Figure 5: Bridge Scores – Financial Wellbeing

During interviews, participants spoke about having increased knowledge of budgeting and personal finance. Participants attributed their success in this area to knowledge and skill

<sup>21</sup> EMPath 2021



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development opportunities, such as the Money Matters course, and the incentives and tools offered by the program.

*“When we get organised with things in our personal life it has a flow on positive affected in how our finances are as well. Getting a job, higher pay, and being resourceful with what we have in our bank accounts.” – Participant*

*“I’m more financially independent now.” – Participant*

*“When I see [my Bridge score] in regard to finances I think, “oh my God, look at where I am now and look at where I was.” - Participant*

*“The Money Matters course was about breaking it down to see what I could pay for. It helped recognise what I have, what is there, and what is left.” - Participant*

### Savings and Debt

Overall, EMPOWER participants increased their Bridge scores within the savings and debt area, moving from an average score of 4.6 to 7.0. Figure 6 shows the positive change in the average score in the savings and debt area of the Bridge over the course of the program.

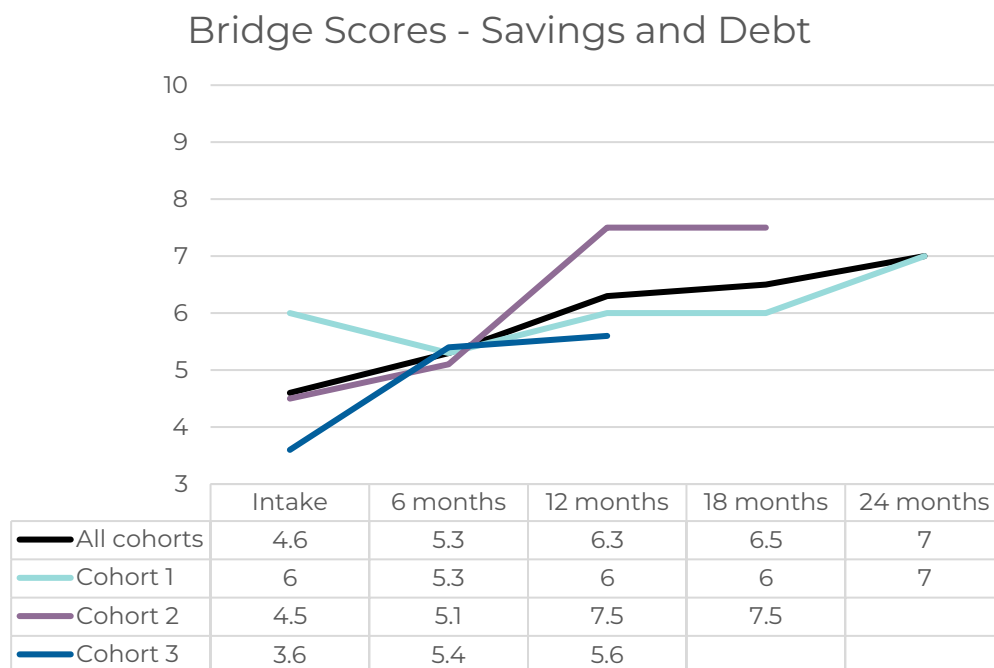


Figure 6: Bridge Scores – Savings and Debt

**Across the cohort, the median savings rose by 329% from \$490 to \$2,100.** Further, **72% of participants increased their savings during their time in the program.** This is a significant achievement given the economic context in Australia at this time, where savings across the general population have fallen following a rise in household consumption costs.<sup>22</sup> Additionally, case note analysis revealed that at least 45% of the total participant cohort were successfully working towards their savings goals. This evidence indicates that participants are more financially secure as they progress through the program. Building a consistent savings habit helps to break the cycle of poverty and is linked to improved overall emotional wellbeing.

<sup>22</sup> Australian Bureau of Statistics 2023



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Interviewees reflected that the program enabled them to develop better savings habits. EMPOWER participants largely attributed their success in this area to structured goal-setting and incentives.

*"I am able to save something which is completely opposite to before." – Participant*

*"One participant who had no savings habit is on her way to saving \$5,000. The Money Matters program and learning specific budgeting goals created a mental shift - from having an idea of budgeting as a restrictive thing to something that can serve her. She's now thinking about investing and earning a passive income." - Staff*

*"I did a course on how to save, which was really good. It was important because I didn't really pay attention to my super, I never touched or saw it. I learnt a lot about that." – Participant*

### Case Study - Sayanti's<sup>23</sup> Story

Sayanti is a 36-year-old woman from a CaLFD background who was part of the second cohort of EMPOWER.

She was referred to EMPOWER as she had been experiencing family violence and wanted to rebuild her life, and develop independence for herself and her three children. She had not worked since moving to Australia as she had three young children and her husband prevented her from working. As such, she had been financially dependent on her husband and not allowed to manage money.

When Sayanti joined EMPOWER, she was feeling depressed, lost, frustrated and unsure what her next steps should be. Reflecting on the journey that led her to seek support, Sayanti says:

*"I never thought this would happen. When I stepped away from my past relationship, the world was very new to me. I felt that my ex-partner was my security. I thought 'How can I survive? I have 3 kids. How do I afford this? Who can support me?'"*

The first goal Sayanti set with her coach was to get her driver's license. This brought her an increased level of independence and boosted her self-confidence. She then began setting goals with the support of her coach pertaining to work and study. She began working as a Teacher's Aide and a Childcare Educator and, at the same time, began studying a Childcare Diploma. During this period, she joined the financial literacy course Money Matters run for Juno participants by local neighbourhood house, Bridge Darebin. She opened a bank account, began managing her own money, and developed a regular savings habit. Through setting these step-by-step goals, Sayanti slowly but surely built up her self-confidence and a deep trust and belief in herself.

Since early 2023, she has been working as a peer educator, sharing information with other women from her community on financial literacy and independence. She deeply values being able to support other women and connect with her community to create greater safety and choice for women who have experiences of trauma and violence.

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<sup>23</sup> Name changed for privacy



*“Joining EMPOWER helped me to feel safe, secure and connected. I was encouraged and I came to believe in myself... Slowly, slowly as I got involved in work, as I became more independent, I started to come out of my depression and feel more confident in making decisions for my life.”*

Sayanti continues to set goals for her future and to grow in her confidence and power. When asked what advice she’d provide to others in a similar situation, Sayanti said:

*“Believe in yourself. Connect to yourself. Seek out the support, connections and resources that will enable you to grow.”*

### Family Stability

The Bridge ‘Family Stability’ pillar includes goals in the areas of housing and family. It is well-established in research that both family relationships and housing can be significantly negatively impacted by ongoing stress, trauma and poverty. For example, toxic stress may hinder parenting, which can have long-term consequences on children’s development. Poor quality housing can also significantly compound this problem. Within the area of housing, participants move toward securing housing that is safe, secure and affordable. Within the area of family, participants move towards thriving familial relationships, where challenges can be managed confidently. Progressing one’s goals within the ‘Family Stability’ pillar leads to improved overall security and emotional wellbeing, not only for the participant, but also for their loved ones. Achievements in this pillar also help to break the cycle of disadvantage and provides a strong foundation for working towards other goals.

### Housing

Overall, EMPOWER participants increased their Bridge scores within the housing pillar, moving from an average score of 7.7 to a score of 9.5 (Figure 7). 89% of participants joined the EMPOWER with safe, affordable and secure housing<sup>24</sup>. This reflects the eligibility criteria that people are in stable housing at intake. **After 18 months, 100% of participants were in safe, affordable and secure housing**<sup>25</sup>. Importantly, case note analysis revealed that at least three participants experienced housing instability during the program, largely due to crisis such as family and / or community violence<sup>26</sup>.

**Significantly, two participants embarked on a journey of savings and have successfully achieved home ownership while participating in the program.** Both participants were engaged in the program for 24 months. Three interviewees also secured a safe rental property with support from their EMPOWER coach.

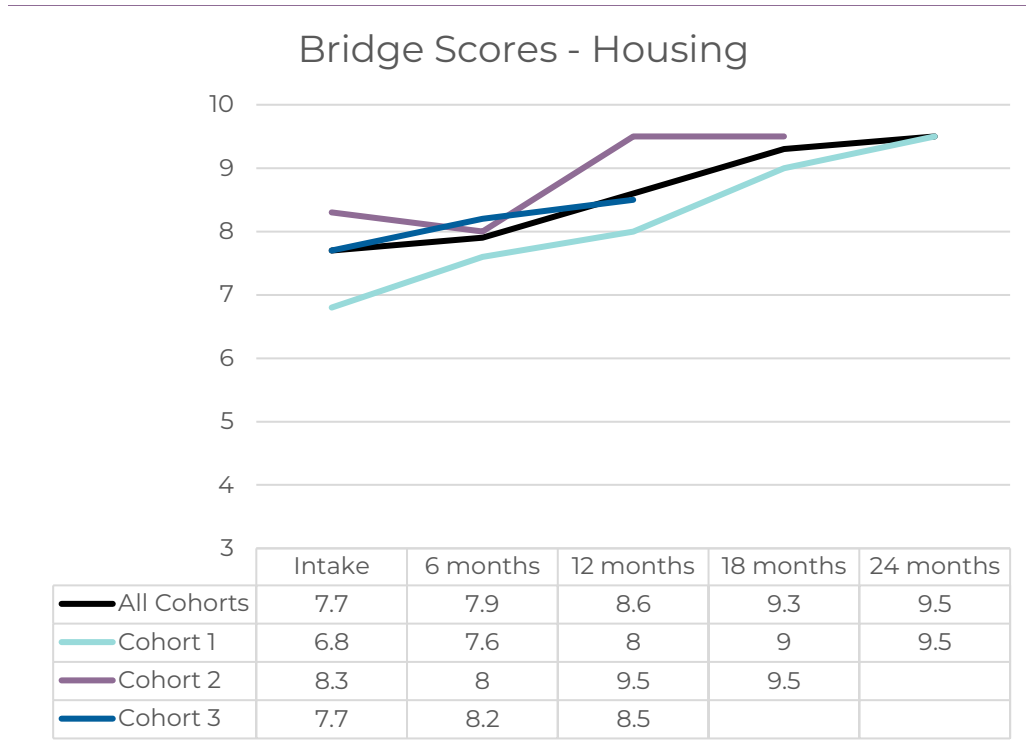
*“I had a goal about buying a house. My [ex-]husband had total control of the finances, suddenly I was confronted with the challenges of living independently. How to buy a house, how to go to a conveyancer. Now I have bought a home. I was able to use the skills and knowledge from Money Smart and property courses.” - Participant*

*“Before I lived in a boarding house, now I live in my own place. I will always be grateful after so many years of not having my own space.” - Participant*

<sup>24</sup> Bridge score 6. ‘Temporary or transitional housing, safe but marginally adequate’ or above

<sup>25</sup> KPI 80% of participants are currently in safe, affordable and secure accommodation

<sup>26</sup> This experience is not reflected in the Bridge data in Figure 7 as data collected using the tools only reflects participants’ circumstances at a particular point in time. As such, it does not always provide a full picture of the participant experience between completing the tools. For example, if a participant has experienced housing instability that is resolved before completing the 12-month Bridge tool.



*Figure 7: Bridge Scores - Housing*

Safe and secure housing is fundamental to recovery and economic mobility. Importantly, what constitutes a safe and secure home can be subjective and dependent on a person’s circumstances, for example the security of community housing may be more secure for people who were previously under extreme rental stress in the private market. To highlight the significance of the impact of progress in this area for some participants, some highlights from different participant’s experiences have been included below:

- Two EMPOWER participants were living in unaffordable private rental when they joined the program. Both had experienced family violence and private rental was deemed the only option for them following periods in hotel crisis accommodation. Both had been on the social housing waitlist for many years. Local community housing properties became available during their time in EMPOWER and they were both able to move in to their new sustainable, affordable, community housing properties. This stability had flow-on effects for both, where they could continue their studies and get into part-time employment. Once the stress of housing unaffordability was lifted, they were able to re-focus and make plans for their futures.
- Another EMPOWER participant found that her community housing was no longer suitable or safe for her family to live in. She had experienced family violence, and this continued to impact her tenancy, undermining her safety at home. As a result of completing her Masters degree and then finding employment while in EMPOWER, she decided to move out of community housing and into an affordable housing property. Having choice and resources to investigate, and then action, alternative accommodation options was an outcome she described as empowering and part of creating a better future for herself and her child.

Participants attributed several program elements to their success in this area, including help from their coaches to prioritise, set and be accountable for goals; practical support with rental applications, references and advice on navigating the housing system; and specific skill and knowledge development, such as the Money Matters course.



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*“They were trying their best to help me, giving me references for priority housing. It was a long process. In the end, I secured a house.” - Participant*

*“In our most recent meeting, we broke down what moving house looks like – changing addresses, postal redirection, arranging removalists. These steps not only ensure a logical process of how to achieve the goal, but the tick box method, like a flow chart, really helps me.” - Participant*

## Case Study – Sophie’s<sup>27</sup> Story

Sophie is a passionate, strong, creative single Mum of two young boys. After experiencing homelessness and family violence, which forced her to live in her car for six months, she found a private rental with the support of a Juno housing case manager and moved into her new home with her kids.

Once she had settled into her new home, Sophie was referred to EMPOWER. At the time, she was not working or studying but had dreams of getting back into the workforce and regaining her self-confidence and sense of direction for her life. Sophie set a variety of goals with her coach, with her main goals being to update her CV, speak with recruiters and find work that was both meaningful and flexible.

After just four months in the program, she secured a job with the Melbourne Magistrates Court and began to work four days per week online from home whilst COVID-19 restrictions were still in place throughout Victoria. It was her dream job, as she was working in a team environment, supporting the courts with information around IVO processing, and was supported to work flexibly whilst raising her two boys. Sophie continued to set goals related to further education and training and explored which courses she may like to study part-time in the future. She also became engaged in various advocacy projects, where she began powerfully sharing her voice and lived experience of homelessness and family violence.

*“The work I’ve been doing with my coach has given me the confidence to know what I can do. I can achieve my goals, be confident, advocate for myself and get what I deserve. The strength, patience, and ability to work towards my goals are just a few of the things I’ve learnt about myself since joining EMPOWER.”*

After two years of working and saving diligently, meeting regularly with her coach to set planned and staged goals, Sophie saved up enough money to put a deposit down on a home. In the last month of the EMPOWER program, she achieved the extraordinary feat of independently purchasing and moving into a new home with her two children.

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<sup>27</sup> Name changed for privacy





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### Family

Overall, EMPOWER participants increased their Bridge scores within the family pillar, moving from an average score of 6.5 to 9.0. Figure 8 shows the positive change in the average score in the family area of the Bridge over the course of the program. Notably, participants aged 46-65 years experienced greater change in the family area than young participants, with an increase of 3.1 points and 1.5 points respectively.

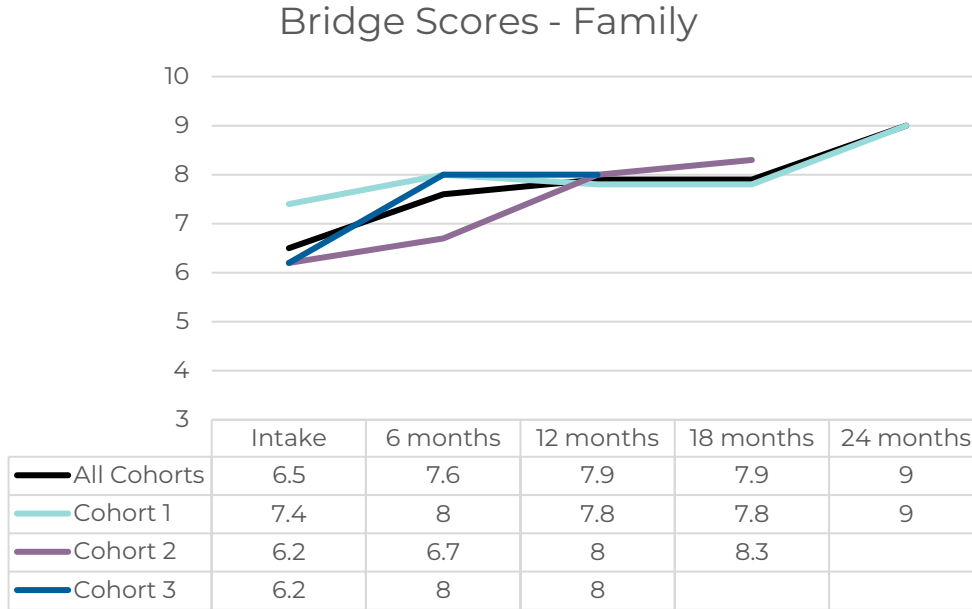


Figure 8: Bridge Scores - Family

EMPOWER supported participants to strengthen their family relationships, as well as build capacity to set boundaries and disengage from unhealthy relationship dynamics. For some participants, improvements in this area took the form of enhanced family, social and community connections, such as increased quality time spent with their children and reconnecting with friends and family members. One participant noted that the conversations they had with their EMPOWER coach helped them to change their perspective on relationships, leading to sustained re-connection with an estranged family member.

*“I spend time with my daughter and even make her part of the program. Baking with my daughter became a celebration for achieving my goal; I brought her in to the celebratory process.” - Participant*

*“I had lost my friends, I got them back.” – Participant*

Enablers of success in this area included the supportive conversations with their coach; savings goals that enabled them to spend quality time with family; and their own personal growth and self-care.

*“Having someone there, it's like a friend that you can turn to. It gave me power to keep the relationship with [family member] going and get a few things out in the open. EMPOWER taught me to let bygones be bygones. I've forgiven [that person]. We now talk a few times a week. EMPOWER gave me confidence to do that.” – Participant*

*“My rewards are pretty big now, I go out to dinner with the kids. When the weather is nice, we do a half day activity at the city or the beach, go out and eat...the next goal is a cruise for me and the kids during the school holidays.” – Participant*

For some participants, improvement in this area meant feeling more confident to identify, avoid and remove themselves from negative relationships. Specifically, participants spoke about being able to identify unhealthy behaviours; engaging in protective strategies; setting





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boundaries; and building respect in relationships through improved communication.

*“Trusting myself with family has been a really good thing, they’ve left me alone which has been nice – no judgements and opinions of others. They don’t speak to me now, which is okay, I’m happy with it.” - Participant*

*“She taught me how to converse and communicate what I want. [Before EMPOWER] I had trouble telling people what I want.” - Participant*

## Wellbeing

Poverty, stress and trauma can have a detrimental impact on physical health and overall wellbeing. A level of physical and mental health, and strong social networks is needed for individuals to work towards and achieve their aspirations.<sup>28</sup> The wellbeing pillar includes goals in the areas of health and networks. In the area of health, participants work towards strong and stable health. In the area of networks, participants work toward being part of positive social networks that are strong and supportive.

### Personal Wellbeing Index (PWI)

**Overall, participants’ wellbeing increased substantially as the program progressed. 76% of participants increased their overall PWI score.** As participants achieve goals, build confidence, and progress in each of the pillars, their overall wellbeing and quality of life increases, reflecting the interconnectedness of the Bridge pillars and the holistic approach of the EMPOWER model.

The PWI measure looks at a participants’ overall life satisfaction, reflecting the impact of participants’ improved situations across all key domains of life, as well as their sense of achievement and hope for the future. **The average PWI for the cohort increased 25.2 points from the “compromised range” to the “normal range”** (Figure 9). Importantly, it is at the 18-month and 24-month intervals when the cohort reaches the "normal range" and then surpasses the average score for the general population in Victoria. In addition, the average wellbeing score across the whole cohort increased in all domains (Figure 10).

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<sup>28</sup> Babcock 2018

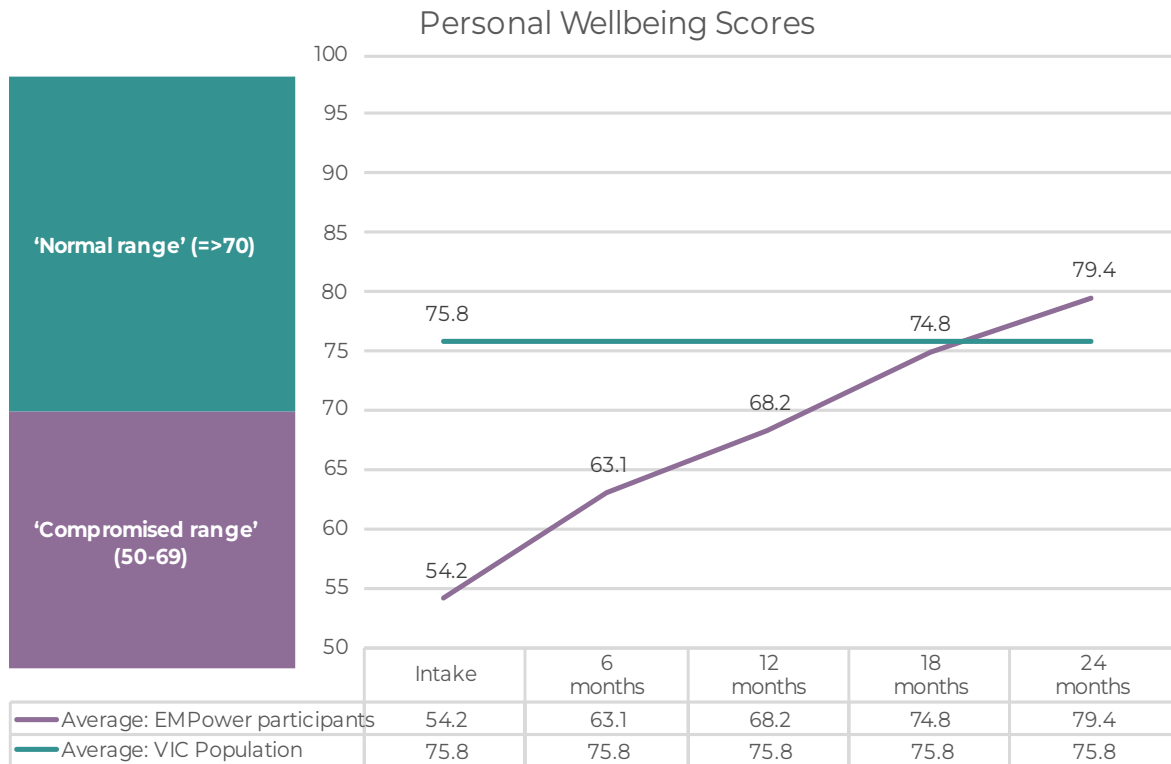


Figure 9: Personal Wellbeing Index (PWI) Scores

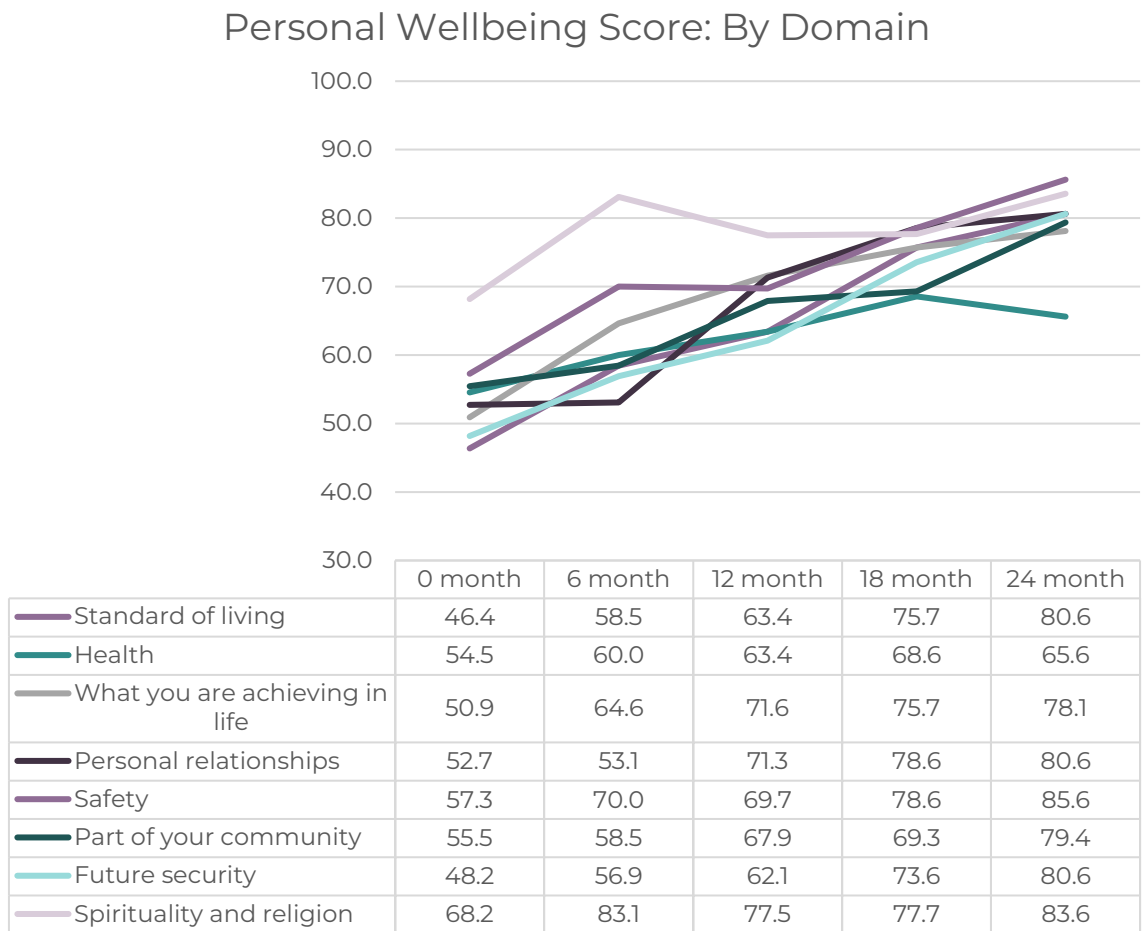


Figure 10: PWI Scores - by domain



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People who have experienced a recent negative life event have consistently lower wellbeing scores over time than others.<sup>29</sup> Further, personal wellbeing scores in the general population tend to increase over time, while wellbeing for people who have experienced trauma tend to remain consistent.<sup>30</sup> In view of this research, and of the complex challenges these participants face, any improvement in their wellbeing is a significant achievement.

*"I feel my life has changed a lot. I'm not stressed like before." - Participant*

*"I'm more resilient and flexible and feel braver and fearless." - Participant*

## Health

Overall, EMPower participants increased their Bridge scores within the health area, moving from an average score of 6.3 to 8.5. Figure 11 shows the positive change in the average score in the health area of the Bridge over the course of the program.

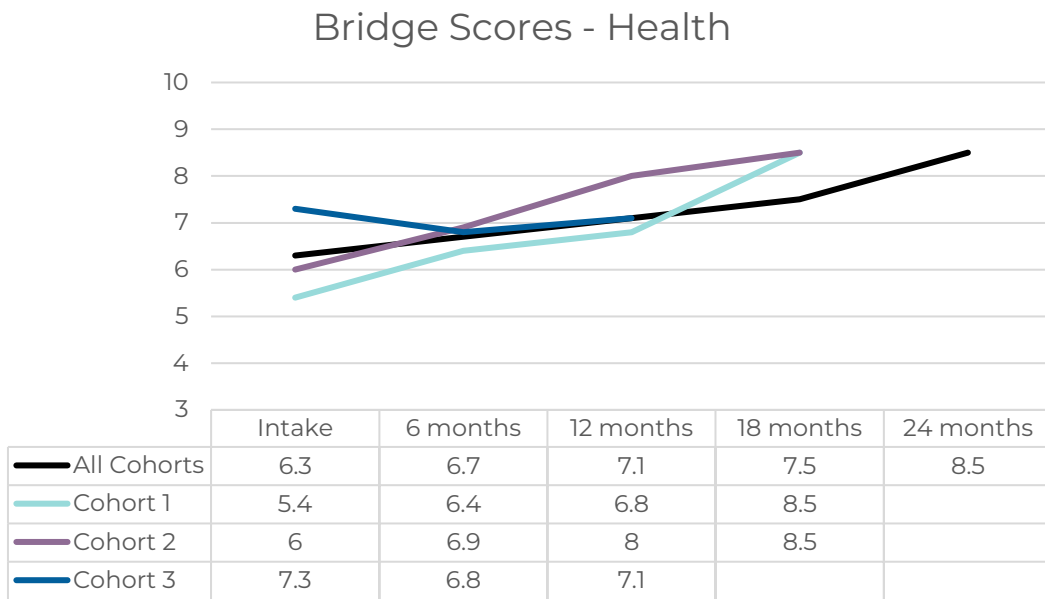


Figure 11: Bridge Scores - Health

EMPower supported participants to improve their mental health and emotional wellbeing. **72% of participants interviewed reported increased confidence, trust and belief in themselves as a result of the work they've done with their EMPower coach.** This is a key part of recovering from trauma.

*"My inner confidence was eroded. The program has helped revive that part of me." - Participant*

*"I'm not depressed anymore. I have a positive outlook to my future. I'm making goals, I'm taking baby steps and [my children] feel this positive energy from me." - Participant*

*"The level of self-trust, confidence, and clarity about where they want to go is pretty phenomenal" - Coach*

**Nearly all goals that participants set in the health area were achieved (96%).** In the interviews, participants that experienced improvements in their physical health spoke about goals pertaining to eating and exercising habits as well as improved self-care, such as going for walks and committing to personal hygiene practices.

<sup>29</sup> Australian Unity 2016

<sup>30</sup> Australian Unity 2016



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*"I made a promise to eat better, I gained weight which puts additional pressure on my knee. So, I found a dietician. I set SMART goals. I had a measured amount of time, so I set goals in the program I knew were possible rather than 'get fit' which is vague." - Participant*

### Networks

Overall, EMPOWER participants increased their Bridge scores within the network pillar, moving from an average score of 5.6 to 8.8. Figure 12. shows the positive change in the average score in the network area of the Bridge over the course of the program.

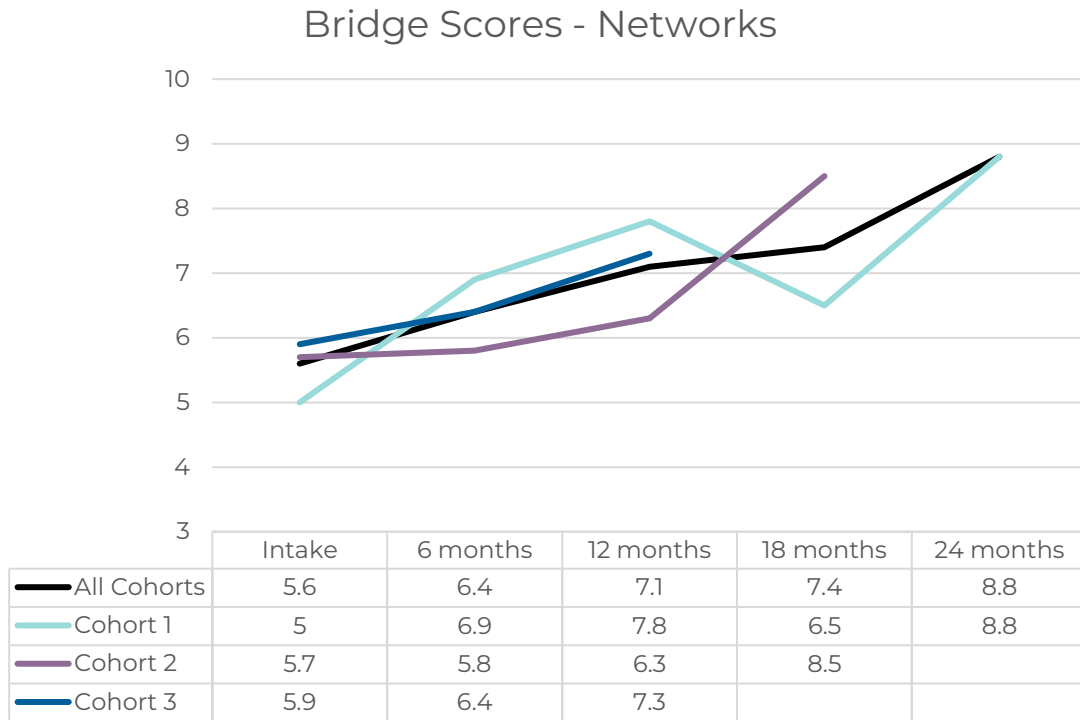


Figure 12: Bridge Scores - Networks

EMPOWER supported participants to develop social networks and connections with other people in the program. The interviews identified that participants found networking with other people in the program during group sessions to be beneficial. Participants spoke about the advantages of being able to connect with people who can relate to and understand what you've gone through, such as decreased loneliness and isolation.

*"It was nice to speak to the other women as at one point I was quite lonely. When you come out of DV and homelessness you feel so out of place in the world, you feel so different. I used to go grocery shopping and think I didn't belong in the world. [Now] I don't feel so weird." - Participant*

*"I went to some [group activities] during the program. It was really good to tap into women in similar circumstances to myself. We could tell our story to each other, and it gave us permission to feel that it was okay, that you're not the only one in this position. It was very supportive." - Participant*

Several participants expressed a desire for additional opportunities to network with other EMPOWER participants. Some identified a number of barriers to strengthening their networks with others in the program, such as health issues, transport limitations and lack of available childcare.

Although to a lesser extent, there were examples of interviewees who spoke about improved connections outside of participants within the program, such as friendship circles.



*"I feel more connected now to myself and to other people and what is going on in my life."- Participant*

*"I was able to talk about them what I was going through. I had lost my friends, I got them back." - Participant*

### Career and Education

People living in poverty typically have a lack of access to quality education, which has longer-term consequences on career aspirations and prospects. Often, employment support programs focus on finding work, rather than working towards a fulfilling career. Within the Bridge pillar of 'Career and Education', participants work towards achieving a level of post-secondary education and/or training and towards a career that is positive and rewarding. Coaches help participants to remain focused on the 'big picture' and thinking longer term. For example, finding a job in the short-term may be important, but returning to education to work towards a more fulfilling career may better align with a participant's vision for their lives.

### Career

Overall, EMPOWER participants increased their Bridge scores within the career pillar, moving from an average score of 4.3 to 7.0. Figure 13 shows the positive change in the average score in the career area of the Bridge over the course of the program.

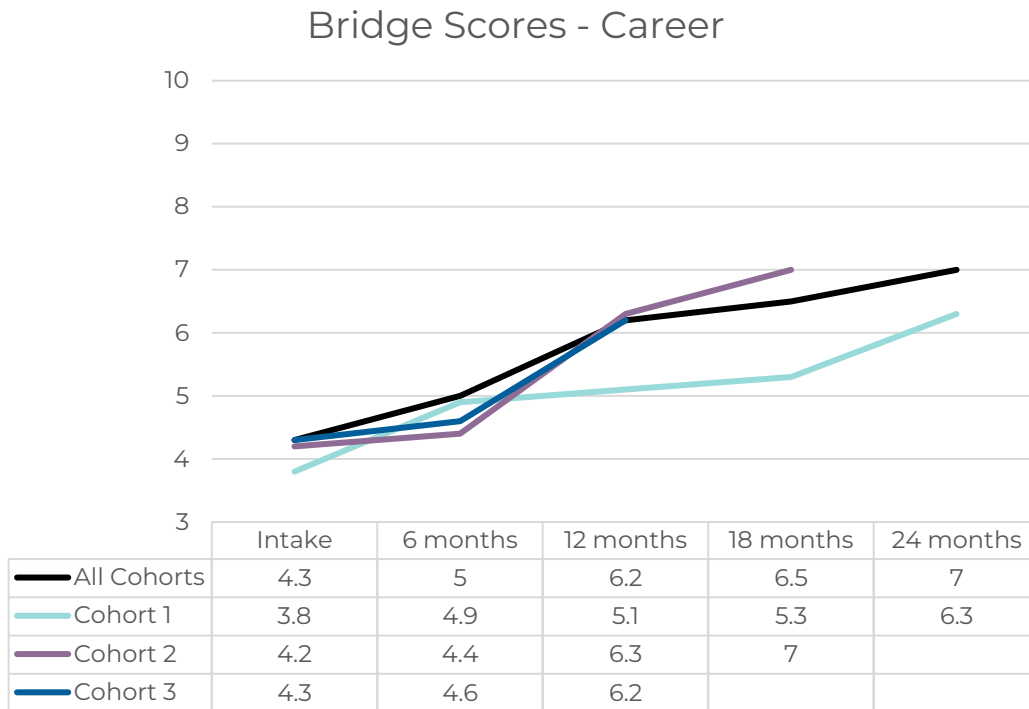


Figure 13: Bridge Scores - Career

Participants who identified improvements in this area discussed having a greater understanding of their passions and personal strengths through the coaching process, as well as building self-confidence as a result of achieving their goals. As a result, participants identified an increased clarity around their future direction in life. Further, five interviewees saw their career as an avenue through which they could help and give back to others.

*"I have worked out what I am good at and now I am able to make a career out of it." - Participant*

*"I became passionate about making a positive difference about the lives of others and using my lived experience to help other migrant and culturally diverse women facing adversities. I looked at changing career paths, and as a single mum and mature age student went back to uni to study."- Participant*

*"[EMPower] has helped me to identify what I want to do with my life." – Participant*

*"I have more hope about my career." - Participant*

*"One participant was reflecting on the fact that before she started the program, employment did not seem like a thing she could do, as a mum with a couple of kids. She had all these beliefs that employment was not possible for her...Now she has two jobs, working 4-5 days a week, loving her work, having a career plan and idea of what she wants to do. She could not believe the amount of change that has happened in her life."*

*- Staff*

*"They put me into a role that was made just for me. That's how I see my job. I'm just like, I couldn't see myself doing anything else." - Participant*

### Education

Overall, EMPower participants commenced the program with a reasonably high average Bridge score of 7.1, indicating that the majority of participants had already completed secondary and/or tertiary education. Figure 14 shows the change in the average score in the education area of the Bridge over the course of the program. Throughout the course of the program, participants increased their Bridge scores in the first 12 months, however there was some fluctuation between 12 and 24 months. After 18 months, 35% of participants were engaged in education or training. Case note analysis suggests that some participants needed to postpone their studies to focus on other priorities, such as mental health issues or moving house. Others may have completed a course and so not continued in education.

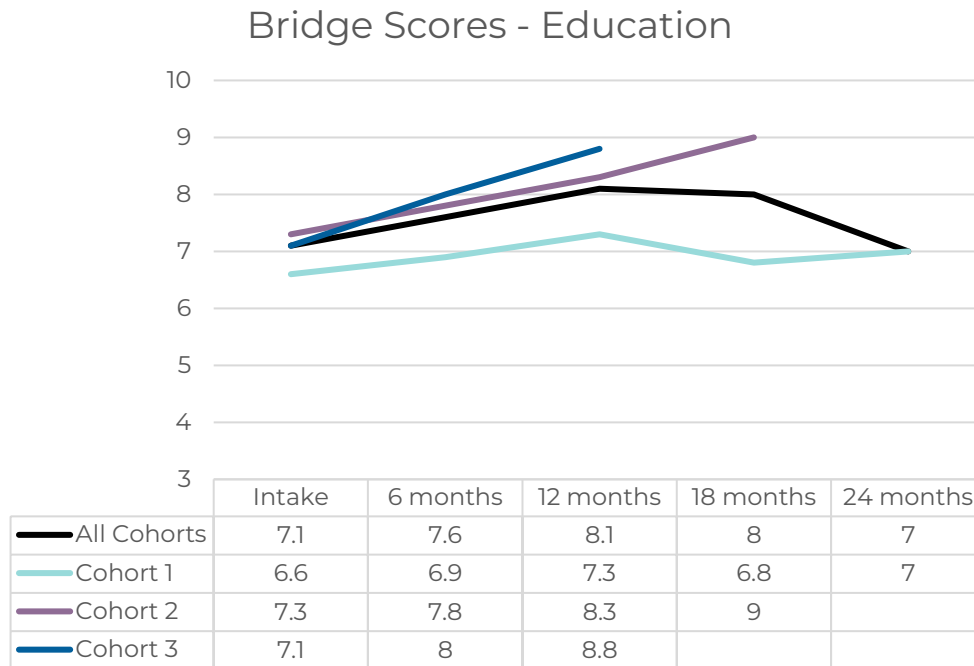


Figure 14: Bridge Scores - Education

Notably, 44% of participants interviewed said they were engaged in training or employment related to their long-term education and employment goals. This finding highlights the future-focused nature of the EMPower model, which encourages participants to work towards meaningful career goals.

*"I finished my Diploma of Financial Counselling. That's what I want to do, I'm on the job search now for financial literacy work." - Participant*

### Income and Employment

Poverty can bring stress and trauma, compounding the challenges and executive functioning impact of surviving on low incomes. People with low incomes experience more community





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violence and more violence in the home.<sup>31</sup> Additionally, low-income single parents often face the formidable task of juggling childcare while working or undertaking the education and training necessary to obtain higher paying jobs. Income is directly correlated with the ability to achieve goals.<sup>32</sup>

Within the Bridge pillar of 'Income and Employment', participants work towards an income above the relative poverty line, as well as permanent and stable employment with opportunities for professional growth. In doing so, participants move towards sufficient income to support their families and work towards goals in other areas of their life.

Employment

Overall, EMPower participants increased their Bridge scores within the employment pillar, moving from an average score of 4.3 to 6.3. Figure 15 shows the positive change in the average score in the employment area of the Bridge over the course of the program.

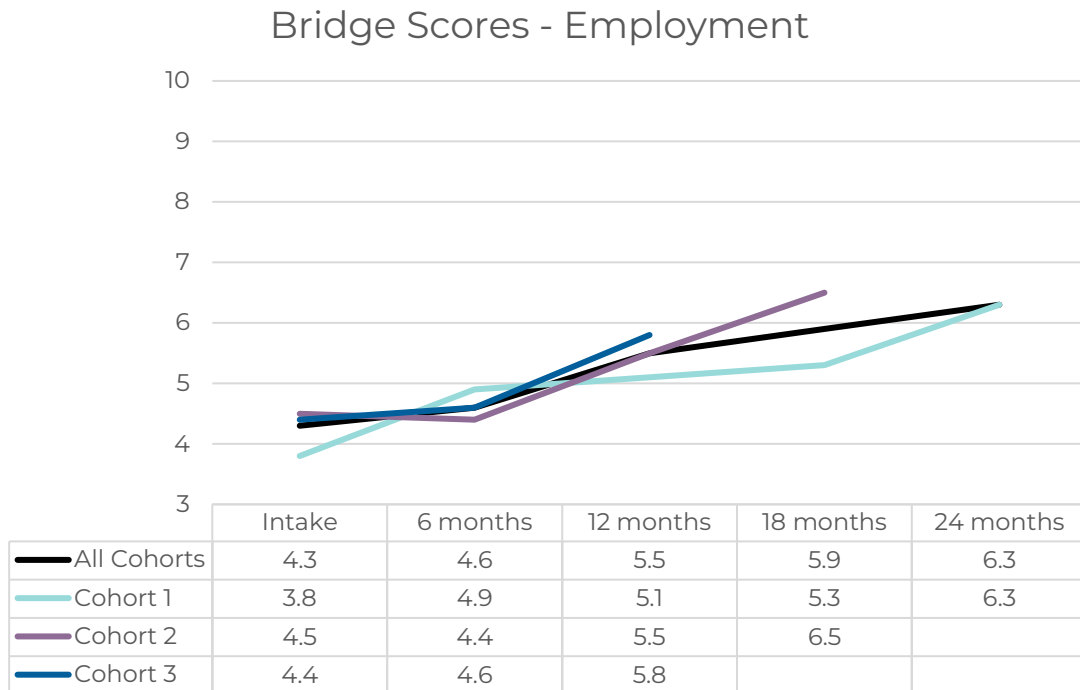


Figure 15: Bridge Scores - Employment

Several participants faced significant barriers to gaining secure employment. Importantly, case note analysis revealed that 32% of participants identified barriers to employment due to their caregiving responsibilities. 59% also had physical and / or mental health issues that preventing them from maintaining stable employment. Further, some participants are on short-term contracts and so move in and out of work.

Younger participants (aged 26-45 years) experienced greater change in employment when compared to older participants (aged 46-65 years), achieving an increase in 4.2 points and 0.8 points respectively. Significantly, CaLFD participants achieved substantial growth in the employment area when compared to the rest of the cohort. These participants experienced a 5.2 point increase, compared to a decrease of 0.1 points for others.

Table 6 overpage outlines the key performance indicators in employment and / or training for EMPower.

<sup>31</sup> Ruiz De Lizuriaga 2015

<sup>32</sup> Babcock 2014





Employment and Education Metrics	Intake	18 months
Funding Contract Key Performance Indicator		
In either <b>full-time or part-time</b> employment and / or training	42%	59%
Other Metrics		
In either <b>full-time, part-time or casual</b> employment and / or training	47%	71%
In the <b>labour force</b> <sup>33</sup> , and <b>in full-time, part-time or casual employment</b> and / or training	61%	100%

Table 6: Employment KPIs for EMPOWER

**Importantly, 83% of those that were in the labour force<sup>34</sup> at the 18-month interval were employed in full-time, part-time or casual employment**, compared to only 32%<sup>35</sup> at intake.

The benefits of gaining professional experience, regardless of length, should not be underestimated. For many, it is a significant milestone. **In total, 76% of participants have worked at some point during the program.** Fiscally, being employed offers them stability and independence due to increased income. On a more holistic level, gaining professional experience builds confidence in their ability to work and provides opportunity to explore what meaningful employment looks like for them.

*"It might not be their career goal, but they have some income coming in to support them to do other things, support their kids, support themselves while they are doing training or education to have a career that they want." – Staff*

*"I'm now looking for work. I did have 9 months' worth of work before, which gave me a bit of confidence for myself instead of sitting at home doing nothing all day." - Participant*

**Income**

Figure 16 shows the positive change in the average score in the income area of the Bridge over the course of the program. Notably, participants with mental health diagnoses and / or disability achieved moderately higher growth in this area (3.4 points) when compared with the remaining cohort (2.6 points).

**Overall, the median income across all cohorts increased by 46% from \$1,000 to \$1,463.50 per fortnight.** This is a significant achievement, particularly when compared with the general population in Australia where median employee earnings increased by only 4.2% between August 2021 and August 2022<sup>36</sup>. The increase in income has also been achieved in the context of reductions in welfare payments as COVID-19 relief payments ended.

<sup>33</sup> Includes participants who are able to work and seeking employment (n=12)

<sup>34</sup> Includes participants who are able to work and seeking employment (n=12)

<sup>35</sup> (n=28)

<sup>36</sup> Australian Bureau of Statistics 2022



### Bridge Scores - Income

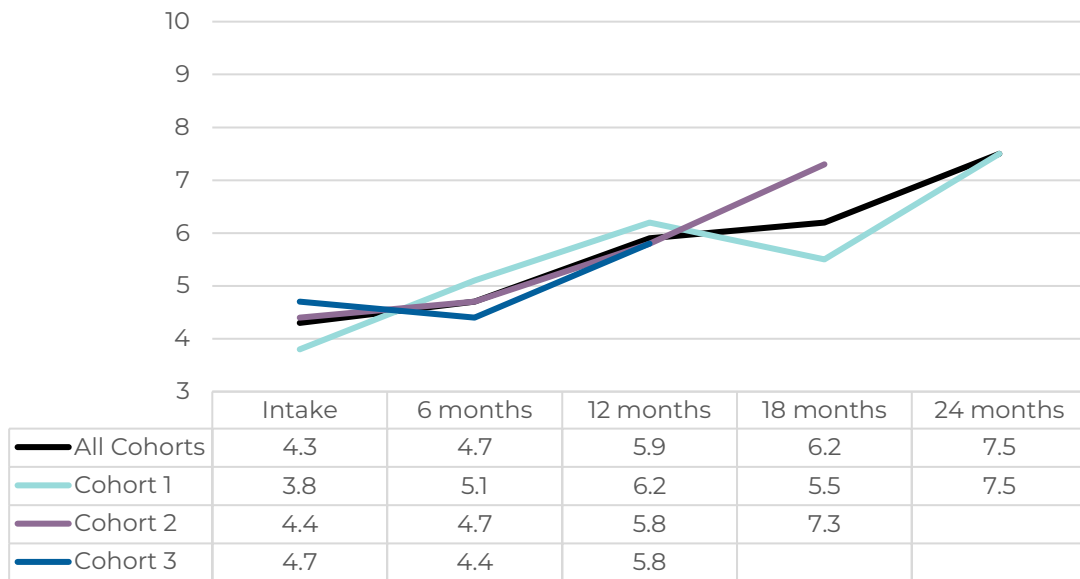


Figure 16: Bridge Scores - Income

Figure 17 shows the significant increase in the proportion of participants whose income rose above the relative poverty line.<sup>37</sup> **Crucially, 100% of respondents were living above the relative poverty line at 24 months.** This is a substantial shift from the 14% of respondents who were living above the poverty line at the time of program commencement.

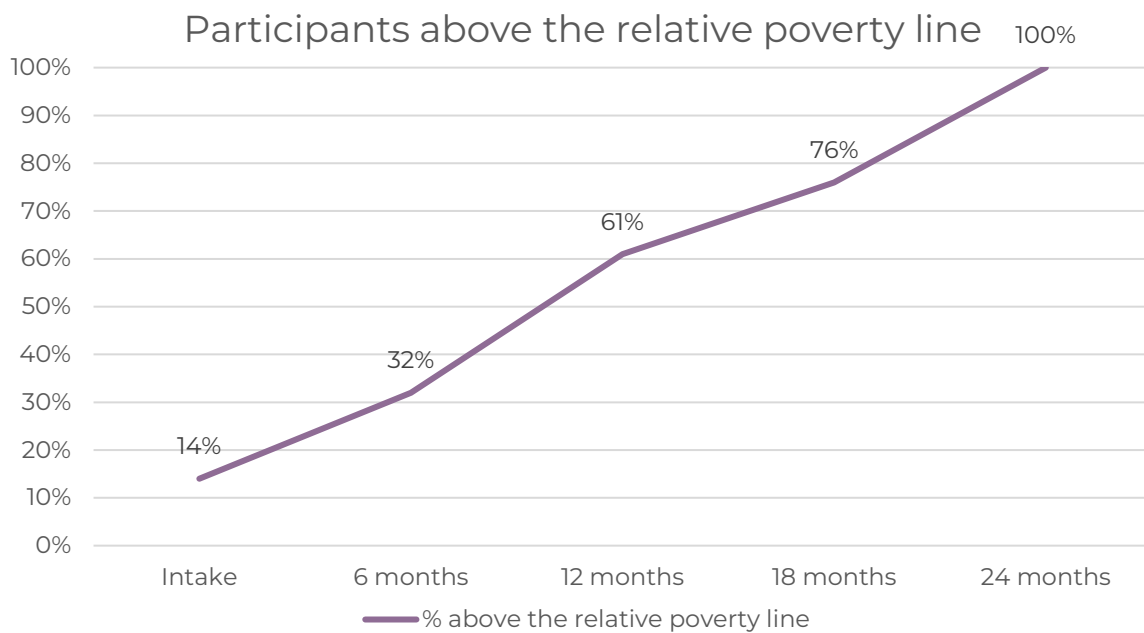


Figure 17: Proportion of participants with income above the relative poverty line

Having a steady income has a substantial impact on an individual's overall wellbeing. Interviewees spoke about the reduced stress of having increased income and being able to progress their savings goals as a result.

<sup>37</sup> Considered to be 50% of the median income and equates to a Bridge score of 6 or above



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*“I don’t feel as stressed at the supermarket. Times are still tough as a single mum, but we can eat freely, it’s huge.” – Participant*

*“I was able to get ahead. I put \$50 extra to savings each fortnight because I could.” - Participant*

In addition to increasing their income, some participants also received support from their EMPOWER coaches to access financial support services, such as applying for the NDIS or Centrelink. This is important as it provides economic security to participants who may be unable to secure sustainable paid work, due to disability and/or caregiving responsibilities.

### Participants have a meaningful experience of the program

Meaningful Evaluation (ME) uncovers the extent to which participants experience a program as ‘meaningful’. ME assumes that when this occurs, it is more likely that immediate outcomes lead to sustainable longer-term outcomes. ME helps capture the complexity of a participant’s inner and subjective experiences, as well as uncover any unintended consequences of the program. Further detail about the approach can be found in [Appendix 2](#). Meaning was assessed according to four primary areas: *Self-awareness, Expression, Connection* and *Contribution*.

**Overall, participating in the program was a meaningful experience for EMPOWER participants.** 100% of the participants surveyed had meaningful experiences in at least two of the ME areas. Creating meaning helps to sustain the other key outcomes outlined in this report over the longer term. Figure 18 shows the proportion of survey respondents that agreed that they experienced positive change in the areas of meaning.

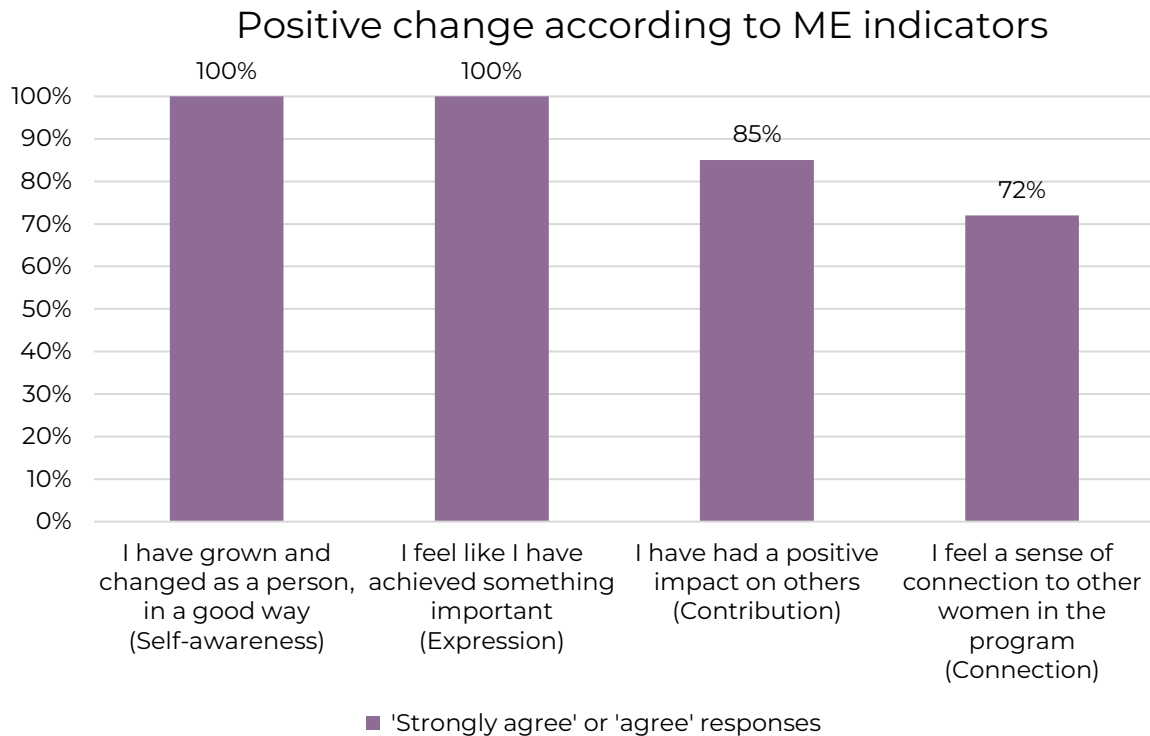


Figure 18: Survey responses, % that agree with ME indicators for each pathway to meaning.



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**During interviews, 89% of participants spoke about meaningful experiences across at least one of the ME areas.** The table below shows the number and percentage of participants who spoke about meaningful experiences within each of the ME areas.

ME Indicator	% of participants that described meaningful experiences in interviews
Self-awareness	83%
Expression	61%
Contribution	45%
Connection	50%

Table 7: % of participants that spoke about ME indicators for each pathway to meaning.

Notably, evidence was much stronger for the *Self-awareness* and *Expression* pathways, with 100% of survey respondents agreeing that they have made positive progress in these areas. ME assumes that to maximise potential for outcomes to be sustained, there should be a balance between all four pathways.<sup>12</sup> The diagram presented in Figure 19 demonstrates the impact of the program in the four primary areas of creating meaning for participants, based on the survey and interview data. These findings suggest opportunities to provide additional opportunities for *Contribution* and *Connection*. [Appendix 4](#) provides more detail on how meaning was created in each area.

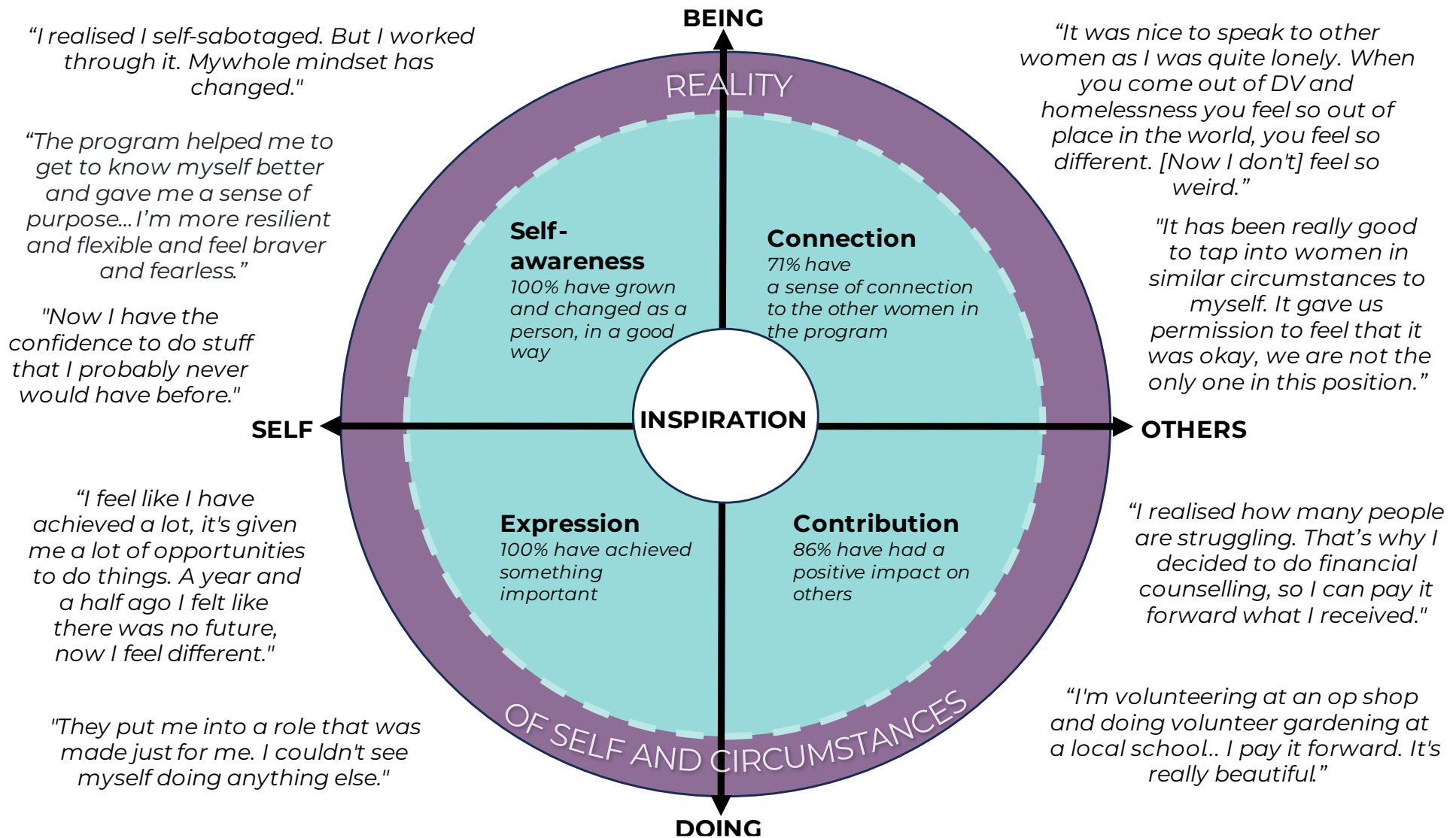


Figure 191: Evidence of pathways to meaning for participants in EMPOWER

### Learning Question 2: How has the design and implementation of the program enabled or inhibited the achievement of outcomes?

- Has Juno been able to implement the recommendations from the Midline Evaluation?
- Have they had an impact on the achievement of the intended outcomes?

This section outlines key findings about the design and implementation of the EMPOWER model. [Appendix 5](#) provides key findings about how the recommendations from the Midline Evaluation have been implemented and their impact.

### Key Findings

This evaluation identified the following key findings about the design and implementation of the EMPOWER model:

#### **The coaching relationship, and the coach's skills, are crucial to the program's success.**

Research from EMPath identifies that the two most important elements in successful coaching is the coach's belief in the participant's capacity for change, and holding high expectations for this progress to occur<sup>38</sup>. EMPOWER participants developed a collaborative and trusting relationship with their coach, to which attributed they their success in creating positive change in their lives. Coaches evoke change by asking the right questions, supporting participant-led goal setting and providing accountability for achieving the goals, with unconditional positive regard. The EMPOWER coaches developed and refined their practice over the course of the pilot, through resources such as Motivational Interviewing training, resources from EMPath, peer reflections and supervision, and other reading.

#### **The focus on executive functioning skills and building self-confidence contributes to trauma recovery.**

EMPOWER recognises that the executive functioning skills needed to build a more sustainable future are often jeopardised by trauma, stress and poverty. Participants in the EMPOWER program have rebuilt these skills through setting, working toward and achieving goals. Participants are supported to achieve their goals through the unconditional positive regard of the coach, the financial incentives, and the structured process. After 18 months in the program, 88% of participants improved their Executive Functioning Skills profile. Overall, participants achieved 86% of the 311 goals they set for themselves.

Experiences of trauma can have a significant impact on people's self-confidence, impacting on their capacity to make changes in their lives. Through EMPOWER, participants rebuilt their self-confidence and personal wellbeing. Participants attributed this change to the experience of achieving the goals that they had set, and to the relationship with their coach.

#### **The length of the program is a critical factor in achieving the outcomes.**

Participants who received a longer period of support (Cohort 1 and 2) had stronger outcomes and achieved more goals than those who had a shorter period of support (Cohort 3). Additionally, for people with a mental health diagnosis and / or disability, and those aged 45 to 65, saw the greatest improvement in their outcomes between 18

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<sup>38</sup> Babcock 2018





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and 24 months. Coaches observed that, as people moved into the last six months of the program, their goals focused more on employment, income, education and sustaining the progress that they had made.

The following section is structured according to the five key elements of the EMPOWER model.

**1. EMPOWER has an intersectional feminist approach, which is embedded in Juno as an organisation. This approach means understanding and being responsive to how systems and structures oppress different groups of people, alongside a deep belief in the individual's capacity for change and growth.**

EMPOWER recognises the impact of structural inequality and discrimination which can lead into living in poverty, experiencing homelessness and trauma. This impacts the area of the brain associated with many of the analytic processes called executive functioning skills. In EMPOWER, taking an intersectional feminist approach means recognising the structural challenges that participants face, while supporting them to work towards their goals. This approach was informed by the intersectional feminist ethos of Juno as an organisation, which heavily influences how the coaches work with participants. The success of this approach is evidenced by the strong outcomes achieved with CaLFD participants and those with mental health diagnoses and / or disabilities. This evidence emphasises the importance of formalising the EMPOWER model, so that future iterations are also informed by this approach.

**2. EMPOWER recognises that the cycle of poverty can continue even once people are out of crisis and aims to support participants to break the cycle and build the necessary skills and mindset to create economically secure futures for themselves and their families.**

EMPOWER focuses on building the foundation for recovery from trauma, poverty and stress. According to the National Plan to End Violence against Women and Children 2022-2032<sup>39</sup>, recovery is about addressing the health impacts for victim-survivors, such as physical injury or mental health. Recovery is also about rebuilding their life, such as returning to the workplace and community and obtaining financial independence and economic security.

**This is a unique point of difference in EMPOWER as it looks beyond the traditional crisis response to support by fostering recovery and healing achieves long-term improvements to health and wellbeing.** This process takes time, which is why the model is designed to be longer-term at 18-24 months. Evidence provided throughout [Learning Question 1](#) demonstrates the significant progress that can be gained during this period, and the importance of the length of the program in achieving this change. Importantly, the EMPOWER coaches are able to balance progressing towards goals, with a participant-led approach to support during times of crisis or upheaval.

*“The timeframe is very important. Me and [my coach] get more time to get to know how to work together.” - Participant*

**Preliminary evidence suggests that the skills participants built are being maintained post-program.** 80% (n=4/5) of participants interviewed who were asked about sustaining changes after the program had ended agreed that they continued to apply the skills they had learned during EMPOWER.

*“When EMPOWER finished, I thought “what do I do now?” I wrote in my journal, I reflected on what we did in Empower, I thought I could probably add it to everyday life. For example, at the end of the day, I write a list of things to do and decide what is important and needs to be done now.” - Participant*

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<sup>39</sup> Department of Social Services 2022



**3. EMPower embeds a trauma-informed and trauma-responsive approach. The model is underpinned by the neuroscience behind the impact of trauma, poverty and toxic stress on the brain, and how coaching can help to rebuild executive functioning skills and support recovery. Within this, there is a strong belief that the individual can heal and has power to create change.**

Executive Functioning Skills

When a person experiences stress or crisis, the limbic brain can become overactive and powerful signals of desire, stress or fear can cause the pre-frontal brain to become overloaded with emotion.<sup>40</sup> This process can negatively impact focused decision-making and other executive functioning skills.<sup>41</sup> Developing and strengthening executive functioning skills are necessary for a participant to achieve their goals.

EMPower specifically works on the areas of impulse control, working memory and mental flexibility that are likely to have been compromised by trauma. Strengthening these active neural pathways can also enable better reasoned decision-making in the longer-term. For some participants, increasing their understanding of this process and how it relates to their everyday life was empowering.

*“[I found the executive functioning tool] really interesting and helpful in early sessions, in terms of how you deal with stress and anxiety. It changes how you understand things. For a long time, I felt stupid but I just need more time to process.” - Participant*

**Overall, participants improved their executive functioning skills during the program.**

Figure 20 below demonstrates the average scores across the cohorts.<sup>42</sup> Of those who completed an 18-month Executive Functioning Skills profile, 88% improved their score. Comparatively, only 56% had increased their score at 12 months. This finding again indicates the importance of longer-term support.



Figure 20: Executive Functioning Scores across the cohort

<sup>40</sup> Casey et al 2011

<sup>41</sup> Casey et al 2011

<sup>42</sup> Maximum score for Executive Functioning Skills profile is 219



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**4. Coaching brings a commitment to high expectations of the participant, along with a recognition of the difference between a fixed mindset and a growth mindset. The coach provides key messages to the participant about their belief in the participant's ability to move forward, providing a platform for the building of positive identities, self-efficacy, and motivation. The coach's high expectations of the participant are an integral key to their success and sense of possibility and motivation.**

A key component of the program is the coach's unconditional positive regard for the participant. Research from EMPath identifies that the two most important elements in successful coaching is the coach's belief in the participant's capacity for change and holding high expectations for this progress to occur.<sup>43</sup>

#### Difference with traditional case management models

This balance between support and encouragement is a key point of difference in EMPOWER in comparison with traditional case management models. While best practice case management promotes capacity building, the systemic challenges within the social service sector limits how effectively this can be implemented. For example, program KPIs can limit the types of goals that participants can work on with their case managers. **In EMPOWER, the participant voice and aspirations are central to the coaching relationship.** The unique approach of EMPOWER shifts from "doing for" the participant, as can occur within case management models, to evoking change by asking the right questions, supporting participant-led goal setting and providing accountability for achieving those goals. 100% of survey respondents agreed that they were the one who did the work to achieve their goals.

#### Relationship to coach

**EMPOWER participants developed a collaborative and trusting relationship with their coach, to which attributed to their success in creating positive change in their lives.** 100% of survey respondents agreed that they always felt respected by their coach. 92% agreed that their coach believes they can succeed. Overwhelmingly, interviewees (78%) described positive relationships with their coaches. Coaches were seen as non-judgemental and supportive, which in turn bolsters intrinsic motivation, self-belief and a greater capacity for sustaining positive change.

Despite 26% of participants experiencing crisis<sup>44</sup> during their support period, EMPOWER coaches managed to maintain a coaching approach by referring to partner organisations, pausing support when needed or re-evaluating goals. 100% of survey respondents agreed that their coach helped them to focus on their goals, even when there were challenges in their lives.

**These findings suggest that a coach's ability to build both a therapeutic and encouraging relationship is key to the success of the program.**

**5. EMPOWER has a holistic, whole of life, person-centred, strengths-based approach. The path to economic independence involves integrated planning across the life domains of family, wellbeing, financial management, career and education, income and employment.**

**EMPOWER is future-focused and prioritises a holistic and strengths-based approach.** This approach involves structured planning across all life domains, as reflected in the Bridge pillars. Setting and achieving goals, coupled with ongoing support and recognition for their progress is key for strengthening executive functioning skills, such as planning and prioritisation. The process then develops increasingly rich neural connections of the pre-frontal cortex that further supports these functions.<sup>45</sup>

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<sup>43</sup> Babcock 2018

<sup>44</sup> For the purposes of this evaluation, crisis is defined as experiencing family violence and / or housing insecurity

<sup>45</sup> Babcock 2014

### Goal Setting

**EMPower’s facilitated approach to goal-setting is highly successful in building participant self-confidence, identifying aspirations and fostering sustained positive change.**

Momentum builds when they start achieving smaller goals, building confidence and skills to later work towards longer-term goals. In addition, both participants and staff found the use of program tools, such as the Bridge, Executive Skills Functioning Profile and the Goal Action Plan as helpful for guiding and structuring goals.

*“It all happens in baby steps, so you don’t always see that until you see it on the paper. When you see the Bridge again, you see the change.” - Participant*

*“The biggest realisation I had is that I was essentially a goal focused person...I realised that with exhaustion, it’s easy to get side-tracked because the goal can be diverted... The program gave me hope, made me accountable and brought me back to focus.” - Participant*

*“Over the course of the program I have found my inner ability to set goals and meet them...If I feel in a lull, I pull myself out because I know I have to meet my goal. When I have multiple responsibilities, I need the structure to stay focused, I still feel things and know feelings are temporary.” - Participant*

**Overall, participants achieved 86% of the 311 goals they set for themselves.** On average, each participant achieved 7.1 goals. Notably, participants in Cohort 1 achieved a much higher average number of goals per person (10.7) than Cohort 3 (5.1), as demonstrated in Figure 21 below. This may be attributed to length of time spent in the program.

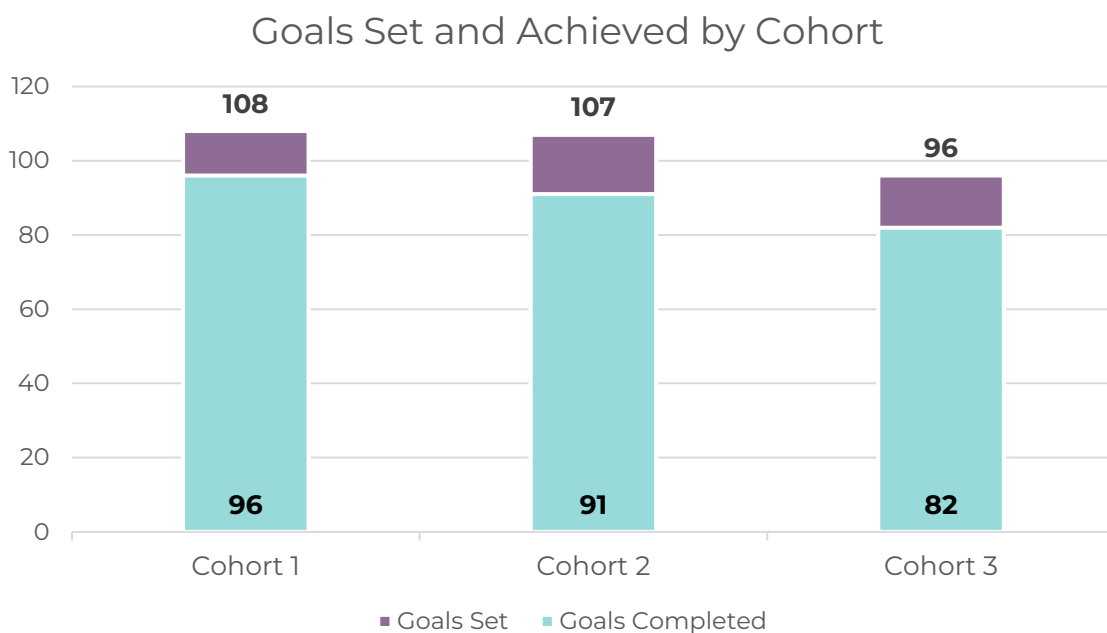


Figure 21: Number of goals set and achieved according to cohorts

Research conducted by EMPATH found a correlation between goal setting and increased income, as well as higher Bridge scores.<sup>46,47</sup> There are indications of a similar trend for EMPower participants. For example, the Bridge pillars that saw the highest increase were Financial Management (3.2 points) and Wellbeing (2.9 points). These two pillars also represented two of

<sup>46</sup> EMPATH 2021

<sup>47</sup> Notably, the study from EMPATH involved longer programs, with an average enrolment of 42 months



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the largest proportions of goals set (26% and 25% respectively). This finding emphasises the importance of a structured approach to goal setting and building a sense of achievement through momentum. However, the largest proportion of goals were set in the Career & Education pillar (40%). Although this pillar saw the weakest progress across all the pillars (1 point), this may be an indication of the longer-term goals set in this pillar that may come to fruition post-program, thanks to the building blocks set up during EMPOWER.

Figure 22 below depicts the number of goals set and achieved according to each Bridge pillar. This evidence suggests that participants' aspirations prioritise meaningful engagement with work and education, which aligns with the economic mobility ethos of the EMPOWER model.

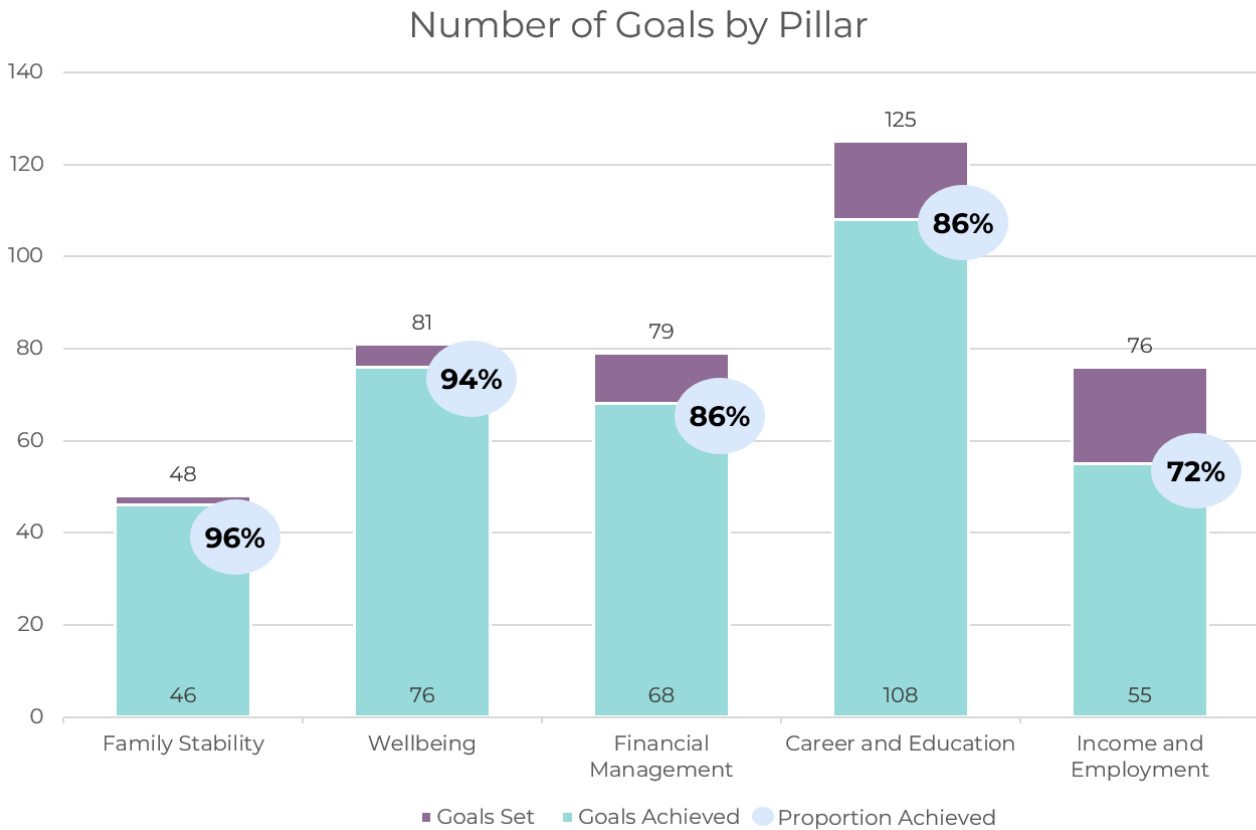


Figure 21: Number of goals set and achieved according to Bridge pillar

Importantly, at times participants did experience several barriers to achieving their goals. This included access to specialist service and reoccurring crisis, such as family violence or insecure housing.

*"People's circumstances change, for example instances of family violence. They don't have focus and don't have enough time or connectivity with the coach." - Staff*

### Financial incentives

**The role of incentives also plays a strong role in recognising participants' progress and developing momentum in the earlier stages of the program.** 79% of survey respondents agreed that the incentives helped motivate them to progress towards their goals. 72% of participants interviewed said the incentives helped motivate them to work on their goals. Some also treasured the incentives as a symbol of achievement.

*"I felt excitement [receiving the rewards], like someone wanted to back me, support me in that. Feeling like I was worthy of that. It felt extraordinary." - Participant*

*"The ability to choose the kind of reward I want, what matters to me, I have the choice. There is more value to it. For somebody like me, having the recognition from an external*

*source and being able to choose what works for me made a big difference. Especially at a time when somebody is vulnerable and feeling negative. I told [my coach] how powerful it was." – Participant*

On average, participants used \$547 of brokerage for incentives, although this varied widely. This evidence may also suggest that although incentives play an important role in motivation and recognition of their achievements, participants also develop intrinsic motivation for working towards their goals as they progress in the program.

One participant also noted during an interview that they continued the practice of rewarding themselves when they completed goals post-program.

*"I still do the rewards program by myself. I go and spend on myself. I sit outside in the sun, or I go and paint my toenails, or I go out for dinner." - Participant*

## Cost Benefit Analysis: Summary

### Learning Question 3: Do the benefits of the program outweigh the costs (Cost Benefit Analysis)?

Overall, the benefit cost ratio (BCR) of the EMPower pilot, as delivered, is 1:1.095. That is, for every dollar the program cost, one dollar and ten cents of value was returned to society (Australia). These benefits accrued predominately to the program participants, with some avoided costs to the state and federal governments. The Net Present Value (NPV) is \$43,465.

Importantly, this does not include the unquantified benefits of the program. These benefits are significant and have been detailed by this evaluation. They include: increased financial security, increased confidence and self-awareness, improved goal setting skills, improved relationships with family and friends, and improved wellbeing.

*"The program helped me to get to know myself better and gave me a sense of purpose. Now I'm better at emotional management and self-disciplined. I learned how to treat myself kindly by forgetting the past and not overthinking the future. I'm more resilient and flexible and feel braver and fearless." - Participant*

In addition, this BCR ratio does not include some avoided costs to the Victorian and Federal Governments, such as reduced number of people accessing JobSeeker, as these net out as transfers.

During the first two years of the program, the costs were greater than the benefits to society. After the third and final year of the program, the benefits outweighed the costs to society.

Table 8: Economic appraisal for the full EMPower pilot

<b>Year One (2021)</b>	
Increased wellbeing from improved health	\$62,744
Increased wellbeing from maintaining a regular savings habit	\$3,724
<i>Total benefits year one</i>	<i>\$66,467</i>
Costs	\$189,660
<i>Total costs year one</i>	<i>\$189,660</i>
<b>Year Two (2022)</b>	
Increased wellbeing from improved health	\$250,974
Increased wellbeing from obtaining full time employment	\$39,054



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Increased wellbeing from maintaining a regular savings habit	\$14,894	
Increased wellbeing from obtaining part time employment	\$4,457	
<i>Total benefits year two</i>	<i>\$309,380</i>	
Costs	\$189,660	
<i>Total costs year two</i>	<i>\$189,660</i>	
<b>Year Three (January to September 2023)</b>		
Increased wellbeing from improved health	\$156,859	
Increased wellbeing from obtaining full time employment	\$39,054	
Increased wellbeing from maintaining a regular savings habit	\$11,171	
Avoided cost of loneliness	\$1,351	
<i>Total benefits year three</i>	<i>\$208,435</i>	
Costs	\$142,245	
<i>Total costs year three</i>	<i>\$142,245</i>	
	<b>Net Present Value</b>	<b>Benefit Cost Ratio</b>
	\$43,465	1.095



## Recommendations

The following recommendations are based on the findings of this evaluation. They are intended to support Juno and any potential future similar program to strengthen the impact of the program.

### Recommendations

The following recommendations are based on the findings of this evaluation. They are intended to support Juno and any future programs of a similar nature to strengthen their impact.

#### **1. The EMPOWER program is effective in achieving outcomes for participants, and has a positive BCR. Continue to seek funding for the program.**

The EMPOWER pilot has been successful in achieving significant positive outcomes for participants, across all areas of their lives. It has supported recovery from trauma, and increased financial security. Participants have achieved outcomes in relation to employment, education, income and savings. They have improved their overall wellbeing, self-confidence, health and connections. Overall, the benefits of the program have exceeded the costs. It is therefore very worthwhile to seek funding to continue the program into the future.

When seeking funding for the program, highlight the unique elements of the program and the role it can serve in the broader sector. This includes highlighting the neuroscience evidence that supports the model, such as the intersection of economic security and recovery and how they support one another. The ethos of the program should be reflected in funding KPIs, including education and employment outcomes.

#### **2. Ensure future programs provide 24 months of support.**

The BCR for the program became positive (above 1) only in the third year of the pilot. Participants who received a longer period of support (Cohort 1 and 2) had stronger outcomes and achieved more goals than those who had a shorter period of support (Cohort 3). Additionally, people with a mental health diagnosis and / or disability, and those aged 45 to 65, saw the greatest improvement in their outcomes between 18 and 24 months. There was also significant growth in executive functioning skills after 18 months. In order to maximise the impact of the program, future programs should provide 24 months of support. Another option may be offering an 18-month program, with an optional additional 6-months for participants that need it.

#### **3. Formalise the coaching practice guide for the Australian context.**

The coaching relationship, and the skill of the coaches, is critical to the program's success. The EMPOWER coaches have developed their practice over the course of the pilot, using a variety of resources as well as through supervision. A formalised practice guide is now critical to harness the learnings from conducting the pilot program. This practice guide should include commentary on common challenges to maintaining a coaching approach, such as how to respond when a participant is in crisis. Guidance should also be provided on how to deliver the model through an intersectional feminist lens. This will support the sustainability and scalability of the program, by helping to ensure that future coaches and similar programs are delivered consistently and continue to create the intended outcomes.



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## Appendix 1 – EMPower Theory of Change and Program Logic Model

### EMPower Theory of Change

The EMPower Bridge ([Appendix 3](#)) provides the key tool for the program. It forms the basis of the Theory of Change and a planning tool for the participants to map their life goals. It is an important visual tool for participants to be able to see where they are at in different domains and contemplate where they want to be.

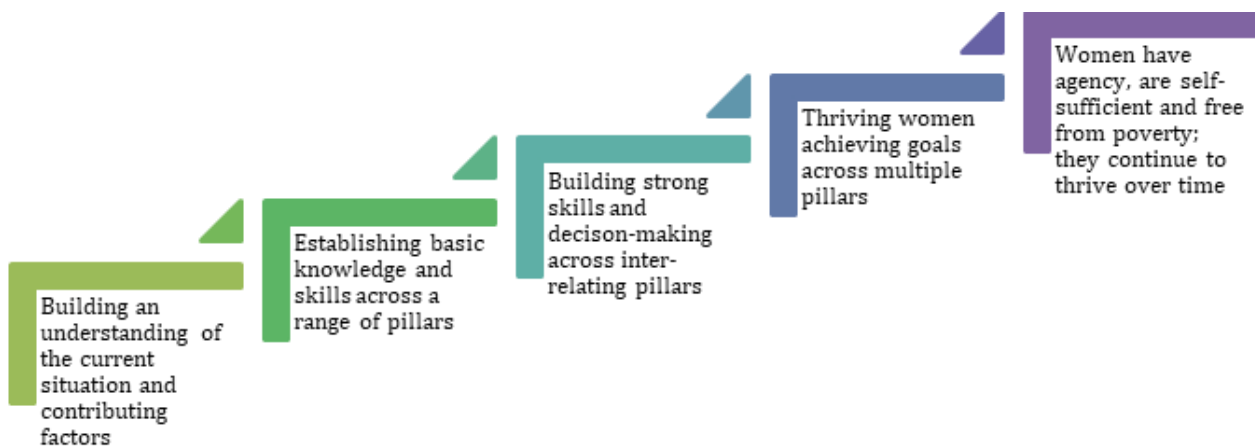
The Bridge is comprised of five inter-related pillars that are critical to supporting the Bridge and achievement of life goals. A deficit in one pillar impacts the strength of other pillars and the Bridge as a whole. The pillars are:

- Family stability (housing and family)
- Wellbeing (health and networks)
- Financial management (financial wellbeing, savings/debt)
- Career and education
- Income and employment

The EMPower Theory of Change reflects a progression of enhanced capacity and capability building of women (trans and cis) and non-binary people participating in the program. At the end of the program the goals are:

- Participants have economic independence and are free from poverty.
- Participants are self-sufficient, independent, connected, well-resourced and safe.
- Participants thrive because they have a sense of agency, achievement and self-determination.

Whilst the complete EMPower Theory of Change is complex, the components across all pillars can be summarised, as shown in the figure below.

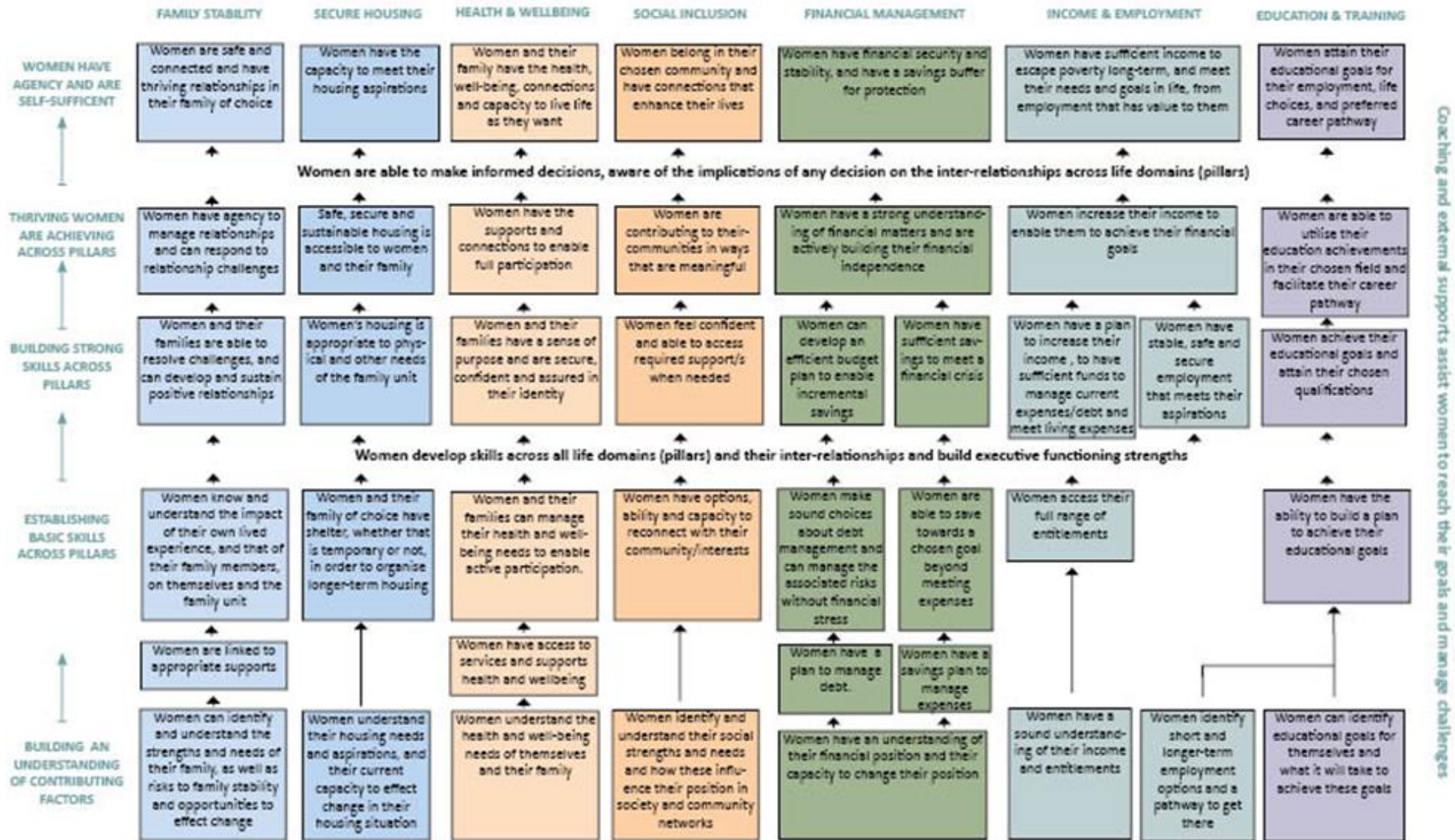


The full Theory of Change is provided on the following page, followed by the program logic model. The program logic model was developed based on a review of documents from Juno and EMPower, scoping interviews, observations and workshops with staff.



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# EMPower Theory of Change



Based on completing the Bridge assessment, women understand their executive decision-making strengths, challenges and areas for improvement.

Women set goals for incremental and sustainable change.





Context	The current patriarchal social and economic system in Australia results in structural inequality and gender-based discrimination. These factors contribute to women and gender diverse people falling into the cycle of poverty, and compound their experiences of trauma. Trauma can impact a person's neurology, specifically their executive function, preventing women from escaping the cycle of poverty and presenting barriers to them achieving stability, wellbeing and economic self-sufficiency.					
Program Purpose	Through coaching, women who have experienced trauma will be supported to set and work towards goals relating to family, wellbeing, financial management, education and earnings. In doing so, women will build executive functioning skills that enable them to plan for a stable future free from poverty.					
Problem Statement	Inputs	Activities	Outputs	Immediate outcomes (short-term - 6 months)	Prolonged outcomes (medium-term - 12 months)	Sustained outcomes (long-term 18-24 months)
<p>Prolonged exposure to trauma impacts the development of executive functioning (EF) skills. These skills such as impulse control, working memory and mental flexibility are linked to capacity for future-oriented decisions, planning and goal achievement.</p> <p>Traditional employment and training programs often overlook the development of these primary skills needed to plan and aspire towards long-term life goals and make decisions in the context of life circumstances.</p> <p>For women to achieve and maintain stability, wellbeing and economic self-sufficiency they need to develop strengths across the interrelated domains of family (housing and family), wellbeing (health and networks), financial management (financial wellbeing and savings and debt), education (career and education) and earnings (income and employment).</p>	<p>EMPower Coaches &amp; Supervisors</p> <p>Training for EMPower Coaches</p> <p>Funding for 2 years</p> <p>60 participants who are not in crisis, have stable housing, and want to plan for a more sustainable future</p> <p>Partnerships with external organisations that can provide training in core skills e.g. financial literacy, resume writing, job interview preparation</p> <p>Partnerships with external organisations who may refer clients to the EMPower program</p> <p>EMPath resource toolkit incl. EMPower Bridge, EF tools, coaching guide</p> <p>IT resources – SHIP database; phones + computers for coaches and participants to run appointments remotely</p> <p>Office space / Meeting rooms / Computer room / printing</p> <p>EMPath contact / consultant and resources</p> <p>Funding for incentives</p>	<p><b>EMPower Participants</b></p> <p>Applying for and interviewing for the program</p> <p>Completing Bridge Assessment and EF skills assessments</p> <p>Working with coaches in regular 1:1 appointments (intensively for 1st year, regularly for 2nd year)</p> <p>Engaging in self-reflection about EF skills, goals for the future etc</p> <p>Setting one big vision goal, related to one or more of the Bridge pillars according to their priorities</p> <p>Setting small, short-term goals that can be achieved within a few weeks, breaking down goals into small action steps and identifying recognition / celebration (incentive) for reaching the goal</p> <p>Implementing goal action plans</p> <p>Reviewing goal progress and work through challenges with coach</p> <p>Attending education / skills workshops that contribute to the achievement of their goals</p> <p>Participating in peer support network with other EMPower participants</p> <p><b>EMPower team</b></p> <p>Undertaking EMPower Coach training program</p> <p>Promoting program to potential participants and other services</p> <p>Reviewing internal, external and self-referrals, interviewing and assessing suitability of participants for selection into the program</p> <p>Providing coaching support in line with the EMPower Coaching Guide</p> <p>Running peer support network sessions</p> <p>Building connections with external organisations that can run skills/educational workshops for EMPower participants</p> <p>Participating in supervision</p>	<p># of women / organisations attending info sessions</p> <p># of applications (self-referrals)</p> <p># of referrals</p> <p># of organisations referring</p> <p>% of referrals / applications accepted</p> <p># of coaches</p> <p># of EMPower participants</p> <p># of one-on-one coaching appointments</p> <p># of hours spent in coaching appointments</p> <p># of completed Bridge assessments</p> <p># of completed EF skills assessments</p> <p># of goals set</p> <p># of goals achieved</p> <p>% of goals achieved</p> <p># of peer support events</p> <p># of attendees at peer support events</p> <p># of participants who complete financial literacy course and other workshops</p> <p>\$ spent on incentives</p>	<p><b>EMPower participants</b></p> <p>... understand more about EF skills</p> <p>...can identify their strengths and areas for personal growth</p> <p>...develop their self-awareness, capacity for self reflection and self-knowledge of goals and aspirations</p> <p>... are motivated to pursue goals</p> <p>... understand how to set SMART goals</p> <p>... feel supported by their EMPower coach to achieve their goals and strive towards their long-term vision</p> <p>... build connections with other EMPower participants</p> <p><i>Outcomes related to Bridge pillars:</i></p> <p>...identify and connect to education, training and employment options</p> <p>... increased knowledge and skills around financial literacy</p> <p>...identify approaches to improve their housing safety, security and affordability</p> <p>...identify and connect to services and networks to support their goals for housing, health and wellbeing, family relationships and social connections</p> <p><b>Juno</b></p> <p>...builds partnerships with related services</p> <p>...builds internal coaching capabilities</p> <p><b>Human services sector organisations / professionals</b></p> <p>...learn about Juno, coaching and the EMPower program</p>	<p><b>EMPower participants</b></p> <p>...improve EF skills</p> <p>... progress towards personal goals across the five pillars</p> <p>... feel a sense of pride / achievement in their position and progress</p> <p>... trust and feel connected to their EMPower coach</p> <p>...are more ready to participate in employment</p> <p><i>Outcomes related to Bridge pillars:</i></p> <p>... gain skills, knowledge, confidence and experience related to their long-term education and employment goals</p> <p>... make more confident and informed financial choices and are able to save towards a chosen financial goal</p> <p>...progress towards safer, more secure and affordable housing</p> <p>...progress towards improved family relationships</p> <p>...participate in activities that build social connections</p> <p>... progress towards improving physical and mental health</p> <p><b>Juno</b></p> <p>...increases collaboration with related services</p> <p>...builds coaching capabilities within the sector</p> <p><b>Human services sector organisations / professionals</b></p> <p>...refer clients to the EMPower program</p> <p>...consider employing a coaching approach in their own work</p>	<p><b>EMPower participants</b></p> <p>... believe in their ability to set and work towards goals, have increased confidence and self-belief</p> <p>... have aspirations for the future and are motivated to pursue long-term goals</p> <p><i>Outcomes related to Bridge pillars:</i></p> <p>...are in training or employment that is related to their long-term education and employment goals</p> <p>...increase their financial wellbeing and income and have more economic freedom</p> <p>...are in safer, more affordable and more secure housing</p> <p>...have improved family, social and community connections</p> <p>...increase their personal wellbeing and quality of life</p> <p><b>Juno</b></p> <p>...raises its profile as a sector leader and an innovative and best practice provider</p> <p><b>Human services sector organisations / professionals</b></p> <p>...provide more effective and holistic services that support people to achieve stability, wellbeing and economic freedom</p>
<b>Potential unintended consequences</b>	<ul style="list-style-type: none"> <li>Women who apply for the program and are not accepted may have decreased confidence</li> <li>Juno staff who deliver regular case management may be discouraged about the effectiveness and perceived value of their work</li> <li>Juno may adopt elements of coaching into other areas of their work</li> </ul>					
<b>Assumptions</b>	<ul style="list-style-type: none"> <li>Coaching staff are recruited with the right capabilities and experience for the role</li> <li>The training received by coaches conforms to the EMPower model</li> <li>The coaching delivered conforms to the EMPower model</li> <li>Participants in the program are not experiencing crisis and are able to maintain regular program involvement, for the duration of the program</li> <li>Participants are motivated and have the capability to set and work towards goals across the pillars, including income and employment</li> <li>Participants are able to access inclusive, good quality services that meet their needs</li> <li>Participants have access to child care, enabling them to seek employment and training</li> </ul>					

## Appendix 2 – Evaluation Approaches

### Cost Benefit Analysis

Cost Benefit Analysis is an established methodology to understand whether there is a net benefit to the community of a particular program or activity. CBA quantifies costs and benefits for different stakeholder groups and at different levels, for example individual, organisational, societal. Economic evaluation can be particularly useful for funders and potential funders.

### Feminist Evaluation Principles

Juno and FPE are both guided by feminist values and principles. The evaluation has subscribed to the feminist evaluation approach<sup>48</sup>, summarised below.

The evaluation aims to:

- Design and use tools that are intended to unpack gender inequalities and their systemic social contributors.
- Recognise that no single measurement tool or framework will be sufficient to understand all the complex dimensions of social change processes.
- Capture, analyse and privilege women (trans and cis)'s voices and experiences, rather than treating them as anecdotal evidence.
- Recognise the need to track change against the four quadrants of change: formal laws & policies, informal norms, access to resources, individual beliefs.
- Understand that measurement and evaluation is not value-free and that it is part of the change process.

Ethical conduct in line with Juno and FPE's values, especially pertaining to obtaining informed consent and ensuring the de-identification of data, has been central to the evaluation design and process.

### Process, Outcomes and Impact Evaluation

The evaluation includes process, outcomes and impact evaluation. *Process* evaluation explores how a program is implemented. For example, is it operating as intended, what activities are being carried out, how and by whom, and are these activities leading to the intended outputs? *Outcomes* evaluation examines whether the program achieves its intended outcomes for the target population, by identifying the intended outcomes and then measuring change through tracking indicators connected to the outcomes. *Impact* evaluation takes this further by assessing whether long-term, sustained changes result from the program activities. Using this approach, the evaluation endeavours to answer more than just, 'what works,' but hopes to shed light on a more detailed question, 'what works, for who, how, and in what circumstances?'<sup>49</sup>. Impact evaluation supplements the meaningful evaluation approach in this context.

### Meaningful Evaluation

Meaningful Evaluation assumes that when participants experience program interventions as 'meaningful', it is more likely that immediate outcomes lead to sustainable medium and long-term outcomes<sup>50</sup>. Within a logic model, the assumptions about why short-term outcomes lead to longer term outcomes often don't capture the complexity of participant's inner experiences. However, when participants experience programs as 'meaningful', it is more likely that immediate outcomes lead to sustainable medium and long-term outcomes.

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<sup>48</sup> Batliwala & Pittman 2010

<sup>49</sup> HM Treasury 2020

<sup>50</sup> Zappala 2020



The four pathways to developing meaning are:

- Self-awareness: developing the inner self (self-development and personal growth, acting authentically)
- Connection: unity with others (working together with others, shared values, sense of belonging)
- Contribution: service to others (making a positive difference to others / the planet), and
- Expression: expressing full potential (creating, achieving, influencing).

Meaningful evaluation focuses on the subjective experience of participants to identify how a program creates meaning through these pathways, and any barriers to creating meaning<sup>51</sup>.

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<sup>51</sup> Zappala 2020

## Appendix 3 - EMPOWER Bridge

# EMPOWER BRIDGE



FAMILY STABILITY		WELLBEING		FINANCIAL MANAGEMENT		CAREER AND EDUCATION		INCOME AND EMPLOYMENT	
Housing	Family	Health	Networks	Financial wellbeing	Savings/Debt	Career	Education	Income	Employment
Housing is safe, secure and sustainable. Housing costs are less than 40% of household income.	Family and relationships are thriving and challenges can be managed confidently.	Health is strong and challenges can be managed confidently.	Social networks are strong and supportive.	Finances secure, balanced and buffer has been built for the future.	Savings of over two months expenses. No debt or debts are planned for.	Career is positive and rewarding.	Bachelor's degree, diploma or other qualification completed in a demand field.	Weekly income is at or above 150% of the median weekly income*.	Permanent stable employment with opportunities to advance.
Housing is safe, doesn't fully meet long-term needs or in location choice.	Family and relationships are mainly strong, can manage challenges and connect to support.	Positive support in place to manage health issues.	Positive social networks are established.	Confident in financial capability. Future financial goals are set and planned.	Savings of one month expenses. No debt or debts are repaid at above minimum payments.	Career is building, work choices support career goals.	Bachelor's degree, diploma or other qualification completed in a non-demand field.	Weekly income is at or above the median weekly income*.	Permanent stable employment.
Temporary or transitional housing, safe but marginally adequate.	Family and relationships are sometimes impacted, support can sometimes be accessed.	Health is stable, support increasing.	Positive social networks developing and connections building.	Finances are planned and budgeted for and confidence building.	Debts are actively managed.	Career plan in place and in progress.	Some post-secondary qualification completed or in progress.	Weekly income is above 50% median income* and full entitlements received.	Work options irregular or lack stability.
Temporary insecure housing, not adequate.	Family and relationships are significantly impacted.	Health presents challenges, limited support in place.	Positive social networks are limited.	Building financial capability, knowledge and skills.	Savings of less than one-month expenses. Debts may be impacting.	Able to identify career goals and plan.	VCE or equivalent completed.	Weekly income below 50% median income* and full entitlements received.	Able to engage in work. Not yet employed.
Homeless or at-risk of homelessness.	Family and relationship crisis.	Health is in crisis.	Positive social networks absent, feeling of isolation.	Finances feel insecure and outside control.	Limited/ no savings. Debts are impacting.	No current or planned career goals.	VCE or equivalent not completed.	Insecure income and not receiving entitlements.	Barriers to engaging in work.

↑ THINKING ABOUT THE FUTURE

← MAKING DECISIONS IN CONTEXT →

\*The Australian Council of Social Services defines 50% of the median weekly income as the relative poverty line. This amount is \$457 per week for a single person, \$731 for a sole parent with two kids. Adapted from the Economic Mobility Pathways' Bridge to Self Sufficiency<sup>8</sup>

## Appendix 4: Meaningful Evaluation

### Self-Awareness

One of the strongest areas of meaning for participants was *Self-awareness*, which is about personal growth, self-knowledge, and personal reflection. 100% of participants surveyed agreed that they experienced positive personal growth because of the program. 83.3% of participants interviewed also spoke about positive changes in this area, particularly in improved confidence and self-knowledge. Experiences that fostered meaning in this area included open and supportive conversations with coaches and developing strategies for growth, such as goal setting and prioritisation.

### Expression

The other strongest area of meaning for participants was *Expression*. EMPOWER supported participants to express their full potential. 100% (n=14/14) of participants surveyed agreed that they had achieved something through participating in the program. 61.1% (n=11/18) of participants interviewed spoke about positive changes in this area, such as successfully engaging in education and employment, identifying and working toward career aspirations, and getting on top of things in life, such as cleaning and correspondence. Experiences that fostered meaning in this area included opportunities for learning and engagement, and setting, working toward and achieving goals.

### Contribution

EMPOWER also gave participants the opportunity to create meaning through being of service to others. 85.7% of survey respondents agreed that they have had a positive impact on others as a result of the program, although there was a lower proportion of those who strongly agreed compared with *Self-awareness* and *Expression*. 44% of participants interviewed spoke about positive change in this area. Participants primarily spoke about their achieving their career and education trajectories as a means to be of service to others. Other examples included volunteering, both supporting other participants in the program and giving back within their broader community.

### Connection

EMPOWER also supported participants in creating meaning through connection. 71.4% of participants surveyed agreed that they have a sense of connection to other participants and non-binary people in the program. 50% of participants interviewed spoke about positive changes in this area. Participants primarily spoke about how valuable and supportive it was attending group activities and being able to connect with people who shared and understood their experiences. Participants spoke about decreased loneliness and isolation as a result of this connection.

While ME focuses on connections participants cultivated within the program, several interviewees spoke about positive changes in their relationship with friends and family members as a result of the program, further supporting this pathway. This is described further in the [Networks](#) and [Family](#) sections of this report.



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## Appendix 5: Implementation and Impact of Recommendations from the Midline Evaluation

LQ2a. Has Juno been able to implement the recommendations from the Midline Evaluation?  
LQ2b. Have they had an impact on the achievement of intended outcomes?

The following section is set out according to the recommendations of the midline evaluation report.

### **Renegotiate KPI "80% in employment or training" to better reflect the outcomes that are achieved by the program, in light of systemic barriers to employment.**

This KPI was not re-negotiated for this particular funding contract. Future KPIs for similar programs should recognise the systemic barriers to work, an increasingly casualised workforce and the benefits of professional experience. More appropriate KPIs may include, for example, the % of people in full-time, part-time or regular casual employment, the % of people that gain employment of any kind during the program, or the % of people in the labour force (i.e. able to work) that are in employment.

### **Re-engage the steering group to monitor implementation.**

The program was effectively managed to ensure program tools were completed for the remainder of the program. Staff identified the usefulness of formal and peer supervision to maintain program fidelity and continuous service improvement.

### **Consider the purpose of group activities and how they can support participants to work towards goals for social and community networks outside of the EMPOWER program.**

EMPOWER staff secured funding to offer group programs for EMPOWER participants including after they finished in the program. Programs included legal information, mental health management and art therapy. Further, EMPOWER staff arranged for graduation ceremonies for participants to participate in upon completion of the program. These events provided opportunities for participants to connect, as well as reflect on their own achievements throughout the program.

It is not clear what changes were made to support participants to work towards goals for social and community networks outside the program. However the positive change in participants' Bridge scores in the Family and Networks areas, and the relevant PWI domain, indicate that the program is successfully supporting participants to build new connections.

### **Encourage goals and progress in the employment and education areas to increase and maintain employment rates.**

Employment outcomes improved since the midline evaluation was conducted. Data relating to goals suggest that participants prioritise meaningful engagement with work and education, which aligns with the economic mobility ethos of the EMPOWER model.

The length of the program is critical to achieving progress in these areas. For some participants, the last few months of the program focused on employment and consolidating progress.

*"Increasingly, education and employment become the big goals. There is a bigger focus for people, even if they're setting a goal in wellbeing or family it's connected to their desire for future education or employment. In the last 6 months, [employment and career] are often the focus of conversations at appointments." - Staff*

*"[Towards the end of support] participants are in the solidifying stage. We meet less frequently because they might be in work. It's more checking in to see how you're going, rather than setting a goal every time you meet, because they're bigger goals. It's about checking in on that progress and maintaining that life change like work or study. - Staff*



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Staff have also identified an opportunity to collaborate with sector partners to encourage growth in this area. For example, partnering with specialist employment and education providers so that participants can receive tailored support for their chosen career path.

*"[Employment] goals are very individual, this is where partnerships are coming in, like Melbourne Polytechnic... we have decided to have partnerships to cater for specific employment goals." - Staff*

### **Commence exit planning and confirm opportunities for continued engagement for Cohort 1 participants. Iterate program materials / practice guide to include an approach and timeline for exit planning. Implement these for Cohort 2 and 3.**

Evidence suggests that exit planning was conducted in a structured and supportive manner for participants. All participants that were asked about exit planning during interviews (n=4) described having adequate notice of program closure, being supported to reflect on achievements throughout the program and future-planning to sustain positive outcomes. Notably, the capacity building approach embedded in the EMPOWER model supports this effective exit planning.

*"I had a final session with [my coach] and she wrote some notes about skills I achieved, goals, steps, how I felt about it, and the success about where I came from. I was asked what I would need in terms of support [moving forward]." – Participant*

*"There have been some incredible conversations looking back at the initial vision, initial Bridges, and people being quite amazed about how much things have changed. As you're in the midst of it you don't always have the stepping back to see how big the change is." - Staff*

*"[It's important for people to know] that roadblocks will come up. It's not going to be smooth sailing, but they now have the belief in themselves and the tools. They know what's worked over the past few years and can rely on that." - Staff*

*"People are doing the things themselves, we are not doing it for them. Us leaving is not taking away resources that they don't get to have...People have built the self-belief, self-trust." - Staff*

67% of participants interviewed during the endline data collection phase (n=6) felt confident to apply their learnings from the program and sustain the changes made during the program.

*"I still do [goal planning and prioritisation]. It's become more of a lifestyle thing than a one-off thing. I got down things that I need. I have notepads in my phone that I use. It's like writing shopping list." - Participant*

*"I wrote in my journal, I reflected on what we did in Empower, I can probably add it to everyday life." - Participant*

### **Support further creation of meaning through the pathways: *Connection and Contribution*.**

Although change in these ME pathways were less strong than the Expression and Self-awareness pathways, there was evidence of improvement of these areas. This may be attributed to participants feeling more secure and confident to then look outwards towards connecting and being of service to others. Further ongoing focus on how to build meaning in these areas through the program will support the sustainment of outcomes.

### **Further define the coaching approach in the practice guide including problem solving and examples for common barriers to fidelity. For example, how to respond when a participant is in crisis.**

Program outcomes emphasise the importance of the relationship with the coach in driving success. With experience, coaches have also developed effective strategies to manage some of the challenges identified in the midline report. Now that all cohorts have completed the program, EMPOWER staff have indicated that they have begun to formalise their approach



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through a practice guide. This process will be critical to continuing and expanding the program in the future.