Legacy Club Programs and Services for Beneficiaries

An Evaluation

No veterans' family should be disadvantaged by Service to our country

Source: Statement of Vision, Strategic Plan, 2021-2021
Melbourne Legacy Club

The Legacy Charter

THE SPIRIT OF LEGACY IS SERVICE

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The care of dependants of those who served their country; namely, veterans who gave their lives or health on operational service or subsequently, and Australian Defence Force members who die in service, or as a result of their service, affords a field for service.

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Safeguarding the interests of dependants, especially children, is a service worth rendering.

• • •

Personal effort is the main essential.

• • •

Inasmuch as these are the activities of Legacy, it is our privilege to accept the legacy of the fallen.

The Badge of Legacy

The Badge of Legacy symbolises in its torch the undying flame of service and sacrifice handed to us by our comrades in War who have passed on.

In its wreath of Laurel, with its points inverted in remembrance, is the guerdon of honour; that is the meed of those who gave their lives for their country.

Click here for more information on Legacy's history.

ACKNOWLEDGMENTS

This evaluation report is dedicated to all Legacy beneficiaries: Legacy widows; widowers; people with disabilities; Legacy youth; families who care for their wounded, ill and injured veteran partners; parents; and to the Legatees and Staff who serve them.

I owe my thanks to many people, all of whom have supported the national evaluation from the initial planning in 2020 and throughout 2021.

On the 6th August 2020, the National Advocacy Committee endorsed the proposal for a national evaluation of all programs and services offered by Legacy Clubs with a purpose to promote the wellbeing of Legacy beneficiaries.

On the 20th October 2020, the proposal was presented to the then Chairman of Legacy Australia Inc., Legatee Rick Cranna for presentation to the Legacy Australia Inc. Board of Directors at their meeting in February 2021 where it was agreed for the evaluation to proceed with data collection to commence in March 2021.

That the evaluation was able to proceed throughout 2021 was made possible by the support and contributions from participant Legacy Club Executives, their Legatees and Staff.

I have endeavoured to make the evaluation report an authentic record of your contributions. Any errors and omissions are inadvertent and the responsibility for them is mine alone.

There is one person to whom I owe my profound gratitude.

He is Mr Patrick Lee, Manager, Advocacy Policy and Projects at Legacy Australia.

Patrick had been more than my 'right hand', he has been the *corpus intacto.*

As my professional partner and colleague, there are no superlatives that suffice when it comes to expressing my admiration for his consistently reliable advice, dependability and professionalism; always delivered with a smile. A sense of humour is an essential element that smoothes the path throughout any intensive project and that we could share many laughs made our partnership an enjoyable experience for me.

The evaluation had a number of advisory committees, the members of which provided oversight and scrutiny.

To the immediate past Chairman of Legacy Australia Inc. Legatee Rick Cranna; former Vice-Chairman and now Chairman of Legacy Australia, Legatee Eric Easterbrook; Chairman, the National Advocacy Committee, Legatee Robert Connor, and Legacy Australia Inc., CEO Scott Warr, the members of the National Evaluation Steering Committee, my appreciation.

To the External Review Committee; Mr. Robert Lippiatt, Dr. Karen May, Dr. Angela Maguire and Dr. Dannielle Post, my thanks for their professional review of the report.

The National Club Participants' Advisory Committee from across Australia and the UK were responsible for monitoring feedback and communication throughout the process, and I thank them for their commitment and support throughout the year.

The preparation of a report is a team effort.

I owe a debt to; Executive Assistant Ms Pam Fletcher, who took on the mammoth task of typing the manuscripts, Ms Larissa Churchill, Marketing and Communications Officer, who was responsible for the graphic design, Mr Patrick Lee who furnished the photographs from his impressively large catalogue and to editorial advisers, Legatee Del Heuke and Legatee Paul Burnham.

I hope my acknowledgements are all inclusive.

LEGATEE ELIZABETH WARD
National Evaluation Project
2022

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GLOSSARY OF TERMS

Advocate - A person who advises and assists beneficiaries to apply for benefits and services.

Assessment Panel - The panel can be internal or external and comprises qualified Legacy staff, Legatees and where appropriate, external professional advisers.

Beneficiary - A person who receives Legacy support services, also referred to as a client.

Board of Directors - Directors are elected by Legatees at their Legacy Club to represent them in decisions relating to policy design, governance, financial and risk management.

Case Management - The process which includes the assessment of client needs for the co-design of programs and services provided by Legacy Clubs. The support may be complemented by external support and can be either continuous or as required.

Chief Executive Officer - The person responsible for directing and setting Legacy Club policies, visions statements and goals.

Chief Operating Officer - The person who is second in command after the Chief Executive Officer and who is tasked with the day-to -day administration and operational functions of a Legacy Club.

Client Centred Support - Focusses on client needs and abilities to co- design policy for support services.

Community Liaison Officer - The person who coordinates wellbeing programs, service delivery, fundraising, external partnerships, marketing, compensation advocacy, 4G families support and new enrolments.

Company Secretary - The person appointed to advise the board on governance, legal and policy issues and who ensures the accuracy of board papers and minutes.

Community Services Manager - The person responsible for the administration of program and services advice and delivery to all Legacy beneficiaries and who oversees referrals to and consultation with external professional support providers.

Community Service Officer/Worker (CSO/CSW) - Qualified staff with responsibilities for assessment of beneficiary need, the co-design of programs and service support, complex case management and referrals to and consultation with external professional providers.

Compensation Advocate - A Legatee or staff member who is trained to prepare on behalf of beneficiaries, applications for war widow(er)s' pensions.

Constitution - This document sets out how a Legacy Club operates. It includes purpose, structure and the limits to the organisation's operations.

Contemporary Widow(er)s - Younger widow(er)s whose partners served in recent war and conflicts such as in the former Yugoslavia, the Gulf of Oman and Iran, Iraq and Afghanistan.

Directors - Their roles are to follow the Club's Constitution, to exercise care, skill and due diligence and to represent the best interests for their Legacy Club's future.

Ex-Services Organisations - Veterans' organisations for those who served in the armed forces, especially during a period of war.

Family Assist Program - Assists families of veterans who are incapacitated and medically discharged from service in the management of their complex needs.

Families of Veterans who have given their Health in Service - Families with at least one parent who has served in the military and who sustained a service-related wound, illness or injury that impacts on their ability to support their families.

Finance Director - Elected to the Legacy Club Board to manage the financial affairs of the Club.

Finance Officer - Appropriately qualified staff member who carries out financial duties to support the delivery of Legacy Club programs and services.

Fourth Generation (4G) Team Leader - Qualified staff member with responsibility for programs and services to support the fourth generation of Legacy widows and Legacy families of incapacitated veterans.

Friend of Legacy - A volunteer who does not choose to be a Legatee.

Front of House Office Staff - Person who assists visitors, answers queries and assists with other office duties.

Laurel Club - A Legacy Widows' social Club.

Legacy Aged Care - Offers transitional support to beneficiaries and their families who choose to move to end of life care and accommodation.

Legacy Assist Support - Administrative support for the Legacy Assist Program team and for the Aged Care Visits Program.

Legacy Australia - Legacy Australia Incorporated (LA Inc.) is an incorporated association of Member Clubs who hold a Charter and are registered with LA Inc.

Legacy Club Services - A company limited by guarantee and shared service provider to Clubs of centralised governance and compliance management, financial management, ICT services, Community Services Work, Fundraising and Marketing services, and Compensation and Advocacy. Wholly participating Clubs currently includes Sydney, Armidale, Far North Coast, Lachlan, Newcastle and Tamworth, with other Clubs across Australia accessing professional individual services.

Legacy Executive - Elected office bearers who fulfil the duties of Legatee President, Legatee Vice-President, Financial Director and where necessary those of Chairman (Legatee President) and Vice - Chairman (Legatee Vice-President.)

Legacy Family - A general reference which includes all enrolled beneficiaries.

Legacy Home Support - Services provided to ensure that beneficiaries' homes are safe and functional environments.

Legacy Beneficiaries with Disabilities - They are the dependents of a Legacy widow(er). They are enrolled as Legacy beneficiaries for life.

Legacy Widow(er) - The dependent spouse/partner of a deceased veteran who receives Legacy programs and support.

Legacy Widows' Clubs - Social Clubs supported by both Legatees and staff.

Legacy Youth - The child dependants of a deceased veteran or of a veteran who is incapacitated and was medically discharged. They are enrolled as Legacy beneficiaries until the age of eighteen or twenty-five in the case of Legacy support for further education. Legacy Youth are also referred to as Junior Legatees and Legacy Juniors.

Legatee - a volunteer who assists Legacy beneficiaries.

Not-for-Profits Sector - As a member of the sector, the Legacy organisation offers services to Legacy beneficiaries and does not operate to make a profit for its members.

Office Bearers - See Legacy Executive.

Tiered Support System - The three-tiered system for financial support for widow(er)s, partners of *veterans who have given their health* and the children of both groups.

Trauma Informed Support - These programs are delivered by professional staff, their main purpose being to guarantee that any support does not re-traumatise and that it advances a message of hope and optimism that recovery is possible.

Veterans who have given Their Health - These veterans have service-related injuries and/or health problems that prevent them from engaging in work or working the hours required to earn an income sufficient to support their families.

Wellbeing - Is more than the absence of illness (wellness). It is a combination of a person's physical, mental, emotional and social needs.

Wellbeing Advocates - Replaces the term Welfare Officer. These advocates co-design holistic case management to meet the assessed needs of beneficiaries. They often work in conjunction with external professional service providers.

War Widow(er)s - Those whose spouses/ partners died from proven war related injuries and illnesses and who receive a pension from the Department of Veterans' Affairs which includes a compensation component in the form of a health card (the Gold card). As Legacy beneficiaries they participate in social events, although some Legacy Clubs have special assist programs for them.

ACRONYMS

ACAT - Aged Care Assessment Teams trained to conduct assessment of needs for the aged.

ACNC – Australian Charities and Not-for-profits Commission. The regulatory authority for Charities and not-for-profits organisations.

ADF - Australian Defence Force

ATAR - Australian Teritary Admission Rank

ATDP – Advocacy Training and Development Program

BWD - Beneficiary with an intellectual or physical disability.

DICE - A change management program with four stages: Duration, Integrity, Commitment and Effort.

DRCA - Safety, Rehabilitation and Compensation (Defence-related) Claims Act 1988 (DRCA)

ESO - An organisation for veterans.

LCS - Legacy Club Services.

LHS - Legacy Home Support.

MAC - My Aged Care.

MRCA - Military Rehabilitation and Compensation Act 2004

NFP - Not-for-profits sector.

PTSD - Post traumatic stress disorder.

SRCA - Safety, Rehabilitation and Compensation Act 2007

TPI - Totally and Permanently Incapacitated Veteran.

VEA - Veterans' Entitlements Act (1986)

Veterans' Home Care - In the home care and support for veterans and their dependants.

INTRODUCTION

Legacy Australia is an incorporation, a formal legal structure represented by independent Legacy Clubs in each Australian state and territory and in London, the United Kingdom.

Legacy is registered as a charity and a not-for-profit business with the Australian Charities and Non-Profits Commission (ACNC).

In 2023, the organisation of Legacy Clubs will celebrate its centenary.

Since its inception in 1923, Legacy has remained steadfast to the Legacy Charter.

On occasions, the spirit of the original Legacy Charter has been amended by formal vote to accommodate generational change and to reflect those acts of parliament, which are relevant to Legacy beneficiaries.

The essential element of the Charter is service. That service is dedicated to support the needs of the families of deceased and incapacitated veterans.

In this capacity, Legacy has served four generations of Legacy families.

The services offered over time range from helping to find employment for veterans returning from wars to assisting with affordable accommodation for widows and their dependent children, to providing funding for health care and for the education of the children from Legacy families and to supporting the needs of Legacy beneficiaries with disabilities.

For Legacy, families are front and centre.

As it evolved during the past ninety eight years, Legacy has built relationships of trust with veterans and their families. This is affirmed by a comment made during the evaluation: *"Legacy is the organisation most trusted by Defence families."*

This trust has developed because Legacy listens to families.

Legatees and staff have the privilege of being invited to visit Legacy families in their homes.

This model for social support and connection also serves the effective case management of family needs. This same model is also used by The World Veteran Support program which conducts its case management by visiting veterans and their families at home.

Legacy has changed from an organisation whose service delivery was run exclusively or predominately by Legatee volunteers to one with organisational and operational models where appropriately qualified professional staff and Legatees assume separate and where appropriate, complementary duties.

Professional staff led by their Chief Executive Officers, Chief Operating Officers and Team Leaders apply models for case management prefaced by the assessment of beneficiary need which is underpinned by consultation with individual and family Legacy beneficiaries; the outcome being programs and services which are co-designed to address their individualised needs.

Legatees continue in their support roles with visits to ensure social connection for aged beneficiaries during which they are able to observe beneficiaries in their home environment and to make note of any assistance required.

At some Legacy Clubs, Legatees conduct recreational programs for Legacy Youth.

Veterans returning from the Vietnam conflict advocated for the recognition that not all war injuries are of a physical nature. Previously, injuries to the emotional and mental health of veterans went largely unrecognised in officially mandated care and treatment plans.

A more informed awareness resulting from research into the mental and emotional impacts from combat trauma, has seen a substantial increase in services to veterans in the support for and management of their mental health requirements.

The impacts of combat trauma on veterans is also at the forefront of research to design mental health support programs for their families, many of whom themselves develop secondary PTSD, anxiety and trauma. These are some of the families who come to Legacy to seek advice about access to mental health care and support services.

The Family Wellbeing study commissioned by the Department of Defence and the Department of Veterans' Affairs (2018) present data that show a family living with a veteran with mental health problems including PTSD, is more likely than other veterans' to encounter adjustment, financial, employment difficulties with more emotional problems being a more immediate problem (Daraganova, G., Smart, D., & Romaniuk, H., 2018).

Families also come to Legacy for assistance with their carer role for ill and injured veteran spouses and partners.

Carers include spouses/partners, children and in some causes, parents, many of whom seek social and emotional support through respite care from Legacy, which may be nothing more than a chat over a cup of coffee with someone who makes the time to listen to them.

In their study, *Cornerstones of Support for Our Nation's Wounded, Ill and Injured Veterans,* the authors found that there were few support services for carers who provided in-the-home-care for veterans (Talienian, T., Ramechand, R., Fisher, M; Sims, C., Harris, R., Harrell, M., Rand Corporation, 2013).

The role of caregiver undertaken by children in military-connected families is highlighted in the Children's Society report, *Young Carers in Armed Forces' Families, Evidencing the Need.* (The Children's Society, UK, 2017)

This report points to the fact that children are less likely to be recognised as carers and where there are excessive demands placed on their caregiving roles, the likely impacts are negative effects on their physical well-being as well as their prospects for education and life.

Legacy staff who work with families with similar experiences would like to see more support for both adult and child carers.

Legacy may well see the improvement in access to and availability of support services for them as important areas for research and advocacy.

In recent years there has been a wider acknowledgement of the special role of veterans' families and their unique *"lived experience."*

In their research paper, *Caring for Canadian Military Families, 2019,* Cramm, Mahar, MacLean and Birtwhistle examined the impacts on the health of military families due to the disruptions to family life caused by increased training commitments, deployment, relocation and dispersal across civilian communities and the 'substantive change in their roles from peacekeeper to warriors and their risk of injury, physical and mental disability or death.'

In looking at the ***CARE OF ADF PERSONNEL WOUNDED AND INJURED***, the Senate Standing Committee; Defence and the Department of Foreign Affairs and Trade 2013, in Recommendation 9, stated:

...that Defence and the Department of Veterans' Affairs undertake a study into psychological support of partners and families of ADF and ex-ADF members with the purpose of developing recommendations to overcome partners' and families' mental issues highlighted by the study.

(Commonwealth of Australia, 2013)

In its report, *A Better Way to Support Veterans*, the Productivity Commission gave recognition to service families post-transition with recommendations for the provision of levels of support.

The appointment to the Department of Veterans' Affairs of the first Veteran Family Advocate is not only an admission of the vital support that veterans receive from their families, it is an opportunity for the families of veterans to have "a voice" in their own right.

Further recognition of the importance of the *"lived experience"* of military connected families resulted in another initiative with the appointment of *The Council for Women and Families United by Defence Service* with its role to offer advice to the Minister for Veterans' Affairs and Defence Personnel on the types of support seen to be of importance to military connected families and service women.

There is also an emerging debate within some Commonwealth departments outside Defence and Veterans' Affairs which recognises in general, that definitions of family experience do not reflect the unique nature and '*lived experience*' of military connected families, many of whom become Legacy families.

The conclusions from this debate have implications for Legacy service delivery partnerships.

For example, if it is concluded that the '*lived experience*' of military families is unique, what does that mean in terms of the capability of the professional partnerships used by Legacy and will their support specialisations meet any of those 'unique' family situational experiences?

Some international research already refers to 'military specialisms' when diagnosing the appropriateness of certain support services and asks the question - *Are military and civilian services able to supply those needs through collaboration and consultation?*

An impressive initiative for this is the collaboration and consultation between the Canadian College of Family Physicians, the Vanier Institute and the Canadian Military and Veterans Leadership Circle which conducted Roundtable discussions with veterans and their families to produce a manual for Canadian Physicians working with military families (College of Family Physicians of Canada, 2017).

Legacy's corporate experience and the relationships it has built with generations of Legacy families make it a national leader in the provision of programs and services for the families of veterans.

This situation is strengthened by the expertise from the *'lived experience'* of Legacy families and also gives Legacy the opportunity to refine its understanding of Legacy families further by engaging them in Roundtable discussions.

Legacy has a key role to play by engaging as a partner in research that will furnish evidence based decisions to identify priorities for the organisation's support for Legacy beneficiaries.

Legacy is not immune to serious challenges, both internal and external.

It faces resonant internal, cultural and generational change, as well as external challenges from an increasing competition from the many new entrants who also offer services support to military connected families.

At a time for the increasing professionalisation of the non-profit sector and the digitisation of their services, Legacy as it is presently structured as a volunteer based service reliant on public donors, faces a number of risks.

Not least of these is a federated system where inconsistent decision making and policy implementation at the local level create frustration among Legatees and staff and confusion for Legacy beneficiaries.

Issues of transparency and accountability are also front and centre and can only be satisfied by the establishment of quantitative goals which are statistically representative of the management at all levels of the organisation.

These are issues which require the urgent attention of Legacy Australia from whom participants in the evaluation have demanded national leadership to give clarity and direction to Legacy's strategic planning for the immediate future.

The external environmental impacts brought about by the current volatility and uncertainty make the operational environment one which is difficult for ageing Legatees.

One international commentator describes the environment with its external situational challenges brought about by institutional, social and technological impacts as "*change on steroids.*"

This evaluation is timely in that it offers an opportunity for all those who are committed to Legacy service to ask a number of hard questions about future direction; declaratory statements that are unequivocal regarding the identification of who receives Legacy support, how that support is delivered and the delineation of the roles and responsibilities of those who are responsible for their delivery.

Obdurate attitudes that hinder cultural and generational change serve to threaten the integrity and reputation of Legacy and as such they must be confronted by a re-set of policies that put the Legacy beneficiary as the person of unchallenged primary importance.

External challenges from the short to medium impacts of the COVID-19 pandemic are as yet unknown.

From what we have experienced to date, the implications for different thinking and approaches cannot be denied and are already upon us. To quote, *"COVID-19 might just be the existential threat that makes people think differently."* (Forces in Mind Trust, 2021)

SYNOPSIS OF RECOMMENDATIONS

Please refer to page 153 for the Recommendations in full.

1. **Appointment of A National Advisory Group** to implement the evaluation recommendations.

2. **Establishment of National Minimum Standards** taking into account the existing discrepancies in resources at a number of Legacy Clubs. Training and development programs to be designed in accordance with the standards.

   That an adjunct to the national minimum standards be for a training and development program for Legatees and Staff. The program can be offered to Legatee recruits as part of their orientation.

3. **Introduction of National Mission Statement and Strategic Plan.**

4. **Measurement of Standards and Qualitative Data:** National Advisory Group in conjunction with external professionals with expertise in measuring social impacts to develop a model for long- term outcomes for Legacy programs and services and their assessment.

5. **The Management of Change:** Guidelines setting out frameworks for recognising cultural and generational change among Legacy beneficiaries.

6. **Fundraising and Marketing:** A two-fold plan for digital fundraising.

7. **Advocacy for Legacy Youth:** To incorporate within the existing national youth leadership program, an extension of funding for specific grants to Legacy Club youth programs.

   As well, forming partnerships with organisations such as Kookaburra Kids to encourage social connections and development.

   Partnering with researchers in mental health support services for children and youth whose lives are impacted by their veteran parent's service.

8. **National Bulletin Board.** For Legacy Australia to provide a bulletin board on its website to communicate timely and accurate information to Clubs about government initiatives, non-government services, foresights from current research and the sharing of ideas from Legacy Clubs and other organisations.

EXECUTIVE SUMMARY

The aim of the evaluation is to identify the case management of beneficiary needs within Legacy Clubs.

There are six categories for Legacy Club programs and services namely; health and wellbeing, social contact and connection, education, finance, affordable housing and aged care.

At this stage, it is instructive to cite the key issues and themes within those categories which resulted from the evaluation processes and their effects potentially, upon the context in which Legacy Clubs' services operate.

Change and Transition

As Australia's leading national provider of support services for military connected families, Legacy's vision decrees that its duty is to ensure that no family under its jurisdiction goes unsupported.

A concern widely held by the participants in the evaluation is the uncertainty about the changing environment in which they operate as volunteers and subsequently their expressed need for essential support through national policy guidance and direction, in particular national operational standards.

Importantly, for them, there is the corresponding matter which relates to maintaining the integrity of Legacy's core purpose while operating within the context of cultural and generational change.

That change means confronting the fact that attitudes and actions once seen as appropriate are often irrelevant in the face of some of the challenges faced when supporting today's Legacy families.

Participants, in particular long serving Legatees, cite the uncertainty arising from the transition of their statical experience of supporting aged widow(er)s to a situation of confronting the sometimes volatile needs of some younger families.

Another of their chief concerns is risk management including the protection of the good reputation of Legacy. Risk applies especially where Legatees do not have the training and skills to work with the special needs of some families, a predicament which can bring them to question their future roles and responsibilities.

Legatees appreciate that they are protected in their roles by qualified staff who do not expect them to engage directly with those Legacy families with complex issues. The rules of engagement and the delineation of responsibilities is a matter for risk management.

In general, Legatees are supportive of professional staff and appreciate the work that they do. That some staff have transitioned from the ADF and themselves have young families is regarded as a positive move.

Where tensions occur between staff and Legatees, it is usually down to attitudes of 'ownership' on the part of a few Legatees who see their Clubs as their domain rather than a shared workplace. A re-statement of Legacy's core purpose supported by strategies for change management may offer a solution to this problem.

The organisation of Legacy Clubs is based on a federated model with Legacy Australia as the national peak body, capital city Clubs in the states and territories and in London, UK and a mix of large regional and small country Clubs.

The incorporated Clubs in fact constitute a federate; that is an organisation with members which band together for the common good, but remain independent in their conduct of internal affairs.

A federate can create its own problems when due to personal attitudes and territorial arrogance, there is a refusal to cooperate with changes to practice or to acknowledge that it is the ability to change that serves Legacy's primary goal; that goal being the welfare of each Legacy beneficiary.

It is apparent from the views expressed by evaluation participants that these anomalies are contributing to a number of problems.

One such widespread concern related to consistent practice in the expression of Legacy's core purpose.

The anxiety is really about inconsistency where decisions taken at the Club level are in conflict with the overall purpose of the organisation and subsequently for any ramifications that affect negatively the equitable treatment of Legacy families.

National Leadership

There is a concerted call for Legacy Australia to exert national leadership in decision making.

The consensus view of participants was that Legacy Australia needs to provide national minimum standards for service delivery within guidelines for organisational and operational best practice.

Minimum standards should clarify organisational core purpose under the Legacy Charter by stating who Legacy is for and how best it can render the service it undertakes.

Minimum standards would remove any ambiguities about the responsibilities for individual Clubs and the levels of minimal support expected for beneficiaries.

Any national standards would need to take into account that not all Clubs share an equitable resources capacity.

Legacy Australia and its executive bear the responsibility for national decision making which ensures the reputation of the organisation as a whole.

Legacy Australia and its executive have the responsibility for making representation on behalf of all Legacy Clubs and for advocacy for all Legacy families.

Legacy Australia is the only entity within the organisation that has first and ready access to information about legislative and regulatory changes and how these impact for optimal levels for service delivery at the Club level.

To be effective and useful, this information must be delivered to Clubs in a timely manner.

Sustainability and the Rules of Engagement for Volunteers

Legatees are the pioneers of the Legacy organisation.

Their dedication and commitment to service over four generations is respected and highly prized by Legacy families.

Legacy is not alone among volunteer-based organisations in facing a decline in the number of its volunteers brought about by the ageing of its cohort of active volunteers.

The implications for succession planning and the effects upon the sustainability of a volunteer-based charity are issues exercising the minds of Legacy Club personnel.

Currently, Legacy Clubs have a total membership of three thousand six hundred and seven active Legatees.

In 2003, that number was six thousand three hundred and three.

In 2003, Legatees on the reserve or 'inactive' list numbered three hundred and fifty-nine. In 2021 that number has increased to eight hundred and forty-six and is indicative of the ageing of Legacy volunteers.

Inevitably, succession planning depends upon the recruitment of younger volunteers. It also calls for a systematic review of the Legacy service model and those skills and experience that Legatee volunteers need to fulfil the commitments inherent in a service model which is reliant upon professional case management in collaboration with other professional agencies for service delivery.

Examples of these are to be found in the Strategic Plans for some Legacy Clubs which in their planning reveal workable service models that are sensitive to resource capability and to those response mechanisms that guarantee efficient and effective service delivery.

Fundraising and Marketing in the Digital Age

The Statistics referred to here are provided by the Annual National Statistics, Legacy Australia, 1 April 2020 - 31 March 2021.

In the financial year, 2020-21, Legacy Clubs across Australia, spent $15,849,377 on programs and services to support Legacy beneficiaries.

An annual 'spend' that is close to $16 million is a big saving to government.

The viability of the dependence of charities on donor aid-based funding and the challenges that arise are addressed in the section on service delivery and again in the discussion on the digitisation of fundraising.

There are inevitable challenges for Legacy trying to raise funds online in a space already crowded by the 'smart' campaigns that promote the drama of extreme 'real life' events to win the hearts and minds of those whose mobile phones are their 'lifelines.'

Legacy is proud of the fact that as an independent service provider, it has long maintained the "heavy lifting" in support of veterans' families.

Evidence of that "heavy lifting" is to be seen in the $15,847,836 spent on 42,915 Legacy beneficiaries in FY, 2020-21.

The information about Legacy's positive economic impact largely goes unnoticed among the general community. Perhaps Legacy could improve on this by promoting an economic statement in its communications strategy both to the general public and corporate donors that gives evidence of the links between targeted dollar 'spends' and direct proven beneficial outcomes for Legacy family beneficiaries.

Legacy Australia will continue to apply substantive oversight to its funding structures with strategic planning for data measurement that is targeted, tightly monitored and which adheres to all aspects of regulatory compliance.

Any national fundraising would likely benefit from long-term (3-5 years) planning with a more reactive approach at the local Club level.

A recommendation is to be found the report under *Fundraising and Marketing and The Sustainability of Legacy Club's Dependence on Donor Aid.*

In its report, *A Better Way to Support Veterans*, the Productivity Commission recommended that the Department of Veterans' Affairs should develop a funding framework for commissioning wellbeing supports through veterans' organisations.

Similarly, recommendation 12.7 referred to funding policy advice for veterans' organisations something that Legacy as a member of the Ex-Services Organisation Round Table (ESORT) should address in an advisory capacity (Productivity Commission, 2019).

Referral Pathways

An important issue for Legacy Clubs is the referral pathways used for locating potential Legacy enrolees. Those who are connected to veterans' groups or who know other Legacy families are not difficult to find.

It is the hidden population of potential Legacy families, those with little or few social connections who 'slip through the net', whether they be residing within suburbia, country towns or in remote communities.

The report, *The Victorian Ex-Services Organisations' Mapping Project* (ESOMP), referred to the work done by the Aspen Foundation in which it 'posited' that "there was a propensity for transitioning military personnel to settle in remote mining towns and in areas close to Australian Defence Force bases" (Aspen Medical Foundation, 2015).

It appears that no national mapping project for veterans' re-settlement preferences has followed up on the Aspen Foundation project.

That gives rise to the question, whether the mapping of veteran families' locations would be of assistance to them in advising them about available support services? Or would such an exercise breach their right to privacy?

Legacy Beneficiaries

Legacy beneficiaries (clients) are composed of two distinct age demographics.

The larger age demographic which is the older age group can be described as the 'pre- 91 generation.' This group consists of widows from World War 2, the Korean War and the Vietnam conflict and their adult dependents with disabilities; the average age of beneficiaries with disabilities being sixty years.

The younger age demographic is referred to as the 'post-91 generation' includes the widows of Afghanistan veterans and of those whose who served in Iraq, their child dependents and the families of *veterans who gave their health* in military service.

Case Management

In this section, the *Assessment of Needs* looks at the processes used by Case Management workers and welfare/wellbeing advocates.

The measurement of outcomes is also included in this section.

Service delivery of Legacy programs addresses the delineation for the separation of responsibilities for professional staff and Legatees, while resources to support effective service delivery is dealt with in two sections on resource capability and collaboration with professional partnership.

The Amalgamation of Legacy Clubs

For small and under resourced Legacy Clubs, their amalgamation with 'parent' Legacy Clubs has for them contributed to better time management of their service delivery to their beneficiaries.

Networking

An added benefit from group membership is the process of teamwork resulting from the increased communication between Club staff and Legatees. One very successful communications strategy used by Legacy Clubs is networking online.

One of the most successful is an online monthly meeting for Legatees and staff whose Clubs have responsibility to the families of young veterans, commonly referred to as 4G families.

Initially, the meetings were for members of an amalgamated Club network.

Word spread when the original participants spoke to others from intrastate and interstate about the value of engaging with others with shared responsibilities, the stimulus gained by the exchange of ideas and the innovation that resulted.

The value of networking by social media is illustrated in one case study in the report. The program provides support for the spouses/partners and family who are carers of veterans with diagnosed PTSD.

Legacy Terms and Communication with External Service Providers

During the evaluation, participants raised the matter of language and how specialised terms such as *beneficiary* required translation during their discussions with other professional providers.

This may present an opportunity for Legacy Clubs to discuss internal specific references and terms and whether they should be modified in the interest of clearer communication with both the general public and the members of their professional networks.

Internal Communication and Collaboration

A major challenge identified by the evaluation is the immediate need for a model that provides more effective collaboration between Legacy Australia leadership and the staff and Legatees at Legacy Clubs.

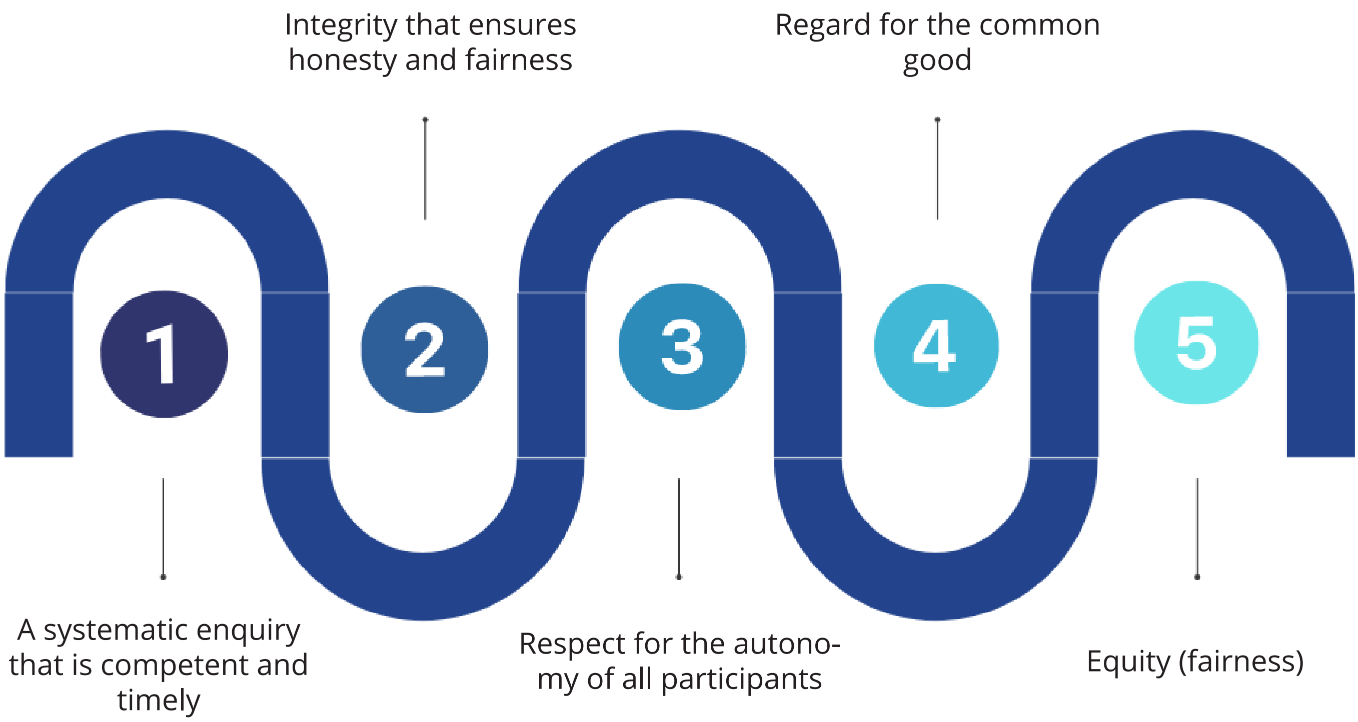
Legacy is fortunate to have within its organisation innovative thinkers, dedicated and hardworking professional staff and volunteers.

What they seek is the opportunity to contribute to the national debate on Legacy's future with attention to the management of trends and foresights that affect their day-to-day work.

This is one of the issues in the section for Recommendations.

Ethical Principles

The Evaluation Process



Planning for the structure of the evaluation

a) Submission

The evaluation was initiated with a proposal being submitted for approval to the Legacy Australia Chairman and Board of Directors in February 2021.

b) Recruitment

Approval having been received, letters of invitation were sent to the Presidents of all Legacy Clubs to inform them about the evaluation and to invite participation by their staff and Legatees.

At this stage all participants signed a memorandum of understanding and an agreement to abide by the principles of the evaluation.

c) Accountability

A system of accountability was established with internal and external entities put in place.

They are an internal steering committee of Legatees and staff and an external review committee of four academics with research experience in military connected families.

Monthly meetings with representatives from participating Legacy Clubs afforded opportunities for reporting, discussion and forward planning.

These representatives reported to their Clubs following the monthly meetings.

At each stage of the process, reports were supplied to both committees.

Methodology

The official timetable for the review commenced with the proposal for a national evaluation of Legacy Club Programs and Services for Beneficiaries being endorsed by the Board of Directors, Legacy Australia at its meeting on the 25 November, 2020. A letter of Invitation to participate in the Evaluation was sent to the Executive of all Legacy Clubs on the 08 March 2021. A timeline of key events has been listed below under the following headings:

1. **Concept Mapping:** April to May 2021, Legatees and Staff were provided with guidance on how to develop a concept map, demonstrating the decision-making process, service support and the assessment of Club programs.

2. **Questionnaire:** May 2021, Legatees and Staff were invited to answer a Questionnaire providing background on the programs and services provided to Club beneficiaries.

3. **Interviews:** June to August 2021, Legatees and Staff were invited to participate in an Interview. The National Evaluator conducted interviews during August and the first two weeks of September 2021.

4. **Case Studies:** July to September 2021, participating Legacy Clubs are invited to submit a Case Study to highlight a best practice program or service delivered by their Club. Case Study Proposals were accepted until COB on 03 September.

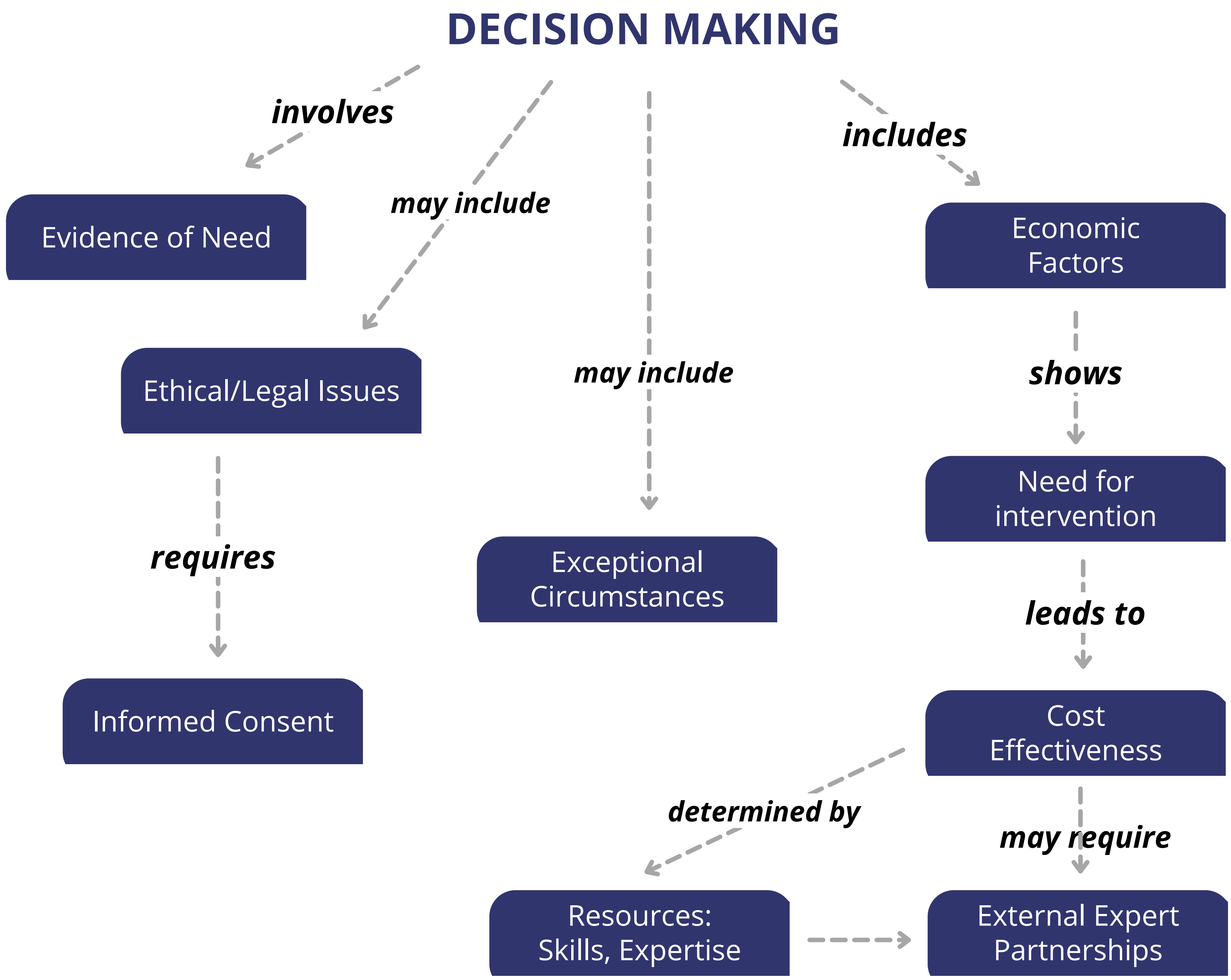
COMMUNICATION
Monthly MS Teams meetings with participating Legacy Clubs from April 2021 to December 2021.

REPORTING
Internal Steering Committee: March - September 2021
External Steering Committee: May - September 2021
Both committees were provided regular progress reports.

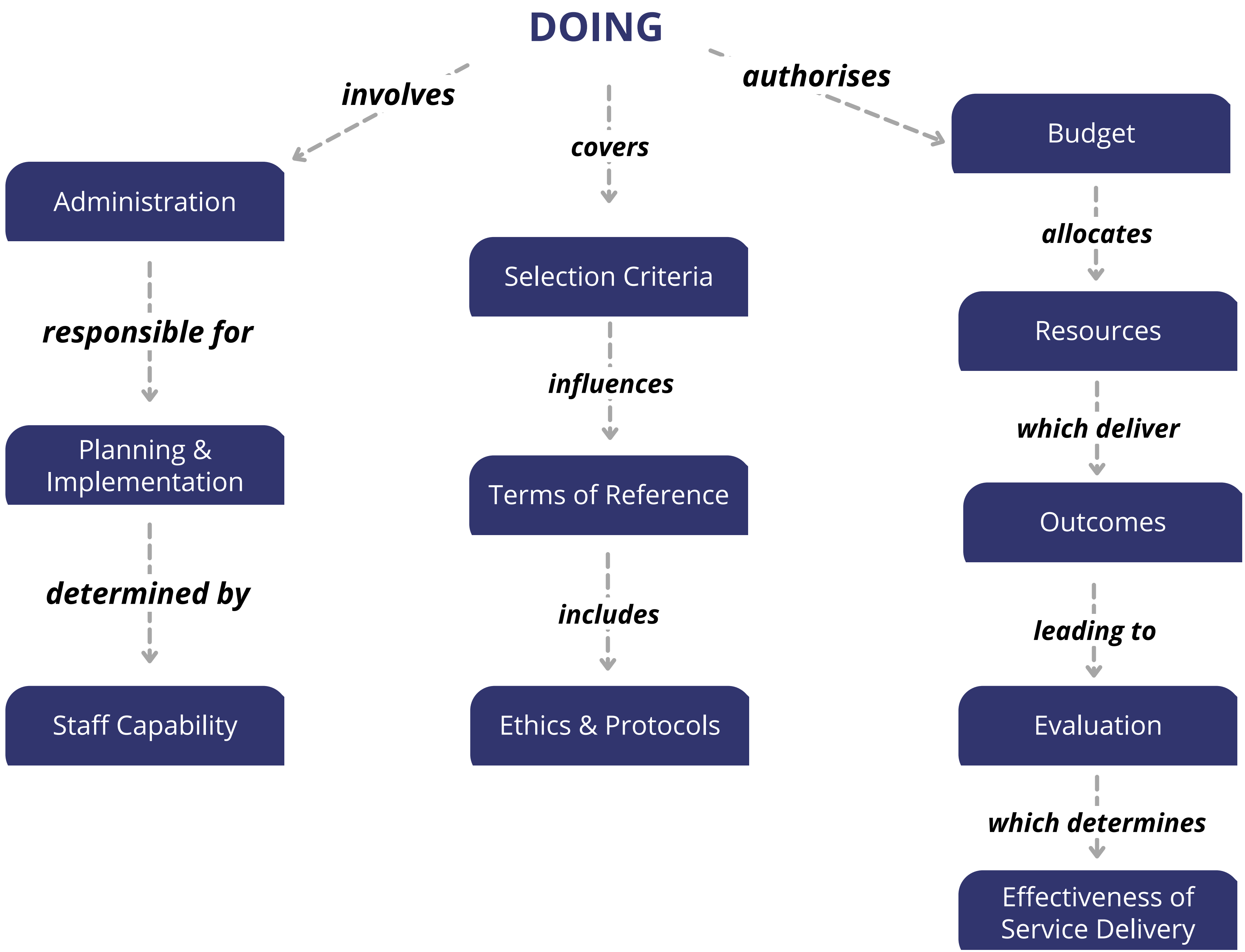
Data Collection

a) Concept Mapping
Concept mapping as used to identify the organisational and operational models used by Legacy Clubs. The three concept maps overpage were supplied to participating Legacy Clubs.

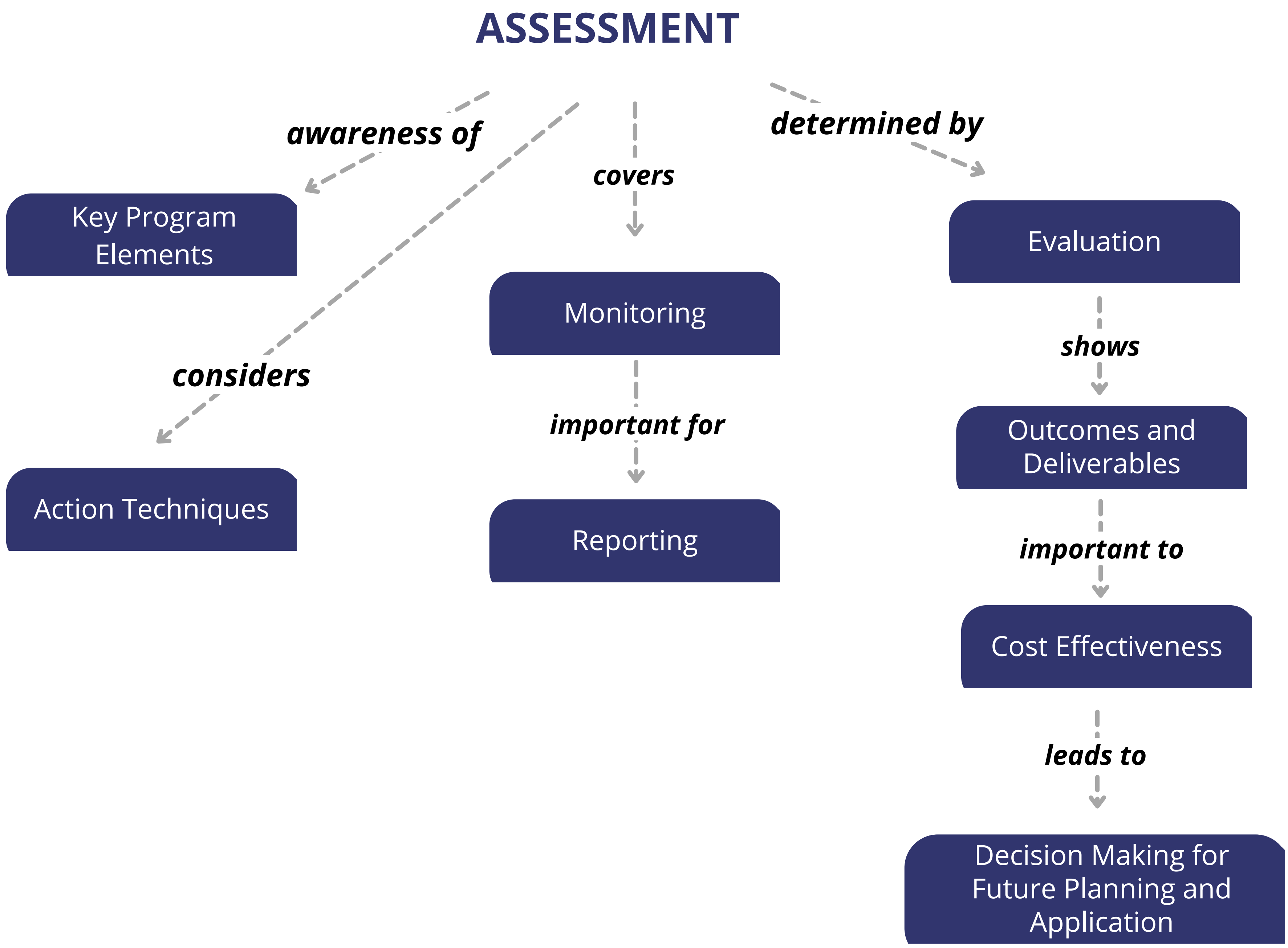
Programs, Services & Resources - Beneficiaries



Programs, Services & Resources - Beneficiaries



Programs, Services & Resources - Beneficiaries




LEG

Data Collection

Legacy Clubs exercise autonomous decision making for their internal management.

The data showed how a Club's autonomous management model responds to its local community environments.

In Clubs which have a Board of Directors, the strategic planning for the Club's organisational management is the exclusive domain of Directors working with their Chief Executive and Chief Operating Officers.

In Clubs of all sizes rank and file, Legatees and staff are able to be involved in a Club's operational programs and services.

Concept mapping looked at operational models in terms of common purpose as described in mission statements, governance, decision making, compliance and accountability, the integration of labour utilising the available skills and expertise, management to coordinate resources and the efficiency of streamlined service delivery.

Organisational Management

Figure 2. Concept Map - Organisational Model

Concept mapping collected data for operational management at Legacy Clubs. The following examples were provided by Legacy Brisbane. These examples can be reviewed in further detail in Attachments 1–3.

Program Planning Framework for Older Widows

Auditable Mission – **Mission Alignment** – **Aspirational Mission**

SITUATION

Provide support for older, eligible war widows following the death of a veteran spouse

Inputs

What we invest

- Qualified CSOs and Legatees
- Compensation and Entitlements Advocate
- Contact Centre Coordinator and volunteers
- Research
- Materials
- Funding (budgets for emergency call system, newsletters, emergency financial relief, gifts and cards and care groups)
- Stakeholder development and community engagement

Activities

What we do

- Advocacy
- Contact Centre
- Emergency financial relief
- Backyard Assist
- Social support and activities (Laurel Clubs and Care Groups, Nonas High Tea)
- Emotional support
- Referrals to appropriate services including financial advice
- Financial support based on need
- Emergency alarms
- Communications (Torch)
- Pension support and advocacy
- Future planning
- Home visits

Outputs
(Direct)

What are the direct outputs?

- Increased financial and emotional security
- Increased knowledge of support services available
- Increased level of positive connections and social networks
- Supported access to relevant benefits

Outcomes
(Medium Term)

What are the medium term results?

- Accessing relevant services
- Increased level of resilience and self-confidence
- Reduced levels of isolation
- Managing money appropriately

Impact
(Aspirational)

What is the social problem being addressed?

- Financial security
- Wellbeing, health and security
- Self-determination
- Socially connected
  Mentally resilient

Evaluate what we do

Focus – Collect Data – Analyse and Interpret -Report

Rest of the World Impacts (Eco-System) hard to measure – Collaborate to gain greater outcomes / impact

Focus – Collect Data – Analyse and Interpret - Report

April 2020

Program Planning Framework for Disability Support Program

Auditable Mission – Mission Alignment – Aspirational Mission

SITUATION

Provide support for eligible people with a disability. This is most likely the (adult) son or daughter of a Legacy widow

Inputs

What we invest

- Qualified CSOs and Legatees
- Compensation and Entitlements Advocate
- Research
- Advocacy
- Materials
- Funding (budget for events, bursary, financial assistance and gifts and cards
- Stakeholder development
- Connect to local community support and experiences

Activities

What we do

- Emergency financial relief
- Social support and activities (Explorer Program of events)
- Financial support based on need (including Limbless Soldiers Bursary)
- Emotional support
- Pension support and advocacy
- Independent living skill development
- Future planning
- Transition to supported care (where appropriate)
- Referral and advocacy to relevant services including financial advice

Outputs (Direct)

What are the direct outputs?

- Increased knowledge of support services available
- Increased level of positive connections and social networks
- Connection to community
- Supported access to relevant benefits (including NDIS)
- Increased health and well-being strategies.

Outcomes (Medium Term)

What are the medium term results?

- Increased access to relevant services
- Increased level of resilience and self-confidence
- Reduced levels of isolation
- Increased ability to manage money and lifestyle

Impact (Aspirational)

What is the social problem being addressed?

- Increased financial security
- Increased levels of wellbeing, health and security
- Increased levels of self-determination

Evaluate what we do

Focus – Collect Data – Analyse and Interpret -Report

Rest of the World Impacts (Eco-System) hard to measure – Collaborate to gain greater outcomes / impact

Focus – Collect Data – Analyse and Interpret - Report

Dec 2020

Program Planning Framework Model for Youth Development

Auditable Mission – **Mission Alignment** – **Aspirational Mission**

SITUATION

Provide support to eligible children and young people following the death, disablement or illness of a veteran parent

Inputs

What we invest

- Qualified CSOs and Legatees
- Compensation and Entitlements Advocate
- Research
- Advocacy
- Social media platform
- Materials
- Funding (budgets for youth camps, contact, financial support, education grants, 2/2 Anti-Tank Bursary and youth development)
- Stakeholder development and community engagement
- Youth Leader program design and implementation strategy

Activities

What we do

- 3- day leadership camp
- Peer support
- Mentoring and wellbeing support
- Training / workshops (3 per year)
- Information and referral
- Financial assistance based on need (education, wellbeing and emergency)
- Crisis intervention

Outputs (Direct)

What are the direct outputs?

- Increased knowledge of support services available
- Increased knowledge of positive coping strategies
- Increased peer support
- Increased hope for the future
- Increase in job ready skills and experience
- Enhanced Leadership knowledge and skills

Outcomes (Medium Term)

What are the medium term results?

- Increased financial security
- Increased mental health
- Increased positive, social relationships
- Increased self-awareness and leadership potential

Impact (Aspirational)

What is the social problem being addressed?

- Employability and educational attainment
- Community involvement
- Wellbeing, health and security
- Self-determination

Evaluate what we do

Focus – Collect Data – Analyse and Interpret -Report

Rest of the World Impacts (Eco-System) hard to measure – Collaborate to gain greater outcomes / impact

Focus – Collect Data – Analyse and Interpret - Report

April 2020


AON

b) Questionnaire

A questionnaire was made available to all Legacy Clubs online. Please refer to Attachment 4. A print facility was also provided.

Responses are based upon the respondents' knowledge about what happens at their Legacy Clubs.

The data from the questionnaire about programs, services and resources are presented in this report under two domains; organisational and operational.

c) Interviews

Participants in the interviews were guaranteed anonymity by name and by Legacy Club.

The participants were asked to agree in writing to abide by the ethical principles of the evaluation. Prior to the interviews, a schedule of interview was sent to all participants.

The information was used to consolidate the data from the questionnaire.

d) Case Studies

Legacy Clubs were invited to submit case studies of best practice in programs and services.

These were evaluated by the steering committee and are to be found in the section Case Studies.

Participating Legacy Clubs

Those taking part in the evaluation are called *participants.*

They are representatives from all zones for Legacy Clubs but not all Legacy Clubs in each of the zones.

This map shows participant Legacy Clubs.

Stakeholders are all Legacy Clubs, their Legatees, staff and beneficiaries who will receive a copy of the report even though they chose not to participate in the evaluation.

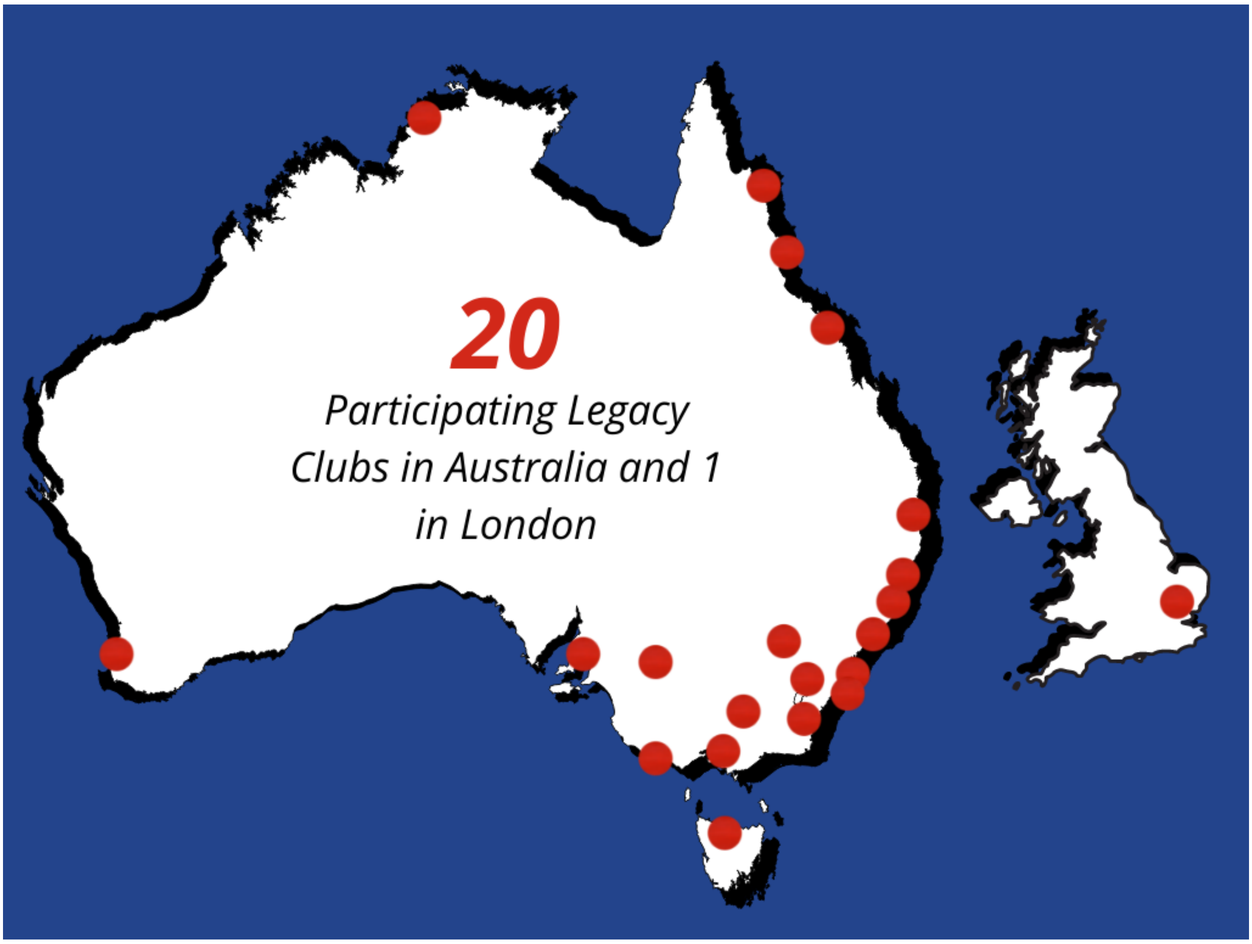


Figure 4. Participating Legacy Clubs.

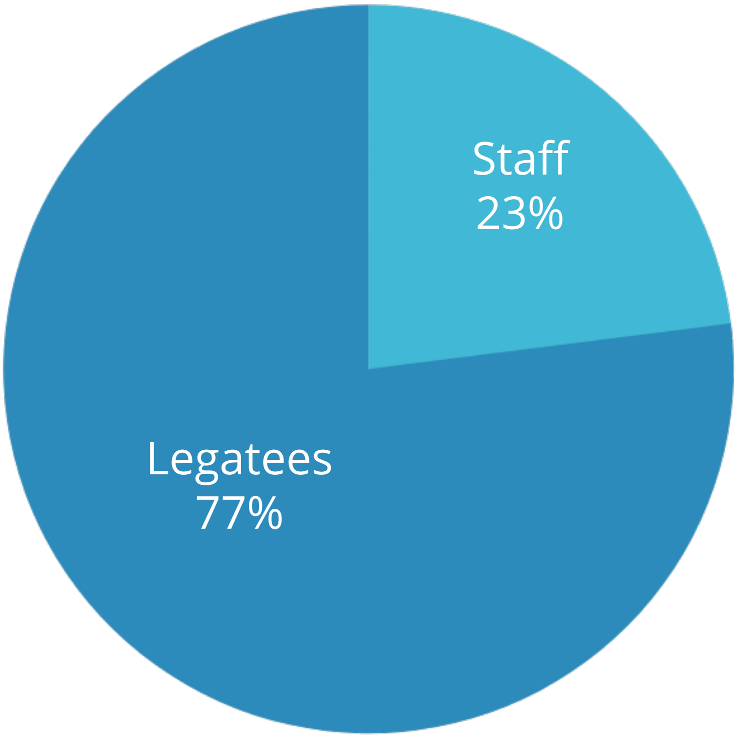


Figure 5. Survey Participation.

The composition of the overall participation rate was seventy seven percent of Legatees and twenty three percent of staff from participant Legacy Clubs.

Two hundred participants contributed their responses to the questionnaire.

Forty participants offered to be interviewed. Due to unanticipated circumstances, thirty-seven completed the interviews.

The total number of Legatee volunteers across all Legacy Clubs is three thousand, six hundred and seven. The participating Clubs in the evaluation represent two thousand, six hundred and seventeen of them.

The participants also included staff.

1 Organisational Management

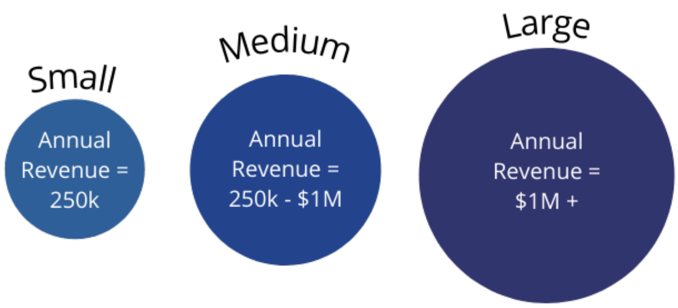
BACKGROUND

Organisational management provides corporate structure for the Legacy organisation.

In March 2012, the Commonwealth parliament enacted legislation to establish the [Australian Charities and Non-profit Commission](#) (ACNC). The ACNC provides a regulatory system for not-for-profit entities.

As stated by the ACNC, *financial reporting is an important aspect of good governance and forms part of a charity's obligation to the ACNC* (Federal Register of Legislation, ACNC, 2012).

Charities are categorised by revenue as Small, Medium and Large.



In order to comply with the ACNC regulations and definitions, small Legacy Clubs must submit an annual Information Statement of Operations, medium size Clubs must submit an audited Financial Report and they can submit either a Special Purpose Financial Statement or a General Purpose Financial Statement.

London Legacy Club is a registered UK charity and as such is required to abide by the regulations set down by the UK Charities Commission.

The organisational structure for the management of a Legacy Club depends on a Club's size and relative financial and resources capabilities.

Some Legatee respondents see their main contribution as one of service to Legacy families and make a deliberate choice to not be part of the decision making and management apparatus, because they consider that involvement beyond the commitment expected of volunteer Legatees.

For some Clubs, particularly those of small size or those who are group members of amalgamated Clubs, compliance and its associated elements are considered not relevant to them as they are the responsibilities for their 'parent' Club.

Non-involvement in organisational matters is not restricted to members of smaller Clubs with participants from larger Clubs responded that they took no active interest in these matters.

That reality being taken into account, caution is advised in interpreting some responses to questions about compliance and governance.

An example is reporting procedures under ACNC requirements where participants' awareness and subsequent knowledge may affect the reliability of data.

What data do confirm is that all Legacy Clubs with compliance and governance responsibilities are meticulous in their reporting as required under the Act.

COMPLIANCE

Hierarchy: Executive decision making

Compliance refers to regulatory compliance, contractual, and ethics and risk management.

Decision making sets out the organisational structure and identifies those authorised with decision making; the Club's Executive, Board of Directors, the Chief Executive and Chief Operating Officers, Committee Chairpersons as well as the requisite documents to cover the business processes for Strategic Planning, Terms of Reference (ToR), Risk Management and Induction and Training.

All decision making is made with reference to the core purpose of the Legacy organisation as set out in the Legacy Charter.

The following graphs represent data from participants' responses about the details relating to the organisational management at their Legacy Clubs.

Questionnaire participants were asked to identify the executive officers and specialist advisers who were accountable for Club decisions to benefit Legacy beneficiaries. As seen in Figure 6, 65% of questionnaire participants identified Board Directors as responsible for internal decision making.

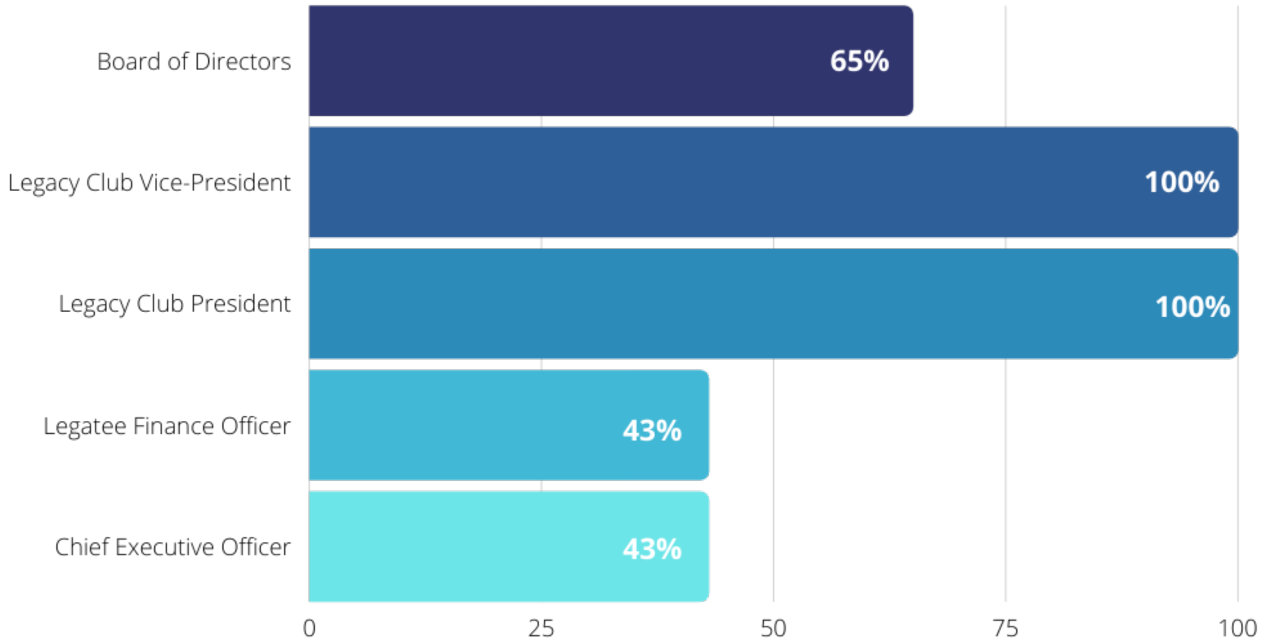


Figure 6. Responsibility for Internal Decision Making in participating Legacy Clubs

Questionnaire participants were asked to identify external advisors that contribute to decision making in their respective Legacy Clubs. The top three advisors engaged by participating Clubs included Accountants/ Auditors, Legal and Medical. Figure 7 states that 23.5% of questionnaire participants engage Legal advisors in decision making.

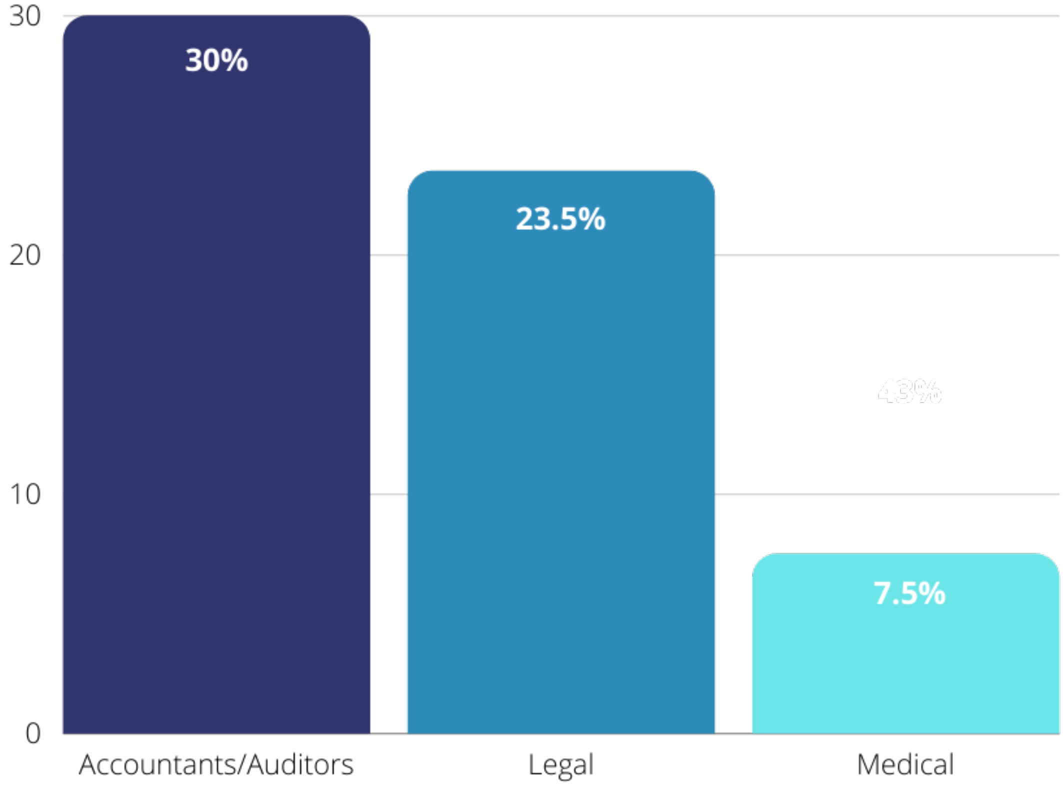
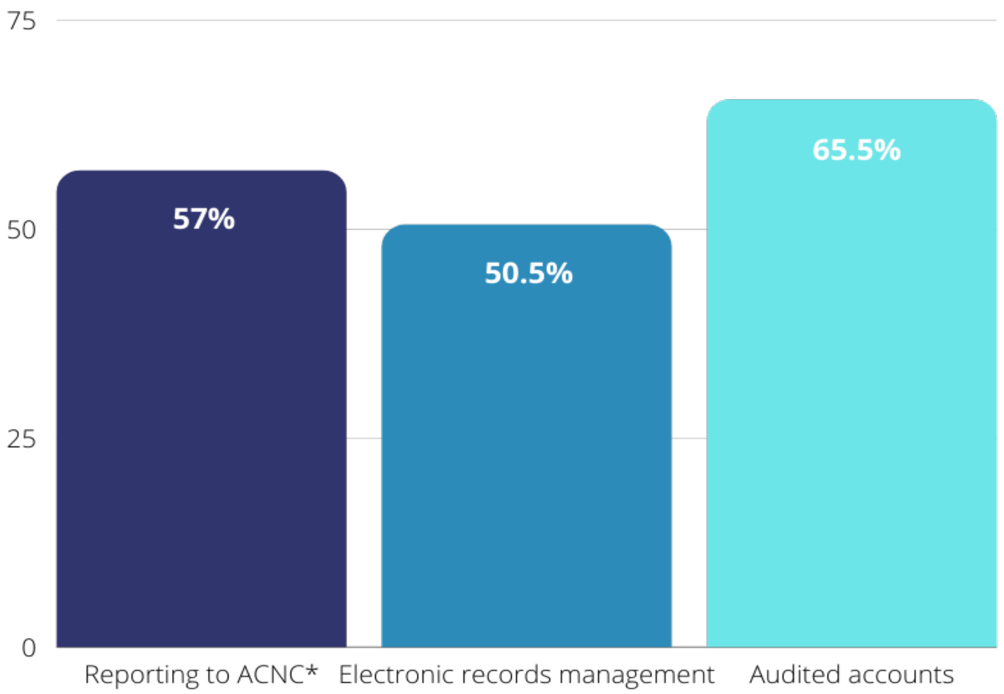


Figure 7. External Advisers to Decision Making in participating Legacy Clubs

Legacy Clubs have varying compliance requisites as required by law and good governance principles. 65.5% of questionnaire participants indicated that compliance arrangements within their respective Legacy Club included the auditing of accounts by a professional auditing service.



*Australian Charities and Non-Profit Commission

Figure 8. Internal Compliance Controls

Furthermore, Figure 9 highlights the internal measures, including policies that have been implemented for executive accountability in participating Legacy Club's. 54.5% of questionnaire participants identified Privacy and Informed Consent, and Referral procedures for external advice and liaison as important measures for executive accountability.

Figure 9. Executive Accountability

Organisational Common Purpose

Terms of Reference are used to set out among others an organisation's vision, objectives, scope, deliverables, resources, financial and quality controls.

Terms of Reference are used for project management and are applicable to the operational management of Legacy programs, services and resources.

Questionnaire participants were asked whether Terms of Reference were used within their respective Legacy Clubs to inform decisions relating to roles and responsibilities, ethics and protocols and more. 100% of questionnaire participants agreed that Terms of Reference are used with respect to Legatee Membership.

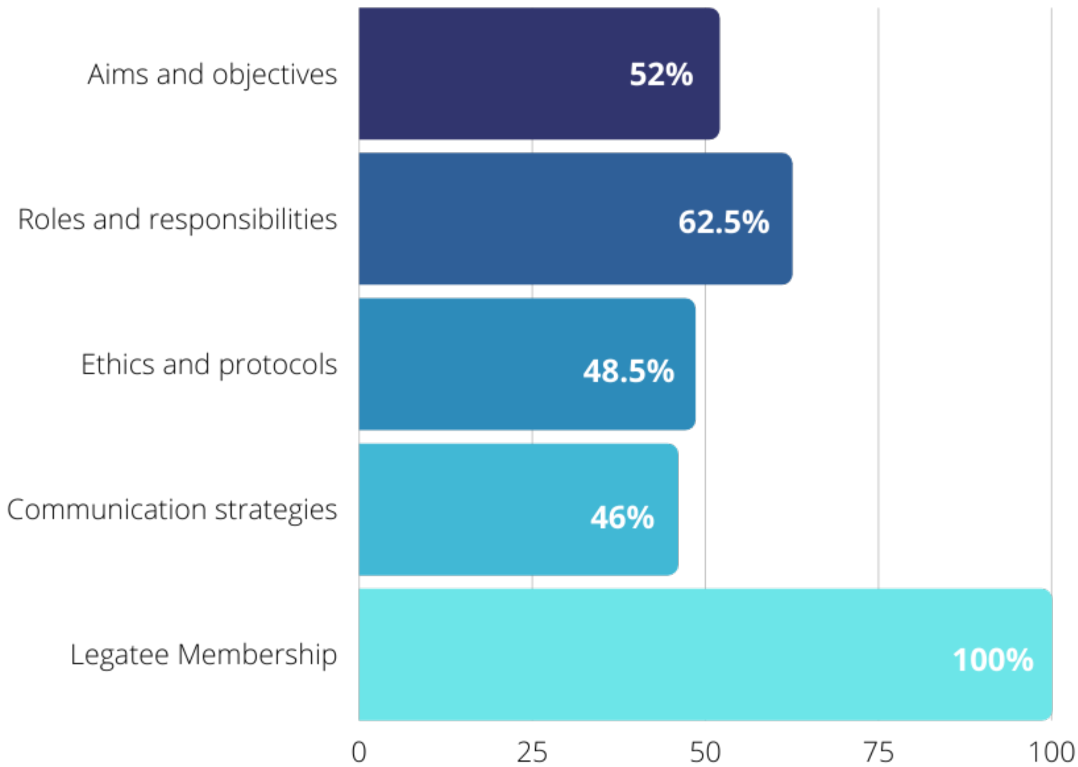


Figure 10. The use of Terms of Reference for decision making in participating Legacy Clubs

There are costs to compliance and an examination of their impact upon the bottom line of charities is beyond the remit of this evaluation.

It is however appropriate to include comment on the major influences affected by compliance with regulatory requirements. They include a re-shaping of the 'landscape' once serviced by local Legacy Clubs.

For example, professionalisation of Legacy staff brings many benefits to both Legacy families and to their Legacy Club employers.

In addition, external skilled professionals are in demand to fill directorships on Legacy Boards. Legacy Club Services (LCS) noted in their Strategic Plan, 2018-2022:

In the NFP sector, there are a number of significant trends that will shape the ongoing development of LCS.

The increase in regulatory requirements has resulted in a number of mergers in the sector as federated organisations shift to unitary central control structures and "like charities" combine to centralise governance compliance, reduce "back of office" functions and to outsource and to contract manage certain non-resource effective functions to efficient suppliers.

There has also been an increase in the number of independent, qualified Board of Directors with appropriate experience and skills to provide oversight and manage the operations of many charities.

Ref,. Legacy Club Services Strategic Plan, 2018-22, p.3

2 Operational Management

"Our mission is to provide a caring service to our beneficiaries in order to have happy and well-adjusted children build resilient families who no longer need our support and to look after our widows and people with disabilities."

Ref,. Sydney Legacy Strategic Plan, 2018-22, p.2.

The operational section looks at how beneficiaries come to Legacy, the formative processes for the assessment of beneficiary needs, the co-design of programs and services, the measurement of out-comes, the resources for service delivery, integrated responsibilities for staff and Legatees and at out-sourcing to appropriate professional partnerships.

REFERRAL PATHWAYS

It is estimated that about one third of transitioning veterans and therefore their families are 'lost to the system.'

For veterans and their families, the transition process has many stages. In fact, some say that for them transition does not end.

The majority of veterans choose to leave the ADF and they and their families settle into civilian life and employment successfully.

For a small number, said to be around 12%, and for whom transition was not their choice and whose health problems mean that they may benefit from support for themselves and their families during the early stages of transition, Legacy is the organisation that many trust to support them.

Veterans and their families are proud people who often wish to remain anonymous and that is why they sometimes approach a 'parent' Legacy Club (head of amalgamated Clubs) for help rather than their local Legacy Club, their reason being that they don't want the community to know their personal situations.

When families approach Legacy for support, it is often for complex needs that they can't manage alone.

For many families, their individual and collective experiences have robbed them of a belief in the integrity of authorities and organisations and it is often only desperation that motivates their initial contact.

The manner in which they are received at initial contact is extremely important.

> ***We need an 'open door' policy for all veterans' families at Legacy.***
>
> ***When they come to us, we have one chance.***
>
> ***We need to have the question ready, "What can we do for you?"***
>
> ***And we need to know how to respond.***

- Legatee, 20 years service

The formative process begins with two decisions; First a recommendation that the circumstances of an individual or a family would benefit from Legacy services and secondly with an agreement by that individual or family that they accept the recommen-dation.

Data shows that there are a number of referral pathways as highlighted in Figure 11. Questionnaire participants identified RSL Sub-branches as the most common referral pathway by participating Legacy Clubs.

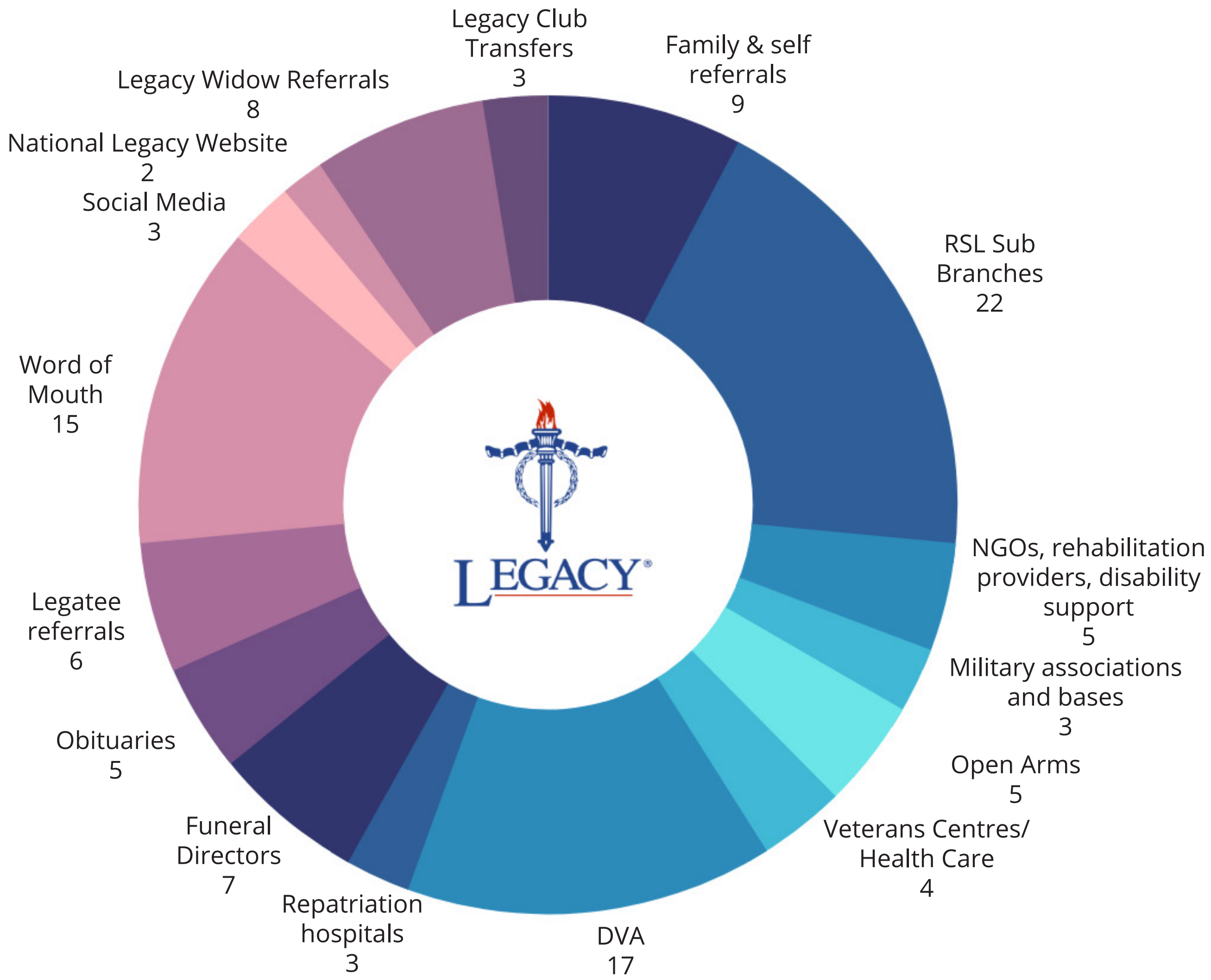


Figure 11. Referral Pathways in participating Legacy Clubs

"My focus should be about bringing in beneficiaries.

Identifying the needs of the individual and the families gives direction to how we grow our capability for service delivery.

Find the need, shape the service.

It's a continuous loop, creating a service that meets their needs."

- Chief Operating Officer, Capital City Legacy Club

Eligibility

"If we had the money, we could double the intake of families tomorrow."

- CEO, Capital City Legacy Club

Some Legacy Clubs offer support to the spouses/ partners and the dependent children from the families of incapacitated veterans.

In most cases the support for the children is in line with that offered to Legacy Youth who are the dependent children of Legacy widow(er)s.

Although no direct services are offered to the veteran parent, that does not mean that they are unsupported.

Questionnaire participants were asked what determines eligibility for Legacy's services and programs for veterans' families in their respective Legacy Clubs. 100% of questionnaire participants indicated that the Legacy Charter determines eligibility. Several other factors are also highlighted in Figure 12.

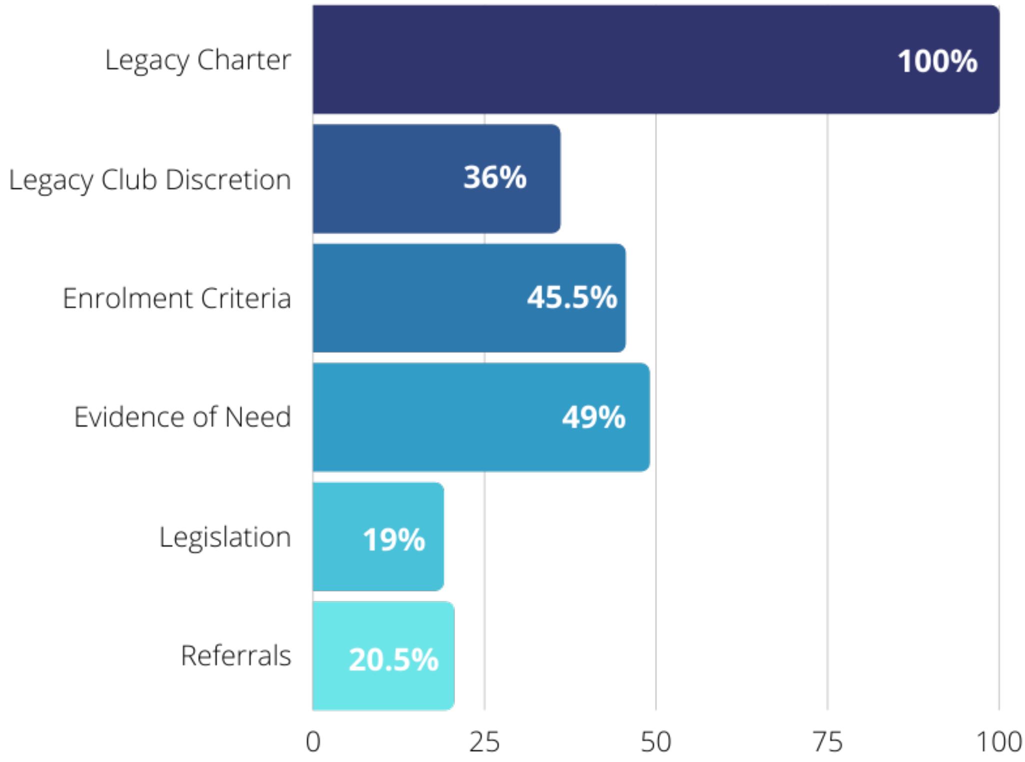


Figure 12. Determining eligibility for Legacy's services and programs for veterans' families

For those not already linked to veterans' health services, their permission is sought to make referrals on their behalf.

As a consequence, there is all round support for the whole family.

Legacy staff and Legatees are sensitive to the impact of events on military connected families.

The Royal Commission into Defence and Veteran Suicide is a case in point.

As is the fallout from the events in Afghanistan where the ADF served in its longest war.

Families and friends are beset by grief, anger, confusion, frustration and for those who care for these ill and injured veterans, they experience all of these emotions plus additional stress.

ELIGIBILITY FOR ENROLMENT OF LEGACY BENEFICARIES

The most contentious issue raised during the evaluation is eligibility for Legacy beneficiaries with the *'sticking point'* being a veteran's *qualifying operational service* as a criterion for eligibility.

One participant was emphatic in his opposition to including 4G families as Legacy beneficiaries because of what he describes as the *'generous benefits'* for younger veterans.

He lives in a remote area and the size of his group with a total enrolment of three widows necessitates amalgamation with a 'parent' Legacy Club.

The remote service model is community led.

We know our families well and as the saying goes, 'It takes a village to raise a child."

Two Legatees do it all; visits to homes and aged care facilities, transporting widows to social events and ceremonial functions, compensation advocacy and a unique form of fundraising by using an on-air 'hotline' and an annual auction which is successful.

The Legatee believes that Legacy is moving away from its core purpose and that it is not driven by legislation but rather as a search for relevance.

To address this, he proposes that Legacy should build the numbers of Legacy widows of deceased TPI veterans and that while ever there are child dependents of veterans, Legacy has a 'job to do.'

In his opinion, to do otherwise will give rise to unintended consequences including Legacy becoming indistinguishable from ESOs.

Additionally, his view is that Legacy could take the lead in the ageing veteran space.

For those with a different mindset, the core purpose stands, without question.

"Who is Legacy for? We don't discriminate. We remain true to our Legacy Charter.

To do otherwise would be a significant organisational risk.

For our families trust is a big thing."

- CEO, Capital City Legacy Club

The Legacy Charter identifies those to whom Legacy gives service.

At the time of its establishment, each Legacy Club is issued with the Legacy Charter and while the data show that all participating Clubs abide by the Legacy Charter, it is the discretionary decision making about the enrolment of families of *veterans who gave their health* in service, that causes dissent.

What appears to *cloud the issue* and to cause dissent is the perceived transposing of a layer of legislative eligibility over the original intention of serving the families of veterans.

The data, however, show that this is a minority view but one which in some instances is firmly protested.

Two acts of parliament the Veterans' Entitlement Act 1986 (VEA) and the Military Rehabilitation and Compensation Act 2004 (MRCA) give eligibility to the veteran to receive services and support and while it is true that it is the eligibility of veterans that underwrites the enrolment of Legacy beneficiaries, the direct service support given by Legacy is to their families.

VEA, MRCA and DRCA are used by Legacy compensation advocates both paid and volunteer who are trained under the ATDP.

The Australian Parliament in the act, Recognition of Australian Veterans, 2019, defines a veteran as being,

a person who has served in the active military, naval or air service and who was discharged therefore from under conditions other than dishonourable.

(Federal Register of Legislation [AVRPVTFF], 2019).

Further to that the same act refers to a veteran as being,

a person who has served or is serving as a member of the Permanent Forces of the Reserves.

Neither definition makes reference to operational service.

This following example of discretionary decision making based on evidence of need and with reference to equivalent service was recounted during an interview.

"I visited a veteran in hospital.

He was on his fifteenth surgery on his neck and spine.

He was a parachutist and I realised that I had served with him.

His wife was working part time because a DVA pension doesn't pay enough to raise a family.

He hadn't qualifying operational service, so our Legacy Club treated his case as an example of equivalent service in order to enrol the family."

- COO, Capital City Legacy Club

Evidence of need is a basic operating principle for assessing what support is required by Legacy beneficiaries.

Sometimes Legacy Clubs do not have the resources that are necessary for a formal assessment of needs nor for their support and delivery.

A major problem of inequity is Legacy Clubs whose resources deficits make it impossible for them to provide an equitable level of programs and services.

There are any number of Legacy Clubs which are well resourced and who are willing to offer support where and when they can.

During the evaluation, some participants commented on the interpretations given by some Clubs to autonomous self management, particularly when it influenced their enrolment decisions.

The comments were made in the context of autonomy being used by some Clubs, as it was put '*to over play their hand.*'

"Some Legacy Clubs are very territorial and that's a problem."

- Legatee, Group of Country Legacy Clubs

The Assessment of Beneficaries' Needs

An expanded range of supports for family members of veterans, including for those of deceased veterans, is required. The needs of family members should be better assessed and the responses more targeted to those specific needs. A more individual approach is likely to achieve better outcomes.

(Productivity Commission, 2019, p. 77)

All advocacy practiced by Legacy Clubs is based on a wellbeing model.

Any intervention has one aim in mind, that being to do no further harm and to ensure optimum standards of support to enhance the health and wellbeing of and opportunities for the families who come to Legacy.

The assessment of needs by Legacy Clubs is initiated by an interim consultation with the individual beneficiary or family and proceeds to an assessment of their needs only with their agreement.

Context is an essential element in the assessment of needs as are respect, listening, the clarification of all communication and an agreement for planning realistic outcomes.

"In taking on families, we aim through empathy and common sense for an outcome that gives a family the best life they can have.

Maybe the best life they can have is living from month to month attempting to manage with support financial pressures, mental health related stress, domestic and family violence."

- COO, Capital City Legacy Club

All programs for case management are the result of a co-design partnership with beneficiaries and include the capacity for consultation with other professional support providers who can offer expertise in each of the six categories for Legacy programs and services.

NEED IS THE STIMULUS TO CONCEPT, CONCEPT TO ACTION.

(Steinbeck, 1939, p.162)

ASSESSMENT OF NEEDS

The initial assessment of needs and who is responsible for that process depends upon the resources of individual Legacy Clubs.

The responsibility for the assessment of needs is predicated by who seeks Legacy's support.

Legatees undertake the enrolment of Legacy widows and Legacy widowers.

Larger Clubs which integrate the roles of Legatees and professionals may choose to separate their responsibilities.

These procedures are common to most if not all Legacy Clubs although the tools they use may vary. The initial interview for enrolment usually takes place at the home of the applicant.

The interview collects information about health, housing (home owner, private rental, affordable accommodation, public housing), family support, social connections and participation, finances, home maintenance and disability.

"Home visits are superior. You get a clearer picture of the home environment and how safe and suitable it is for aged beneficiaries and people with disabilities."

- Community Services Manager, Capital City Legacy Club.

Community Service Officers (CSOs) conduct assessments for aged beneficiaries displaying signs of dementia and prepare referrals to aged care assessment teams.

Community Service Officers refer Legacy Beneficiaries with Disabilities for specialised support.

Those who case manage the specified needs of 4G families have specialised referral mechanisms for the engagement of professional support.

Not all Legacy Clubs have Legacy Youth, but for those that do some appoint youth committees to assess their needs and once that assessment is complete they plan programs for recreation for the purpose of building resilience and independence.

One of the most positive outcomes is that youth programs bring families together.

Holiday camps are a very important inclusion in the programs for Legacy Youth.

Sometimes it is veterans from 4G families who approach Legacy Clubs on behalf of their families.

It is important to know what brings families to Legacy.

Understanding the initial crisis is an important reference for planning how to move forward.

Models for holistic service support include the veterans along with their family during the assessment of family needs.

"We can't leave the veteran out and excise him from his family.

We often conduct interviews with veterans' centres to organise support.

Social activities such as family days are important. We offer whatever support they need."

- Legacy Community Liaison Officer

Another comment highlighted that leadership is required on the matter of how Legacy Clubs respond to veterans.

"At our Club we have failed to enrol veterans 'who have given their health' in service.

Some of that is due to mixed messaging from Legacy Australia.

We don't know how we should interact with veterans.

We need clear direction about the type of support we should consider for veterans and their families.

We respect veterans and their service and we support their families.

We can't have a situation where their mental health is a continuing problem for them and for their families."

- Legatee, 20 years service

One capital city Legacy Club is very clear about one of the practical ways in which it can increase opportunities for veterans and their families.

Veterans who are medically discharged, about 12%, are fully supported by DVA.

The other 88%, include those who are keen to have their military training and skills recognised for their enrolment for further education studies at universities or TAFE colleges.

In negotiations with the tertiary sector, the Veterans' Student Association reached an agreement with some states for the acceptance of an equivalent ATAR with veterans' education records to include the acknowledgement of the skills and experience developed during their careers in the ADF.

This allows veterans to apply to enrol in further education studies with a renewed confidence in their transition to civilian life.

The Legacy Club supports the families throughout the veteran's studies.

Emotional support, social connection, allied health referrals, building capability and resilience are important.

Financial support is also essential and quite often is the first step in analysing underlying problems.

Financial support is available to all Legacy beneficiaries following the assessment of an individual's situation.

Assessment involving means testing is required taking into consideration payments paid to families where the veteran receives funding entitlements under the Acts such as monies for the education of their children.

One capital city Legacy Club has a program for Money Mentoring. This program is featured in the section for Case Studies.

Money mentoring is described by the Club's CEO as a process where professional money mentors initially have 'a chat' with beneficiaries in order to understand their financial mind set and any implications that may have for their financial situation. Case managers for the beneficiaries receive a report from the money mentors.

The first consultation serves to uncover family dynamics, particularly where there is a request for direct financial aid.

If they ask for money, we first find out the root cause for their financial need and then proceed to fix the cause.

This model is also effective in uncovering the financial abuse among our Legacy widow(er)s.

Refer to Attachment 5 for examples of Assessment Tools from Sydney Legacy.

Questionnaire participants were asked who their beneficiaries were. Unsurprisingly, 100% of participating Clubs said that they support widows and 62% support both Legacy Youth and Beneficiaries with disabilities.

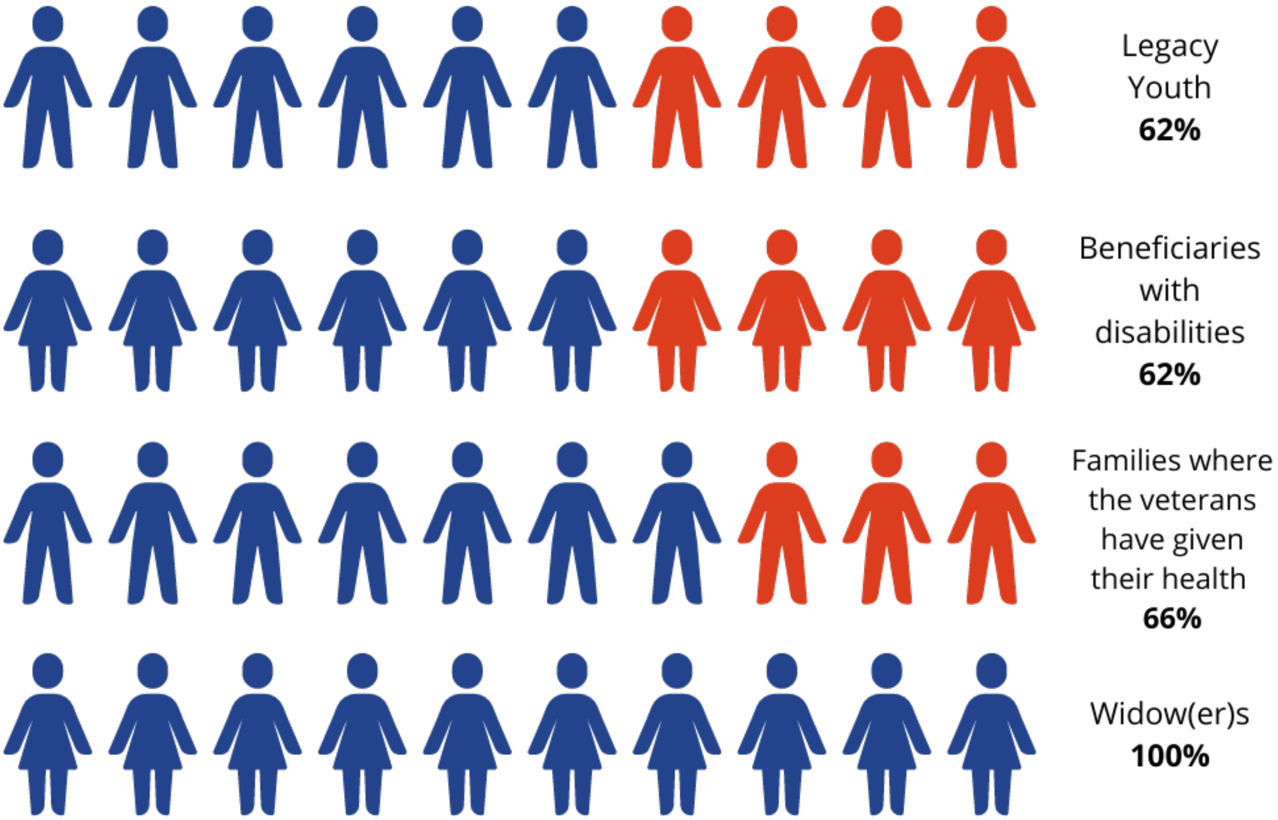


Figure 13. Legacy Beneficiaries represented in participating Legacy Clubs

LEGACY PROGRAMS FOR WIDOW(ER)S, BENEFICIARIES WITH DISABILITIES, LEGACY YOUTH & 4G FAMILIES

1. Widow(er)s

Legacy has 47% of all widow(er)s as defined by DVA.

Approximately 49% of Legacy Beneficiaries are over ninety years of age.

As of 31 March, 2021, there were 40,112 widow(er)s enrolled at Legacy Clubs.

This figure represents a decline in numbers of 9% since 2020 with an average loss of 11 aged beneficiaries per day (Annual National Statistics, Legacy Australia, 1 April 2020 - 31 March 2021).

Legacy applies a *'fill the gap'* policy to support its beneficiaries.

Widow(er)s who are recipients of DVA Widow's Pension with a Gold card are enrolled as Legacy widows, but do not receive financial support.

Legacy widows who receive the Centrelink Age pension may receive financial support based on an individualised assessment of need.

Concept Mapping during phase 1 of the evaluation examined decision making related to financial and economic restraints and looking at service delivery dealt with budgetary allocations.

For those Legacy Clubs who can afford to offer a range of programs and services, targeted funding is capped.

Programs and Services for Legacy Widow(er)s

An aged care support model frames the programs and services for Legacy widow(er)s.

Programs for health care are primarily those supplied by allied health professionals.

At times, dissatisfaction with DVA levels of funding means that some allied health providers will not accept DVA related referrals.

Where this occurs, at least one Legacy Club negotiates a fee co-payment on behalf of its beneficiaries. Safe and affordable accommodation is another priority.

Many Legacy widow(er)s reside in their own homes.

A large number are in privately rented accommodation, the cost of which imposes limitations on their disposable income.

Others choose to live in Legacy retirement villages which provide them with secure and affordable living arrangements.

Two case studies in this report address affordable accommodation.

One outlines a retirement living model at a Legacy village.

The other presents a program of financial support for beneficiaries who rent privately of necessity, or reside in public housing

The Commonwealth Government's '*Ageing in Place*' home support packages make it possible for aged people to live at home for as long as they can.

One Legacy Club is exploring the viability of expanding its aged care services to include Legacy *'In the Home Care'* for their widow(er)s who do not receive DVA Home Care Services.

One of the challenges associated with ageing at home is home maintenance and since their inception Legacy Clubs have historically offered that support where it is needed.

Although the Club had a long established Home Maintenance program, the current Home Maintenance Support program at Toowoomba Legacy Club had its origins during telephone calls to Legacy widow(er)s during COVID-19 restrictions.

The aim of the program is to support the widow so that she can remain at home in an environment that is safe and comfortable.

One Legacy widow who had recently transferred from another Legacy Club in order to be near her family was visited by two Legatees to enrol her and to conduct an initial assessment of her needs.

While they were there, the widow asked them if they knew of someone who could hang her clothes dryer on the wall as it was in the way 'on the sink.'

The Legatees asked if they could take a look around her property to assess any hazards and minor maintenance issues.

Their assessment found; rear wooden steps with rotting treads that constituted a trip hazard, a misaligned concrete path with the same potential hazard, a problem with the positioning of a side access gate and a section of roof guttering that was badly rusted.

Upon receiving a written report, the Club's Welfare committee approved repairs to be done by a qualified and licensed Legatee who replaced the treads and re-aligned the path.

This was done at no cost to the widow. A quote to repair the guttering was sought from a qualified plumber.

Where a maintenance service involves a financial outlay from the Club, a co-payment with the beneficiary is arranged.

Participating Legacy Clubs were asked what types of program categories their Clubs provide to widow(er)s and spouses/partners of *veterans who gave their health*. Figure 14 highlights home, hospital and aged care visits as a prominent category in 66% of participating Legacy Clubs.

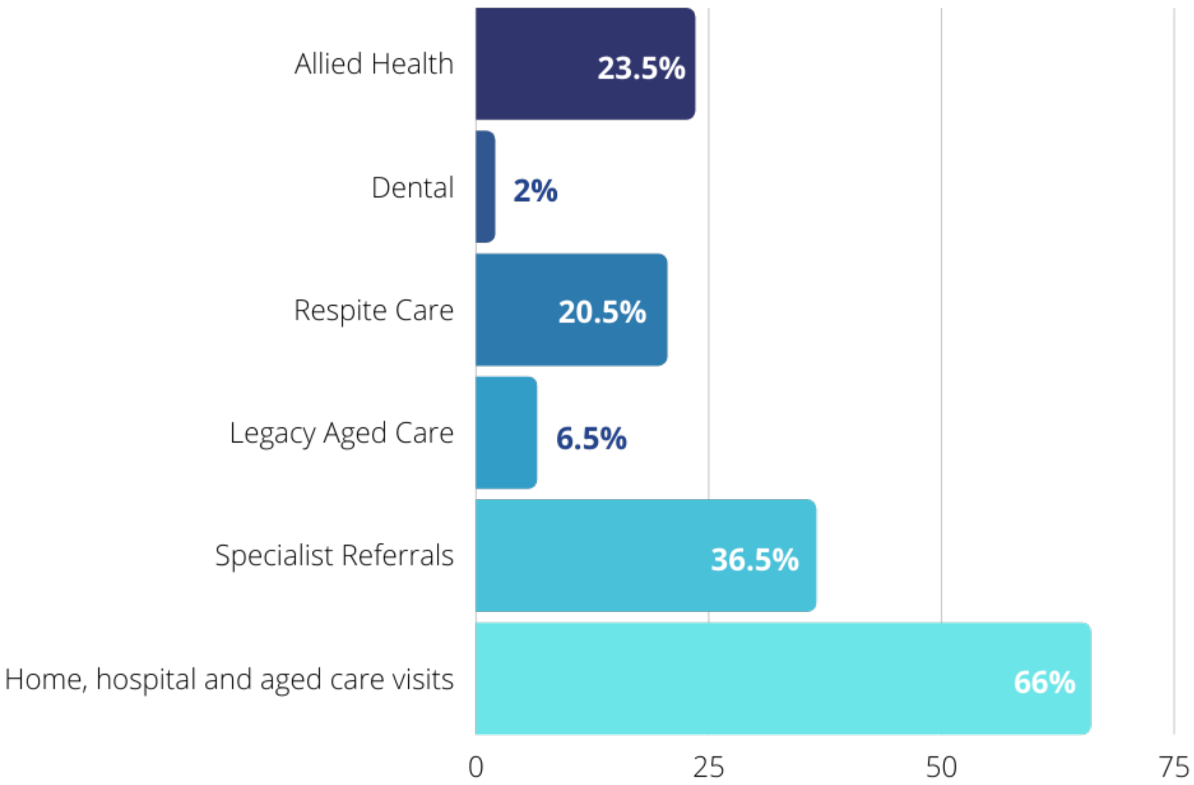


Figure 14. Health and Wellbeing Program Categories in participating Legacy Clubs

Visits by Legatees and staff to the home of Legacy beneficiaries are a very effective way of evaluating the overall situation under which they are living.

Where the numbers for Legatees are low, Legacy Clubs resort to telephone calls as their main contact with aged widow(er)s.

COVID-19 made this the only form of contact during periods of lockdown.

The consequences of restricted face-face access are presented in this case study from Port Macquarie Hastings Legacy Club.

One of their elderly widows living alone with no family nearby was hospitalised following a fall at the local shopping centre.

During a visit by a Legatee, she requested that some clothing be taken to her at the hospital.

For some time, the widow had been supported by a neighbour who had tired of the responsibility.

The neighbour gave the Legatee access to the widow's home to collect the clothing that had been requested.

There appeared to be little food or toiletries although there were cigarettes. It was thought that she had one meal a day, a ham and tomato sandwich resulting in a state of poor nutrition.

Before hospitalisation, the widow drove her car, apparently unlicensed.

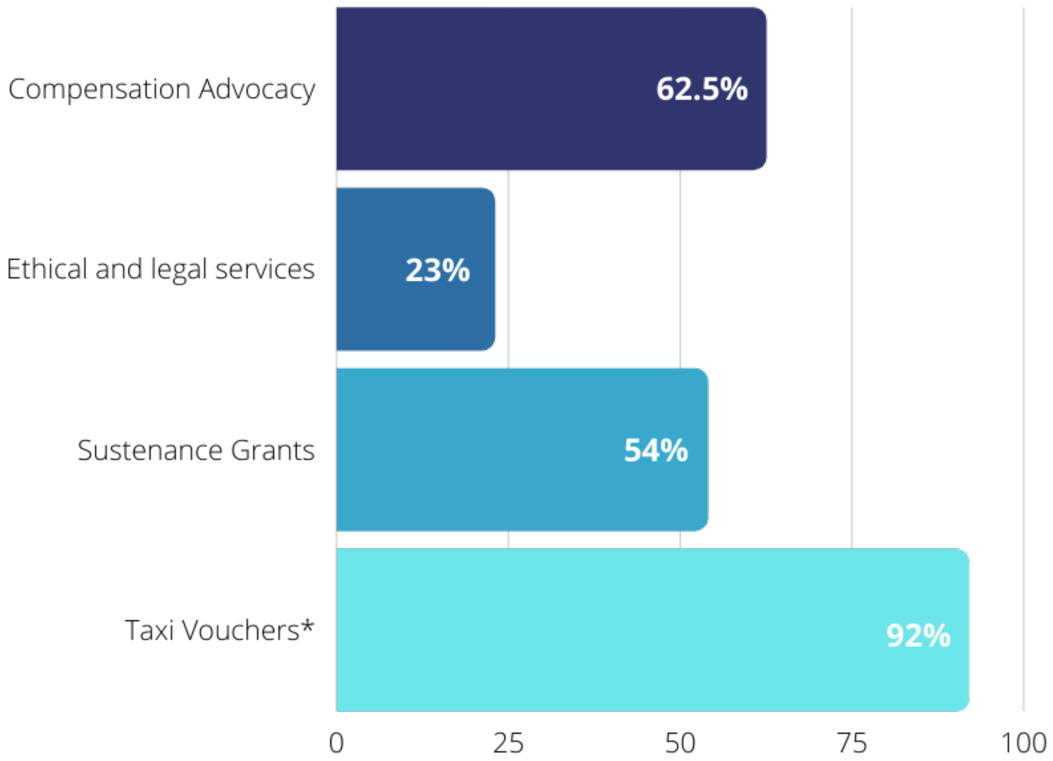
At Port Macquarie Hastings Legacy Club there is an "office list" for widows who do not have a Legatee allocated to them.

In the case of the widow in question, the Legatee whose list she was on retired and she was transferred to the "office list" with no face to face visit for some time.

The challenge caused by low numbers of active Legatees at some Clubs is for there to be effective service delivery that is related to an accurate situational analysis of the needs of beneficiaries.

Telephone contact helps to tick a box on a contact list; what it doesn't do is give a true translation of a widow(er)s response when they reply, "Oh, I am fine thank you. There isn't anything I need."

Furthermore, Figure 15 highlights Financial Program Categories provided to widow(er)s and spouses/partners of *veterans who gave their health*. 92% of questionnaire participants indicated their respective Legacy Clubs provide taxi vouchers for their beneficiaries which are used for medical and Legacy social appointments.



*Taxi vouchers are supplied to be used for medical and Legacy social appointments

Figure 15. Financial Program Categories in participating Legacy Clubs

"Our Club was able to give help to one of our beneficiaries whose newly established business was forced to close under COVID-19 lockdown restrictions.

Her landlord insisted on payment for her rented premises.

She was under financial stress.

We believe in supporting her aim to have her own business, so we gave her a loan to meet the rent."

- Legatee, Country Regional Legacy Club

Legacy Clubs strive to ensure that no person faces social isolation by promoting social support and connection. As indicated in Figure 16, participating Legacy Clubs have several strategies in place to achieve this including social programs, excursions and entertainment and Laurel Clubs.

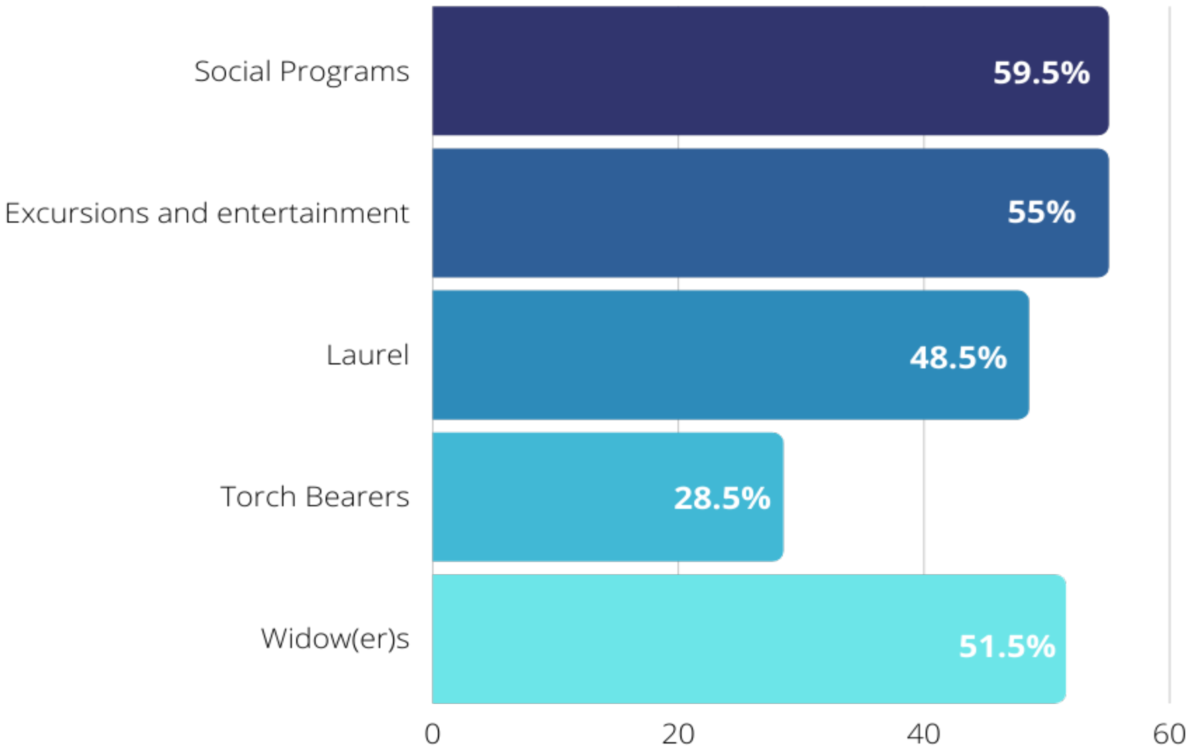


Figure 16. Social Support and Connection Initiatives within participating Legacy Clubs

One Legatee gave an example of a comment by a Legacy widow at her Club to demonstrate the importance of the personal social connection between Legacy and beneficiaries:

"Now that my husband is gone, I don't have a 'sounding board.' That is what Legacy has become for me."

- Legacy Widow

2. Beneficiaries with Disabilities

As of the 31 March 2021, Legacy Clubs have 1,107 enrolled beneficiaries with disabilities a decline of 6% since 2020.

Legacy beneficiaries with disabilities are an ageing and aged cohort with an average age of sixty.

For the most part, Legacy Clubs restrict programs for these beneficiaries to social and entertainment support.

One participant pointed to the gap in support by commenting that it is not well known within the general community that we have beneficiaries with disabilities (BWDs).

This situation can also apply to Legacy Clubs, where it is not until a widow is enrolled that they find out that she is a carer for a dependent son or daughter with a disability.

Networking to improve messaging to BWDs and to community support groups such as young carers' groups for BWDs and other disability groups serves to expand the experiences and social contacts for beneficiaries.

A possible future challenge may occur when Legacy Clubs enrol young people with a disability.

Their needs will be for special education and training and skills development for employment, which will demand a much more informed approach by Legacy and the necessity for partnerships with groups within the disability sector.

"The language we use internally, for example 'beneficiary' can be difficult when we communicate with external providers. Language that is not widely understood makes it difficult to communicate and to recruit."

- Community Services Manager

Figure 17 highlights health and wellbeing programs provided to Beneficiaries with a Disability within participating Legacy Clubs. Social and recreational programs are prominent, however only 1% of questionnaire participants indicate their Legacy Club provides respite for carers.

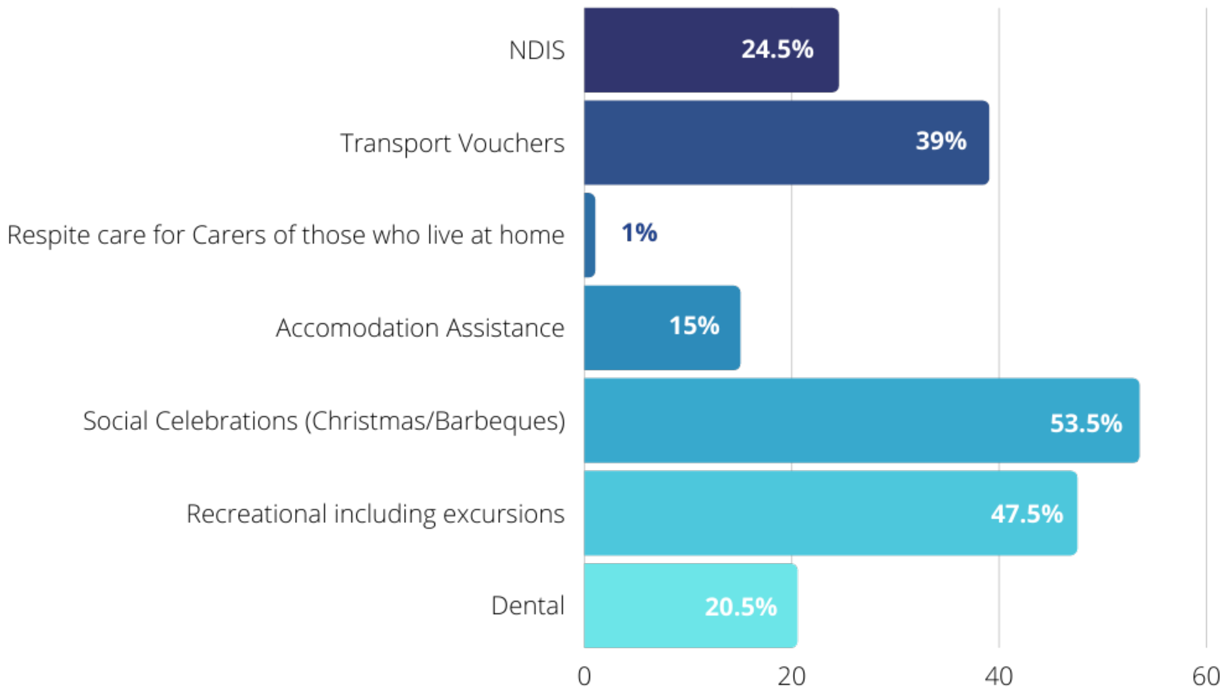
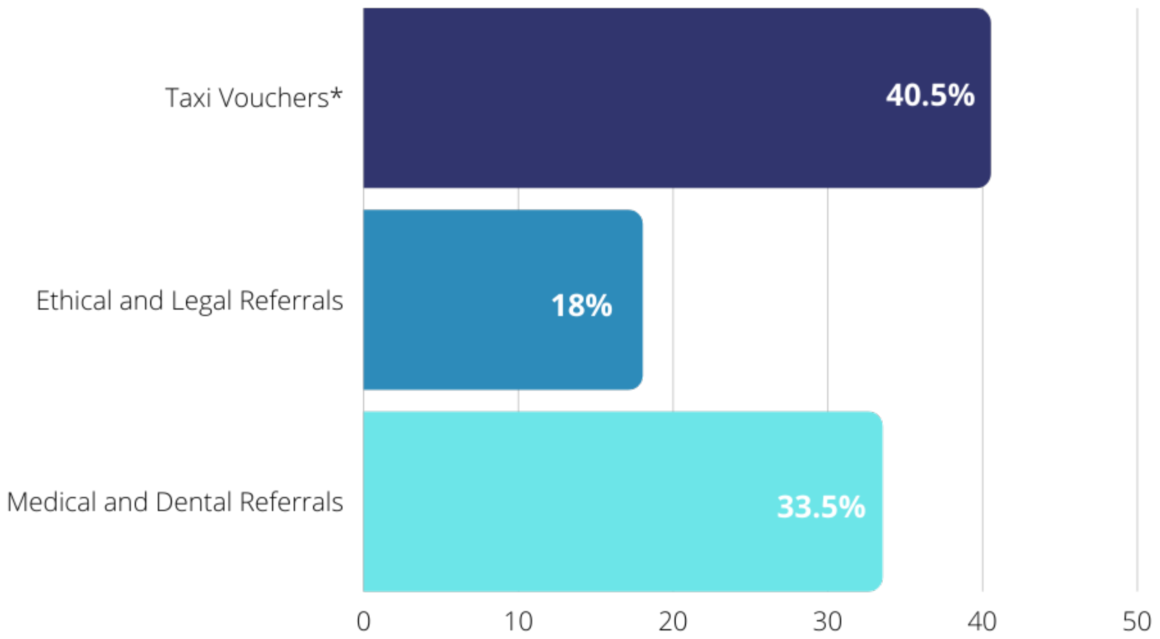


Figure 17. Health and Wellbeing Initiatives for Beneficiaries with a Disability within participating Legacy Clubs

Furthermore, Figure 18 highlights the financial programs available to Beneficiaries with a Disability within participating Legacy Clubs.



*Taxi vouchers are supplied to be used for medical and Legacy social appointments

Figure 18. Finance Initiatives for Beneficiaries with a Disability within participating Legacy Clubs

3. Legacy Youth

Not all Legacy Clubs have Legacy Youth.

Legacy Youth are the child dependants of Legacy widows and the children from families where their veteran parent's health is severely compromised due to military service.

Legacy Youth comprise of 746 child dependents of widow(er)s and 536 children from families where their veteran parent has '*given his health.'* The figure of 536 represents an increase from 183 in 2018.

Legacy Youth are enrolled as beneficiaries from 0-26 years, with some of those beyond 18 years being supported while they undertake further education at universities or TAFE colleges.

Legacy Youth programs fund a range of educational, extra-curricular and recreational pursuits and health services.

The overriding evidence is that while Legacy Clubs are generous with funding support, they are less involved in direct engagement with Legacy Youth and their families.

"I am disappointed with our Club's passive attitude towards our Legacy Juniors.

We send out mail outs about holiday camps but fail to follow up in most cases."

- Legatee, Country Regional Legacy Club

One explanation for the lack of engagement on the part of Legatees and staff may be that children and their families are only free for weekend activities. Another reason may be the age gap between Legatees and Legacy Youth. Ultimately, any successful program requires a commitment from specially appointed Legatees and staff together with dedicated funding which is tied to specified appropriate programs with appeal for young people.

Some Legacy Youth have difficulty in making social contacts, especially those who come from families who are themselves socially isolated.

Family days and youth programs can help to activate social connection.

There is evidence to suggest that an additional layer added to existing national programs offered through Legacy Australia to Legacy Youth for leadership experience and recreational benefits and which could be tied to funding from additional specified grants would be of real benefit.

Coordinated partnerships for these activities with groups such as Kookaburra Kids would ensure program quality and solve the personnel availability problem while dedicated funding for youth social contact and connection would enable financially deprived Legacy Clubs to apply for funding.

"One Club was approached recently by Kookaburra Kids. The new Officer from that organisation was 'shocked' to discover the disparities in youth support at local Legacy Clubs.

Perhaps we need support from Legacy Australia?"

- Community Service Manager, Capital City Club

Where individual contact and mentoring does occur it is usually the initiative of individual Legatees.

In those cases where contact is maintained, some former Legacy Youth choose to become Legatees or to support Legacy in fundraising and one Club has a former Youth as its Patron.

Many of today's Legatees are from families which were supported by Legacy as is the case for some current Legacy staff.

"One young chap whom we helped is hoping to raise the money to make a film about his time with Legacy and what that relationship meant to him."

- Legatee, 57 years service

There are opportunities for Legacy Youth to participate in landmark ceremonies such as Anzac Day, Remembrance Day and Kokoda Trekkers, and Legacy Youth Ambassadors' programs.

There are organised holiday camps such as the one at Busselton, WA which is very popular with Legacy Youth as well as participation in Young Endeavour programs and in public speaking competitions.

There are Legacy Clubs which put a lot of effort into their programs to support young beneficiaries. One program of note at a country regional Club is featured in the case studies.

Another capital city Club has a Legacy Youth coordinator who has embarked on a project to increase their involvement by using their youth data base to maintain contact and to engage their youth by establishing a Legacy Youth Ambassadors' program and by holding an annual Legacy Youth luncheon at which they can expect an attendance of 90 -100 young people.

The Club also has a newsletter which is dedicated to its young enrolees and plans to hold a Legacy Youth week in February.

At enrolment this Club also presents each child from a 4G family with a set of miniatures (medals).

One participant who manages a holiday camp suggested that failing to maintain a register of Legacy Youth has resulted in many past members '*slipping under the radar*.'

Figures 19 and 20 outline Health and Wellbeing and educational programs available to Legacy youth in participating Legacy Clubs. As indicated in Figure 20, 62% of questionnaire participants indicated that their respective Club provide school education support.

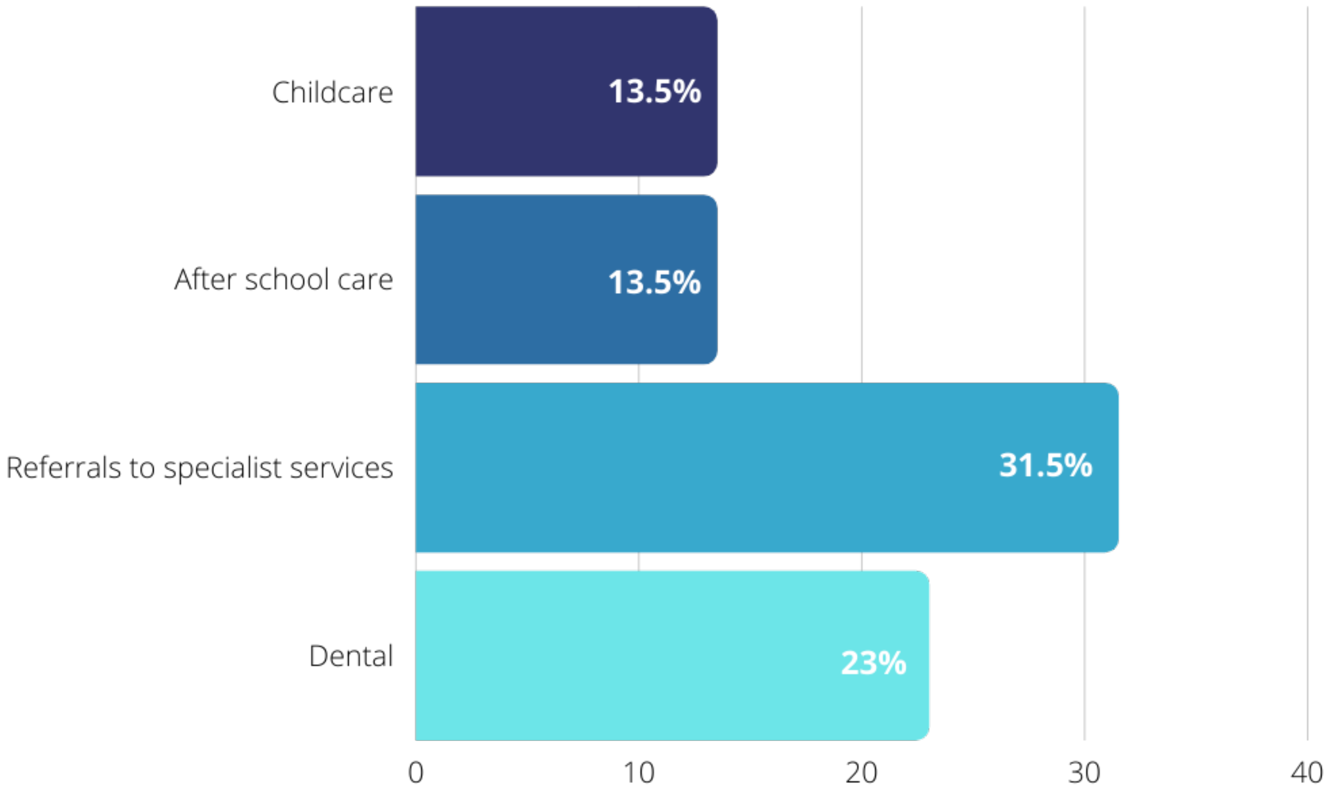


Figure 19. Health and wellbeing Initiatives for Legacy Youth within participating Legacy Clubs

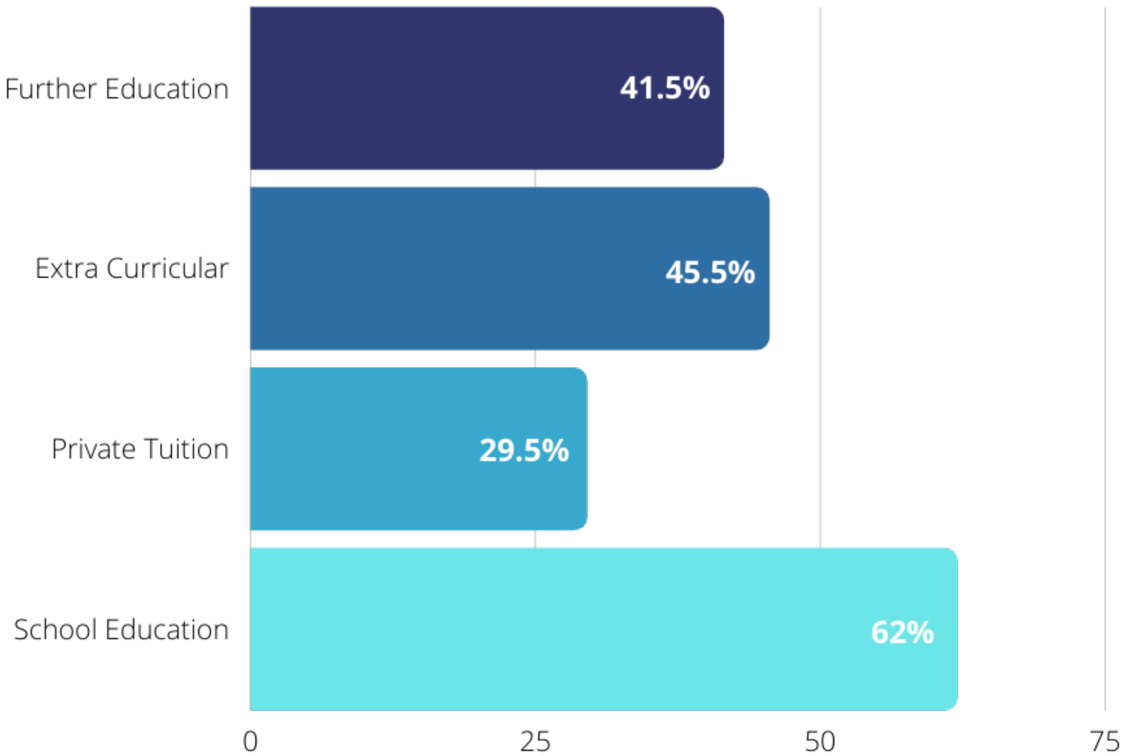


Figure 20. Education Initiatives for Legacy Youth within participating Legacy Clubs

Legacy Clubs have a long history of providing holiday camps and sport and recreation opportunities for Legacy Youth.

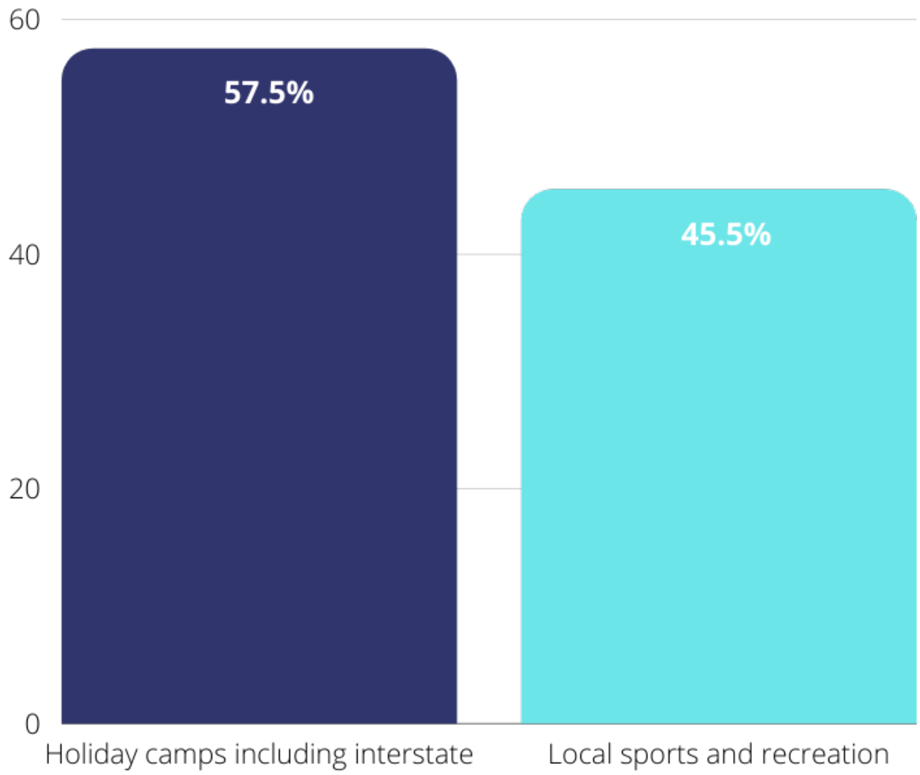


Figure 21. Legacy Youth Holiday Camps and Sports and Recreation within participating Legacy Clubs

4. 4G Families

The families of the fourth generation of Australian veterans are referred to as 4G families, also known within Legacy as post-91 or contemporary families.

They comprise the widow(er)s of deceased veterans, most recently from the war in Afghanistan and the spouses/partners and dependent children of veterans who transitioned from the ADF with serious health disorders.

The families in the latter group first appeared in the national Legacy statistics in 2017.

In that year, statistics showed that 255 partners were enrolled by Legacy Clubs. In 2021 that number increased to 341.

In 2017, Legacy Club numbers showed an enrolment of dependent children from this group of families as 183. That number increased to 536 in 2021.

"We enrol these families; a very fast growing enrolment.

The work of Legacy is never done.

We are delighted to help."

- Legatee

Not all Legacy Clubs enrol the families of *veterans who have given their health.*

There are in some cases, legitimate reasons for not doing so, including there being none of these families in their communities or where Clubs do not have the resources to provide the services required.

Amalgamated Clubs, while giving support at the local level, leave the operational management for these families to their *parent* Clubs.

Others base their opposition on disagreement with the decision to include 4G families and in doing so, create a platform for a generational and cultural rift between some Legatees and some professional staff.

"All Legacy Clubs should enrol the families of veterans who have given their health.

That this does not happen is a risk to Legacy's reputation with other ESOs.

When parents gather, they often raise matters such as equity of support including emotional and social support."

- Community Service Manager, Capital City Club

A number of reasons were expressed during the evaluation for enrolling these families, the majority view being that it was the responsibility of Legacy, one COO claiming that for the Legacy organisation the policy must communicate the positive with the focus on *who we can help* not a negative approach which highlights *who we don't want to assist.*

"In our early years, Legacy acknowledged injured veterans, for example those suffering exposure to gas attacks.

We need to find who the injured veterans are.

A national policy would help.

Club autonomy needs to be defined."

- Legatee

One CEO commented that there appears to be little understanding of these families among the Legacy community as well as the general community.

In reality, Legacy's relationship is with the family unit. As one CEO of a capital city Club put it, ***The veteran is the family and the family is the veteran. You can't heal one without healing the other.***

He was in fact emphatic that Legacy cannot afford to discriminate against them and that it is a significant organisational risk not to remain true to the Legacy Charter.

At some Clubs, there is no discrepancy in the quality of support for their pre-91 and post-91 families.

Their considered approach based on the assessment of needs enables Legatees and professional staff to deliver support to all beneficiaries.

"At our Club, we have a lovely blend of traditional Legacy values and the changed situation with our younger families.

For our pre-91 beneficiaries, we provide aged care advocacy, social and emotional services.

For our younger families, some financial support may be required. More often what they need is social connection and emotional support; someone to engage with them and to listen."

- Community Liaison Officer, Country Regional Legacy Club

A Family Assist Program is featured in the section for Case Studies. What follows is a summary of the programs and support services offered to 4G families.

Assessment of needs for Legacy beneficiaries both individuals and families is delivered using case management.

Professionally qualified staff with Social Work, Psychology and Clinical Psychology and Counselling credentials work with 4G families.

Their priority is to first stabilise the situation for the individual and the family and then to identify particular areas for advocacy to be provided in partnership with relevant external professionals.

Timely access to external support is important for effective outcomes.

Digital resources are much appreciated and valued for their efficacy.

Headspace is a great referral pathway.

Open Arms now have better resources although timely access remains a problem.

Other helpful advocacy support is to be found with My Aged Care, Abacus Advocacy and Council for the Ageing, (COTA.)

Children are given special consideration.

Their mental health problems with long term consequences for their intellectual, emotional and social development being an area requiring immediate assessment, care and treatment.

"One of the main ongoing problems is accessing support programs and resources for children.

Some of the children have very severe mental health problems.

The lack of services to support them is an outrage.

Waiting lists for treatment suggest that there is a lack of funding.

The failure to provide services had an impact when you come across an eight year old talking about suicide."

- Community Services Adviser, Capital City Legacy Club

The veteran parent is mostly referred to Veterans' Health Care or to a peer support organisation such as Soldier On or Mates4Mates.

The veteran's partner is offered social and emotional support by Legacy staff.

"Because of the potential risk, we don't ask Legatees to work with some of our younger families whose situation is volatile."

- Community Services Manager, Capital City Legacy Club

According to Community Services Advisers who work closely with 4G families, many of them are aware of their legislative entitlements, but don't access them. They need support to navigate the system.

This is not a new problem. It has been raised time and again including and most recently in the *Preliminary Interim Report* by the *Interim National Commissioner for Defence and Veteran Suicide Prevention.*

For Legacy Clubs who support 4G families, context is all important.

Context fixes in place the shape for possible change and uncovers the challenges associated with that change.

The personal and social context for today's Legacy families is unrecognisable when compared with the 'lived experience' of those Legacy families from previous generations.

COVID-19 enforced lockdowns have added further stress to already difficult situations for some families, particularly where mental health problems have impacted the lives of veterans, partners and their children.

That the majority of Legacy Clubs have acknowledged the reality of the environmental context in which they operate and have responded to these challenges is a tribute to their determination to remain true to the core purpose of the Legacy organisation.

That some Clubs have different reasons for not enrolling 4G families, personal views aside, leads to a call from Legatees and staff.

"Legacy Australia needs to provide a declaration about Legacy's support for the families of veterans who have given their health in military service. We need a message that is clear and supportive and which sets out guidelines for what we can do."

Operational inconsistency across Legacy Clubs was raised frequently by participants.

There are any number of reasons for this.

Volunteer organisations face a perennial problem; mainly one of the ageing of their volunteer work force.

Annual statistics show that the largest cohort of Legacy beneficiaries are aged and that there is a direct age correlation between their decrease in numbers and the diminishing numbers of Legatees.

For small Legacy Clubs, this is often a reason for handing over their organisational and operational management to the larger Clubs, which are the capital city Clubs. This decision has the benefit of allowing the small Clubs to get on with the business of direct support to Legacy beneficiaries. The outcome of these decisions is that Legacy is perceived by some as a *city centric* organisation.

This has implications for those Clubs who fear an erosion of their capability for autonomous decision making and this creates an atmosphere of uncertainty about their futures.

This is the unsettled and unresolved environment raised frequently by both Legatees and staff during the evaluation.

It is this environment of conflict and change, which gives rise to strong opinions about the direction of Legacy.

"Are we a social support Club or a qualified and experienced service provider?"

- Community Services Officer, Capital City Legacy Club

A dissenting opinion raises the question of clarifying the organisation's mission.

"I think the enrolment of 4G families is the wrong move.

The model was for a totally incapacitated veteran. What we have is 'mission creep.'

All other non-profits care for families."

- Legatee, remote Legacy Club

The objection here is to what is seen as a broadening of the original objectives for Legacy service to its beneficiaries and the potential impact on organisational resources by adding a layer of complexity to traditional service delivery.

RECOMMENDATION:

That Legacy Australia in consideration of all members of the organisation, re-state Legacy's national mission by setting out:

- a description of Legacy's core purpose;
- a strategic plan for decisions about long-term direction;
- a delineation for organisational activities;
- an identification of capabilities for purposeful action; and
- support for digital platforms for information, data sharing, transparency and the impact of service delivery for Legacy beneficiaries.

THE MEASUREMENT OF OUTCOMES

There is a renewed public confidence in people and organisations who know what they are talking about.

Accredited, independent, expert bodies that clearly explain complex issues and coordinate responses are prized.

(Forces In Mind Trust, 2021, p. 40)

Phase 1 of the evaluation was Concept Mapping, which was intended to provide data for analysis of program impacts. This has to be delayed until there is more robust and reliable qualitative and quantitative data at both a national level and at the Club level.

Participants provided information about three areas for their Club's organisational and operational management of programs and services.

The three areas were; decision making, service delivery and assessment, and evaluation.

The data from both Concept Mapping and the one-to-one interviews show that in general, assessment and evaluation to identify key learnings for future planning are areas for improvement.

In many cases, program development that relies on assessment of needs is systematic and structured.

Although Clubs report ongoing monitoring, only a few have processes in place that provide social impact measurements and statistical reporting.

The assessment of outcomes requires attention to detail to ensure transparency and accountability.

In the first instance, Legacy Clubs are accountable to their beneficiaries who go to them for support.

Legacy Club staff and Legatees have a responsibility to review any benefits with their beneficiaries and where there is agreement about any achievements or failures between the two parties, that should be recorded in full.

As is the case with most charities, Legacy Clubs depend upon the financial generosity of the general public.

As a recipient of public monies, as well as annual reporting to the ACNC, it is also in Legacy's interest to be transparent in reporting where and how donations are spent.

For example, when a donation is asked for, Legatees and staff should be able to clearly communicate in specifics to the potential donor about just who will benefit and where and how the money is spent.

The annual statistics show the total annual expenditure for Legacy programs and services.

A more transparent reporting would show how the money is spent and the outcomes from that expenditure.

Such statistical accounting is essential for measuring the impacts of programs and services.

It would also assist strategic planning for the changing profile of Legacy beneficiaries.

The result of an annual national systemic review would potentially cut costs, improve outcomes and reduce duplication.

As one Management adviser commented, *"You can't manage what you can't measure"* (Peter Drucker).

The assessment of outcomes is very much influenced by the availability of resources; trained professionals, appropriate assessment tools, systematic review and evaluation processes and well planned data base management.

There are Legacy Clubs which lack these resources, but who appreciate the requirements for accountability and transparency.

"For the past couple of years, our Club members have reviewed and documented our programs.

Administratively, we are fully compliant with the ACNC legislation.

We have looked at responsibilities to make sure that people understand their roles.

We look at the status quo and where we need to go from here."

- Legatee, Small Country Legacy Club

Most Legacy Clubs exercise internal reviews of their programs and services.

The type of review process depends upon the size of the Club, the number and category for beneficiaries and the capability for service delivery.

For small Clubs with few resources, the cost of software for assessment tools such as the Outcomes Star is prohibitive. For many of these Clubs their practice is to go to larger and better resourced Legacy Clubs for advice and support.

Legacy Clubs which offer a greater number of programs and services to more beneficiaries who have complex needs utilise intensive evaluations and some have external review committees as part of their oversight procedures.

Legacy Clubs aim for continuous improvement in what they deliver to their beneficiaries and how they can support their Legatees and staff.

"We are never completely happy. We all need to pull the same way regarding training for Legatees.

All records go on our data base. We have hard evidence and statistics. We share our software with other Clubs."

- Legatee, Regional Country Legacy Club

Others have external partnerships to improve their models for assessment, service management and overall strategic planning.

"We are working with Swinburne University to develop a model for outcomes measurement."

- CEO, Capital City Legacy Club

Internal assessment tools used by some Legacy Clubs include assessment by internal and external committees.

At one Club there is a youth committee which looks at the needs of 4G families.

Another Club has five program 'streams' which undergo regular review to test their accuracy of application, their efficacy and efficiency. The outcome of the process delivers key learnings and identifies training and information deficits.

A large capital city Club which conducts complex case management for the families of *veterans who have given their health* has a comprehensive data base which is supplied by regular program audits, GAP analysis and beneficiary surveys.

For some Clubs, external consultants conduct focus groups and satisfaction surveys.

And, there are those who are sceptical about being complacent and satisfied with what their Clubs do.

"Satisfaction is a sliding scale. We need to do some more work here. We initiated a digital transformation project to see how we can better engage with families."

- COO, Capital City Legacy Club

There are Clubs who are satisfied with oral or written anecdotal responses mainly from Legacy widows who value Legacy's emotional and social support.

There are difficulties with the integrity of measurement of outcomes due to some software.

Feedback from a Community Services Manager (Programs for Widow(er)s and Beneficiaries with Disabilities) indicates problems with the Outcomes Star.

"Community Service Workers (CSW) state that the tool is tokenism, too cumbersome and generates too much paper work.

When the CSW has to complete the survey on behalf of the beneficiary, that compromises the accuracy of the representation.

Some outcomes are not being measured."

- Community Services Manager, Capital City Legacy Club

RECOMMENDATION:

There are two parts to the recommendation:

1. That Legacy Australia consult with professionals with expertise in the measurement of social impacts to develop a model for the measurement of long-term positive change resulting from Legacy programs and services.

That Legacy Australia participate in the research of systematic investigative processes to increase and revise current knowledge for solving problems and for developing new measurement processes, programs and services for Legacy beneficiaries.

2. That Legacy Clubs develop evaluation models that incorporate ongoing monitoring, objective assessment of the relevance, efficiency and effectiveness, impact and sustainability of their programs and services at a particular point in time.

And for that monitoring to be a systematic and continuous assessment which allows adjustment and integration into day - to - day management.

SERVICE DELIVERY

Service delivery is an integral part of the case management of Legacy programs for beneficiaries.

In the section of the report, Case Studies, there are a number of examples of best practice planning for case management and service delivery.

Strategic Planning

Legacy's core purpose is case management for all beneficiaries, that is targeted, efficient, effective and sustainable.

Strategic Plans from these Legacy Clubs have service delivery as the first pillar for their strategic planning.

Source: Legacy Brisbane Strategic Plan 2019 - 2023, pg. 7

Strategic Objectives

Strategic Objective One: **Service Delivery**

Goal: Ensure service delivery is relevant, sustainable and responsive to meet the needs of participating Legacy Clubs and their beneficiaries.

Serial	Deliverables	Performance Measures	Responsible	Priority
1.1	LCS Service Delivery programs designed using effective methodologies that identify and define the need and resources of each participating Legacy Club to achieve the desired outcomes.	LCS Board provided an annual report on programs delivered to participating Legacy Clubs - Board satisfaction.	CEO	1
1.2	LCS service delivery is evaluated and reviewed on a regular basis to ensure it meets the needs of participating Legacy Clubs and their beneficiaries.	• Biannual survey of participating Legacy Clubs - 80% high satisfaction. • Annual benchmark review with one like support services company.	CEO	2
1.3	LCS Service Delivery programs are aligned with participating Legacy Clubs' needs and policy direction.	Annual survey of participating Legacy Clubs - 80% high satisfaction.	CEO	2

Source: Legacy Club Services Strategic Plan 2018 - 2022, pg. 13

PILLAR 1

Supporting Families of Veterans

We create a safe and supported environment for families of eligible veterans through high quality delivery of personalised services.

Source: Melbourne Legacy Strategic Plan 2021 - 2015, pg. 4

illar	**Beneficiary Value Proposition**
Objective	**We will improve the range and quality of our services, the effectiveness of communications to our beneficiaries and adapt our services to their changing needs**

Source: Legacy WA Strategic Business Plan

These examples demonstrate how the planning and leveraging of resource management is vital to service delivery.

The evaluation collected the views of participants about their Club's ability to respond in a timely manner to the needs of beneficiaries, the reliability of staff and their capability to provide the required service, resource capacity, and beneficiaries' confidence that their needs would be met.

The questionnaire asked participants to identify the resources deficits at their Clubs.

Questionnaire participants were asked to identify what resource deficits were experienced within their respective Legacy Clubs. Several examples are included below in Figure 22, noting 35% of participating Clubs identified counselling as a resource deficit.

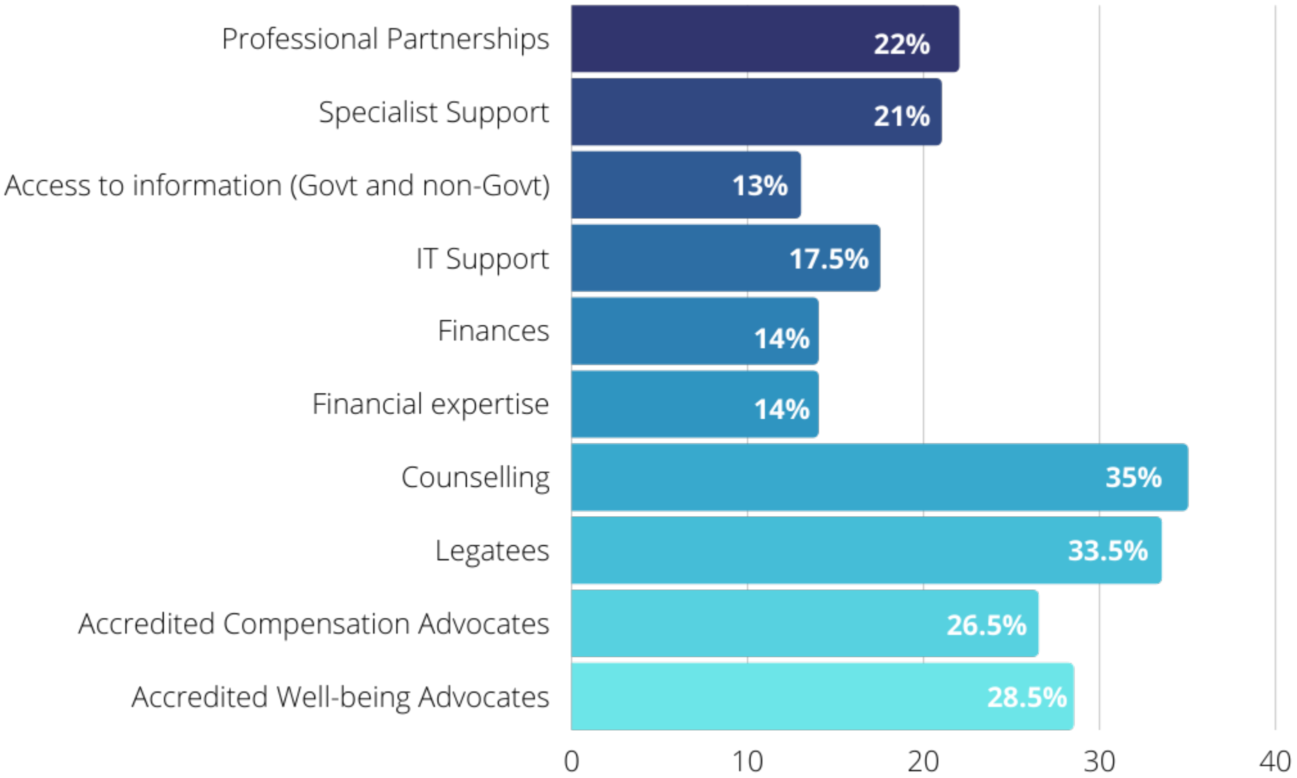


Figure 22. Resources Deficits within participating Legacy Clubs

"We have deficits across the board. We need the money for a professional Welfare Officer."

- President, Regional Country Legacy Club

These Clubs do not have the finances for paid staff. Some have small numbers of Legacy beneficiaries and fewer Legatees.

Their primary and urgent need is for case management support; trained Welfare support staff or Community Service Officers, accredited Compensation Advocates to prepare primary applications on behalf of their widow(er)s and specialist support from professional partnerships with counselling services as a priority.

Access to effective communication was identified as a deficit with a number of participants citing the lack of IT expertise and support.

Financial expertise and advice was noted as an important gap in governance and management at some small Clubs.

Legacy Clubs have found a number of solutions and considered innovations to address challenges to service delivery.

They include the amalgamation of Legacy Club Services and support which appears next in the report.

Some Clubs partner with other ex-service organisations (ESOs) and community groups to deliver services on the ground where there are no Legatees or staff to case manage beneficiaries.

This applies particularly to service delivery in remote areas.

One case in point is service delivery to Legacy beneficiaries who live remotely in Western Australia.

"Inequality exists in terms of the capability to deliver services for all beneficiaries.

We need a strategic plan to deliver co-jointly to our beneficiaries who live remotely."

- CEO, Capital City Club

This Club is considering a partnership with the RSL Hub and Spoke program to reach Legacy beneficiaries in remote areas.

A Legacy Club in western NSW does not have IT support nor are there enough Legatees with expertise in using digital communication.

That situation is exacerbated by the fact that many of their Legacy beneficiaries who live remotely are also without internet connection and therefore lack familiarity with online communication.

"Many of our Legatees don't use email and only six are 'digitally trained.'

We have to rely on the telephone and 'snail mail' which takes far too long.

For example, I sent a widow a form to be signed by her GP to enable her to apply for a personal alarm.

The GP failed to sign the form, which meant having to return it for signature.

It took almost six weeks for the process to be finalised!"

- President, Country Legacy Club

Contact by telephone although better than nothing, lacks the reliability of face to face contact.

"Telephone calls to widows fail to be satisfactory when many of them resort to the 'fall back' position that they don't need anything and even when they do, refuse to ask for assistance."

- President, Country Legacy Club

"We need national leadership to advise on how to structure and manage services delivery to beneficiaries who live remotely in huge geographic areas which are difficult to access."

- Legatee, Legacy Club, WA

NATIONAL STANDARDS FOR MINIMUM SERVICE

Throughout the evaluation, participants spoke time and again for the need for consistency of national standards.

What participants seek is a Minimum Standard of Service, a statement of what is expected from Legacy Australia in terms of the minimum standard of operational support offered by Legacy Clubs to their beneficiaries.

With a declaratory policy of national standards for minimum service in place, Legacy Clubs can then add the layer or layers that will address the service delivery required to meet their own assessment of beneficiaries' needs.

"1. There is an inconsistency across Legacy Clubs with too many "doing their own thing." In the minds of some people we are seen to be irrelevant because they are not clear about what we do."

- COO, Capital City Legacy Club

"2. Inequality exists in terms of levels of service to beneficiaries.

We need national standards which demand accountability. They should clarify what beneficiaries can expect. We are long past the time for consultation.

It is time to act, otherwise beneficiaries will go to other organisations."

- CEO, Capital City Legacy Club

"3. Legacy Australia has the responsibility to provide a baseline for service.

We need guidelines for a minimum standard of service that will shape the expectations of beneficiaries."

- CEO, Capital City Legacy Club

"4. We don't have too many young families. We don't have any guidelines for them.

Maybe we are looking at national standards or guidelines for what we do from Legacy Australia. We lack the expertise here and would welcome support."

- President, Regional Country Legacy Club

"5. We need national standards to support Legacy Club decision makers. I feel that we are being pushed in too many directions."

- President, Country Legacy Club

RECOMMENDATION:

That Legacy Australia in consultation with representatives with the 'best' minds and leadership in best practice at their Clubs, prepare national minimum standards that consider:

- strategies for consultation with beneficiaries;
- average regulations for service delivery;
- resource capabilities;
- service delivery outcomes;
- strategic support; and
- management and administration.

(UNICEF, 2018)

INTEGRATED ROLES AND RESPONSIBILITIES

The breakdown of personnel at participant Legacy Clubs is Legatees 78% and paid staff 43.5%.

Some Clubs rely wholly on Legatee volunteers.

Participant Clubs which employ staff contributed their employment status profiles.

Legacy Club	Legatees	Full Time	Part Time	Casual	Total
Adelaide	305	7	3	0	10
Albury	74	0	1	2	3
Brisbane	299	15	13	0	28
Brisbane Water (NSW)	31	9	3	0	12
Canberra	140	1	3	0	4
Coffs Coast	23	7	42	22	71*
Far North Queensland	20	0	2	0	2
Goulburn	26	1	0	0	1
Hunter	35	0	1	0	1
Ipswich	19	0	2	0	2
Launceston	57	0	2	0	2
Legacy Club Services	0	35	22	3	60
Legacy WA	144	5	4	1	10
London	10	0	0	0	0
Melbourne	331	14	8	2	24
Port Macquarie Hastings	24	0	3	0	3
Queanbeyan Eden Monaro	65	0	0	0	0
Toowoomba	19	0	1	0	1
Warrnambool	41	0	1	0	1
Wimmera	37	0	0	0	0
Wollongong	100	0	0	5	5
	2167	94	111	35	240

Note: *there are only 3 staff who work specifically for Legacy Assist or wellbeing advocacy and we are all PPT. There are also 2 PPT staff who job share at Coffs Coast ‘s Op Shop.
**Data supplied by participating Legacy Clubs.

Annual statistics (2020 – 2021) provided by Legacy Australia Inc., show an approximate figure for volunteer hours contributed by Legatees across all Legacy Clubs to amount to a total of one hundred and eight thousand, three hundred and eighty-five (108,385) hours.

Below you have a snapshot of Legatee service hours at one Club.

Legatees – Our Greatest Asset

561 Legatees | 188,496 Hours per annum est. | $9.42m in Benefit per annum est.

Personal Support

- One-to-one visits and outings
- One-to-one help and support
- One-to-one advocacy

Empathy and Understanding

- Military background; and/or
- Former beneficiary; and/or
- Strong Legacy service association

Source: Melbourne Legacy Strategic Plan 2021 - 2015, pg. 7

For those that do have paid staff, Legacy Clubs use a coordinated and often complementary approach to deliver Legacy programs and services.

In the majority of Legacy Clubs, where the delineation of roles and responsibilities apply, qualified staff are responsible for the case management of all beneficiaries with focus on the families with special needs. Legatees assume shared roles for the case management of Legacy widow(er)s and the responsibility for the well being and social support programs for Legacy Youth and beneficiaries with disabilities.

Questionnaire participants identified the following roles that are managed by qualified staff in their respective Legacy Clubs. In 72% of participating Legacy Clubs, Finance matters are managed by qualified staff such as accountants.

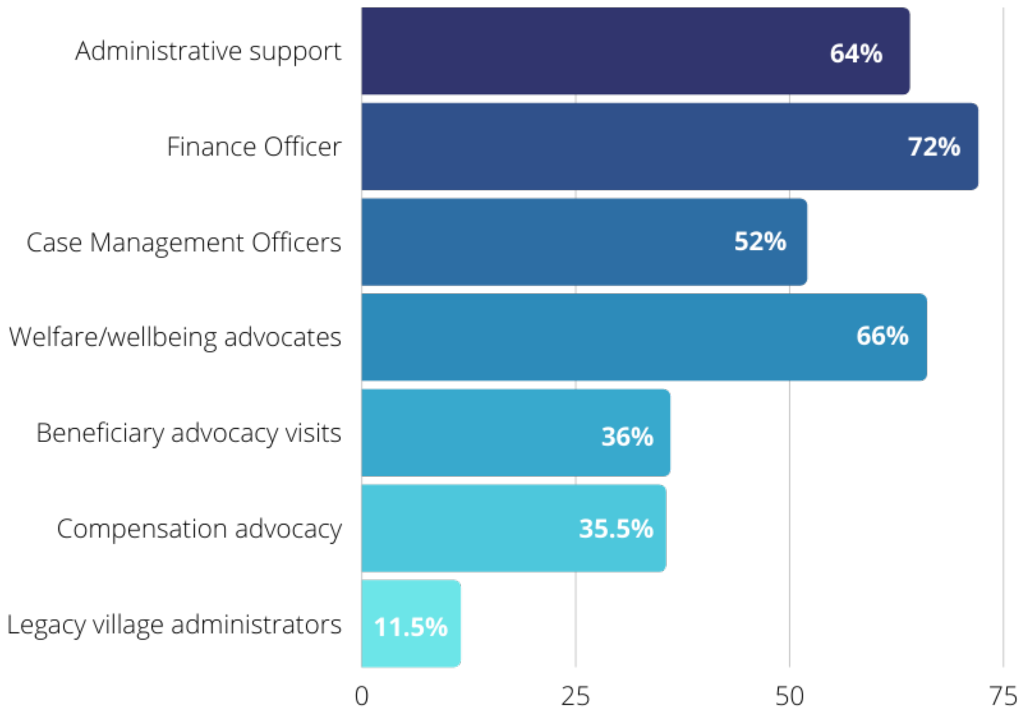


Figure 23. Roles for Service Delivery by Qualified Staff within participating Legacy Clubs

Figure 24 provides a comparison of service delivery by Legatees. 71.5% of questionnaire participants identified Legatees as having a greater role in providing beneficiary advocacy and support within participating Legacy Clubs.

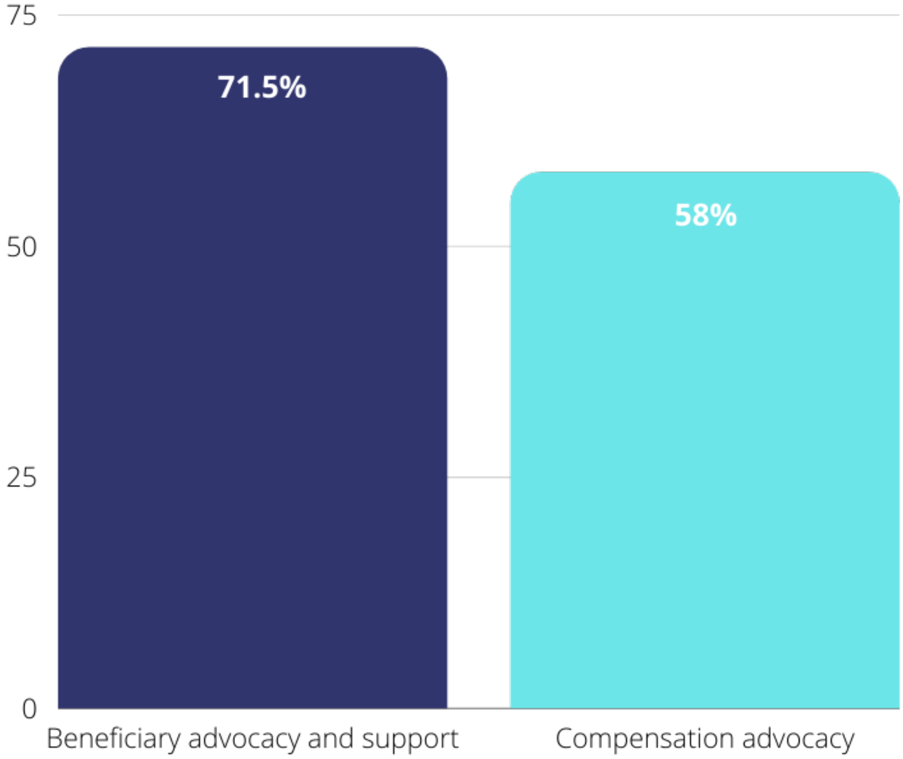


Figure 24. Delineation of Roles for Service Delivery by Legatees within participating Legacy Clubs

Figure 25 provides a comparison between the coordination of social support and connection services within participating Legacy Clubs. This is reflective of Legacy's history, largely a volunteer run organisation. It could be argued that if applied to all Legacy Clubs, the percentage for Legatees led support would be greater than what is outlined below, as many of Legacy's country Clubs are solely run by Legatees.

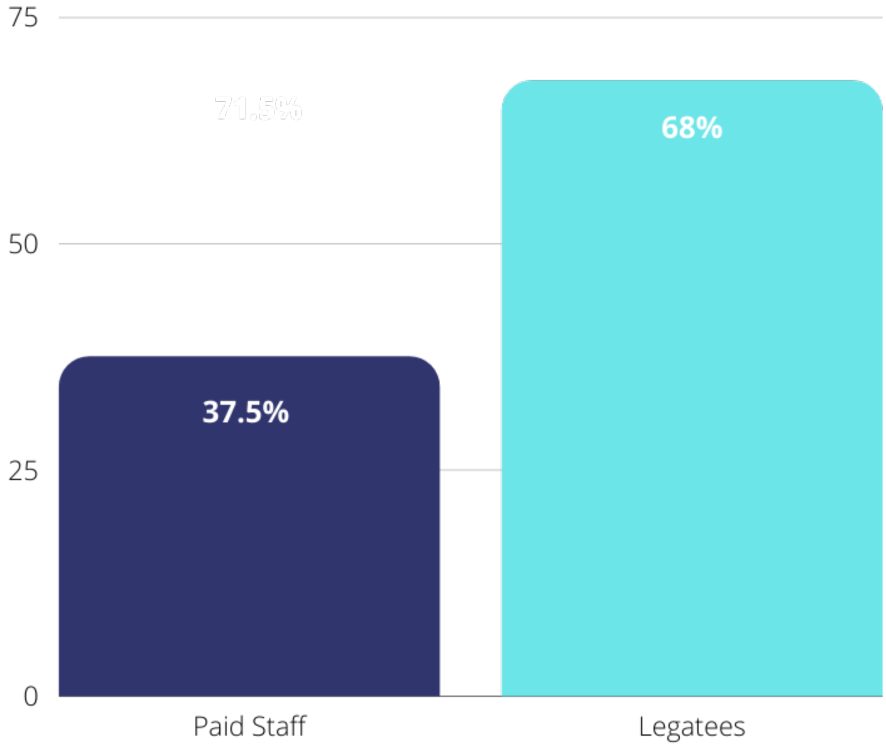


Figure 25. Coordinated Roles for Social Support and Connection within participating Legacy Clubs

PERFORMANCE

Case management practice is one where consultation and coordination between Legacy personnel and external, professional partnerships is essential for sustainable and effective service delivery outcomes.

Nationally, there is an uneven and inequitable distribution of service delivery with no access to professional support in some areas.

Legacy Clubs currently partner with other ESOs and specialist support groups to ensure our Legacy beneficiaries are not disadvantaged by a service or program that is not provided by the respective Legacy Club.

Figure 26 highlights the professional partnerships that participating Clubs have engaged to support their beneficiaries. 32.5% of questionnaire participants identified that their respective Clubs have established a partnership with local legal support.

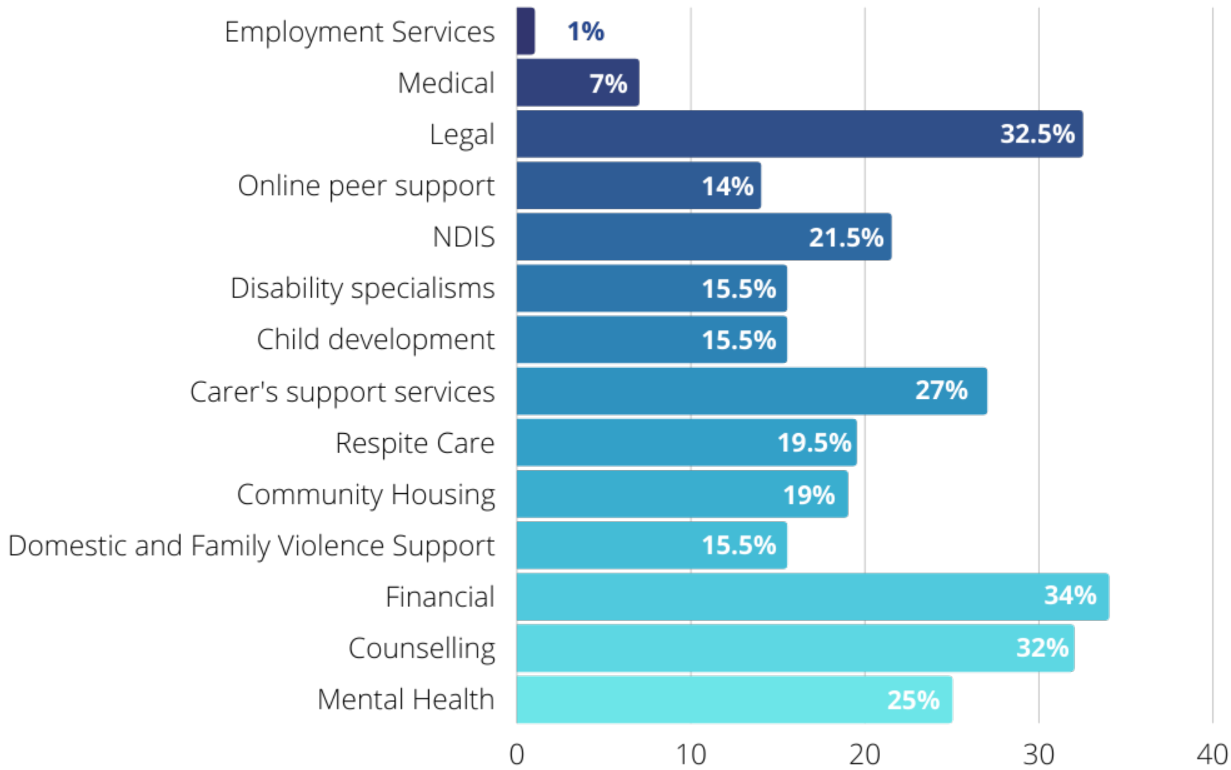


Figure 26. Professional Partnerships within participating Legacy Clubs

"We are very happy with staff professional capability.

At our Club, Community Services Officers (CSOs) not Legatees enrol 4G families.

During that process, we explore the crisis that brought them to Legacy and plan how we can move forward.

If the crisis is Domestic and Family Violence (DFV), we refer the veteran to a peer support group with expertise in DFV.

Mates4Mates is one of these.

We also utilise our good referral pathways to navigate access to other external services and support for the partner and children. Those services are hard to find away from major towns and cities."

- Community Services Manager, Capital City Legacy Club

"I think that we need more referrals to external support services."

- Community Services Manager, Capital City Legacy Club

"External, professional support is key to effective service delivery. We have a community service team, all Social Welfare trained to manage complex case management. When there is a complex family situation, we partner with other case managers."

- CEO, Capital City Legacy Club

There are gaps in capability which participants want addressed.

"Improvement is needed in training for complex case management, referral pathways and the accession of external, professional support procedures to assist families as they transition from Legacy services."

- Legatee and Welfare/Compensation Advocate, Large Country Legacy Club

"We need a Social Worker with expertise in aged care.

I just 'went through' ACAT. Staff here didn't know about aged care assessment. That needs to change. We need expertise in supporting our aged wid-ow(er)s."

- Legatee (former Legacy ward) with 20 years Legacy Club service

"There needs to be more training for Legatees who interact with 4G families.

If the enrolment of 4G families grows, we will need to train more Legatees in mental health first aid. Some Legatees are currently undertaking courses to support the well being of beneficiaries of both the pre-91 and post-91 cohorts."

- Community Services Manager, Capital City Legacy Club

"There is a fine line between 'happy news' and reality.

When Legacy Australia speak on behalf of Legacy Clubs, they need to give hard, confronting and true stories.

We need to address what we deal with; Domestic and Family Violence and childhood trauma."

- COO, Capital City Legacy Club

"Personal bias – 'ownership' of a Club's operations is a problem when it impacts upon what staff can deliver."

- Community Services Officer, Capital City Legacy Club

THE AMALGAMATION OF LEGACY CLUBS

A number of solutions have improved the service delivery of Legacy programs.

One of the most successful relates to the problem of resources inequity among Legacy Clubs.

It is understood that the current disjunction across the Legacy movement is based on history. After WWI when the Legacy movement commenced, local communities across Australia raised Legacy Clubs using local resources. The Clubs were started by local citizens, often themselves ex-servicemen. Charters of incorporation were raised by local legal firms. Bank accounts were set up and stocked with funds donated by local citizens or raised by volunteers.

While the Legacy charter was extended over all these activities, the Clubs remained intrinsically local, serving the needs of local beneficiaries via local Legatees.

In time, areas that concentrated larger numbers of people (capital cities and coastal areas) who were statistically more likely to make bequests to Legacy became more wealthy and larger. They were able to recruit permanent staff and make the transition to actual businesses.

Country Legacy Clubs tended to remain small and local as they lacked the resources to be otherwise.

The challenge for Legacy is to balance the independence of local communities with the advantages of paid professional staff from larger communities.

The link to LCS lower on this page is significant as this is a model for the future.

Their amalgamation with a well resourced major ('parent') Club was the answer.

Legacy Clubs in five states, have in place organisational and operational management systems where small Clubs, often referred to as *groups* are relieved of regulatory responsibilities by 'parent' Clubs.

This leaves the amalgamated Clubs free to focus solely on the implementation of the Legacy Charter.

Throughout the evaluation, those whose Clubs underwent the process of amalgamation spoke about the positive benefits for their Clubs and for their beneficiaries.

"We considered trying to go it alone as a Club in our own right.

When we considered the responsibility we would assume for the management of finances and statutory requirements and once we became familiar with the decision making by the Board of Directors at our 'parent' Club, we agreed that operating as a group was best for us.

We have learned to compromise a little in order to work around a problem."

- Legatee, Group Member of Amalgamated Legacy Club, QLD

A number of Clubs in NSW are participants and shareholders in an amalgamated company of Legacy Clubs.

These small Clubs made a decision to transfer their assets and liabilities to Legacy Club Services (LCS).

As a member of LCS, Legatees are able to concentrate on their core obligations under the Legacy Charter; delivering services to Legacy families.

The main objectives for the support of Clubs by LCS are to:

- centralise governance and compliance obligations, manage financial resources and accounts;
- reduce overheads and duplication of processes; and
- combine efforts to advocate on behalf of beneficiaries; compete more effectively for public funding. *(Ref., LCS Strategic Plan, p2.)*

Unlike Legacy Clubs incorporated within Legacy Australia, London Legacy Club must remain a stand-alone entity and cannot merge or amalgamate with Australian Legacy Clubs.

COMMUNICATION: NETWORKING

Effective communication and team work are contributing to a more streamlined delivery of Legacy services.

Participants pointed to networking between teams comprising Legatees and staff as being one of the most beneficial outcomes for collaboration with other Clubs.

Not all participants in online meetings are members of an amalgamated group. Others from interstate or intrastate join in when they wish to seek input about an issue of case management or service delivery.

The exchange of experiences, ideas and solutions is considered by participants to be a valuable contribution to problem solving and to their professional training and development.

PARTNERSHIPS: CONTACT CENTRES

Personal contact with Legacy beneficiaries is a priority for the case management of Legacy programs and services.

There are a number of reasons why this does not always happen; a decrease in the number of Legatees being a case in point.

Legacy Brisbane has an innovative solution to address the Club's low Legatee numbers.

Legacy Brisbane has 1,200 widows each of whom is not allocated to a Legatee. These widows are referred to contact centres run by *Volunteer Queensland*. The list of widows is checked monthly.

The Club advertised for volunteers with *Volunteer Queensland* which specialises in trained one to one telephone communication. Training includes an annual refresher course which is mandatory for all volunteers.

Volunteers work from the same pre-approved crib sheet which asks questions which 'drill down' in order to assess a widow's situation and need.

The program is designed to go beyond well meaning but perfunctory questions and includes a reporting feedback loop with an action alert system based on a 'traffic lights' model; with red for urgent attention, amber for less urgent attention and green non-urgent attention.

Systematic reporting involves reports after each contact made. These are sent to the contact centre coordinator who then forwards a report of all individualised contact activity and their outcomes to a Community Services Officer at Legacy Brisbane.

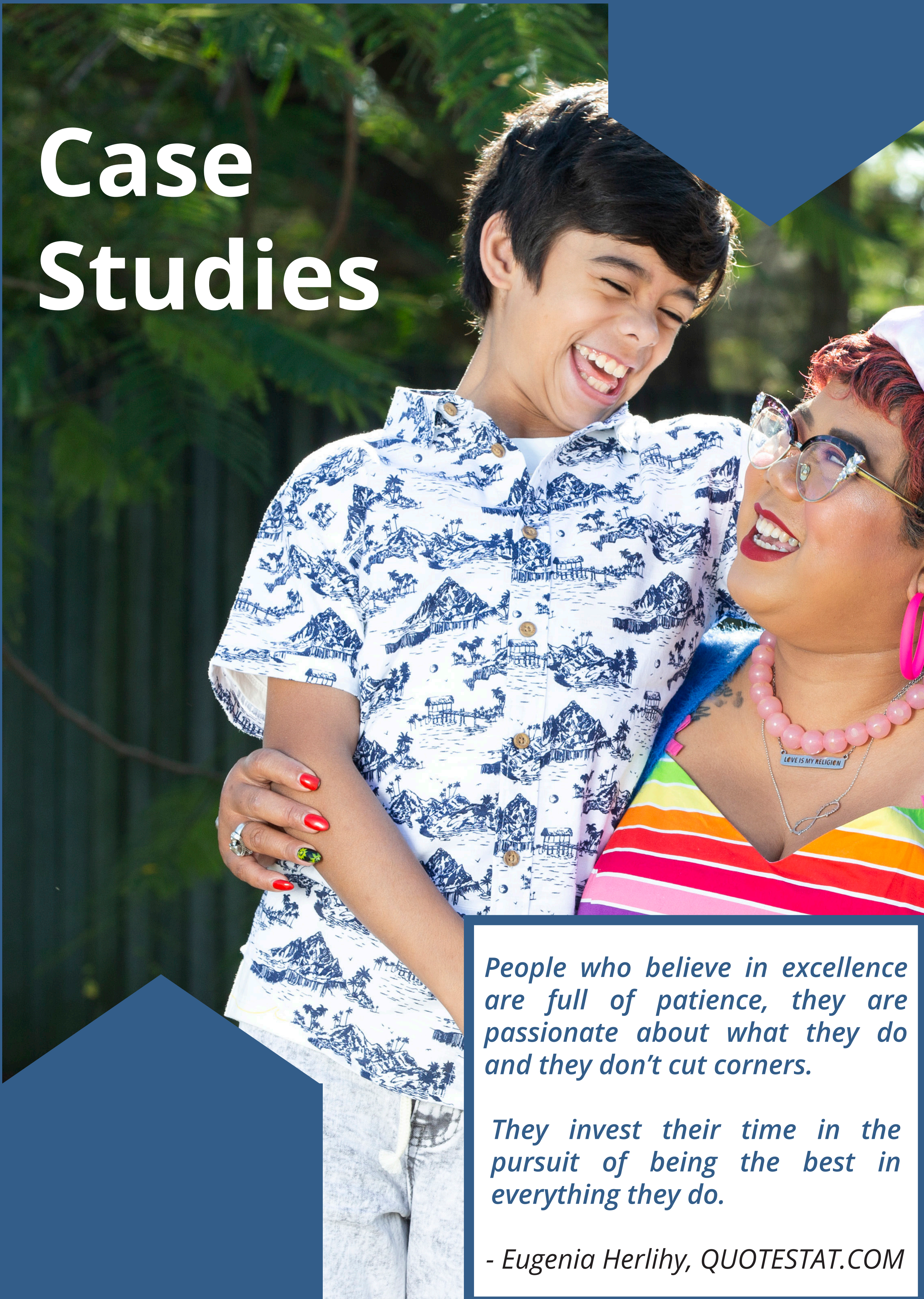
ADAPTATION FOR THE EXPANSION OF AGED CARE

A regional Legacy Club in NSW is exploring an innovative solution to maximise its established age care program.

Running costs and overheads for aged care facilities with too few beds to attract government subsidies can result in unacceptable losses for a provider.

In the case of this Legacy Club which has made a long-term commitment to the care of aged Legacy beneficiaries, is exploring the maximisation of their investment in staff training and the application of that expertise to a proposal to expand their aged care program to include in the home care, based on the model of the Commonwealth's *Ageing in Place* service.

Case Studies



People who believe in excellence are full of patience, they are passionate about what they do and they don't cut corners.

They invest their time in the pursuit of being the best in everything they do.

- Eugenia Herlihy, QUOTESTAT.COM

What was most evident throughout the evaluation was the dedication of both Legatees and staff and their commitment to providing support for their beneficiaries; service and assistance through programs that exemplify best practice in all that they do.

The case studies that follow are examples of their pursuit of excellence.

Life in Focus

Legacy WA

Synopsis:

What is it: Life in Focus – Supporting Veterans & their Families with Wellness and Career Guidance is a project that will be delivered through a triumvirate consortium of Legacy Western Australia (LWA), Dial An Angel Perth (DAAP) and Incite Solutions Group (ISG). Life in Focus is a veteran and their family centric program comprised of life skills and career and job support modules to increase self-efficacy in younger veterans and their families with parenting, household management/organisation, stress reduction, career and job support and accessing existing services in the community.

Initiated by Incite Solutions who identified a need for this kind of support to be delivered to family units.

Funding: Currently the pilot program is funded by the Commonwealth (Community Grants).

Management: Legacy WA has taken the project management lead, to design the processes and systems to be used to run the pilot. Dial and Angel and Incite Solutions provide the module development and practical delivery.

Background:

A survey of health professionals working with younger veterans identified the primary issues include poor mental health and life management skills, parenting skills, work skills, managing conflict in the family and career guidance. The main drivers for these challenges include mental health issues, relationship breakdown, childhood history of abuse and trauma, complex trauma from ADF and general family breakdown/lack of support.

30 family units will benefit from this pilot (up to 90 people). Target group is post 1991 Veterans and their families. Physical and mental health needs of veterans and their families are complex and interrelated. Challenges experienced by the veteran have flow-on effects to family members, which in turn have flow-on effects to children and overall wellbeing.

Description of Program/Service/Project:

Once assessed by LWA, a number of tailored modules will be provided by DAAP or ISG, depending on the module and the age of the children in the family.

Background curriculum will be developed for each module, but the delivery will be tailored to the client's needs. The content of the modules focuses on practical

application of existing localised and evidence-based resources. They include:
- Health and Wellbeing
- Parenting /Family Relationships
- Education/Career Development
- Life Administration

Modules can be delivered face to face, or via established digital platforms (COVID restrictions pending) to service individuals in regional locations.

Program Anaylsis:

The pilot program will be subject to a targeted evaluation process at the completion of the Life In Focus pilot project. This evaluation will inform any further funding requests for the continuation or expansion of the program.

A full evaluation of the project was not required for a small grant under this program, however it is the view of the partners that some level of targeted evaluation is appropriate in this instance. As such, a Program logic model was developed based on the objectives and intended outcomes of the Supporting Younger Veterans Grants Program. The targeted evaluation will be undertaken internally by Legacy, with inputs and support from the other two agencies, and will essentially consist of an extension to the existing processes required for: grant reporting; assessment and screening; and ongoing process improvement mechanisms.

The targeted evaluation will involve the following:
- Reporting of relevant outputs relating to the project (to inform the final report to the grant);
- High level description of aggregate client characteristics and service types (to inform the final report);

1. High level comparison of pre- and post- measures of quality of life and mental health (currently being used to screen and assess clients) (to measure the impact of the intervention);
2. High level reporting of intervention satisfaction measures (to measure the impact of the intervention); and
3. Collation of general feedback comments from clients in relation to project operations and their personal experience in the interventions (to inform ongoing improvements to project delivery).

Conclusion & Recommendations

As this pilot is yet to commence and will not be concluded until mid 2022, the benefits of the program are yet unconfirmed. I would see that the final report be shared with all Legacy clubs in order to inform some of the work they do.

That Legacy WA provide the results of this program to the National 4G working group and present as a case study to the next AGM?

Financial Management and Literacy

Melbourne Legacy

Synopsis:

Melbourne Legacy has partnered with an accredited financial management company to embed the provision of money management services into delivery of its professional case management support to veterans and their families.

Melbourne Legacy has, over the past three years, commissioned extensive research into the needs of the contemporary, post 1991 veteran community in Victoria. That research, in conjunction with knowledge gained through professional case management, has identified that many younger veterans need urgent assistance with financial literacy and the ability to optimise their financial situation through sound money management.

Melbourne Legacy has partnered with Australian Money Mentors to provide a comprehensive program which encompasses general financial literacy skills, money management, money mentoring and budgeting. This program has the potential to assist the 269 Post 91 veterans and their families currently supported by Melbourne Legacy and any of the 3,165 Pre 91 widows who Melbourne Legacy supports who are exhibiting signs of financial stress or financial abuse.

Background:

Melbourne Legacy has, over the past three years, commissioned extensive research into the needs of the contemporary, post 1991 veteran community in Victoria through 'Project ShoutOut'; an independent project which assessed services provided to post 1991 veterans by ex-service organisations in Victoria.

That research, in conjunction with knowledge gained through professional case management, has identified that many younger veterans need urgent assistance with financial literacy and the ability to optimise their financial situation through sound money management. This initiative will allow younger veterans and their families to build the skills and knowledge necessary to support sound management of their finances today and into the future.

Description of Program/Service/Project:

Melbourne Legacy has partnered with Australian Money Mentors (AMM), an accredited financial management consultancy business, to provide a full suite of financial literacy and money management services and practices which will empower younger veterans and their families to gain the skills and knowledge necessary to build a strong future.

Specifically, AMM will provide services which relate to:

- Money management
- Banking and lending
- Managing bad debt
- Home ownership
- Identifying the 'money mindset' of the veteran and their family
- Building, maintaining, protecting the lifestyle of the veteran and their family

AMM's service delivery has been embedded as an integral part of the professional case management services Melbourne Legacy provides to the families of veterans.

It is anticipated that this initiative will assist up to 50 Post 91 families of veterans in the first year and will progress to assist all of the 269 Post 91 families of veterans currently supported by Melbourne Legacy. The potential also exists to integrate this model into the service delivery provided by other ex-service organisations over time.

The target group for this initiative is the contemporary, post 1991 veteran and their family. Since the program commenced on 1st March 2021, 36 families have progressed through the initial assessment phase with 24 families moving directly to ongoing money mentoring and budgeting support with very positive results being achieved. The remaining families fall into our most traumatised cohort and their needs are immediate and unique to their situation. While ongoing money management support is being provided, our primary focus is on the family's overall wellbeing and our approach to providing financial support is tailored accordingly.

a. Program management – Formal Alliance Agreement in place with AMM with oversight of the contract and relationship owned by Melbourne Legacy's Chief Operating Officer. Day to day management of the program is administered through Melbourne Legacy's Community Services Team

b. Composition of support team - Melbourne Legacy Community Services Team in conjunction with Australian Money Mentors (AMM) i.e. professional case managers who are trained social workers and counsellors and AMM who are accredited financial mentors.

c. Management and implementation plans – As noted above, this is a formal contracted alliance agreement with AMM. Program documentation is place which is inclusive of privacy and consent forms, information forms, formal reporting structures and procedures for transfer of information and interaction between AMM and the case managers.

d. Delivery of benefits that address identified needs – refer above to program overview and delivery.

e. External agencies – Australian Money Mentors (AMM) whose role is to provide the services which have been noted above related to money management and financial literacy.

f. Funding and financial control – For the next 12 months, the program is funded via a grant sourced through DVA for $32,000. Post the initial 12 months, if further grant funding is not able to sourced, this cost (expected to increase as the need for support grows in line with the anticipated increase in beneficiary numbers) will be absorbed by Melbourne Legacy as an ongoing welfare support cost.

g. Reporting strategies for tracking progress – Individual beneficiary reports are provided to the case managers to track progress on a person by person basis. Refer below under 'Program Analysis' for the reporting mechanism for overall analysis of the program.

h. Communication Tools and Strategies – Current communication between AMM and case managers is via email and phone however a portal is currently being developed to allow direct flow of information via Melbourne Legacy's CRM, Salesforce. Communication to members on the program is via Board updates, Beneficiary Wellbeing Committee (BWC) reports (BWC is a Legatee Committee established to work with the professional case managers on complex case decision-making) and articles of interest in the Bulletin (Legatee magazine) and other publications such as the Torch (bequestor magazine) and the Answer (widows magazine)

i. Role of participating beneficiaries – Beneficiary engagement is essential to the success of the program. Feedback on the program by beneficiaries informs the modelling on the outputs/value/effectiveness/impact of the program.

j. Privacy and Consent Agreements with Consenting Beneficiaries – Formal privacy and consent forms are required to be signed by all beneficiaries who participate in the program. These forms have been vetted by Melbourne Legacy's external legal advisors.

k. Review and Evaluation – Refer below under 'Program Analysis'. Results will be used to inform future program planning.

Program Analysis:

The main focus of this initiative is to build financial skills and knowledge within the younger veteran community. By doing this, younger veterans and their families will be enabled and empowered to move towards self-reliance and will possess the ability to make informed monetary decisions for themselves and their families with the support of a professional financial advisor.

In building financial literacy, the stress related to money management will be significantly lessened thus improving the overall wellbeing and mental health of the younger veteran community. Through research conducted by the Phoenix Institute and independently by Melbourne Legacy, it has been identified that there is a direct link and correlation between financial health and the mental health and wellbeing of the younger veteran community. Provision of services to help alleviate financial stress are crucial in improving and stemming mental health issues for younger veterans and their families.

The success of this initiative will be informed by a Social Impact Reporting model which is currently being developed for Melbourne Legacy by Swinburne University. The model will provide both qualitative and quantitative data in relation to the overall impact the introduction of financial literacy and money management has on younger veterans and their families. Anecdotally, Melbourne Legacy will also be able to assess whether there is an improvement in the timeframe for veterans and their families to move to self-reliance (currently, approximately 18 months to 2 years) and whether demand for services lessens over time as financial management knowledge increases.

Ultimately, the success of this initiative will be informed by younger veterans and their families who have been supported by Melbourne Legacy and Australian Money Mentors to achieve success in managing their finances today and building a strong financial future for themselves and their families.

Conclusion & Recommendations:

a. Does the program/ service/ project successfully need the identified need(s)? – Yes. The need that has been clearly identified is that a lack of money management tools/ knowledge and financial literacy is a barrier to beneficiaries achieving self-reliance. It has also been identified that financial stress is a key driver of family distress and trauma. Making this service available works to alleviate both these needs in our Post 91 veteran families.

b. Is it the right size for its purpose? Yes. AMM staffing is adequate to meet the needs of Melbourne Legacy beneficiary numbers.

c. Does it appear to be value for money? Yes. AMM have provided highly discounted rates for service provision and the support and knowledge which they have been imparting to both our beneficiaries and case management team has been invaluable. Ultimately, this program will save the Melbourne Legacy money as families move to self-reliance sooner.

RECOMMENDATIONS
Melbourne Legacy will continue to grow and enhance this program over the coming years. This program addresses a specific need in the veteran community which requires urgent and wide-spread attention in order to ensure families of veterans are able to live a full and successful life post service.

Melbourne Legacy's recommendation is that all Legacy's clubs (particularly those who support Post 91 families) build money mentoring and financial literacy into their service delivery. However, this recommendation is premised by a warning that not all providers of these services act with integrity and not all can provide the tailored solutions and understanding that is needed to deal with families who are suffering trauma and/or mental health issues. It took Melbourne Legacy 3 years to find AMM after several failed attempts to get this program up and running with other providers.

Heat Exhaustion & Hydrothermia Studies and Guidelines for Younger People

London Legacy

Synopsis:

London Legacy is helping to facilitate an educative program initiated by one of our widows. The program is designed to educate about the dangers of heat exhaustion and hydrothermia in young people, and what instructive guidelines need to be put in place. There are no paid staff involved, and the work falls under the banner of normal Legacy beneficiary support.

Background:

In 2013, Mrs Bryher Dunsby became a London Legacy widow in tragic circumstances. Her husband of 18 months, Cpl James Dunsby, died of heat exhaustion whilst trialling for the SAS in the Brecon Beacon mountains in Wales. James Dunsby finally succumbed to the effects of heat exhaustion and organ failure after three days of intensive care in a London hospital. The incident, which also saw the deaths of two other soldiers in the same incident, was highly publicised in the UK and was the subject of a three-year Ministry of Defence investigation and a subsequent court martial.

This YouTube link explains more: https://www.youtube.com/watch?v=Jzf6FbyB6rA

Cpl James Dunsby was brought up in Hobart, attended the University of Tasmania, and served as a reservist with the Australian Army. He subsequently moved to the UK, met his wife and served in Afghanistan before deciding to apply for the SAS.

This has been a tough journey for his widow. Fro three years Bryher received weekly counselling sessions from one of our legatees, Rachel Wheeler—a psychologist—but remained in a very bad place emotionally for some years. She is aged 32.

In the past three years she is much improved. Bryher has begun attending our Legacy functions and responded positively to our outreach. She contacted President Simon Kleinig around 2018 with a request for Legacy to assist her in building a program to ensure the fate that befell her husband is not visited upon other younger people.

In 2018 Legatee Kleinig contacted the Chief of Defence Staff at the Australian High Commission in London to see what could be done. Lt-Col Evans agreed to meet and help Bryher with her project. The initial meeting was a good one, and a positive, friendly working relationship was quickly established. That connection and the work of the project is continuing under his successor, WG CDR Xinos. (The position of Chief of Australian Defence Staff in the UK is also that of an unpaid advisor to London Legacy and he attends our AGM, Quarterly Meetings and all our functions, both social and ceremonial. The connection is a close and valued one.)

Description of Program/Service/Project:

The project being undertaken by Bryher Dunsby is designed to lay down guidelines and educate people at all levels when dealing with young people working outdoors in circumstances which could make them vulnerable to heat exhaustion and hydrothermia.

Program Analysis:

Specific details and the depth of the program are not presently available to London Legacy. The program remains a work in progress between the Defence Department at the Australian High Commission and Bryher Dunsby.

London Legacy's role has been that of a go-between to help Bryher Dunsby get the best outcomes for her project. There is no secrecy within this project, but Legacy sees its role as a facilitator rather than an overseer.

Further details can be gained on request. Legatee Kleinig regularly enquires through WG CDR Xinos regarding the ongoing progress of Bryher's program.

Conclusion & Recommendations:

London Legacy regards this project as an important one. It has long term, important consequences for the health and safety of many young people. The guidelines being worked out by Bryher Dunsby are new and ground-breaking. To date, such life-saving guidelines have not been implemented by the military or other bodies in the UK.

This has also been an important and ongoing restorative process for Bryher Dunsby, with continuing mental health benefits for her and her wider family, all of whom have been deeply affected by this tragedy.

There is no funding required for this project at present. When the study is complete and the guidelines are established London Legacy will review the outcomes to see whether there is a need or opportunity for us to contribute further.

RECOMMENDATION:
London Legacy fully supports and recommend this project.

Tiered Support System

Sydney Legacy

Synopsis:

Sydney Legacy is committed to meeting contemporary (4G) families' needs. Over the last few years, Sydney Legacy has seen a significant increase in the number of families enrolled and requiring emotional, social and financial support. The expectation that numbers will continue to grow required Sydney Legacy to change how financial support is allocated to families, based on need. Until the end of 2020, all families regardless of their means were offered the same, significant level of financial support.

Families supported by Sydney Legacy now access financial support under a 3-tiered model known as the 'Tier System'. Families are assessed by the Tier Assessment Panel, comprising of Legatees and relevant staff members. The Panel makes a recommendation regarding each family based on a range of financial, social and emotional wellbeing factors. The new system provides support based on three graduated bands or "tiers". The Tier System commenced on 1 February 2021. Tier 1 families require minimal financial support, Tier 2 families require moderate financial support and Tier 3 families require the highest financial (and often emotional) support. Families will be assessed at least every three years, and more frequently if circumstances change. A copy of the current Sydney Legacy Tiered provisions is attached. This guidance is provided to other LCS Clubs to make decisions on their families.

The change is not intended to discriminate but rather to allocate Sydney Legacy funds in a way that focuses on those who are struggling most receive the financial support they require at the time it is required. Tertiary students and families with children in child care will continue to have their support determined on a case by case basis.

It is important to note that all families continue to receive the same level of access to social and wellbeing supports irrespective of the tier they are assigned. This includes Community Service Worker (CSW) assistance, invitations to attend activities and camps and the opportunity to apply for education grants and scholarships. Sydney Legacy recognises a family's financial circumstances may change suddenly, therefore, families may request a review of their financial support at any time through their Legatee. Most importantly: any family, irrespective of their tier, may request crisis support funding at any time.

Aims and Anticipated Outcomes:

The desired outcome for the tiered level of support model is stabilisation, psychosocial development, resilience and transition . Indicators that this outcome has been achieved include:

- decreased levels of stress in the family unit;
- increased stability and sense of financial and emotional security;
- increased sense of wellbeing;
- a feeling of empowerment and control of their decision making;
- children are well-educated and prepared for a successful career of their choice;
- beneficiaries have renewed confidence in their own ability; and
- increased trust in Legacy.

The social impact on the family unit as part of the Sydney Legacy Four Step Transformation Process is measured using the Outcome Star Assessment Tool.

The Family Star is a version of the Outcomes Star; a set of tools for supporting and measuring change when working directly with people. It is an outcomes tool that enables organisations to measure and summarise change across a range of services, and supports families with different levels of needs. It is also a key work tool that can help parents make changes by providing them with a map of the journey they need to take to be more effective parents and to provide a way of plotting their progress. This tool uses a visual guide to the journey of change which is reflected in the star and as revisions are completed.

This tool is used in a person-centred approach to include the parent/s, CSW and Legatee's opinion on a specific family. The tool generates an action plan and ensures that each party is clear on their responsibilities. It indicates that Legacy provides purposeful, intentional and assessable support.

The Family Wellbeing Scale is based on the Family Star. Community Service Workers have been able to utilise this data in the Outcome Star format to ascertain a family's overall wellbeing.

Process:

The process involves four steps:

1. Families are required to complete the following forms to their allocated Legatee or assigned CSW (attached)*:
   - Financial Health Check Form
   - Family Wellbeing Form

2. The Legatee/CSW then provides a Legatee Report based on the family self-assessment (Family Wellbeing Form) to the Sydney Legacy Assessment Panel** to recommend which Tier the family will be allocated.

3. Family is advised of the outcome of the Panel decision.

4. Family can make an appeal of the Panel decision (if required) via their allocated Legatee or assigned CSW.

Legatees and staff that would be involved in the process were consulted throughout and provided with training before going out and completing the forms with their family/families. All Legatees conducting these financial assessments were offered mentoring by other 4G Legatees and provided a written guide and Zoom training session. They were also sent an evaluation after the Tier System went live to reflect on how it went and any suggestions/changes/feedback they had for future versions.

*For more information on the Sydney Legacy Transformation process that underpins the desired outcomes refer to LCS Social Impact Paper 2018 and LCS Case for Support Paper 2020.

** Families also have the opportunity to complete a "Decline Financial Assistance form" which means they are automatically placed in Tier 1 and do not have to complete the financial health check form. They are also provided with a 'Privacy and Confidentiality form' so they know who has access to their sensitive information.

Discussion:

Legatees were asked to guide each family through a financial health check and a wellbeing scale. Legatees also completed a confidential report about each family's overall financial position and their current welfare. Legatees were asked to make a recommendation regarding the Tier they considered was appropriate for the family they support. In the absence of a Legatee, a CSW completed this process. When each family was considered by the panel, the Legatee or CSW could discuss each family's needs with the panel in person, or via Zoom.

The Panel convened eight times between 10 November 2020 and 2 March 2021. Meetings were mainly face to face, with the exception of one Zoom meeting. Each meeting lasted between two and three hours. Panel members were provided with all the assessment information three or more days before each meeting and were able to prepare in advance for the meetings. This was in light of the Tier System going live on 1 February 2021. Panels for new families/families seeking re-assessment are currently held over Zoom or via email threads due to the pandemic. The Panel has been consistent in their decision making and have used a grid to write recommendations and capturing decisions that will inform future deliberations.

Initially, the Panel focussed on a family's financial position to inform their decisions. It soon became evident that a wide range of issues impact on a family's financial stability and welfare. The Panel therefore widened its criteria to consider the following:

1. Income/expenditure/savings/debt;
2. Level of financial stress;
3. Social/emotional/health issues that impact finances;
4. Current financial support from Legacy;
5. Family's financial skills/sustainability/self-sufficiency;
6. Other contributors to household income; and
7. Other relevant factors.

Using this revised set of criteria enabled the Panel to conduct a more holistic assessment of each family's situation.

In the course of their deliberations, the Panel also conducted a review of possible entitlements and services a family might have been eligible to receive from DVA, state government services and other ESOs. Referrals were made/passed on to Legatees accordingly.

The Panel assessed 86 families in total this year (as at 1/4/2021) and recommended the allocation as follows:

1. Tier 1 - 30 families (34%). Of these, fourteen (40%) families elected not to participate in the assessment and were therefore automatically assigned to Tier 1. Nine (26%) families did not return their financial assessment and were temporarily placed in Tier 1 until more information is received. Seven (20%) families were recommended for Tier 1 by the Panel.
2. Tier 2 – 28 families (33%).
3. Tier 3 – 28 families (33%).

Findings and Issues:

Quality of information:
The Panel found that information from Legatees was most helpful in understanding the context of the family's financial and social situation. Allowing Legatees two opportunities to provide information on their families (in writing and directly to the Panel) was seen as very worthwhile. However, there were inconsistencies in the quality of information received from different Legatees and a significant number of families did not have the support of a Legatee when completing the assessments. CSWs were required to assist families in these circumstances.

To improve the quality of information presented to the Panel the following recommendations will inform future annual assessments:

1. That all possible assistance be given to Legatees in providing Financial Check information. The Panel's strong feeling was that high quality information resulted in fairer decisions.
2. Prior to the process beginning, a Legatee is clearly assigned the task of assisting each family.
3. Mentoring may be a useful tool for new Legatees, or those who are not confident in collaborating with families. This could include having a CSW or another Legatee attend the meeting to complete the paperwork with the family.

Evaluation:
The process given it was the first time conducted was evaluated as follows:

1. Panel conducted evaluation discussions during and after meetings.
2. Panel sent a survey (via Survey Monkey) to all Legatees and CSWs involved in the process and received 25 responses (with a five point scale – Strongly Agree, Agree, Neither Agree nor Disagree, Disagree and Strongly Disagree.
3. The Panel post the dissemination of recommendations, met to specifically to evaluate the overall process, methods and outcomes to determine lessons learned.

Skills:
The Panel members worked effectively and collaboratively and provided the right mix of expertise to conduct the assessments. The key skills the Panel members brought to the process were:

1. A deep knowledge of individual families, their circumstances and needs.
2. Expert knowledge about family entitlements including DVA, Centrelink and other entitlements.
3. A commitment to equity and transparency.
4. Skills in communication and collaboration.
5. An understanding of Legacy's aims and structure.
6. Detailed appreciation of record-keeping.

This subjective observation was confirmed by the results of the survey sent to Legatees and CSWs supporting families and informed by the following facts:

- 83% of respondents agreed or strongly agreed that, *'The Panel considered all the relevant information and made a fair recommendation'*. Only one respondent disagreed with that statement.
- 61% of respondents agreed or strongly agreed that *The Panel made helpful suggestions to follow-up and further assist my families.* Three respondents disagreed. It should be noted that the Panel did not always make follow-up suggestions to Legatees and CSWs and therefore 26% of respondents neither agreed nor disagreed with this statement.

- 83% of respondents agreed or strongly agreed that, *'The opportunity to give feedback to the Panel via Zoom or in person is helpful.'* Only one respondent disagreed with that statement.
- 80% of respondents agreed or strongly agreed that *'The Legatee Report form allows Legatees to accurately describe a family's circumstances.'* Only one respondent disagreed with that statement.
- 71% of respondents agreed or strongly agreed that *'The Wellbeing Scale assists in understanding a family's financial, social and emotional situation.'* Only two respondents disagreed with that statement.
-

Post the evaluation it was decided to improve the Panel's representation and efficiency in future given that a number of NSW based Clubs are using this methodology the following actions to be taken:

1. The panel include representatives from other Legacy Clubs to draw on the breadth of experience in making recommendations (where feasible). This action can be achieved by better use of technology to link panel members.
2. An administrative assistant should attend panel meetings to make notes and record decisions on a data base.

Workload:
The workload for all involved was large and time consuming due to the process being new as well as also being a result of such a large number of families being assessed at the one time. Initially, Sydney Legacy planned to conduct a formal annual reviews but this is not realistic or achievable in volunteer based organisation. The Panel recommended to the Club Management Committee the following in order to spread the workload and still conduct reviews when relevant:

1. A review can be done at any time if requested by; a) The Panel, b) A Legatee/CSW, c) The 4G Family Support Team Leader, d) A family themselves. Reviews would generally be suggested if a family's circumstances have significantly changed.
2. Each year, the panel would review any requested reviews, plus, conduct routine reviews of additional families from a specific region or regions. In total, this would be approximately one third of the total number of families. All families would therefore be reviewed every three years.
3. Routine reviews should be conducted in August/September, allowing families to receive notification of decisions in early October. This would enable them to make informed decisions about, for example, school enrolments and possible activities for the following year.
4. The next routine reviews should be undertaken in August/September 2022. This review would effectively be 18 months from the first review; however, all subsequent reviews would follow a twelve-month cycle.

Family financial management:
The Panel noted that a number of families had very poor financial management skills and needed to improve their skills in order to make the best use of their existing funds and any funds Sydney Legacy might allocate to them. The Panel therefore recommended that Sydney Legacy investigate the average cost of financial advice to family, and utilise free financial counselling provided by other ESOs.

Conclusion:

Over the next decade, Sydney Legacy will see a decline in the numbers of older widow/ers that are supported and an increase in the number of contemporary families. The key difference will be that the increase in numbers of beneficiaries will not be exponential or counter the decline in numbers, however, the cost of supporting each beneficiary will increase given the financial, emotional and social needs of a contemporary family unit.

To try and balance the need with funds and forecast revenue, Sydney Legacy has developed an evidenced based Tiered system to guide decision making. The impact of this support is measured using the Outcome Star methodology to demonstrate the progress of families supported by Sydney Legacy. This action allows Sydney Legacy to assure supporters and donors that funds are strategically directed to families with the highest needs and therefore may attract new revenue streams.

Legatee Nikki Hollis
President Sydney Legacy

Beneficiaries with a Disability

Sydney Legacy

Synopsis:

In Australia, people with disability have limited access to education, employment and recreation to live a full life. Legacy aims to overcome the barriers faced by our BWDs and support them with opportunities to live a rewarding life based on their own decisions.

The Sydney Legacy BWD program does this by:
1. Increasing social inclusion for adults with disability through its individualised approach, Wattle Group activities and holiday program.
2. Providing information and support to navigate and access the National Disability Insurance Scheme (NDIS).

Aims and Anticipated Outcomes:

The desired outcomes for the Sydney Legacy BWD Program are stabilisation, psychosocial development, resilience and transition . Indicators that these outcomes have been achieved include increased:
- general wellbeing;
- knowledge and access to specialist services;
- capacity to make decisions;
- confidence and hope for the future;
- social, community and civic participation; and
- ability to develop and maintain relationships.

Discussion:

Since the introduction of the National Disability Insurance Scheme (NDIS), Legacy has supported BWDs to apply for supports through the scheme as well as helping them to navigate the system. This work is undertaken by Legatees and/or staff to support the individual, group and recreational needs of our BWDs.

Individual Case Study
Sydney Legacy started to support Mark (not his real name) after his mother (who was also a beneficiary of Legacy) died. Initially a Sydney Legacy CSW met Mark to develop an understanding of his needs. Based on that assessment the CSW connected Mark with a Case Management Service to get an apartment through Department of Housing. Second, Mark is deaf and his level of sign language competency was low which was causing him significant issues in trying to communicate with others. Our CSW supported Mark to start an AUSPLAN course to refresh his knowledge and expand his range of hand signs. Third, although Mark had a Disability Support Pension (DSP) it did not fully meet his needs. Sydney Legacy now provides Mark with a fortnightly allowance to add to supplement his DSP income.

Mark was initially hesitant about using the NDIS and required convincing by the Sydney Legacy CSW. She helped Mark to fill in the relevant paperwork, obtain supporting evidence from his GP, and in identifying his needs. Our CSW was the main point of contact with the Local Area Coordinator when his NDIS application was being approved. Mark was successful in having all of his supports funded through his NDIS plan and our CSW was able to help him to find a service provider who had AUSLAN interpreters on staff.

BWD Group Activities

As well as working individually with BWDs Sydney Legacy Club also offers membership of the Sydney Legacy Wattle Group. This was established over 20 years ago as a recreational group for Sydney Legacy BWDs. Over time as numbers grew, the group has expanded into two. Today there are 50 members, with each group containing 25 members. Sydney Legacy has found the number of people in each group manageable based on the number of Legatees and volunteers who attend the activities and the capacity of our Legacy bus. Activities occur eight times a year which includes two in-house activities for Christmas and Christmas in July events. Most beneficiaries who attend the group have been attending since it was established! The group generally gains and loses 1-2 members a year.

For new people, the Sydney Legacy CSW supports them to attend as a trial to give the BWD an opportunity to see the group and decide whether it is something they would like to continue doing. It also helps them identify if any further supports need to be put in place to allow their participation in the group. Sydney Legacy supports BWDs to attend the group by providing transport. The members of the group all know one another's names and some have continued to have a friendship outside of the group. Those that have left the group have done so based on signing up to do other things in the community once they have received their NDIS package.

A survey is sent each year to the group members asking what activities they would like on the calendar for the following year. Each year the members generally prefer the same activities they have done previously. These include outings to animal farms/zoos, museums, gardens, river and harbour cruises, pizza/pasta making days, exercise classes and art sessions.

BWD Holiday Program

The program also enables beneficiaries to go on holidays to gain new experiences, increase independence and meet new people. Holidays are tailored to the beneficiary. For some this might be a (financially) supported holiday. It could be a beneficiary going away with a carer to a place of their choosing or it could be a group holiday with other people with disability who are interested in the same vacation spot. For those that don't require supports, Sydney Legacy will support the BWD by coordinating all other elements of their holiday.

* The Sydney Legacy Wattle Group are BWDs that have an intellectual disability and meet once a month at an organised activity.

Issues & Findings:

Many BWDs that Legacy has traditionally supported through the Sydney Legacy Wattle Group* are now ageing. This has resulted in a small decline in group numbers as well as a decline in health. Sydney Legacy has found that one size does not fit all. Although many members of the Wattle Group achieve positive outcomes by attending the group, it is not of interest or appropriate for all BWDs.

The success of our BWD program depends upon also having a CSW work alongside individuals independently, getting to know them and setting goals to work towards the life they want. By focusing on individual strengths, interests and passions, the CSW can support BWDs to connect with existing groups within their community where they are able to meet likeminded individuals. The CSW ensures supports are in place for the individual to succeed in community activity, whether that be through NDIS or informal supports.

Legatees sometimes report feeling out of their depth when supporting a BWD. Sydney Legacy will be looking in the future to introduce some disability awareness and inclusion training as well as peer networking opportunities to build confidence and capacity among Legatees who are interested in this area.

Conclusion:

The Sydney Legacy program supports BWDs using a person centred, strength based approach. The program is tailored to individual needs and involves connecting the beneficiary with services, community opportunities and information. The Wattle Groups and holiday program provide ways for BWDs to come together, have fun and make friends. Although our BWD program has for many years achieved significant outcomes for people with disability we are always looking at ways to improve.

As we are now starting to see an increase of children with disabilities in contemporary families, we will be looking at ways to support them to access early intervention programs and ensure the camps we provide are inclusive and cater to all. We'll also be looking to increase opportunities for adult BWDs to gain employment and education opportunities. There is a lot more that can be done to support our BWDs as the Sydney Legacy BWD program evolves over the next few years.

Legatee Nikki Hollis
President Sydney Legacy

Compensation Claims

Sydney Legacy

Synopsis:

On the death of a partner many beneficiaries encounter a period of financial insecurity and lack the appreciation of their government entitlements as a result of their partner's military service. During this period of time Sydney Legacy offers the beneficiary a service to coordinate and administer any claims they may be entitled too based on the relevant government legislation, and partners with other ESO (in particular the RSL) to ensure the best outcome for the beneficiary.

Second, in the development of policies and strategies that underpin government entitlements and support that impact on Legacy beneficiaries there is a need to facilitate and shape those changes to ensure they are not worse off and to reduce the financial burden on Legacy in the long term. This requires Sydney Legacy to constantly raise awareness of the issues that impact on beneficiaries and provide well researched ideas for consideration by the relevant state and federal decision makers.

Aims and Anticipated Outcomes:

The aim of the Sydney Legacy Compensation Claims Program (previously known as Pensions Claims) is to support Legacy beneficiaries to submit to the government pension and compensation claims and other forms of entitlements to alleviate financial and emotional stress.

The desired outcome for the Sydney Legacy Compensation Claims Program is stabilisation, resilience and transition*.

Indicators that these outcomes have been achieved include:

- improved quality of life;
- increased sense of wellbeing and emotional stability;
- a feeling that their partner is recognised for their service;
- reduced financial costs to Legacy in the delivery of services;
- increased financial security; and
- Legacy is recognised by government and non-government agencies as a trusted advisor.

Discussion:

Sydney Legacy normally has beneficiaries referred to the Club by personal connections, Legatees, RSL Sub Branch members, social media, other Legacy Clubs, Legacy widow/ers, DVA, RSL DefenceCare etc. Once enrolled in Sydney Legacy the Compensation Advocacy Team will make contact with the widow/er and/or family to gather information on the veteran's service and nature of death.
The initial discussion will also include the provision of knowledge and information on DVA benefits and government entitlements. Based on that information the Compensation Advocacy Team will research and investigate the link between possible death and the veteran's service (if the partner is not automatically eligible due to the Veterans entitlements). The Compensation Advocacy Team supported by Legatees

* For more information on the Sydney Legacy Transformation process that underpins the desired outcomes refer to LCS Social Impact Paper 2018 and LCS Case for Support Paper 2020

will assist the widow/er and/or their family to obtain the relevant medical documentation, statement evidence and additional supporting documentation required to make a claim under one of the Acts.
The main paperwork that is required to support a claim includes:

- Legacy Authority to Act on behalf of Client
- Copy of the Death Certificate
- Coroner's report including police reports and autopsy (this can be delayed if there is a coroner's inquest or if death is suspicious)
- Proof of identity (POI)
- Proof of relationship
- Proof of dependency
- DVA claim form/s
- Completed questionnaires
- Legacy enrolment form
- Defence FOI (application can take up to 8 weeks)
- DVA FOI (application can take up to 8 weeks
- Evidence of service

During the process the Compensation Advocacy Team act as the main Point of Contact with DVA and also liaise with the widow/ers Legatee and other staff (as required) to keep everyone informed of progress and recommendations.

The Compensation Advocacy Team will also liaise with the Commonwealth Superannuation Corporation (CSC) in regards to entitlements and assist the beneficiaries to fill out and submit the relevant paperwork.

In the event that the claims are successful the beneficiaries not only get a sense of empowerment but are provided a degree of financial security as a result of:

- provision of a Gold Card for all health care;
- lump sum compensation and weekly payment for all eligible children**;
- Gold Card for all children;
- access to counselling***; and
- family support package to provide for household assistance, access to counselling and support for childcare.

Issues & Findings:

As the Compensation Advocacy Team develops and assists a significant number of Legacy Clubs there also need to be mindful that the legislation is constantly changing. Staff need to be able to ensure that they are kept up to date with all changes. This is difficult as not all legislative changes are advised to the ESO community, nor is there consultation on the impacts of decisions made in regards to compensation claims.

A database developed by the Compensation Advocacy Team that can report on causes of death and SOP's plays an important role in ensuring that claims previously submitted by the team and rejected can be promptly re-applied for by the team. One of the major issues is being able to shape government policy that is being developed before going into legislation. This observation requires a stronger national voice to advise government on the constraints of the legislation and the requirements for financial support for widow/ers and families in need as a result of their partners service.

** Families are strongly encouraged to seek financial and legal advice (if applicable) to explain lump sum compensation/periodic payment.
*** This entitlement is currently only available to families within two years of the date of death of the veteran but will change on 1 July 2022. The Veteran must have rendered war-like service and the death must be a suicide or service related death.

Because the role is so specific to the legislation it takes years of practice and experience to fulfil the team's obligation to our beneficiaries. Experienced Legatees in this field who have now retired, have not been replaced leaving the responsibility with paid professional staff. The Advocacy Training and Development Program (ADTP) has also had an impact on having a pool of experienced and/or developing practitioners to support Legacy Clubs. To overcome this deficiency, perhaps a national compensation advocacy program needs to be formulated to ensure that Legacy fulfils our duty of care and ensure that the beneficiaries of all Legacy Clubs of Australia (and London) are receiving their entitlements.

Conclusion:

The Sydney Legacy Compensation Claims Program supports widow/ers and 4G families to access their government entitlements and to recognise the service of their partner. The program is tailored to individual needs and involves connecting the beneficiary with information and support in managing compensation claims.

The outcome of a successful compensation claim and recognition of a partner's service has a multiplier effect on the general wellbeing and sense of worth feeling of a beneficiary that underpins their quality of life. In some cases it is just knowing that someone cares about their welfare.

This work is supported by the efforts of Sydney Legacy to inform relevant federal and state decision makers and stakeholders of the needs of Legacy beneficiaries in order to assist in shaping policy, practices and benefits that impact on their quality of life. This action also includes acting as a partner to assist and support government and non-government agencies to implement those policies and strategies to reduce the financial cost to Sydney Legacy of the provision of services to beneficiaries (in particular in regards to Aged Care, National Disability Insurance scheme and Defence personal disability support and compensation entitlements).

Legatee Nikki Hollis
President Sydney Legacy

Social Inclusion Program

Sydney Legacy

Synopsis:

Becoming a widow/er can be a very isolating experience. Alongside the feelings of loss and grief, many people say that they feel lonely in a life that they didn't imagine. As time goes on and widows get older, isolation increases and health declines.

Sydney Legacy's social inclusion program provides opportunity to connect older widows to their local community and build a network of friendships with people in similar situations.

Widow/ers activities and events that occur as part of the social inclusion program are viewed as a 'soft entry point' for widow/ers to engage with Sydney Legacy. Whilst the primary remit of the group is to allow widow/ers with similar life experiences to come together, chat and build friendships, the groups also seek to empower each other by building their community engagement and encouraging them to offer support and advice to each other.

Whilst widow/ers can face social isolation due to their age and support levels, it is apparent that for the most part of 2020, Sydney Legacy widow/ers experienced a heightened sense of social isolation due to the COVID-19 pandemic. The Sydney Legacy social inclusion program had to adapt to meet the new needs of the pandemic and the flow on effects for our widows.

Aims and Anticipated Outcomes:

The desired outcome for social inclusion activities is psychosocial development*. Indicators that this outcome has been achieved include that widow/ers:

- reported reduced social isolation through social group connections;
- felt connected to community;
- felt empowered to support other beneficiaries; and
- increased trust in Legacy.

Discussion:

Traditionally Sydney Legacy has relied on Legatees to organise local social inclusion programs. This action has included arranging widow clubs, friendship group meetings, day outings and events. Whilst many Divisional activities still continue, many of the outings and events targeted towards older widow/ers are now included in the Sydney Legacy Social Inclusion Program which is centrally coordinated by a paid staff member. This action allows for equal opportunities for beneficiaries to attend a variety of activities in all areas covered by the Club as well as taking away the administrative burden of organising events from the Legatees, as numbers of Legatees have decreased.

* For more information on the Sydney Legacy Transformation process that underpins the desired outcomes refer to LCS Social Impact Paper 2018 and LCS Case for Support Paper 2020.

The staff coordinator consults beneficiaries each year via survey to develop the program to hear about the wants and needs directly from the beneficiaries that we support. This action ensures that Sydney Legacy are supporting beneficiaries in the way they want as well as increasing the number of beneficiaries who participate in the program. Activities are scheduled local to the areas in which beneficiaries live and occur on a regular basis to enable beneficiaries to build friendships with people who live nearby. It's important for the staff coordinator to work in partnership with Legatees in organising events to ensure coordinated communication to beneficiaries and adequate staffing at events. When choosing a venue the staff coordinator will assess the physical accessibility to ensure people with mobility needs can be included. A Community Service Worker (CSW) attends each activity to be available for professional support if required on the day. CSWs attending also allows further building of connection with beneficiaries which leads to beneficiary being more likely to contact the CSW when professional supports and linkage to services are required.

Feedback received during both in-person activities (eg. Christmas cruise; Pinot 'n Picasso art classes, garden tours) as well as online activities (eg. Trivia, Zumba) have been very positive and well attended. The feedback has shown how much getting out to these activities or contributing online has given our beneficiaries a sense of community with beneficiaries as well as a feeling of friendship and belonging with other like-minded persons. At one of the high tea events earlier this year, we asked for a show of hands of who had not attended a previous Sydney Legacy event. Nearly a dozen ladies had put their hand up, and after this high tea, they were contacted by Legatees with the hope of attending more regular local widows groups. Since then, a recent pre current lockdown event saw 50 new beneficiaries in attendance that had not attended a previous Sydney Legacy event. These ladies had not had the chance to meet one another prior however strong connections were built and new friendships were formed. One lady in particular, had only attended as her daughter had encouraged her to attend after the passing of her husband in 2020. Mrs A came to the venue and was emotional from the get go. The Sydney Legacy President stayed with her the entire lunch and made sure she felt as comfortable as possible. It turned out the Club in which the luncheon was held, was the Club Mrs A's husband was the President of for many years, hence why so many memories had been brought up. Mrs A, throughout the lunch had a lovely time speaking to the Sydney Legacy President as well as other ladies at the table. One of these ladies, turned out to be Mrs A's husband's friend from the club. Since this lunch, Mrs A has responded to every event invite as attending, showing she really has valued her newfound friendships as well as her Sydney Legacy Family.

Issues & Findings:

2020 proved to be a challenging year whereby our already socially isolated beneficiaries faced increased isolation. This also demonstrated to Sydney Legacy that our normal social inclusion program was not intended for a lockdown period as everything was based on face-to-face encounters. As a result, Sydney Legacy had to adapt and change to the circumstances. Sydney Legacy began a weekly online trivia session which proved to be very welcoming by our beneficiaries. The Sydney Legacy online Zumba sessions also proved popular for our BWDs. This increased reliance by Sydney Legacy on technology to connect with beneficiaries did make us realise that the lack of experience and sustainable technological devices was a very real issue for our older widow/ers.

Coming out of the first major lockdown period a survey was sent to every beneficiary to find out what it is they wanted included in our future social inclusion program. Sydney Legacy had in excess of 300 responses to that survey which gave us great insights in to how beneficiaries were feeling post-lockdown and what sort of events they're interested in participating in the future.

Whilst the responses were great in terms of wanting social inclusion activities to occur, Sydney Legacy was quickly able to identify that confidence on public transport and travelling longer distance had declined. This observation was partly due to covid and the risk of infection, but also due to the lack of mobility during lockdown meant our beneficiaries are less likely to travel longer distances past their 'local' areas.

Conclusion:

The Sydney Legacy Social Inclusion Program complements the work that Legatees and paid Sydney Legacy CSWs do to support our beneficiaries to feel connected and valued in community. The Sydney Legacy Social Inclusion Program provides beneficiaries social identity and psychological safety, as the program allows them to feel known and embedded within community, experiencing a sense of belonging and value among community members.

Sydney Legacy Social Inclusion Program has grown substantially since it is has been managed centrally by a staff coordinator to implement Legatee's decisions. The program is very well regarded among beneficiaries, Legatees and staff for supporting older widow/ers create connections within their local community. In the future, Sydney Legacy will look to develop a social inclusion strategy and improve how we measure the short and long term outcomes for beneficiaries. Sydney Legacy is planning on expanding the program to other beneficiaries that Sydney Legacy support i.e. 4G (contemporary families) and BWDs (beneficiaries with disability). This action will ensure Sydney Legacy is including as many beneficiaries as possible in social inclusion activities in order to achieve our mission of 'looking after the missus and kids'.

Legatee Nikki Hollis
President Sydney Legacy

Retirement Village

Brisbane Water (NSW) Legacy

Synopsis:

In 1964 BWLC developed an affordable Village of Bedsitter units for Legacy Widows to reside in, paying minimal rent that would provide tenancy security and a lifestyle of living in a community of like-minded people. Since that time the Village has expanded to now have 64 bedsitter units, all rental, along with 9*1.5 bedroom units, operated under the NSW Retirement Village Act, available for Loan/Licence occupancy, with a refundable deposit paid on entry, with a 25% over 5 years Deferred Management Fee deducted from refund.

In more recent years, this accommodation has been utilised in particular to provide accommodation for a number of Vulnerable Legacy widows and Veterans.
Planning for redevelopment of these Units is now well advanced, with the bedsitter units in particular not fit for purpose.

Background:

BWLC received its charter in 1951, and with an expanding ageing group of Legacy Beneficiaries relocating to the NSW Central Coast, in 1964 the Legatees identified the need for secure housing, and through local support, land was both purchased and gifted to allow the establishment of Legacy House in Gosford.

The initial development was supported financially by both Government Grants, and loans from other Legacy Clubs. As was the case in the 60's, a number of Legatees had strong business links that enabled a cost effective development.

The expansion of the Village continued into the late 1970's, culminating in adjoining land purchases and the development of the Loan/Licence RV units, offered also as affordable arrangements for Legacy Widows. An office and large Hall was added to the site that would allow the gathering of beneficiaries from across the NSW Central Coast to attend the site. This was assisted through the Sale of the old "Legacy House" in Gosford.

The Village has now been in operation for some 57 years, and the units are no longer fit for purpose. The BWLC members agreed to prepare a master plan for the site, culminating with a Development Application being lodged to develop a 7 storey vertical village, with 30 * 1 bedroom affordable units for Legacy beneficiaries, supplemented by 24 * 3, 2 &1 Bedroom Retirement Village units that will be offered to Legacy Beneficiaries, Veterans and Community to purchase under a loan/licence arrangement, thereby providing BWLC with a continued income stream.

Description of Program/Service/Project:

Eligibility

The current Bedsitter apartments are allocated on a needs basis to enrolled Legacy Beneficiaries, and is part based on financial assessment. The RV Units, are affordable and if the Beneficiary has a strong financial position, they purchase based on loan/ licence.

To overcome vacancies in the late 1990's, a heads of agreement was established with NSW Department of Housing for vulnerable widows living in the community. This agreement was ceased in 2015 to allow plans for the new development.
All current residents, will remain living on site whilst the new development proceeds, and then be transferred to the new apartments. 50% of the land will be sold to assist in funding the new development.

The initial overriding factor to establish the Village was based on the need to provide secure, safe and affordable accommodation for Legacy Widows whom were not in a financial position to either own a home, or pay private rent. This has continued since inception, and is particularly relevant today with private rental increasing.
In addition to the security of tenure, Legacy Beneficiaries enjoy the social interaction and support from like-minded residents.

DESCRIPTION OF THE BWLC Retirement Village

a. Program Management

The Village is operated and run now by Legacy staff, located onsite. In early years, it was fully supported by Legatees, who collected rent, completed maintenance etc. This is now a staff function.

b. Support Team

The CEO has overriding responsibility for the Village, supported by a Village Manager and Welfare staff, along with Maintenance staff. The Village operates under the NSW Retirement Village Act, with the Board of BWLC approving all internal polices to ensure it is compliant and operates in a financially sound manner. Monthly Financial reports are reviewed by the Board Finance and Risk Management Committee, with an annual operating and Capital budget allocated.

c. Management Plans

BWLC has a 5 year Strategic Plan, and an Annual Business plan, both endorsed by the Board of Directors and Members (Legatees). In regards to the current redevelopment plan, a Master plan was commenced in 2018 using expert consultants to assist the process. This has led to the final iteration of the redevelopment proposed.

d. Program Delivery

Three actual examples will be used here to identify what the program delivers.
a) Widow X house burnt to the ground. BWLC staff on becoming aware, arranged furniture from local charity supplier, arranged other bits and pieces, and widow moved into bedsitter unit 4 days after fire. 3 weeks after living in rental unit, Widow decided that Village life was good, and purchased an available Loan/Licence unit with proceeds from insurance claim, with notation that will fund additional cost for new 2 bedroom unit in redeveloped site.

b) Disabled Beneficiary was living in rental unit, paying increasingly high market rent. Welfare staff identified need to provide financial assistance, and introduced beneficiary to Village. Being a female aged in mid-sixties, the environment and facilities, as well as social interaction has seen the beneficiary settle in comfortably in an affordable and secure unit.

c) 92 year old widow was advised that current rental house would need to be vacated in 4 weeks. With the market cost of renting increasing, widow was provided with opportunity to rent a larger unit at $100 per week less than current rent. Widow has settled in. The Welfare staff, being based at the Village are aware of the benefits, and when a widows is identified in need, complete all arrangements, discussions with family to assist in the process of relocation.

e. External Agencies
The only external agencies are either through My Aged care, or BWLC funded in home support services.

f. Funding and Financial Control
The BWLC Village is a self-funding cost centre of the Legacy Club. The Board Finance and Risk Management Committee review monthly results, the CEO and team drive the operation in accordance with the retirement village Act, and report to residents on financial results. The rental is based on Aged / service pension, 34% . allowing residents to apply for rental assistance through DVA or Centrelink, therefore cost is $181 per fortnight.

g. Reporting and Tracking Progress
The BWLC Board receive an operational report on the Village through the CEO, The Finance Risk Committee, review occupancy and activity.

h. Communication Tools and Strategies
A Newsletter is provided to all village residents fortnightly, and the staff work closely together on all Village matters. A welfare officer is dedicated to support the residents, linking with the Village Manager, who co-ordinates the maintenance staff.

i. Role of Participating Beneficiaries
Active Social groups exist in the Village, and include Craft, BBQ gatherings and cards to name a few. Independence is encouraged from the Beneficiaries to operate their own groups. 3 times a year, staff hold happy hours or indoor bowls afternoon for all residents and staff. Legacy Widows Club operate monthly in the onsite Hall, along with special events including Mother’s day High tea, Xmas in July, Anzac and Remembrance day commemorations

j. Privacy and Consent Agreements
All residents have a contract in line with the requirements of the NSW Retirement Village Act, that includes Village rules, and relevant BWLC approved internal policies.

k. Review and Evaluation
A survey of resident satisfaction is conducted annually, meetings held with residents annually and under the NSW RV Act, residents can request and must be granted a formal meeting with the operator (CEO) when they like.

Program Analysis:

Strengths:

- BWLC have provided affordable, safe and secure affordable accommodation to Legacy Beneficiaries for over 50 years, in a centrally located, waterfront site, close to all amenities, transport and health care.

- Remaining on the site, and using part of the large land holding to fund a new development, our aim is to continue to provide quality, affordable and dignified accommodation for another 50 years in a purpose built development.

- Additional strength is the Community, or Legacy Hall on site that will continue as part of the new development, this enables not only the Village residents to have a gathering space, but allows the inclusion of other Legacy Beneficiaries on the Central Coast to attend events at Legacy. This creates a wonderful community of people to socialise and be supported by this Legacy Club.

Vulnerabilities:
The age of the current Village, and the not fit for purpose units would have made the Village ineffective into the future.
The decision to redevelop has overcome this issues.

Opportunities:
Opportunities for Improvement have been documented over the past 6 years, and included in the new development planning. This includes open courtyards, a large greenspace, and larger 1 bedroom units, all with balconies that will allow privacy, as well as ample opportunity for socialisation of residents.

Potential Problems:
As experience has shown in operating a Retirement Village, not all residents will get on, and can be exacerbated through living close by. By providing counsel and support through welfare support staff, and encouraging community spirit, this can be overcome. Well defined and structured Village rules are required, that do not control resident's lives, but provide a platform to assist in resolving most of the neighbourly issues.

Conclusion & Recommendations:

The opportunity afforded BWLC in continuing to operate, and redevelop the Retirement Village on (part) of the current site is one that was enabled by the foresight of the Legatees in at this Club in the 1950's, through to the 1970's, and carried on now by the current Legatees. The foresight in this development, along with the development t of Aged care facilities in the 1970's, which were subsequently sold in 2015, has provide a very strong capital base, and continued operating income.

The critical part here is that like any charity, we must demonstrate how our funds will be spent into the future, and this new development, along with continuation of our welfare program allow this.

The size of the new development (number of affordable 1 bedroom units) at 30, will not provide an oversupply, and will ensure that the number of Beneficiaries we anticipate in 2040 being 2-300, will be able to be accommodated as required. Not all will want to live in a Village, but experience shows a lot will.

Critical to how other Legacy Clubs could implement this program is their funding ability, along with sound governance and experienced management.

The need for affordable housing into the future is well identified, and in particular can be applied to widows, whether they be Legacy of other Community members. Unfortunately the superannuation schemes do not adequately address the ageing female population when a spouse passes away. In applying this directly to legacy Beneficiaries, whilst we can provide as much as possible in 'welfare or advocacy' support the cost of living in a home or renting is major financial point.
By providing quality affordable dignified accommodation, can ease the pressure substantially, and facilities a great improvement in quality of life.

Another factor, as alluded to in the Conclusion, the microscope on how all charities are using their funds, and not just growing them will become more of a focus by governments into the future, so the ability to demonstrate a clear financial plan on how funds will be used, now and into the future through the provision of 'bricks and mortar' and services is a plan that all Legacy Clubs with funds could consider.

Peter Lawley, CEO 1st September 2021

Scholarship Program

Brisbane Water (NSW) Legacy

Synopsis:

The BWLC Scholarship Program provides funding to eligible young people from the Central Coast LGA to enable them to undertake tertiary or other forms of study (eg apprenticeship, vocational training) in line with their career aspirations. The program commenced in 2001 and was the brainchild of two enlightened Legatees who proposed it as a means of celebrating BWLC's 50 years as a stand-alone club. It was opened up to all eligible community members, not just those who were Legacy beneficiaries and was therefore deemed to be 'giving back to the community' which had been so generous in its support for Legacy. Scholarship funding was drawn from the club's aged care operations rather than from funds donated by the public.

Scholarship Grants for full-time tertiary study are as follows, and as amended from time to time:
Year 1: $4,000
Year 2: $4,500
Year 3: $5,000
Year 4: $5,000

Scholarship Grants of up to $3000 are made for apprenticeships and vocational training.

The program is aimed at young people up to the age of 25 years who are the descendants of a veteran and who experience some form of financial disadvantage. Since its inception, the program has provided financial support to 47 scholarship recipients and has expended more than $500,000. Administration of the program was originally outsourced to AVCAT (Australian Veterans' Children Assistance Trust) but in early 2021, BWLC made the decision to radically alter its promotional strategy and to administer all future scholarship grants in-house. As a result, 15 applications were received for study in 2021 (of which 9 were selected) which stands in stark contrast to the 2-4 recipients selected annually by AVCAT (and often from outside the LGA).

Background:

The Brisbane Water (NSW) Legacy Club Scholarship Policy was established in 2001 to provide financial assistance to eligible students enrolled in, or planning to enrol in, a full-time university undergraduate course, TAFE institute or accredited private college. In recognition of the diverse range of study options available to students the policy has been further amended to provide more flexibility in its administration while still adhering to its basic guiding principles.

Eligibility
Applicants for the scholarship must be:
a) A student residing within the local government areas of the Central Coast Council. The Board of Directors has the discretion to waive residential eligibility based upon need.
b) Enrolled or planning to enrol in a full-time undergraduate tertiary course at university, a TAFE institute or an accredited private college. The Board of Directors

has the discretion to waive the full-time study criteria based on the circumstances of the applicant and the course of study selected. The Board of Directors also has the discretion to award or extend a scholarship grant for full-time study at Masters level.
c) The direct descendant or adopted child of a person with operational service or with one or more years continuous service as a permanent member of the Australian Defence Forces or the direct descendant of an Allied veteran or Australian Mariner with operational service.
d) Under the age of 25 years when applying, unless there are exceptional circumstances relating to the veteran's service.
e) Eligible on asset and income grounds for Youth Allowance or VCES full-time educational benefits, or otherwise able to demonstrate serious financial need.
f) Other applicants shall be considered in exceptional circumstances provided items 3(b) and 3(c) are met.

Stepchildren and foster children are eligible if they have resided with or have been financially supported by the veteran step parent or foster parent for two of the previous four years.

Selection is generally based on a weighting of 60% for financial need and 40% for educational merit.

Description of Program/Service/Project:

a. Program Management
The Board of Directors each year appoint a Chair and not less than two nor more than four other experienced Legatees to oversee the administration of the Scholarship Policy.
The Scholarship Sub-Committee is responsible for:
i. Interviewing and selecting candidates and monitoring their progress for the duration of their studies.
ii. Liaising with the Australian Veterans' Children Assistance Trust (AVCAT) regarding BWLC scholarship recipients still under the administration of AVCAT. (This will come to an end in 2024.)
iii. In conjunction with the Finance Director and Chief Executive Officer, recommending and approving scholarship funding for the upcoming year. Grants will be dependent on the number of existing scholarship recipients and the investment income funds available.
iv. Providing full details to the Board of Directors of new and existing scholarship recipients.
v. Liaising with the Finance Director regarding the provision of funds for AVCAT.
vi. Reporting scholastic performance to the Board of Directors and Members Monthly meetings.
vii. Introducing scholarship recipients and their parents/carers as guests at Members Monthly meetings.
viii. Making recommendations to the Board of Directors on changes to the Scholarship Policy that will ensure it best caters to the educational and career aspirations of the young descendants of our veterans.

b. Support Team
In-house administration is supported by the Finance and Executive Support Team. This includes payment of the bi-annual grants, AVCAT fees and record-keeping.

c. Management Plans
The BWLC Scholarship Policy (copy attached) outlines the nature and scope of the Program while other documentation, eg application forms, candidate summaries, is

used to capture information necessary for the assessment and selection of those candidates administered in-house or by AVCAT. AVCAT provides BWLC with bi-annual reports on each candidate under their administration.

d. Program Delivery

As noted, in-house administration is managed by finance and executive staff. Interviewing and selection of candidates by the Scholarship Committee takes place in January-February and the Chair and/or CEO correspond with recipients as and when needed.

e. External Agencies

AVCAT has administered the Scholarship Program since its inception and continues to administer those recipients selected prior to 2021.

In 2017, BWLC entered into an Agreement with Hunter TAFE, the Hunter Valley Training Corporation and the Hunter Foundation to facilitate grants for apprenticeships and vocational training.

During 2020, BWLC engaged the services of a digital marketing content company to assist with promotion of the program to its target group making better use of social media and online information: www.bwlegacyscholarship.com.au.

f. Funding and Financial Control

The initial funding of the Scholarship Program was derived from the operations of the aged care facilities owned by BWLC at that time. The subsequent sale of those properties provided the opportunity to bolster the scholarship fund and quarantine it from other BWLC operations. Since then, the fund has been the recipient of annual allocations from the Chapman Trust, a local large-scale charity established in 1964. Their main activity is registered as philanthropy promotion primarily serving other charities. The Scholarship Fund has benefited from judicious investment in Australian equities, the dividends of which cover the annual costs associated with the administration of the program.

Annual Budget: TBA

Audit and reporting mechanisms: TBA

g. Reporting and Tracking Progress

Financial reporting of program expenditure occurs on a monthly basis to the Finance and Risk Management Committee and the Board of Directors. Annual expenditure and funding is reported to members in the BWLC Annual Report.

h. Communication Tools and Strategies

The Scholarship Committee meets several times throughout the year and engages with finance and executive staff as necessary. The Chair and CEO provide regular updates to the Board of Directors and to members at Monthly Members meetings. Promotion of the Program to our target groups takes place via social media, direct contact with Central Coast Secondary Schools and mentoring networks, approved private colleges, TAFE, other ESOs, and widows' groups.

i. Role of Participating Beneficiaries

BWLC invites scholarship recipients to attend at least one monthly members meeting in order to be introduced to members and to talk about their course of study. They are also asked to act as ambassadors for the program and to give permission for their photographs to be used and for them to be "quoted" in our external communications with our target groups. From time to time, current and past recipients are invited to comment on the program and make suggestions for improvements.

j. Privacy and Consent Agreements
Scholarship Recipients sign a Terms and Conditions Form (attached).

k. Review and Evaluation
Evaluation of the program takes place periodically and is largely determined by internal and/or external factors. For example, in recognition of the increasingly diverse range of study options available to students the policy was further amended in 2020 to provide more flexibility in its administration while still adhering to its basic guiding principles. The scope of the policy was broadened to include not only tertiary and vocational forms of study, but also grants for short or part-time courses at TAFE or an approved private college, for study in sport or the creative/performing arts, for personal develop programs, and to enable eligible high school students to complete Years 11 and 12.

Program Analysis:

Strengths:
- Provides generous financial support to successful candidates
- Extends to a broader range of candidates than other ESO scholarship programs, ie not just the children or grandchildren of veterans but great-grandchildren, step-children, adopted children and foster children (subject to certain provisos)
- Applies to a broader range of courses of study (as described under Background) than traditional scholarship programs and therefore caters to a diversity of interests and career aspirations
- Facilitates closer ties with scholarship recipients due to the club's direct involvement in applicant selection and assessment
- Generates pride in BWLC beneficiaries and members alike

Vulnerabilities:
- A reduction in course completion rate (currently 85%) could reflect poorly on the administration of the program including poor selection of candidates
- A global financial crisis impacting Australian equities could see a reduction in the funding level and therefore the program's ability to meet its objectives.
- Risks becoming uncompetitive with other scholarship offerings

Opportunities:
- Extending the program to older candidates, ie up to 30 years of age
- Utilising the program's funds to support Contemporary Families beneficiaries in the education of their children or retraining of eligible adults
- Exploiting social and other forms of media further to attract candidates
- Identifying recipients who may be struggling with their studies and arrange for appropriate counselling/support
- Continuing to build strong relationships with current and past recipients and seeking continuous feedback on their perceptions of the program's strengths and areas for improvement
- Opening up the program to other Legacy Clubs who lack the financial resources to support eligible candidates in their communities (subject to meeting the needs of candidates within the Central Coast LGA)
- Increasing the annual grant allocations for tertiary study as a means of improving the Program's competitiveness and its appeal to prospective applicants and easing the financial burden of existing recipients

Potential Problems:
See Vulnerabilities above. There is strength in the program's commitment and clearly stated aims, processes and evaluation methodologies to enable successive managers/administrators to take appropriate steps to meet unforeseen "problems".

Conclusion & Recommendations:

a. Changes to the promotional methodology and administration of the program in 2021 has significantly and positively impacted the program's ability to meet its objectives. BWLC has been able to support 9 young people during 2021 in the pursuit of their career aspirations compared to past annual intakes of between 2 and 4.

b. As described under Program Analysis, there is scope to expand the program even further.

c. BWLC believes the program offers value for money but will continue to monitor other similar offerings to ensure that it remains competitive, relevant and attractive to prospective applicants.

d. Based on BWLC's 20-year experience with its Scholarship Program, the following are considered to be essential for the successful implementation of a scholarship program:

- adequate funding to support program promotion and delivery
- appropriate administrative and financial expertise to properly manage and administer the program
- a willingness to invest in appropriate technology as a critical enabler of the program
- strong support from the Board of Directors and club members
- members who possess the skills and expertise to oversee the program's administration and contribute to its ongoing development and refinement

RECOMMENDATIONS:

- Tap into the experience of current and past recipients to address areas of potential dissatisfaction with the program
- Extend the program to include eligible older candidates (ie up to 30 years of age) who may need to retrain or who did not have the opportunity to pursue further studies when younger
- Utilise the program's funds to support Contemporary Families beneficiaries in the education of their children or retraining of eligible adults
- Exploit social and other forms of media to further attract candidates
- Open up the program to other Legacy Clubs who lack the financial resources to support eligible candidates in their communities
- Increase the annual grant allocations for tertiary study as a means of improving the Program's competitiveness and its appeal to prospective applicants as well as easing the financial burden of current participants. Proposed changes as follows:

Current		**Proposed**
Year 1	$4000	$5000
Year 2	$4500	$5500
Year 3	$5000	$6000
Year 4	$6000	$6000

Support for Retired Beneficiaries in Rental Accomodation

Canberra Legacy

Synopsis:

In 2021 increasing rental accommodation costs led Canberra Legacy to change eligibility requirements for existing means tested grants programs for Beneficiaries. The changes extended eligibility to Beneficiaries in receipt of the War Widows' Pension who live in Public Housing or renting by necessity in the private rental market.

The April 2021 decision by the Board of Canberra Legacy followed detailed analysis prompted by initial reports by Legatees that some Beneficiaries did not heat their homes in winter because they could not afford to do so.

The program built on existing grants programs supporting Beneficiaries in receipt of the Aged Pension and living in their own homes.

18 Beneficiaries became eligible for support of up to $1,056 p/a funded from Club resources.

Background:

For some time, Canberra Legacy has looked for opportunities to increase the nature and extent of support to Beneficiaries beyond long standing programs.
In December 2020 Canberra became the most expensive city in Australia in which to rent a house with a mean rent of $600 a week, and the second most expensive city in which to rent a unit ($495 a week). This trend has only accelerated since then.

Canberra also has the highest energy costs in Australia. The average consumer in the ACT (being a two-person household) had an energy bill of $1967 p/a in 2019/20 which will rise to $2011 in 2022/23.
In the ACT rent for Public Housing is 25% of assessed income. Eligibility for Public Housing in the ACT is limited to those with less than $40,000 in assets – considerably less than is some other jurisdictions.

In 2020, COVID confined many Beneficiaries to their homes through winter, unable to visit relatives and reluctant to visit shopping centres. Higher than usual energy bills resulted. For some, these costs were unaffordable, so some homes went unheated.

Acknowledging the disproportionate amount that our neediest Beneficiaries spent on rental accommodation, the purpose of the program was to defray non-discretionary costs for War Widows in rental accommodation to improve their quality of life.

Description of Program/Service/Project:

The program was devised by the Club's Welfare Committee building on the existing program of means tested grants available to Beneficiaries in receipt of the Aged Pension (i.e., not supported by the Department of Veterans' Affairs).

A considerable effort was required by Legatees to identify Beneficiaries living in rental accommodation as current information was not readily available for all Beneficiaries. The exercise confirmed the need for Legatees to understand their Beneficiaries financial circumstances.

While the need for support was clear, the mechanism to provide support was not, as the existing program of means tested grants was limited to Beneficiaries with an income less than the War Widows' pension. To make the neediest recipients of the War Widows' pension eligible for the existing grants it was agreed to offset 50% of rent paid per fortnight against income when assessing the Beneficiary's fortnightly income.

The Board determined the recurrent costs would be met from the Club's budget.

Once the Board had decided to implement the program, Legatees advised the likely eligible Beneficiaries and completed a financial and documentary assessment to confirm eligibility.

Program Analysis:

The program was devised by the Club's Welfare Committee building on the existing program of means tested grants available to Beneficiaries in receipt of the Aged Pension (i.e., not supported by the Department of Veterans' Affairs).
A considerable effort was required by Legatees to identify Beneficiaries living in rental accommodation as current information was not readily available for all Beneficiaries. The exercise confirmed the need for Legatees to understand their Beneficiaries financial circumstances.

While the need for support was clear, the mechanism to provide support was not, as the existing program of means tested grants was limited to Beneficiaries with an income less than the War Widows' pension. To make the neediest recipients of the War Widows' pension eligible for the existing grants it was agreed to offset 50% of rent paid per fortnight against income when assessing the Beneficiary's fortnightly income.

The Board determined the recurrent costs would be met from the Club's budget.

Once the Board had decided to implement the program, Legatees advised the likely eligible Beneficiaries and completed a financial and documentary assessment to confirm eligibility.

Conclusion & Recommendations:

This mean-tested program was introduced to respond to the high cost of rental accommodation in Canberra. The purpose of the program was to defray non-discretionary costs for War Widows in rental accommodation to improve their quality of life. Anecdotal advice suggests this objective has been achieved.

Legacy Clubs in areas with very high rental accommodation cost might consider whether this approach could benefit their Beneficiaries.

Legacy Advanced Care

Coffs Coast Legacy

Synopsis:

The Advanced Care Program supports all Legacy beneficiaries who are transitioning into care through to end of life.

The program focuses on future planning, support for widows and their families navigating the aged care system and maintaining connections with Legacy once a widow enters an aged care facility.

We are in a unique position with Legacy on Victoria (LoV), to support the family through this difficult time. Many of our widows choose to come to LoV and we have witnessed first-hand the impact Legatees, Legacy residents and Legacy staff have on our beneficiaries settling into this chapter of their lives.

The program was initiated after feedback from aged care residents at other facilities about feeling cut off from their old networks once entering care. The program is also driven by a lack of advocates in this area to help people navigate the residential care pathway.

The program delivers ongoing emotional and social support to Legacy widows. It is managed by our Legacy Assist Staff, delivered by Legatees / staff and overseen by our Legacy Assist Committee. We also work closely with Lifestyle coordinators at other facilities to coordinate Legacy visits and activities.

Background:

As our widows age, we are seeing a higher percentage enter aged care homes. This often means they no longer have connections with social groups and networks that existed before they entered care. There has also been a rising frustration amongst widows and their families surrounding the process of entering care (one shared by the providers themselves). The system is confusing and causes more distress at a time when the widow is already experiencing loss and the family / carer may have feelings of guilt.

We identified the following needs for Legacy families:

- access to current and localised information on residential care
- support navigating a very complex aged care system
- good referral pathways
- Legacy contact / activities within the aged care setting
- Support for carers who may be struggling with the transition.

Legacy widows and their families benefit as they feel supported by Legacy on this journey.

The aim of the program is to ensure that transition into aged care for Legacy beneficiaries and their time in care, is supported through to end of life.

The objectives of the program are:
- Providing Legacy support through to end of life
- Enabling choice with future planning and support that is beneficiary driven
- Connecting widows in care with Legatees and Legacy Assist Staff
- Connecting widows with other Legacy widows in their aged care facility
- Connecting widows with Legacy functions and activities
- Disseminating information to other aged care residential providers about Legacy and what we do.
- Advocacy services and referral pathways to make the journey an easier one for our widows (and their family).

Description of Program/Service/Project:

Program Management
Advanced care and all wellbeing programs are overseen by the Legacy Assist Committee. The program is managed by our Community Liaison Officer and run by Legatees, Friends of Legacy, and Legacy Assist staff. We are fortunate to work closely with LoV staff daily and with Lifestyle Coordinators at all facilities within our region.

The program is also supported by our partner, The Community Transport Company. Our Legacy Assist staff coordinate the program and the Legacy Assist Team (which incorporates Legatees, Staff & Volunteers) have the following roles;
- Legacy Assist Worker –provides the information and support with future planning and transition while beneficiaries are living at home.
- Referrals to other support services where we are unable to assist directly, particularly with financial advice. Advocates and prioritises cases within an overloaded system.
- Legacy Assist Support Worker – coordinates the activities for widows who are in care (morning teas, transport to attend external functions, birthday and Christmas deliveries, visits, client notes)
- Legatees and Friends of Legacy – maintain contact with widows in care and run the Legacy morning teas at aged care facilities.
- Legacy on Victoria staff – advise when a Legacy or DVA widow is coming into care at LoV or considering the move if we are not already working with the family. Our widows are contacted regularly, enabling us to be there for them when more support is needed.
- All staff and Legatees provide emotional support throughout the transition

Coffs Coast Legacy operates with a Management Manual for each business unit which is reviewed on a regular basis. Wellbeing programs are outlined in the Legacy Assist Management Manual. Our programs are also reviewed by the Legacy Assist Committee and Community Liaison Officer.

The Legacy Assist Team meet weekly to discuss cases and outcomes, any procedural changes or new information is also discussed at this time.

All contact with Legacy widows is recorded in our CRM and designated follow up dates are allocated after every contact. Reports can be generated within the CRM to monitor birthdays, referral progress, missed follow-ups and provide monthly statistics to our Legacy Assist Committee.

Beneficiary assessments, Outcome Stars, Legatee Contact reports and Beneficiary update forms are used to guide the operation of all wellbeing support.

Program Delivery
The Advanced care program delivers the following support and services;
- Emotional support through transition and beyond
- Referrals to My Aged Care, Services Australia (FIS), Community Visitors Scheme and any other local support network that may benefit the widow & / or family.
- Liaise with ACAT team, discharge planners and Social Workers from local health network
- Support with accessing Respite services and Convalescent Care
- Visits to widows in aged care, particularly as they are settling in.
- Financial support (recent example: replacing a bar fridge in a widow's room)
- Morning teas at age care facilities for residents who are Legacy Widows
- Liaising with Lifestyle coordinators to enable widows to attend external Legacy functions
- Assistance with transport to functions if the facility is unable to.
- Birthday flowers and hand-made cards from Legacy with Love / Christmas gifts
- Priority given to Legacy widows and Veterans at our aged care facility.
- Legacy Assist staff are involved with inspections and admissions when a beneficiary comes into Legacy on Victoria
- Gift Giving Program / Partnership with Services Australia

Coffs Coast Legacy has a staff member who manages funding and financial control, this is overseen by our Board of Directors. Our wellbeing programs are funded from business units, including Legacy on Victoria, Investments, Rental properties, and the Legacy Opportunity Shop.

Under our Legacy Assist budget, we have an allocation of funds to cover paid staff, financial assistance and activities for beneficiaries. Financial reports are submitted to the board monthly, we have a finance committee and are subject to annual audits.

Communication is a key aspect to the success of any program, to ensure we maintain open and productive communication the following are in place:
- Weekly Team Meetings for Legacy Assist Staff (Community Liaison, Legacy Assist Worker and Legacy Assist Support)
- Reports from Legatees and staff after every beneficiary contact
- Ongoing communication with Legatees and staff through Microsoft Teams
- Working Groups to discuss programs and policy issues as they arise
- Legacy Assist Support staff member is responsible for data entry and follow up reports
- Monthly Legacy Assist meetings with staff and Legatees
- Encourage beneficiaries to contact us in times of need, this is reinforced during every visit, phone call and through our beneficiary newsletter.
- Staff attend local network meetings to maintain relationship with external agencies

Beneficiary driven support is a main objective of this program, and our beneficiaries contribute in the following ways:
- Beneficiary interviews are always guided by the needs and wishes of the beneficiary.
- Feedback from beneficiaries and families, (surveys, verbal feedback, emails, cards, messages)
- Willingness of beneficiaries and their families to consider Legacy as part of their journey

Confidentiality is always respected and a formal agreement is entered into upon enrolment. Processes have been developed to allow data to be used while protecting an individual's privacy.

Names are not used in report writing and initials are used when discussing individual cases at committee level.

The best measurement of a program's success is the frequency with which our beneficiaries turn to Legacy for support with matters relating to residential aged care. Our evaluation tools include both qualitative (contact reports) and quantitative analysis (feedback, surveys).

Our ongoing connection with our local beneficiaries places us in a unique position as an organisation, to be there when support is needed most.

Program Analysis:

Strengths:

- Reputation / Brand
- Trust in Legacy
- Legatee and staff / knowledge
- Commitment & Experience
- Beneficiary driven / flexibility
- Local Community networks & Partnerships
- Financially sound
- Legacy on Victoria
- Our beneficiaries

Weaknesses:

- Longevity of staff / Legatees
- Government (processes are not flexible)
- My Aged Care
- Volunteer Base
- Reliance on face-to-face contact
- High turnover of staff in aged care

Opportunities

- More Legatees
- Royal Commission changes to Aged Care
- Greater access to technology for beneficiaries
- Grants for more activities

Threats

- COVID-19
- Strain of the Royal Commission
- Closure of Legacy on Victoria
- Resources
- Beneficiary numbers

Best practise is a commitment to providing the best possible support for our beneficiaries. It is also a process of developing and following a standard way of doing things that other Legacy clubs can use.

We feel the work we do with our beneficiaries who are preparing for or are living in residential care exemplifies best practice, however, best practice must always be able to evolve as improvements are discovered.

Conclusion & Recommendations:

Supporting beneficiaries in this area is by no means unique to Coffs Coast Legacy. What makes our program unique is the connection our widows have with Legacy on Victoria, and the opportunities this provides for support and companionship.

Our Advanced Care Program is successfully meeting the needs of those families who seek our support. It has also successfully made long term connections between widows in aged care that may not otherwise have been made.

The work involved with this is always increasing as our systems become more complex, and with an ageing demographic, this may pose a challenge to existing resources. We would also love to have more Legatees as they are the key to the programs ongoing success.

The program is definitely value for money, and thanks to the generosity of other homes and our partners, the financial cost to Legacy is minimal. Much of the program is time and labour intensive.

As with many clubs, the past 18 months have been challenging but we have tried to maintain contacts in between residential care lockdowns. Flowers and cards have still been delivered and we have sent additional cards just to let widows know we are thinking of them. Our staff have also remained in contact with Lifestyle coordinators who can update us on our widow's wellbeing.

The characteristics of this program are in line with all our wellbeing programs, those being, the emotional support unique to Legacy, combatting isolation, social connectivity and beneficiary driven.

Recommendations

- Ensure the carer is part of the process, validating their concerns, so that forward planning can be done before the crisis arrives.
- Legatee training in mental health and wellbeing for the elderly
- Legatees encouraged to engage in wide ranging discussions, where the beneficiary's own views about what the future holds can be answered.
- Develop good working relationships with local Aged Care Facilities
- Distribute up to date and localised information on Planning Ahead to beneficiaries on a regular basis
- Partnerships with local transport providers, particularly in regional areas where distance can be a major obstacle to participation.
- Maintain regular contact with beneficiaries in care so they still feel a valued member of the Legacy family.
- Set up Legacy social groups within Aged care facilities.

Youth Support Program

Hunter Legacy

Synopsis:

In response to a donation from a local service club in 2017, Maitland Division of Hunter Legacy established the Hunter Legacy Youth Support Program (HLYSP), a program designed to supplement the standard support provided for families.

The HLYSP sought to develop resilience and confidence in Legacy juniors via involvement in out-of-doors activities and to provide social activities that improved communication between families and Hunter Legacy. In addition, interested and eligible Year 11 Juniors are sponsored for access to the Lord and Lady Somers Camp. The program has so far run annual Christmas parties for all 4G families and family days that incorporate high ropes training, sailing, educational visits, and activities offered via partnership with various agencies. Outcomes include better communication with and between families and active participation by juniors in confidence building activities. From a limited beginning, nearly all of the ten 4G Hunter families now attend HLYSP activities. In 2020, the program was successful in placing the first member on the Lady Somers camp.

Background:

Identified needs:
Maitland Division of Hunter Legacy supports most of the families in the Hunter region that include legacy juniors. When these families were given access to the range of normal support provided by Hunter Legacy, it was noted that they often struggled financially, were at times socially isolated and featured family dynamics that sometimes had the potential to impact negatively on the juniors concerned. As families often shared a common circumstance, they had problems in common, and communication between the families (not just with Legacy) was seen as beneficial.

Legatees working with the families thus saw value in any zero cost (to families) activity that would build confidence and resilience in Legacy juniors, and at the same time encourage social interaction within the group of Legacy families.

Initiating factors:
A donation from the Maitland Lions Club in 2017 to the Maitland Division of Hunter Legacy provided $2000 to be devoted to a youth activity. This funding was used to deliver two youth projects in 2017/18 – sailing with the Newcastle Yacht club and a day at the 'Treetops' High Ropes course. The success of these projects, along with a commitment of follow-on funding from the 'Friends of the Mirage', led Maitland Division to propose extending these activities into an ongoing program for all Hunter juniors. This was endorsed by the Hunter Board.

Aim:
The aim of the HLYSP is to foster confidence and resilience in Hunter Legacy juniors.

Objectives:
- Provide Legacy juniors with zero cost access to challenging and enjoyable activities.
- Enhance communication between Hunter Legacy and families of Legacy juniors.
- Encourage communication between Hunter Legacy families.

Description of Program/Service/Project:

Program management:
The program is managed by a HLYSP sub-committee of the Hunter Legacy Board consisting of Maitland Division Legatees. The Legatee supporting 90% of Hunter 4G families is a member of this sub-committee.

Composition of support team:
HLYSP activities are planned and carried out by Maitland Division legatees, drawing on the support of the Hunter Board of Management as required. No paid staff are involved.

Management and implementation plans:
A simple Concept of Operations was raised to describe the overall HLYSP program and to help plan events. Activities are planned by the HLYSP sub-committee of the Hunter Legacy Board and are documented via Administrative Instructions that lay out the detail of who, what, where and how the activity will run. Coordination with families is achieved by email and by phone. A post activity report, including a full financial analysis is raised for each activity.

Delivery of benefits that address identified needs:
The program focus is on adventurous, educational group activities of an outside nature that foster personal development. Where possible these are run at venues within the Hunter Legacy area of operations as this tends to reduce travelling costs for families. Some activities include service delivery by companies or outside agencies. Others are run by HLYSP personnel. All activities are provided at nil cost to families and Christmas parties include provision of a present to each junior. 2020 activities were heavily impacted by COVID 19. Main activities run to date include:

- 'Try sailing' afternoon at the Newcastle Yacht Club in Oct 17.
- Confidence course at 'Treetops' at Minmi in Aug 18, with BBQ lunch.
- High ropes activity at the Cessnock PCYC in Aug 19, with BBQ lunch.
- 2019 Christmas party at the Cessnock PCYC, with BBQ lunch and presents.
- 2020 Christmas party at the Cessnock Zoo, with BBQ lunch and presents.
- 2021 family day at the Richmond Vale Railway Museum.

HLYSP was successful in having the first year 11 Junior attend the Lord and Lady Somers camp in Jan 2019. The young lady was identified as the 'first young person from Legacy' to have done so. The Somers camps have operated in January of each year in Victoria for decades and are a most desirable self-development activity. Their focus is on self-awareness and the development of character and self-discipline, and they are routinely described as 'life changing' by participants. Access to the camps is limited to 100 girls and 100 boys between 16.5 and 18 years from across Australia each year and there is a competitive selection process. HLYSP provides all possible support to the application process and undertakes to pay all camp fees and travel costs if they are selected. Access to the Somers camps is regarded as the pinnacle activity associated with HLYSP.

External Agencies:
HLYSP has established relationships with the following local agencies.
- **Newcastle Cruising Yacht Club -** HLYSP engaged the support of NCYC to deliver the 'Try Sailing' activity. Juniors attending were encouraged to seek to do the NCYC Junior Sailor's course, funded by HLYSP. While no families undertook this offer, it remains and will be refreshed as part of the next activity with NCYC.

- **Cessnock PCYC -** HLYSP partnered with the Cessnock Police Citizens Youth Club (PCYC) to provide access to a venue for annual Christmas functions and to a range of athletic and adventurous activities, primarily the High Ropes tower and the skateboard park. HLYSP has paid for PCYC memberships for interested families and has conducted several activities at the PCYC.
- **Richmond Vale Railway Museum -** HLYSP undertook a family day at this adventure / educational site outside Kurri Kurri in June 21. Museum staff were very supportive of an ongoing relationship with Hunter Legacy.
- **Other Legacy Clubs -** The Jun 21 activity at the Richmond Vale Railway Museum was planned and carried out with the active contribution of Newcastle Legacy and Sydney Legacy, with families from these other clubs attending as well.

Funding and financial control:
The program is funded independently of normal Hunter Legacy finances and is relies solely on donations from benefactors. To date the Lions Club of Maitland and the Friends of the Mirage have been generous in their support and current balances floats at the $5000 mark which has proved adequate for ongoing operation. Various activities have been supplemented by working level donations from Woolworths and Defence Health. Benefactors have been happy to donate without further involvement and in most cases do not seek public acknowledgement. Gifts from benefactors are acknowledged in writing with a guarantee that funds donated are all spent on the target group. Funds are managed by Maitland Division personnel and the program operates from a specific HLYSP own bank account (with cheque facility) with Maitland Mutual bank. As with all Hunter Legacy programs, HLYSP is subject to annual audit.

Reporting and strategies for tracking progress:
All activities include a project report that includes a financial breakdown. These reports are presented to the Maitland Division monthly meetings for discussion and further planning. A summary of outcomes is reported to the Hunter Board.

Communication tools and strategies:
Communications with Legacy families is achieved via email and telephone. All families also receive copies of the Chatterbox magazine that features occasional articles on HLYSP activities.

Roles for participating beneficiaries:
The primary role for beneficiaries is to attend activities that they find interesting and potentially of value. Legacy families are encouraged to offer suggestions for future HLYSP activities as this assists the management committee with planning.

Privacy and consent agreements with consenting beneficiaries:
Some of the more adventurous activities have required written consent to participate. This issue is managed by the companies involved. Where filming for publicity purposes is to take place, a consent form has been circulated for completion by participants.

Review and evaluation:
HLYSP activities are informally reviewed by the sub-committee at the end of each calendar year, and the results of this review are used to plan follow-on activities. The intent is to complete a formal program evaluation every five years, with the first of these timed to commence in July 2022.

Program Analysis:

Strengths:

The HLYSP offers the following strengths:

- **Needs based -** This program evolved from an assessment of need in 4G families. Having the Legatee serving 4G families in the sub-committee has been useful as this member has excellent communication with families and is aware of their circumstances, meaning that activities can be tailored to the target group.
- **Appropriate scale -** This is a small program run by a small subcommittee that caters for the needs of only ten families.
- **Frugal nature -** The program imposes no costs on Hunter Legacy and operates under funds provided by benefactors. Legatees planning activities seek donations from local and national agencies to offset costs. Little impost is made on the time of paid employees from Hunter Legacy.
- **Effectiveness -** The first activity was attended by only two of the ten 4G families in the area. The most recent had nearly all families attend. The HLYSP sub-committee members see this as evidence that the program is well received by the families. In addition, participants continue to make very positive statements about the program.
- **Administrative rigor -** All activities are planned and carefully documented, with administrative guides and post activity reports. A report on HLYSP activity is made in the Treasurer's report of every Maitland Division meeting, with full financial breakdown of costs and income.
- **Integration with wider Hunter support services -** Program activities occur in conjunction with other support to families provided by Hunter Legacy. The Office Manager and Welfare Officer normally attend HLYSP functions and actively engage with families attending.
- **Local focus -** Activities with venues within the Hunter have been targeted to reduce travel costs for families and to support local businesses.
- **Opportunities for cooperation with other clubs -** Interest in this grassroots program has been heartening. The Jul 21 activity at Richmond Vale Railway Museum was a joint activity run with Newcastle Legacy, and support from Sydney Legacy (including attendance by two families) was encouraging. While attendances at this event were impacted by COVID 19 restrictions the event was a good example of clubs cooperating for the benefit of clients.

Vulnerabilities:

- **Staff dependent -** The program is run by two core personnel with the active support of Maitland Division which consist of seven people. Any attrition may affect the program output.
- **Venue dependent -** There is a limited number of sites and venues in the Hunter that fit into the parameters used to date. The team wants to give the widest range of experience possible to participating juniors. Venue choice remains a challenge.

Opportunities:

- **Wider cooperation -** Seeking to partner with other Legacy clubs and external agencies is an ongoing intent for the sub-committee. Such work will lead to better experiences for the families and better outcomes.
- **Policy documentation -** Standing instructions on operation and decision making are in development. Raising these will insulate the program from problems with staff changes.
- **Impact evaluation -** Thus far program success has been estimated informally. A formal evaluation is planned for mid-2022 that will focus on effectiveness and value for money.

Potential future problems

- **Social conditions -** COVID 19 had a huge impact in 2020, effectively halting the program as venues and families were locked up.

Conclusion & Recommendations:

- **We are doing something right.** HLYSP appears to be successful, based on the increasing levels of participation and positive comment that has been received. In summary, the program was evolved to address a local need and seems to be meeting this. **Conclusion:** HLYSP represents a good use of donated funding.

- **A program must be needs based.** HLYSP has been effective because it evolved to address a need that was extant in a small sub-set of the people served by Hunter Legacy. **Conclusion:** Programs like HLYSP will be successful if based on an assessment of need and activity is tracked to ensure that the needs are being addressed.

- **Appropriate scale is important.** HLYSP is a small-scale program designed to meet a specific need. It is run on a shoestring by minimal staff, all volunteers, serving a small client group within the greater mass of people served by Hunter Legacy. Nonetheless, it is being welcomed and supported by the target group, with families eagerly demanding to know what is in store for the future. **Conclusion:** The scale of program interventions must fit the need. HLYSP is a small program, however in this case small is not necessarily bad, it is appropriate.

- **Adequate funding is essential.** A key factor in the HLYASP is for it to operate at nil cost to the families taking part. From the outset, the HLYSP has depended on donations from benefactors that provides adequate funds to operate and guarantees a continuation for the future. **Conclusion**: Certainty and adequacy of program funding has been essential for ongoing operation of the HLYSP.

1. **Financial accountability must be effective.** HLYSP finances are rigorously controlled with regular reporting and audit protocols built in. **Conclusion:** Programs such as HLYSP should be subject to effective financial control, including audit

2. **Program activities must be documented and reported.** Maintaining adequate records of events, raising clear operational documents for events, and ensuring that all finances are tracked has added rigor to the operation of the HLYSP. **Conclusion:** Program activities such as the HLYSP should be governed and reported by clear documentation systems.

3. **Reporting protocols need to be in place.** HLYSP reports up through the chain to the Hunter Board, allowing wider Board imperatives to be applied when necessary. **Conclusion:** Effective reporting protocols should be built into all programs such as HLYSP.

Recommendations to the evaluation based on operation of this program:

- Establishment of a project resource web page. Hunter Legacy employs one permanent staff member who is extremely busy, and our corporate resources are limited and quite finite. Projects such as HLYSP need documentation to operate, and these must now be developed from first principles. Access to similar documents from other clubs would be a great convenience as these could be adapted to HLYSDP requirements.

  Recommendation: That Legacy Australia establishes a data repository that contains links to the various resources of interest to those setting up or running projects. Further, that this contains a bank of best practice examples of current planning, management, and reporting documents in operation across the Legacy Community.

Respite Retreats Program

Ipswich Legacy

Synopsis:

We assist younger widows and carers to attend a respite retreat at the Gold Coast.

The retreat is run by an organisation we have partnered with. It has become quite clear that carers and young widows trying to do it all need a break to recharge.

This break is often not possible due to many factors including but not limited to: cost, no one to care for partner or children, transport and often they are not comfortable to go away by themselves.

Background:

We were seeing our beneficiaries struggling and becoming burnt out. Caring for a partner or children on your own can be a struggle. Many of our widows also have a child with special needs.

This break is often not possible due to many factors including but not limited to: cost, no one to care for partner or children, transport and often they are not comfortable to go away by themselves.

There are so many programs available for the veterans but we found none specifically for the partners or widows. Respite is available for veterans but not covered by anyone for partners, carers or widows.

The aim of this sending beneficiaries on this program is to give them that much needed break before they break. To assist them to meet others in similar situations and form their own personal support network.

To educate them on the services available in the community and therapies that could work. Also to teach them skills to manage day to day stresses in their home. They learn about financial management and various other things such as cooking for one or two depending on the program of the particular retreat.

Description of Program/Service/Project:

The respite retreats run by the team at OPPTSD, they organise the various professionals to come in and provide services throughout the retreat.

These are perfect for our beneficiaries and we help them attend.

The retreats are already very reasonable due to funding available to OPPTSD so we are able to assist our beneficiaries pay the balance (fully or partially depending on need) of the cost.
The retreat involves various activities to help the ladies when they return to their homes.

The main aims of the retreats are:

- Relax and recharge
- Learn new skills
- Learn to manage stresses and home
- Build a support network for you

We let our beneficiaries know when there is availability and they can apply directly or through us if they require financial assistance.

Program Analysis:

The respite retreats run by OPPTSD are perfect for our beneficiaries and we help them attend. There are always various presentations on wellbeing, looking after yourself, assistance and services available in the community, new therapies, managing finances, legal issues etc.

Running our own retreats is not viable and best for us to just send along any beneficiaries to each one and utilise the resources already there.

Conclusion & Recommendations:

The retreats are already very reasonable due to funding available to OPPTSD so we are able to assist our beneficiaries pay the balance of the cost.

We let our beneficiaries know when the retreats are coming up and they can apply directly or through us if they require financial assistance.

Our beneficiaries have returned from these retreats with such positive comments and really do get to recharge amongst other women living in similar situations who really do understand.

We recommend other clubs also send beneficiaries to these retreats (many have in the past) that are already set up and proven to work.

Family Assist

Legacy Brisbane

Synopsis:

The Family Assist Program has been running since 2014 in response to an identified need for Defence families where the family is in crisis and the veteran is incapacitated and medically transitioned out of service.

Community Service Officers provide intensive case management support and advocacy to assist the family towards a sustainable level of independence. As an example, this may include assisting families to access relevant services and benefits (both ESO and community) or re-establishing a supportive family environment. It may also include Legacy supporting education goals and recreational activities of individual family members.

The program is self-funded through Legacy Brisbane fundraising activities. Previously Legacy has received a minimal amount of philanthropic funding to support the program, however this was for one year only. There are two Community Service Officers who support clients in this program and they are supported by the Community Services Manager.

Background:

The need for this program was originally identified by the 7th Brigade based at Enoggera as no other ESO was positioned to provide high level support to the partner and children of the veteran and assist them with their complex situation in a holistic manner.

The client groups are families where the veteran is incapacitated and medically discharged from service. Their needs are often complex and multi-faceted and often the family comes to Legacy in crisis either financially or emotionally. Frequent needs include support to cope with mental or physical illness, financial difficulties and dysfunctional family relationships.

The program aims to:

- Build resilience and self-confidence.
- Build positive connections within the family and the community so that dependants have social and support networks when needed.
- Provide early intervention and timely assistance to the most vulnerable at the time they need it.

Objectives include:

- Case management
- Emotional support
- Advocacy
- Referral to relevant services including financial advice
- Peer support network including day activities and Facebook page
- Education support, bursaries and awards
- Apprenticeship pathway scheme
- Financial support based on need

Description of Program/Service/Project:

a. The program is overseen by the Community Services Manager, who reports to a Board subcommittee (Service Delivery Committee) and to the Board of Legacy Brisbane.

b. The program is staffed by a paid team, which comprises of a Senior Community Service Officer (0.6 FTE) and a Community Service Officer who works on the program 0.2 FTE. The Board decided when the program was established that the levels of risk were too high for Legatees to work in the program due to the extremely complex situations that these families find themselves in.

c. There is a policy which sets out the parameters of the program and a procedure that acts as a work instruction and sets out how to work with the families, including key forms and monitoring and evaluation.

d. The Community Service Officers will complete initial enrolment and then intensively case manage the family to get them through the initial crisis. Once the initial crisis has been dealt with, further activities based on client need could consist of:

- Emotional support
- Advocacy
- Referral to relevant services including financial advice
- Peer support network including day activities and Facebook page
- Education support, bursaries and awards
- Apprenticeship pathway scheme
- Financial support based on need

Support often happens in the family home, however where there are safety concerns then in a public place such as a café or library. Support is also provided over the phone, through social media and text messages.

e. External agencies involved are related to client need. The CSOs often work with a range of external services including Open Arms as they provide counselling or complex case management, RSL Queensland as they will support the veteran with either wellbeing services or pension advocacy, Salvation Army Money Care for financial counselling, schools (teachers and Guidance Officers) to support children's education challenges, DVA case managers and rehabilitation services for veteran's needs.

f. The program is self-funded through Legacy Brisbane fundraising activities such as Run Army, Canungra Combat Challenge, Legacy Week and direct mail campaigns. The program budget /expenditure for 2021 is :

- Operating costs (training, supervision, mobiles) – $1,630
- Vehicles, associated costs and depreciation – $5,600
- Financial support - $9,432
- Education support - $13,314
- Wages and on costs - $73,758
- **Total - $103,734**

The CSM manages the budget, reviewing monthly and reporting any overspend to the board. All program budgets and expenditure are reported to the board on a monthly basis and go through the Sustainability board subcommittee.

The organisation undertakes an external financial audit once a year, which is reported in the annual report.

g. The CSM reports to the board on programs including a case study. This is often focused on Family Assist to help the board members understand the complexity of the situation.

In terms of tracking client progress the CSOs use a tool called the Outcomes Star. This tool can be used in a number of ways, either with the client as part of a discussion to develop a plan, which is then revisited at a frequency of every 6 – 12 months depending on the rate of change. Or if the client if not in a position to fill in the star (e.g. they are in crisis) then the CSO will fill in the star after the first initial meetings and then again between 6 -12 months. The CSM can then collate this data to give an overall indication of how effective the program is and which areas the clients focus on and their progress.

h. CSOs communicate with each other either face-to-face, by phone or email or using Teams. This is the same with clients (apart from Teams) and any external agencies involved in supporting the families. How frequently is driven by the needs of the clients.

The Community Services team have a weekly meeting to communicate on organisational and program items.

i. Participating clients are invited to give feedback after events and through the in-depth review (see section k). Clients also contribute to project outputs by providing a level of peer support either in person or through our social media channels. Feedback we receive time and time again from clients talk about the importance of being linked to others who have had similar experiences and the value of this.

j. There are two forms of consent that are used with clients. The first form 'Privacy Notice and Consent Form' is signed by clients and the CSO on enrolment and covers key points around the privacy principles. This is a general form. The second form 'Consent to Share Information' is to get informed consent from clients in terms of sharing data with specific organisations. This can be done at enrolment if there are specific organisations that need to be involved in supporting the client or if this comes up later.

k. The program is evaluated in depth once every five years. The CSM evaluates one program a year. This includes feedback from clients (either via a workshop and / or survey), a review of all available data including outcomes identified in the program planning frameworks, financial information, investigating what other city clubs do with these client groups and case studies. A number of recommendations are made and then once the review has been signed off by the board, recommendations start to be implemented.

The program planning framework is updated annually to ensure that the program remains relevant. This also gives the CSM to opportunity to identify if there are significant changes needed. All activities within the program are subject to an after-action review which also includes feedback from clients. As already mentioned case studies are submitted to the board which identify key outcomes achieved by clients being involved in the program.

Program Analysis:

a. Key strengths of the program include the fact that it is not government funded, which means that CSOs can be extremely flexible, holistic and personalised in the support they offer, however, not having government funding also can affect the sustainability of the program into the future so can be seen as a vulnerability. Feedback from clients previously have also shown that the professional, capable and technically trained CSOs build a strong trusted relationship with the clients and receive genuine emotional support and felt heard. CSOs also have a great working relationship with key external organisations who also provide support to these clients. E.g. Open Arms which can mean a more holistic type of support for clients and not having to retell their story time and time again. Clients more often than not have received positive support from Legacy so the organisation has a good reputation in the community which means that referrals often come through word of mouth.

b. Vulnerabilities include a lack of ongoing funding for the program and the potential for there to be unmet need that cannot be met with limited resources.

c. One main opportunity for improvement would be a formalised agreement between key organisations engaged in the support of these clients. The CEO has been working to try and develop this with Open Arms, Mates4Mates, RSL Queensland and the Gallipoli Medical Research Foundation. This would give the client a much more cohesive support structure that wraps around them.

d. One main potential future problem is how all Legacy clubs are going to provide services to this client group when the client situations are extremely complex (family violence, ADO, mental illness, dysfunctional family relationships, disability) and there is a level of risk to those who work with these clients and for the clients themselves if those who work with them are untrained and not experienced. There is an opportunity for city clubs to support the smaller clubs, however this would put a greater strain on already meagre resources (financial and people).

Conclusion & Recommendations:

a. The program does successfully meet the identified need of the clients.

b. The number of clients is limited due to the financial and human resources. If there were more of these, more clients could be supported.

c. Due to the work that the CSOs have done to focus on client need rather than want the service is good value for money. CSOs also work collaboratively with external organisations to make resources stretch as far as possible.

d. Work with this client group is complex and can have risks associated with it. It is important to have well trained and experienced people supporting these clients and a strong support structure for those involved from a Legacy perspective to avoid burnout vicarious trauma and reputational damage. These clients need consistency, flexibility and non-judgmental support.

e. This guidance can be applied to all other programs whether it be delivered by Legatees or paid employees. A key point is how Legacy supports those that support clients and maintains their level of wellbeing with dealing with clients who have often experienced highly traumatic events.
In terms of working with families where the veteran is incapacitated, Legacy as a whole, needs to try and work out what the minimum level of support can be offered across the nation. As a city club, Legacy Brisbane has limited resources but a high level of knowledge and expertise that they are happy to share for the benefit of clients.

Program that work with these families need to have well developed policies and procedures, enough resources and supporting structure to achieve the best client outcomes.

Going forward Legacy Brisbane will continue to try and develop formal, documented partnerships with other key ESOs to ensure that these families get wrap around support that is flexible and holistic.

Legacy Brisbane recommends that LA Inc. consider creating a central fund as a result of the Centenary of Legacy Campaign to provide funding for children of incapacitated veterans going to primary and secondary schools. This will provide the capacity for all Legacy Clubs to be engaged with incapacitated veterans' families and could be managed under similar procedures to the recently cancelled WESTPAC Fund at LA Inc.

Case Management

Legacy South Australia & Broken Hill

Synopsis:

Case in question related to a contemporary widow beneficiary and her teenage daughter. The mother was in private rental and was about to have her lease ended and not renewed due to the owner moving back into the home. The beneficiary did not work and was on service pension. Rentals within her financial bracket were very low and rare in availability.

The decision to provide intensive case management services was made available to the family based upon time sensitivity of end of lease date and the beneficiary lack of intent to explore accommodation options, the families low income support, the lack of beneficiary family support (widows family resides overseas).

Aims & Anticipated Outcomes:

- Beneficiary agrees to participate in planning desired outcomes from case management service.
- Community Services Team and beneficiary agreed on issue to be addressed. Beneficiary agrees on the tasks to be undertaken and tasks identified for both staff member and beneficiary to action.
- The Community Services manager allocates a Community services worker to work 1:1 with the beneficiary which includes regular face to face meetings
- Community Services worker engages speicalise intensive housing support worker from an external NGO to work collectively in sourcing accommodation with the family.
- Community Services worker maintains regular meetings with the beneficiary and external housing support officer. Meetings where all three parties are required also occur.
- Utilise a range of funding sources including Housing SA rental bonds for low incomes families and Legacy's own financial support.
- Community Services Worker undertakes case noting on agreements, progress and outcome at every point of engagement into our database system
- Community Services Worker relays updates on case management servicing of being provided at weekly team meetings.

Issues & Findings:

ISSUES

- Beneficiary failed to attend appointments with both Legacy Community Services Team member and external housing support officer
- Beneficiary failed to undertaken agreed actions to assist in the obtainment of new housing. eg: provide documentation, fail to attend house inspections

SOLUTIONS

- Community Services had to be very hands on in the servicing provided.
- Community Services worker had to utilise multiple forms of communication such as telephone calls, email. text messages and face to face servicing to obtain and

maintain engagement with beneficiary.

- Community Services had to have a flexible plan of providing service that could adapt to changing circumstances or periods of non contact.
- Community Services Worker had to put in place boundaries around expectations and actioning of allocated tasks to ensure the scope of assistance provided by the community services worker was understood by the beneficiary.

Discussion:

OUTCOMES

- Beneficiary satisfied as housing was found. Securing long term tenancy for beneficiary.
- Setting of boundaries for beneficiary assisted in beneficiary in undertaking agreed to tasks and allowed community services worker to work within an agreed scope of tasks
- Planned actions required adjustment , flexibility and consistent re-evaluation to ensure the case management services stayed on task and on track to meet a suitable outcome
- The engagement of external specialised housing support officers was an effective use of external NGO engagement in collaborating together to achieve outcomes for beneficiaries

Conclusion & Recommendations:

Case Management is an effective source of service provision in meeting targeted outcomes.

- Case management allows 1:1 engagement with the beneficiary
- Case Management allowed for identification of problem, a triaged approach for immediate concerns and longer term identifications of needs
- Case management allows for expanded growth for Legacy's Services in collaborating with other services providers within the community services sector to assist in meeting outcomes for beneficiaries and their dependents
- Case management allowed for identification of financial needs and assisted to breakdown what government assistance may be available to fill financial gaps and to also identify where financial assistance from Legacy may be able to be provided.

RECOMMENDATIONS

- Case Management will remain a service available to all beneficiaries. Case management allows for Legacy to deliver outcomes that are both sustainable and measured
- Case Management services allow for Legacy beneficiaries to benefit from intensive support servicing when the need arises
- Future planning will need to keep in mind the increase in the number of families with complex needs and the number of qualified staff available to deliver case management services whilst delivering and undertaking other duties associated with heir role. As case management is not a stand alone role.

3 The Management of Change

"To improve is to change; to be perfect is to change often."
- Winston Churchill

"Change is the law of life, and those who look only to the past and present are certain to miss the future."
- John F. Kennedy

The challenges inherent in the changing reality faced by Legacy Clubs are raised in the Introduction to this report.

Two matters are discussed here:

- Viability of volunteer based services; and
- Organisational and Generational Change.

VIABILITY OF VOLUNTEER BASED SERVICES

YOUR ROLE AND CONDUCT AS A LEGATEE

The individual Legatee is the foundation of Legacy.

Your personal knowledge of and relationships with your beneficiaries and your ability to connect them to the wider expertise, resources and community of Legacy are what allows Legacy to achieve its purpose.

(Strategic Plan, 2021-2026, Canberra Legacy Club)

Volunteer service is the foundational and undeniable pillar of the Legacy organisation.

Earlier in the report, reference to the annual statistics showed the decline due to ageing of the number of active Legatees.

Despite their diminishing numbers, across Australia and in the UK, Legatees are the majority service support for Legacy beneficiaries.

When asked about their main role, Legatees were in firm agreement that it was to provide steady and dependable social and emotional support.

Legatees are privileged to have the opportunity to build personal empathy and trust with their Legacy beneficiaries.

Legatees are trained to listen with respect and patience and to not give advice nor to make judgements.

Companionship And Support

Legatees show great empathy towards those beneficiaries who lack social connection.

They understand the importance of companionship and support as their comments show:

"As a female Legatee, I see my role as companion who walks with Legacy Families."

Another saw companionship and support as being ***"an invaluable support for the pre-91 generation of widow(er)s and with beneficiaries with disabilities."***

Others referred to the duality of their roles during home visits, seeing them as an opportunity to be the "eyes and ears" for both beneficiaries and staff where their follow up reports gave up-to-date information about a beneficiary's domestic situation and any action required.

Legatees understand the importance of listening.

"Families know that I am there to listen.

I also have a mentoring role in assisting them to navigate channels for access to information."

Legatees are very aware that they are not allowed to give advice. However, as one participant put it,

"I am not a 'professional adviser.' I am a listener and a 'back stop' for support."

Legatees understand that being invited into homes is a statement of trust and that trust is never to be taken for granted.

"The trust and connection between Legatees and Legacy families is the best of relationships."

Earlier in the report reference is made to the uncertainty for some Legatees regarding continuation of their roles and responsibilities in a changing environment, particularly where their preparedness to provide some of support to the families of *veterans who have given their health.*

Recommendation 2 bears cognisance of this fact for further training for Legatees and staff.

Not all Legatees will choose to participate, seeing their traditional role as the one to which their skills and experience are best suited.

Today's Legacy Clubs have undergone a number of changes with the expectation that there will be more in the near future.

One change to be expected is how Clubs manage the expectations of new recruits, particularly those from younger generations.

Some participants in the evaluation saw their Club's expectations as being inflexible. Other Legacy Clubs recognise that not every Legatee has the interpersonal skills for direct contact with beneficiaries and that the skills and expertise that they bring add to the value of a club's programs and services.

"Volunteers should not be forced to do what makes them uncomfortable. We do not prescribe the role for a Legatee."

For those who elect to engage in training, they will be following others who have already embarked on preparing for an additional role as a Legatee.

"A number of Legatees engage in training programs that prepare them for working with beneficiaries who require mental health support.

Younger Legatees who wish to be engaged with families require specialised training in psychological first aid.

With that training, Legatees are able to have a support role supervised by our staff of qualified psychologists, counsellors, social workers and former veterans.

The training in mental health support services and mentoring to prepare Legatees for these support roles is important. The commitment of time is a challenge."

At some Clubs, Legatees acknowledge that their staff protect them from exposure to volatile family situations.

As one Community Services Leader put it,

"We don't place our Legatees in danger and many Legatees choose not to have contact with these families."

And, "***Some families cannot manage an extra person in the relationship."***

The Recruitment of Legatees

The successful recruitment of Legatees is influenced by the community's awareness and understanding of Legacy's purpose, a Legacy Club's location, the availability of volunteer recruits, and the attention given within recruitment policies for selection criteria to target candidate types and specific skills and experience.

Some Clubs look to bring in new recruits in order to refresh their membership.

Some apply specific selection criteria to target recruits with the skills and expertise needed to broaden the experience of both Legatee membership and that of their Board of Directors.

Others look at the demands of integrated service delivery and ways to accommodate the personal and other professional commitments of potential volunteers.

One capital city Legacy Club has a proposed recruitment plan with three levels for volunteer service:

"Our recruitment policy is not 'fit for purpose.'

It is being re-written to incorporate tiers or categories for contribution by Legatees.

For example, the policy will accommodate as little as one hour service per year.

Legatees will choose their roles.

We are targeting post-91 veterans; one will sit on the Board of Directors as an observer and another will be a member of our Risk Management committee.

Suggested Model:

1. Direct approach to fill directorships and committees with individuals with specified skill sets and experience;

2. Beneficiary facing support role with education, experience and qualifications e.g. working with Legacy Youth and Beneficiaries with Disabilities.

3. Those who volunteer when they can and how they choose. "

- CEO, Capital City Legacy Club

Legacy membership is predominately male and ageing.

Considering that Legacy families are primarily widows, female spouses/partners and children, the number of female Legatees would seem to be disproportionate.

In the recent past, there has been a small increase in female Legatees, some of whom have assumed executive positions at their Clubs.

There is also emerging female leadership among Legacy staff with female CEOs at two capital city Clubs.

The majority of professionally trained community service staff at Legacy Clubs are women.

The comment below combines the sentiments expressed by both female and male participants who wish to see an expansion to the diversity of Legatee membership including more women and younger men and women.

"We need more female Legatees.

Younger families need female mentors and they also benefit from building relationships with younger Legatees with young families of their own.

Some Clubs really struggle with the re-adjustment to recruit women and younger men and women.

There are also matters of a more personal nature that our female beneficiaries will only discuss with female Legatees."

There are those Clubs where their traditional recruitment arrangements remain static.

"In the past, our Club followed the traditional recruitment path of targeting ex-military personnel and at times, certain professional members of our community. We consider morale to be important and to some degree, the membership of our Club is by invitation."

- Legatee, Country Legacy Club

"A lot of Legatees at our Club are not happy about the 'mental health angle.'

Our Club's inflexible attitude to recruitment means we have problems getting volunteers.

A national recruitment campaign would be helpful."

A number of participants commented that in their view their Club's current recruitment policy has no appeal for younger people with families.

This was seen as a failure to recognise that the future focus for case management will be support for a new generation of families.

Consideration for the integration of Legatees and professional staff was raised with particular reference to what the future role of a Legatee should be.

In essence, that is the pivotal question, one which has reference to national standards for the integrated delivery of service support, but which in detail can only be negotiated at the Club level.

Some Clubs prefer word of mouth referrals, while others are prepared to advertise with volunteer providers. One Club succeeded in having two volunteers who are registered with Centrelink added to administrative support in their office.

Others are in the process of exploring a range of voluntary support models.

"We don't have a problem at the moment."

"Our Club is well resourced and well managed."

"Our survival may well be best served by amalgamation."

"Local communities evolve in different ways and have their environments."

"We are happy with our recruitment outcomes. In the past twelve months, we have recruited three young female Legatees. The majority of our Legatees are not ex-military."

"We have enough problems with training and guidance for both staff and Legatees.

We have trouble recruiting Legatees. We don't like the word 'inflexible.'

We have a Friends for Legacy program and we expect our Legacy Juniors to be ambassadors for Legacy."

"I didn't think that I would be in Legacy for as long as I have. I expected to give it ten years. It's twenty years now. Either the job doesn't need doing anymore.

If it does and it's worthwhile, it's for young people.

They understand their world and what they need."

ORGANISATIONAL AND GENERATIONAL CHANGE

"The future of Legacy as a respected, viable and functional organisation will depend on how we manage inevitable cultural and generational change."

- Staff Member, Capital City Legacy Club

One CEO asked what is it about change that is feared by some members of the Legacy organisation?

"The ability to change is holding us back.

It is well past the time for consultation.

If we don't change, beneficiaries will go to other organisations.

What do we fear from change?"

- CEO, Capital City Legacy Club

The participants in the evaluation were representatives of the national body of Legacy stakeholders.

In their communication of those matters that are important to their commitment to the work of Legacy, their most frequent references were to the need for national direction and for the management of change.

As the saying goes, *The more things change, the more they stay the same.*

One of the most baffling problems which organisations face is resistance to change.

Change is often inhibited by the dynamics of peoples' attitudes, the failure to review the internal organisational structure, and the failure of top management to provide strong participation and leadership.

The resistance to change can be found where there are different levels of decision making such as are to be found in the federated structure of Legacy, particularly where different approaches for those decisions compound the problem.

Sometimes the resistance is with the blindness on the part of both top management and support members to accept that change often brings with it new and vital opportunities.

There are those businesses and organisations who rely on what are referred to as the soft factors by the proponents of the *DICE* system (Boston Consulting Group, 2019) where satisfaction surveys are seen to be a sufficient measurement, but which can all too often avoid the hard questions about the management of change within the organisation or business.

The momentum for change can catch people unawares, particularly those whose roles and responsibilities within an organisation have continued unchanged for prolonged periods and who remain comfortable in the familiarity of their role and Club environment.

One respondent to the questionnaire claimed,

"At our Club we have done it this way for many years and that is the way we like it."

Such a statement should sound alarm bells, particularly for an organisation such as Legacy with its long history and experience of reacting and adjusting to the varied circumstances of successive generations of Legacy families.

It also signals a clear warning to senior national and local leadership about the dangers of *complacency and the unreasoned satisfaction with what they do*.

It is unsurprising that Legacy Clubs with an enrolment that is exclusively or predominately that of Legacy aged widow(er)s, who demand little at their stage of life and with Legatees who have been in service to Legacy for protracted lengths of time, feel comfortable about what they do.

However, a comment by a COO, published earlier in the report alerts the membership of Clubs to the fact that *satisfaction is a sliding scale.*

In the main, but not exclusively, high levels of satisfaction are found among the members of small, stable communities who have comfortable relationships with local business and settled social networks where families have known one another for generations, including those of their Legacy widows(er)s.

It is unlikely that many of the Legacy Clubs in these communities include among their number, the families of transitioning ex-ADF families with their requirement for transactional support.

Their situations are already in a state of change considering that annual statistics reveal a loss of eleven aged beneficiaries per day.

What is the future for these Clubs?

How will Legacy address the inevitability of the changes it faces?

What methods does it consider best to confront some of the barriers including entrenched attitudes and organisational ego within the organisation, barriers that obstruct its ability to move forward?

Organisational Ego

Organisational ego; is the main reason for organisational failure; can sabotage an organisation's core purpose; is evident when there is a refusal to listen to ideas which don't accord with one's own; and means ignoring the contributions of others.

Organisational ego leads to low morale and high turnover of personnel and makes an organisation unattractive to potential members.

'The ego is one of the biggest barriers to people working together effectively.

When people get caught up in their own egos, it erodes their effectiveness,' writes PEX network columnist, Tristan Boutros, Senior Vice President and Chief Transformation Officer at the Warner Music Group (Boutros, 2015).

During the press conference to announce NOKIA being acquired by Microsoft, the NOKIA CEO ended his speech saying," We didn't do anything wrong, but somehow we lost." (Gupta, 2016). NOKIA missed out on changing and they lost their chance of survival.

"EGO FACTOR" A REASON FOR RESISTANCE TO CHANGE." (Vinodh, CP, 2015)

In a fast-changing working environment, an organisation's sense of self-preservation can make it blind to internal threats.

Comments made during the interviews by Legatees indicate any number of instances where a Club's stability is under threat due to divisions of opinion and personal bias.

A problem like this, demonstrates the need for a commitment from top management to a systemic review to re-set the agenda to serve the organisation's core purpose.

Change needs champions.

Change needs a commitment from national management and from each level of management throughout the organisation.

Change needs the right people with the skills, experience, innovation and commitment to make it happen.

Legacy already has in place, within some Legacy Clubs, the people it needs for a leadership team for change management.

It is what they do on a daily basis.

There is no shortage of Legacy personnel with progressive ideas for the implementation of innovative and practical strategies to improve their organisational and operational practice.

These are the leaders of today's Legacy and for the future.

Their leadership shows the professional courage to challenge and to question the quality of their practice with a commitment to the continuous exploration of new ideas and for collaboration with external partnerships that will add value to their service.

Their approach is evidence based. It is systematic, efficiently organised with attention paid to effective and reliable data based management.

They listen to and evaluate any critical comment and implement remedial action if and where needed.

For them, they never lose sight of their overall responsibility to their beneficiaries and to the staff who support them.

In their study, *The Hard Side Of Change Management* published in the Harvard Business Review, Harold L. Sirkin, Perry Keenan and Alan Franklin proposed the application of hard factors for change management.

The process involves four stages; Duration, Integrity, Commitment and Effort and is referred to colloquially as the *DICE* program (Boston Consulting Group, 2019).

As in all major undertakings, the change project they recommend involves a firm commitment from top management, the management of the time needed for the process to be implemented, precise goals and actions, frequent review of the process, concise reporting, effective communication initiatives from the top with the best minds and leadership that the organisation can offer to carry the project and the attention to effort and the discipline to review and revise and to learn from mistakes.

In fact, what you see described above are the foundational elements for an effective and efficient best practice change management model.

In summary, these are some of the main reasons for change within Legacy.

1. Legacy beneficiaries comprise two age cohorts.

The older age group, referred to as the pre-91 generation are diminishing in number.

The fastest growing enrolments, although smaller in number at this stage, are from the post-91 generation.

These widows and their dependent children and the families of veterans with medical conditions have transitioned more recently from the ADF.

Their experience as military families was with an ADF where the contemporary structures and service vary greatly from the ADF experienced by many Legatees and their families.

2. Major shifts in cultural and generational experience have led to internal reforms within the ADF, including in the feminisation of its workforce with women in senior ranks.

The pressure of cultural reforms in civilian society have resulted in the acceptance of homosexual, lesbian and transgender service members.

The ADF will continue to evolve with a broadening of service commitments, roles, skills and expertise where military personnel perform war like service, peacekeeping, cyber technology, IT military specialisms and data base management and participate in the research and development of weapons for a new era.

3. The operating environment for Legacy as a national provider in support for veterans' families is changed and will continue to do so.

Today, Legacy operates in a crowded space alongside new peer support groups for veterans and in some cases that support is extended to family members.

Many of these groups are staffed by former ADF Service members, whose recent military service and experience places them at the forefront in understanding the contemporary experience of their recently transitioned colleagues.

In many cases, they have first hand knowledge of the types of service support and rehabilitative treatments that are needed.

The case management of Legacy families is supported by a structure which includes collaboration with external providers and support services.

It is necessary that some of that collaboration be with services which also support the veteran, the reason being that for those who need in the home care, it is the spouses/partners, children and their parents who are their carers twenty four hours a day, seven days a week. These are the families who come to Legacy.

4. The appointment by the Australian Parliament for a Royal Commission into Defence and Veteran Suicide Prevention as well as the inquiry in 2019 by the Productivity Commission indicate an acceptance of the impacts of combat stress and trauma upon service members, veterans and families.

Legacy services show a developing acceptance in the professionalisation of many Clubs where staff with specific skills and expertise add value to new and existing programs of service support to all Legacy beneficiaries.

5. For Legacy, transparency and accountability must go beyond compliance with regulatory requirements in accountancy and financial management.

The day to day work of staff and Legatees is the basis of Legacy's operations and all records should reflect an accurate account of operational activities and associated expenditure. The acceptance of Legacy in both the current and future environments as a creditable and trusted charitable institution will depend on quantitative data.

6. The recruitment policies of Legacy Clubs are beginning to demonstrate a widening acceptance that their Club benefits from a mix of ex-ADF members and civilians with a commitment to volunteer service and who bring added skills and experience to the Club. Throughout the evaluation, both male and female participants were of the opinion that there should be more female Legatees and representation from the younger adults in society.

RECOMMENDATION:

That Legacy Australia commit to a process of change management by appointing a leadership team comprising of those whose organisational and operational management practices demonstrate a commitment to the cultural and generational changes that are inevitable and are to be accommodated by all levels of management at Legacy Clubs.

Fundraising and Marketing and the Sustainability of Legacy Clubs' Dependence on Donor Aid

In its report, *A Better Way to Support Veterans,* the Productivity Commission noted that "strategic policy in the veteran support system appears to be largely reactive making the system more complex and expensive...and is funded on a short-term basis, and long term costs are not taken into account when policy decisions are made" (Productivity Commission, 2019, p. 57).

The COVID-19 pandemic and subsequent lockdowns where the absence of foot traffic in public thoroughfares and which have disrupted negatively two annual Legacy Week fundraisers, have exposed weaknesses in the established fundraising practices which for so long have successfully supported Legacy campaigns.

Legacy Clubs have had to forfeit large amounts of money as a result of being denied access to donors.

"We have lost a huge amount of money. Our major fundraising has been disrupted at a time when we have a 48% increase in the enrolment of families, a 32% increase in youth enrolment and a 23% increase in beneficiaries with disabilities.

We rely completely on the generosity of others.

Unlike the RSL, we can't raise funds from the sales of alcohol, food and gaming."

- COO, Capital City Legacy Club

Legacy Clubs continue to use a mix of traditional local media and digital communication sites to promote Legacy and its work.

This is a proven and very important process in community engagement particularly for landmark events such as Anzac Day, Remembrance Day and Legacy Week.

One Capital City Club uses an '*Always On'* campaign approach featuring continuous promotions on radio, in the press and through daily updates on Facebook and Instagram. A PR firm is used for major events.

Another Legacy Club from a small community uses the local radio station for continuous promotion with the approach that '*If you hear it often enough, you never forget it*.'

Those Clubs which use digital sites to engage with their constituency and the public prefer Facebook, Instagram, Twitter and LinkedIn.

A small number of participants queried whether Facebook was *'value for money?'*

In past circumstances where on the street fundraising was the *norm*, one Club reported a generous public response with donations amounting to between $40-50k.

Community support also was available in the past from local school students, Cadet Units and Girl Guides with the Legacy Teddy Bears being very successful with public donors.

The COVID-19 pandemic has brought fundamental changes enabled by digital communication which have saved many businesses, organisations and families and friends from severe corporate failure and social isolation.

Digital media provides an undeniable range of support solutions for a wider world audience that cross cultural, generational and social divides.

Digital media focus on *engagement.*

"It's about asking people to engage with Legacy. Not just popping coins in a bucket.

Lockdown means that occupancy in the CBD has

shrunk as much as 30% so there is little foot traffic.

Combine that with the decreasing number of Legacy volunteers and we are compelled to re-think.

We can only rely on digital fundraising."

- Legacy staff member and former ADF service member

The digital fundraising and marketing space is competitive, hard driven and crisis focussed, organised and implemented by experienced operatives who specialise in slick and emotive campaigns choosing 'hot button' issues to win the 'hearts and minds' of a public, which react readily and emotively to sensational and 'doom ridden' scenarios.

The strategies that they use are disruptive to more traditional practice and in part, that is their success. Digital marketing sites have a presence that is fluid and they know how to capitalise on their digital platforms as major conduits for funding flows.

Their message is visionary, imaginative and has international recognition.

Think Climate Action.

Successful digital campaigns are repetitive, bombarding potential donors with resounding mantra and messaging that brings them an instant financial reward. If it didn't work, they would all disappear.

Successful digital campaigns have personalities with immediate name recognition. Think Greta Thunberg.

Ask a young audience to name the current Prime Minister and they will likely fail the question, but they will all know who Greta is.

One evaluation participant commented that,

"Legacy concentrates on getting on with the job.

We need to do more to let others know what we do."

- CEO, Capital City Legacy Club

It would appear that Legacy will need more than a narrative about families to cut through.

One participant suggested that Legacy too needs its own 'influencer' someone who has recognition with a wide appeal.

"There was a show called G' day USA which promoted Australia and Australian people and organisations.

If Legacy had an Australian celebrity who appeared online wearing a t-shirt that read SUPPORT LEGACY, you would attract a new and wider audience."

- COO, Capital City Legacy Club

At a time of a shifting mosaic in the organisational and operational landscapes, the question of sustainable funding for charities will continue to rely on data to plan funding structures.

RECOMMENDATION:

For Legacy that planning to be twofold.

First there is the long-term planning that relies on strategic goals;

- estimates for funding based on the predicted number of beneficiaries;
- the separation of assessed needs and the capability for their support;
- the distribution of monies to fund staff, programs and services;
- the management of assets and liabilities;
- the costs of compliance;
- monitoring for transparency and accountability; and
- regulated internal financial reporting.

Second, there is the strategic planning at Legacy Clubs for targeted operational budgets which react to the assessed needs of beneficiaries for program and service support.

4 National Leadership

Legacy Australia has a small staff dedicated to supporting all Legacy Clubs and for representing their beneficiaries through advocacy with government and non-government organisations.

Legacy Australia has administrative, national communications and marketing responsibilities.

If there was one matter that received more attention than others during the evaluation, it had to be the call for national leadership and direction from Legacy Australia.

As one Legatee acknowledged, ***'It is very difficult to run a federated system such as ours.***

Every Legacy Club faces different local needs and environments.'

That being said, participants remained committed to exercising decisions within the context of their local operational environment without external interference.

In general, Legacy Clubs are engaged in networking with 'the free flow of ideas and information' adding benefit for Legacy beneficiaries.

For those who are members of amalgamated groups there is regular consultation and collaboration.

There are major issues that only a national body can make.

"Legacy Australia has not established any models for best practice.

The problem is foundational.

Robust financial practice is lacking. We have a responsibility to our donors to have a business case with inbuilt monitoring and evaluation.

The national website is not working. There is no project plan and no feedback for our funding contribution."

- CEO, Capital City Legacy Club

For those who participated in the interviews, there were a number of items suggested for action by Legacy Australia:

1. A national standard for beneficiary eligibility which incorporates Commonwealth government definitions for veterans and anti-discrimination codes of practice.

2. Presentation of models for best practice in organisational and operation management.

3. Advice and support for reporting to the ACNC.

4. Successful amalgamations of Legacy Clubs.

5. Samples of trends and foresights for communications and marketing strategies.

6. A National Recruitment Program for Legatees.

The intention is for the information to be published in a timely manner on the Legacy Australia website, in effect a digital bulletin board, which could also accept for distribution, information which Legacy Clubs chose to share.

The suggestion to establish a *digital bulletin board* was given unanimous support.

The following graphic on page 143 represents the requests for action on information about national policies.

Participating Legacy Clubs have made it clear that they expect more support from Legacy Australia with respect to policies, marketing, recruitment of Legatees and best practice models. Several other factors are seen in Figure 27.

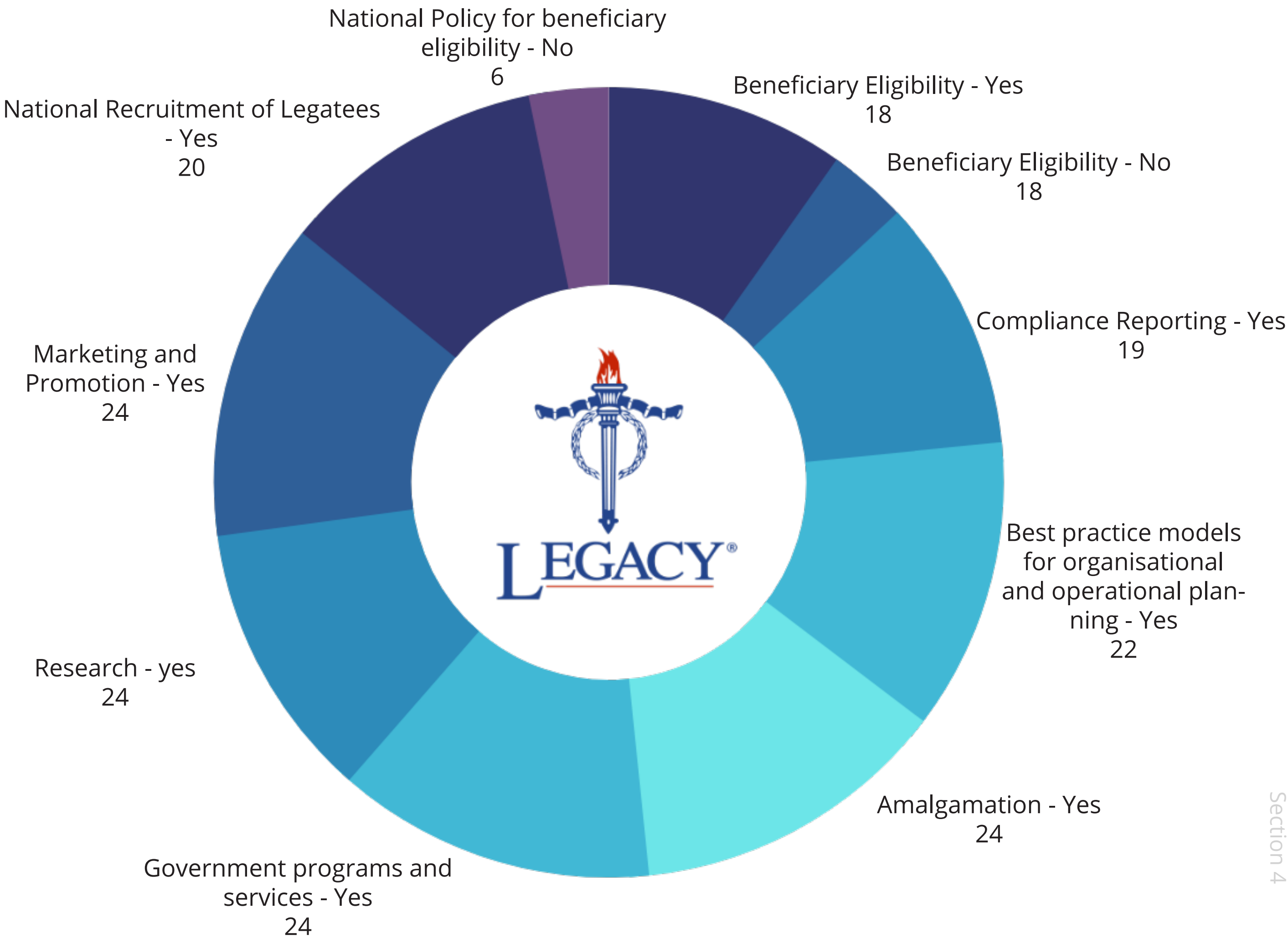


Figure 27. Requests for action on information about National Policies

Comments:

1. ***"Not if Clubs have to work outside their area of expertise and resources."***

   - Legatee, City Legacy Club

2. ***"No, we work on a case by case base. We don't want to be told how to do our job."***

   - CEO, Capital City Legacy Club

"As for compliance and reporting, Policies out of Legacy Australia are too general. They lack reference to current legislation. Sometimes policies are too late.

They are not used as best practice standards. We use a legal form to advise us on national compliance. We use an internal adviser for standards of best practice."

- CEO, City Legacy Club

"It wouldn't hurt but I prefer local recruitment."

- Legatee

"In principle, you can't disagree but would it be the best use of the marketing dollar? "

- Legatee

And,

"I wouldn't turn away support from Legacy Australia. Club autonomy emphasising a local approach is good. National standards, best practice guidelines and consistency are all needed."

- Community Services Manager, Capital City Club

Dissent

The national evaluation showed a majority coincidence of views about what were the matters of importance for participants.

As well, quotes from the interviews offered a diversity of approaches and opinions.

Dissent is the refusal to accept established practice. The expression of dissent is essential within an organisation as it is not only a challenge to the Status Quo, but also stimulates discussion about orthodoxy and questions complacency and "group think."

These two examples are comments made by two participants who share a long experience with Legacy and who have occupied executive positions within their Clubs.

EXAMPLE 1:

"We are moving away from our core business."

"This change is not driven by legislation, it is a search for relevance by Legacy."

"I think the enrolment of 4G families is the wrong move."

"The model for that was a totally incapacitated veteran."

"What we have here is 'mission creep'".

"All other non-profits care for families."

Strategic Plan

We need to establish what Legacy stands for:
"We have to build our beneficiaries, the widows and the families of deceased TPI veterans. Otherwise, there will be unintended consequences including Legacy being indistinguishable from ESOs."

"We need to acknowledge that we are on a declining path and must have a discussion about:
1. *Legacy assets and how national assets compare with the number of beneficiaries we support,*
2. *operating costs can be reduced including those associated with fundraising, and*
3. *purpose - while ever there are child dependants, we have a job to do."*

Service delivery model issues:
- affordability and consequences for services to beneficiaries,
- impact of declining numbers of Legatees on service delivery,
- aged care support model frames Legacy support. What types of assistance do we provide to the increasing numbers of Legacy widows who access 'Ageing in Place' support?
- reliance on donor aid. The emotive appeal of Legacy services for generations of families. A 'Family Portrait' promotion on the national website.

National Leadership
1. *"Legacy should take the lead in the ageing veteran space."*
2. *"Younger veterans receive very generous benefits. Such demands make the current compensation model unsustainable."*

Legacy Membership at ESORT

1. "*Legacy should probably step away from ESORT.*"
2. *"We are not an ESO."*
3. *"ESOs tend to fall in line with government decisions."*

"We should consider aligning ourselves with War Widows' Australia, the Partners of Veterans, both of which give women a voice."

Action Items

- more female veterans as the CEOs of Legacy Clubs.
- Female Legatees and staff whose numbers are proportional to female beneficiaries with families.

EXAMPLE 2:

"We are a happy Club known within the amalgamation as 'a group' and I think that we do a good job."

"We considered going it alone as a Club in our right."

"When we considered the responsibility we would assume for the management of finances and statutory requirements and once we became familiar with the design making by the Board of Directors at our 'parent' Club, we agreed that operating as a group was best for us."

"We have learned to compromise a little bit in order to work around a problem."

Advocacy Training and Development Program (ATDP)

"At one stage we were told that we couldn't enrol widows without an ADTP qualification. That is ridiculous!"

"The time and effort we put into this training gives us nothing in return."

"Probably 10% of the content is applicable to the compensation applications done by Legatees."

"We are compelled to do the training due to insurance requirements."

"At our group, we plan our tasks, design our manual and our criteria for mentoring."

"None of that helps us with our accreditation."

"I do think that the three levels of checks and balances for applications gives us a higher success rate."

"There should be structured training programs for Legatees."

"The ADTP is 'a thorn in the side' of the day-to-day operation of our contact group."

"Despite the endeavours of professional staff, it's caused resentment, misunderstanding and confusion."

"We need a Legacy specific component and the sooner the better. The ATDP is a real 'morale breaker.'"

CONCLUSION

In the twenty second year of the new millennium, the Legacy incorporation is but two years away from observing its centenary.

Legacy has much to be proud of as it reflects upon its support for four generations of veterans, women and children whose lives are changed by their service to our country.

In the frontispiece to this report, there is a dedication of service to those families.

This evaluation is timely in giving its participants the opportunity to reflect upon the work that they do to support Legacy families at a time when international research into global mental health concerns advances our understanding of Post Traumatic Stress Disorder (PTSD), Complex Post Traumatic Stress Disorder (CPSTD) and Moral Injury and the related impacts of combat trauma and injury for veterans upon their spouses/partners, children, parents and other family and friends.

Since 2018, Legacy Australia has recorded statistics which show a marked increase in the enrolment of families where the veteran parent is suffering from traumatic physical and mental health injuries and / or the interaction between the two.

A study from the Department of Veterans' Affairs, *The Family Well-being Study* (2018), presented data that show a family living with a veteran with mental health problems including PTSD, is more likely than other veteran families to '*encounter adjustment, financial, employment difficulties with emotional problems being a more immediate problem'* (Daraganova, G., Smart, D., & Romaniuk, H., 2018).

In the Legacy families of *veterans who have given their health*, their spouses/partners and children usually assume the roles and responsibilities of full-time to part-time carers.

Their carer roles can have detrimental impacts upon their health, career and employment options, social connections and access to emotional respite and support.

In the study, *Military Caregivers: Cornerstones of Support for Our Nation's Wounded, Ill, and Injured Veterans,* it was found that there were few if any support services for carers who provided in-the-home care for veterans (Tanielian et al., 2013).

The role of caregiver undertaken by children in military connected families is further highlighted in the report, *Young Carers in Armed Forces' Families, Evidencing the Need* (Children's Society, U.K. 2017).

The findings of the report show that children are less likely to be recognised as carers and where there are excessive demands placed on their caregiving roles, the likely impact is a negative effect upon their emotional or physical wellbeing as well as their prospects for education and life.

A consequence of the increased numbers of these families has been the addition of professional Legacy staff who are qualified in early intervention with the capability to assess the needs of these families and the intergenerational impacts on their children.

Despite a number of parliamentary committee hearings with subsequent recommendations for the introduction of mental health services for children, little has happened.

Over the years Legacy has been instrumental in advocating for aged care support for its widow(er)s. During the evaluation, staff expressed their frustration at not being able to access support for children in extreme need.

Perhaps the time has arrived for Legacy Australia to advocate on behalf of their families for the improvement in access to additional services for children's '*psychological, social, economic and physical health*.'

The professionalisation of Legacy support brings into focus the question of reasonable expectations by Legacy beneficiaries and the capacity of some Clubs to comply.

There are times when it is essential for top management to make decisions, not least those that serve to protect the organisation's reputation and operational integrity.

Participants, both Legatees and staff expressed the need for Legacy Australia to introduce national minimum standards and guidelines to guarantee the consistency of their implementation.

National leadership that establishes consistent policies avoids confusion and frustration. And, such decisions do not in any way compromise local decisions at Legacy Clubs.

The matter of consistency, points to the inequitable distribution of resources and capability across Legacy Clubs.

Where there are gaps in capability, they are mainly related to personnel with one third of respondents citing the decline in Legatee numbers as their main concern.

A shortage of trained Welfare support staff and accredited Compensation advocates followed and there was a further concern about the scarcity of local specialist support services for beneficiaries.

For Clubs in remote locations, IT support and training for Legatees added a level of difficulty to their communications with beneficiaries during COVID-19 lockdowns.

In order to resolve the issues of resources capability, a number of Legacy Clubs opted for amalgamation with a 'parent' Club, a successful move by all accounts from participants.

Legacy case management of programs and services has demonstrated a wider engagement with professional community support networks.

One of the consequences of increased demands for specialist support from external providers is the exposure of the failure of timely access to service provision and the type of specialist expertise sought by both ageing beneficiaries and transitioning families. Here is another opportunity for Legacy to contribute to the advice for and the debate about the types of specialisms required by Legacy beneficiaries and the efficacy of associated response mechanisms.

The expansion in engagement with an external specialist network is the result of Legacy's progression from a welfare model to one where self management strategies inform the basis for beneficiary support programs which aim to stabilise, to build resilience and to encourage independence; all necessary elements for healthier and more rewarding lives.

Legacy is aware that there are some beneficiaries who will remain 'on the books' and where this is the case, Legacy continues to monitor their situations.

Training and development for both Legatees and staff was raised by participants.

Some Legacy Clubs provide opportunities for Legatees and staff to undertake training to improve their contact and communication skills. Others enable participation in courses in support for ageing beneficiaries and in skills development for mental health support.

There are any number of instances in Legacy Clubs where beneficiaries benefit from Legacy programs and services.

The main problem in their planning and implementation would appear to be absence of reliable criteria for the measurement of outcomes.

Evidence based reporting is more important than ever before and for charities which rely upon donor funds, there is the added responsibility for tangible evidence that there is a direct and beneficial effect for their constituents.

In the section Case Studies, there are examples of programs which exemplify best practice in case management based upon evidence of need where Legacy's long-standing policy of '*fill the gaps*' endeavours to ease the burdens for its beneficiaries.

The ***Family Assist*** program staffed by paid Community Service Officer staff at Legacy Brisbane supports the families of *veterans who gave their health* in service.

The program aims to build resilience and self confidence, to establish positive connections between families and social support services.

It provides early intervention and timely assistance to the most vulnerable at times of need.

Legacy Clubs have a long history for the delivery of home maintenance assistance to families.

In earlier times that service was appreciated by young widow with dependent children. Today those widows are aged and while they appreciate living in their own homes, the cost of home maintenance and their ability to access reliable tradespeople is limited.

Two case studies to be found in the section for Programs and Services for Legacy widows are demonstrations of current home maintenance support.

Two programs which prioritise affordable accommodation are referred to below.

The first is the Legacy Village at Brisbane Water (NSW) Legacy Club.

Their Legacy Village which is administered by the Village Coordinator offers safe and affordable unit accommodation to aged Legacy widow(er)s whose financial situations meet the means tested criteria for residents' eligibility.

The other program sponsored by Canberra Legacy provides financial subsidies to aged Legacy widow(er)s who meet the Club's means test requirements.

The program is for Legacy pensioners, including those who receive the War Widow's pensions and who meet the Club's income and assets test.

The financial assistance is for those who reside in private rental (including public housing) of necessity, in what is Australia's most expensive rental market, and also for grants to assist beneficiaries with the payment of their high energy bills resulting from Canberra's extreme winters.

The Advanced Care Program

The program at Coffs Coast Legacy Club caters for aged Legacy beneficiaries who transition from Legacy in the home support into care through to end of life.

The program focusses on future planning to support widow(er)s and their families in navigating the aged care system.

The Hunter Legacy Youth Support Program

Activities for youth fill a need for those families who struggle financially and as a result can become socially disconnected with potential negative impacts including the social isolation for their children.

Scholarship program for the Descendants of Veterans

Legacy scholarships are an investment in the future of the young descendants of veterans.

This program was first offered in 2001 to fund the further education of successful applicants up to the age of twenty five.

Brisbane Water (NSW) Legacy Club provides scholarships for study at both universities and TAFE colleges and in certain cases for short courses at private tuition colleges.

The success of the program is in the number of qualified graduates who are now engaged in successful and rewarding careers.

Respite Care for Younger Widows and the Carers for Ill and Injured Veterans

Ipswich Legacy Club has a Respite Care program for younger widows and for the carers of ill and injured veterans.

The program offers retreats which provide the benefits of social connection and peer support and programs to educate them about services and therapies for the management of their stress and mental health issues as well as financial management and cooking for healthful living.

Life in Focus Pilot Study

Legacy WA's program illustrates a partnerships initiative. The program called Life in Focus is a pilot study being conducted by Legacy WA in conjunction with Dial an Angel and Incite Solutions.
The target group for the study is for 4th Generation (4G) veterans and their families.

The purpose is to develop modules for these families with four education streams; Health and Wellbeing, Parenting/Family Relationships, Education and Development and Life Administration.

Heat and Hydrothermia Studies and Guidelines for Younger People

London Legacy established a fine initiative with its decision to support this research study.

The genesis for the study was the tragic death of three UK SAS personnel due to the effects of extreme heat during a trial exercise in the Brecon Beacon mountains in Wales, UK.

The widow of one of the young men who was Australian born, was enrolled by London Legacy.

She sought assistance from the Club to help to build a program that would prevent future deaths caused by the effects of extreme heat.

As it happens, research into the subject is also underway in Australia where it looks at the viability of establishing probable cause links between hydrothermia and service caused death.

London Legacy and the Australian researchers will then discuss any research coincidences.

Financial Management and Literacy

Melbourne Legacy has partnered with an accredited financial management company to embed the provision of money management services into its professional case management support to veterans and their families.

Over the past three years, Melbourne Legacy has commissioned extensive research into the needs of post-91 veterans' families.

That research in conjunction with professional case management, has identified that many younger veterans need urgent assistance with financial literacy skills and the ability to optimise their financial situation through sound money management.

Individual Approach to the Case Management of Complex Situations

This case study presented by the Legacy Club of South Australia and Broken Hill is a clear portrayal of the exhaustive 'hands on' process that is demanded by complex case management.

The subject is a young widow with a dependent teenage daughter, both of whom are to lose their private rental accommodation.

The widow's situation is a not uncommon profile of someone on a low income, who has no family support and is isolated from mainstream support networks, and whose lack of resilience and poor self confidence make any barriers insurmountable.

The case study explains the step-by-step processes from the initial agreement that is negotiated with the widow through the labyrinth of management resets and re-negotiations and perseverance on the part of the Case Manager. This is brought about by the widow's failures to engage and also includes the procedures for collaboration with external service providers for low cost housing.

Sydney Legacy contributed a number of case studies which share the types of programs and services provided to their beneficiaries.

Beneficiaries with Disabilities

The case management of the identified needs of Beneficiaries with Disabilities is carried out by professional Community Service Workers.

This case study features assistance to secure accommodation, programs for social engagement and entertainment and holidays.

Sydney Legacy Compensation Claims Program

One of the programs most appreciated by Legacy widow(er)s is compensation advocacy.

The aim of the Compensation Claims program is the stabilisation, resilience and transition of bereaved beneficiaries with the indicators for achievement being; improved quality of life, increased sense of well being, recognition of their spouse/partners' military service, increased financial security and that Legacy is recognised by government and non-government agencies as a trusted advisor.

Widows' Social Inclusion Program

Becoming a widow can be a very isolating experience.

Sydney Legacy's Social Inclusion progam connects older widows to their local community and builds networks of friendship with people in similar situations.

The desired aims and anticipated outcomes for the program are reported as reduced social isolation through social group connections, feeling connected to their community, feeling empowered to support other beneficiaries and an increased trust in Legacy.

Sydney Legacy Club's Tiered Support System

Sydney Legacy is committed to meeting the needs of contemporary families also referred to as 4G families.

The Club introduced a tiered system for the assessment of financial needs and support.

Families are assessed by a Tier Assessment Panel comprising Legatees and relevant members of staff. Whatever their assessed tier of financial support, all families continue to receive the same level of access to social and wellbeing support services.

The work done by Legacy is a costly business.

The incorporation has assets and investments, but as is the case with most benevolent organisations, cash on hand is never enough to meet demand.

The case studies are excellent examples of what Legacy can do. They are all, however costly and without the stability of sustained funding support, will be unlikely to survive without forming funding partnerships.

On the positive side, they are Legacy's best advertisement for promotion to potential donors and in the case of government, proof of who carries the weight of responsibility when it comes to the support of veterans' families.

The introduction of the professional case management of Legacy programs and services has brought a substantive change to the standards of Legacy's service provisions for veterans' families.
Change is what happens as we sit and debate its pros and cons. That makes all the talk about change within Legacy, a moot point. It has happened and will continue to happen and at a likely accelerated rate.

There remains much for Legacy to do.

Within Legacy ranks, there is an impressive array of talent demonstrating strong leadership and innovation that is reinforced by their commitment to do better and to put all beneficiaries first, beyond and above all local politics and territorial interests.

They are the present standard bearers and Legacy's future.

As one participant and former ADF member put it;

When I look at Legacy, I ask myself; would I want this organisation to look after my family?

Surely that is both the true test and the most important benchmark.

During the evaluation, a few participants observed that the time had come for Legacy to decide whether or not it is a social Club or an organisation that provides service based upon the best principles of case management.

The fact is that Legacy is both and historically, both are provided within its service model.

Beneficiaries come to Legacy to connect.

They are widows and widowers whose grief is an isolating experience.

They are those whose disabilities set them apart from most of their friends and they seek people like themselves. They are the partners of veterans who need to connect with someone, to give them time to talk or not to talk about their situations. Sometimes sharing a cup of coffee with a Legatee or their Case Worker is the escape they need from their burdens.

If this evaluation has any influence, it will be in the actions of Legacy standard bearers working with Legacy beneficiaries who will take the evaluation as the first step in preparing for a better future for all of those Legacy beneficiaries to come.

RECOMMENDATIONS

The participants in the national evaluation are representatives from every level of the Legacy organisation.

Their leadership and commitment to service, their informed and expert knowledge, their corporate experience and their aspirations for Legacy beneficiaries make the implementation of their recommendations elemental.

It will take leadership from Legacy Australia to ensure their contributions are taken seriously and that action is taken.

Legacy has within its ranks those whose attributes make them fit to fill the roles as advisers to the implementation process.

It is in recognition of their capabilities that the following recommendations are put forward.

A National Advisory Group

RECOMMENDATION 1:

a) That Legacy Australia Inc. appoint an advisory group of Legatees and Staff who demonstrate the leadership, skills, knowledge and qualifications to implement the recommendations from the evaluation.

This to be done in consultation with Legacy Clubs and within a timetable set by the Advisory Group.

b) That the advisory group have the authority to call external advisers with the relevant specialisations should they be required.

The Establishment of Minimum Standards of Service

RECOMMENDATION 2:

A definitive statement of guidelines for the consistency of practice from Legacy Australia to identify those who are entitled to Legacy support. This does not preclude any discretionary decisions made by Legacy Clubs for exceptional circumstances.

That in accordance with Legacy's core purpose as outlined in the Legacy Charter, the National Advisory group prepare national minimum standards of service and by taking into account the disparities of resources across Legacy Clubs, design a plan to address these shortfalls.

The National Advisory group may wish to consider:

- *minimum standards for consultation with beneficiaries to identify minimum expectations of the levels of service support;*
- *average regulations for service delivery;*
- *resource capability;*
- *service delivery outcomes;*
- *strategic support;*
- *management and administration.*

That an adjunct to the national minimum standards be for a training and development program for Legatees and Staff. The program can be offered to Legatee recruits as part of their orientation.

National Mission Statement and Strategic Plan

RECOMMENDATION 3:

That the executive of Legacy Australia and its Board of Directors re-state the national mission that describes:

- *a strategic plan for its long-term direction;*
- *a delineation of organisational activities;*
- *an identification of capabilities and purposeful action;*
- *support for digital platforms for data management and sharing, transparency and the impact of service delivery for Legacy beneficiaries.*

The Measurement of Standards and Quantitative Data

RECOMMENDATION 4:

a) That the National Advisory group in conjunction with Legacy Australia Inc. consult with professionals whose expertise in the measurement of social impacts can assist with the development of a model for the long-term positive outcomes resulting from Legacy programs and services.

b) That Legacy Australia Inc. partner with researchers whose expertise is in systematic investigative processes which revise and also increase knowledge for solving problems and for developing new measurement processes, programs and services for Legacy beneficiaries.

c) That the research be used to assist Legacy Clubs to develop their own evaluation models that incorporate ongoing monitoring objective assessment of the relevance, efficiency, effectiveness, impact and sustainability of their programs and services at any particular point.

And for that monitoring to be systematic and continuous assessment which allows for adjustment and integration into day-to-day management.

The Management of Change

This is not separate from but rather an integral part of the preceding recommendations.

RECOMMENDATION 5:

a) That Legacy Australia Inc. commit to a process of change management by supporting the National Advisory group's guidelines to incorporate cultural and generational change in all management practices at all levels of the organisations and that these guidelines reflect best practice in change management.

b) That the guidelines include opportunities for the digitisation of services for and the establishment of program partnerships that will improve access to beneficiaries who live remotely.

Fundraising and Marketing in the Digital Age

In considering the likely impact of any Legacy fundraising and marketing campaign is the reality that only a certain and small percentage of the population have or have had direct or related experience with military service.

The case studies in the evaluation are prime examples of '*the evidence*' that can be '*showcased*' to prospective donors who may prefer to see their monies linked to actual programs which benefit Legacy beneficiaries.

It is also important to tell the '*hard stories*'; families who battle environments where domestic violence and childhood trauma are all too prevalent. Funding for recreational and leisure programs for Legacy Youth offer a respite for many children and offer them social connections.

Legacy has the opportunity to advise the government via ESORT about the type of funding streams that include the aged, the youth and people with disabilities.

Quantitative data will make the evidence compelling and real.

RECOMMENDATION 6:

For Legacy Australia to adopt a funding plan that is twofold:

1. *Long-term Planning*
   - *a research project partnership to map re-settlement locations of potential Legacy beneficiary veterans' families in order to establish quantitative data for funding based estimates. This data can be added to the estimates for widow(er) populations from DVA;*
   - *the separation of assessed needs and the capability to support them;*
   - *the distribution of monies to fund staff, programs and services;*
   - *the management of assets and liabilities;*
   - *the costs of compliance; and*
   - *regulated financial reporting.*

2. *Legacy Clubs' Strategic Planning*
   - *operational budgets which react to the assessment of beneficiaries' needs; and*
   - *financial targets for appropriate programs, services and service delivery.*

Advocacy for Legacy Youth

RECOMMENDATION 7:

a) That Legacy Australia Inc. expand its national program for youth leadership by adding funding for specific grants for Legacy Club programs which enhance social connections, entertainment and recreational activities that respond to the interests of the different age groups of Legacy Youth.

b) That Legacy Australia Inc. form partnerships with leaders in the field for youth support, for example with Kookaburra Kids.

c) That Legacy Australia Inc. advocate for the expansion of appropriate mental health support services for children and timely access to emergency support for children in extreme need.

A National Bulletin Board

One of the major issues for Legacy Clubs is the decline in the number of active Legatees.

One Club has addressed the problem by partnering with a volunteer adviser. Others have or are in the process of revising and modifying their recruitment policies.

Fifty percent of evaluation participants said that they thought a national recruitment program may help. The others preferred to seek their own Legatees based upon their beneficiaries' requirements and the gaps in skills and expertise that need to be filled.

There was strong support for a national digital board within the current Legacy Australia website.

RECOMMENDATION 8:

That a digital bulletin board be included on the national website to provide information in a timely manner about such subjects as:

- *legislation which affects beneficiaries;*
- *compliance and reporting;*
- *government programs and services;*
- *current research that is relevant to Legacy programs and services support;*
- *trend and foresights which impact on marketing and promotion;*
- *models for the amalgamation of Legacy Clubs that have been tested and shown to be successful; and*
- *Any other subjects that arise.*

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5 Attachments

ATTACHMENTS

1. Updated Program Planning Framework Older Widows 2020 – Legacy Brisbane
2. Updated Program Planning Framework PWD 2020 – Legacy Brisbane
3. Updated Program Planning Framework Youth 2020 – Legacy Brisbane
4. National Evaluation Questionnaire
5. Case Study – Sydney Legacy Tier System

    a) SLC Tier System Attachment 1 - Family's Financial Health Check v1.9

    b) SLC Tier System Attachment 2 - Family's Wellbeing Scale v1.5

    c) SLC Tier System Attachment 3 - Legatee Report on Family's Financial Situation v1.0

    d) SLC Tier System Attachment 4 - LCS parents overview Tier 1

    e) SLC Tier System Attachment 5 - LCS parents overview Tier 2

    f) SLC Tier System Attachment 6 - LCS parents overview Tier 3

    g) SLC Tier System Attachment 7 - Decline Additional Finance Assistance Form v1.2

    h) SLC Tier System Attachment 8 - Revised Evaluation of 4G Tier Assessment Panel Operations

Attachment 1

Program Planning Framework for Older Widows

Auditable Mission – Mission Alignment – Aspirational Mission

SITUATION

Provide support for older, eligible war widows following the death of a veteran spouse

Inputs

What we invest

- Qualified CSOs and Legatees
- Compensation and Entitlements Advocate
- Contact Centre Coordinator and volunteers
- Research
- Materials
- Funding (budgets for emergency call system, newsletters, emergency financial relief, gifts and cards and care groups)
- Stakeholder development and community engagement

Activities

What we do

- Advocacy
- Contact Centre
- Emergency financial relief
- Backyard Assist
- Social support and activities (Laurel Clubs and Care Groups, Nonas High Tea)
- Emotional support
- Referrals to appropriate services including financial advice
- Financial support based on need
- Emergency alarms
- Communications (Torch)
- Pension support and advocacy
- Future planning
- Home visits

Outputs (Direct)

What are the direct outputs?

- Increased financial and emotional security
- Increased knowledge of support services available
- Increased level of positive connections and social networks
- Supported access to relevant benefits

Outcomes (Medium Term)

What are the medium term results?

- Accessing relevant services
- Increased level of resilience and self-confidence
- Reduced levels of isolation
- Managing money appropriately

Impact (Aspirational)

What is the social problem being addressed?

- Financial security
- Wellbeing, health and security
- Self-determination
- Socially connected Mentally resilient

Evaluate what we do

Focus – Collect Data – Analyse and Interpret -Report

Rest of the World Impacts (Eco-System) hard to measure – Collaborate to gain greater outcomes / impact

Focus – Collect Data – Analyse and Interpret - Report

April 2020

HIGH

COMPLEXITY

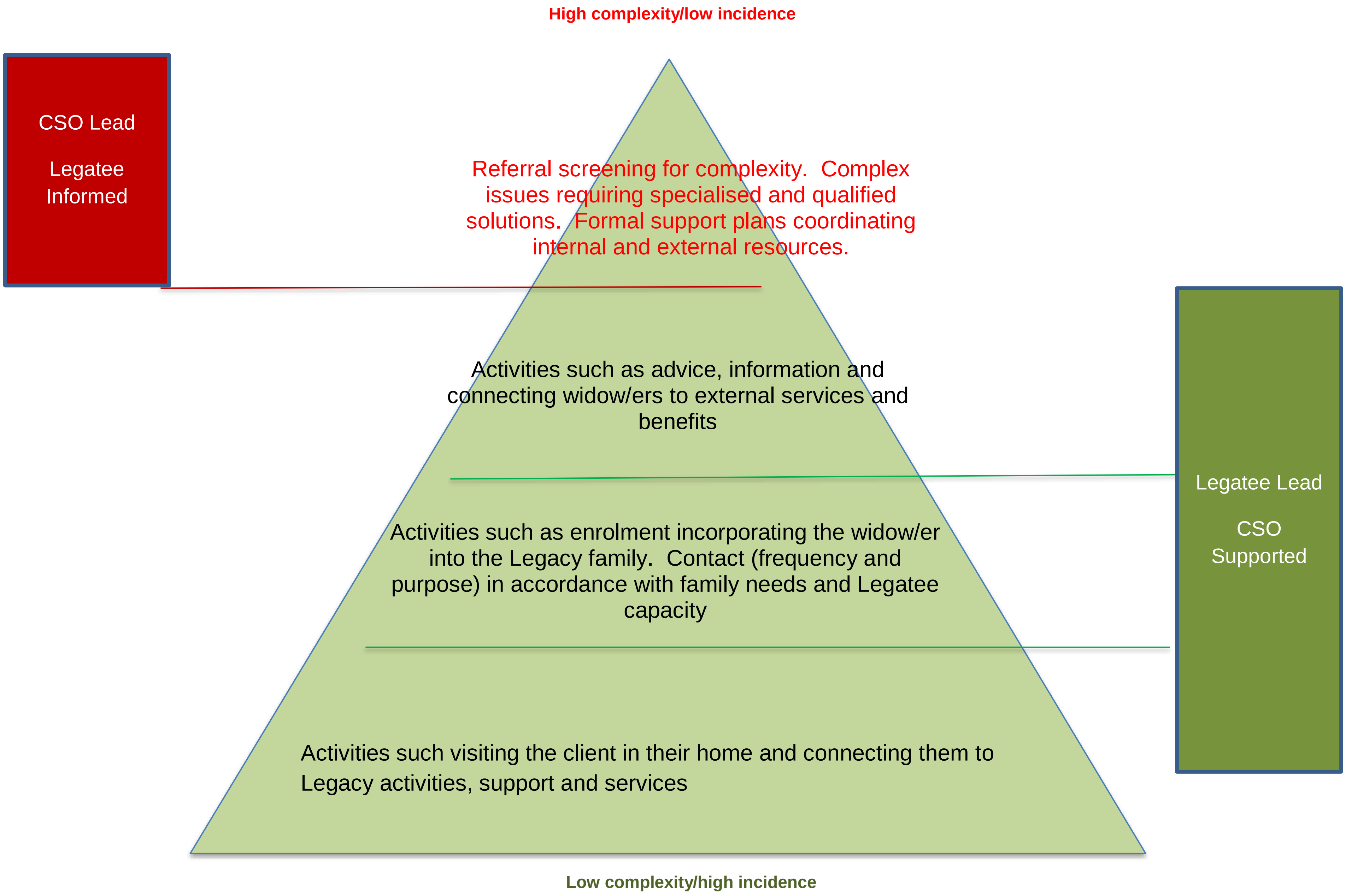
LOW

Description of Support	Examples	Lead Legacy Agent
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.	• Mental health advice incl. suicide awareness, hoarding, capacity • Pension submission to DVA/other external agencies • Complex family issues • Elder abuse	**Level 4 - CS Team Involvement (Lead).** ***(High Complexity/Low frequency)***
Activities such as advice, information and connecting widow/ers to external services and benefits.	• Link into DVA or My Aged Care • Referrals to relevant agencies for financial advice or estate planning • Pension advice • Pension submission to Legacy House	**Level 3 – Legatee Lead (ATDP Level 2 Qualified)** CS support or advice as requested. (Likely)
Activities such as enrolment incorporating the widow/er into the Legacy family. Contact (frequency and purpose) in accordance with family needs and Legatee capacity	• Initial needs assessment • Pension data collection • Trusted family friend	**Level 2 – Legatee Lead** CS support available. (Unlikely)
Activities such visiting the client in their home and connecting them to Legacy activities, support and services	• Conduct home visits • Birthday cards • Legatee attend or support Laurel Club/Care Gp/events • Emotional/Social Support • Transport widow/ers to appointments or Legacy events • Back Yard Assist nomination	**Level 1- Legatee Lead.** CS support at initial assessment only (likely). *(Low Complexity/High frequency)*

LOW

FREQUENCY

HIGH


High complexity/low incidence
CSO Lead
Legatee Informed
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.
Activities such as advice, information and connecting widow/ers to external services and benefits
Activities such as enrolment incorporating the widow/er into the Legacy family. Contact (frequency and purpose) in accordance with family needs and Legatee capacity
Activities such visiting the client in their home and connecting them to Legacy activities, support and services
Legatee Lead
CSO Supported
Low complexity/high incidence

April 2020

Attachment 2

Program Planning Framework for Disability Support Program

Auditable Mission – Mission Alignment – Aspirational Mission

SITUATION	Inputs	Activities	Outputs (Direct)	Outcomes (Medium Term)	Impact (Aspirational)
Provide support for eligible people with a disability. This is most likely the (adult) son or daughter of a Legacy widow	**What we invest** • Qualified CSOs and Legatees • Compensation and Entitlements Advocate • Research • Advocacy • Materials • Funding (budget for events, bursary, financial assistance and gifts and cards • Stakeholder development • Connect to local community support and experiences	**What we do** • Emergency financial relief • Social support and activities (Explorer Program of events) • Financial support based on need (including Limbless Soldiers Bursary) • Emotional support • Pension support and advocacy • Independent living skill development • Future planning • Transition to supported care (where appropriate) • Referral and advocacy to relevant services including financial advice	**What are the direct outputs?** • Increased knowledge of support services available • Increased level of positive connections and social networks • Connection to community • Supported access to relevant benefits (including NDIS) • Increased health and well-being strategies.	**What are the medium term results?** • Increased access to relevant services • Increased level of resilience and self-confidence • Reduced levels of isolation • Increased ability to manage money and lifestyle	**What is the social problem being addressed?** • Increased financial security • Increased levels of wellbeing, health and security • Increased levels of self-determination

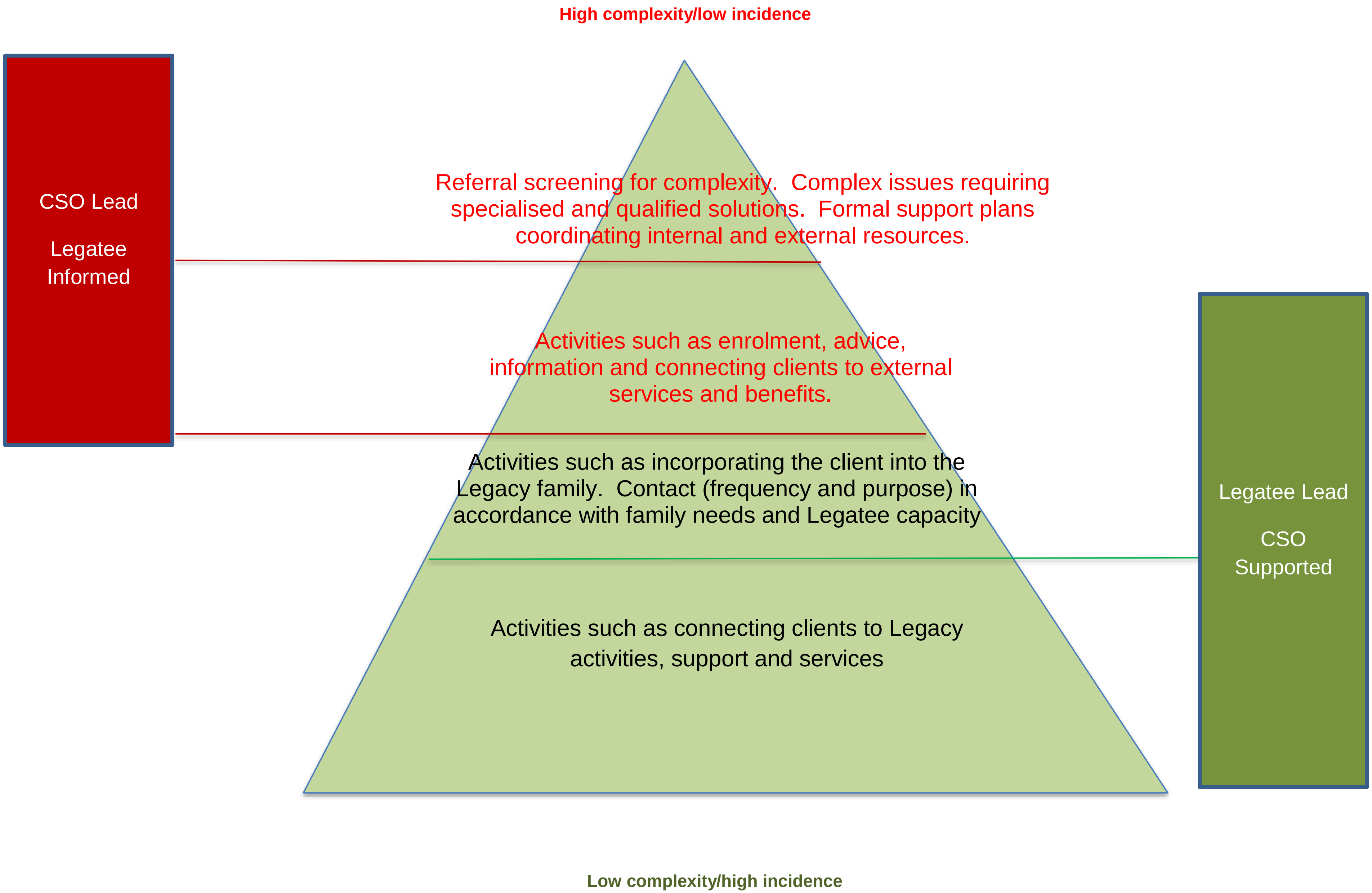
Evaluate what we do

Focus – Collect Data – Analyse and Interpret -Report

Rest of the World Impacts (Eco-System) hard to measure – Collaborate to gain greater outcomes / impact

Focus – Collect Data – Analyse and Interpret - Report

Dec 2020


High complexity/low incidence
CSO Lead
Legatee Informed
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.
Activities such as enrolment, advice, information and connecting clients to external services and benefits.
Activities such as incorporating the client into the Legacy family. Contact (frequency and purpose) in accordance with family needs and Legatee capacity
Activities such as connecting clients to Legacy activities, support and services
Legatee Lead
CSO Supported
Low complexity/high incidence

Dec 2020

COMPLEXITY

LOW

Description of Support	Examples	Lead Legacy Agent
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.	• Mental health advice incl. suicide awareness, hoarding, capacity, abuse • Pension submission to DVA/other external agencies • Knowledge of NDIS, process of applying and service provision	**Level 4 - CS Team Involvement (Lead).** *(High Complexity/Low frequency)*
Activities such as enrolment, advice, information and connecting clients to external services and benefits.	• Initial needs assessment • Support around delivery of in-home services (DVA, My Aged Care) • Meeting any changing needs as client ages • Pension advice • Pension submission to Legacy House	**Level 3 – CS Team Involvement (Lead).**
Activities such as incorporating the client into the Legacy family. Contact (frequency and purpose) in accordance with family needs and Legatee capacity	• Conduct home visits • Pension data collection • Trusted family friend • Nominations for Legacy awards	**Level 2 – Legatee Lead** CS support available. (Unlikely)
Activities such as connecting clients to Legacy activities, support and services	• Legatee attend Explorer events to better understand client group • Birthday cards • Emotional/Social Support • Back Yard Assist nomination	**Level 1- Legatee Lead**. CS support at initial assessment only (likely). *(Low Complexity/High frequency)*

FREQUENCY

HIGH

Dec 2020

Attachment 3

Program Planning Framework Model for Youth Development

Auditable Mission – Mission Alignment – **Aspirational Mission**

SITUATION

Provide support to eligible children and young people following the death, disablement or illness of a veteran parent

Inputs

What we invest

- Qualified CSOs and Legatees
- Compensation and Entitlements Advocate
- Research
- Advocacy
- Social media platform
- Materials
- Funding (budgets for youth camps, contact, financial support, education grants, 2/2 Anti-Tank Bursary and youth development)
- Stakeholder development and community engagement
- Youth Leader program design and implementation strategy

Activities

What we do

- 3- day leadership camp
- Peer support
- Mentoring and wellbeing support
- Training / workshops (3 per year)
- Information and referral
- Financial assistance based on need (education, wellbeing and emergency)
- Crisis intervention

Outputs (Direct)

What are the direct outputs?

- Increased knowledge of support services available
- Increased knowledge of positive coping strategies
- Increased peer support
- Increased hope for the future
- Increase in job ready skills and experience
- Enhanced Leadership knowledge and skills

Outcomes (Medium Term)

What are the medium term results?

- Increased financial security
- Increased mental health
- Increased positive, social relationships
- Increased self-awareness and leadership potential

Impact (Aspirational)

What is the social problem being addressed?

- Employability and educational attainment
- Community involvement
- Wellbeing, health and security
- Self-determination

Evaluate what we do

Focus – Collect Data – Analyse and Interpret -Report

Rest of the World Impacts (Eco-System) hard to measure – Collaborate to gain greater outcomes / impact

Focus – Collect Data – Analyse and Interpret - Report

April 2020

HIGH

COMPLEXITY

LOW

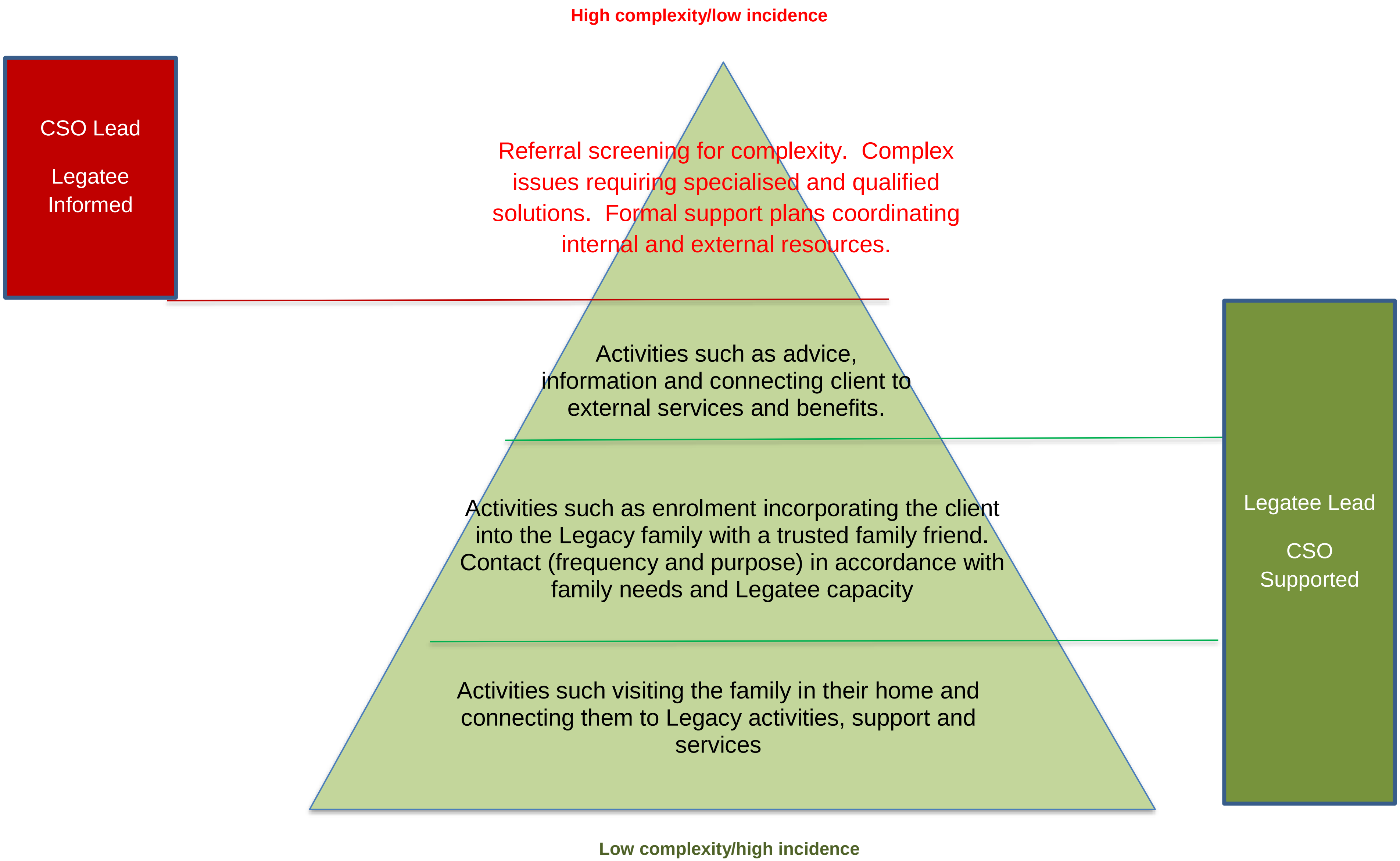
LOW

FREQUENCY

HIGH

Description of Support	Examples	Lead Legacy Agent
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.	• Mental health advice incl. suicide awareness and mental illness • Pension Submission to DVA/other external agencies • Complex family issues	**Level 4 - CS Team Involvement (Lead).** ***(High Complexity/Low frequency)***
Activities such as advice, information and connecting client to external services and benefits.	• Link into local agencies incl. schools, DVA, PCYC • Meeting any changing need as client approaches 26	**Level 3 – Legatee Lead (ATDP Level 2 Qualified)** CS support or advice as requested. (Likely)
Activities such as enrolment incorporating the client into the Legacy family with a trusted family friend. Contact (frequency and purpose) in accordance with family needs and Legatee capacity	• Initial needs assessment • Trusted family friend • Career, training and education support • Nominations for awards/bursaries and national activities	**Level 2 – Legatee Lead** CS support available. (Unlikely)
Activities such visiting the client in their home and connecting them to Legacy activities, support and services	• Conduct home visits • Transport to appointments or Legacy events • Birthday cards • Legatee attend or support youth camps/events • Emotional/Social Support	**Level 1- Legatee Lead.** CS support at initial assessment only (likely). *(Low Complexity/High frequency)*

April 2020


High complexity/low incidence
CSO Lead
Legatee Informed
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.
Activities such as advice, information and connecting client to external services and benefits.
Activities such as enrolment incorporating the client into the Legacy family with a trusted family friend. Contact (frequency and purpose) in accordance with family needs and Legatee capacity
Activities such visiting the family in their home and connecting them to Legacy activities, support and services
Legatee Lead
CSO Supported
Low complexity/high incidence

April 2020

Attachment 4

LEGACY

National Evaluation Questionnaire

Identification

1. Please circle your location.

NSW – VIC – QLD – SA – WA – TAS – ACT – NT – UK

2. Please circle which best identifies your Club.

Metropolitan – Regional – Country – Remote

3. Name of your Legacy Club ______________________________

4. Circle the position you hold.

Legatee   Paid Staff   Volunteer   Other (please specify) ______________________

Club Personnel

Please help us understand the makeup of your Legacy Club.

PAID STAFF

5. Please highlight the roles which apply to your Club.

CEO	Compensation Advocates	Legacy Village Administrator
Administrative Support	Liaison Officers / Advocates	Administrator for Legacy Aged Care facilities
Accredited Finance Manager	Legal Support Adviser	Maintenance & Ground Staff
Wellbeing Advocates	Medical Support Adviser	None of the above
Other (please specify)		

VOLUNTEERS

6. Please highlight the roles which apply to your Club.

Legatees	Compensation Advocates	Wellbeing Advocates	Liaison Officers / Advocates
Other (please specify)			

Decision Making

7. Please highlight the applicable role(s) to show executive officers and specialist advisers who are accountable for Club decisions to benefit Legacy beneficiaries.

Legatee Club President	Legatee Club Vice-President	Legatee Finance Officer	Legatee Board of Directors
CEO	External Advisors e.g. Accountant/auditors	Legal advisor	Medical adviser(s)
Other (please specify)			

COMPLIANCE

8. Please highlight the applicable box(es) for your club.

Reporting schedule to ACNC	Privacy and informed consent policies	Referrals
Annual audits of Club accounts	WHS policy	Standardised reporting e.g. models of care, case notes
Data base to facilitate evidence-based reporting	Risk Management Policy	Monitoring and Review
Other (please specify)		

9. Terms of Reference which clarify:

Roles and responsibilities	Ethics and protocols	Relationship with advisory bodies
Aims and outcomes	Communication	Membership
Other (please specify)		

Beneficiaries

10. Who are your beneficiaries? (Please highlight)

Widow(er)s	Beneficiaries with a disability
Spouses/partners/children of veterans who have given their health	
Junior Legatees	
Other (please specify)	

Programs

SUPPORT PROGRAMS

11. Eligibility is decided according to: (Please highlight)

Legacy Charter	Entitlement criteria	Legislative definitions requirements
Specific criteria designed by Club	Evidence of need	Referral
Other (please specify)		

PROGRAM CATEGORY

12. For widow(er)s and spouses/partners of veterans who have given their health (please highlight)

Allied Health	Laurel Club	Legacy Aged Care facilities	Legacy Village Accommodation
Dental	Torchbearers	Ethical and legal services	Widows' clubs
Financial, e.g. sustenance grants	Recreational including excursions	Referral to specialist services	Respite care
Social	War Widows' Pension applications	Home visits including to aged care facilities	Hospital visits
Transport e.g. taxi vouchers for medical, Legacy social and recreational appointments			
Family Support/ Family Assist programs for families of 4G veterans			
Other (please specify)			

Questionnaire continues overpage…

Beneficiaries with a Disability

13. Please highlight applicable box(es).

Dental	Transport medical and Legacy social and recreational appointments	Ethical and Legal Services
Social	Respite Care	Referral to specialist services
Recreational including excursion	Accommodation	NDIS
Other (please specify)		

Legacy Juniors

14. Please highlight the applicable box(es) for your club.

Private tuition	Holiday camps	Health and wellbeing
Dental	Subsidies for childcare	Subsidies for after school care
Financial support for school education requisites		
Financial support for local recreational activities		
Financial support for extra curricular activities, e.g. music lessons		
Scholarships programs for further education including university studies, TAFE, traineeships and apprenticeships		
Referral to specialist services		
Other (please specify)		

Service Delivery

Please highlight the roles to indicate those responsible for delivery mechanisms for Legacy support programs.

15. Legacy Aged Care

Accredited staff
Other (please specify)

16. Wellbeing Advocacy

Wellbeing Advocates	Legatees	External support
Other (please specify)		

17. Compensation Advocacy

Compensation Advocates (Paid)
Compensation Advocates (Legatees)

18. Referrals to specialist services

CEO	Board of Directors	Wellbeing Advocates

19. Social activities

Wellbeing Advocates	Legatees

20. Home visits

Wellbeing Advocates	Legatees

Resources

The resources of volunteer organisations are tested by the increasing demand for services to meet the needs of contemporary families.

We are faced with complex family situations that test our personnel, our financial capacity and our capability.

This is especially applicable for Legacy Clubs which rely mostly or completely on Legatees.

Knowledge of the impact of demand on our resources and our capacity to meet those demands is integral to the planning for Legacy support for today's Legacy families and for those of the future.

21. Please highlight the applicable boxes to indicate the resources deficit at your Club

Wellbeing Advocates	IT Support
Compensation Advocates	Specialist Support
Finances	Professional partnerships
Financial expertise	Legatees
Access to information regarding government and non- government programs	
Other and Comments:	

Questionnaire continues overpage…

Some Legacy clubs currently partner with other ESOs and specialist support groups to ensure that our Legacy beneficiaries do not miss out where their expertise is required.

Below is a list of some of the areas of identified need where specialist support and resources are available to us.

22. Please tick a box(es) to indicate those accessed by your club.

Mental Health	Child development
Counselling	Disabilities specialisms
Financial	NDIS
Domestic and Family Violence	Online networks e.g. peer support
Community housing	Legal
Respite care	Employment services
Carers' support services	
Other and Comments:	

23. Here is your chance to comment further on subjects that are not covered by the questions above.

More information about the evaluation for you.

There are two further evaluation tools which we will use to collect data.

They are one-one interviews. They will be conducted via zoom or telephone whichever is suitable to you.

There is a form available online for you to record your agreement to an interview. You will be asked to supply your name and contact details.

The second and final part of the collection of information will feature case studies of exemplary and innovative Legacy support programs.

Some of them partner with external organisations to ensure partnerships where the required expertise is available.

Thank you for your participation.

Legatee Elizabeth Ward

Case Study: Tiered Support System

Name of Legacy Club: Sydney Legacy

Title of Program/Service: Tiered support system

Beneficiary Group: Widow/ers, Partners of Veterans who have given their health and children of both groups

Category: Wellbeing, social, socioemotional, recreational, educational and financial

Type: Recurring, ongoing

Synopsis:

Sydney Legacy is committed to meeting contemporary (4G) families' needs. Over the last few years, Sydney Legacy has seen a significant increase in the number of families enrolled and requiring emotional, social and financial support. The expectation that numbers will continue to grow required Sydney Legacy to change how financial support is allocated to families, based on need. Until the end of 2020, all families regardless of their means were offered the same, significant level of financial support.

Families supported by Sydney Legacy now access financial support under a 3-tiered model known as the 'Tier System'. Families are assessed by the Tier Assessment Panel, comprising of Legatees and relevant staff members. The Panel makes a recommendation regarding each family based on a range of financial, social and emotional wellbeing factors. The new system provides support based on three graduated bands or "tiers". The Tier System commenced on 1 February 2021. Tier 1 families require minimal financial support, Tier 2 families require moderate financial support and Tier 3 families require the highest financial (and often emotional) support. Families will be assessed at least every three years, and more frequently if circumstances change. A copy of the current Sydney Legacy Tiered provisions is attached. This guidance is provided to other LCS Clubs to make decisions on their families.

The change is not intended to discriminate but rather to allocate Sydney Legacy funds in a way that focuses on those who are struggling most receive the financial support they require at the time it is required. Tertiary students and families with children in child care will continue to have their support determined on a case by case basis.

It is important to note that all families continue to receive the same level of access to social and wellbeing supports irrespective of the tier they are assigned. This includes Community Service Worker (CSW) assistance, invitations to attend activities and camps and the opportunity to apply for education grants and scholarships.

Sydney Legacy recognises a family's financial circumstances may change suddenly, therefore, families may request a review of their financial support at any time through their Legatee. Most importantly: any family, irrespective of their tier, may request crisis support funding at any time.

Aims and Anticipated Outcomes:

The desired outcome for the tiered level of support model is stabilisation, psychosocial development, resilience and transition[1]. Indicators that this outcome has been achieved include:

- decreased levels of stress in the family unit;
- increased stability and sense of financial and emotional security;
- increased sense of wellbeing;
- a feeling of empowerment and control of their decision making;
- children are well-educated and prepared for a successful career of their choice;
- beneficiaries have renewed confidence in their own ability; and
- increased trust in Legacy.

The social impact on the family unit as part of the Sydney Legacy Four Step Transformation Process is measured using the Outcome Star Assessment Tool.

The Family Star is a version of the Outcomes Star; a set of tools for supporting and measuring change when working directly with people. It is an outcomes tool that enables organisations to measure and summarise change across a range of services, and supports families with different levels of needs. It is also a key work tool that can help parents make changes by providing them with a map of the journey they need to take to be more effective parents and to provide a way of plotting their progress. This tool uses a visual guide to the journey of change which is reflected in the star and as revisions are completed.

This tool is used in a person-centred approach to include the parent/s, CSW and Legatee's opinion on a specific family. The tool generates an action plan and ensures that each party is clear on their responsibilities. It indicates that Legacy provides purposeful, intentional and assessable support.

The Family Wellbeing Scale is based on the Family Star. Community Service Workers have been able to utilise this data in the Outcome Star format to ascertain a family's overall wellbeing.

Process:

The process involves four steps:

1. Families are required to complete the following forms to their allocated Legatee or assigned CSW (attached)[2]:
    - Financial Health Check Form
    - Family Wellbeing Form

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1 For more information on the Sydney Legacy Transformation process that underpins the desired outcomes refer to LCS Social Impact Paper 2018 and LCS Case for Support Paper 2020.

2 Families also have the opportunity to complete a "Decline Financial Assistance form" which means they are automatically placed in Tier 1 and do not have to complete the financial health check form. They are also provided with a 'Privacy and Confidentiality form' so they know who has access to their sensitive information.

2. The Legatee/CSW then provides a Legatee Report based on the family self-assessment (Family Wellbeing Form) to the Sydney Legacy Assessment Panel[3] to recommend which Tier the family will be allocated.
3. Family is advised of the outcome of the Panel decision.
4. Family can make an appeal of the Panel decision (if required) via their allocated Legatee or assigned CSW.

Legatees and staff that would be involved in the process were consulted throughout and provided with training before going out and completing the forms with their family/families. All Legatees conducting these financial assessments were offered mentoring by other 4G Legatees and provided a written guide and Zoom training session. They were also sent an evaluation after the Tier System went live to reflect on how it went and any suggestions/changes/feedback they had for future versions.

Discussion:

Legatees were asked to guide each family through a financial health check and a wellbeing scale. Legatees also completed a confidential report about each family's overall financial position and their current welfare. Legatees were asked to make a recommendation regarding the Tier they considered was appropriate for the family they support. In the absence of a Legatee, a CSW completed this process. When each family was considered by the panel, the Legatee or CSW could discuss each family's needs with the panel in person, or via Zoom.

The Panel convened eight times between 10 November 2020 and 2 March 2021. Meetings were mainly face to face, with the exception of one Zoom meeting. Each meeting lasted between two and three hours. Panel members were provided with all the assessment information three or more days before each meeting and were able to prepare in advance for the meetings. This was in light of the Tier System going live on 1 February 2021. Panels for new families/families seeking re-assessment are currently held over Zoom or via email threads due to the pandemic. The Panel has been consistent in their decision making and have used a grid to write recommendations and capturing decisions that will inform future deliberations.

Initially, the Panel focussed on a family's financial position to inform their decisions. It soon became evident that a wide range of issues impact on a family's financial stability and welfare. The Panel therefore widened its criteria to consider the following:

1. Income/expenditure/savings/debt;
2. Level of financial stress ;
3. Social/emotional/health issues that impact finances;
4. Current financial support from Legacy;
5. Family's financial skills/sustainability/self-sufficiency;
6. Other contributors to household income; and
7. Other relevant factors.

[3] The Panel chaired by a Legatee and comprised of Legatees, 4G CSW and Compensation and Advocacy staff.

Using this revised set of criteria enabled the Panel to conduct a more holistic assessment of each family's situation.

In the course of their deliberations, the Panel also conducted a review of possible entitlements and services a family might have been eligible to receive from DVA, state government services and other ESOs. Referrals were made/passed on to Legatees accordingly.

The Panel assessed 86 families in total this year (as at 1/4/2021) and recommended the allocation as follows:

1. Tier 1 - 30 families (34%). Of these, fourteen (40%) families elected not to participate in the assessment and were therefore automatically assigned to Tier 1. Nine (26%) families did not return their financial assessment and were temporarily placed in Tier 1 until more information is received. Seven (20%) families were recommended for Tier 1 by the Panel.
2. Tier 2 – 28 families (33%).
3. Tier 3 – 28 families (33%).

Findings and issues:

Quality of information:

The Panel found that information from Legatees was most helpful in understanding the context of the family's financial and social situation. Allowing Legatees two opportunities to provide information on their families (in writing and directly to the Panel) was seen as very worthwhile. However, there were inconsistencies in the quality of information received from different Legatees and a significant number of families did not have the support of a Legatee when completing the assessments. CSWs were required to assist families in these circumstances.

To improve the quality of information presented to the Panel the following recommendations will inform future annual assessments:

1. That all possible assistance be given to Legatees in providing Financial Check information. The Panel's strong feeling was that high quality information resulted in fairer decisions.
2. Prior to the process beginning, a Legatee is clearly assigned the task of assisting each family.
3. Mentoring may be a useful tool for new Legatees, or those who are not confident in collaborating with families. This could include having a CSW or another Legatee attend the meeting to complete the paperwork with the family.

Evaluation:

The process given it was the first time conducted was evaluated as follows:

1. Panel conducted evaluation discussions during and after meetings.
2. Panel sent a survey (via Survey Monkey) to all Legatees and CSWs involved in the process and received 25 responses (with a five point scale – Strongly Agree, Agree, Neither Agree nor Disagree, Disagree and Strongly Disagree.

3. The Panel post the dissemination of recommendations, met to specifically to evaluate the overall process, methods and outcomes to determine lessons learned.

Skills:

The Panel members worked effectively and collaboratively and provided the right mix of expertise to conduct the assessments. The key skills the Panel members brought to the process were:

1. A deep knowledge of individual families, their circumstances and needs.
2. Expert knowledge about family entitlements including DVA, Centrelink and other entitlements.
3. A commitment to equity and transparency.
4. Skills in communication and collaboration.
5. An understanding of Legacy's aims and structure.
6. Detailed appreciation of record-keeping.

This subjective observation was confirmed by the results of the survey sent to Legatees and CSWs supporting families and informed by the following facts:

83% of respondents agreed or strongly agreed that, *'The Panel considered all the relevant information and made a fair recommendation'.* Only one respondent disagreed with that statement.

61% of respondents agreed or strongly agreed that *The Panel made helpful suggestions to follow-up and further assist my families.* Three respondents disagreed. It should be noted that the Panel did not always make follow-up suggestions to Legatees and CSWs and therefore 26% of respondents neither agreed nor disagreed with this statement.

83% of respondents agreed or strongly agreed that*, 'The opportunity to give feedback to the Panel via Zoom or in person is helpful.* Only one respondent disagreed with that statement.

80% of respondents agreed or strongly agreed that '*The Legatee Report form allows Legatees to accurately describe a family's circumstances.'* Only one respondent disagreed with that statement.

71% of respondents agreed or strongly agreed that '*The Wellbeing Scale assists in understanding a family's financial, social and emotional situation.'* Only two respondents disagreed with that statement.

Post the evaluation it was decided to improve the Panel's representation and efficiency in future given that a number of NSW based Clubs are using this methodology the following actions to be taken:

1. The panel include representatives from other Legacy Clubs to draw on the breadth of experience in making recommendations (where feasible). This action can be achieved by better use of technology to link panel members.
2. An administrative assistant should attend panel meetings to make notes and record decisions on a data base.

Workload:

The workload for all involved was large and time consuming due to the process being new as well as also being a result of such a large number of families being assessed at the one time. Initially, Sydney Legacy planned to conduct a formal annual reviews but this is not realistic or achievable in volunteer based organisation.

The Panel recommended to the Club Management Committee the following in order to spread the workload and still conduct reviews when relevant:

1. A review can be done at any time if requested by; a) The Panel, b) A Legatee/CSW, c) The 4G Family Support Team Leader, d) A family themselves. Reviews would generally be suggested if a family's circumstances have significantly changed.
2. Each year, the panel would review any requested reviews, plus, conduct routine reviews of additional families from a specific region or regions. In total, this would be approximately one third of the total number of families. All families would therefore be reviewed every three years.
3. Routine reviews should be conducted in August/September, allowing families to receive notification of decisions in early October. This would enable them to make informed decisions about, for example, school enrolments and possible activities for the following year.
4. The next routine reviews should be undertaken in August/September 2022. This review would effectively be 18 months from the first review; however, all subsequent reviews would follow a twelve-month cycle.

Family financial management:

The Panel noted that a number of families had very poor financial management skills and needed to improve their skills in order to make the best use of their existing funds and any funds Sydney Legacy might allocate to them. The Panel therefore recommended that Sydney Legacy investigate the average cost of financial advice to family, and utilise free financial counselling provided by other ESOs.

Conclusion:

Over the next decade, Sydney Legacy will see a decline in the numbers of older widow/ers that are supported and an increase in the number of contemporary families. The key difference will be that the increase in numbers of beneficiaries will not be exponential or counter the decline in numbers, however, the cost of supporting each beneficiary will increase given the financial, emotional and social needs of a contemporary family unit. To try and balance the need with funds and forecast revenue, Sydney Legacy has developed an evidenced based Tiered system to guide decision making. The impact of this support is measured using the Outcome Star methodology to demonstrate the progress of families supported by Sydney Legacy. This action allows Sydney Legacy to assure supporters and donors that funds are strategically directed to families with the highest needs and therefore may attract new revenue streams.

Legatee Nikki Hollis

President Sydney Legacy

Attachment:

1. Financial Health Check Form
2. Family Wellbeing Form
3. Legatee Report on Family's Situation
4. LCS parents overview Tier 1
5. LCS parents overview Tier 2
6. LCS parents overview Tier 3
7. Decline Additional Financial Assistance Form
8. Revised Evaluation of 4G Tier Assessment Panel Operations

Sydney Legacy Club

Family's Financial Health Check

Please enter amounts to nearest whole dollar

First name	Last name	Date

Monthly household income	Amount received
Wages/salary (take home pay)	$
Superannuation (Income/Pension)	$
DVA payments	$
Centrelink/other pensions	$
Rent assistance	$
Child support **received**	$
Investment income	$
Other (*please describe on page 2*)	$
Total (A)	$

Monthly committed expenditure	Amount spent
Rent/loan/mortgage payments	$
Food/Supermarket Expenses/Pets etc	$
Credit card payments (interest pmts)	$
Electricity/gas/water	$
Phone, mobiles & internet	$
Car & transport (bus/train/taxi etc)	$
Child support **paid**	$
Medical/pharmacy/dental	$
Education: fees,books,excursions etc	$
Personal expenses e.g. hair, nails etc	$
Private health insurance	$
Rates+Home & contents insurance	$
Garden & home maintenance	$
Other (*please describe on page 2*)	
Total (B)	$

Monthly over/under spend	
Monthly Income (A)	$
Less Monthly Expenditure (B)	$
Over/under	$

Cash-like (realisable) assets	Balance
Bank & financials institution account(s)	$
Shares/Investments	$
Other (*please describe on page 2*)	
Total	$

Fixed (non-realisable) assets	Value
Home & contents + Vehicle	$
Other property	$
Investments/Superannuation accounts	$
Other (*please describe on page 2*)	
Total	$

Liabilities (loans/debts)	Balance
Home loan/mortgage	$
Credit cards	$
Store cards (eg Myer, DJs etc)	$
Personal loan(s)	$
Investment loan(s)	$
Other (*please describe on page 2*)	$
Total	$

To the best of my knowledge, the above information is a true reflection of our current household financial situation.

Signature:

✗ ....

Sydney Legacy Club

Family's Financial Health Check

Please enter amounts to nearest whole dollar

Descriptions for "Other" items you have used on page 1)

***Other* Monthly household income**

Description	$

***Other* Monthly committed expenditure**

Description	$

***Other* Cash-like (realisable) assets**

Description	$

***Other* Fixed (non-realisable) assets**

Description	$

***Other* Liabilities (loans/debts)**

Description	$

Any further comments or information you wish to add:

Sydney Legacy

Family's Current Wellbeing Situation

First name	Last name

Children need love, attention, patience, meals, clothes, guidance and boundaries (often all before 8am in the morning). As well as seeing how you are going financially, we want to check in on how you and your family are doing in general. On a scale of 1-10 (with 1 being the lowest and 10 being the highest) please choose tick the number that best fits you and your family: -

Guidelines:
9 or 10 Almost all the time
7 or 8 Often
5 or 6 Some of the time
3 or 4 Rarely
1 or 2 Not really

	1	2	3	4	5	6	7	8	9	10
As a parent I am doing well with stress, my parenting duties, my mental health and my happiness.	◯	◯	◯	◯	◯	◯	◯	◯	◯	◯
My child/children are physically healthy and active.	◯	◯	◯	◯	◯	◯	◯	◯	◯	◯
My child/children are coping well emotionally. They are happy and stable.	◯	◯	◯	◯	◯	◯	◯	◯	◯	◯
My family has a physically safe environment and is free from bullying or intimidation.	◯	◯	◯	◯	◯	◯	◯	◯	◯	◯
My family has good social supports, connections and friendships.	◯	◯	◯	◯	◯	◯	◯	◯	◯	◯
My child/children are engaged with their schooling, learning and are attending regularly. They are happy at school.	◯	◯	◯	◯	◯	◯	◯	◯	◯	◯
Our family has clear expectations and consequences for behaviour which are successful.	◯	◯	◯	◯	◯	◯	◯	◯	◯	◯

Sydney Legacy

Family's Current Wellbeing Situation

Guidelines

9 or 10 Almost all the time
7 or 8 Often
5 or 6 Some of the time
3 or 4 Rarely
1 or 2 Not really

	1	2	3	4	5	6	7	8	9	10
Our family has daily and weekly routines for meals, homework, personal hygiene and leisure activities.	○	○	○	○	○	○	○	○	○	○
Our family is able to pay our bills and is managing well financially.	○	○	○	○	○	○	○	○	○	○
I have regular paid employment and enjoy my work (If applicable).	○	○	○	○	○	○	○	○	○	○

Any further comments from you or your family: ....

....

....

....

....

....

....

....

....

....

Signature:

✘ .... Date: ....

Sydney Legacy Club

Legatee Report on Family's Situation

STRICTLY CONFIDENTIAL

Legatee's name	☐	Club/Division
Family's surname	☐	Family's Club/Division

Family profile: *(this section should include: names and date of birth of all household members as well as information about the veteran e.g. living at home and has given their health, passed away (include date), separated and no contact, de-facto partner etc*

Family's strengths: *(this section should include what is going well for the family)*

Sydney Legacy Club

Legatee Report on Family's Situation

STRICTLY CONFIDENTIAL

Issues or Concerns Identified: *(this section should include any concerns you have about the family e.g. any mental health concerns, financial pressure concerns, housing concerns etc.)*

Any additional needs identified: *(this section should include things such as: child is having some behavioural issues at the moment; the family are struggling with COVID; family are stressed about their finances; request follow up required from CSW etc.)*

Your recommendation:

Having gone through the financial situation form with the family, what tier do you feel the family belongs in (1,2 or 3)?

Please feel free to add any further relevant points to evidence your viewpoint:

☐

Legatee's signature:

✘ .... Date: ....

Note:

Please be sure to send in this form along with the ones about the:

1. *Family's Financial Health Check Form and*
2. *Family's Wellbeing Scale*

Legacy Club Services
Tier 1 Level of Support

TIER 1
Pocket money for each enrolled child in education in the household
Pocket money is provided to all school aged children to provide them with the opportunity to manage their own funds, purchase something for themselves and to take some of the financial burden from their parents.
Internet allowance
Available to each household with a child attending K-12.
Legacy camps etc.
Opportunity to attend Legacy camps and one day activities.

THE FOLLOWING ARE AVAILABLE TO ALL ENROLLED BENEFICIARIES REGARDLESS OF TIER

Social and emotional supports	
Legatee support CSW support Christmas and birthday cards	Nothing changes for families regarding social and emotional supports.
Crisis funds	Families can request crisis support at any time if they are experiencing financial strain. The Legatee should discuss potential support with a member of the 4G team and/or the 4G Working Group.
Scholarships (activities)	Every year, any enrolled child may apply for a Legacy Scholarship for an activity. This is generally for young people who can demonstrate they are excelling in a particular activity or are competing/performing at a high level and their annual costs will exceed the capped amount. Please speak to a member of the 4G team or Working Group for more information.

THE FOLLOWING ARE ONLY AVAILABLE ON CASE BY CASE BASIS

TERTIARY STUDENTS **Are determined on a case by case basis by the 4G Working Group.** **Applications for financial support should be requested in the student interview.**	
Course expenditure	Tertiary students are reimbursed for the cost of course related material such as text books, stationary, printing and computer ink
Student allowance	Students undertaking post-secondary or tertiary education who are studying full time are provided an allowance to help ease the cost of living and travel to university or other tertiary education provider. Students are required to complete an interview with an Education Panel member (or delegated Legatee) and provide confirmation of results and enrolment for each academic year in order to be eligible for the allowance and support from Legacy.
Internet allowance	An Internet allowance is available to a tertiary student if they are living away from home. A copy of a contract needs to be provided twice per year as evidence of the service and for auditing purposes.

Grant (education)	Every year, an enrolled child in tertiary education may apply for a Legacy grant. There are a number of different grants with varying amounts. Please speak to a member of the 4G team or Working Group for more information.

CHILD CARE **This is determined on a case by case basis by the 4G Working Group.** **Applications for child care support should be made in writing to the 4G Working Group.**	
Child aged under 4 years	Available per enrolled child in a household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education etc.
Child aged 4 years and above	Available per enrolled child in a household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education, school readiness etc.
Before and after school care	If offered, Legatee and 4G Working Group will determine capped amount.

Legacy Club Services
Tier 2 Level of Support

TIER 2
Pocket money for each enrolled child in education in the household
Pocket money is provided to all school aged children to provide them with the opportunity to manage their own funds, purchase something for themselves and to take some of the financial burden from their parents.
Learning Essentials package (capped)
Parents are reimbursed the cost of any required texts or reading for their children, school uniforms and sports uniform as well as shoes to ensure each child has an appropriate school uniform in good condition. This *Learning Essentials* package makes some provision for extracurricular coaching/tutoring, school excursions, selective subjects and infrastructure levy. Please discuss this with your Legatee as there are other sources that can also provide this support (DVA if eligible). Note: Parents need to provide receipts before any reimbursement can be considered.
School fees per child per annum
Education related fees are levied by all schools (Government, Catholic and Independent). These costs can be partially reimbursed for each child attending Kindergarten to Year 12. The Legacy benchmark/limit is the amount set each year by the Catholic Education system in the diocese of Parramatta. Legacy will only reimburse mandatory schools fees and not voluntary fees or levies.
Laptop, PC or iPad
Computers and tablets (iPads etc.) have become vital pieces of equipment in the education system. For each child in Year 4 and above, Legacy will reimburse the purchase of a laptop or tablet up to the capped amount *(limited to once every three years).*
Out of school activities (capped at $500)
Legacy does not want children to miss out on any opportunities in life, including participating in out of school activities. This can include swimming lessons, sports registration and uniforms, sports photos, representational fees, drama classes, art courses and driving lessons /costs. Please ensure you use your “active kids” vouchers before sending in any receipts for reimbursement.
Internet allowance
Available to each household with a child attending K-12.
Legacy camps etc.
Opportunity to attend Legacy camps and one day activities.

THE FOLLOWING ARE AVAILABLE TO ALL ENROLLED BENEFICIARIES REGARDLESS OF TIER

Social and emotional supports	
Legatee support CSW support Christmas and birthday cards	Nothing changes for families regarding social and emotional supports.
Crisis funds	Families can request crisis support at any time if they are experiencing financial strain. The Legatee should discuss potential support with a member of the 4G team and/or a member of the 4G Working Group.
Scholarships (activities)	Every year, any enrolled child may apply for a Legacy Scholarship for an activity. This is generally for young people who can demonstrate they are excelling in a particular activity or are competing/ performing at a high level and their annual costs will exceed the capped amount. Please speak to a member of the 4G team or Working Group for more information.

THE FOLLOWING ARE ONLY AVAILABLE ON CASE BY CASE BASIS

TERTIARY STUDENTS **Are determined on a <u>case by case basis</u> by the 4G Working Group.** **Applications for financial support should be requested in the student interview.**	
Course expenditure	Tertiary students are reimbursed for the cost of course related material such as text books, stationary, printing and computer ink
Student allowance	Students undertaking post-secondary or tertiary education who are studying full time are provided an allowance to help ease the cost of living and travel to university or other provider. Students are required to complete an interview with a Legatee from the 4G Working Group and provide confirmation of results and enrolment for each academic year in order to be eligible for the allowance and support from Legacy.
Internet allowance	An Internet allowance is available to a tertiary student if they are living away from home. A copy of a contract needs to be provided twice per year as evidence of the service and for auditing purposes.
Grant (education)	Every year, an enrolled child in tertiary education may apply for a Legacy grant. There are a number of different grants with varying amounts. Please speak to a member of the 4G team or Working Group for more information.

CHILD CARE **This is determined on a case by case basis by the 4G Working Group.** **Applications for child care support should be made in writing to the 4G Working Group.**	
Child aged under 4 years	Available per enrolled child in household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education etc.
Child aged 4 years and above	Available per enrolled child in household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education, school readiness etc.
Before and after school care	If offered, Legatee and 4G Working Group will determine capped amount.

Notes

To comply with audit requirements, we must receive original receipts or e-receipts for educational expenses before any reimbursement can be considered. Receipts are to be forwarded by the Legatee to the approving authority (e.g. the 4G Support Team in Sydney). Receipts must be less than 12 months old to be reimbursed.

Legacy Club Services
Tier 3 Level of Support

TIER 3
Pocket money for each enrolled child in education in the household
Pocket money is provided to all school aged children to provide them with the opportunity to manage their own funds, purchase something for themselves and to take some of the financial burden from their parents.
Back to school payment
A back to school payment is provided for each child every year and varies depending on the child's grade. This is to provide parents with additional financial support to purchase necessary items for the children at the start of the school year (January). Items covered include school stationery, calculator, backpacks and other school accessories.
Learning Essentials package (capped)
Parents are reimbursed the cost of any required texts or reading for their children, school uniforms and sports uniform as well as shoes to ensure each child has an appropriate school uniform in good condition. This *Learning Essentials* package makes some provision for extracurricular coaching/tutoring, school excursions and selective subjects. Please discuss this with your Legatee as there are other sources that can also provide this support (DVA if eligible). Note: Parents need to provide receipts before any reimbursement can be considered.
Laptop, PC or iPad
Computers and tablets (iPads etc.) have become vital pieces of equipment in the education system. For each child in Year 4 and above, Legacy will reimburse the purchase of a laptop or tablet up to the capped amount *(limited to once every three years).*
Out of school activities (capped at $1000)
Legacy does not want children to miss out on any opportunities in life, including participating in out of school activities. This can include swimming lessons, sports registration and uniforms, sports photos, representational fees, drama classes, art courses and driving lessons /costs. Please ensure you use your "active kids" vouchers before sending in any receipts for reimbursement.
School fees per child per annum
Education related fees are levied by all schools (Government, Catholic and Independent). These costs can be partially reimbursed for each child attending Kindergarten to Year 12. The Legacy benchmark/limit is the amount set each year by the Catholic Education system in the diocese of Parramatta. Legacy will only reimburse mandatory schools fees and not voluntary fees or levies.
Internet allowance
Available to each household with a child attending K-12.
Legacy camps etc.
Opportunity to attend Legacy camps and one day activities.

THE FOLLOWING ARE AVAILABLE TO <u>ALL</u> ENROLLED BENEFICIARIES REGARDLESS OF TIER

Social and emotional supports	
Legatee support CSW support Christmas and birthday cards	Nothing changes for families regarding social and emotional supports.
Crisis funds	Families can request crisis support at any time if they are experiencing financial strain. The Legatee should discuss potential support with a member of the 4G team and/or a member of the 4G Working Group.
Scholarships (activities)	Every year, any enrolled child may apply for a Legacy Scholarship for an activity. This is generally for young people who can demonstrate they

	are excelling in a particular activity or are competing/ performing at a high level and their annual costs will exceed the capped amount. Please speak to a member of the 4G team or Working Group for more information.

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Grant (education)	Every year, an enrolled child in tertiary education may apply for a Legacy grant. There are a number of different grants with varying amounts. Please speak to a member of the 4G team or Working Group for more information.

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Before and after school care	If offered, Legatee and 4G Working Group will determine capped amount.

Notes

To comply with audit requirements, we must receive original receipts or e-receipts for educational expenses before any reimbursement can be considered. Receipts are to be forwarded by the Legatee to the approving authority (e.g. the 4G Support Team in Sydney). Receipts must be less than 12 months old to be reimbursed.

Sydney Legacy Club

Advice to Legacy of my Decision about Financial Tier Assessment

I wish to advise Legacy that I prefer not to complete the Financial Assessment form at this time. I have read and understood the letter to families and the overview of the Three Tier model of support available to Legacy 4G families from 2021 onwards.

I understand that as a result my child/children and I will be classified as a Tier 1 family.

I also understand that should I change my mind and wish to complete a Financial Assessment form I can request this through my Legatee or the 4G team at any time.

Please complete the following:

First name	Last name

Your signature	Date

Please give this completed form to your Legatee or email it to the 4G team:

4Gsupport@sydney-legacy.com.au

or by post:

4G Team
Sydney Legacy
Locked Bag 8, Queen Victoria Building
Sydney, NSW 1230

Evaluation of 4G Tier Assessment Panel Operations

This evaluation has revised recommendations made after consultation between the 4G Working Group and the BPPC. Revised recommendations are marked *.

(November 2020 to March 2021)

Background Information

Purpose

The Panel was formed to apply a three-tier system of financial support to the increasing number of 4G families requiring support from Legacy. Tier 1 is to support families with lower needs, Tier 2, families with moderate needs and Tier 3, families with the highest needs. Allocation to a particular Tier enables a family to access any of the provisions assigned to that Tier. The aim was to more effectively and efficiently allocate limited financial resources according to need.

Panel Composition

The Panel comprised Legatee Ian Thompson (Panel Chairperson), Legatee Michael Ducie (Chairperson City Division), Tegan Kanard (4G Family Support Team Leader), Cathy Every, Christina Crombie and Chloe Phippen (Compensation Advocacy Team). Sydney Legacy President Legatee Nikki Hollis and 4G Working Group Chair Legatee Julie Bowden joined the group as observers on several occasions.

Panel Meetings

The Panel convened eight times between 10 November 2020 and 2 March 2021. Meetings were mainly face to face, with the exception of one Zoom meeting. Each meeting lasted between two and three hours. Panel members were provided with all the assessment information three or more days before each meeting and were able to prepare in advance for the meetings.

Information Gathering

Legatees were asked to guide each family through a financial assessment overview and a 'Wellbeing Scale'. Legatees also completed a confidential report about each family's overall financial position and their current welfare. Legatees could also make a recommendation regarding the Tier they considered was appropriate for the family. In the absence of a Legatee, a CSW could complete this process. When each family was considered by the Panel, the Legatee or CSW could discuss each family's needs with the Panel in person, or via Zoom.

Statistics

The Panel assessed 86 families in total (as at 2.3.21). The recommended Tiers were:

Tier 1 – 30 families (34%). Of these, fourteen (40%) families elected not to participate in the assessment and were therefore automatically assigned to Tier 1. Nine (26%) families did not return their financial assessment and were temporarily placed in Tier 1 until more information is received. Seven (20%) families were recommended for Tier 1 by the Panel. The Panel therefore only recommended that 8% of the total number of families who submitted the requested information, be placed in Tier 1.

Tier 2 – 28 families (33%).

Tier 3 – 28 families (33%).

Evaluation

The process was evaluated in a number of ways.

1. The Panel conducted evaluation discussions after and during meetings.
2. The Panel sent a survey (via Survey Monkey) to all Legatees involved in the process and received 25 responses. Responses were on a five-point scale – Strongly Agree, Agree, Neither Agree nor Disagree, Disagree and Strongly Disagree.
3. The Panel met on 2.3.21 specifically to evaluate the overall process, methods and outcomes.

The following evaluation notes rely on all three sources of evaluation.

Panel Composition

The Panel members worked effectively and collaboratively and provided the right mix of expertise to conduct the assessments.

The key skills the Panel members brought to the process were:

1. A deep knowledge of individual families, their circumstances and needs.
2. Expert knowledge about family entitlements including DVA, Centrelink and other entitlements.
3. A commitment to equity and transparency.
4. Skills in communication and collaboration.
5. An understanding of Legacy's aims and structure.
6. Thorough record-keeping.

The survey results support the effectiveness of the Panel composition:

83% of respondents agreed or strongly agreed that, *'The Panel considered all the relevant information and made a fair recommendation'.* Only one respondent disagreed with that statement.

61% of respondents agreed or strongly agreed that *The Panel made helpful suggestions to follow-up and further assist my families.* Three respondents disagreed. It should be noted that the Panel did not always make follow-up suggestions to Legatees and CSWs and therefore 26% of respondents neither agreed or disagreed with this statement.

To improve the Panel's representation and efficiency, it is recommended that:

1. * A Panel representative from other Clubs should be included where possible and facilitated by the use of technology

2. An administrative assistant should attend Panel meetings to make notes and record decisions on a data base.

Decision-Making Criteria

Initially, the Panel focussed on a family's financial position to inform their decisions. It soon became evident that a wide range of issues impact on a family's financial stability and welfare. The Panel therefore widened its criteria. It identified and considered the following factors in its decision-making:

1. Income/expenditure/savings/debt.

2. Level of financial stress and risk.

3. Social/emotional/health issues that impact finances.

4. Current financial support from Legacy and other agencies.

5. Family's financial skills/sustainability/self-sufficiency.

6. Other family members contributing to household income.

7. Other relevant factors.

Using these criteria enabled the Panel to conduct a more wholistic assessment of each family's situation.

Panel Operation

Information collected

In general, the information collected was sufficient for the Panel to make sound recommendations.

The Panel found that information from Legatees was most helpful in understanding the context of the family's financial and social situation. Allowing Legatees two opportunities to provide information on their families (in writing and directly to the Panel) was seen as very worthwhile. However, there were inconsistencies in the quality of information received from different Legatees and a significant number of families did not have the support of a Legatee when completing the assessments. CSWs were required to assist families in these circumstances.

Survey results confirmed that Legatees felt they had ample opportunity to give relevant information to the Panel.

83% of respondents agreed or strongly agreed that*, 'The opportunity to give feedback to the Panel via Zoom or in person is helpful.* Only one respondent disagreed with that statement.

80% of respondents agreed or strongly agreed that '*The Legatee Report form allows Legatees to accurately describe a family's circumstances.'* Only one respondent disagreed with that statement.

71% of respondents agreed or strongly agreed that '*The Wellbeing Scale assists in understanding a family's financial, social and emotional situation.'* Only two respondents disagreed with that statement.

To improve the quality of information presented to the Panel, it is recommended that:

1. * That all possible assistance be given to Legatees in providing Financial Check information**.** The Panel's strong feeling was that high quality information resulted in fairer decisions.
2. Prior to the process beginning, a Legatees is clearly assigned the task of assisting each family.
3. * Mentoring may be a useful tool for new Legatees, or those who are not confident in collaborating with families. This could include having a CSW or another Legatee attend the meeting to complete the paperwork with the family.

Review of entitlements and overall welfare

In the course of their deliberations the Panel effectively conducted a review of possible entitlements and services a family might have been eligible to receive. Panel members from the Compensation Advocacy Team were crucial in this aspect of the review process. The Panel was able to make many suggestions to Legatees and CSWs regarding follow-up actions in this regard. This was an unexpected, though extremely positive consequence of the assessment process.

Review Frequency and Timeline

The workload for all involved was heavy. This is partly due to the process being new but was also due to such a large number of families being assessed at the one time. Conducting reviews annually for all 4G families is not realistic or achievable.

The Panel recommends the following in order to spread the workload and still conduct reviews when relevant:

1. A review can be done at any time if requested by; a) The Panel, b) A Legatee, c) The 4G Family Support Team Leader, d) A family. Reviews would generally be suggested if a family's circumstances have significantly changed.
2. Each year, the Panel would review any requested reviews, plus, conduct routine reviews of additional families from a specific region or regions. In total, this would be approximately one third of the total number of families. All families would therefore be reviewed every three years.
3. Routine reviews should be conducted in August/September, allowing families to receive notification of decisions in early October. This would enable them to make informed decisions about, for example, school enrolment and possible activities for the following year.
4. The next routine reviews should be done in August/September 2022. This review would effectively be 18 months from the first review; however, all subsequent reviews would follow a twelve-month cycle.

Other Recommendations

The Panel noted that a number of families had very poor financial management skills and needed to improve their skills in order to make the best use of their existing funds and any funds Legacy might allocate to them. The Panel therefore recommends that:

1. A Panel member investigate the approximate average cost of independent financial advice to a family.
2. Legacy sources funds (e.g., from the Redan Fund) and offers support to identified families to engage a financial advisor of their choosing, to assist them with financial planning. Legacy could reimburse costs up to a specified limit. This limit would be determined based on the results of the investigation (point 1).

Legatee Ian Thompson

Chair, 4G Tier Assessment Panel

3 August 2021