

# Sorted Pacific Peoples Pathways to Home Ownership (PPPH) programme

Evaluation report 2023

Jo MacDonald, Renee Tuifagalele,  
and David Coblentz

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September 2023

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# 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. A special mention to Fia Wilson, Sifa Ma'afu, and David Tupu Tuia for going above and beyond. We are blessed to have worked alongside Fia and the Skills Update team.

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Finally, thank you to our colleague Nicola Bright who reviewed this report.

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# 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 implement a high-quality programme.

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

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 and this is starting to be a reality.

### **We have better data in Year 2 to understand the impact of the programme**

In total, 334 responses were received for the post-programme survey in Year 2 (Survey 1). This was 57% of the 584 people who completed the programme from 1 July 2022 to 30 June 2023. This is considerably better than the Year 1 response rate of 28%.

This year, we piloted Survey 2, the follow-up survey for participants who had completed the programme at least 3 months before responding. More than half of the 59 respondents completed the programme at least 6 months before completing the survey.

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

All of 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 showed 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**

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.



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# 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 households,<sup>1</sup> 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 such as COVID-19. MPP's Pacific Aotearoa Lalaga Fou goals<sup>2</sup> 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 households.<sup>3</sup> In the 2022/23 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. Te Ara Ahunga Ora expects evaluation to be an annual activity until 2024, with the specific evaluation focus agreed each year. This evaluation report presents findings from the second year of the programme, from July 2022 to June 2023.

## 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?
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 evaluation 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 2 evaluation has focused particularly on impact (evaluation question 5), and how participants can be supported beyond the programme (evaluation question 2). The experiences of participants remain central to the evaluation.

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<sup>1</sup> From 2022 to 2024.

<sup>2</sup> <https://www.mpp.govt.nz/about-us/pacific-aotearoa/>

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

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## 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 love.<sup>4</sup>

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, in particular, we ensured that the diverse Pacific worldviews and knowledge systems of the participants were 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 instruments, to frame our analytical lens, and to structure the report. This framework has also guided Year 2 of the evaluation.

#### Data collection

Three methods of data collection were used in Year 2 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 four participants.

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<sup>4</sup> See, for example, <https://tapasa.tki.org.nz/values/pacific-values/>

## The post-programme participant survey (Survey 1)

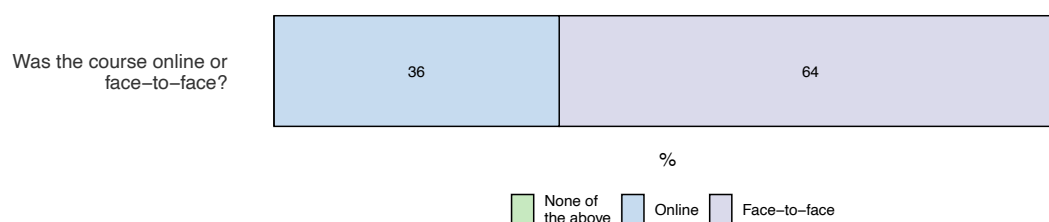
This survey was revised from 2021/22, although core questions remained the same. All participants were invited to fill in a survey at the end of the programme, when they had completed the last module. Facilitators were asked to provide time for this.

Participants who completed the programme face to face were given a hard copy survey as well as a link to the online survey. To increase the response rate achieved for face-to-face programmes in Year 1 of the evaluation, the survey was added as a pull out in the course booklet. This made it more visible and made it easier for the survey to be sent to NZCER. 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, 334 responses were received. This was 57% of the 584 people who completed the programme from 1 July 2022 to 30 June 2023.

Around two-thirds of those responding to the question about delivery mode experienced the programme<sup>5</sup> face to face, and one-third online (see Figure 1).

FIGURE 1 Proportion of participants who experienced the programme online or face to face (N = 196)<sup>6</sup>



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.

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.

6 This question was added to the revised Year 2 survey, so participants who completed the survey earlier in 2022/23 were not asked it. This explains the lower N.

FIGURE 2 Age of survey respondents (N = 318)

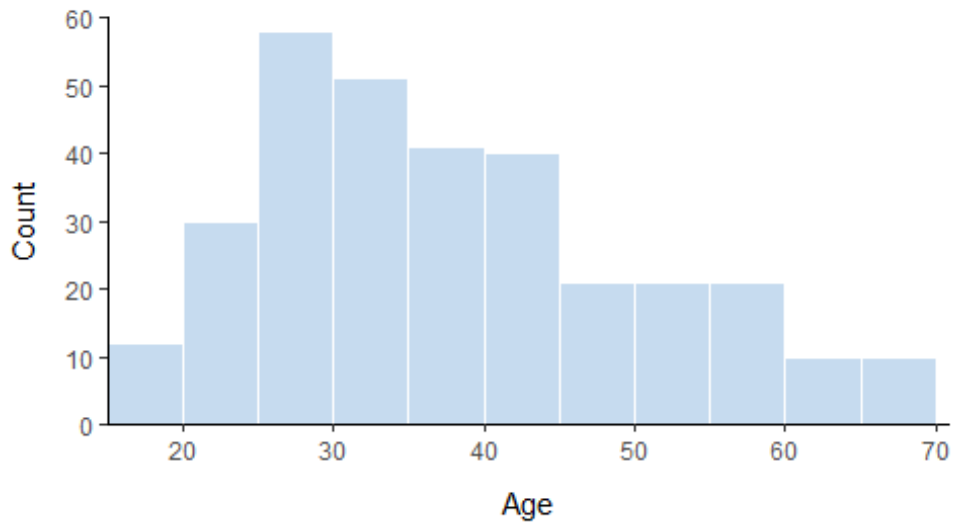


FIGURE 3 Survey respondents by gender (N = 334)

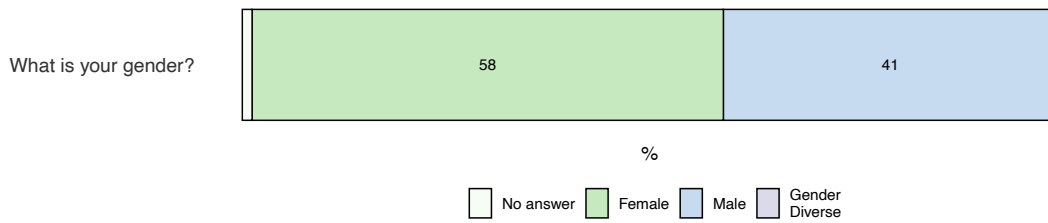


Table 1 shows the Pacific ethnicities of those who completed a survey. The three largest Pacific Island ethnic groups that survey participants identified with are Samoa, Fiji, and Tonga.<sup>7</sup> There was a total of 11 different Pacific Island ethnicities that survey participants identified with.

<sup>7</sup> Percentages may not add up to 100% due to multiple selections of ethnicities.

TABLE 1 Ethnicity of survey respondents (N = 334)

Ethnicity	Number of participants	%
Samoa	153	46
Fiji	68	20
Tonga	45	13
Cook Islands Māori	32	10
Aotearoa Māori	26	8
Tokelau	16	5
Niue	14	4
NZ European	13	4
Tuvalu	7	2
Solomon Islands	2	1
Kiribati	1	0
Tahiti	1	0

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

This year we piloted a new follow-up survey, initially aiming to survey participants approximately 3 months after course completion. The focus was on what participants remembered (key messages), changes they had made, and what support they needed now. In the pilot, we tested questions and implementation, considering how to contact participants, how to get a sufficient response rate, and how to ensure that participants did not feel they were being tested. We wanted the experience to be useful for participants (to reflect on where they were at on their financial journey) and mana enhancing.

The survey was originally going to be sent by Skills Update to cohorts of participants every 3 months, but this approach was found to be too time consuming. NZCER took over survey implementation and sent the survey to all eligible participants at the same time, on 8 May 2023. Two targeted reminders were sent to participants who had not completed the survey. The survey closed on 30 June, with 59 responses received. Table 2 shows when these respondents did the course. Of note is that 63% of respondents completed the programme 6 months or more before responding to the survey, and 19% completed the programme at least a year before.

TABLE 2 When participants completed the programme (Survey 2) (N = 59)

Date range	N	%
January to March 2022	11	19
April to June 2022	8	14
July to September 2022	18	31
October to December 2022	13	22
January to March 2023	6	10
No answer	3	5

We did not collect any demographic data (gender, age, Pacific ethnicities) from those who completed Survey 2.

### Talanoa with a sample of participants

The talanoa is a Pacific research methodology that encourages participants and the researcher to uphold Pacific values when working 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 three people we had spoken with in 2022 to participate again. When first interviewed, all three had already made or started to make some changes to their money management as a result of the programme. The fourth person was selected with the help of Skills Update. They were known to have purchased a home since completing the programme.

All talanoa were held online. We started the sessions 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 talanoa discussions with participants, 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; however, this topic may be worth investigating further in the future when a larger number of Survey 2 responses are available.

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. This year, 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.

Strengths of the data are that we have post-programme survey data from over 300 participants. This is three times the number we had in Year 1 of the evaluation.

This year, we also have data from 59 participants who completed the programme at least 3 months before responding to a second survey. All participants who met this criterion were invited to complete this survey. We were concerned that the response rate to this online survey could be very low because it was not completed within the course environment. The 59 responses we received represent 9% of possible responses. 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.

In Year 1, we had a lower response rate from participants who completed face-to-face courses. On average, these participants tended to be older than participants completing the course online. This year, we made changes to how the survey was presented to those on face-to-face courses, including it as a pull out in the course booklet. Facilitators also gave participants time to complete the survey earlier in the final module, rather than at the very end of the programme. These strategies appear to have worked, as there was no notable difference in response rate for participants who completed the programme online or face to face.

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## 3. Findings

This section 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 2022/23 post-programme survey.

EQ 1. To what extent is the programme being developed<sup>8</sup> 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?”

### Participants continue to rate course delivery and content highly

#### Course delivery

The delivery of this programme continues to work well. Figure 4 shows that 92% of participants agreed or strongly agreed that the facilitators supported everyone’s learning, and 91% of participants agreed or strongly agreed that the programme was delivered at the right speed for them.

#### Evaluative criterion

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

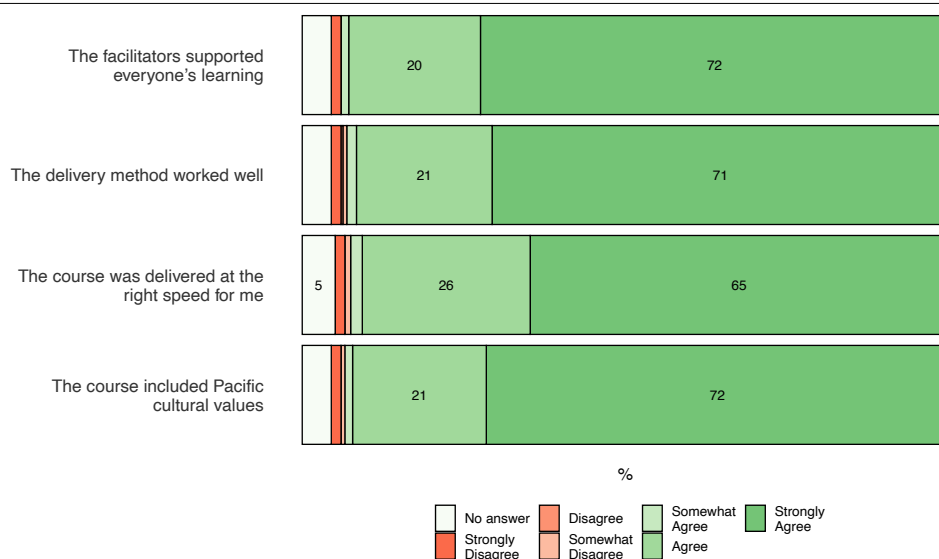
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<sup>8</sup> Year 1 of the evaluation focused on development and implementation. Year 2 focused only on implementation.



### 3. Findings

FIGURE 4 Participants' level of agreement with statements about course delivery (N = 334)



Like last year, most participants (92%) 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.

Last year, an important finding from both the qualitative and quantitative data was that the programme was grounded in Pacific values and culture. This year, we again asked participants to indicate the extent to which they agreed that the course included Pacific cultural values. Nearly all (93%) participants strongly agreed or agreed that it did, with 72% strongly agreeing. When we asked respondents in the follow-up survey, "What was the best thing about doing the programme?", a few highlighted the Pacific context, and being able to do the course alongside other Pacific people.

It was in a relaxed and familiar format and with people sensitive to my cultural views, opinions, and way of life. (Survey 2)

Assistance from my own Pacific people. (Survey 2)

Doing it alongside other Pacific people. (Survey 2)

Enriching each other with the knowledge that we have already and the knowledge that we shared amongst each other. (Survey 2)

A few of the participants highlighted the facilitators' abilities to be engaging and relatable with their audience when answering, "What was the best part of the course for you?"

I like that the facilitator could relate to his audience, shared his own real experience. (Survey 1)

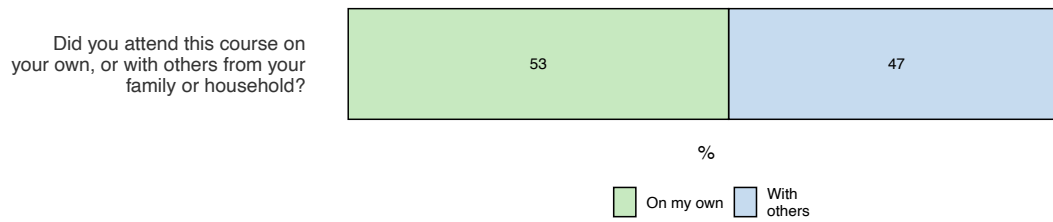
The facilitators were awesome. Great personalities which really helped to make the course more user friendly. (Survey 1)

The facilitator was engaging and relatable, explained the content really well and knowledgeable. (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 asked participants whether they attended the course on their own or with others from their family or household, and Figure 5 shows that it was fairly evenly split.<sup>9</sup>

<sup>9</sup> This differs from Skills Update's administrative data that show predominantly individual attendance. This would warrant further discussion.

**FIGURE 5 Whether a survey respondent attended the course on their own or with others (N = 196)**



When we asked participants, “Is there anything that would have made the course better for you or your family?” one theme that stood out was their desire to attend the course with their family.

I think having my parents here would’ve been helpful for me as I attended by myself. But the whole presentation was awesome. (Survey 1)

It would be good to include to let [people] know it’s good for families to join in, it’s not just adults, couples. (Survey 1)

Yes, this will be the best to share with our children who want to join the plan. (Survey 1)

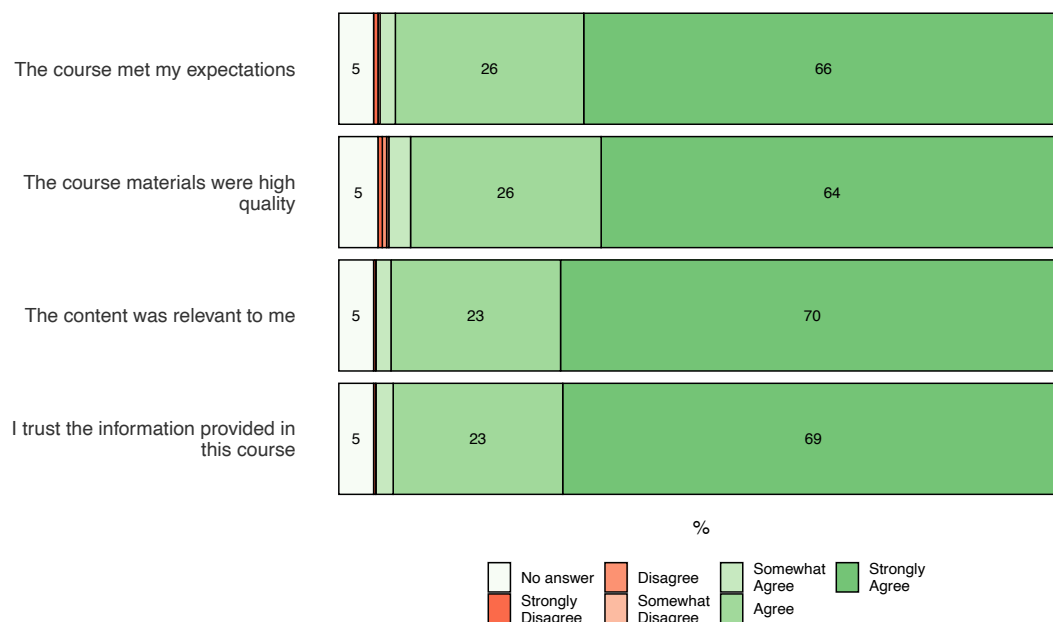
### Course content

The simple language made me understand the contents in the course much better. (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 (none for some items) disagreed with each statement.

**FIGURE 6 Participants’ level of agreement with statements about course content (N = 334)**



When we asked participants, “Is there anything that would have made the course better for you or your family?”, they suggested that having more real-life examples and hands-on activities would improve course delivery. Although there is other qualitative evidence that real-life examples are included in the content, some participants did not perceive this to be the case.

Maybe if there were more relevant (personal) examples. (Survey 1)

Need more Pacifica real-life examples—the new homeowners and their journey. (Survey 1)

Just doing more live examples of using the tools but other than that so great!! (Survey 1)

More hands on, e.g., on Sorted website walking through it, step by step. (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. 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.

We 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 such as COVID-19.

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. The talanoa with four participants provided richer stories about the impact of the programme on families.

#### 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.

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.

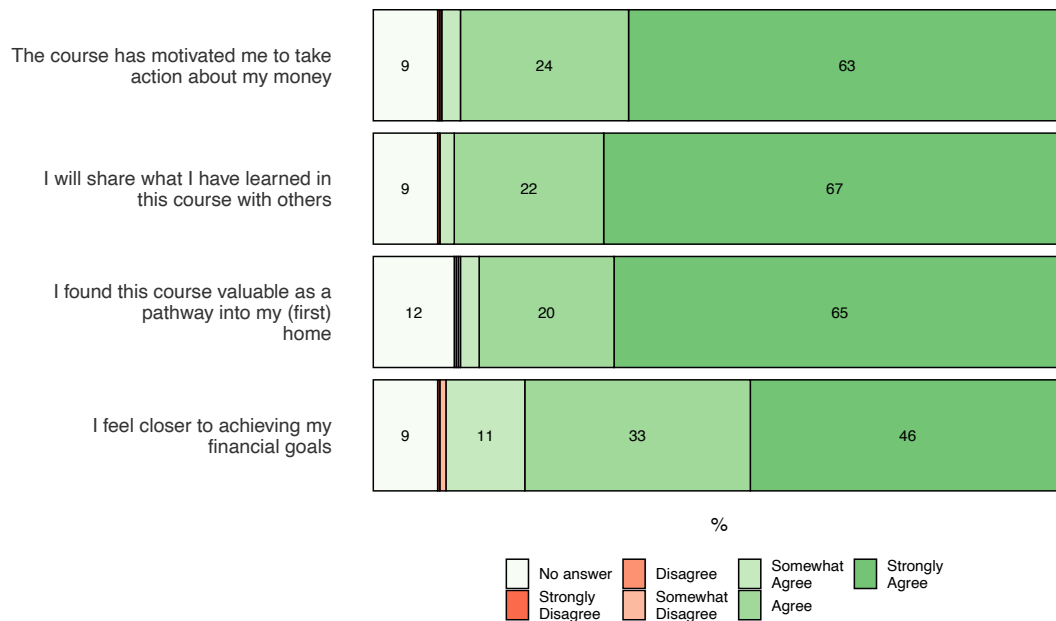
### The immediate impact of the programme (Survey 1)

Figure 7 shows that over three-quarters of participants (79%) agreed or strongly agreed that they felt closer to achieving their financial goals and 85% 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.

85% of participants strongly agreed or agreed that they found the course valuable as a pathway into a first home.

When asked if the course had motivated them to take action about their money, 87% of participants agreed or strongly agreed, and most (89%) had agreed or strongly agreed that they would share what they had learnt in the course with others.

**FIGURE 7 Participants' level of agreement with statements about the impact of the course, immediately post-programme (N = 334)**



These quotes illustrate how facilitators implemented the course content to achieve this impact.

The facilitator explaining pragmatic steps for people to take to buy a home. (Survey 1)

I learnt so much and now I am so excited to plan and work on my action plans. (Survey 1)

The whole programme really helped me to start thinking and doing my action plans and researching on other providers. (Survey 1)

### 3. Findings

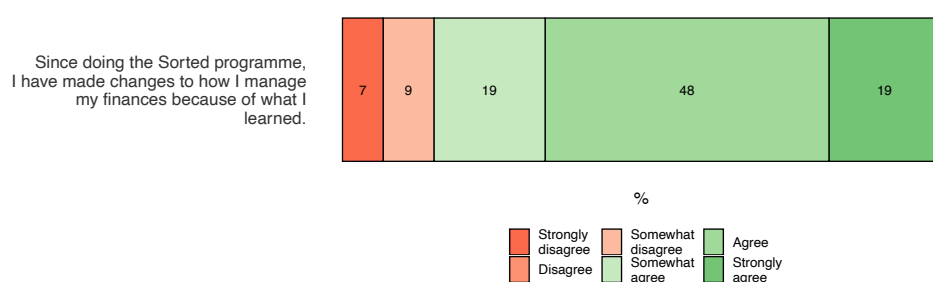
These findings from the second year of the evaluation confirm the first-year finding that the programme is equipping many participants with financial capability and resilience. Immediately after completing the programme, participants feel motivated to make better decisions, and feel closer to achieving 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.

91% of participants would recommend the course to their family, friends, or colleagues.

#### 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 (67%) agreed or strongly agreed with this statement. This increased to 86% when including those who “somewhat agreed”.

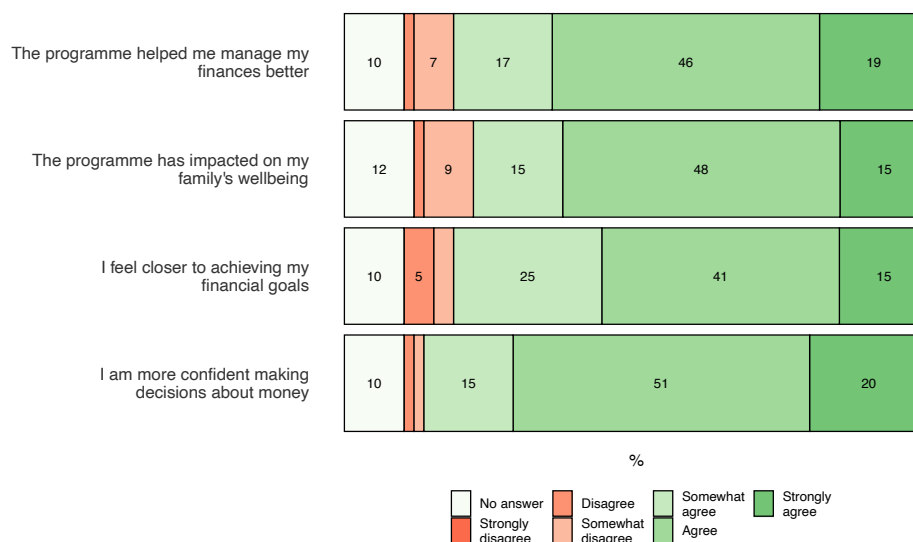
FIGURE 8 Participants’ level of agreement with a statement about making changes to managing their finances since doing Sorted PPPH, at least 3 months post-programme (N = 59)



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-one percent of participants agreed or strongly agreed that they were more confident making decisions about money. Only 4% of participants disagreed with this statement.
- Over half of participants (56%–65%) agreed or strongly agreed the programme helped them manage their finances better (65%), impacted on their family’s wellbeing (63%), and they felt closer to achieving financial goals (56%).
- 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 to achieving their financial goals and managing their finances better rose to 80% or more.

**FIGURE 9 Participants' level of agreement with statements about the impact of the course, at least 3 months post-programme (N = 59)**



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 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 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 home ownership.

That it's a lot of work but very possible to get a home loan. (Survey 2)

It's open[ed] up my mind to buy a house. (Survey 2)

It's possible to be a homeowner as a Pacific person. (Survey 2)

How to overcome mindset to get my own home for my family. (Survey 2)

### Provide Pacific Peoples with financial literacy knowledge and tools

Nearly half of those responding to the question said their big takeaway related to resources, information, and tools. There were references to the Sorted website as a source of information. Knowledge areas included budgeting, debt, saving, KiwiSaver, and mortgages. One of the talanoa stories is also included here.

Receiving insight, information and being given the tools to help how to go about saving for a house. (Survey 2)

That there are heaps of different KiwiSaver programmes that are better than what I currently use. (Survey 2)

Learn about the tools available to help make good money decisions. (Survey 2)

Being able to learn about ways to clear out debt and to start saving. (Survey 2)

#### Talanoa 1: KiwiSaver as a pathway to home ownership

Ana's story below illustrates how she has retained knowledge about KiwiSaver. The most important thing for Ana is helping their family use KiwiSaver, with a focus on home ownership.

##### Ana's story

Over a year after completing the programme, Ana continues to share the knowledge they gained with their family in hopes that they can all use KiwiSaver as a pathway into their own homes. KiwiSaver was an important topic in the talanoa last year too, showing how strongly this topic resonated with Ana.

Their focus is for the next generations to pursue these opportunities now and to set themselves up for their own families.

I share with my family, I said, 'You know there are other opportunities.' I had a conversation with my son, and with my daughter and her husband, because they've got children; they're all teenagers, and one is working, and I encourage them to do KiwiSaver ... I said, 'With your children when they start work I encouraged them to go to KiwiSaver, and save, and when they save enough money together they actually can buy a home without paying too much mortgage as long as they do it together as a family.'

Ana had looked at other options for purchasing a home using KiwiSaver.

I also have been having a look at land. I know it's quite hard for me to buy a million dollar house, but then when I learnt a lot about all the different scenarios, I'm going, 'Why can't I, I've got KiwiSaver?', and I still continue to do that. Well, it's possible to look for land that you can start building for example, like a tiny home, and then gradually add ... family can add.

When asked about what support they would like to have after completing the programme, Ana appreciated the idea of regular 'check-in' support, and a follow-up programme available. She could learn more for herself, her children, and grandchildren.

Just a check-in to see where we're at, or are we having issues at the moment, or finding it hard to start, or anything ... Yeah, that would be helpful, a follow-up programme training, and even doing a quick view of the training in case some of us have forgotten.

#### Equip Pacific Peoples with financial capability and resilience

Around half of participants also referred to achieving home ownership as a big takeaway and connected this with a change in attitudes and the new knowledge and skills they had learnt through the programme.

The biggest takeaway from the programme was [that] buying a house in my lifetime is achievable with the information and tools I learnt through the programme. (Survey 2)

Knowing that there are different options for home ownership. (Survey 2)

More knowledge and understanding about home owning, easier ways, savings etc. (Survey 2)

Access to programme and services available to fast track owning a home, better understanding how to get there. (Survey 2)

Very informative and helpful towards my personal goal of home ownership. (Survey 2)

Some referred more broadly to setting financial goals.

Refresh on the importance of setting a goal and working on achieving that goal. (Survey 2)

Key steps to help build goals using Sorted website, build accounts for your children, understanding words. (Survey 2)

Financial freedom and smart savings. (Survey 2)

Finally, a third group of comments were about the importance of community and support networks. We include those here as community supports resilience.

Many people on the course were on the same waka as others and everyone was there for a purpose and a goal. (Survey 2)

The different support networks available for Pasifika. (Survey 2)

It's possible to be in this space of home ownership regardless of your situation. You just need to put in the hard work and utilise the support that's out there for our Pacific people. (Survey 2)

Networking, how to connect to the right channels. (Survey 2)

Seeing that you're not alone in the struggle in wanting to purchase a home. (Survey 2)

Talanoa 2 and 3 are the stories of two participants who have developed the financial capability and resilience that is the goal of the Sorted PPPH programme. We have identified key themes highlighted within the talanoa and illustrated these using direct participant voice.

### **Talanoa 2: Financial sustainability and “halfway to a home”**

We first spoke with Sina in 2022 not long after she had completed the programme, and returned to speak with her in 2023. In 2022, she described sharing the programme with many within her family, making significant changes to the family finances that had cleared debt, and having a clear goal to budget and save for a home. An extended version of Sina's talanoa in 2022 is presented in the Year 1 evaluation report.

A year on, the same themes are evident as Sina continues to share their financial management knowledge and skills with younger family members. The family also continues to manage their money using the strategies developed after the programme. They have achieved a level of financial sustainability where they can meet cultural responsibilities and still have savings, and are now “halfway to a home”.



#### **Sina's story (2022)**

##### **Intergenerational knowledge sharing**

It was so helpful to have my parents listen in on some of it because of their mindset previously, and I was able to share with them about what we need to do as a family ... The method that we used from the workshop really helped us, especially for my parents as they were so happy to have money left over after paying everything.

[M]y cousins, my aunty and uncle; they've been wanting a home also. I told them, 'Jump onto this workshop. It will help you to understand your options, or the areas that you can go through to help you.'

##### **Managing money differently within the family**

Me and my family now have different accounts in terms of groceries and paying off the bills, petrol, the car, which is so expensive, and family savings. So, our family saving and the fa'alavelave account, and the reason we have that is because of the workshop. It made me understand that we can have different accounts, which I didn't know, and to budget.

##### **Goal setting towards home ownership**

The one reason I jumped onto this is that I wanted to get a home for my parents. Usually, it's the other way around and the parents have a home for their kids, but in my situation that's not the case; I really just want a home for my parents ... [T]he main thing for us was to clear debts and budget our money and save for the deposit. Right now, we have cleared our debts in terms of our family, and we are now working towards saving and budgeting. Those are the two things that we now do which is budgeting and saving for our home.

#### **Sina's story (2023)**

##### **Intergenerational knowledge sharing**

That's literally what I did in the school holidays; I had my nephews come over, and I sat them down and told them, 'Okay, look at my spreadsheet.' So I showed them my earnings and where I spend it, I said, 'What can I not pay and what can I pay, or where should I put money into?' When they were doing it, it was so fun just to hear them say, 'Maybe you should cut using Afterpay.' 'I know, it's just Afterpay there's no interest and I like that, but yes, I get it.'

##### **Fulfilling cultural responsibilities with financial stability**

It wasn't an easy job, like there will be fa'alavelave that come along the way, and we have to fork out again, but what was a joy to myself was that when the fa'alavelave came we had money to give, and for me and my parents they love that, they loved it.

##### **Home ownership getting closer**

So far as a family we have gotten to the halfway mark of savings ... That's where it is so far from the last conversation we had, like we were trying to build it, and now we're halfway there.

### Talanoa 3: “Going unconditional”

We only spoke with Lia this year. She had just “gone unconditional” with a house purchase.

#### Lia’s story

Lia found the Sorted PPPH programme when she was looking for something to help her with the home ownership process. Echoing findings from this report, her comments made it clear she found the programme **high quality**, and that she valued it being **for Pacific people, by Pacific people**.

It was really good to be able to see something that’s Pacific ... I was Googling what was out there, and that’s how I found the course originally.

The facilitator was fantastic.

Lia started the programme with some knowledge of resources and tools, but the programme **expanded her knowledge** in ways that were directly useful to her being able to get a deposit together and **work through the home ownership process**.

I understood the Sorted tools, I knew about the website ... [but] he went through a couple of tools like the mortgage calculator, and there was a little image of a house showing like the percentage of interest and equity, and we looked at a few different options, well like different lengths of mortgage that would suit each person ... which was cool and useful.

I felt like I had a good understanding of the home ownership process, but it was really good to go through the tools in detail.

I had an understanding but it definitely helped to deepen that understanding.

Finally, Lia talked about not knowing about the Retirement Commission before coming across the programme. She now planned to use the Sorted tools to build up savings for retirement.

### 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 programme<sup>10</sup>. We have used this to determine what kind of difference the programme made on their financial knowledge and skills. The survey questions 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 below<sup>11</sup>:

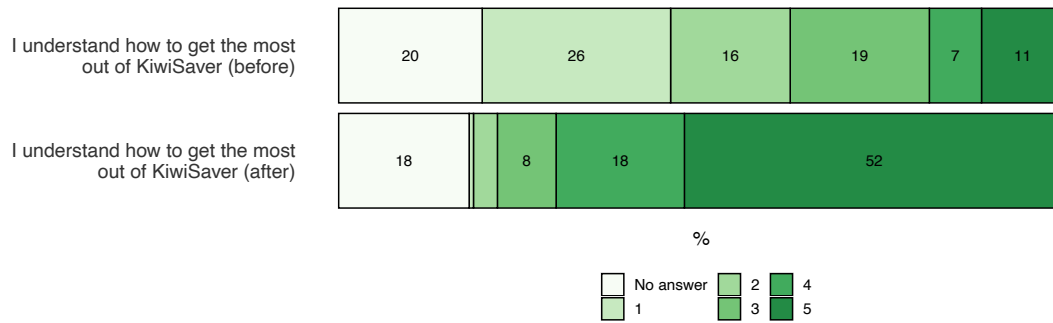
- understanding KiwiSaver (a shift from 18% to 70%, see Figure 10)
- paying off debt (a shift from 22% to 72%, see Figure 11)
- affordable housing options (a shift from 16% to 71%, see Figure 12)
- achieving financial goals (a shift from 22% to 73%, see Figure 13)
- finding answers to questions about money (a shift from 20% to 75%, see Figure 14).

<sup>10</sup> 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-fifth, which is higher than for other questions in the survey. We are not sure why, and will discuss this for the 2023/24 evaluation.

<sup>11</sup> Graphs for the other topics are in Appendix B.

### 3. Findings

**FIGURE 10 Participants' ratings of their understanding of how to get the most of KiwiSaver before and immediately after Sorted PPPH (N = 334)**



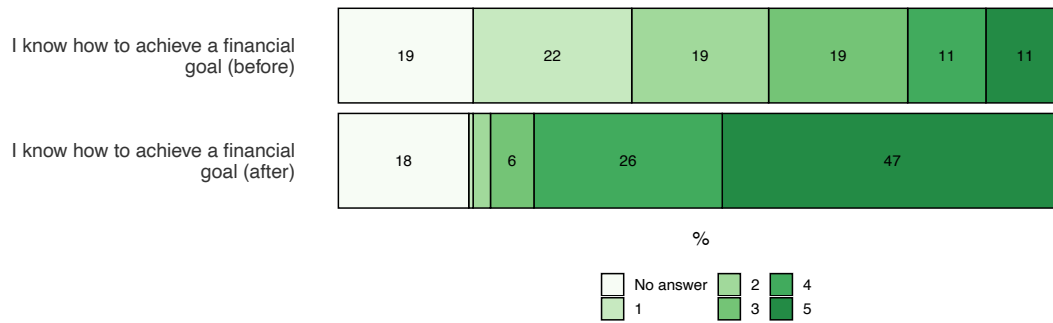
**FIGURE 11 Participants' ratings of their understanding of different strategies to pay off debt quicker before and immediately after Sorted PPPH (N = 334)**



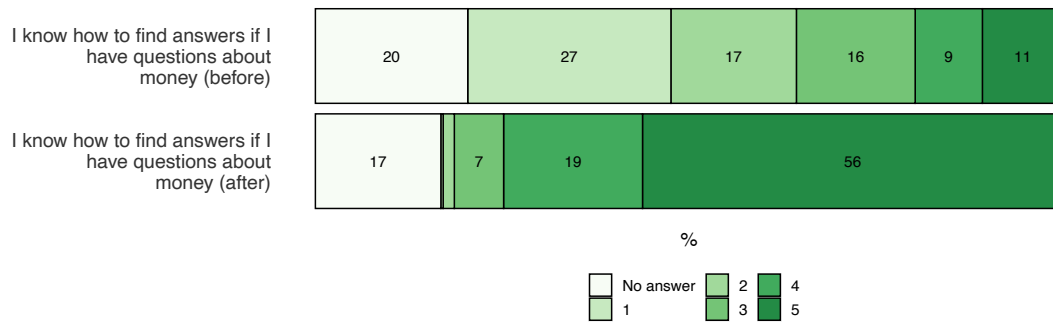
**FIGURE 12 Participants' ratings of their knowledge of affordable housing options before and immediately after Sorted PPPH (N = 334)**



**FIGURE 13 Participants' ratings of their understanding of how to achieve a financial goal before and immediately after Sorted PPPH (N = 334)**



**FIGURE 14 Participants' ratings of their understanding of how to find answers to questions about money before and immediately after Sorted PPPH (N = 334)**



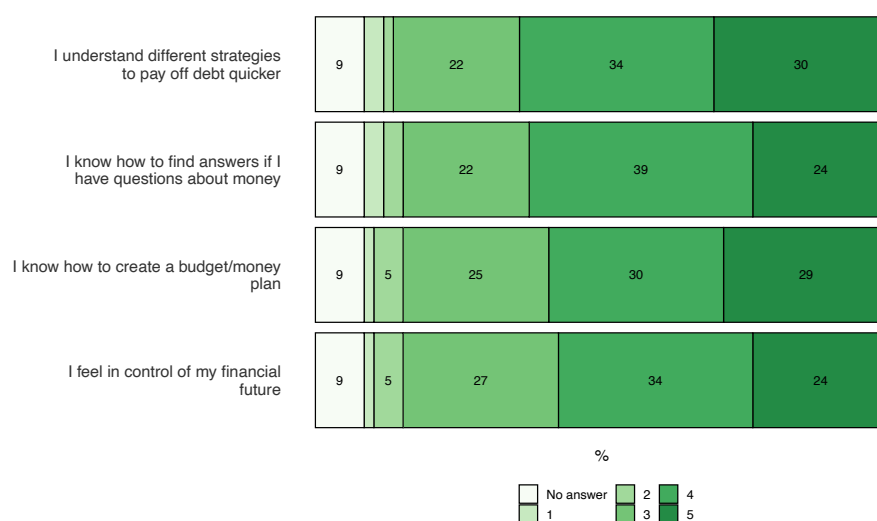
In the follow-up survey, we asked about four of these areas. The Survey 2 question asked, “On a scale of 1 (very low) to 5 (very high), how confident are you with the following money topics, 3 months after the programme?”<sup>12</sup> Over half of respondents gave a rating of 4 or 5 to each topic (Figure 15):

- understand different strategies to pay off debt quicker (64% of participants)
- how to find answers if I have questions about money (63% of participants)
- how to create a budget/money plan (59% of participants)
- in control of their financial future (58% of participants).

<sup>12</sup> As noted earlier, due to a change in implementation, many respondents completed the survey more than 3 months after the programme.

### 3. Findings

**FIGURE 15 Participants' ratings of their understanding of four money topics at least 3 months after Sorted PPPH (N = 59)**



The next section focuses on the potential for additional support for participants 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 3–15 months after programme completion and talanoa with participants 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 2 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, though no one chose to make a suggestion.

FIGURE 16 What participants think would have helped them and their family to put what they learnt on the programme into action (N = 59)

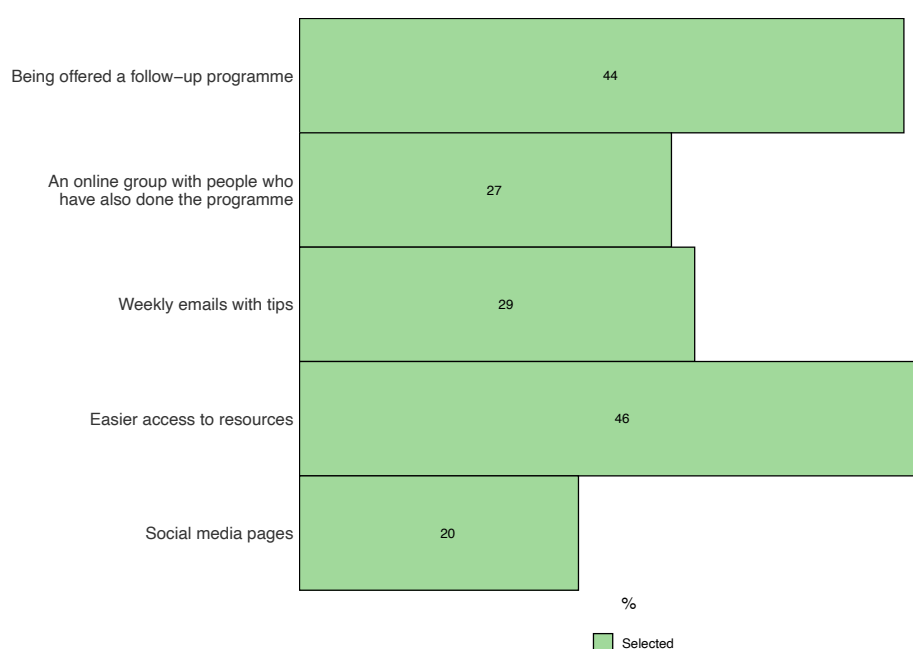


Figure 16 shows that the top-ranked supports participants thought would have helped them were easier access to resources (46%) and being offered a follow-up programme (44%). The same themes came to the fore in the qualitative question that followed about supports that would help them in the future (see 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.

#### Direct "personalised" support<sup>13</sup>

A simple check up to see where we are. (Survey 2)

A regular check in would be nice to see where we are at ... maybe every two months ... to see where we're at, are we having any issues at the moment, or finding it hard to start ... there's a lot of us that might be stuck. (Talanoa)

<sup>13</sup> Note that Te Ara Ahunga Ora or Skills Update are not able to provide financial advice.

Having support or someone to contact when the path advised during the course is not as clear cut as originally thought. (Survey 2)

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

Budgeter [who can] contact our family through texts, emails, or phone calls to see where we are at and on track. (Survey 2)

Putting us in direct contact with who we would need to seek support from (specifically related to our situation). (Survey 2)

#### A follow-up PPPH programme

Looking at having follow-up sessions where we can get advice on the next step from where we currently at now. (Survey 2)

It would be nice to have a refresher ... having those touch-ups again, or just reminders of certain things would be really good, because people get busy in life. (Talanoa)

Yes please ... I like to keep learning, and then the more I learn the better for me [and] I'm able to share with my children. (Talanoa)

#### 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. One participant asked for information to be in their own Pacific language.

Being kept updated with information, resources, assistance, list of organisations that can be tapped into to help with the pathway to home ownership. (Survey 2)

Interest rates have gone up, the bank lenders are more strict and stuff like that. I want to know that kind of information in terms of home ownership, like the updated version of things. When I did the workshop two years ago a lot has changed now. (Talanoa)

More information on how the house market works. (Survey 1)

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.

Employment with high pay rate. (Survey 2)

Programmes that can help to get more income for stay-at-home moms. (Survey 2)

Ways of making more money. (Survey 2)

Finally, one 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.

Sorting a budget and sticking to it. (Survey 2)

Pay debt off quicker and save. (Survey 2)

Try to save some money. (Survey 2)

Creating small financial goals to ensure we keep everyone accountable for our future goals. (Survey 2)

Spending less on want[s] instead of needs. (Survey 2)

Spend wisely on essentials. Keep up to date with my bills. Prioritise what's important to better manage my finances. (Survey 2)

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. It was interesting that, when asked about support they would like to see provided, some participants instead focused on the actions they or their family needed to take.



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## 4. Conclusion

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 continues to be valued by participants and supports 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 has some limitations. The initial impact reported by participants immediately after the programme is largely retained 3–15 months after participants have completed the programme. Many respondents had made changes to their finances and were still more confident with making decisions about money. Over 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 reality<sup>14</sup>.

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<sup>14</sup> Skills Update know that five families have purchased a home since going through the programme.

## Appendix A: Evaluation framework

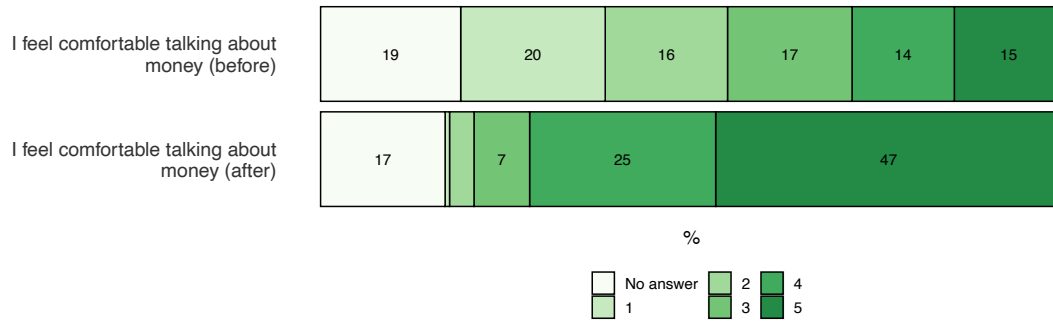
1. To what extent is the programme being developed and implemented as intended?
2. What changes would improve the programme?
3. What is the perceived quality of the programme?
4. To what extent is the programme (including teaching and learning resources) appropriate for Pacific Peoples?
5. What is the impact of the programme on the financial literacy and capability of Pacific Peoples?

Overarching criteria	Evaluative criteria	Source of evidence (2023)
<b>1</b> <b>Develop a credible financial capability programme that is grounded in Pacific values and culture</b>	<p>The programme is:</p> <ul style="list-style-type: none"> <li>• based on sound financial expertise (trusted)</li> <li>• high quality</li> <li>• culturally responsive</li> <li>• responsive.</li> </ul> <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
<b>2</b> <b>Implement a credible financial capability programme that is grounded in Pacific values and culture</b>	<p>The programme is:</p> <ul style="list-style-type: none"> <li>• holistically integrated around families and community</li> <li>• accessible.</li> </ul> <p>The programme has good visibility, and communication activities drive engagement and maximise participation in the programme.</p>	Survey 1
<b>3</b> <b>Positively influence Pacific Peoples' attitudes and beliefs about money</b>	<p>As a result of the programme, people:</p> <ul style="list-style-type: none"> <li>• have more positive attitudes and beliefs about money</li> <li>• are more confident talking about money.</li> </ul>	Survey 1 Survey 2 Talanoa
<b>4</b> <b>Provide Pacific Peoples with financial literacy knowledge and skills</b>	<p>As a result of the programme, people:</p> <ul style="list-style-type: none"> <li>• are more financially aware</li> <li>• have learnt new skills and/or knowledge about money (key messages).</li> </ul>	Survey 1 Survey 2 Talanoa
<b>5</b> <b>Equip Pacific Peoples with financial capability and resilience</b>	<p>As a result of the programme, people:</p> <ul style="list-style-type: none"> <li>• can make better financial decisions</li> <li>• are working towards being more financially secure</li> <li>• feel closer to achieving their financial goals, including being on a pathway to home ownership.</li> </ul>	Survey 1 Survey 2 Talanoa

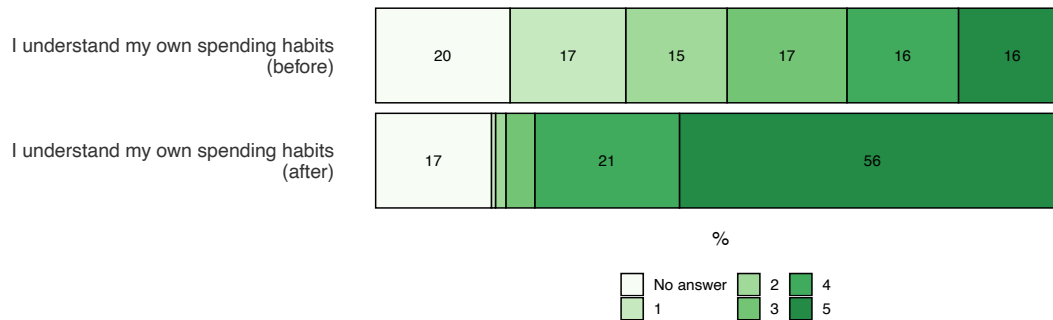
## Appendix B: Figures

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?

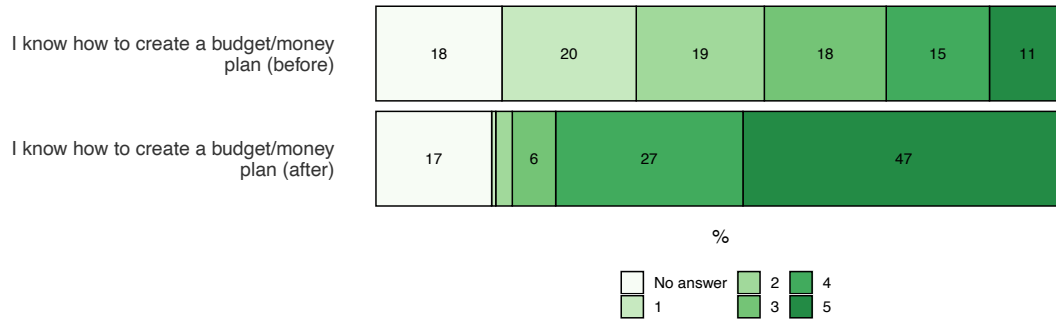
**FIGURE B1 I feel comfortable talking about money (before and after) (N = 334)**



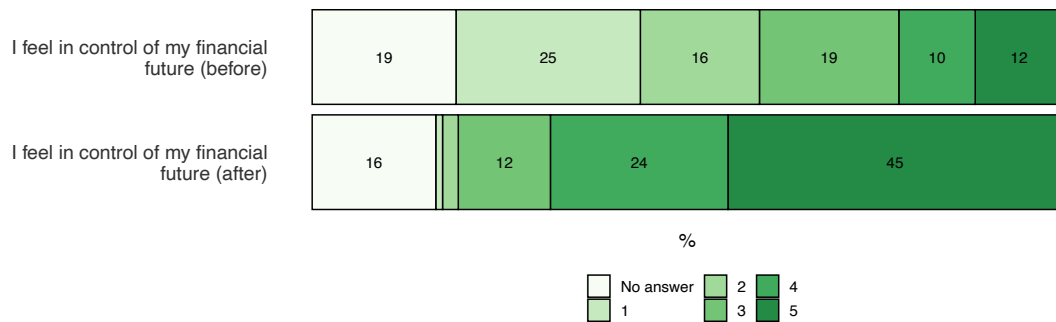
**FIGURE B2 I understand my own spending habits (before and after) (N = 334)**



**FIGURE B3 I know how to create a budget/money plan (before and after) (N = 334)**



**FIGURE B4 I feel in control of my financial future (before and after) (N = 334)**



**FIGURE B5 I understand why it's important to have an emergency fund (before and after) (N = 334)**



