

Sorted Pacific Peoples Pathways to Home Ownership (PPPH) Programme

Evaluation Report 2024

David Coblentz and Renee Tuifagalele



SEPTEMBER 2024

Rangahau Mātauranga o Aotearoa | New Zealand Council for Educational Research
Te Pakokori, Level 4, 10 Brandon St
Wellington
New Zealand

www.nzcer.org.nz

© New Zealand Council for Educational Research, 2024

Contents

Acknowledgements	1
Key highlights	2
Summary	2
Chapter 1: Introduction	4
The programme.....	4
The evaluation.....	4
<i>Evaluation questions</i>	4
Chapter 2: Methodology	6
Evaluation design: What underpins our approach?.....	6
<i>Pacific approach</i>	6
<i>A utilisation-focused, adaptive evaluation</i>	6
Data collection.....	7
<i>The post-programme participant survey (Survey 1)</i>	7
<i>The follow-up post-programme participant survey (Survey 2)</i>	10
<i>Talanoa</i>	10
<i>Analysis</i>	11
<i>Limitations</i>	11
Chapter 3: Findings	13
Implementation of a high-quality programme grounded in Pacific values	13
<i>Course delivery</i>	13
The impact of the programme on Pacific Peoples' financial literacy and capability	17
<i>The immediate impact of the programme (Survey 1)</i>	18
<i>Longer term impact of the programme (Survey 2)</i>	19
<i>New knowledge and understanding</i>	24
Supporting participants beyond programme completion	28
<i>Looking back</i>	29
<i>Looking ahead</i>	29
Chapter 4: Conclusions	32
Insights from Year 3	32
Overall programme insights	32

Appendices

- Appendix A: Evaluation framework
- Appendix B: Figures

Tables

Table 1 Ethnicity of survey respondents (N = 184)	9
Table 2 When participants completed the programme (Survey 2) (N = 27)	10

Figures

Figure 1 Proportion of participants who experienced the programme online or face to face	
Figure 2 Age of survey respondents	
Figure 3 Survey respondents by gender	
Figure 4 Participants' level of agreement with statements about course delivery	
Figure 5 Whether a survey respondent attended the course on their own or with others	
Figure 6 Participants' level of agreement with statements about course content	
Figure 7 Participants' level of agreement with statements about the impact of the course, immediately post-programme	
Figure 8 Participants' level of agreement with a statement about making changes to managing their finances since doing Sorted PPPH, at least 3 months post-programme	
Figure 9 Participants' level of agreement with statements about the impact of the course, at least 3 months post-programme	
Figure 10 Participants' ratings of their understanding of how to get the most of KiwiSaver before and immediately after Sorted PPPH	
Figure 11 Participants' ratings of their understanding of different strategies to pay off debt quicker before and immediately after Sorted PPPH	
Figure 12 Participants' ratings of their knowledge of affordable housing options before and immediately after Sorted PPPH	
Figure 13 Participants' ratings of their understanding of how to achieve a financial goal before and immediately after Sorted PPPH	
Figure 14 Participants' ratings of their understanding of how to find answers to questions about money before and immediately after Sorted PPPH	
Figure 15 Participants' ratings of their understanding of four money topics at least 3 months after Sorted PPPH	
Figure 16 What participants think would have helped them and their family to put what they learnt on the programme into action	

Acknowledgements

We are very grateful to everyone who contributed to this evaluation. Vinaka vakalevu to Skills Update for allowing us to learn about the delivery and facilitation of this programme.

Vinaka vakalevu to the individuals, families, and households who completed the surveys and participated in the talanoa about their experiences of the programme. Your involvement with this evaluation made it all possible.

Finally, thank you to our colleague Jo MacDonald who reviewed this report.

Key highlights

Summary

Using the evaluative criteria developed at the start of this evaluation to judge success, we conclude that Te Ara Ahunga Ora Retirement Commission and Skills Update continue to deliver a high-quality programme.

The initial impact reported by participants immediately after completing the programme has been retained across all three years of evaluation. For example, in Year 2, 68% of participants indicated that they had made changes to their finances three months post-programme, and 75% continued to feel confident about making financial decisions. This trend remained strong in Year 3, with over 60% of respondents maintaining confidence in managing key financial topics such as budgeting, debt repayment, and KiwiSaver. These findings demonstrate that the programme's positive effects have had lasting value beyond the initial completion

Going through the programme gave many participants the knowledge and skills they needed to be able to see home ownership as a real possibility for themselves and their families.

The Year 3 data aligns with findings from the first two years of the evaluation

In total, 184 responses were received for the post-programme survey in Year 3 (Survey 1). This was 51% of the 361 people who completed the programme from 1 July 2023 to 30 June 2024. This is better than the Year 1 response rate of 28%, though it represents a slight reduction from the Year 2 response rate of 58%.

This year, we repeated Survey 2, the follow-up survey for participants who had completed the programme at least three months before responding. Of the 28 respondents in Year 3, more than half had completed the programme at least six months prior to the survey. This follows a similar trend from Year 2, where 59 respondents participated, with over half of them also having completed the programme at least six months before responding.

Talanoa enabled us, once again, to bring participant stories to the evaluation. We returned to speak with someone who had shared their story in 2022, to hear how they had continued their financial journey.

These data combined boost the ability of the evaluation to report on the impact of the programme.

The programme implementation model is successful online or in person

The programme was successful when delivered online or in person. As reported in Year 1, the success of the programme comes from the interweaving of Pacific values and culture, strong

facilitation, and high-quality content. The household enrolment model is valued, and there may be ways in which its use could be increased.

Participants learnt new skills and knowledge and gained confidence

Immediately after they completed the programme, participants showed positive shifts in their understanding of money topics, compared with their self-reported understanding before the programme. Participants were motivated to take action about their money. Up to a year after completing the programme, many respondents had made changes to their finances and remained more confident with making decisions about money.

The programme is valuable as a pathway to home ownership

Quantitative data continued to show that many participants found the course valuable as a pathway into a first home. The feeling of being closer to home ownership was also a theme in the qualitative data. Home ownership had felt out of reach for participants. Completing the programme had given people new knowledge and skills and also changed attitudes so that home ownership was seen as a real possibility for themselves and their families. This is a strong and important finding, given the goal of the programme.

Supporting people beyond the programme

As reported at the end of Year 2, the Year 3 findings confirm that participants would value a follow-up programme and ongoing access to information and resources. Having someone who could “check in” and provide support was also a common theme when participants were asked what would support them to achieve their financial goals.

Chapter 1: Introduction

The programme

Te Ara Ahunga Ora Retirement Commission received funding from the Ministry for Pacific Peoples (MPP) to build the financial capability for 1,200 Pacific households¹, with a focus on pathways to home ownership. The aim is to equip Pacific households with the financial capability, skills, and resilience to work towards home ownership and cope with economic shocks. MPP's Pacific Aotearoa Lalaga Fou goals² seek a different approach for Pacific Peoples, requiring programmes that are grounded in Pacific values and culture, and holistically integrated around families and community.

Te Ara Ahunga Ora engaged Skills Update Training and Education Group Limited (Skills Update) to deliver and oversee the day-to-day operations of the financial capability workshops known as the Sorted Pacific Peoples Pathways to Home Ownership (Sorted PPPH) programme. The programme is supported by a dedicated Project Specialist, Pacific, at Te Ara Ahunga Ora.

The programme consists of eight financial capability modules that are delivered to Pacific households³. In the 2023/24 financial year, the programme was delivered in online or face-to-face sessions in either weekends or evenings.

The evaluation

NZCER was contracted by Te Ara Ahunga Ora to evaluate Sorted PPPH in its first three years. This evaluation report presents findings from the third year of the programme, from July 2023 to June 2024.

Evaluation questions

The evaluation is addressing five big questions:

1. To what extent is the programme being developed and implemented as intended?
2. What changes would improve the programme?
3. What is the perceived quality of the programme?

¹ From 2022 to 2024.

² [Ministry for Pacific Peoples — Pacific Aotearoa \(mpp.govt.nz\)](https://mpp.govt.nz/).

³ A household may be an individual, or up to four adults enrolled in the programme.

4. To what extent is the programme (including teaching and learning resources) appropriate for Pacific Peoples?
5. What is the impact of the programme on the financial literacy and capability of Pacific Peoples?

The Year 1 and Year 2 evaluations provided good information on whether the programme was being developed and implemented as intended and to what extent it was appropriate for Pacific Peoples (evaluation questions 1 and 4). While touching on all questions, this Year 3 evaluation has focused particularly on impact (evaluation question 5), and how participants could potentially be supported beyond the programme (evaluation question 2). The experiences of participants remain central to the evaluation.

Chapter 2: Methodology

Evaluation design: What underpins our approach?

Pacific approach

Just as the programme is intended to be grounded in Pacific values and culture, the evaluation has taken a Pan-Pacific approach underpinned by values that are commonly recognised or shared by many Pacific Island ethnic groups, such as reciprocity, respect, inclusion, spirituality, relationships, communality, leadership, and love⁴.

In using these values, the Pacific approach in the evaluation focused on identifying the strengths of the programme and how it benefits Pacific families and communities. We considered and upheld these values in all aspects of the evaluation: in the evaluative criteria; in the questions we asked; and in how we invited people to participate in evaluation activities. In the talanoa, we ensured that the Pacific worldview and knowledge system of the participant was respected and valued.

A utilisation-focused, adaptive evaluation

Our approach is also based on Michael Quinn Patton's utilisation-focused approach where each step of evaluation decision making should be guided by a deliberate attempt to maximise the use of findings by intended users, and by an adaptive approach to evaluation. In practice, these approaches saw us doing these things:

- designing cycles of activity so we could be responsive to what happened in the programme and in the wider system in which it sits
- making decisions based on maximising use of findings
- sense making with clients and stakeholders
- asking evaluative questions at every opportunity.

In the first year of the evaluation, we worked with the Te Ara Ahunga Ora Sorted PPPH team to consider their information needs, the needs of different stakeholders, and what credible evidence would look like. This led to an evaluation framework (see Appendix A) which shows the evaluation questions and evaluative criteria we used to design all data collection

⁴ See, for example, [Pacific values | Tapasā \(tki.org.nz\)](https://www.tki.org.nz/Pacific-values).

instruments, to frame our analytical lens, and to structure the report. This framework has also guided Year 2 and Year 3 of the evaluation.

Data collection

Three methods of data collection were used in Year 3 of the evaluation:

- a survey for all participants, completed immediately on programme completion (Survey 1). Key data from this survey are provided to Te Ara Ahunga Ora and Skills Update every month for monitoring and reporting purposes
- a follow-up survey of all participants, at least 3 months after programme completion (Survey 2)
- talanoa, qualitative data collection with one participant.

The post-programme participant survey (Survey 1)

The initial survey was revised in 2022/23 and remained unchanged in 2023/2024. All participants were invited to fill in a survey at the end of the programme, when they had completed the last module. Facilitators were asked to provide time for this.

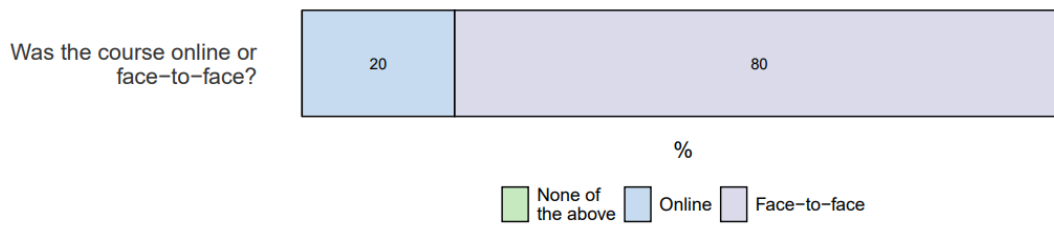
Participants who completed the programme face to face were given a hard copy survey as well as a link to the online survey. The survey was anonymous and voluntary. Facilitators did not know if a participant completed a survey or not. If participants provided their name/email for inclusion in the prize draw, these details were separated from their survey response. The survey was designed to be completed on a phone or other device.

In total, 184 responses were received in Year 3 of the programme. This was 51% of the 361 people who completed the programme from 1 July 2023 to 30 June 2024. This compares with 58% of participants who completed Survey 1 in 2022/23.

Around four-fifths (80%) of those responding to the question about delivery mode experienced the programme⁵ face to face, and one-fifth (20%) online (see Figure 1).

Figure 17 Proportion of participants who experienced the programme online or face to face (N = 180)

⁵ Course and programme are used interchangeably in this report. Sorted PPPH is a programme, but the word “course” was used in the survey as a term that participants were more likely to understand and use.



The following figures and table show the demographics of people who completed the survey. Figure 2 shows that the youngest person to complete a survey was in the age range of 15–20 years, and the oldest person was in the age range of 65–70 years. Figure 3 shows that more women than men completed a survey.

Figure 18 Age of survey respondents (N = 168)

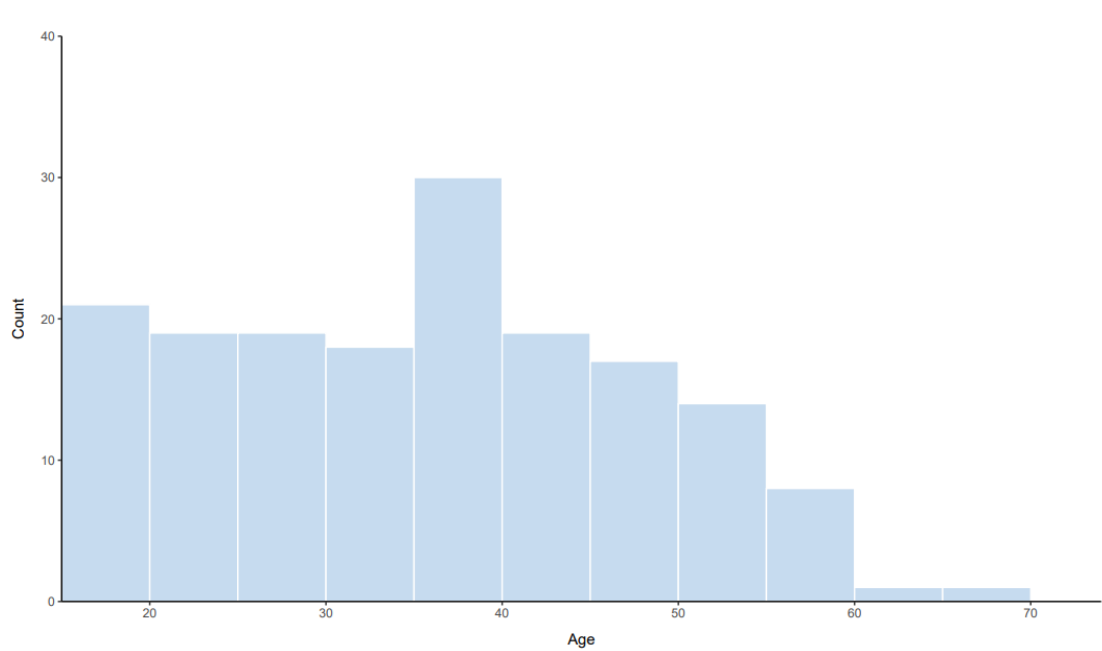


Figure 19 Survey respondents by gender (N = 184)

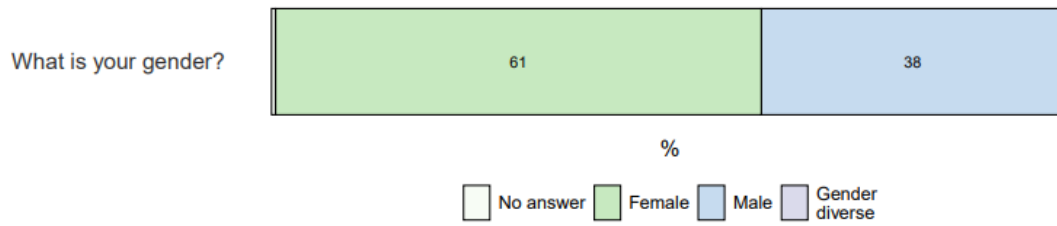


Table 1 shows the Pacific ethnicities of those who completed a survey. The three largest Pacific Island ethnic groups that survey participants identified with are Samoa, Fiji, and Tonga.⁶ There was a total of 15 different Pacific Island ethnicities that survey participants identified with.

Table 1 Ethnicity of survey respondents (N = 184)

Ethnicity	Number of participants	%
Samoa	72	39
Tonga	28	15
Cook Islands Māori	27	15
Fiji	26	14
Aotearoa Māori	23	12
Niue	14	8
NZ European	11	6
Tuvalu	7	4
Kiribati	4	2
Tokelau	1	1
Solomon Islands	1	1
Tahiti	1	1
Nauru	1	1
Other Pacific Peoples	3	2
Other Ethnicities	6	3

⁶ Percentages may not add up to 100% due to multiple selections of ethnicities.

The follow-up post-programme participant survey (Survey 2)

In Year 2 of the evaluation we piloted a follow-up survey, to survey participants at least 3 months after course completion. This survey was implemented again in 2023/24. The focus was on what participants remembered (key messages), changes they had made, and what support they needed now. NZCER sent the survey to all eligible participants at the same time, on 20 June 2024. Two targeted reminders were sent to participants who had not completed the survey. The survey closed on 31 August, with 28 responses received. Table 2 shows when these respondents completed the course. Of note is that 61% of respondents completed the programme at least 6 months or more before responding to the survey.

Table 2 When participants completed the programme (Survey 2) (N = 27)

Date range	N	%
June 2023	4	20
July to September 2023	4	14
October to December 2023	9	31
January to March 2024	3	11
April to May 2024	7	23

One participant declined to indicate when they took the course. We did not collect any demographic data (gender, age, Pacific ethnicities) from those who completed Survey 2.

Talanoa

The talanoa is a Pacific research methodology that encourages participants and the researcher to uphold Pacific values when exchanging knowledge and stories with each other. Talanoa creates a safe and comfortable space where individuals or groups of participants and researchers are usually face to face, where they can establish and build relationships, as well as share their own stories and experiences. There is no set time or interview questions; however, the researcher can use prompts to facilitate the talanoa. These prompts can be in the form of open-ended questions, such as asking how they found the workshop and how helpful it was for them and their families. When using prompts such as these, people often build on each other's responses, relating and comparing their own stories. Therefore, open-ended questions are important, so that it opens the space for the participants to be comfortable sharing their knowledge and relating to each other.

We invited an individual we had spoken with in 2022 and 2023 to participate again. The talanoa was held online. We started the session off with whakawhanaungatanga. We then had a list of open questions that were used as prompts to guide and grow the talanoa.

Analysis

The mixed methods evaluation design produced qualitative data in the form of responses to open questions in both surveys and notes from the talanoa discussion with the participant, and quantitative data consisting of most of the survey data from Survey 1 and Survey 2.

The qualitative data were coded and analysed thematically. Quantitative data from surveys were analysed descriptively.

Exploratory longitudinal analysis was conducted investigating whether the time since a respondent had completed the programme affected Survey 2 responses. No clear signal was seen in these analyses and so they are not included here.

Data from across data collection methods were combined for reporting. This approach enabled us to develop and build a picture of participants' experiences of the Sorted PPPH programme.

Limitations

All data are self-reported. The evaluation design does not allow for pre- and post-programme data to compare conditions before and after participation in the programme. Participants were asked after participation about what difference the programme has made to their attitudes, beliefs, confidence, and knowledge. The survey also asked participants to rate their knowledge of key concepts covered in the course before and after they participated.

In Year 1 of the evaluation, participants were asked to recall their "before" position as they completed the post-programme survey. In Year 2, we improved this by asking participants to rate their knowledge and understanding before the course on the first day of the programme, then transfer this to the survey as they completed it post-programme. This improved approach was continued in Year 3.

This year, we also have data from 28 participants who completed the programme at least 3 months before responding to a second survey. The 28 responses we received represent 15% of possible responses, an improvement from Year 2. We think that a key factor in the low response rate to this online survey is that it was not completed within the course environment. Given this relatively low response rate, we cannot be certain that data from Survey 2 are representative of the broader population that completed the course as it is possible that response bias has resulted in unrepresentative data. For example, it is likely that participants who had a positive experience of the programme were more likely to respond. However, despite this concern, the follow-up survey results are sufficient to allow for the calculation of descriptive statistics and to provide some insight into the impact beyond the programme.

A limitation of the evaluation is that we do not know anything about those who did not complete the programme. We also do not have the perspectives of those who completed the programme but chose not to complete the survey.

Chapter 3: Findings

This chapter presents key findings in three main sections. The first section addresses the three evaluation questions that focus on the development and implementation of the programme. The second section addresses the evaluation question about the impact of the programme. The third section looks ahead, addressing the evaluation question about changes that would improve the programme.

Implementation of a high-quality programme grounded in Pacific values

This section addresses the three evaluation questions that focus on the development and implementation of the programme. These areas were a big focus in Year 1 of the evaluation for formative use. Fewer questions were asked about these areas in the 2023/24 post-programme survey.

Evaluative criterion Implement a credible financial capability programme that is grounded in Pacific values and culture.
--

EQ 1. To what extent is the programme being developed⁷ and implemented as intended?

EQ 3. What is the perceived quality of the programme?

EQ 4. To what extent is the programme (including teaching and learning resources) appropriate for Pacific Peoples?

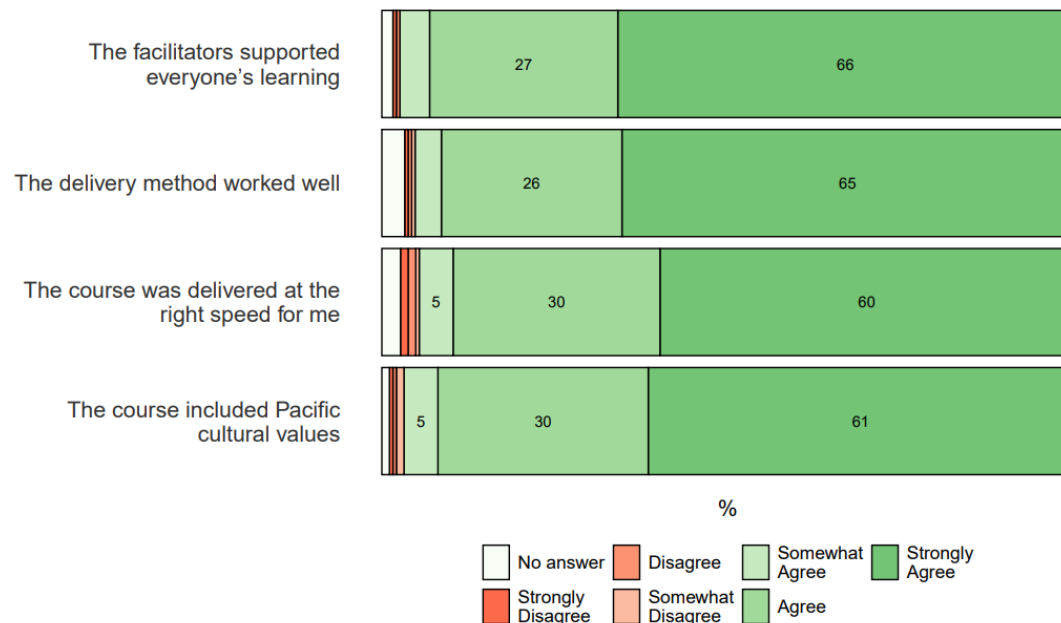
The main data to answer these evaluation questions came from responses to Survey 1 questions about course delivery and course content. Formative data from these questions have been provided to Skills Update and Te Ara Ahunga Ora every month. We also analysed data from the two open questions in the survey that asked, “What was the best part of the course for you?” and “Is there anything that would have made the course better for you or your family?”

Course delivery

The delivery of this programme continues to work well. Figure 4 shows that 93% of participants agreed or strongly agreed that the facilitators supported everyone’s learning, and 90% of participants agreed or strongly agreed that the programme was delivered at the right speed for them. These are similar to the responses in Year 1 and Year 2.

⁷ Year 1 of the evaluation focused on development and implementation. Years 2 and 3 focused only on implementation.

Figure 20 Participants' level of agreement with statements about course delivery (N = 184)



As in previous years, most participants (91%) agreed or strongly agreed that the delivery method worked well for them. Around half of the programme sessions were delivered face to face this year, and half online. The high level of satisfaction shows that both online and face-to-face methods are successful.

This year, we again asked participants to indicate the extent to which they agreed that the course included Pacific cultural values. Nearly all (91%) participants strongly agreed or agreed that it did, with 61% strongly agreeing. This was similar to what has been seen in previous years. Participants valued the welcoming environment that the facilitators created for them to feel comfortable to share and participate in:

Family friendly environment, great facilitators....The team made us all feel welcomed and comfortable, especially because I was nervous coming. (Survey 1)

The best thing was that the programme was free and was facilitated by our own people. It's so beautiful when we come together and exchange such important knowledge in a space where the topics and examples are relatable and easy to access. (Survey 2)

We were caught up in some deep conversations by participants where it was safe to share our information. (Survey 2)

As well as appreciating the welcoming environment, participants were appreciative of the course content, and how much was covered in the time allocated for the programme. Some

comments commended the facilitators for delivering a lot of information in a short amount of time, and also implied that more time would have been even more valuable.

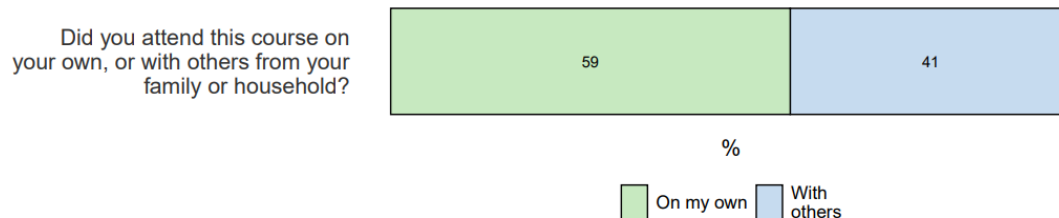
Felt it may have been rushed over 2 nights May have needed more time to complete. I have suggested the course to other family members so that they have information about getting into their own home. (Survey 2)

Thoroughly enjoyed the content, a lot of learning to condense into 2 days though. Thank you to the presenters for helpful learnings, sharing options that we didn't know beforehand. A lot of information, but definitely taken away new learnings. Loved the relatable examples too. (Survey 1)

All participant input/feedback is valuable, but perhaps a capped or specific time for this during the course. (Survey 1)

The Sorted PPPH household recruitment and enrolment model allows participants to attend with others from their family or household and Year 1 of the evaluation showed that this type of participation supported intergenerational learning. A new question in the survey which was introduced for Year 2 and continued in Year 3 asked participants whether they attended the course on their own or with others from their family or household. Figure 5 shows that 41% attended with others, and 59% individually in Year 3.

Figure 21 Whether a survey respondent attended the course on their own or with others (N = 184)



When participants were asked “Is there anything else you would like to share about your experiences of the Pacific Peoples Pathways to Home Ownership course?”, there was a strong theme of learning with their families or hoping they could have attended it with them.

Thank-you for supporting my family - they were engaged, and I know they will start now in gaining financial freedom and stability. (Survey 1)

Thank you for coming and I think this was very good and now I will tell my whānau. (Survey 1)

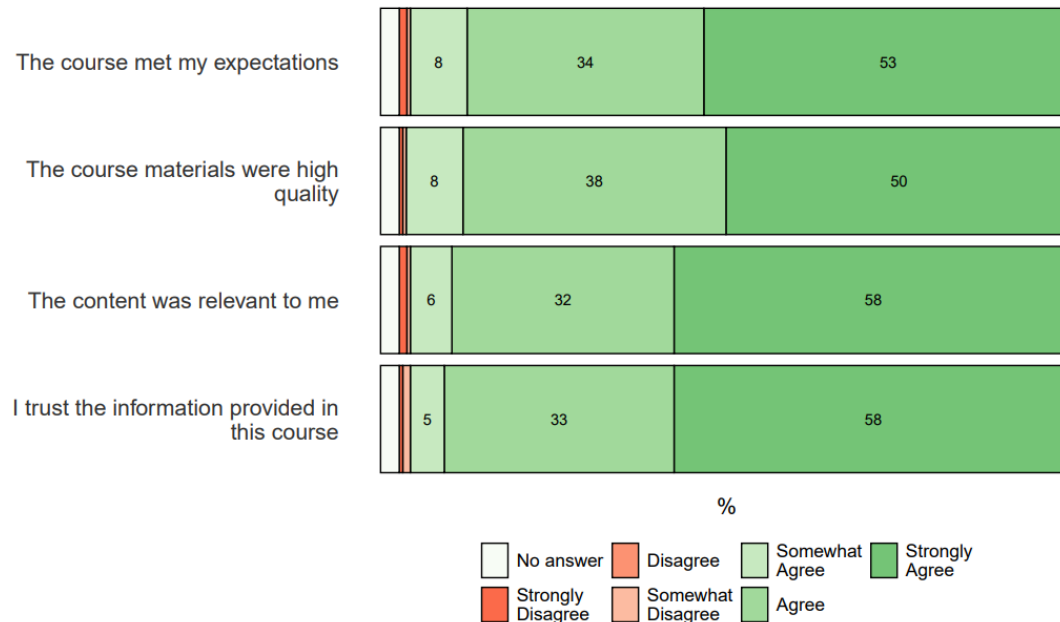
I wish my two older daughters were here to hear the information that was given out. (Survey 1)

Course content

Content [is] very clear and easy to understand. (Survey 1)

In the survey, we asked participants whether the course met their expectations, whether it was relevant to them, if they trusted information provided in the course, and if the course materials were high quality (Figure 6). Around 90% of participants strongly agreed or agreed with all these statements. Very few people disagreed with each statement. In comparison to past years, all questions showed a slight increase in the level of agreement with these statements.

Figure 22 Participants' level of agreement with statements about course content (N = 184)



In contrast to last year, there were fewer responses requesting more real-life examples to be included in the programme. When participants were asked “What was the best part of the course for you?”, they highlighted how the content was “easy to understand” and “relatable”.

How the facilitators presented the topics - an easy-to-understand manner with examples that we could relate to; approachable relaxed and friendly atmosphere; knowledge and passion to help. (Survey 1)

How inclusive [facilitator] was, very relatable and really dumbed things down for us to understand thoroughly (Survey 1)

To hear real life experiences that were relatable (Survey 1)

Summary

This section has addressed the three evaluation questions about implementation of the programme, the extent to which the programme is appropriate for Pacific Peoples, and the perceived quality of the programme.

In Year 1, when their planned face-to-face workshops could not take place, Skills Update pivoted to deliver online. The evaluation found that people would appreciate a choice of online or face to face, and that has been delivered in 2022/23 and 2023/24. Across both modes, participants reported high levels of satisfaction with the delivery method.

Participants continue to rate course delivery and content highly. They would recommend the programme to others. The household enrolment model is valued.

In Year 3, we continue to have evidence that the programme has been implemented as intended, that the programme is appropriate for Pacific Peoples as it is grounded in Pacific values and culture, and that the programme is perceived as high quality.

The impact of the programme on Pacific Peoples' financial literacy and capability

This section addresses the evaluation question about the impact of the programme:

EQ 5. What is the impact of the programme on the financial literacy and capability of Pacific Peoples?

The aim of the programme is to equip Pacific households with the financial capability, skills, and resilience to work towards home ownership and cope with economic shocks.

Questions in the post-programme survey (Survey 1) asked participants to rate their knowledge of key messages from the course before and after attendance, and to indicate how likely they were to do things differently in the future.

Questions in the follow-up survey (Survey 2) asked participants about their confidence with four money topics, and about changes to managing their finances. Qualitative questions also asked about this. Across the evaluation, talanoa with participants has provided richer stories

Evaluative criteria

Positively influence Pacific Peoples' attitudes and beliefs about money.

Provide Pacific Peoples with financial literacy knowledge and skills.

Equip Pacific Peoples with financial capability and resilience.

about the impact of the programme on families. This year we spoke again with one participant who completed the programme in 2022 and whom we have followed across the three years.

This section is structured by how recently participants completed the programme. First, we report on findings from Survey 1. The survey participants complete this survey as part of the final module of the programme. Although they may have made small changes during the course, participants are mostly looking ahead to what difference they think the programme will make to them and their family. Then we present data from the follow-up survey (Survey 2) to consider the impact of the programme at least 3 months after programme completion. More than half of participants completed the programme at least 6 months ago. A third section brings together data from both surveys with participants' ratings about knowledge and understanding of key topics.

The immediate impact of the programme (Survey 1)

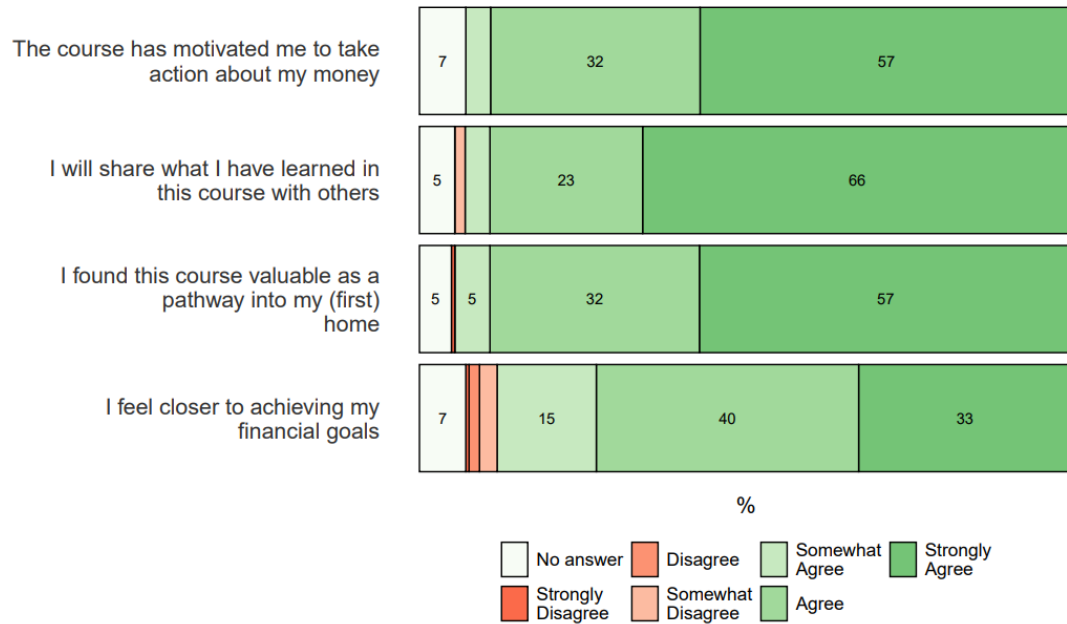
89% of participants strongly agreed or agreed that they found the course valuable as a pathway into a first home.

Figure 7 shows that over three-quarters of participants (73%) agreed or strongly agreed that they felt closer to achieving their financial goals and 89% agreed or strongly agreed that they found the course valuable as a pathway into their first home. As we reported last year, this is an important finding, given the programme's overall goal.

When asked if the course had motivated them to take action about their money, 89% of participants agreed or strongly agreed, and agreed or strongly agreed that they would share what they had learnt in the course

with others.

Figure 23 Participants' level of agreement with statements about the impact of the course, immediately post-programme (N = 184)



These quotes illustrate how participants are ready to put what they have learned into action.

Learnt so much and ready to tackle money goals with my family. (Survey 1)

Just need time to absorb, reflect, in order to make action plan moving forward. (Survey 1)

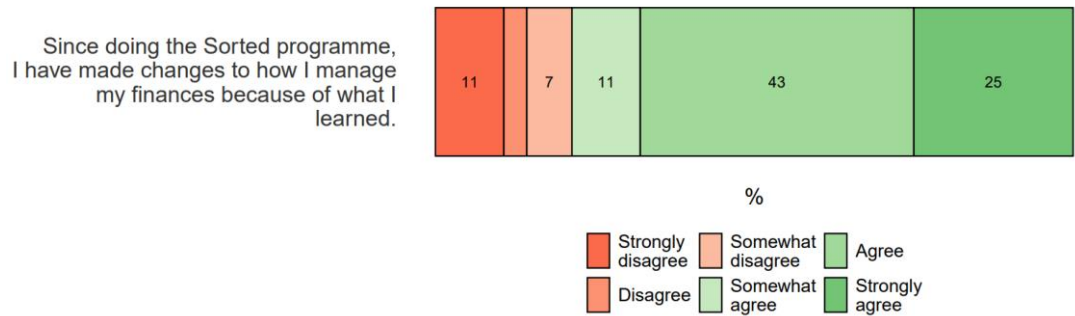
From what I've heard today, I would love to do my research on the websites [facilitator] was talking about. (Survey 1)

These findings from the third year of the evaluation confirm the initial evaluation findings that the programme is equipping many participants with financial capability and resilience. Immediately after completing the programme, participants feel motivated to make better decisions, and feel closer to achieving their financial goals. The programme achieves its goal of being a pathway to home ownership. The next section considers whether this initial impact remains at least 3 months after programme completion.

Longer term impact of the programme (Survey 2)

In Survey 2, all respondents were asked to rate their level of agreement with the statement "Since doing the Sorted programme, I have made changes to how I manage my finances because of what I learned". Figure 8 shows two-thirds (68%) agreed or strongly agreed with this statement. This increased to 79% when including those who "somewhat agreed".

Figure 24 Participants' level of agreement with a statement about making changes to managing their finances since doing Sorted PPPH, at least 3 months post-programme (N = 28)

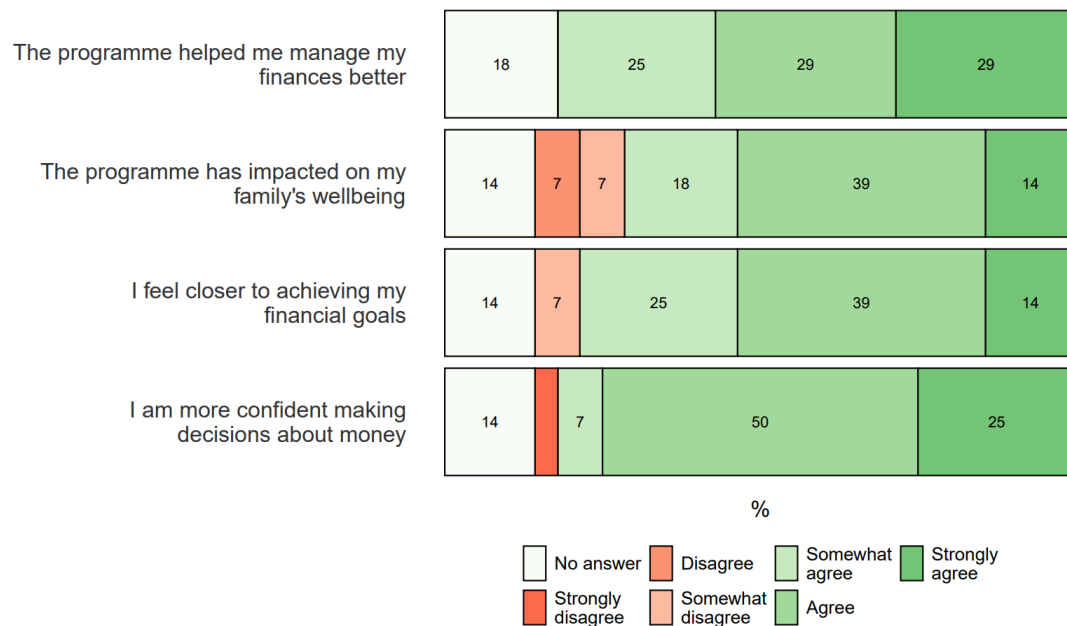


Another question delved further into the types of changes participants had made (see Figure 9). Across all four areas of interest there was a positive impact beyond the course for many participants.

- Seventy-five percent of participants agreed or strongly agreed that they were more confident making decisions about money.
- Over half of participants (53%–58%) agreed or strongly agreed the programme helped them manage their finances better (58%), impacted on their family's wellbeing (53%), and they felt closer to achieving financial goals (53%).

When including those who “somewhat agreed” with each of the statements, the proportion of participants who said the programme had made at least some difference rose. Over three-quarters (78%) felt at least somewhat closer to achieving their financial goals and 83% agreed the programme helped them manage their finances better.

Figure 25 Participants' level of agreement with statements about the impact of the course, at least 3 months post-programme (N = 28)



There was no clear relationship between the length of time since a participant completed the programme and their response to these questions about the impact of the programme.

Qualitative data from Survey 2 supported the quantitative evidence that the programme had impacted the financial literacy and capability of participants. Nearly all answered the question “What was your big takeaway from the programme?” with a positive response. Four said either they did not complete the programme or they did not have a “takeaway”. Illustrative examples from the follow up survey’s open-ended questions are presented here under the three evaluative criteria.

Positively influence Pacific Peoples’ attitudes and beliefs about money

These participant quotes show how the programme has changed their mindset (i.e., their attitudes and beliefs) about money and home ownership.

There is help available and people to encourage and direct us (Survey 2)

The best thing is knowing that I have a chance of doing this pathway to be a homeowner. (Survey 2)

Provide Pacific Peoples with financial literacy knowledge and tools

As in Year 2, participants made references to the Sorted website as a “key takeaway”. There were also references to knowledge areas like budgeting, debt, saving, KiwiSaver, mortgages, and investment.

Using the Sorted website tools and resources to help guide me into my homeownership journey (Survey 2)

Learning about compound interest and mortgage brokers. (Survey 2)

Knowledge of home ownership information for us Pasifika and income investment (Survey 2)

Talanoa 1: KiwiSaver as a pathway to home ownership:

Building on from Ana's previous story, she has retained knowledge about KiwiSaver and continues to share her learnings with others. The most important thing for Ana is helping their family use KiwiSaver, with a focus on home ownership.

Ana's story

Two years after completing the programme, Ana continues to [manage her finances better](#) and share the knowledge they gained with ~~their family in hopes that they can all use KiwiSaver as a pathway into their own homes~~[others](#). KiwiSaver was an important topic in previous talanoa, showing how strongly this topic resonated with Ana.

Their focus was sorting out their debt and putting extra into their KiwiSaver.

My biggest takeaway from the programme ... It's like, sorting out all my debt and also, I've been putting extra into my KiwiSaver.

Ana wanted to equip her family and others around her with the knowledge and skill of setting up a KiwiSaver now.

And also, because I still talk to my family, to my children, to my grandchildren, to my siblings, and have different conversations with different people... to do something now don't wait till later, when that's too late...

Ana wanted her children and grandchildren to each have their own KiwiSaver and use it together to purchase a home.

I want [to] continue to have those recommendations/conversations with our young people to talk about KiwiSaver for some understanding and also putting money away for a home, especially with [a] big family. One of my daughters, she has 8 kids, and I said, "oh when they grow up, they can put their KiwiSaver together just to buy one house for the whole lot of them instead of making them get a loan."

When asked about what support they would like to have after completing the programme, Ana reiterated the idea of having regular 'check-in' support and updated information, especially with the changing economic climate.

Just saying, "How are things going?", "Do you need other support right now?". Anything can happen from now to 5 years and I like that. That would be great to... because things change all the time, [we] don't know what's happening out there in the world right now. And also, it's nice to get some updates in case something has changed from the last time.

Equip Pacific Peoples with financial capability and resilience

Over half of the participants responding to Survey 2 referred to knowing more about achieving home ownership, and feeling closer to this as a “takeaway” and connected this with a change in attitudes and the new knowledge and skills they had learnt through the programme.

Home ownership is achievable. (Survey 2)

Learnt a lot of different options to get into home ownership (Survey 2)

Clear debt and have a plan/pathway to buy a home (Survey 2)

Some referred to practical changes that improved their financial resilience as a result of completing the programme.

Changed my Kiwisaver provider and type of fund. Created different suffix in my bank account to work towards different financial goals and savings (Survey 2)

I now have a savings that accrues interest (Survey 2)

Slowly clearing debt and clutter (Survey 2)

We tried putting away each week to our savings (Survey 2)

Finally, a third group of comments were about the importance of planning for the future or taking action to help support their future goals and aspirations.

Maybe just a review of family goals, but also support a retirement plan (Survey 2)

Sticking to the action plan. Checking for your progress. Every family member needs to be accountable for future financial goals. (Survey 2)

Building knowledge to support my aspirations for the future (Survey 2)

New knowledge and understanding

Participants were asked in Survey 1 to rate (on a 5-point scale) their understanding of money topics, before and after the programme⁸. We have used this to determine what kind of difference the programme made on their financial knowledge and skills. The survey questions

⁸ The “before the programme” ratings were completed in the first module of the programme as part of a programme exercise. When filling in the survey in the last session of the programme, participants were prompted to refer to their module 1 exercise and insert these into the survey. The non-response rate for these questions (both before and after) is around one-sixth, which is higher than for other questions in the survey. We feel this is likely due to an additional cognitive burden posed by these questions, as participants likely try to remember how they answered initially and select answers that relate to their initial choices.

focused on 10 topics, across three areas: understanding, knowledge, and feelings. Results showed strong positive shifts in all three areas after participation in the programme.

The five topics that showed the biggest shifts in participants giving a high rating of 4 or 5 for understanding are presented graphically below⁹:

- understanding KiwiSaver (a shift from 20% to 63%, see Figure 10)
- paying off debt (a shift from 23% to 62%, see Figure 11)
- affordable housing options (a shift from 12% to 67%, see Figure 12)
- achieving financial goals (a shift from 25% to 69%, see Figure 13)
- finding answers to questions about money (a shift from 20% to 67%, see Figure 14).

Figure 26 Participants' ratings of their understanding of how to get the most of KiwiSaver before and immediately after Sorted PPPH (N = 184)

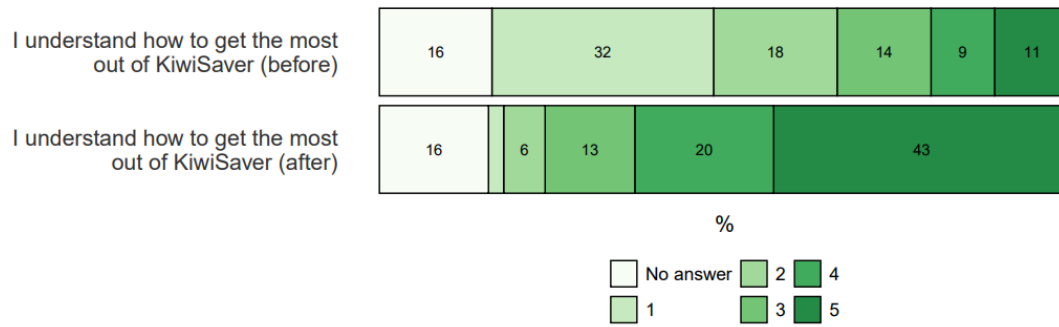


Figure 27 Participants' ratings of their understanding of different strategies to pay off debt quicker before and immediately after Sorted PPPH (N = 184)



⁹ Graphs for the other topics are in Appendix B.

Figure 28 Participants' ratings of their knowledge of affordable housing options before and immediately after Sorted PPPH (N = 184)

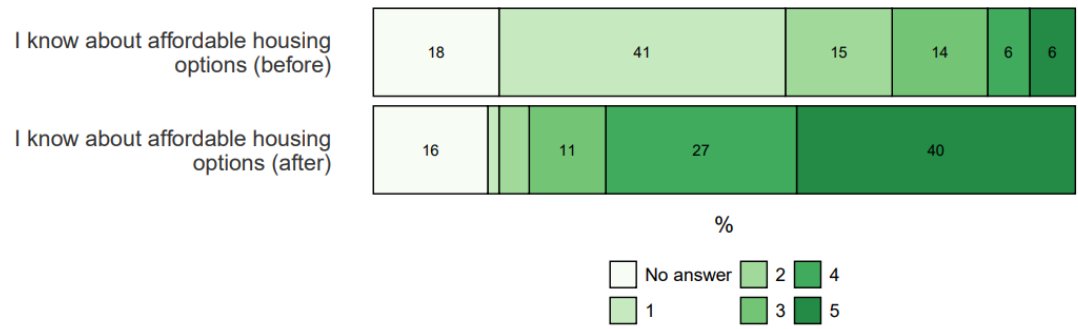
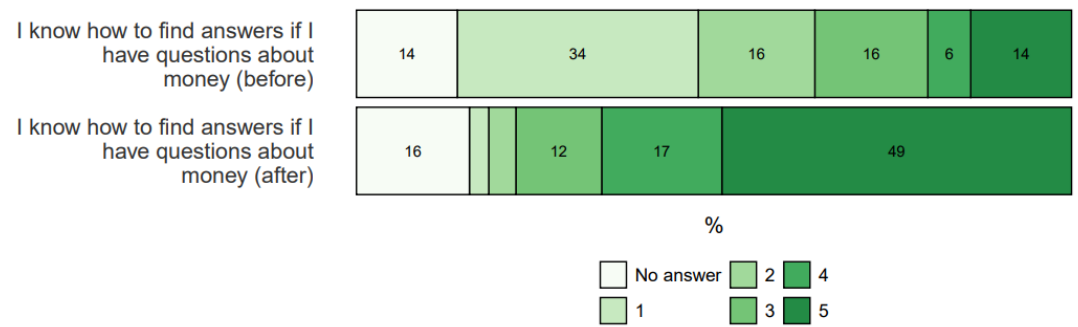


Figure 29 Participants' ratings of their understanding of how to achieve a financial goal before and immediately after Sorted PPPH (N = 184)



Figure 30 Participants' ratings of their understanding of how to find answers to questions about money before and immediately after Sorted PPPH (N = 184)

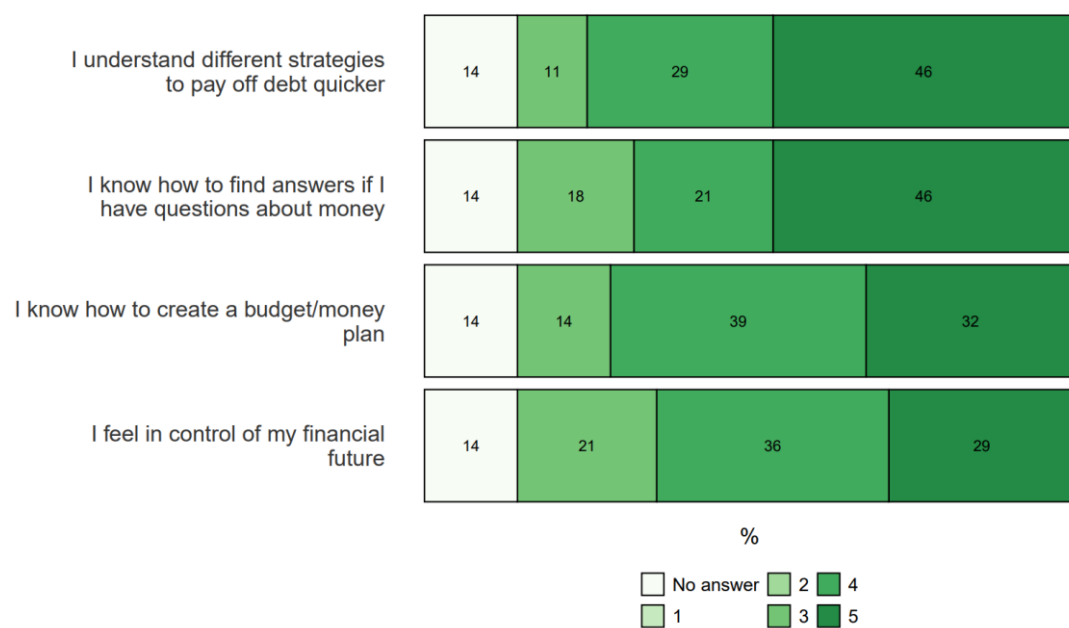


In the follow-up survey, we asked about four of these areas. The Survey 2 question asked, "On a scale of 1 (very low) to 5 (very high), how confident are you with the following money topics,

3 months after the programme?"¹⁰ A strong majority of respondents gave a rating of 4 or 5 to each topic (Figure 15):

- understand different strategies to pay off debt quicker (75% of participants)
- how to find answers if I have questions about money (67% of participants)
- how to create a budget/money plan (71% of participants)
- in control of their financial future (65% of participants).

Figure 31 Participants' ratings of their understanding of four money topics at least 3 months after Sorted PPPH (N = 28)



The next section focuses on the potential for additional support for participants after the programme.

¹⁰ As noted earlier, many respondents completed the survey more than 3 months after the programme.

Summary

This section has addressed the evaluation question about the impact of the programme on the financial literacy and capability of Pacific Peoples. The addition of a follow-up survey completed at least three months after programme completion and talanoa with a participant who completed the programme in 2022 strengthens our findings about the impact of the programme.

The programme has clearly impacted on participants' attitudes and beliefs about money. Findings from Year 3 of the evaluation confirm that the programme is achieving well for all three evaluation criteria:

- Positively influence Pacific Peoples' attitudes and beliefs about money
- Provide Pacific Peoples with financial literacy knowledge and skills

Equip Pacific Peoples with financial capability and resilience.

Immediately after completing the programme, many participants feel motivated to make better decisions, and feel closer to achieving their financial goals. The programme is seen as a pathway to home ownership. There is a marked increase in participants' understanding of all money topics after the programme.

The initial impact reported by participants immediately after the programme is largely retained. Many respondents had made changes to their finances and were more confident with making decisions about money. Over half of participants remain confident with key money topics.

Supporting participants beyond programme completion

This section presents participants' voices on how they would like to be supported after they have completed the programme. This addresses EQ 2 "What changes would improve the programme?" We asked all participants about this in both Survey 1 and Survey 2.

Looking back

In Survey 2, we asked participants to look back and think about what support would have helped them and their family to put what they had learnt on the programme into action. Participants could select as many options as they wanted as well as make other suggestions.

Figure 32 What participants think would have helped them and their family to put what they learnt on the programme into action (N = 28)

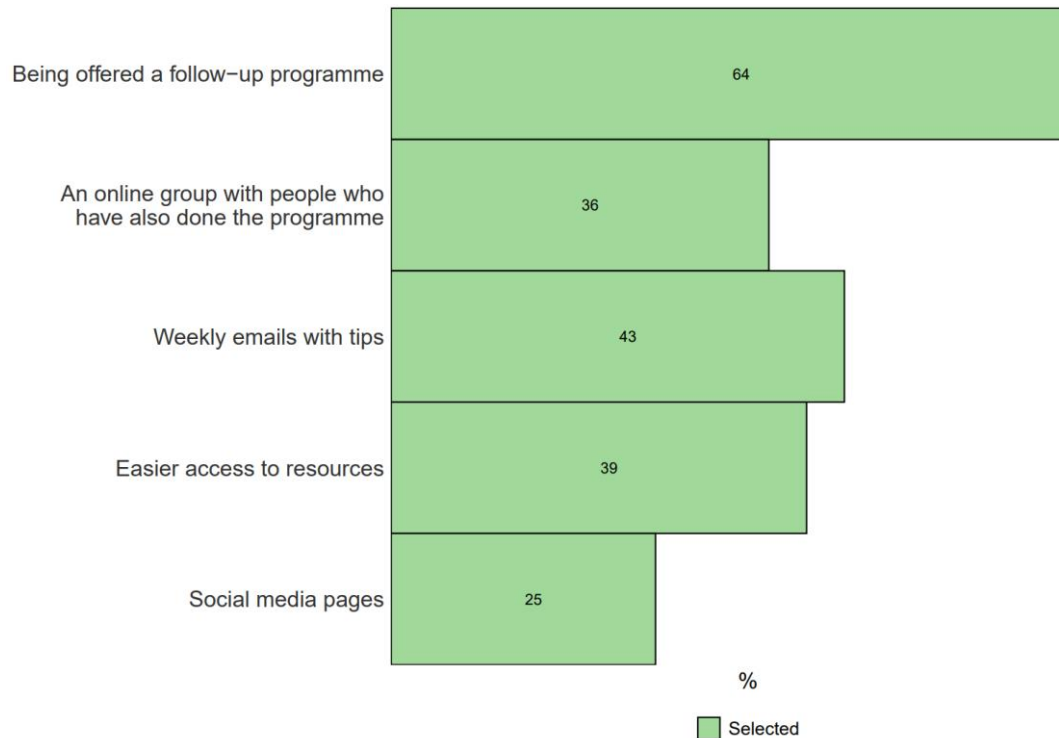


Figure 16 shows that the top-ranked supports participants thought would have helped them were a follow-up programme (64%) and weekly emails with tips (43%). The same themes came to the fore in the qualitative question that followed about supports that would help them in the future (see below).

Looking ahead

In both surveys, participants were asked a question about what support would help them and their family to work towards financial goals in the future. This topic was also discussed in talanoa. We identified three main types of support in Year 2 and they remained the same for this year as well.

A follow-up PPPH programme

More of these workshops, maybe for it to be facilitated in schools and churches more often (Survey 2)

Ongoing support. Follow up sessions (Survey 2)

Follow up workshop and providing in depth workshops around particular subjects that may interest me e.g. learning more about the importance of KiwiSaver & home ownership pathways (Survey 1)

Ongoing access to resources and information

A couple of participants highlighted that the economic context had changed since they had completed the course, so they needed updated information.

Updates like, update us about a change that we don't know about. Not many of us have the time to watch TV, or watch news, or things like that. (Talanoa)

Information about the increasing cost of living (Survey 1)

Helping us with the cost of living, what can we do to get through it (Survey 2)

Direct “personalised” support¹¹

Getting to know the mortgage brokers in my community. (Survey 2)

To have an ongoing advisor/navigator to support younger families with financial issues and guidance with money/financial options (Survey 1)

As in Year 2, a smaller group of participants wrote about **support to change their personal circumstances** (e.g., paying less rent, getting higher paid employment). These circumstances may be beyond the scope of the programme but are important requests for support to acknowledge.

Try to get myself into a full time job (Survey 1)

Do more hours at work (Survey 1)

An additional smaller group of participants answered the question about “looking ahead to achieving your financial goals” by focusing on the **actions they or their family needed to take**, rather than on the support asked about in the question.

Learning to control my own spending habits and build better saving habits (Survey 1)

Spending more wisely and taking pride in owning a property. (Survey 2)

Cutting down on online shopping (Survey 1)

¹¹ Note that Te Ara Ahunga Ora or Skills Update are not able to provide financial advice.

There was a sense this group knew what to do, and just needed to do it. We speculate that these participants would likely benefit from the supports described earlier in this section, particularly a follow-up programme.

Summary

Participants saw value in having a follow-up programme and would also like ongoing access to information and resources. Having someone who could “check in” and provide support was also a common theme when participants were asked what would support them to achieve their financial goals. As in Year 2, when asked about support they would like to see provided, some participants instead focused on the actions they or their family needed to take.

Chapter 4: Conclusions

Insights from Year 3

Using the evaluative criteria developed to judge the success of the Sorted PPPH programme, we conclude that Te Ara Ahunga Ora Retirement Commission and Skills Update continue to implement a high-quality programme that is successful when delivered online or in person. The household enrolment model support intergenerational learning.

The addition of a follow-up survey boosted the ability of the evaluation to report on the impact of the programme, although the response rate means this has limitations. The initial impact reported by participants immediately after the programme is largely retained after participants have completed the programme. Many respondents had made changes to their finances and were still more confident with making decisions about money. More than half of participants remained confident with key money topics.

Home ownership had initially felt out of reach for participants, but going through the programme gave many of them the knowledge and skills they needed to be able to see home ownership as a real possibility for themselves and their families. This is starting to be a reality¹².

Overall programme insights

The **Sorted Pacific Peoples Pathways to Home Ownership (PPPH)** programme has demonstrated progress over the past three years, meeting its objectives of enhancing financial literacy and guiding Pacific households toward home ownership.

Embedding Pacific values in financial literacy

A cornerstone of the programme's success has been its foundation in Pacific cultural values, which has been successful in creating a supportive, inclusive, and culturally relevant learning environment. Across all three years, over 90% of participants affirmed that the programme was aligned with Pacific values such as reciprocity, family, and community. This alignment fostered a sense of trust and engagement, allowing participants to feel comfortable sharing and applying their financial knowledge within their family and community settings. The household enrolment model, which encouraged participants to attend alongside family members, supported

¹² In Year 2, Skills Update learned that five families have purchased a home since going through the programme. Similar data was not available for Year 3.

intergenerational learning and was valued by participants during all years of the programme. This model helped encourage financial literacy skills to be passed down and shared, creating an impact beyond individual participants.

Financial knowledge and behaviour change

The programme improved participants' financial knowledge. In all years, participants demonstrated a marked increase in their understanding of key financial topics such as debt management, KiwiSaver, and budgeting. For instance, in Year 3, the percentage of participants who felt confident in their understanding of how to pay off debt increased from 23% before the programme to 62% after completing it, a pattern that was similarly observed in the previous two years. Additionally, participants' confidence in making financial decisions remained strong, with 75% of Year 3 participants reporting that they felt more capable of managing their finances post-programme. These patterns were also mirrored in Years 1 and 2.

Pathways to home ownership

The programme was successful in shifting participants' perceptions of home ownership. What many Pacific families once viewed as an unattainable goal was viewed as a more achievable objective, thanks to the tools, strategies, and knowledge provided by the programme. Each year, participants overwhelmingly reported feeling closer to achieving home ownership. In Year 3, 85% of participants agreed that the course was valuable in helping them move toward purchasing their first home, a result that was consistent across all three years. This shift in perception, along with practical financial knowledge and planning, has been an important outcome of the programme, directly supporting the goal of enabling home ownership for Pacific families.

Effective delivery

Across all three years, participants expressed high levels of satisfaction with the delivery methods, with 93% of Year 3 participants stating that the facilitators were supportive and that the course was delivered at an appropriate pace. This level of satisfaction has been consistent since Year 1, with both in-person and online formats proving effective in engaging participants and delivering learning experiences.

Future areas for development

While the programme has been seen as effective in delivering its core financial literacy content, participants have expressed a desire for additional support beyond the programme. Across all three years, participants noted that they would benefit from follow-up workshops, continued access to resources, and periodic check-ins to help them stay on track with their financial goals. In Year 3, 64% of participants expressed interest in a follow-up programme and 43% indicated

that they would appreciate regular emails with financial tips. Ongoing engagement and support could help participants maintain the momentum they gained during the programme.

Engagement and response rates

While the response rates for the initial post-programme surveys were strong in Year 2 and Year 3, the follow-up survey response rates were much lower. This may indicate room for improvement in maintaining long-term engagement and ensuring that participants remain connected to financial learning after its completion.

Overall Conclusions

The Sorted PPPH programme has largely achieved its goals of building financial literacy, increased confidence, and helping Pacific families move closer to home ownership. Over the course of three years, the programme has empowered participants to make informed financial decisions and view home ownership as a realistic and attainable goal. The programme's culturally grounded approach, flexibility in delivery, and focus on financial literacy have all contributed to its success. If the programme is continued, there are opportunities to increase its impact by providing additional ongoing support and maintaining participant engagement beyond the initial learning period. With these potential enhancements, the Sorted PPPH programme is well-positioned to continue helping Pacific families achieve financial security and home ownership.

Appendix A: Evaluation framework

<ol style="list-style-type: none"> 1. To what extent is the programme being developed and implemented as intended? 2. What changes would improve the programme? 3. What is the perceived quality of the programme? 4. To what extent is the programme (including teaching and learning resources) appropriate for Pacific Peoples? 5. What is the impact of the programme on the financial literacy and capability of Pacific Peoples? 		
Overarching criteria	Evaluative criteria	Source of evidence (2024)
1 Develop a credible financial capability programme that is grounded in Pacific values and culture	<p>The programme is:</p> <ul style="list-style-type: none"> • based on sound financial expertise (trusted) • high quality • culturally responsive • responsive. <p>People see themselves in the programme and the programme recognises and builds on the circumstances, strengths, needs, and aspirations of participants.</p>	Not a key focus
2 Implement a credible financial capability programme that is grounded in Pacific values and culture	<p>The programme is:</p> <ul style="list-style-type: none"> • holistically integrated around families and community • accessible. <p>The programme has good visibility, and communication activities drive engagement and maximise participation in the programme.</p>	Survey 1
3 Positively influence Pacific Peoples' attitudes and beliefs about money	<p>As a result of the programme, people:</p> <ul style="list-style-type: none"> • have more positive attitudes and beliefs about money • are more confident talking about money. 	Survey 1 Survey 2 Talanoa
4 Provide Pacific Peoples with financial literacy knowledge and skills	<p>As a result of the programme, people:</p> <ul style="list-style-type: none"> • are more financially aware • have learnt new skills and/or knowledge about money (key messages). 	Survey 1 Survey 2 Talanoa
5 Equip Pacific Peoples with financial capability and resilience	<p>As a result of the programme, people:</p> <ul style="list-style-type: none"> • can make better financial decisions • are working towards being more financially secure 	Survey 1 Survey 2 Talanoa

	<ul style="list-style-type: none">• feel closer to achieving their financial goals, including being on a pathway to home ownership.	
--	---	--

Appendix B: Figures

Questions 7 and 12: On a scale of 1 (very low) to 5 (very high), how would you rate your understanding of the following money topics before and after the programme?

Figure B1 I feel comfortable talking about money (before and after) (N = 184)



Figure B2 I understand my own spending habits (before and after) (N = 184)



Figure B3 I know how to create a budget/money plan (before and after) (N = 184)

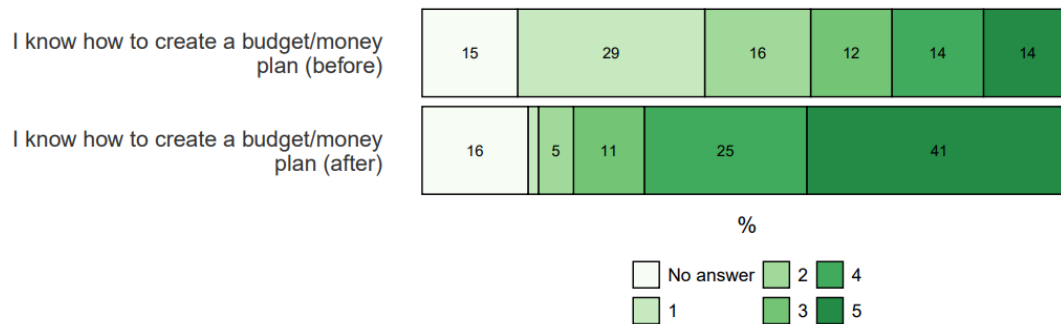


Figure 33 I feel in control of my financial future (before and after) (N = 184)



Figure 34 I understand why it's important to have an emergency fund (before and after) (N = 184)

