

# Improving Sorted for Māori Rangatahi

TE ARA AHUNGA ORA

TRA

# Project background

**Ensuring Sorted meets the needs of all New Zealanders is a priority for Te Ara Ahunga Ora, and, within this, for current and future generations of Māori.**

**This project seeks to understand how to overcome barriers to engagement with Sorted among Māori aged 18-29.**

## Specific research objectives:

**1**

Understand the needs, motivations and drivers of Māori rangatahi and how money fits into their lives and their wide aspirations.

**2**

Co-create compelling opportunity spaces for Te Ara Ahunga Ora and how Sorted could better serve them within this context.

- This will drive critical decision making - in particular whether there is a need to develop a different proposition to make Sorted more relevant for Māori rangatahi.

# Qualitative methodology



## PHASE 1: PRE-TASK

To get a sense of the participants' lives, their values, aspirations and goals, who / what their main influences are and a broad overview on what a good life looks like.

20× participants sent through 5-minute videos

This background gave us a foundation understanding of money in the context of their lives.

Insights and themes from the responses were then used to build the co-creation group discussions.



## PHASE 2: CO-CREATION GROUP DISCUSSIONS

Co-creation methodology was developed to ensure the recommendations to improve Sorted will resonate with the intended audience. By Māori for Māori.

Interviews 2 hours in length, held digitally over zoom

3× Groups conducted from 5th – 7th April 2022

3× pairs - 6 people per session

Mix of gender, urban/rural spread, attitudinal segment based on coding provided  
(Social Spenders, Aspirational Acquirers, Active Budgeters)

Natural skew to 'First anythings' in their current life stage.

# Agenda

## 1

Exploring and understanding the lives of our rangatahi

## 2

The role of money in life and aspirations

## 3

Deep diving into perceptions of the Sorted website

## 4

Details on delivery



Exploring and  
understanding the  
lives of our rangatahi

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**Everyone is different  
but they all shared  
Māori values**



**Communal sensibility  
and respect for  
te ao Māori**



Despite a range of backgrounds and current life stage, as well as varied level of immersion in te ao Māori, they all want to uphold te ao Māori and need it as part of their personal identity and life. They are all seekers of tikanaga Māori.

# When exploring the lives of rangatahi, their values and what they hold important, four key themes emerged

**RESPECT  
FOR FAMILY**



**COMMUNITY  
MINDED**



**DETERMINATION  
FOR IMPROVEMENT**



**FORWARD  
THINKING**



While the themes were expressed in English they all align to key principles of te ao Māori.

**Whanaungatanga**

**Manaakitanga**

**Kaha te whakatau**

**Kaitiakitanga**

# Respect for whānau was most important in their lives, their outlook and values were passed on through generations

## RESPECT FOR FAMILY

Huge admiration and respect for parents and their elders. They've seen or have lived experiences of the struggles, sacrifices and discipline.

## COMMUNITY MINDED

Compassionate, generosity towards others, consideration of others: friends, whānau, wider community, those less fortunate.



*"I was fortunate to come from a quite a middle -class upbringing, but my parents came from basically nothing and slowly built themselves up. I learned quite a lot particularly around that primary school age about the value of money. How every little dollar can go a mile, just make sure you're putting it into the right things. At 10 I got my first job and that's when I started to learn about time versus money."*

M 24, TE WHANGANUI-A-TARA, ACTIVE BUDGETER



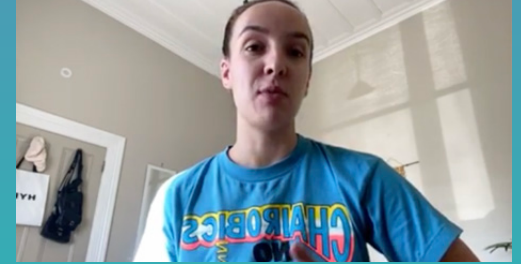
**Their drive and motivation to improve themselves and support their loved ones are strong, they are curious and keen on learning**

## DETERMINATION FOR IMPROVEMENT

They have taken learnings of good habits (and observed the bad) to develop life values, values about money and money management to apply to themselves.

## FORWARD THINKING

They have a strong conscience, and drive to improve their future selves and support their loved ones.



*“My supervisor values her Māoritanga a lot. She has really helped me develop that further for myself my understanding of my Māori identity, and I’ve become more comfortable.”*

F 26, TĀMAKI MAKĀURAU, ACTIVE BUDGETER



*“I’m a proud wahine Māori, I care about the earth and the planet and the environment. And I really care about people.”*

F 24, TĀMAKI MAKĀURAU, SOCIAL SPENDER



The more that we can  
reflect the life values of  
our rangatahi the more we  
connect with them.

This is in the tone, language  
and imagery of Sorted –  
more on this to come.





# The role of money in life and aspirations

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**Money is seen as a functional part of life, rather than something to lift status, power, or that comes with an entitlement to access.**

**Our rangatahi are used to sacrifice and going without when they need to 'tighten it up'.**

**This is critical context for how Sorted talks to financial capability and retirement.**



# Money is an enabler of other things that are more widely valued

And of course an understanding that money is essential to get by in the Western World.



## Happiness

Finding things you enjoy

Being present in the moment

Spending time with loved ones



*"Money fits into my life because it covers my costs and that allows me to go and do things with people I enjoy spending time with. You don't need to have a Scrooge McDuck amount of money to have a good life."*

M22, TE WHANGANUI-A-TARA, ASPIRATIONAL ACQUIRER



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# As such there is a difference between the ‘role’ of money and the ‘value’ of money

## FUNCTIONAL DRIVEN MOTIVATORS

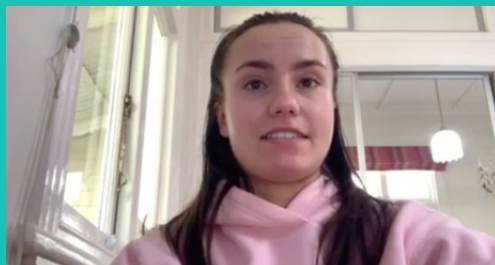
The role of money gives you *what you need*

(the basics of living) in order to be comfortable you’ve got to have the basics – the roof over your head, food to eat, ability to pay the bills, and stay out of debt

## EMOTIONAL DRIVEN MOTIVATORS

The value of money gives you *what you want*

(beyond the basics) to achieve those important things you value most – i.e spending time with friends and family to do the things you love, and ultimately achieving bigger goals and aspirations



*“I see money as the fuel that I use to get me to where I want to be. I don’t see it as the most important thing, it’s more what I can use to achieve goals in life and to do the things that I love.”*

F 23, TĀMAKI MAKĀURAU, ACTIVE BUDGETER

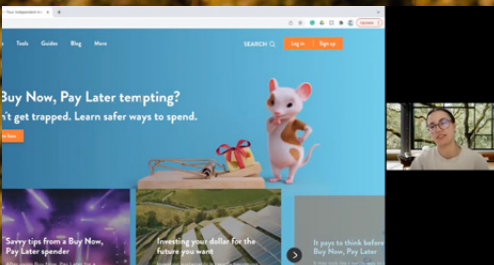
# Money has more than an individual role and value

The individual view is thought to be a Western construct.

- Supporting the whānau
- Supporting the marae
- Māori home ownership (different to mainstream in the way they own land and/or property)
- Save money as a collective
- Budget set aside for giving / koha
- Planning for parents' retirement







*“This does have a Western way of looking at things, a very individualistic kind of view. MY KiwiSaver in MY risk portfolio and how I’M going to invest. Māori have very different ways of looking at money, and different perspectives of what it does, what its using it for. It’s a whānau and community focus.*

*When you are thinking about money and saving and investing, you’re investing for others as well. It’s not just for yourself, you’re looking at upgrading your marae, your family home, and it’s buying a house for your family and thinking about the different generations and how that’s going to impact things.”*

F 25, WAIKATO, ACTIVE BUDGETER

# Learning about money has been through experience rather than explicit education

Most have learnt about money at a young age from different sources:

- Parents as role models (observing positive behaviours and examples when they haven't managed as well)
- Doing chores, putting their pocket money away, some were entrepreneurs, thinking of extra ways to make money
- In school (banking in primary, fundraising for Canteen, business studies in high school)

Many agree that education should be better in school, and it should be taught earlier – starting at Kura.



*"We didn't have much money growing up, so I was a little entrepreneur. We had fruit trees in our backyard, oranges, lemons, walnuts - selling those bags and stuff."*

M 25, WAIKATO, ASPIRATIONAL ACQUIRER



These lessons learnt from earlier in their lives reflect their behaviours today.



- Savings
- Bank interest rates
- Kiwi Saver funds
- Shares
- Crypto currency

The screenshot shows a Zoom meeting interface. The main window displays a presentation slide titled "Pick one life event." The slide lists ten life events, each with a corresponding question. A red box highlights the first event: "If you had already started information what were some barriers and challenges?". The other events and questions are as follows:

- First Car**: I don't know how to drive
- First Job**: How did you find out what you were good at?
- Studying / Uni**: I don't know how to study
- OE**: I don't know how to write an essay
- Parents retiring**: How did you find out what you were good at?
- Event planning**: I don't know how to write an essay
- Starting business**: I don't know how to write an essay
- Job loss**: I don't know how to write an essay
- Other**: I don't know how to write an essay

The Zoom interface includes a top bar with the meeting title "Zoom Meeting" and a bottom bar with icons for chat, participants, and other controls. The participants list on the right shows three people: "John", "John", and "John".

## M 28. TĀMAKI MAKĀURAU, ACTIVE BUDGETER



# One of the reasons for hesitancy and trust when information searching is a disconnect between the Western World and te ao Māori

**Especially when it comes to answering the big questions about money.**

Rangatahi have a high independent drive to find the right information themselves, but when they do search for support and advice they're not always convinced by the mainstream sources.





*“We went to our parents for advice. Both have some complexes about trusting the system. Going directly to banks for help, and advice, kind of felt like they just wanted our money. We went through three different banks before we landed on the [mortgage provider] that we are with. It was just business to them. We ended up finding a Māori financial advisor and he made all the difference to our journey getting on the property ladder.*

*For us, it was really important to get a Māori perspective on what we were doing, because we weren't getting that from the big chains, from the system. We were just another number to them.”*

F 29, TĀMAKI MAKĀURAU, ACTIVE BUDGETER

## SO HOW MIGHT WE?

**Reflect both the role and value of money, both short and long term for our rangatahi?**

**Build on natural curiosity and ability to manage money into a longer term view?**

**Look beyond western individual motivations?**

**Build more formality into education in a way that also builds on life experiences?**

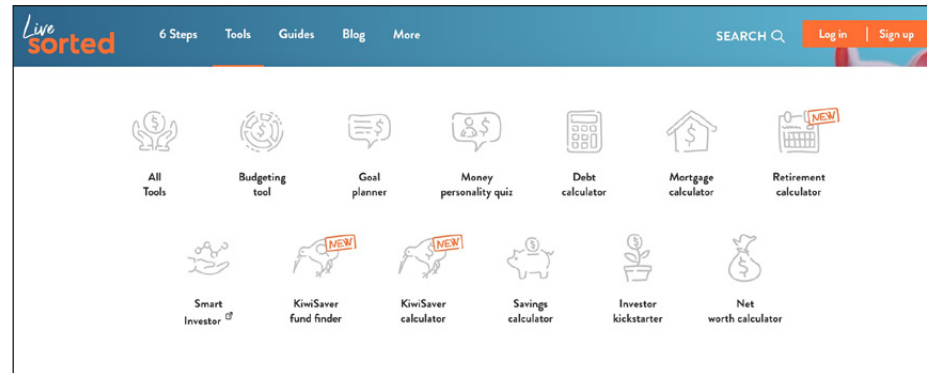


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Deep diving into  
perceptions of the  
Sorted website

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# Our rangatahi approved of the core functionality of the site and can see it as a great resource for learning about money



Helpful information and useful resources about all different types of financial questions covering all different life stages.



Loved the functional and practical tools (mortgage, savings calculator, list of KiwiSaver providers etc)



Most connected with factual content, the hands-on guides (rather than the blogs).



Aesthetic of the site clean and had no trouble navigating the website, generally happy with the UX.



# But there was disquiet around the authenticity of the content specifically aimed at Māori

Not everything is taken at face value.

- Critical of the authenticity of te reo – majority felt that it was tokenistic and content didn't come up naturally
- Images of 'smiling brown people' were frowned upon
- Some noticed details which were inaccuracies (e.g. misleading that it promoted Kiwisaver providers not charging any fees)



*“Sometimes, translations, especially from a government agency, can feel like a tick box exercise and can feel a little bit tokenistic. To me, there’s a major difference between something being in te reo and something being whakaaro Māori, and having a Māori world view.”*

F 29, Tāmaki Makaurau, Active Budgeter

## Most rangatahi didn't see an issue with the government delivering these financial resources via the Retirement Commission



We saw that there was some negativity expressed around the wider historical issues and governance of Aotearoa. This could be a barrier for some to engage with Sorted, however there isn't an expectation for Sorted to be involved in fixing these deep rooted issues.

# Is Sorted the right vehicle to deliver this information?

**Our recommendation would be yes.**

Even though there is some distrust because of the historical issues of colonisation and governance of Aotearoa, no one is expecting Sorted to fix these issues.



**Overall rangatahi feel the website itself is seen as independent, it is objective. Content is appreciated, and seen as helpful.**

**However, there is a bit of work to do to frame it correctly for Sorted to truly connect with our rangatahi.**

## IMPLICATION

**Currently the site is seen as very individualistically-minded and following the Western construct of lifestages**

There is little space for or reflection of a more communal mindset and approach to managing finances.

Trust can be built with rangatahi through whakaaro; incorporate te ao Māori and kaupapa Māori principles throughout Sorted.

# Even though retirement is not front of mind for rangatahi, retirement is framed by lower life expectancy

There is awareness of lower life expectancy for Māori, that they won't live to retirement age because of social deprivation.

Therefore, their goal is to support their entire whanaunga themselves, and earlier.



*“Because of our inequities, we’re less likely to make it to 65. I don’t think I’m gonna make it to 65. So I’m not looking to invest for my retirement, I’m looking to buy a house so my kids don’t have to.”*

F 27, Te Matau-a-Maui, Active Budgeter



## IMPLICATION

**There isn't a specific need for a separate website to be created to cater to our rangatahi. As long as there is whakaaro throughout, this is enough to establish resonance and relevance.**

Rangatahi don't want to be sold to, they want to be informed, and then they want to make the decision themselves once they have all the information presented to them.

## THOUGHT-STARTER:

**How can whakaaro be established throughout Sorted in a genuine, authentic way?**

**This involves not only content, but the look and feel of the site. What design features and content approaches can be leveraged to instantly communicate this approach?  
How can Māori principles be layered throughout while maintaining content relevant to broader groups?**

**Details on delivery**

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# Overall rangatahi are happy with the UX of Sorted, but there are a few functional recommendations to consider

## CLARITY

We need simpler 'gateway' entry points to topics. Homepage to be focused on key life events / financial scenarios.

Optimise site search results by prioritising relevance to ensure the results rank the highest for site users.

## CREDIBILITY

It was felt that a blog is just someone's opinion. If this format is going to be used they want to know more about the author and their experience with the topic that they have credibility to write about it.

This aligns with whakamarama, i.e. 'where are you from'.

## COLLABORATION

It was handy that there were links to other sources (e.g IR, MSD, Studylink etc)

Sorted would feel more credible if these links and signposts were reciprocated on other sites.

## CONSIDERATION

Reiterating whakaaro of te ao Māori and kaupapa Māori must be baked in and embedded across the whole landscape of the website. It needs to feel genuine and not an after-thought.



# Beyond the website, we see further opportunity spaces on how Sorted could better connect with rangatahi

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It is accepted by rangatahi that the process and mainstream approach for financial management is a Western construct and they are OK with this.

However they don't see that it has to be this way, and that with inclusivity and whakaaro it can work for everyone.



## Kanohi te kanohi

- bring in financial questions, scenarios they can work through with advice from credible and respected leaders in the community



## Group environment

- chat with and learn from like-minded people
- people engage with new content if it is recommended by others like themselves

# Everyone processes information differently, we need a multi-layered, multi-format approach

**Rangatahi are currently engaging these platforms and resources to learn about money.**

- Hands-on learning at financial literacy courses, given practical tools
- Listening to podcasts (One Up Project, The New Bazaar)
- Using Social Media (Instagram, TikTok)
- Watching bite sized digestible videos (YouTube)
- Joining an online group to chat and share ideas (Discord)
- Using Sharsies
- Would be interested if there was a finance segment on Breakfast TV (Māori TV) \*There is a distrust in mainstream media (e.g Stuff, NZ Herald)

**CONSIDER:**

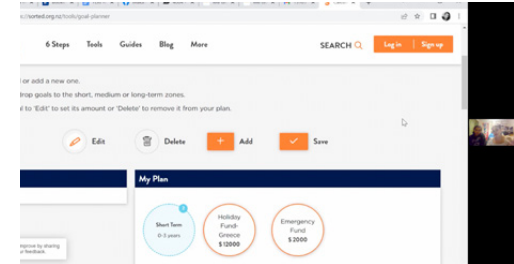
**A partnership with young Māori influencers with financial credibility to promote and deliver Sorted.**

# Whatever the style of the content and the information that is served, it MUST be by Māori for Māori



All content needs to have consultation from appropriate advisors.

People want to see people like them who have succeeded and learn from them.



*“Lots of Māori still have a complex about trusting the system and trusting the man and Pākehā organisations.*

*When a recommendation comes from our iwi, we trust that we’ve put them in those positions because they’ve got the experience.*

*So, when a resource or a business has been recommended by the iwi, that just makes it a little bit easier to trust it.”*

F 29, Tāmaki Makaurau, Active Budgeter

# Using a network approach to further endorse Sorted will help gain trust and credibility to the site

The right partnerships will help close the gap between the Western World view and align with te ao Māori and kaupapa Māori principles. And ultimately better connect with rangatahi.



● Information should be delivered in partnership with Māori leadership via a community output method.



*"I'd love to see it like a community driven project. I grew up in Rotorua, there are a lot of communities that are under represented and don't really have the opportunities beyond putting money in a savings account to actually prepare for anything. From retirement all the way to my car failing its WOF. Coming from iwi would be good but a Wānanga course available put out for people to see. Something that is community driven would be a lot more tangible. Working in a community with people who are also trying to find information, trying to learn and building that knowledge up together."*

M 22, Te-Whanganui-a-Tara, Aspirational Acquirer



## THOUGHT-STARTER:

**How can complementary channels and formats build a bridge to Sorted? Helping to raise awareness of the site and forge pathways into content that will resonate most?**

**Can more partnerships be developed that both help implement whakaaro principles, but also help channel young Māori to the site?**

# Let's talk