

# Sorted Kāinga Ora Pathway to Home Ownership Programme

Evaluation report 2024

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## He mihi | Acknowledgements

Our warm thanks go to the former programme participants and current facilitators who generously shared their experiences of Sorted Kāinga Ora with us. We are also grateful to the staff of Te Ara Ahunga Ora and Te Puni Kōkiri for their support throughout this evaluation. Thanks go to Keita Durie and Melissa Denzler for their help in conducting interviews, to Jo MacDonald for her assistance in the set-up of the evaluation, Sally Boyd for her support as peer reviewer, and Sheridan McKinley as project sponsor.

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## He kupu taka | List of terms

āhua	condition, character, likeness, nature
hapori	community
hiki	uplift
iwi	extended kinship group, tribe
kaumātua	adult, elder
kaupapa	topic, subject, matter for discussion, theme
kete	basket, kit
kōrero	speech, story, narrative
kura	school
manaakitanga	hospitality, kindness, support
mātauranga	knowledge
mātauranga Māori	Māori knowledge
motu	island(s)
pānui	notice
pakeke	adult
papa kāinga	original home, home base, village, communal Māori land
pātai	question
rangatahi	youth
rōpū	group
tamariki	children
taonga	Used in this context “taonga” refers to “valued property”.
te ao Māori	the Māori world
tūpuna	ancestors, grandparents
wairua	spirit, soul
whakawhanaungatanga	process of establishing relationships, relating well to others
whakawhitiwhiti whakaaro	exchange of ideas / thoughts
whānau	extended family, family group



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# He whakarāpopototanga | Summary

In the evaluation, interviews with Sorted Kāinga Ora programme participants and facilitators have shown that whānau engage with the programme because they want information and security for their whānau. We found that the programme is having positive impacts for Māori individuals, whānau, and hāpori. It is whānau-centred, delivery is underpinned by Māori principles and values, and strong facilitation and content all contribute to the success of the programme.

All participants spoke highly of the programme and the value of its content which leads us to conclude that Sorted Kāinga Ora is a high-quality, credible financial capability programme.

## Ngā whai painga: Positive impacts of the programme

### **Sorted Kāinga Ora enhances money management knowledge, skills, and confidence**

Sorted Kāinga Ora has had clear positive impacts for participants in three main areas: whānau wellbeing, money management, and home ownership. Sorted Kāinga Ora is equipping participants with financial literacy that supports whānau wellbeing. The programme has increased participants' knowledge about money management and their confidence in managing and talking about money. Together, these areas are supporting whānau to take steps on their journeys towards home ownership.

### **Sorted Kāinga Ora brings home ownership within reach for whānau**

The programme has influenced participants' thinking and aspirations for home ownership and helped them find feasible pathways to securing homes. It teaches participants how to plan and take steps towards home ownership. Some programme graduates were happy to report that they have since bought their first home, others reported they had moved further along the pathway towards home ownership. Most importantly, Sorted Kāinga Ora helps build intergenerational knowledge, agency, and whānau wellbeing.

## Programme implementation and development

### **Te kounga o te mahi: A high-quality, valued programme**

The power of whakawhanaungatanga and strong networks have been essential to the programme's success. Programme participants liked the content of the programme and particularly valued guest speakers and resources.

### **Mā Māori mō Māori: Sorted Kāinga Ora is culturally sustaining for Māori participants**

Whakawhanaungatanga is an underpinning principle of the entire programme and participants valued this highly. The kaupapa is Māori-led and some participants noted the use of karakia, te reo Māori,

and connection to te ao Māori in its delivery. An area for further investigation could be to explore the ways in which all programme providers and facilitators contribute to making Sorted Kāinga Ora a culturally sustaining programme.

### **Whakawhanaketanga: Opportunities to improve the programme**

Participants and facilitators suggested that the Sorted Kāinga Ora programme could be improved by increasing promotion of the programme, focusing on longer-term support for participants, developing new resources, extending the programme, and looking at whether programme funding is sufficient.

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# 1. He kupu whakataki | Introduction

Te Ara Ahunga Ora Retirement Commission (Te Ara Ahunga Ora) contracted Te Wāhanga, Rangahau Mātauranga o Aotearoa | New Zealand Council for Educational Research (NZCER) to conduct a kaupapa Māori evaluation of the Sorted Kāinga Ora programme from 1 July 2023 to 30 June 2024.

The evaluation began with a scoping phase. NZCER held a workshop (23 August 2023), with Te Ara Ahunga Ora and the Sorted Kāinga Ora delivery partner Te Puni Kōkiri, to develop a common understanding of the programme, the purpose of the evaluation, and the intended use of the evaluation findings.

The evaluation approach described in this plan is impact-focused and utilises qualitative data collection methods to gather evidence to support the evaluation. NZCER worked closely with Te Ara Ahunga Ora and Te Puni Kōkiri to implement the evaluation.

## Background

NZCER is an independent research organisation in Aotearoa New Zealand. We are involved in a range of research and evaluation projects and have experience working in Māori- and English-medium settings. As a research and development organisation, we are committed to honouring Te Tiriti o Waitangi. Te Wāhanga is a dedicated Māori education research unit at NZCER. We value the importance of Māori language, culture, and identity in all our practices and recognise the transformational role of mātauranga Māori in improving learning.

Te Ara Ahunga Ora is an Autonomous Crown Entity that aims to empower the people of Aotearoa on their journeys to a better retirement. They have a strong commitment to improving the financial future of New Zealanders so that everyone can enjoy a better retirement. This means New Zealanders feel secure they will have resources to live and the knowledge to make ends meet. Te Ara Ahunga Ora focuses on three areas: retirement income policies, retirement villages, and financial wellbeing.

Te Puni Kōkiri | Ministry of Māori Development invests in activities that build the capability of whānau and rōpū to achieve their housing aspirations. This includes helping whānau build their financial capability and increasing knowledge about housing—from mortgages to home maintenance to understanding the processes involved in building papa kāinga.

Te Ara Ahunga Ora has partnered with Te Puni Kōkiri since 2018 to deliver the Sorted Kāinga Ora programme, which is a Pathway to Home Ownership programme consisting of eight workshops and a subsequent navigation period for mentors to work with whānau members. The programme aims to equip whānau with the financial capability skills and resilience to work toward home ownership and is centred in kaupapa Māori with a “by Māori, for Māori” approach.

By building the financial capability of whānau, the programme also aims to help them to develop healthy financial habits and have conversations with whānau about money matters. The current programme is delivered by rōpū contracted by Te Puni Kōkiri using facilitators trained by Te Ara Ahunga Ora (Te Puni Kōkiri, n.d.).

The programme builds on earlier “Sorted” programmes developed by the Commission to build financial capability. The programme is open for all to attend; however, it may not be suitable for those who are not yet in a position to seriously consider entering into home ownership.

## Facilitator training

To become an accredited Sorted Kāinga Ora facilitator, it is mandatory for individuals to undergo facilitator training by Te Ara Ahunga Ora. As part of this training, facilitators undergo a quality assessment during the delivery of their initial set of workshops. Te Ara Ahunga Ora manages and moderates both the training and the quality assessment to ensure high standards are maintained.

Te Ara Ahunga Ora train a number of facilitators each year, of whom at least 120 have delivered Sorted Kāinga Ora in their communities since the start of the programme in 2018. People who train as facilitators ideally have a base level of expertise and experience in financial literacy and prior experience in facilitation.

FIGURE 1 2019 Graduates of the Sorted Kāinga Ora programme delivered by Te Taiwhenua o Heretaunga, in Hastings

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## Sorted Kāinga Ora regions

Sorted Kāinga Ora has been offered in six regions:

1. Te Taitokerau
2. Tāmaki Makaurau
3. Waikato—Waiariki
4. Ikaroa—Rāwhiti
5. Te Tai Hauāuru
6. Te Waipounamu.

Since 2018, Te Puni Kōkiri has contracted regional providers to deliver 171 Sorted Kāinga Ora programme intakes in these regions.

Within the last 2 financial years, 2022–2023 and 2023–2024, 75 programmes have been contracted. Each provider is expected to deliver to 12 to 15 participants per programme (capped at 20). More than 900 participants have completed the programme in this 2-year period.

Sorted Kāinga Ora was originally delivered kanohi ki te kanohi and made the shift to online delivery when the COVID pandemic began in 2020. It is now delivered in a mix of both mediums or just online.

## Overview of the evaluation

### Purpose of the evaluation

As of June 2024, the Sorted Kāinga Ora programme will have been operating for 6½ years. This outcomes/impact-focused evaluation explores whether the programme is producing the changes for participants, whānau, and hāpori that the programme intended to achieve. The primary purpose of this outcomes evaluation is to explore the short-, medium-, and longer-term impacts of the programme for whānau and hāpori. We understand that Te Ara Ahunga Ora and Te Puni Kōkiri also want to use the evaluation findings for process/formative purposes which include:

- finding out whether participants view the programme as culturally sustaining
- understanding how the programme can be improved
- promoting the programme to key stakeholders and encouraging the wider sector to provide support for Māori aspiring to home ownership.

### Evaluation questions

The Sorted Kāinga Ora programme is centred in kaupapa Māori with a “by Māori, for Māori” approach. The overarching goal of Sorted Kāinga Ora is to equip whānau with the financial capability skills and resilience to work toward home ownership. The evaluation provides evidence of the extent to which the programme is achieving this goal by exploring the evidence relating to the following four evaluation questions:

1. **Ngā whai painga:** What are the positive impacts of the programme on the financial literacy and capability of Māori participants and their whānau?
2. **Mā Māori mō Māori:** Is the programme culturally sustaining for Māori?  
*This includes the kaupapa of the programme and teaching and learning resources.*
3. **Te kounga o te mahi:** To what extent is the programme a high-quality, valued programme?
4. **Whakawhanaketanga:** What opportunities are there to improve the programme, including in innovative ways?

The first three evaluation questions are focused on impact, while the fourth has a process evaluation focus on programme development and implementation.

Culturally sustaining pedagogies are about de-centring whiteness and, instead, fostering and sustaining “linguistic, literate and cultural pluralism” (Paris & Alim, 2017, p. 1) in ways that support positive social transformation. In Aotearoa New Zealand, culturally sustaining pedagogies for Māori include valuing mātauranga Māori and te reo Māori (Boyd et al., 2021).

In Sorted Kāinga Ora, culturally sustaining pedagogies or “ways of doing things” can include framing financial literacy in ways that are contextualised within te ao Māori and align with Māori values. Papa kāinga are one example, and so are whānau-centred approaches towards financial goal setting. Culturally sustaining pedagogies enable people to live their cultural values, without having to fully step away from te ao Māori and into Western financial framing.

## **What’s in and out of scope**

This evaluation focuses specifically on impact and, to a lesser extent, on process. The evaluation findings increase understanding of how participation in the programme has impacted participants and their whānau in the regions where the programme has been offered.

Note that this evaluation design does not include a value-for-money analysis that considers costs alongside outcomes. Such an approach could be considered in a future evaluation phase.

## **Evaluation design: What underpins our approach?**

### **Kaupapa Māori methodology**

Taking a kaupapa Māori approach means that the evaluation must contribute to positive and transformational outcomes for Māori. Kaupapa Māori guide how we act in our relationships with clients and participants, and our approach to data analysis and reporting of findings.

We have drawn on the five foundational kaupapa that guided the evaluative approach for Te whai hua – kia ora—a Māori-medium education financial capability programme: mana ake; whakapapa; mātauranga ā-whānau, ā-iwi; whakawhanaungatanga me te mahi tahi; and kanohi kitea (MacDonald et al., 2022). The kaupapa have been adapted to fit the context of this evaluation and are described next.

#### **Mana ake**

Whānau and hāpori will decide how and when they will engage with the evaluation in ways that work for them. In this case, they agreed to participate in online interviews at times that suited them either during the day or in the evenings, or they chose to provide written responses to interview questions.

#### **Whakapapa**

The evaluation will record the history and implementation of the programme via interviews with programme participants and facilitators.

#### **Mātauranga ā-whānau, ā-hāpori, ā-iwi**

This kaupapa recognises that whānau, hāpori, and iwi hold their own mātauranga about financial capability and home ownership. The evaluation will explore existing knowledge and new knowledge gained through participation in the Sorted Kāinga Ora programme.

#### **Whakawhanaungatanga me te mahi tahi**

Relationships are the foundation of evaluation work. Time and effort are required to build good relationships, and the benefits of participation should be clear to all. This includes relationships between evaluators and clients and evaluation participants.

## Kanohi kitea

Kanohi kitea is about being seen and known in hapori prior to the start of an evaluation. The short-term nature of this evaluation means that evaluators are unlikely to be able to spend a lot of time establishing relationships with programme participants. This is where the established long-term relationships that programme facilitators have built with participants become very important, because they can provide the entryway for evaluators to approach potential evaluation participants.

## Qualitative evaluation

Qualitative evaluation uses words or texts “to provide insights into an issue, process, experience or a social group” (Doyle & Loveridge, 2023, p. 63). Qualitative approaches use interpretive practices to provide rich and in-depth understandings of a particular kaupapa (Doyle & Loveridge, 2023, p. 79). In this evaluation, the focus is on the narratives of whānau as they work towards homeownership supported by the Sorted Kāinga Ora programme.

## A utilisation-focused, adaptive evaluation

We used an adaptive evaluation approach to evaluate Sorted Kāinga Ora. This is a good fit for the kaupapa Māori methodology and kaupapa that underpin our approach. 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 (Patton, 2012). An *essential* consideration in any evaluation is the basis on which evaluative judgements will be made. This includes the “what” (dimensions of interest—overarching criteria, evaluation criteria) and the “how” (on what basis, what “good” looks like, credible evidence).

We designed data collection activities to be responsive to the context of the whānau and the programme; for example, working with Te Ara Ahunga Ora, Te Puni Kōkiri, and programme facilitators to work out the best ways to contact programme participants and invite them to participate in the evaluation.

## Evaluation framework

During the scoping phase for this evaluation, we held a workshop in August 2023 where we worked with Te Ara Ahunga Ora and Te Puni Kōkiri to consider their information needs (what they want to know and by when), the needs of different stakeholders, and what credible evidence would look like. The group discussed what they thought success would look like if the programme was having a positive impact for whānau and hapori in 10 years’ time. These initial indicators of success have informed the development of the evaluative criteria (see Appendix 1).

## Data collection

This evaluation of the Sorted Kāinga Ora programme primarily focuses on the impact of the programme for participants and whānau. The evidence for this evaluation consists of group interviews and written responses to interview questions from participants and programme facilitators. There is a smaller emphasis on process evaluation (e.g., How could the programme be improved?: Evaluation question 4).



## Recruitment of participants

Whakawhanaungatanga was essential in our strategy to locate and recruit programme facilitators and participants. We worked closely with Te Ara Ahunga Ora and Te Puni Kōkiri to design a recruitment process. Te Puni Kōkiri worked with their Regional Leads to contact facilitators and invite them to participate in the evaluation. Te Puni Kōkiri then provided us with facilitator names and contact details. We emailed facilitators with information about the evaluation, including a copy of the interview questions, and arranged two online group interviews.

Programme facilitators had an essential role in identifying and recruiting past participants for group interviews. We asked facilitators (who had been interviewed) to provide contact details for at least six programme participants who they thought might be open to participating in interviews. We emailed all participants whose details were provided.

Due to delays in starting fieldwork with programme participants and a tight time frame in which to deliver the evaluation report, we made the decision to offer eight online group interviews instead of five group interviews (three kanohi ki te kanohi and two online). In addition, Te Ara Ahunga Ora and Te Puni Kōkiri contacted additional facilitators to help recruit participants.

All facilitators and programme participants were offered a small koha in appreciation for sharing their experiences of the Sorted Kāinga Ora programme.

## Interviews

Two online interviews involving a total of nine Māori facilitators from the six regions took place in April 2024. We had intended to interview only one facilitator from each region, and were fortunate to have the opportunity to speak with more. Four of the facilitators had been delivering Sorted Kāinga Ora for between 1 to 2 years, and five had been delivering the programme for between 4 to 5 years.

TABLE 1 **Facilitators and regions**

Region	Number of facilitators interviewed
Te Taitokerau	1
Tāmaki Makaurau	2
Waikato—Wairiki	1
Ikaroa—Rāwhiti	2
Te Tai Hauāuru	2
Te Waipounamu	1
<b>Total</b>	<b>9</b>

A total of 20 Māori participants were interviewed via eight online group interviews in May 2024. The interviews were conducted during normal work hours, or in evenings up until 28 May 2024. People who wanted to participate in interviews but could not attend, asked if they could send their responses in writing which we agreed to. We received four written responses.

Most participants had graduated from Sorted Kāinga Ora in either 2023 or 2024.



TABLE 2 Participant and year of participation

<b>Year of participation</b>	<b>No. of participants interviewed/ written interview responses received</b>
2019	5
2020	0
2021	0
2022	5
2023	8
2024	6
<b>Total</b>	<b>24</b>

### **Analysis**

The qualitative data consisting of group interviews were transcribed then analysed thematically in alignment with the evaluation questions and evaluative criteria.

### **Limitations**

One limitation of the evaluation is that, to date, data collection for Sorted Kāinga Ora has been inconsistent, and this limits its analytical potential and usefulness to evaluation.

Another limitation relates to a lack of information about participants who did not have positive experiences of the programme. Our recruitment method engaged participants who were likely to have experienced positive impacts from the programme. Therefore, this evaluation presents a summary of what the outcomes look like when the programme is well implemented and facilitated. A larger sample of participants across a wider range of regions would be required to ensure the findings are generalisable across all settings.

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## 2. He Kitenga | Findings

The findings section begins by exploring participants' motivations for engaging with Sorted Kāinga Ora. It then focuses on the positive impacts that Sorted Kāinga Ora has had for participants and highlights key themes that emerged from interviews regarding whānau wellbeing, money management, and home ownership. The final part of this section has a process evaluation focus on programme implementation and development. It looks at the visibility of Sorted Kāinga Ora, at what is working well in the programme, and provides suggestions for how the programme could be improved.

### 3.1 Participant motivation

#### Participants wanted information and security for their whānau

The three main reasons participants joined Sorted Kāinga Ora were that they wanted to be well set up to look after themselves and their whānau, they were at the point where they needed information and support, or they wanted to develop a healthier relationship to money.

#### Security and legacy for whānau

A strong theme that emerged from participant kōrero was the desire to have secure living arrangements, and to move away from renting. They wanted this not only for themselves, but for their whānau as well. Many saw homes as taonga they could pass on to help their children and mokopuna have secure futures. Some saw opportunities to help other whānau enter into home ownership alongside them. Home ownership was seen to be more about caring for whānau than financial gain.

When you look at what you value in your life, everybody in my class, when I would hear them speak, really the value was about whānau, their family, where it's safe, or somewhere, like a legacy—something to pass onto your loved ones ... and I heard a lot about children, letting their children have their own home to grow up in ... But the home for me, when they presented it the way that it can look in the future if you've got a home, that really stood out ... That's what I found wasn't the main reason why people were buying homes, it wasn't really to invest in to make money, it was more about family, whānau. (Participant)

One participant described how their whānau had moved into a double garage for 3 years while they saved the money they needed to be able to afford a house deposit, stop renting, and secure a home.

We just wanted to get out of renting and while we were here secure something for us and our whānau, and it just made sense to look at a mortgage over dead money for a rental. We spent three years in a two-car garage with a sleepout, and then during Covid when the hot water cylinder blew itself, you try and get a plumber and I think it was about eight weeks with cold showers, you know, limited resources but we had a plan once we had built up our savings, got rid of our debt, because it's our debt. We've been in a whare for three years now. (Participant)

Another participant and her husband had been homeowners earlier on and, for various reasons, had sold their house and become renters. As they neared retirement, they had decided that they wanted to own a home again. Their son and his partner also wanted a home, but neither couple had

the means to come up with a deposit. They were keen to look at various possibilities, and the older couple wanted to help their children get into the best home they could afford.

### **Information and support**

Those participants who were at the point of being ready to enter into home ownership joined the programme to gain information and support that would bring them closer to achieving their home ownership goals. They came into the programme with varying degrees of knowledge and experience of money management and home ownership.

We chose to partake because we had no idea about how we could achieve buying our first home. Or where to even begin the process. E.g. we knew we could use our KiwiSaver and potentially get approved for a home loan via [the] bank. (Participant)

I chose to participate in Sorted Kāinga Ora because I was in the process of purchasing my first home. My objective was to understand the various forms of support available and to receive guidance on navigating the home-buying process effectively and to learn what resources were available. (Participant)

### **Desire to form a healthier relationship with money**

A desire to change and create healthier relationships with money was a motivating factor for some participants.

If I was being honest, I decided to do this wānanga because I do not have a very good history with money and I wanted to change that narrative. I have personal debt and have often felt like I was barely keeping my head above water at times, and I don't want to continue living my life like that. This wānanga seemed like an opportunity for a fresh start and that if I went back and learned the basics, I might be able to change my relationship with money. (Participant)

A lot of it for us was about going in with intention to unlearn bad habits, relearn. (Participant)

One participant felt that they had been “terrible with money” and wanted to get more comfortable with it. They had joined the course to support their daughter but immediately saw the benefits for themselves in learning how to manage money.

## **3.2 Positive impacts of Sorted Kāinga Ora**

### **Sorted Kāinga Ora enhanced money management knowledge, skills, and confidence**

It is clear that the Sorted Kāinga Ora programme had positive and often significant impacts for almost all of the participants interviewed. In terms of impact on money management, participants reflected on increases in their knowledge, confidence, and agency.

It's an awesome program. We know it does make a difference. We do see changes ... financial transformation in our whānau, which is fantastic. But, more importantly, we see the confidence and security that it provides to whānau and the ability to create intergenerational wealth and wellbeing. (Facilitator)

#### **Increased knowledge about money management**

Sorted Kāinga Ora helped participants build on existing knowledge, increase their understanding of their financial situation enabling them to better plan for the future, and create new money management habits.

### **Build on existing knowledge about managing money**

Participants came into Sorted Kāinga Ora with varied levels of financial literacy or money management knowledge. They ranged from describing themselves as being “bad with money” to having what they considered to be good foundational knowledge. All increased their knowledge about money management as a result of the programme.

We were quite good. We had automatic payments that would go out to bills and like that. Just that next step up I think like consolidating debt sort of thing. It's those sorts of things, we wanted to just do that. (Participant)

I'll preach it to all my whānau or friends because like I said before I thought I was pretty good with money and stuff like that but once you go on the Sorted course it kind of blows your mind on what I didn't know. And obviously just shared good knowledge on what I know and if I can help someone else or inspire them to go on this course, or to think a bit differently, if they don't get the chance to do the course and I'm helping someone. (Participant)

### **Understand your current financial situation and plan for the long term**

Participants valued learning about how to plan for the future which meant first understanding their current financial position, and then working out the steps they needed to take to reach their financial and home ownership goals.

Once we got to a place where we were ready to go it was the reality check and the reality of what we needed to do. The decisions that we needed to make, the changes that we needed to create. We were able to input that into our whānau planning. (Participant)

I guess with money it's just reminded me on long-term planning. I think you often get caught in the rat race and spending can kind of fluctuate here and there depending on what happens. It really helped to remind me of that long-term planning also just to re-up my term deposit accounts and things like that, so it was good around those things. In terms of home ownership like I mentioned just giving me a more deeper sense of clarity around certain aspects of that when I do prepare to buy my first whare. (Participant)

### **Create new money management habits**

New money management habits that participants developed included reframing how they thought about money and financial planning, budgeting to manage spending, making the most of KiwiSaver, and putting physical strategies in place to stop unnecessary spending.

I think for me it's a whole reframe of mindset and words. Just coming from a place of, I can't afford to do that, or that's not something that's within my capability. Changing that whole mindset within this space has helped me improve those steps to become more accountable and if I follow these steps within five years, my goal is achievable. (Participant)

Yes, absolutely it's changed the way I spend, cutting back on wants and being realistic that it will be worth it in the long run. Also increasing my KiwiSaver while I'm young can also help towards our deposit when the time is right. (Participant)

They talked about money systems, and like physically putting systems in place to stop things. For example, if I am really bad at buying all the snacks when I go grocery shopping, like online shop, don't go into the store because you're going to buy all the treats. It was just like little things like that. I never thought about putting a system in place to knock a bad habit and so that was one thing that I still do now. (Participant)

One aspect of learning new habits mentioned by a few of the participants was learning and applying different techniques for managing and reducing debt. Participants talked about consolidating debt, and getting rid of bad debt or credit cards.

Since completing the program our whānau goal is to maintain steady full-time jobs, pay off our credit cards and cancel them, and increase our KiwiSaver. So become financially stable with good debt, get rid of the unnecessary bad debt and in 3 years' time have a solid deposit from our KiwiSaver. (Participant)

### **Increased confidence in managing and talking about money**

Sorted Kāinga Ora helped participants feel more confident about managing their money and talking about money.

I wouldn't have been in my home if I didn't manage my money, so thanks to that I had to manage my money in order to make it and still manage [it] to this very day. (Participant)

One thing that I like to say to them is I'd like to get you to a position where, when opportunities arise, you're in a position to jump on them, whether that's buying a new home or a new job. (Facilitator)

One participant described how motivating it was to learn about money management and home ownership.

Yeah, and with the money management stuff it was kind of like a whip, like okay, I need to get my A into G and sort this out and sort that out, I really want this. (Participant)

### **Talking about money**

Some participants came from backgrounds where money management was not talked about. They saw being able to talk about money now as being very positive and useful, even if, for some, these conversations might still feel a little difficult.

My family did not talk about money when I was growing up. I come from a family of very hard workers, but my parents never talked to us kids about savings or investing or even home ownership. But now we have had a few open talks about money and our goals, and we have even opened a family account for emergency savings. (Participant)

I feel a bit more confident, still find it hard at times as a whānau talking about it and being realistic, but with more strictness and consistency we will see the light at the end of the tunnel. (Participant)

My relationship with money wasn't very good but going into this kaupapa taught me that it's okay to talk about money, it's okay to talk about it at home, because that's one we found wasn't very common, so those conversations about money aren't really had with the whānau or with the whānau at home. It was really cool to be able to talk about that in this kaupapa and then also be able to implement it at home. (Participant)

### **Sharing learning with whānau**

Supporting whānau was a big focus for many of the participants. They were excited by the opportunities that their new financial literacy knowledge and networks gave them access to, and they wanted to share this with their whānau and hapori so that they could experience the same benefits.

For us it was if we've got a rautaki it's about going in, patua te whakamā, and just soak it all in because really knowledge is power, and I guess having gone through the programme it was to be able to share that knowledge with our whānau as well who may have been thinking about home ownership. (Participant)

A lot more confident. I have shared a lot of the information I learned with family and friends already. Lots of my friends have asked when the next wānanga will be because they are hoping to jump onboard the waka too. (Participant)

## **Sorted Kāinga Ora brings home ownership within reach**

Some clear impacts that Sorted Kāinga Ora has had for participants include changes in mindsets and aspirations for home ownership, increased confidence in dealing with banks and mortgage brokers, whānau finding pathways to home ownership, and whānau being able to support other whānau into home ownership.

### **New mindset and new aspirations**

Changes in mindset and in participants' aspirations concerning home ownership was a strong theme amongst participants and facilitators.

Facilitators talked about the importance of helping participants change the way they view home ownership and their ability to become homeowners. One facilitator described their strategy for changing participants' mindsets as involving the uplifting of wairua, giving participants information about different home ownership models, and encouraging sharing of experiences through whakawhitiwhiti whakaaro.

We've seen how things have gotten progressively harder and harder and harder, for our whānau, especially in Tāmaki Makaurau. Part of our whole focus is ... to 'hiki te wairua' I guess is the best way to explain it. And that is that when our whānau turn up, a lot of them will say to me, 'oh, I've got no chance of buying a house, absolutely no chance'. By the end of the course my intention is that not only have I changed their mind, but they're well on their way to doing that. We measured our success on getting people into homes, not just teaching them and educating them. Once we start explaining the different models that are there for them to utilise often that helps them to change right around and their whole perspective. Then we also, you know, we've initiated what we term as 'whakawhitiwhiti whakaaro' and it really comes from our teachings of our tūpuna and the wānanga, and is based around allowing our whānau to express themselves in an open forum and they share this way, and they become more confident this way. They learn from each other like this. It's really really powerful. We often find that we have massive change within the first 3 classes. Even though they may come with this kind of semi-negative āhua we really look deep into trying to help them to move forward, because we realise that to make the social change, their paradigm of thought has to change as well. (Facilitators)

Some participants entered the programme for reasons other than home ownership. For example, one participant went into the programme specifically to learn how to better manage their money. However, they found that what they learnt in the programme opened the door to considering home ownership as a feasible goal.

I joined to learn more about finances and managing my money. I have a good job and no debt, no big bills and no dependants but didn't know what to do with the money I was earning or where it was going each week. I had never thought about buying my own home before doing this course and never even thought it could be an option for me, so I went in mainly with the goal of learning to manage money better. (Participant)

Before this course I had no goal of owning a home but now I am thinking more and more about the possibility. I have changed my account structures, put money systems in place that help me achieve my budget goals and I think more about how I can make my money work for me. (Participant)

### **Being confident to work with mortgage brokers and banks**

The learning from Sorted Kāinga Ora helped participants feel more confident about being able to manage their money and interact with people such as bankers and mortgage brokers to help them get closer to home ownership.

Pretty much after the programme I actually had the confidence to then look into what might be possible for me and it actually came out at the end of it that I could ... I actually got a pre-approval through a mortgage broker. Before that, I just thought it was never a possibility. So it was like this big scary thing that I just, oh, nah, that's in the too hard basket. But after the programme I was like, actually, you know what, let's just try it. You'll either get a yes or you'll get a no but at least you try it. (Participant)

Some participants felt that the certificate they gained at graduation gave them added confidence to approach mortgage brokers and banks.

I don't know about other people but for me I feel like when you have, I guess like a certificate behind you, you feel a little bit more confident talking about things because you have the backing, you can back yourself a little bit more than just your word. I think at the same time I think I was doing a course with the Open Polytech, and it was a money course, and so kind of both of them together helped. (Participant)

### **Different pathways to home ownership**

A number of participants went into Sorted Kāinga Ora thinking that, because of their current financial situation, home ownership was beyond their means. By the end of the programme, they found that there were various pathways to home ownership that could work for them, whether that be immediately or within the next 5 or so years.

For my husband ... he's saying that before this course he kind of thought that there was no way we could own a home if he was the only one working and I was still a stay-at-home mum. That was kind of too far out of reach, he didn't even want to think about it. He didn't think that there was any point and starting now and saving money if our income was what it was. But now that he's seen all these different ways he's a lot more open to doing the groundwork now, like saving and having those goals and maybe it happening a lot earlier than he thought it would have. (Participant)

We're still renting, I'm still a stay-at-home mum, so my husband's income is still our sole income. But we have touched base with mortgage brokers that we met through the course and figured out our scenario now and what we'd have to do to get to, I guess, a realistic mortgage amount for a house. We've kind of taken that little extra step. (Participant)

For participants, the programme increased their knowledge, gave them hope, and opened up possibilities for different types of home ownership.

Understanding the nitty gritty of purchasing a house and giving us hope really was the biggest thing. Knowing that I wasn't the only one out there in our age bracket that's still looking at purchasing a home. (Participant)

For most of the people we interviewed, participating in Sorted Kāinga Ora helped them find a pathway to home ownership that they had not considered (or believed was possible), and which made home ownership a reachable goal. It helped participants develop a proactive mindset towards achieving their goals and strengthened their determination to succeed. Participants used phrases such as "financially empowered" and "motivated" to describe how they felt by the end of the programme.

When we first went in, we had a real narrow-minded view of how you get into home ownership. After the first session we went away, and we were excited because we realised actually, we could own a home. It was something as simple as talking about KiwiSaver. We've been putting into KiwiSaver, but we've never really taken the time to sit down and go 'actually we have this much that we could access for our home and there's all these other things we can do as well'. It just made us feel more empowered I suppose. Just given the current climate that we're living in, to feel financially empowered is I think

a gift because a lot of us are living pay cheque to pay cheque but knowing that actually we still have these avenues to get ourselves into a whare. It keeps you motivated I suppose. Definitely changed our whole whakaaro around home ownership for sure. (Participant)

People were looking at papa kāinga. They were looking at shared ownership. They were looking at different avenues into home ownership and it kind of helped us to think of different avenues as well. We kind of went in with a semi-idea of what we knew about home ownership and then it just opened our eyes to actually there's way more avenues into it than we originally thought. So, that's what my husband and I, we really appreciated the reality check and the eye-opening pathways that it gave us. (Participant)

### **Whānau are supporting others to pursue home ownership**

Some of the participants have become staunch supporters of the programme and have shared their new knowledge with whānau to help them achieve their home ownership aspirations.

It actually helped my in-laws believe it or not. So, my sister-in-law, when we finished the course we told her about it, we got her in touch and I'm pretty sure she did it, and now they're in a house through shared homeownership in Auckland. And my brother-in-law, he's like a single, good paying job, no kids, was set on renting his entire life, and then we had a conversation and he just settled on his home like two weeks ago. It helped there obviously. I think it was just about the awareness thing because obviously people don't really talk about homeownership and so once I kind of opened that door they realised that it's a bit closer than they thought. (Participant)

The information is immediately useful, and can be shared with whānau. Practical approach of the programme and activities. (Participant)

One participant talked about the need to have conversations about money management and home ownership while tamariki are in kura, so that they develop such aspirations from an early age.

We've already started to have these kōrero with our son ... It would be beautiful to see possibly some of these kaupapa becoming available for tamariki in kura early on so that they're able to actually think big and dream big. (Participant)

### **Progress towards home ownership**

Participants were at different stages in their journeys towards home ownership. Some had secured mortgages and were living in their own homes, some were working on the smaller goals they needed to achieve to set them up for home ownership, and some saw home ownership as a long-term goal rather than an immediate one.

### **Homeowners**

Programme participants who have subsequently become homeowners have achieved this via different pathways such as combining wages with a trusted relative to get a mortgage or purchasing a home through the New Zealand Housing Foundation.

The home I'm in right now. By learning all the skills that we learnt at Sorted Kāinga Ora, like I actually went to a mortgage broker during the course. The mortgage broker that actually came to speak with us. She was really good. The programme is honest, so it'll tell you exactly where you're at and what you need to do to get to where you want to go. She was pretty much honest, said, your wage isn't enough to get you a home on your own. But I had actually invited my mother to come with me to see the mortgage broker and my mother didn't really have much hope to be able to be included because of her age and



stuff. She thought they probably won't let me get a loan, you know, the banks and everything. But the mortgage broker was really helpful and said she'll give it a go with combining me and my Mum. I had seen this done through the programme. We had guest speakers who had teamed up, like sisters, other family, they attended together to buy a home. I knew it was possible that I didn't need to go at it on my own. I could get someone who I trusted to come in with me and that's what I did. It worked out that both our wages together would get us the home loan. (Participant)

I am now a homeowner. I was able to purchase my first home through New Zealand Housing Foundation an organisation I was introduced to through the Sorted Kāinga Ora program. (Participant)

Iwi and kaupapa Māori organisations have had an important role in supporting participants into home ownership, alongside Sorted Kāinga Ora. For some, these homes are a first stepping stone on the journey towards gaining their ideal home, and some have chosen a model of home ownership where the whenua will always remain with the iwi.

This is our move in day today, into our two-bedroom apartment and I want to mihi to my iwi because they've been able to provide a housing opportunity for those of us living in Tāmaki. As you know with Tāmaki it's very hard. It's not the ideal living situation you want to put yourself in if you're thinking rural, but it will do us for now. It's not our first ideal home that we want to be in but the fact that we're on the ladder, koirā te painga. (Participant)

Well, we own a home. August last year we were fortunate to move into one of the houses within the Waingākau development... A few of the people on our Kāinga Ora course are also homeowners in the Waingākau development. That's really cool to see, there's that positive outcome from this course. I think over half of our rōpū are living in houses here and so that was really cool. (Participant)

So, our iwi and the bank are finalising a deal, well like a partnership I suppose, and the sign off is meant to be this week. So, I've been in correspondence with our bank manager and basically it's just once that's signed off from both parties it's all go with applications and stuff... the lots are on average half an acre so real big sites too. You can either go three-bedroom, four-bedroom, five-bedroom, and granny flat. We were lucky so they've gifted us the whenua. We will never own it, it always stays with the iwi, which is all good. But it's like a forever, it's yours forever, and you just hand it down to your tamariki or whoever you want to. You own the house. (Participant)

## **On the pathway to home ownership**

Some participants had plans in place, and were working towards being in a position to purchase a home. They were taking action such as continuing to build their knowledge about home ownership, focusing on saving towards a deposit, finding ways to reduce outgoing money on rent, and getting rid of bad debt.

We've actually ended up on another programme of sorts. What it is, it's to kind of grow from where we got ourselves on Sorted Kāinga Ora, it's just going to help us a little bit further with the home ownership goals. It's just going to help us kind of step things out a little bit more and build upon what we already know but because of what we've learnt we don't have to start at the beginning kind of thing. We already know the kind of avenues that are available, and this is what would work for us. (Participant)

Maybe in a couple of years we'll be able to comfortably go for a pre-approval. We're almost there. Our goal at the beginning of it was to save an extra \$20K but with the way we're going it's looking like it'll be an extra \$30 to \$40K. (Participant)

## Home ownership is a future goal

For some participants, achieving the goal of home ownership was a little further into the future, but in the meantime they have learnt useful information to help them get into a better position to reach their goals.

I have created and implemented a budget that helps me have more control over my finances and includes savings goals. I do not think I am ready for homeownership now, but in a couple of years when I begin that journey, I am confident that I will at least have savings in place and a well-run account for the bank to see. (Participant)

I have only just completed the wānanga and I know that I still have mahi to do in order to sort my personal finances out and get myself ready for homeownership, but I feel really inspired to reach that goal. Hearing that the Kāinga Ora First Home Buyers loan was being scrapped felt like a bit of a kick in the guts, but it just means I'll have to work a little bit harder to reach my goal. (Participant)

## 3.3 Sorted Kāinga Ora programme implementation and development

This section focuses on process evaluation and programme implementation and development. It covers programme visibility, identifies the things participants like about Sorted Kāinga Ora including the culturally sustaining elements of the programme, and provides suggestions to improve the programme.

### The power of whanaungatanga and networks

We asked facilitators and participants how people find out about Sorted Kāinga Ora. The key ways facilitators promote the programme are through their strong networks, personal relationships, and social media.

Word of mouth is probably one of the most powerful tools for us. (Facilitators)

#### Facilitator networks

Facilitators tended to have strong networks within their Māori communities and within the housing sector. This meant that some facilitators had an overview of the sector that enabled them to understand all the different home ownership opportunities that whānau could potentially enter into.

So, we really have a lot of strong networks. By having the understanding, [the] bird's eye view, of all the housing developments across the motu, and particularly the areas that we service, we're able to then organize pathway opportunities. And because there's a pathway opportunity, there's more of an incentive for whānau to do the program knowing actually there's a house at the end of this program. If you follow these steps to do this program correctly. (Facilitator)

For some facilitators, the demand for Sorted Kāinga Ora has come from iwi or from kaupapa Māori organisations at a time when they are looking for assistance with housing initiatives for their people. Because of the strength of their networks, some of the facilitators have found that they don't have to actively promote the programme because whānau are already coming to them.

We work with lots of existing community housing providers who have home ownership opportunities that we can pathway whānau into. And so, they might have people on their books looking for support of this nature before they're able to access these opportunities. (Facilitator)

It's just identifying the Māori organisations who already are delivering social services to our community and working with those organisations to be able to place whānau into the program. (Facilitator)

Many of the participants were approached directly by facilitators whom they considered friends or colleagues. In these cases, participants and facilitators met through a shared connection (e.g., they went to the same church, gym, marae, or workplace).

She [the facilitator] knew that we were starting to think about looking into buying our first home, so it was timely, and she said there's this course happening if we were keen to have a look at it. (Participant)

### **Iwi and kaupapa Māori organisations promote Sorted Kāinga Ora**

Some participants found out about the programme through their jobs at iwi or kaupapa Māori organisations that delivered Sorted Kāinga Ora. They'd heard of the programme because of its visibility within their organisations. One of the participants commented that Sorted Kāinga Ora was being run through their organisation for whānau, and they (the kaimahi) had been asked to join in.

Our iwi gave us the opportunity to go on it, just getting us a bit up to speed and a bit more knowledge about finances and going into homeownership. So, preparing ourselves to go to the banks and getting all the stuff we needed for our kete and just prepping us basically. So, 20 whānau got the opportunity to do it and we were one of them that got picked to do it. I believe that they're doing another 20 whānau shortly. (Participant)

Another had received a pānui at work from facilitators asking if anyone had rangatahi who would like to join the programme. In this case, the parent joined the programme to support their daughter.

It was more my daughter that was going into the programme but she didn't feel comfortable enough to go by herself so I asked [name] and [name] if it would be okay if I could join in in the rōpū and they said, 'Yeah, come along', so it was really great being able to do that with my girl. (Participant)

### **Using social media networks**

One of the facilitators working for a large iwi entity promoted Sorted Kāinga Ora on social media using the entities' extensive networks. This was an effective approach for them and led them to deliver the programmes for hapū at marae. They were also able to promote the programme at iwi events such as festivals, and with other organisations in the community space.

The reason I have so many intakes at the moment is because one hapū shared and they had, like 26 people automatically register. I just went and created [an] intake at their marae, and went to them, and saves them all coming to me. (Facilitator)

Another facilitator had found promotion via social media to be less successful.

We do use social media and we do Facebook ads, have they been successful? Yeah, we get inquiries. We get quite a few inquiries coming through from that channel. But it's one of those channels that it's hard to be able to target a Māori audience specifically. So that's a challenge with social media. (Facilitator)

One participant learnt of the programme through the social media platform of the iwi entity she worked for. She saw the pānui at a time when she was looking for more information to support whānau home ownership aspirations.

At that time my son and I were looking around to see if we could look for a whare, so we were out looking, scoping social media and seeing what options there were for us to look at possibilities. (Participant)

## Word of mouth networks

One participant heard of the programme through a friend, and some had whānau members who either knew about the programme or had already done it and spoke highly of it.

Our mother-in-law reached out to us and said that there was a course running through Taiwhenua and we signed up and we did it with our mother-in-law, and our two girls. (Participant)

## What participants like about Sorted Kāinga Ora

When asked what they liked about Sorted Kāinga Ora, participants talked about the relationships they developed and specific elements of programme delivery and content they thought worked well. Participants particularly liked the guest speakers and resources. They appreciated the abilities and knowledge of the skilled facilitators including their communication and preparation, energy and manaakitanga, and ability to create a relaxed and fun atmosphere.

## Whanaungatanga

The facilitators for the programmes had a strong focus on whakawhanaungatanga and participants really valued this. Whanaungatanga is a theme that appears multiple times within this report and is expanded on further in the section about culturally sustaining practice.

## Supportive relationships

Participants talked about how they appreciated being in a safe space with others in a similar position to them.

It was a really safe space to learn without fear and I felt like I could ask questions without judgement. (Participant)

I think another thing that I really enjoyed about the whole course was ... we're all on that same journey. We went in there as strangers but by the end of the eight weeks we're having good laughs. I see some of the people from that course in the community every now and again and it's awesome where they've come since then. Some of them are actually our neighbours just up the road from us so it's really cool to know that we started on this journey together. And also, being able to do it with my wife and being able to do it with one of our good friends as well, so just supporting each other. That was really cool as well. (Participant)

Participants enjoyed how facilitators made a point of celebrating peoples' successes as they took steps towards their goals.

It was about the celebrations, like every week there was a celebration. Someone had paid off a bill or someone had done something. It was like, they weren't millionaires they were just regular Joe Blogs like we were just trying to get there and secure something for their whānau and knowing that there was something better out there for them. (Participant)

## Multigenerational knowledge sharing

Some participants noted the benefits of having younger whānau members in the programme alongside them, as they were keen for the next generation to also gain financial literacy and capability skills. One participant noted how helpful it was to have different generations share their perspectives about money management.

For me it was being able to take our girls. Growing up I never got the financial literacy through school. It was either woodwork, metalwork, or cooking. So just to get them an advantage before they finish college now it makes sense. (Participant)

My rōpū that I joined, my rōpū was more rangatahi kind of focused so quite a few younger ones in there with different life experiences ... It was also good to see rangatahi there just so that they can actually gain some of that financial literacy as they aspire to their goals. (Participant)

We had someone under 18 and ... we had like pakeke, kaumātua. We had different ages so we all had different experiences and we all asked different pātai which I found really helpful because someone might have thought of something that we hadn't necessarily thought of. (Participant)

One of the facilitators noted that they worked with the whole whānau and get to hear the differences in the ways that whānau and tamariki view money management. By talking about their experiences, whānau get to share their knowledge with each other.

We talk about courageous conversations around money, try and not hide that, be open with it because our children see more than what we think they see, they hear it all. So, while we might be facilitating this space it's actually the whānau that are teaching everybody, they're sharing their experiences, they're sharing their knowledge, we're growing from each other, we're merely facilitating the kōrero. (Facilitator)

## **Delivery and content**

Participants made positive comments about the programme structure, delivery time frame and modes (face to face and/or online), and the content and resources. Two areas they particularly valued were guest speakers and resources.

### **Guest speakers**

The experienced facilitators brought their knowledge, expertise, and connections from their previous roles to Sorted Kāinga Ora. For example, one facilitator had worked at Housing New Zealand and another in banking. Facilitators often brought in people from their networks to speak to participants.

I bring all my friends. I bring them managers and stuff from Kiwi Bank, Westpac, ASB, and their staff to different evenings, and I actually have them sitting in with me on most of the hui and the classes, because they're still in those industries. And so, their information is more relevant and [they] can give really good examples. (Facilitator)

Participants enjoyed listening to guest speakers talk about their experiences and/or areas of expertise. Speakers included mortgage brokers, financial advisers, bankers, whānau who had graduated from the programme, architects, real estate agents, insurance brokers, and Te Puni Kōkiri staff who talked about papa kāinga.

We've decided to put on additional workshops for the guest speakers as part of the navigation process. These are specialists, these are people actually building papa kāinga, we've got a bank coming on board, and you know we've got New Zealand Housing Foundation. So, we've got actual speakers that will talk about their skills, access to services, or an actual home ownership opportunity. Those go down really well with our workshops. Having those specialists on board. (Facilitator)

Where speakers were bankers or mortgage brokers, this was an opportunity for participants to meet them and make connections so that they could approach them later on for support.

Mortgage brokers aren't as scary as I thought, just need the right one for your whānau. (Participant)

The connections that we could make between people. I've actually utilised them already, you know, it's like that introduction that you have, like, hey, oh by the way, yeah, I was on the course. And they're like, oh yeah, I remember you, and then things just kind of kick off well. (Participant)

Meeting with all these people they were approachable, so that was awesome. It's just like taking it from maybe just a dream to making it doable because you can actually feel comfortable to come and talk to these people. With the mortgage broker she pretty much outlined all their products that they have available to anyone really, just come in and have a kōrero. So, with Te Puni Kōkiri that was really interesting too, getting the information about papa kāinga as well and the steps that you need to take there. It just makes everything doable and realistic basically. (Participant)

Sometimes speakers were people who had completed the programme and had come to share their own stories. Participants found these speakers interesting and inspiring.

But what motivated me more was the people who did the programme before me and they were successful in their experience that they shared buying a home, and actually getting [a] home or they were still in the process of working their way towards their goal. That's what motivated me the most because it just showed me that if they can do [it] I [can] do it as well. (Participant)

## Resources

Participants valued the programme resources including the SMART Goal Planning, Wants and Needs tools, and the Sorted website.

We got a spending diary and every purchase or everything that comes and goes out we had to write it down, which really helped me stay accountable. (Participant)

I'm actually able to apply some of those budgetary tips and tricks and I'm more comfortable than I was before I went in. The information is still relevant today. The resources I would say are really helpful. When I'm feeling a little bit unsure, I will recap and go back to those. (Participant)

## Quality and value of the programme

Seventeen of the 24 programme participants were asked how they rated the quality of programme. All rated it highly. Seven participants were not asked this question as time did not allow it during their interviews. From the very positive comments about the programme from these participants we can still infer that they also rated the quality of the programme highly.

Twenty of the 24 programme participants were asked if they would recommend the programme to others and all said they would—and in many cases already had. As was the case with the question about quality, the remaining four participants' responses to other questions suggest that they would be likely to recommend the programme as well.

## Useful ideas and financial skills

Some of the useful ideas and financial skills participants gained from the programme included:

- goal setting
- money management systems
- how to manage money
- effective budgeting techniques
- debt reduction strategies and tools
- how to approach bankers/mortgage brokers
- how to get pre-approval
- understanding the terminology

- understanding compounding interest, savings, and investing
- understanding credit ratings
- understanding KiwiSaver
- ideas for extra income.

Note that some of these ideas and skills are mentioned in more detail earlier in the report.

## **A culturally sustaining programme for Māori**

When participants were asked whether they felt that the Sorted Kāinga Ora programme was a good fit for them as Māori, they were clear that it was, and some felt that it was a good programme for anyone, regardless of whether or not they were Māori. The themes that stood out in this area were that the programme is Māori-led, whakawhanaungatanga is essential, and karakia, te reo Māori, wānanga, kōrero, and te ao Māori are integral elements of programme delivery for some of the providers and facilitators.

### **Māori leading the kaupapa**

The fact that Sorted Kāinga Ora is a Māori-led kaupapa was important to many participants, and a factor that drew them to the programme.

But very rewarding and memorable because I suppose as Māori, and because they were both Māori facilitators, they also brought in presenters that were probably connected to Māori as well. (Participant)

We wouldn't have believed in the kaupapa I don't think if it wasn't a Māori that had led it ... Because our whānau have been through so much trauma and this and that but when you get into a kaupapa where everyone's driven, and everyone has the same mindset it's mind-blowing. (Participant)

Definitely led by Māori and for Māori, so I think that that's where it all starts, that lasting impression. I a hundred percent believe in the kaupapa and think it was a good fit for me. (Participant)

### **Whakawhanaungatanga**

Whakawhanaungatanga is a principle woven throughout the programme. Facilitators focus on whakawhanaungatanga to develop and strengthen relationships amongst whānau and with guest speakers.

The whanaungatanga within our rōpū was huge because we were all Māori. It just allowed us I guess to be confident to share our experiences, to know that we're all on similar journeys and kind of to ride that wave together was really awesome. (Participant)

The facilitators created safe spaces for kōrero and wānanga, which helped break down barriers to communication and education, and support whānau to share their knowledge and learning with each other.

Probably the whakawhanaungatanga was something that made me feel really comfortable but also, I think with our facilitators being Māori ... They kind of explained things to me in a way that I understood. (Participant)

We felt like it was a safe space to be able to share some stuff that was quite personal. Having [this] as Māori and breaking down boundaries with all these people, to wānanga kōrero. (Participant)

## Karakia and te reo Māori

Some of the participants noted and appreciated the use of te reo Māori and karakia in their programme intakes. However, some participants did not mention these things, and it is not clear how consistent the use of karakia and te reo Māori are in programme delivery throughout the six regions.

From a Māori perspective I thought it was great, rawe, and once again coming back to the facilitators I guess the way that they shaped things because I know that in terms of the slides and the content that's provided it's all personalised based on their designs. They had a lot of reo in there but just enough for everyone else to understand and some English but also just to add that cultural aspect as well. And karakia, always very important. I think there are other programmes out there that don't provide it and that was something that I noticed and picked up on. Yeah, just more of a cultural aspect that I valued. (Participant)

## Te ao Māori

As with karakia and te reo Māori, some participants clearly saw and valued the connections facilitators were able to make between Sorted Kāinga Ora and te ao Māori.

I know this course was a good fit for me because I felt comfortable in giving my input into conversations. Money has also been a Pākehā thing to me and sometimes I've been uncomfortable talking about money with others. But this course had a strong te ao Māori vibe and was more relaxed and relatable which made me comfortable in joining in the conversations and sharing my thoughts and stories. (Participant)

## Making the course accessible to Māori

Some participants advocated for more of the programmes to be delivered on marae, and one highlighted the need for Sorted Kāinga Ora in prisons, to support Māori men and women to enter into home ownership.

Yes. For Māori we need these types of programmes. I don't know why we don't do them. I said to [the facilitator] 'It should be on our marae.' It should be part of our psyche to help us all get into homes, to help us budget more. (Participant)

My story was I work with a lot of guys that come out of prison that want their own whare. They think because they come out of prison, they're not eligible and yet they've got a really great KiwiSaver. (Facilitator)

## Suggestions to improve Sorted Kāinga Ora

Participants and facilitators made the following suggestions to improve the Sorted Kāinga Ora programme. Note that participants came from different intakes of the programme and those in the later intakes may have had access to more resources than those in the earlier intakes.

### Promotion

- Increase promotion of the programme. Some participants noted that they wouldn't have known about the programme if not for the facilitators.

### Pre- and post-check-ins and data collection

- Pre- and post-participation questionnaires for the programme—find out what participants want to get out of the programme and tailor it to their needs. Assess progress after the programme is complete.



- After the programme is completed, help participants set up appointments to meet with the people who can assist them in their next steps (e.g., mortgage brokers).
- Develop and implement a pastoral care plan, with check-ins at 3 months, 6 months, 1 year, and 5 years after participants have completed the programme.

More pastoral care afterwards, what does that look like? Is that a second course that goes into a little bit more deeper kōrero, all that that would be great to kind of get our people ready. (Facilitator)

### Resources

- Develop a resource that identifies all the home ownership opportunities within a region (e.g., iwi housing developments).
- Provide additional online resources for participants after the course is finished.
- Ensure all resources are available online (some participants had only hardcopy resources).
- Simplify some of the language in the workbooks.
- Ensure workbooks are up to date and relevant for each region.

What are the actual home ownership opportunities that are existing out there that we could potentially pathway them into? Or is there a website? We can then say, 'Okay, here's a one stop shop. Here is the existing pipeline of potential developments, here are existing developments.' It'd be good to be able to say, 'Across the motu, here are all these iwi, Māori, Ahu Whenua developments, and you could potentially pathway into those existing developments.' It would be fantastic. Because, you know, you've got the education—well where's the houses? Where can we pathway those whānau into actual houses? So that's really for me the key to this program is actual housing opportunities. (Facilitator)

### Content

- Extend Sorted Kāinga Ora and develop a second programme with content that is not covered in the first programme (e.g., provide more information about going to auctions, inheriting homesteads, sales, and purchase agreements).
- Tailor the programme for different generations and the things they are likely to be interested in learning about.
- Develop a shorter 1- or 2-day version of the programme for businesses and kaupapa Māori organisations.

I also get asked by businesses in particular, if we could make it into like a day or a 2-day, where they can put all of these staff through it, especially our Kaupapa Māori organisations. (Facilitator)

### Funding

- Consider whether programme funding is still sufficient to support programme delivery.

### Data collection

Based on the facilitator interviews, we found that some providers have developed data collection tools to collect information about whānau journeys towards home ownership, including the number of graduates who become homeowners. They share those stories—for example, through their annual reports—with other whānau to promote the benefits of Sorted Kāinga Ora.

We suggest that Sorted Kāinga Ora would benefit from the development of an overall evaluation framework, and data collection tools and processes to inform future evaluations and the project going forward.

### 3. He kupu whakakapi | Conclusion

In this evaluation of Sorted Kāinga Ora, we have focused primarily on exploring the impact of Sorted Kāinga, with a smaller focus on how the programme can be improved. Qualitative evidence in the form of interviews with participants and facilitators has provided evidence that the programme is having positive impacts for individuals, whānau, and hāpori. Sorted Kāinga Ora is equipping participants with financial literacy that supports whānau wellbeing, and with the confidence and financial capability to better manage their finances and work toward home ownership. The importance of whānau wellbeing and whanaungatanga are strong themes threaded throughout the report. All participants spoke highly of the programme and the value of its content.

Mapping participants' and facilitators' kōrero against the indicators of success (see Table 3) and evaluation criteria, the evidence enables us to conclude that Sorted Kāinga Ora is a high-quality credible financial capability programme valued by participants. It is whānau-centred, delivery is underpinned by Māori principles and values, and strong facilitation and content contribute to the success of the programme.

The summary of findings in the table indicate the extent to which the programme is contributing to longer-term outcomes by laying the foundations for change.

TABLE 3 Ten-year (initial) indicators of success mapped against findings

Indicator	Description	Strong/moderate/minimal evidence that the programme contributes to the indicator
<b>Hauora—Wellbeing</b>	Increasing the financial capability and literacy of whānau will support flourishing, growing diverse Māori communities that are self-sustaining.	<b>Strong evidence</b> that financial capability and literacy of whānau was increasing
	Whānau have better financial wellbeing (debt decreased, KiwiSaver.)	<b>Strong evidence</b> of a range of forms of better financial wellbeing
	Whānau are achieving their housing aspirations.	<b>Strong evidence</b> that whānau had moved further towards their housing aspirations
	Increase in the percentage of programme graduates who own homes.	<b>Moderate evidence</b> that, for some, the programme has contributed to home ownership
	The system is responsive to and supportive of whānau housing aspirations.	*Evidence not collected

<b>Whai hua—Value</b>	<p>Whānau see financial literacy as valuable and relevant.</p> <p>Financial literacy is more of a priority for whānau.</p> <p>The Sorted Kāinga Ora brand is visible and recognised in more communities.</p>	<p><b>Strong evidence</b> that whānau increasingly valued financial literacy</p> <p><b>Strong evidence</b> that financial literacy was being prioritised (e.g., planning and budgeting)</p> <p>**Evidence not collected</p>
<b>Maia, pūkenga, mātauranga—Confidence, skills, knowledge</b>	<p>Whānau are heading towards retirement with confidence.</p>	<p><b>Strong evidence</b> that confidence had increased</p>
	<p>Whānau have agency—autonomy and self-determination.</p>	<p><b>Strong evidence</b> that whānau were acting on their knowledge</p>
	<p>Rangatahi are facilitating Sorted Kāinga Ora in their own communities (succession).</p>	<p>***Evidence not collected</p>

\* This evaluation did not include a focus on the policy and system environment.

\*\* This evaluation did not explore how visible Sorted Kāinga Ora is across a range of communities

\*\*\* This evaluation did not include a focus on rangatahi succession.

The findings from this evaluation suggest that future evaluation work related to Sorted Kāinga Ora could focus on:

- the development of an overall evaluation framework, and data collection tools and processes to inform future evaluations and the project going forward
- system barriers to home ownership
- value for money approaches that bring together cost benefit analysis with qualitative indicators of value.

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# He Āpitahanga 1 | Appendix 1: Initial indicators of success and evaluative criteria

TABLE A1 Initial indicators of success

Indicator	Description
<b>Hauora—Wellbeing</b>	<p>Increasing the financial capability and literacy of whānau will support flourishing, growing diverse Māori communities that are self-sustaining</p> <p>Whānau have better financial wellbeing (debt decreased, KiwiSaver)</p> <p>Whānau are achieving their housing aspirations</p> <p>Increase in the percentage of programme graduates who own homes</p> <p>The system is responsive to and supportive of whānau housing aspirations</p>
<b>Whai hua—Value</b>	<p>Whānau see financial literacy as valuable and relevant</p> <p>Financial literacy is more of a priority for whānau</p> <p>The Sorted Kāinga Ora brand is visible and recognised in more communities</p>
<b>Maia, pūkenga, mātauranga— Confidence, skills, knowledge</b>	<p>Whānau are heading towards retirement with confidence</p> <p>Whānau have agency—autonomy and self-determination</p> <p>Rangatahi are facilitating Sorted Kāinga Ora in their own communities (succession)</p>

TABLE A2 **Evaluative criteria**

<b>Overarching evaluation questions</b>		
<b>Ngā whai painga:</b> What are the positive impacts of the programme on the financial literacy and capability of Māori participants and their whānau?		
<b>Mā Māori mō Māori:</b> Is the programme culturally sustaining for Māori?		
<b>Te kōunga o te mahi:</b> To what extent is the programme a high-quality, valued programme?		
<b>Whakawhanaketanga:</b> What opportunities are there to improve the programme, including in innovative ways?		
<b>Overarching criteria</b>	<b>Evaluative criteria</b>	<b>Sources of credible evidence (data collection method)</b>
<b>Develop and sustain a credible financial capability programme that engages and resonates with Māori participants</b> <i>(Short term)</i>	<p>The programme has good visibility and communication activities raise awareness of, and engagement with, the programme in hapori</p> <p>Whānau see financial literacy as valuable and more of a priority</p> <p>Whānau see themselves in the programme and the programme recognises and builds on the circumstances, strengths, needs, and aspirations of participants</p> <p>The programme is:</p> <ul style="list-style-type: none"> <li>• whānau-centred and community-led</li> <li>• trusted</li> <li>• high-quality</li> <li>• culturally sustaining</li> <li>• responsive</li> <li>• holistically integrated around whānau and hapori</li> <li>• accessible</li> </ul>	Group interviews with facilitators Group interviews with past participants and whānau
<b>Equip whānau and hapori with financial literacy that supports wellbeing</b> <i>(Short and medium term)</i>	<p>As a result of the programme, participants/whānau:</p> <ul style="list-style-type: none"> <li>• have more positive attitudes and beliefs about money</li> <li>• understand how financial literacy (i.e., the knowing) and capability (i.e., the doing) can support whānau wellbeing now and in the future have learnt new skills and/or knowledge about money (key messages)</li> <li>• are more confident talking about money</li> <li>• have agency—autonomy and self-determination</li> <li>• have better financial wellbeing (e.g., debt decreased, KiwiSaver)</li> </ul>	
<b>Equip whānau with the financial capability and resilience to work toward home ownership</b> <i>(Short, medium, long term)</i>	<p>As a result of the programme, whānau:</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 working towards home ownership</li> </ul> <p>Whānau are achieving their housing aspirations</p> <p>Sustainability and succession within hapori:</p> <ul style="list-style-type: none"> <li>• rangatahi are facilitating Sorted Kāinga Ora in their own communities</li> <li>• there is less need for the programme as financial literacy grows within hapori</li> </ul>	



