

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

Evaluation report 2022

Jo MacDonald, Renee Tuifagalele, and Nicola Bright

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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 for going above and beyond. We are blessed to have worked alongside Fia and the Skills Update team.

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# Key highlights

## Summary

### **The first year of evaluation tells a very positive story**

Participants' perspectives from the post-programme survey and talanoa lead us to conclude that Te Ara Ahunga Ora Retirement Commission and Skills Update have developed and implemented a high-quality programme. We determine that the success of the programme comes from the interweaving of Pacific values and culture, strong facilitation, and high-quality content. The programme was rated positively by Pacific Peoples of all ages and genders. In this first year, there is evidence that the programme is having a positive impact for most participants. Participants highly valued the opportunity to participate and grow financial capability for themselves, their families, and more widely, Pacific Peoples. This report includes the perspectives of many programme participants. In year 2, we will focus on gaining a wider range of perspectives on the programme.

## Programme development and implementation

### **Facilitators made participants feel welcome and supported in a Pacific space**

The programme was valued for being “by Pacific for Pacific”. Facilitators created a safe space for participants to share their experiences about money, and people appreciated familiar practices such as starting each session with a prayer. Learning through talanoa was a key theme when participants were asked what the best part of the course was. The programme valued and supported intergenerational learning. Younger participants appreciated hearing the experiences of older participants, and there were many examples of people sharing their new knowledge with family members.

### **Online delivery was well received by participants**

Skills Update delivered to many people in an unpredictable year that was once again affected by COVID-19. When the planned face-to-face workshops could not take place, they pivoted to deliver online. This worked for many participants, when it could have been challenging, with content that is difficult for people to talk about. In the future, a delivery model with both online and face-to-face options would be ideal.

## **Strong facilitation and high-quality content were essential for the programme's success**

Facilitators took time for whakawhanaungatanga<sup>1</sup> and built strong relationships with participants. They delivered the programme content in a way that helped participants to learn, through appropriate pacing, and by providing opportunities to ask questions. The content of the course was relevant for participants, the course materials were high quality, and the strong key messages helped equip participants with new knowledge and skills.

## **Programme impact**

### **Participants learnt new skills and knowledge and gained confidence**

The post-programme survey showed strong positive shifts in participants' understanding, knowledge, and feelings about money. Most participants also felt more confident about making money decisions and were motivated to take action about their money.

### **There was evidence of learning being put into action**

The talanoa provided rich stories about the impact of the programme. There were examples of profound "lightbulb" and "a-ha" moments for some people. We heard stories of participants using new knowledge and skills, particularly by making better financial decisions, managing their money differently, and sharing their learning with their wider families. Not everyone had yet made changes. The programme content was delivered in a short amount of time, and spacing it out more, or doing further follow up with participants, may help people to form the financial literacy habits taught from the programme, and to apply the content to their lives.

### **People found the programme valuable as a pathway to home ownership**

A theme in the qualitative data was that 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. Most participants said they found the course valuable as a pathway into a first home. This is a strong and important finding, given the goal of the programme, and it is consistent with the positive findings throughout this first year of evaluation.

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<sup>1</sup> Māori words such as whakawhanaungatanga are used in this report to express concepts that are shared across Pacific cultures, but where each group of Pacific people may use a different word.



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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>2</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>3</sup> seek a different approach for Pacific Peoples, with programmes needing to be 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>4</sup> The programme was intended to be delivered as face-to-face sessions in either weekends or evenings, but because of the COVID-19 protection setting at the start of 2022, and ongoing COVID-19 waves, the programme had to shift to an online delivery model. Most courses were delivered over five evenings in a single week (6.30–9.30pm, Monday to Friday). When COVID-19 settings changed, Skills Update took the opportunity to deliver some face-to-face courses.

## The evaluation

The New Zealand Council for Educational Research (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 first 6 months of the programme, from January to June 2022.

### Purpose of the evaluation

The purpose of the evaluation in this first phase was to understand whether the programme was being implemented as intended, and to collect early evidence about quality and impact. The experiences of the first cohorts of participants were central to the evaluation.

### 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?

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<sup>2</sup> From 2022 to 2024.

<sup>3</sup> <https://www.mpp.govt.nz/about-us/pacific-aotearoa/>

<sup>4</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>5</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.

#### 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
- recognising complexity
- making decisions based on maximising use of findings
- sense-making with clients and stakeholders
- asking evaluative questions at every opportunity.

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) that 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.

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<sup>5</sup> See, for example, <https://tapasa.tki.org.nz/values/pacific-values/>

## Data collection

There were two methods of data collection:

- a post-programme participant survey for all participants
- talanoa, qualitative data collection with a sample of participants.

### Post-programme participant survey

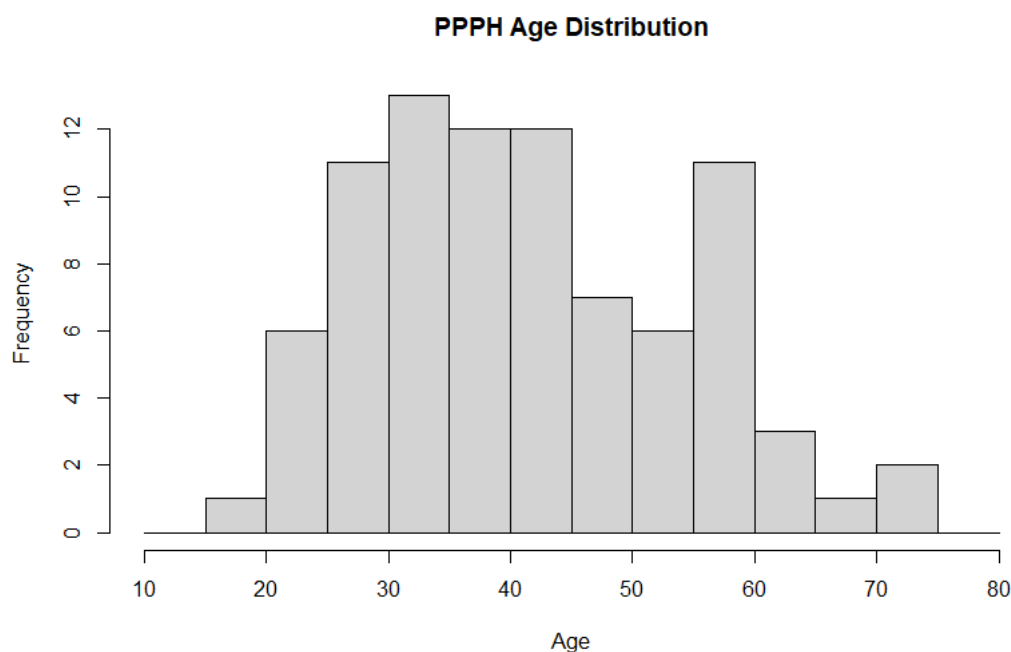
A survey was completed by participants at the end of the course<sup>6</sup> when they had completed the last module. Facilitators were asked to provide time for this, and to send the link to participants. Participants doing the programme face to face were given a hard copy survey as well as a link to 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 or to register possible interest in the talanoa, these details were separated from their survey response. The survey was designed to be completed on a phone or other device.

In total, 91 responses were received. This was 28% of participants enrolled on courses from February to June 2022. We had a better response from participants doing the programme online than participants doing the programme face to face.

The following figures and table show the demographics of people who completed the survey. Figure 1 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 75–80 years. There was a spread across all ages, with most survey respondents aged 25–45 years. Figure 2 shows that more women than men completed a survey.

FIGURE 1 Age of survey respondents (N = 91)

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<sup>6</sup> “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.

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FIGURE 2 Survey respondents by gender (N = 91)

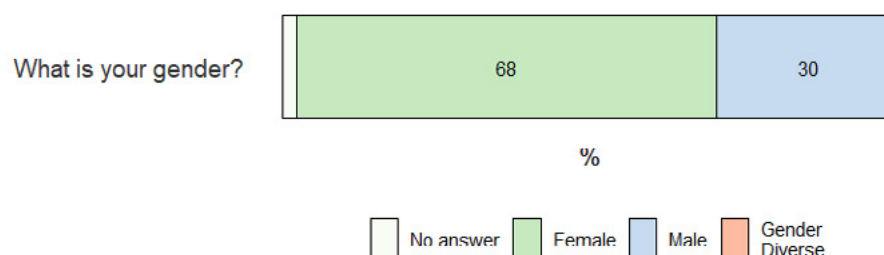


Table 1 shows the Pacific ethnicities of those who completed a survey. The three largest Pacific Island ethnic groups that survey participants identified with are Samoa, Fiji, and Tonga.<sup>7</sup> There was a total of 11 different Pacific Island ethnicities that survey participants identified with.

TABLE 1 Ethnicity of survey respondents (N = 91)

Ethnicity	Number of participants	%
Samoa	37	41
Fiji	19	21
Tonga	18	20
Cook Islands Māori	8	9
Aotearoa Māori	5	6
Niue	4	4
Tuvalu	4	4
Kiribati	3	3
Tokelau	3	3
NZ European	3	3
Tahiti	2	2
Rotuma	1	1

### 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 individual 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 have prompts to facilitate the talanoa. These prompts can be in the form of open-ended questions, such as asking how they found the workshop

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

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 to relate to each other.

In the post-programme survey, we included an invitation asking participants if they would like to take part in a talanoa and to provide their contact details. Approximately two-thirds of the survey respondents showed interest and we made a spreadsheet with their contact details, ages, ethnicities, and genders. We chose a sample of individuals who each identified differently across these demographic characteristics. We emailed invitations or called participants asking if they were still interested in the talanoa, if they preferred an individual or group talanoa, and what times they were available. Phone calls to the participants worked more effectively than emails and we had 11 participants who volunteered. The age range was from 26–65 years and, as seen in Table 2, there were six different ethnic groups represented.

Due to the COVID-19 circumstances, the talanoa sessions were held online and the participants were already familiar with using online Zoom calls from the Sorted PPPH course. The NZCER researcher attended some of the first online sessions for each of the Sorted PPPH workshops and introduced herself as part of the NZCER evaluation team.

For the talanoa, an external researcher joined the team. She is of Samoan descent and has a background and interest in education and financial literacy with Pacific Peoples. Together, we organised two group and five individual talanoa sessions. For the group sessions, we co-led as facilitators, and for the individual sessions there was only one researcher present with the participant. We started the sessions off with whakawhanaungatanga and sometimes their own stories and experiences from the PPPH workshop would be shared at the same time. We had a list of open questions that were used as prompts to guide and grow the talanoa.

TABLE 2 Ethnicity of talanoa participants (*N* = 11)

Ethnicity	Number of participants
Samoa	3
Fiji	1
Tonga	2
Cook Islands Māori	2
Aotearoa Māori	1
Niue	2

### Analysis

The mixed-methods evaluation design produced qualitative data (in the form of responses to open questions in the survey, and notes from talanoa discussions with participants) and quantitative data (most of the survey data).

The qualitative data were coded according to the evaluative criteria and analysed thematically using Nvivo. Quantitative data from surveys were analysed descriptively. Ordered, categorical data (Likert-type questions) were analysed (using chi-square tests) to test statistically significant associations between participants' responses, their age, and gender.

Data from across data collection methods were combined for reporting. This approach enabled us to triangulate data to develop and build a picture of what different stakeholders and sources told us about key aspects of the Sorted PPPH programme.

## Limitations

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. All data are self-reported. In subsequent years of the evaluation, we may be able to return to speak with participants who did the course in the first year to ask about longer-term impact.

Strengths of the data are that we have survey data from close to 100 participants, and rich talanoa with a subset of participants. These people were very keen to talk about their experiences of the programme and the impact it had on them. The facilitator voice was also intended to be included and would be a useful perspective in the future.

A limitation of this first year of evaluation is that we do not know anything about those who did not complete the programme. This may be something that could be captured in part through talking with facilitators in the second year of the evaluation.

We also do not have the perspectives of those who completed the programme but chose not to complete the survey. We do not know how they would have responded (non-response bias). We have a lower response rate from participants who did face-to-face courses. We understand that these participants tended to be older on average than participants who attended online courses. We are considering different options to engage with participants at face-to-face courses in the future.

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## 3. Findings

This section presents key findings from this first year of evaluation. These are presented 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.

### Development and 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:

- EQ1. To what extent is the programme being developed and implemented as intended?
- EQ4. To what extent is the programme (including teaching and learning resources) appropriate for Pacific Peoples?
- EQ3. What is the perceived quality of the programme?

The main data to answer these questions were questions from the post-programme survey about course delivery (see Figure 4) and course content (see Figures 3 and 5). Formative data from these questions have been provided to Skills Update and Te Ara Ahunga Ora every month. Other sources of data were 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?” People also had the opportunity in the talanoa to talk about their experiences on the programme.

#### Evaluative criteria

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

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

### The programme was grounded in Pacific values and culture

It was clear that the programme was grounded in Pacific values and culture. Qualitative responses in the survey confirmed that participants welcomed the use of familiar practices in the programme, such as the talanoa. This was a key theme in responses to the question “What was the best part of the course for you?” Participants appreciated the safe space that the facilitators created for them and therefore felt comfortable sharing with each other.

Love the Pacific humour and great talanoa. (Participant survey)

Seabee, Rita, Fia making us feel comfortable about things I would not talk about openly. (Participant survey)

I felt safe and comfortable to talanoa and have heard heart-warming stories and met some very beautiful people. (Participant survey)

They were respectful of everyone’s talanoa and also had such patience with us all when we asked questions to clarify things we didn’t understand. (Participant survey)

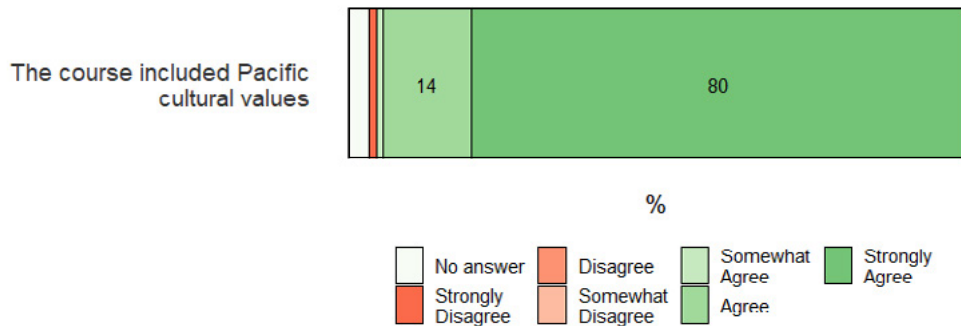
Another theme in responses to the same question was participants enjoying being able to communicate with people in their own Pacific language. This enhanced their learning. In talanoa, a participant highlighted the practice of starting with a prayer.

They had different ways of giving us the activities, and the course was really good on how they delivered it, and they do it in the Pasifika way and we always started with a prayer. The prayer is already there in the pamphlet that they gave us. (Talanoa 2)

The quantitative item in the survey asked participants to indicate the extent to which they agreed that the course included Pacific cultural values (see Figure 3). Nearly all (94%) participants strongly agreed or agreed that it did, with 80% strongly agreeing.

Fakamālō lahi aupito Fia, Seabee & Rita for running a fantastic workshop and creating a space safe for talanoa for our people. I am very fortunate to have participated in this course and will definitely recommend the programme to my friends and family. Mālō e ngaue lahi. (Participant survey)

**FIGURE 3 Participants’ level of agreement with a statement about the course including Pacific cultural values (N = 91)**



Participants recognised the programme as “by Pacific for Pacific”. One participant summed it up like this:

Thank you so much for providing such an inspired programme created by Pacific people for the Pacific people to be educated. This programme is an investment of knowledge to help and support our Pacific people to be future ready with the right tools and information as directions or pathways to becoming a homeowner. Love this programme with a passion. (Participant survey)

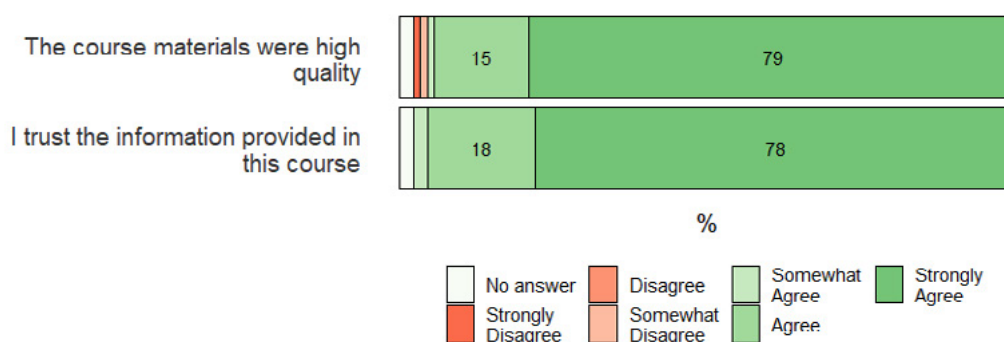
### Participants trusted the programme and resources

Programme participants were overwhelmingly positive about the trustworthiness and quality of the programme and resources (Figure 4). Almost all participants (96%) strongly agreed or agreed that they trusted the information provided in the course. No one disagreed with this statement. In addition, almost all participants (94%) strongly agreed or agreed that the course materials were high quality.

92% of participants would recommend this course to family, friends, or colleagues.



FIGURE 4 Participants' level of agreement with statements about trustworthiness and quality of the course materials (N = 91)



Participants' desire to share their learning from the programme with others, and their efforts to encourage people to participate, is an indication of how highly they valued the course. We return to this theme later in the report.

I would like to recommend this programme to everyone in the community, family and friends to join and get educated. As this programme has changed my life. (Participant survey)

I'll give it a five [out of five]. I'm getting there, and I'm taking what I learnt and I'm also sharing it to others, and they say, 'When is the next one? Can we take part?' (Talanoa 1)

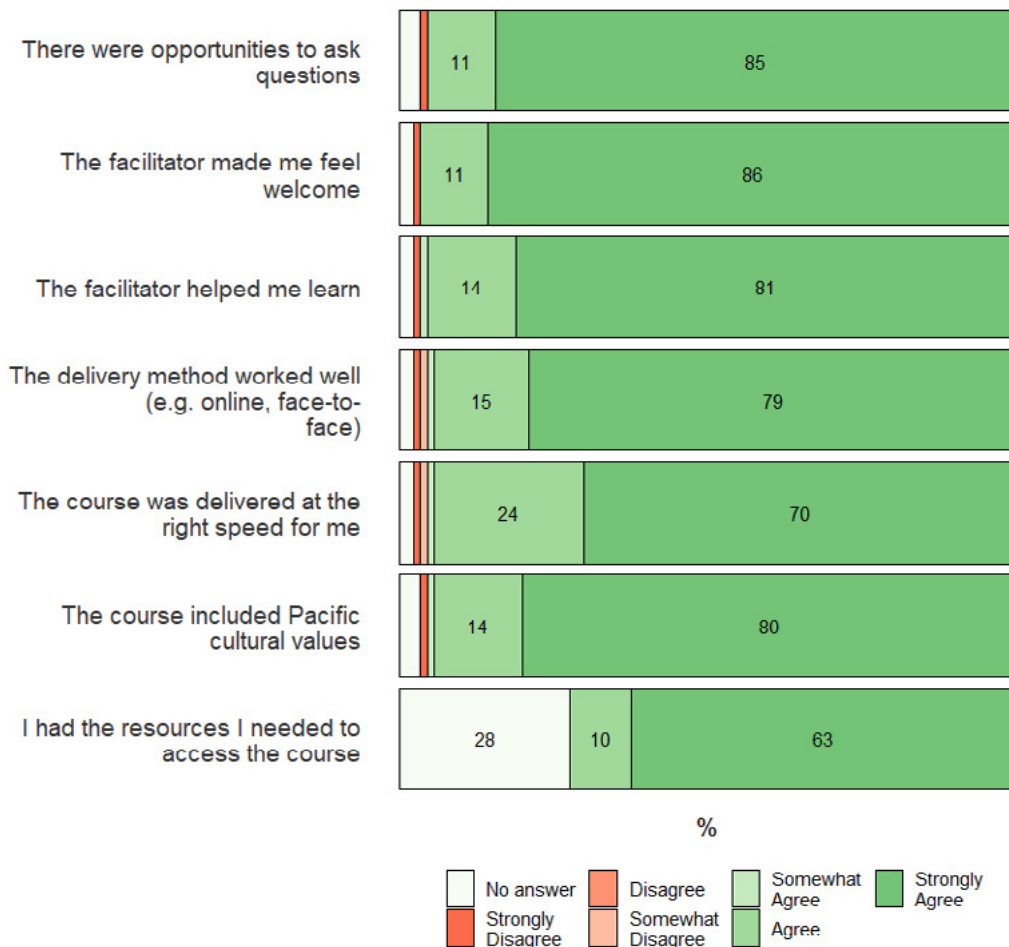
I'm also interested for my children, my daughters, the 20 and 21-year-old to join the course. So they can see the benefits and the outcomes of not spending money on what they want, even 10, 20, 100 dollars, and at least it's growing and becomes more of a benefit one day on a deposit for their house. (Talanoa 2)

### There was high-quality facilitation and course delivery

Participants were asked to rate their level of agreement with a series of statements about the facilitation and course delivery. Their responses are shown in Figure 5. A discussion follows, integrating qualitative data with the survey data.

The programme was rated positively by Pacific Peoples of all ages and genders.

FIGURE 5 Participants' level of agreement with statements about course delivery and facilitation (N = 91)



## Facilitation

Whakawhanaungatanga between facilitators and participants at the start of the course was an important aspect of facilitator practice, and almost all participants surveyed (97%) strongly agreed or agreed that the facilitators made them feel welcome.

Almost all participants surveyed (95%) also strongly agreed or agreed that the facilitators helped them to learn, and (96%) strongly agreed or agreed that there were opportunities to ask questions during the course.

## Delivery method and pace of the course

Participant views about the delivery and pace of the programme were very positive. The course was originally offered face to face but shifted to an online format because of COVID-19. Despite this substantial change in delivery method, nearly all participants surveyed (94%) strongly agreed or agreed that the delivery method they experienced worked well (for most, this was online). The same proportion also strongly agreed or agreed that the course was delivered at the right speed for them.

### Access to resources

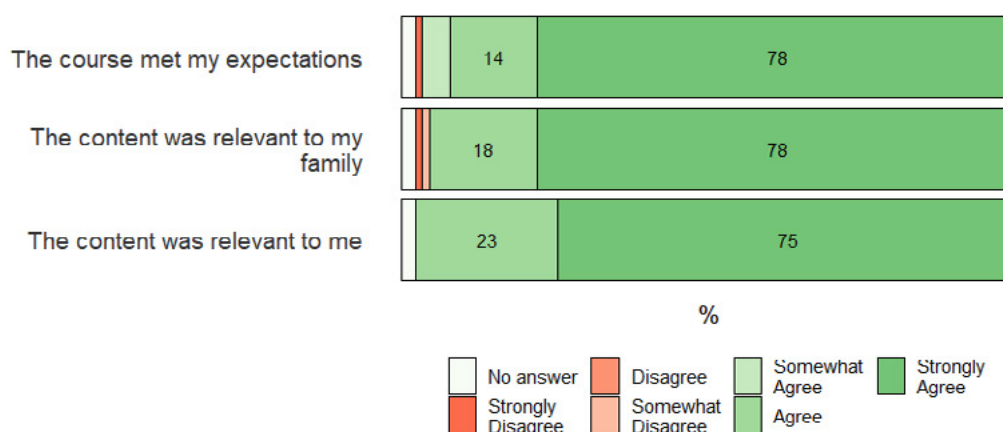
All participants who answered the question about access to resources agreed or strongly agreed that they had the resources they needed to access the course. We had intended this question to refer to technology such as a laptop or phone, but we are not sure how participants interpreted the question. We will consider revising this question for year 2 of the evaluation.

### The course was relevant for everyone

An important criterion, related to, but distinct from the programme being grounded in Pacific culture and values, is that people see themselves in the programme, and that the programme builds on the strengths, needs, and aspirations of participants.

In the survey, we asked participants whether the course met their expectations, and whether it was relevant to them, and to their family (Figure 6). Over 90% of participants strongly agreed or agreed with all these statements, with at least three-quarters strongly agreeing. Agreement was particularly high for “The course was relevant for me”. No one disagreed with this statement (and the small non-response was similar to all other questions).

FIGURE 6 Participants’ level of agreement with statements about the relevance of the course (N = 91)



The qualitative data also provided evidence of the course being relevant to people, by building on their needs and aspirations. The relevance of the course came from the content, and from being grounded in Pacific culture and values.

The course did emphasise everybody’s situation. We were all there for the same reason. We all have the same goal. Most of us have the same morals too and respect among our families because we love them. Yes we give money, because that’s how we show our love when our loved ones pass ... They touched base on that because that’s a reality of ours. That’s a real reality of ours. I loved that part of it, because that is my reality too. (Talanoa 7)

[The best part was] that I was able to ‘relate’ to a lot of people, and talanoa was always amazing to have with people. (Participant survey)

Having the opportunities to talanoa with like-minded people to share and gain knowledge from real life people. It motivates me to do better and definitely humbles myself. (Participant survey)

[The course] exceeded expectations. (Participant survey)

## The online delivery was well received by participants

The shift to online delivery because of COVID-19 could have made it challenging to implement the programme as planned. In particular, it could have been difficult to ground the programme in Pacific values such as inclusion, communality, and relationships through online delivery. As already reported, this was clearly achieved. Some participants actually found that the online delivery made participation even easier than face to face as it suited their busy lives.

For me it is timesaving online because I wouldn't have made it, and it would have been a tight squeeze; I finish at five and I would have had to rush to wherever ... (Talanoa 3)

I find online is easier, and I feel that you get more people attending online than you do face-to-face, especially if you have a busy life. (Talanoa 1)

The programme being delivered online also allowed for participants to be with their families, especially those with children.

I think as a family person my attendance would rely on my children, and if I've got anything sorted, and location. So being online was actually beneficial for me to be honest. (Talanoa 1)

Those factors in regards to convenience and busy schedules, we were able to do it. Again, we didn't need to worry about babysitters because we were right next door. (Talanoa 6)

However, although the shift to online delivery was accepted and understood (because of COVID-19), face to face was still a preference for some participants.

So, online a lot of things can go unanswered, and if it's face-to-face they can speak in their own language to the neighbour, or the person they are with, and then that can come out and be clarified. (Talanoa 1)

For me it's always better face-to-face, but it did work. (Talanoa 2)

I would say face-to-face would actually attract more people because it would actually be good to see people especially now that we're behind screens. (Talanoa 5)

## The programme supports intergenerational learning

Participants appreciated that the programme had a focus on families and had relevance to them.

[I] love the family activities at the end of each day. [They] allow us to share what we have learned with our family. (Participant survey)

The knowledge was great, and working together, but also understanding how us Islanders work, how we are, and family is massive, and how we deal with money; how we deal with our bills, and most of the time it's not just your money, it's money for everybody. (Talanoa 3)

The household recruitment and enrolment model meant many participants attended with a family member and worked together to use what they had learnt.

I was lucky enough to do the course with my sister. And so, we check in with each other ... (Talanoa 1)

I will also say 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 this workshop, share with them about what we need to do as a family, and everything we needed to do ... (Talanoa 5)

A strong theme throughout the qualitative data was intergenerational learning. Younger participants on the programme valued hearing stories from the older generation doing the same course as them.

### 3. Findings

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That was the thing with the younger generation, they were quiet and just listening to what the older people were saying, and I loved that, like I loved listening to that, and it's good for the younger ones to come and listen to the older ones and hear their struggles so that they don't do the same thing. (Talanoa 5)

There were many examples of participants saying they were sharing their new knowledge with family members including grandchildren, children, and parents.

This programme has encouraged me to think ahead and invest early. I will be teaching my children to use the opportunity with KiwiSaver to make a deposit for their own home in the future. (Participant survey)

That's what I've been encouraging with my grandchildren. I say, 'Once they start work get them on KiwiSaver.' (Talanoa 1)

This section has addressed the three evaluation questions about development and implementation of the programme, and the perceived quality.

The development and implementation of the programme were grounded in Pacific values and culture, as intended. This was highly valued by participants, who very much appreciated the opportunity to share their stories and learn through talanoa. This contributed to the perception that the programme was high quality. Strong facilitation was essential for the success of the programme. Facilitators made participants feel welcome, safe, and supported in a Pacific space. The content of the course was relevant for participants and strong key messages equipped people with new knowledge and skills. There were no statistically significant associations between how positively participants rated the programme and gender or age, which suggests that the programme is well received across these different demographics.

Skills Update delivered to many people in an unpredictable year that was once again affected by COVID-19. When their planned face-to-face workshops could not take place, they pivoted to deliver online. People missed some aspects of face-to-face delivery, but there were advantages too, such as not having to travel or arrange childcare. In the future, ideally, a face-to-face option would be available for those who choose it. Intergenerational learning was a strong theme. Participants appreciated that the programme had a focus on families and had relevance to them. Younger participants on the programme valued hearing stories from the older generation doing the same course as them.

We judge that the programme has been developed and implemented as intended (by Pacific for Pacific, based on sound financial expertise); that the programme is appropriate for Pacific Peoples; 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:

EQ5. 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 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. The talanoa provided richer and more nuanced stories about the impact of the programme.

This section is structured by the three evaluative criteria (see box). Firstly, whether the programme positively influenced people's attitudes and beliefs about money; secondly, whether it provided people with financial literacy knowledge and skills; and finally, whether it equipped people with financial capability and resilience.

### 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

### Positively influence Pacific Peoples' attitudes and beliefs about money

I value the knowledge I now have and I can confidently approach money situations better. (Participant survey)

Evaluative criteria 3 asks whether the programme has had a positive impact on programme participants' attitudes and beliefs about money, and whether it has assisted them to become more confident talking about money. Here we highlight some of the key themes that stood out within the talanoa and survey responses.

#### Participants believe that home ownership is within their reach

Home ownership had felt out of reach for some participants but going through the programme gave them the information and skills they needed to be able to see home ownership as a real possibility for themselves and their families.

I think if anything, it just motivates us to make sure that we have things in place and to look at different options when we get to the point that we feel we have everything near enough to being sorted to purchase a home. (Talanoa 6)

I and my family wanted to become homeowners for a while but didn't know exactly where to start. This has clarified everything and has given me the confidence in myself and my family to become first time homeowners. (Participant survey)

One of the participants felt that the course was empowering people by breaking limiting mindsets about money, and giving people hope. This is a good example of the powerful impact the programme has had on some people's attitudes and beliefs about money.

It broke a mindset that I had planted in there ... I'm talking about myself, I don't know about other people, but I got that from other people, and there were a lot of 'ah-ha' moments from people, like, 'Oh, I didn't know that.' People can be like, 'It's not a big deal it's only finance.' But it's everything man, and the truth sets you free. (Talanoa 3)

Some families had only ever been able to rent housing and did not have examples of home ownership within their family. The course helped participants see that they had more options available to them than what might have been possible for their parents' generation.

One of the big things that I keep telling people now when they say, 'Oh, we're never going to own a home, we're just going to have to rent forever!' I'm like, 'No, you can, you can. You should do this course.' That was probably my biggest thing and telling them it's a possibility, you can, it is possible. (Talanoa 3)

#### **Differing attitudes and beliefs about home ownership in Aotearoa and in the islands**

The idea of purchasing a home in Aotearoa was challenging for some people, and not just in a financial sense. The island-based traditions of gaining access to land through inheritance are very different from the buy and sell home ownership model common throughout Aotearoa New Zealand. These were important considerations for participants as they developed their aspirations and plans for home ownership.

Now, when we come from the islands and we come over to New Zealand, the whole perception changes, and now we're talking about finances, we're talking about ownership, but when we go back to the islands, we've already got a game plan through our inheritance and we don't have to do anything except for prove our lineage, but when we come here we have to prove our bank account. And so, we need to shift the concept of where we came from, and where we're going, and all of a sudden we get taught that once we come to New Zealand we have to have our own home. (Talanoa 1)

Some participants still felt that "home" was in the islands, not Aotearoa. One participant talked about their reluctance to put down roots in Aotearoa through buying a house when they did not feel committed to Aotearoa being their forever home.

I think when we go back to the islands our land is inherited, and to come here and have to set up roots and follow the Western model of you've got to own your home here ... I've always felt like I was never going to put roots down here in New Zealand ... but I guess we got caught in 'we've got to have a home; we've got to make sure our children are stable', but I don't know what my kids are going to do in the future. They maybe don't even want to be here, but yeah, that emphasis to have a home has been so strong ... (Talanoa 1)

#### **Balancing cultural and financial responsibilities**

Participants in the talanoa and survey shared some of the challenges of trying to balance their cultural and financial responsibilities.

##### **Giving koha while not going into debt**

A talanoa participant talked about needing to balance their desire to give koha with the realities of their financial situation, because their former practice of giving the same amount in every situation was putting them into debt.

We are proud people and we always like to help. Like, when we have a tangi in the family, we give koha. We have always given a certain amount. For the past ten years we give the same amount. We know we shouldn't do it this round, but we do anyway ..., because that's uncle and we love him, so we're going to give that same amount. So we go and get a loan to keep up the persona, but also to show our love, because we done it for aunty. That sets us back another six months, because now we're paying that back. [The course has] opened my eyes yeah. Prioritise your love. It's not just love too, it's your respect. We're Pacific people and we have a lot of pride and mana. We love our people. It's just breaking away from the stigma of 'We can't afford it at this time, but can we give this much?' (Talanoa 7)

### **Maintaining financial responsibilities in Aotearoa and in the islands**

Participants who retained strong ties to their home islands sometimes provided financial support to family in the islands and to their family in Aotearoa. One of the participants who responded to the survey pointed out how these dual sets of responsibilities can negatively impact people's ability to own a home in Aotearoa, particularly if families are on low incomes.

One of the things that did come up from hearing other students, many who migrated, many have been living in NZ for a long time and yet have not bought a home, and ... from my experience within my family and for others within the communities around, because those families who have come here before them were earning money to feed, house, educate, contribute to fa'alavelave and clothe their families and children who were living in the islands. I think we need to be sensitive about that because myself as a NZ-born, my parents really poured a lot of their money into the upkeep of their families, low income yet sacrificed a lot for our families, some could not afford to buy a house because of different circumstances, so growing up in NZ many went without. (Participant survey)

One theme evident in comments from participants is that people are not only focused on achieving individual financial goals, but they also want the programme to benefit other Pacific Peoples. This includes thinking about those cultural differences between New Zealand-born Pacific Peoples and those who migrate from the islands.

### **Families talking confidently about money across generations**

#### **Educating families**

A strong motivator for people to join the course was the desire to gain financial skills to help themselves and others in their family to purchase a home. In the talanoa, participants talked confidently about sharing their learning about money with other family members, both younger and older. These participants might be considered financial enablers for their families.

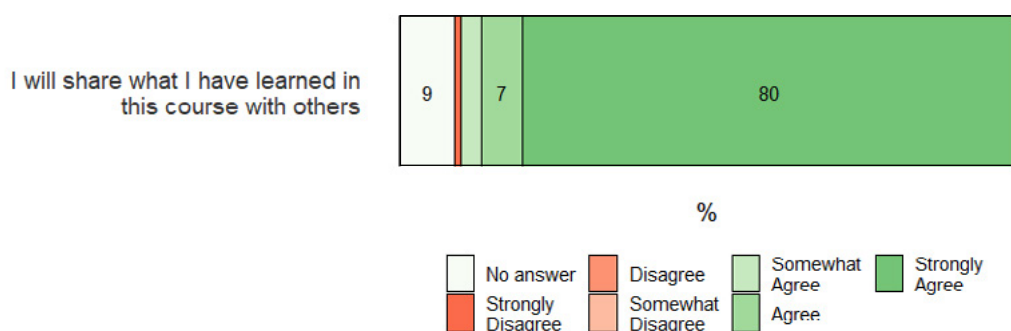
I joined this programme because my sister and her family wanted to buy a house and I wanted to help them make that happen. I mean, helping them financially. I'm still working full time; I'm sixty-five now. My sister has got two children; they are twenty-eight, twenty-six I think, and they are the ones that are going to be applicants in applying for the house. (Talanoa 2)

I just find it really crazy that people are not on the KiwiSaver, and that's what generated out of the programme is that I'm more confident, and telling people, 'Get on the KiwiSaver.' It's crazy to me if someone's not on it. That's what I've been encouraging with my grandchildren, I say, 'Once they start work get them on KiwiSaver.' (Talanoa 1)

Most participants (87%) who answered the survey strongly agreed or agreed that they would share what they learnt in the course with others (Figure 7).



FIGURE 7 Participants' level of agreement with a statement about sharing what they have learnt with others (N = 91)



The following talanoa tells the story of two generations learning about financial capability together and making changes to help them towards their goal of home ownership.

### Talanoa 5: Enabling financial awareness within families

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. And so, when I jumped on, it was the mindset of, 'Okay, what are the steps, what can I do that will be fast for us to get a home?' And so, seeing options that we can use, or utilise was, 'Okay, we have these options to use', and then I guess another thing was, and we practised before I jumped on was clearing our debts, and it was good to hear the different methods that we can do to clear our debts, like the snowball and the other ones that they said that I can't remember, but I took screenshots.

And so, 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.

And so, because we're wanting a home, the 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.

I will also say 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 this workshop, share with them about what we need to do as a family, and everything we needed to do, like put money into groceries, into petrol, and everyone chipping in—they realised we actually had money left over. 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.' So they were able to join which was really good. My aunty has a really big KiwiSaver; and so, what I encouraged them to do was to save up for their deposit, and to manage, budget their money. I was able to say to them, 'Because that's something that we are doing.' I can't say it if we're not going to be doing it, I'd be a hypocrite, and because we're practising it I was able to tell them, 'It's working for us it'll work for you. You just need to knuckle down and sacrifice certain things if you guys are wanting a home.'

### **Preparing for difficult life events**

The course also gave participants the confidence to talk with their families about potentially uncomfortable topics involving money, and to prepare financially for difficult life events such as the passing of a parent.

I was lucky enough to do the course with my sister. And so, we check in with each other, and I know with my parents' ageing we always are aware of 'How do we make it financially easier on us when and should our parents pass on?' So, we've had those discussions as hard as it is, but we need to know who's going to pay for the funeral, have they got insurance, and what do they want to do, because it's all going to build up if they want to be taken back to the islands. (Talanoa 1)

I think it's more than just the mortgage ... there's the other permutations in regards to stuff that needs to be sorted or thought of in regards to organising yourself, or for that stage of life. Even the will stuff, not many people do that. Again, skills, like financial skills, but just life skills and putting in order so your family isn't shocked in regards to decisions that are being made, or things putting in place. It's all pretty clear that all these things connect, and it's really important to have them in place. (Talanoa 6)

Just meeting new people and hearing all the talanoa on this project was eye-opening and helping me make decisions on how important it is to have life insurance/car insurance and making sure that a will is in place for my family. I know not having a will can cause a lot of stress and arguments between family members with the funeral arrangements and costs of a loved one. (Participant survey)

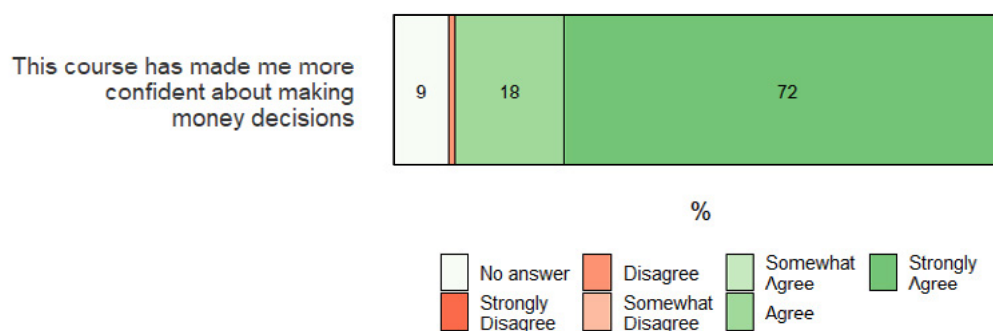
### **Provide Pacific Peoples with financial literacy knowledge and skills**

Evaluative criteria 4 is about whether the programme has helped people become more financially aware and learn new skills and knowledge about money.

#### **Participants have increased financial awareness**

The survey explored whether participants felt more financially aware by asking about confidence in making decisions about money (Figure 8). Most participants (90%) strongly agreed or agreed that they felt more confident about making money decisions after the programme.

FIGURE 8 Participants' level of agreement with a statement about being more confident about making money decisions (N =9 1)



A participant in the talanoa talked about how they were now more aware of their spending habits. They felt that they were better able to manage their money and make good financial decisions after completing the course.

The course taught me awareness to how to buy a house but also helped me manage my money and be conscious of it, about what I'm spending my money on, 'I need this', and making good decisions for myself. I had to admit that I was spending money because I could, it was like, 'I've got the money I can buy it.' (Talanoa 3)

Talanoa participants also talked about being more aware of the long-term impacts of their financial decisions, and the benefits of being financially prepared for times of hardship.

It's looking further where the journey is, preparing for rainy days, the long-term goal of putting something aside, I mean. Long-term. (Talanoa 4)

The most important thing for the Pacific people when they migrate to New Zealand to join those courses so they know the pathway to home owner and join KiwiSaver instead of wasting their money in things like want and end up in debt. (Participant survey)

### Participants have learnt skills and knowledge

Participants were asked in the survey to rate their understanding of money topics, before and after the programme, to determine what kind of difference the programme had made on their financial knowledge and skills (see Appendix C for the data presented in figures). The survey questions focused on participants' understanding, knowledge, and feelings about money. The survey results showed strong positive shifts in all three areas after participation in the programme.

There was a "high" or "very high" rating from most participants post-programme that they understood:

- their own spending habits (84% of participants)
- why it's important to have an emergency fund (77% of participants)
- what steps they need to take to become a homeowner (77% of participants)
- the difference between good and bad debt (79% of participants)
- how to get the most out of KiwiSaver (79% of participants).

In answer to questions about financial knowledge, there was a "high" or "very high" rating from most participants post-programme that they knew:

- how to create a budget/money plan (82% of participants)
- how to achieve a financial goal (80% of participants)
- what kind of affordable housing options are available (74% of participants).

In answer to questions concerning feelings about money, there was a “high” or “very high” rating from most participants post-programme that they felt:

- in control of their financial future (82% of participants)
- comfortable talking about money (79% of participants).

In both the survey and talanoa data, participants named a wide range of useful skills and knowledge they had gained from the programme to support them in becoming homeowners.

In the open response survey question asking about the best part of the course, participants mentioned the types of knowledge and skills they found particularly interesting or useful, including:

- understanding financial terms
- saving
- KiwiSaver
- wills
- managing debt
- budgeting
- insurance
- understanding housing options that will suit your family
- calculating interest
- credit checks
- knowing what resources and tools are out there (e.g., Sorted).

All modules from 1–8 were eye-opening for me to my family’s goal for our first home. I wish I have known these 45 years ago. I would have been in my own home with my family. (Participant survey)

## Equip Pacific Peoples with financial capability and resilience

We used to say money controlled our life but now we can say that we control money. [I’m] not saying that we’re rich or anything like that, it’s now we’re content with what we have, and we’re able to use what we have for the right things. (Talanoa 5)

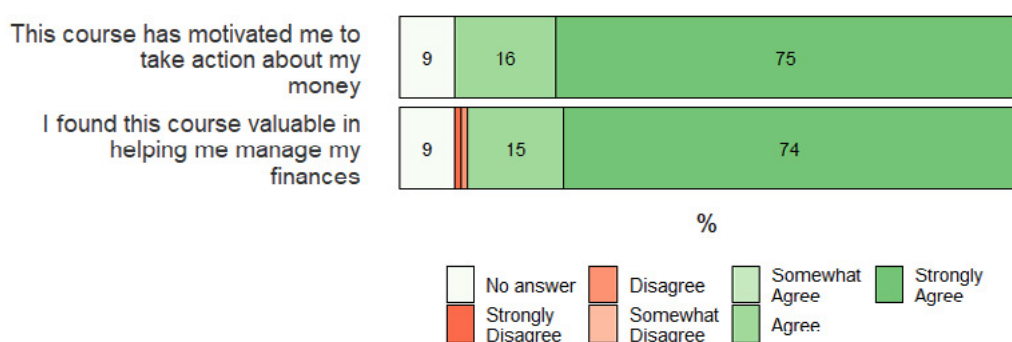
The final aspect of impact we looked for was whether the programme was equipping participants with financial capability and resilience. The evaluative criteria were about whether, as a result of the programme, people:

- can make better financial decisions
- are working towards being more financially secure
- feel closer to achieving their financial goals, including being on a pathway to home ownership.

## Most people are now motivated to manage money differently

Most participants (91%) strongly agreed or agreed that the course motivated them to take action about their money, and 89% strongly agreed or agreed that they found the course valuable in helping to manage their finances (Figure 9).

FIGURE 9 Participants' level of agreement with statements about the value of the course in managing finances (N = 91)



Some participants provided examples of how they were already taking action with the finances as a result of the programme.

This programme has encourage[d] me to think ahead and invest early. (Participant survey)

We gave [our children] a budget that they would have to go and buy their own lunches. They bought their own things, and if they want something they have to use it out of that budget that we've allocated to them. It's hopefully teaching them how not to think money grows on trees because they honestly thought it did. So yeah, that was what came out of it, and the children using their own money wisely. (Talanoa 1)

Saving my money. I learnt from the course to have savings; and so, I started saving for a house. My sister has a family savings that we all save into; I can save two hundred dollars now a fortnight to that saving. For church I start following the one tenth, because I believe in it. That's what I'm doing now that I didn't do before. (Participant survey)

Another participant shared how they were finding it difficult to take action concerning their finances, even though they felt motivated to do so. In their talanoa they talked about learning new things and gaining confidence from the programme which led them to try making changes such as saving \$100, not going to the movies as much with the family, and not using UberEats or AfterPay. However, they had found it hard to break their old spending habits.

We're all human and it's really hard to break those habits, because we are so stuck in them. We've been doing it for years ... I just didn't change my ways. I have changed a little bit. Our money is lasting a bit longer. (Talanoa 7)

This participant is still working towards being more financially secure. Participating in the research talanoa prompted them to want to refresh their memory of the programme materials.

Jeeze, I'd better recap over the course, because I think I just pushed it to the side and went back to knowing what I know best and do best, because it's easier; it's easier to fall back into old habits ... The course was great. I feel like it was great for me. I just need to touch up, regroup and touch base with it again. I think my modules are in my backpack in there, thrown in the back of my cupboard, in my closet. I'll have a look through it again. (Talanoa 7)

They also reflected on the structure of the course. They had found five sessions a week "overwhelming" with so much information to take in. We discuss this again in the improvements section but introduce it here as part of this participant's story.

It was like an overload of information, and then having to filter through it for my own situation. (Participant survey)

## Making better financial decisions: One participant's story

Through talanoa, we had the opportunity to explore in greater depth the impact the programme had on financial decision making of a small number of participants, and whether they felt closer to achieving their financial goals, including a pathway to home ownership. The talanoa showed some strong examples of impact (see Talanoa 5 above and Talanoa 3 below).

This story highlights how the strong programme (grounded in Pacific values and culture, content that focused on steps and strategies) led to this participant making better financial decisions and paying off a loan very quickly. She observes that people have to be ready to change and reflects that for her, it was “people’s stories” that moved her into this space.

### Talanoa 3: Being conscious of what you spend

It was good to have those clear steps, like this is what you need to do. I was like, and in my head, ‘It’s too hard!’, and already the 20% deposit’s already putting me off, but they made it more like as a possibility. That’s what I felt when I left, ‘It’s a possibility, and there’s ways to do it.’

I have not taken the steps to start buying a house, or owning my own home, but I’m very aware of it now. I’ve been involved in the process of helping my parents pay their mortgage, but I know the steps of how I could own my own home. And so, I’m aware of it, and I will in the future because I have this thing of ‘I can do it’, because I see the steps now.

It’s not to do with my own home but more about my savings plan. I’ve heard of Sorted, and yeah, it’s a little mouse running around, okay. I went in and tried the exercise, and I had more outgoing than incoming, the money. I get paid, and all these things were going out and it’s on different days. That’s the first time I’ve actually looked at my finances. It opened my eyes to seeing how much I have to spend, and even though I try to spend wisely, I’m like, ‘I’ll just go to McDonalds’, and then that’s another twenty bucks. It was all adding up, and now I’m very conscious of it, ‘I already went to McDonalds yesterday I don’t need to go again this week’, and making conscious decisions.

It brought consciousness to my spending and I was very aware of how much I was spending, and because I was very aware I don’t have too much left over for me to waste. The course taught me to look at my money; look at what I’m spending, look at your finances, because I’m paying off a personal loan as well. At the time I was like, ‘this is easy repayments’, but that’s over three years, and all that money I was spending on junk food, or going to the movies, I said, ‘no more of that’. And so, quadrupled my repayments on my loans. I was supposed to finish in three years but I’m finishing it next month now.

It is a bit hard right now and I have to say no to my friends, or no to my family, say to mum, ‘I’m only going to give you ten dollars for the envelope, and not the usual.’ It’s actually two more payments and then I’m done with it, when I had another three years to pay it off.

I received the message of, ‘Get rid of those so you can make bigger plans and goals and not worry about those little things.’ That was the contribution to me owning my own home.

You really do have to be ready though, ‘Oh, I want to make these changes’, and I just did, but I didn’t start off that way. For the first couple of sessions I was like, ‘yeah, okay’, and it didn’t happen straight away, then something moved me and I think it was the people’s stories, and some of them were still struggling.

## People find the programme valuable for starting on their pathway to home ownership

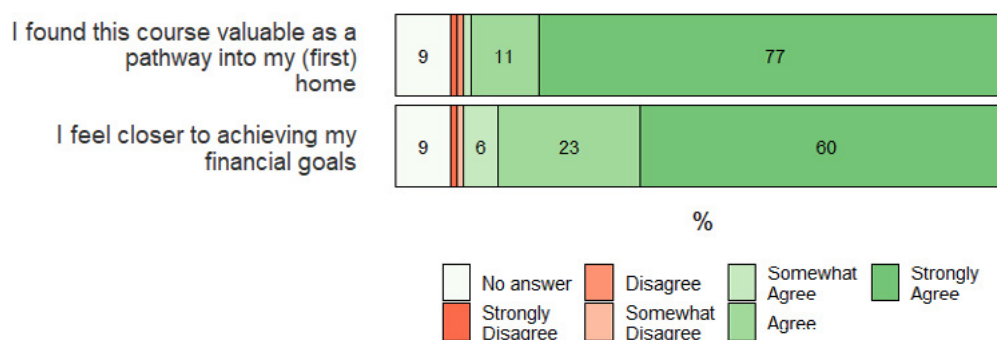
Ultimately, the programme had a focus on pathways to home ownership and aimed to equip Pacific households with the financial capability skills and resilience to work towards home ownership and cope with economic shocks such as COVID-19. In this final section about the impact of the programme, we report on whether participants felt closer to achieving their financial goals post-programme, including being on a pathway to home ownership.

This programme has changed my life. (Participant survey)

88% of participants strongly agreed or agreed that they found the course valuable as a pathway into a first home.

Figure 10 shows that most participants (88%) strongly agreed or agreed that they found the course valuable as a pathway into a (first) home. This is a strong and important finding, given the goal of the programme, and it is consistent with the positive findings throughout this first year of evaluation. Most participants (83%) also strongly agreed or agreed that they felt closer to achieving their financial goals.

FIGURE 10 Participants’ level of agreement with a statement about the value of the course for achieving financial goals and a pathway towards home ownership (N = 91)



As we signalled in the section on changing attitudes and beliefs about money, a theme that emerged from the qualitative data is that people “know where to start” and now have the confidence to work towards home ownership.

I can say now that I am fully equipped from this and my family to live a better life in using our money wisely, getting our first home. [We] have tools to use and play around with Sorted and enjoy and value our money we earn for things we need and make sure not to spend them on bad debts but good debts. (Participant survey)

I’m so happy that this came up on my Facebook feed. I and my family wanted to become homeowners for a while but didn’t know what exactly where to start. This has clarified everything and has given me the confidence in myself and my family to become first time homeowners. (Participant survey)

This section has addressed the evaluation question about the impact of the programme on the financial literacy and capability of Pacific Peoples.

The programme has clearly impacted on participants' attitudes and beliefs about money. Home ownership had felt out of reach for some participants, but going through the programme gave them the knowledge and skills they needed to be able to see home ownership as a real possibility for themselves and their families. The programme also enabled participants to think about balancing cultural and financial responsibilities, because the course was grounded in Pacific values.

Most participants felt more confident about making money decisions after the programme and had found the programme valuable in helping manage their finances. Most participants also said they found the course valuable as a pathway into a (first) home. This is a strong and important finding, given the goal of the programme, and it is consistent with the positive findings throughout this first year of evaluation.

The talanoa provided richer stories about the impact of the programme. Not everyone had yet put their learning into action, but there were examples of profound "lightbulb" and "a-ha" moments for people. We heard stories of people using their new knowledge and skills, particularly by making better financial decisions, managing their money differently, and sharing their learning with their wider families. We attribute this impact to the strong development and implementation of the programme, resulting in adults who are ready and willing to take action about their finances.

## Looking ahead

In both the survey and the talanoa, participants were asked whether they had any suggestions for improvements to the programme. We have collated them here to address EQ2: What changes would improve the programme?

### Positive feedback overall

Everything was 100% for me. (Participant survey)

As this report has determined, overall, participants gave highly positive feedback about the programme. When asked, most people said that nothing needed to be changed or improved.

While most participant feedback focused on what they liked about the programme, there were also suggested improvements. Some of these may have come from surveys completed early in the year, so the changes may already have been implemented. Feedback on improvements from survey and talanoa data is grouped here under three headings:

- Programme content
- Programme design and delivery
- Further opportunities to learn.

### Suggestions related to programme content

Some participants identified specific topics that they wanted to know more about, including KiwiSaver, credit building, savings, investments, trusts, loan applications, and tips around buying a home. Another suggestion was to invite experts such as real estate agents, mortgage brokers, bankers, and lawyers to share their knowledge with participants as part of the programme.



Some participants recognised that they were a diverse group of learners, with different interests in what they wanted to learn about and varied experiences and understandings about money. One request was for participants to be able to choose what workshops they wanted to attend, rather than attending them all.

The opportunity to hear more “Pacific real-life examples” of people’s journeys towards owning a home and other experiences was also requested by several people in their participant surveys and talanoa. Another suggestion was for participants to be able to bring along their own documents as a valuable way to learn how to apply the content to their own current situations.

I would really want to see added to this course (that) ... participants ... are actually asked to either bring their own bank statement as a printout or as a soft copy, and all the loans they have, not to share with everybody, but as the course goes you keep a track of what you really want to make a difference with when you finish this course ... and so, when you finish the course you have made some actions for it. (Talanoa 1)

### **Suggestions related to programme design and delivery**

Qualitative feedback relating to programme design and delivery mostly centred around timing/pace, structure, and mode of delivery.

In terms of timing and pace, some people said that, while they valued the talanoa approach, it could take a long time to hear everyone’s stories when there were lots of people in a workshop. Using the chat function, breakout groups, or saving questions until the end of the session were suggested ways to help manage the talanoa process online.

Some people found specific modules to be more rushed than others (e.g., modules 5 and 6), with requests to slow down the pace. Others found the programme structure intensive, with content delivered in one week, over five consecutive evenings.

I reckon one session a week, because it was overwhelming. There was so much information and I was excited about it. The next day, the Monday, I was raring to go. I was so excited. Then the Tuesday I was like, ‘Wow,’ because it was just so much. Then the Wednesday. By the time I got to the Friday and we shot down to Rotorua, because I had other things on, I still joined the Zoom because I had to finish it. (Talanoa 7)

We have already introduced the advantages and disadvantages of online or face-to-face delivery. As could be expected, this came up in the improvements question. While most people said they liked the convenience of learning online, some also said that technical issues with Zoom and the internet could be distracting. Several participants said that face-to-face delivery of the programme might have been better for some people who prefer to interact in person. Some participants might feel more confident to ask questions and interact face to face than online, especially if they are not familiar with using technology. The following quote reflects some of the mixed opinions and feelings around online versus face-to-face delivery, where people could see both benefits and challenges:

I reckon it all depends on different cultures, different diversities, and the young ones could be online ... I find that the older generation are more face-to-face because when they have their talanoa, they tend to make time to sit down amongst each other, because face-to-face stops them turning the camera off. It stops the shyness, and it also encourages the ability to speak up. (Talanoa 1)

In the future, a delivery model that had both online and face-to-face options would be ideal (or maybe even a mixed mode within the same course).

## **Further opportunities to learn**

Participants were enthusiastic about getting others to enrol on the programme and some took the opportunity to suggest ways to reach Pacific Peoples such as engaging with communities, schools, churches, and workplaces. Skills Update is already doing some of this. We suggest that the enthusiasm of year 1 participants could also be called upon to promote the programme.

Some participants talked about the value of a refresher or follow-up programme to help participants remember what they learnt and continue to put the knowledge into action. One particularly thought that checking in with the facilitator around 3 months after finishing the programme would be helpful to monitor how people are getting on, and to see if they are moving forward with their goals.

Skills Update has a Facebook page and stays in contact with participants after the programme. There may be potential to support participants to connect with others from the same course, to support one another to keep using what they have learnt. Some courses seemed to have set this up amongst themselves.

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## 4. Conclusion

In this first year, there is evidence that the programme is having a positive impact for most participants. Participants highly valued the opportunity to participate and grow financial capability for themselves, their families, and, more widely, Pacific Peoples. Judged against the evaluative criteria, participants' perspectives from the post-programme survey and talanoa lead us to conclude that Te Ara Ahunga Ora Retirement Commission and Skills Update have developed and implemented a high-quality programme. We determine that the success of the programme comes from the interweaving of Pacific values and culture, strong facilitation, and high-quality content. The programme was rated positively by Pacific Peoples of all ages and genders.

The evaluation will continue into 2023. The methodology we used in this first year of evaluation has worked well to highlight participants' perspectives. In year 2, we will focus on gaining a wider range of perspectives on the programme by improving the response rate to the survey, and by adding the facilitator voice. We will continue to use talanoa as a research methodology, to hear richer stories of the impact of the programme on participants and their families.

# Appendices

## APPENDIX A: Evaluation framework

### SORTED PPPH evaluation framework: An overview of evaluation questions, criteria, and sources of evidence (2022)

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 (2022) Who? How? (data collection method)
<p><b>1</b> Develop a credible financial capability programme that is grounded in Pacific values and culture</p>	<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>	<p>Post-programme participant survey Talanoa with sample of participants Fono with facilitators from Skills Update and Te Ara Ahunga Ora Sorted PPPH team<sup>8</sup></p>
<p><b>2</b> Implement a credible financial capability programme that is grounded in Pacific values and culture</p>	<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>	<p>Post-programme participant survey Talanoa with sample of participants Fono with facilitators from Skills Update and Te Ara Ahunga Ora Sorted PPPH team</p> <p>NB: The evaluation report may include aggregated administrative data provided by Skills Update/Te Ara Ahunga Ora to report on the second aspect of this criterion.</p>

<sup>8</sup> This was not able to happen in year 1.

## Appendix A: Evaluation framework

<p><b>3</b> Positively influence Pacific Peoples' attitudes and beliefs about money</p>	<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>	<p>Post-programme participant survey Talanoa with sample of participants Fono with facilitators from Skills Update and Te Ara Ahunga Ora Sorted PPPH team</p>
<p><b>4</b> Provide Pacific Peoples with financial literacy knowledge and skills</p>	<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>	<p>Post-programme participant survey Talanoa with sample of participants Fono with facilitators from Skills Update and Te Ara Ahunga Ora Sorted PPPH team</p>
<p><b>5</b> Equip Pacific Peoples with financial capability and resilience</p>	<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>	<p>Post-programme participant survey Talanoa with sample of participants Workshop with facilitators from Skills Update and Te Ara Ahunga Ora Sorted PPPH team</p>

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## **APPENDIX B: Post-programme participant survey**

*Kia orana, Mālō e lelei, Talofa lava, Taloha ni, Ni sa bula vinaka, Fakaalofa atu, Noa'ia, Halo olaketa, Mālō ni, Aloha mai e Mauri, Namaste and warm Pacific greetings.*

We are researchers from the New Zealand Council for Educational Research. We are working with Skills Update and Te Ara Ahunga Ora to find out what people think about and learn from the Sorted Pacific Peoples Pathways to Home Ownership programme.

We are hoping you can fill in a short survey about your experiences of the programme.

Vinaka vakalevu,  
Renee Tuifagalele

This survey will take 5–10 minutes.

We are not asking for your name, and you can choose whether to answer the questions or not.

NZCER will share the information with Te Ara Ahunga Ora and Skills Update to help them improve the programme for people who do it in the future.

By completing this survey, you can enter this month's prize draw to win a \$50 gift card.

**If you have any questions about our evaluation, you can contact Renee Tuifagalele at renee.tuifagalele@nzcer.org.nz or 04 802 1629.**

## Your course

1. Course start date (dd/mm/yyyy): \_\_\_\_\_
2. Course location (please tick)
  - Māngere
  - Papakura
  - Henderson
  - Other (please specify) \_\_\_\_\_

## About you

3. Your age:
4. What is your gender? (please tick)
  - Female
  - Male
  - Gender Diverse
5. Tick the ethnicities you identify with from the following options:
  - Aotearoa Māori
  - Cook Islands Māori
  - Fiji
  - Kiribati
  - Marshall Islands
  - Nauru
  - Niue
  - Papua New Guinea
  - Rotuma
  - Samoa
  - Solomon Islands
  - Tahiti
  - Tokelau
  - Tonga

- Tuvalu
- Vanuatu
- Other Pacific Peoples (please specify)
- NZ European/Pākehā
- Other (please specify): \_\_\_\_\_

## Course delivery

6. These are some statements about how the course was delivered to you. **Please tick** the box that fits the best with how much you agree or disagree with each one.

	Strongly Disagree	Disagree	Somewhat agree	Somewhat disagree	Agree	Strongly Agree
The facilitator made me feel welcome						
The course included Pacific cultural values						
The facilitator delivery helped me learn						
There were opportunities to ask questions						
The course was delivered at the right speed for me						
The delivery method worked well (e.g., online, face to face)						

## Course content

7. These are some statements about the course content. **Please tick** the box that fits the best with how much you agree or disagree with each one.

	Strongly Disagree	Disagree	Somewhat agree	Somewhat disagree	Agree	Strongly Agree
The content was relevant to me						
The content was relevant to my family						
The course materials were high quality						
The course met my expectations						
I understood the key ideas covered in the course						
I trust the information provided in this course						



## About what you learnt

8. 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 course

	Before	After
I know how to create a budget/money plan		
I know how to achieve a financial goal		
I understand my own spending habits		
I feel comfortable talking about money		
I feel in control of my financial future		
I know how to find answers if I have questions about money		
I understand how to get the most out of KiwiSaver		
I understand why it's important to have an emergency fund		
I know what kind of affordable housing options are available		
I understand what steps I need to take to become a homeowner		
I understand the difference between good and bad debt		

## Looking ahead

9. These are some statements about looking ahead. **Please tick** the box that fits the best with how much you agree or disagree with each one.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
This course has motivated me to take action about my money					
This course has made me more confident about making money decisions					
I feel closer to achieving my financial goals					
I found this course valuable with managing my finances					
I found this course valuable as a pathway into my (first) home					
I plan to share what I learnt with others					

## Final thoughts

10. What was the best part of the course for you?
11. Is there anything that would have made the course better for you or your family?
12. Would you recommend this course to your family, friends, or colleagues?
- Yes
- No
13. Is there anything else you would like to share about your experiences of the Pacific Peoples Pathways to Home Ownership course?

## Would you like to enter the prize draw?

If you would like to go into a prize draw to win a \$50 gift card, please provide your name and details. Your details will be stored separately from your survey responses and will only be used for notifying the winner of each prize draw.

Name: \_\_\_\_\_

Email: \_\_\_\_\_

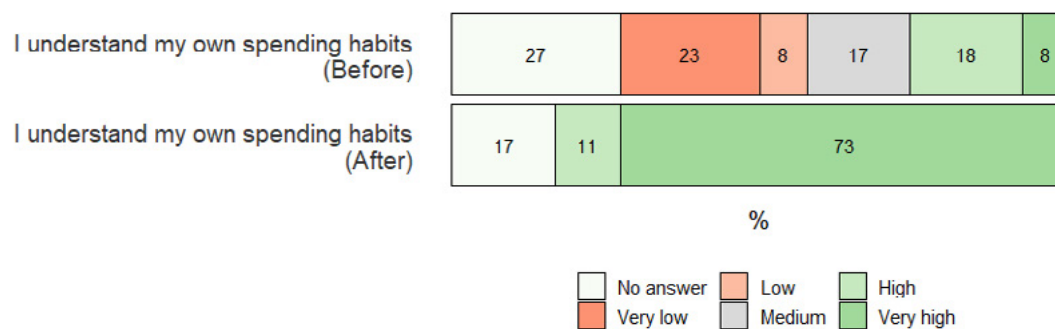
Phone number: \_\_\_\_\_

## APPENDIX C: Figures

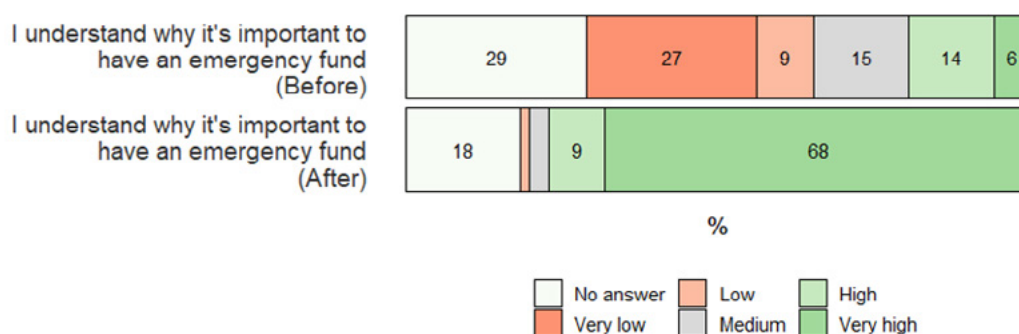
**Question 9: On a scale of 1 (very low) to 5 (very high), how would you rate your understanding of the following money topics before and after the course?**

### Understand

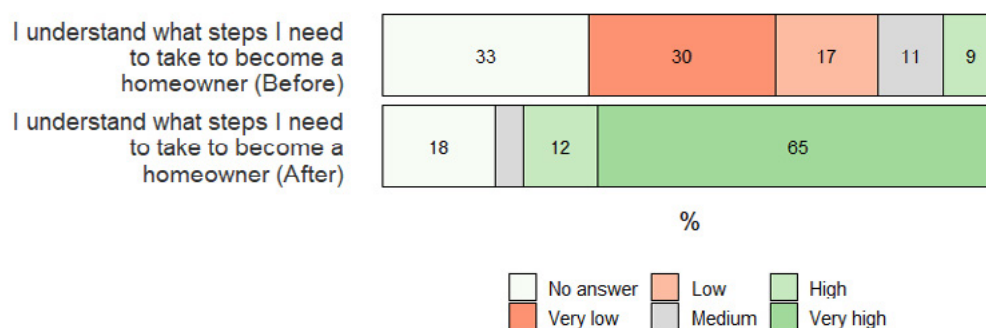
**FIGURE 11 I understand my own spending habits (N = 66)<sup>9</sup>**



**FIGURE 12 I understand why it's important to have an emergency fund (N = 66)**



**FIGURE 13 I understand what steps I need to take to become a homeowner (N = 66)**



<sup>9</sup> Note that there are fewer responses for Question 9. This is because the first group of participants used a survey with a formatting error that meant their responses to this question could not be included. Also note there is a high non-response rate for this question, particularly for the "before" items.

FIGURE 14 I understand the difference between good and bad debt (N = 66)

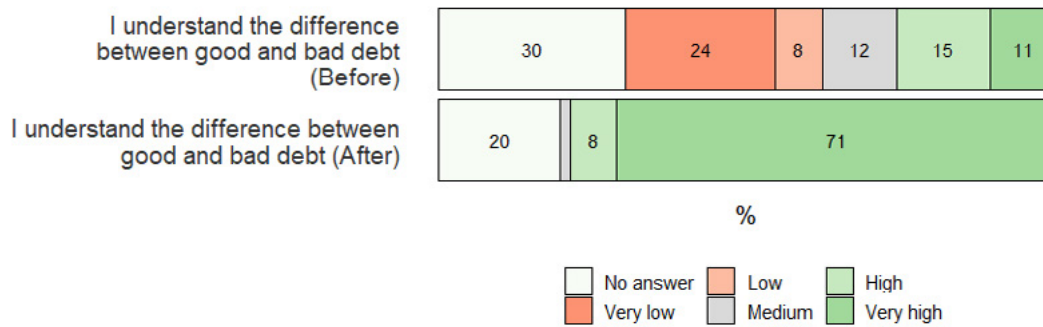
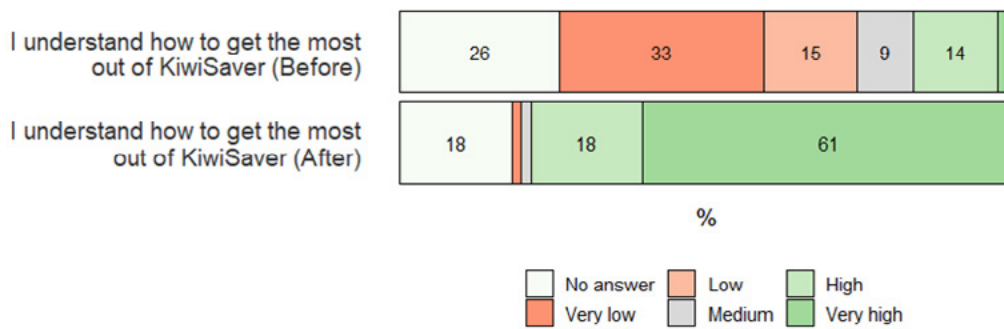


FIGURE 15 I understand how to get the most out of KiwiSaver (N = 66)



## Know

FIGURE 16 I know how to find answers if I have questions about money (N = 66)

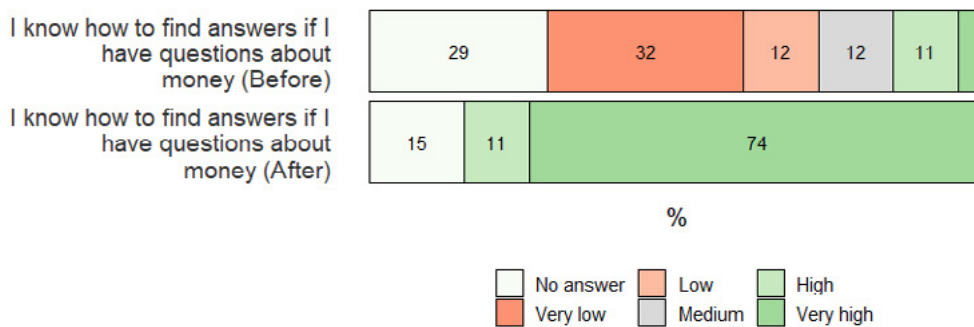


FIGURE 17 I know how to create a budget/money plan (N = 66)

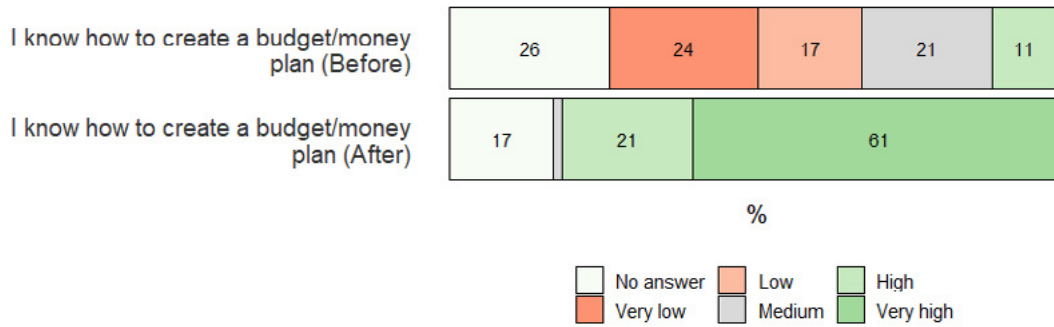
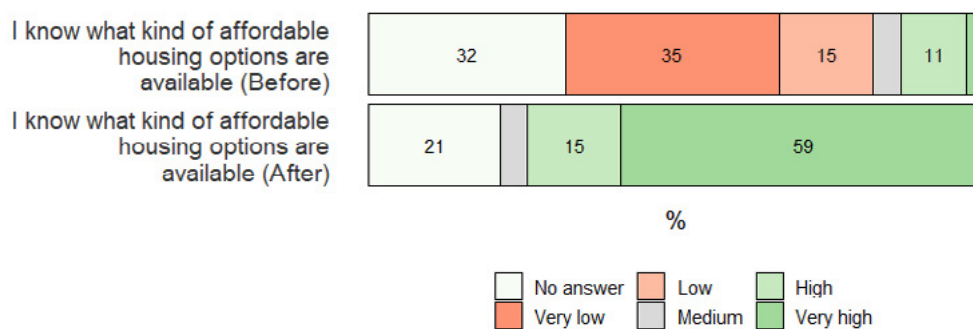


FIGURE 18 I know how to achieve a financial goal (N = 66)



FIGURE 19 I know what kind of affordable housing options are available (N = 66)



## Feel

FIGURE 20 I feel in control of my financial future (N = 66)



FIGURE 21 I feel comfortable talking about money (N = 66)

