

12 November 2024

s9(2)(a)

Mālo e lēlei s9(2)(a)

### RESPONSE TO AN OFFICIAL INFORMATION ACT REQUEST (REF: DOIA023-2024/25)

On 16 October 2024, you contacted the Ministry for Pacific Peoples (the Ministry) requesting under the Official Information Act 1982 (OIA), information regarding copies of documents in relation to the Pacific Financial Capability Fund. I have outlined your specific request and my response below.

*I'd like to request under the OIA the following documents as listed in the OIA response from earlier.*

Listed below are the titles of documents pertaining to the Pacific Financial Capability Fund from October 2023 to present.

- i. Priority targets over the next 12 months for the Pacific Peoples portfolio
- ii. Supplementary information on priority targets
- iii. Time-limited funding at the Ministry for Pacific Peoples

I have appended to this letter the documents listed above (refer to **Appendix 1**).

Please note that some information has been withheld for the following reasons:

- Section 9(2)(a) of the OIA to protect the privacy of natural persons
- Section 9(2)(f)(iv) of the OIA to protect the confidentiality of advice tendered by Ministers of the Crown and Officials

I am satisfied that there are no other public interest considerations that render it desirable to make the information withheld under section 9 of the OIA available.

Information unrelated to the Pacific Financial Capability Fund is also withheld because it is out of scope of your request.

**Wellington (National Office)**  
Level 2 - 44 The Terrace  
PO Box 833, Wellington 6140  
Ph: 04 473 4493

**Auckland**  
9 Ronwood Ave, Manukau  
PO Box 97005  
South Auckland Mail Centre 2240  
Ph: 09 265 3200

**Christchurch**  
Level 1, BNZ Centre  
120 Hereford St  
Private Bag 4741  
Christchurch 8011

In line with standard OIA practice, the Ministry proactively publishes some of its responses to OIA requests. As such, this letter may be published on the Ministry for Pacific Peoples' website. Your personal details will be removed, and the Ministry will not publish any information that would identify you or your organisation.

Should you wish to discuss this response with us, please feel free to contact the Ministry at: [uia\\_requests@mpp.govt.nz](mailto:uia_requests@mpp.govt.nz).

If you are dissatisfied with this response, you have the right, under section 28(3) of the OIA, to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or freephone 0800 802 602.

Mālō 'aupito

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke extending to the right.

Lu Avia  
**Chief Advisor**  
**Executive Office**

**Appendix 1: List of documents for release**

#	Date	Document title	Decision on release
1	1 December 2023	Priority targets over the next 12 months for the Pacific Peoples portfolio	Some information withheld: <ul style="list-style-type: none"> <li>• Out of scope</li> <li>• Section 9(2)(a)</li> </ul>
2	7 December 2023	Supplementary information on priority targets	Some information withheld: <ul style="list-style-type: none"> <li>• Out of scope</li> <li>• Section 9(2)(a)</li> <li>• Section 9(2)(f)(iv)</li> </ul>
3	13 December 2023	Time-limited funding at the Ministry for Pacific Peoples	Some information withheld: <ul style="list-style-type: none"> <li>• Out of scope</li> <li>• Section 9(2)(a)</li> <li>• Section 9(2)(f)(iv)</li> </ul>

**BRIEFING:**

**PRIORITY TARGETS OVER THE NEXT 12 MONTHS FOR THE PACIFIC PEOPLES PORTFOLIO**

You recently requested information on outcomes that the Ministry for Pacific Peoples should prioritise in the next 12 months.

<b>Date:</b>	1 December 2023	<b>Reference:</b>	B013-2023/24
<b>Security Level:</b>	In Confidence		
<b>Addressee</b>	Hon Dr Shane Reti – Minister for Pacific Peoples		

**ACTION/S SOUGHT**

Actions
<p>It is recommended that you:</p> <p>a. <b>Note</b> work is underway to achieve tangible, meaningful targets across six areas: housing, <b>Out of scope</b></p> <p>b. <b>Agree</b> to identify preferred initiatives to progress as a priority in the coming 12 months.</p>

**MINISTRY CONTACTS**

Name	Position	Telephone	1 <sup>st</sup> Contact
Gerardine Clifford-Lidstone	Secretary for Pacific Peoples	s9(2)(a)	✓
Lucy Cassels	Deputy Secretary, Policy & Strategy	s9(2)(a)	

**MINISTER'S OFFICE TO COMPLETE**

- |   |  |
|---|--|
| <input type="checkbox"/> Approved             | <input type="checkbox"/> Declined            |
| <input type="checkbox"/> Noted                | <input type="checkbox"/> Needs Change        |
| <input type="checkbox"/> Seen                 | <input type="checkbox"/> Overtaken by events |
| <input type="checkbox"/> See Minister's Notes | <input type="checkbox"/> Withdrawn           |

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1 December 2023

Hon Dr Shane Reti  
Minister for Pacific Peoples

## PRIORITY TARGETS OVER THE NEXT 12 MONTHS FOR THE PACIFIC PEOPLES PORTFOLIO

### Purpose

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1. You requested information on targets for that the Ministry for Pacific Peoples (the Ministry) should prioritise in the next 12 months.

### Overview

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2. This briefing provides you with further detail on areas where the Ministry can achieve tangible targets for Pacific communities. Specifically, these areas are housing, **Out of scope**

3. We are proposing key pieces of work with the following targets over the next 12 months. **Out of scope**

- **Out of scope**
- **Improving access to financial literacy support for Pacific families:** 2,400 Pacific peoples to receive financial literacy education, and 100 households to achieve home ownership in alignment with the goal for individuals and families to have greater independence, choice and opportunity and to support skills growth.

- **Out of scope**
- 
- 
- 
-

4. Out of scope



5. Below, we summarise the nature of investment and ongoing work in each area, along with some early indications of potential impacts and outcomes for Pacific communities.

Target 1: Out of scope



6. Out of scope



7.

8.

**Target 2: Improving access to financial literacy support for Pacific families**

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9. **Issue:** Financial literacy remains a critical barrier to home ownership for our Pacific communities and is one of the issues addressed by Fale mo Aiga (as explained above).

10. **Our response:** The Ministry has designed the Pacific Financial Capability Development programme, which provides training to support Pacific families and communities to improve their financial literacy and capability. This initiative is supported by a Budget 2020 investment of \$15.74 million over four years. This will require funding through Budget 2024.

11. **Impact:** This programme will help over 3,000 Pacific families with budgeting, savings, managing debt and supporting them to better-position themselves to achieve their home ownership goals. A total of 15 providers will deliver services across the country, specifically to address the needs of Pacific communities. On current projections, the Ministry expects to support around 2,400 people through the programme by mid-2024 and help 100 households to achieve homeownership within 12 months.

Target 3: Out of scope

12. Out of scope

13.

14.

Target 4: Out of scope

15. Out of scope

16.

17.

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Target 5: Out of scope

18. Out of scope

19.

20.

Target 6: Out of scope

21. Out of scope

22.

23.

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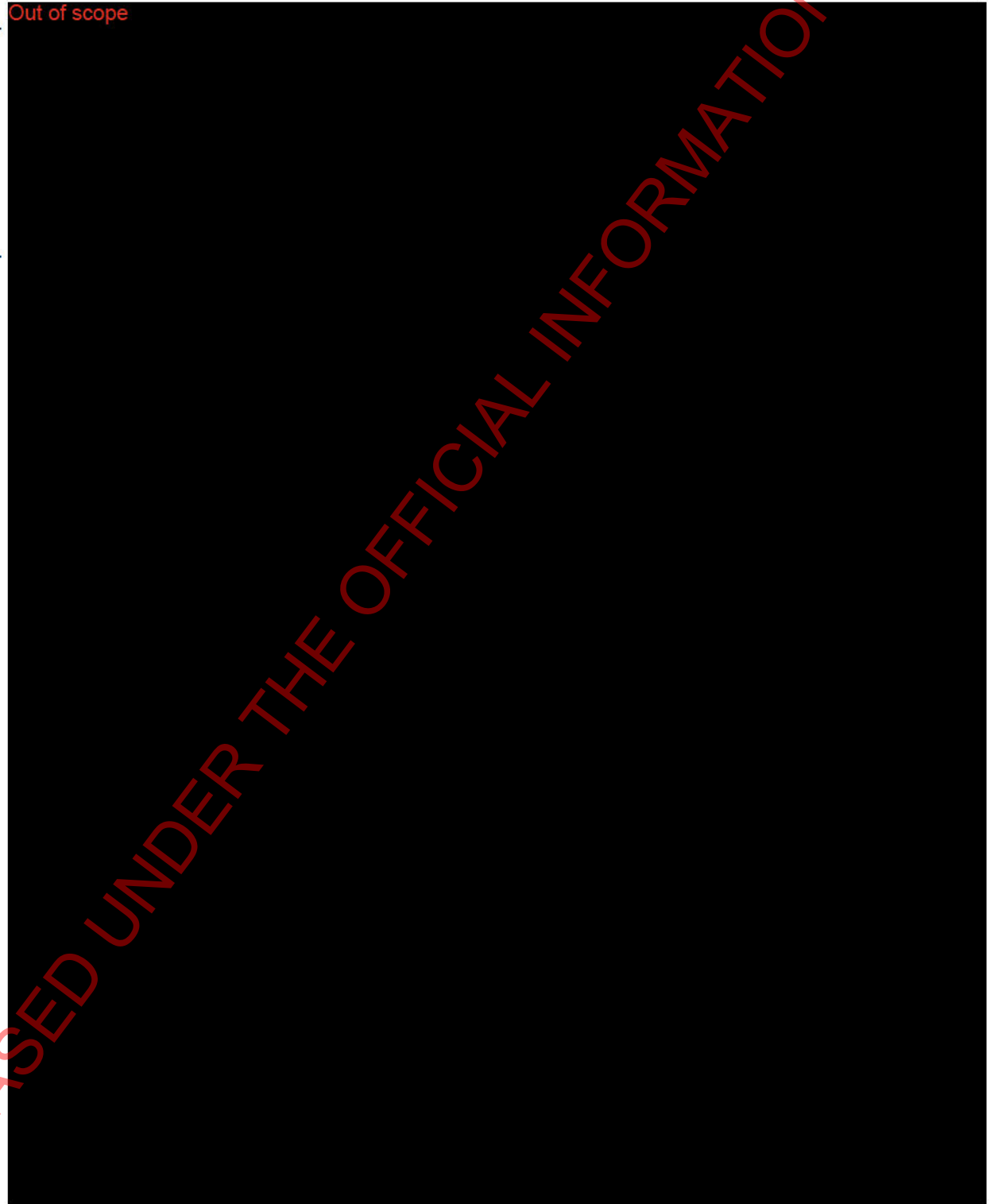
Out of scope



Out of scope

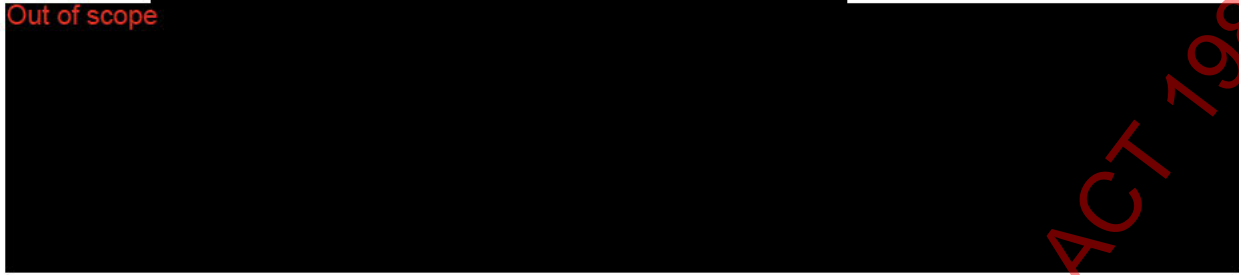
24. Out of scope

25.



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26. Out of scope



**Next steps**

- 27. We look forward to your views on these targets and officials are available to meet with you to discuss these.
- 28. Following your consideration of this briefing, we will provide regular reporting to you via an agreed reporting mechanism.

**Recommendations**

29. It is recommended that you:

- a. **Note** work is underway to achieve tangible, meaningful targets for Pacific communities across six areas: housing, Out of scope
- b. **Agree** to identify preferred initiatives to progress as a priority in the coming 12 months.

**NOTED**

**AGREE**

.....  
 Lucy Cassels, Deputy Secretary,  
 Policy & Strategy  
 Ministry for Pacific Peoples

.....  
 Hon Dr Shane Reti  
 Minister for Pacific Peoples

Date: 29/11/2023

Date: \_\_\_/\_\_\_/\_\_\_

Extremely dissatisfied (1)	Dissatisfied (2)	Neither satisfied or dissatisfied (3)	Satisfied (4)	Extremely Satisfied (5)
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On a rating between 1 (being extremely dissatisfied) and 5 (being extremely satisfied), please indicate your satisfaction with the advice by circling your preferred rating.

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**BRIEFING: SUPPLEMENTARY INFORMATION ON PRIORITY TARGETS**

This briefing provides you with information you have requested on four target areas where the Ministry for Pacific Peoples (the Ministry) can achieve tangible outcomes for Pacific communities in the next 12 months.

<b>Date:</b>	7 December 2023	<b>Reference:</b>	B015-2023/24
<b>Security Level:</b>	In Confidence		
<b>Addressee</b>	Hon Dr Shane Reti – Minister for Pacific Peoples		

**ACTION/S SOUGHT**

Actions
<p><b>It is recommended that you:</b></p> <p>a. <b>Note</b> the supplementary information in response to your request, relating to the four priority targets for the Ministry for Pacific Peoples over the next 12 months.</p> <p>b. <b>Provide</b> any advice and input to allow for further calibration for these targets ahead of their confirmation by the end of this year.</p>

**MINISTRY CONTACTS**

Name	Position	Telephone	1 <sup>st</sup> Contact
Gerardine Clifford-Lidstone	Secretary for Pacific Peoples	s9(2)(a)	✓
Lucy Cassels	Deputy Secretary, Policy & Strategy	s9(2)(a)	

**MINISTER'S OFFICE TO COMPLETE**

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| <input type="checkbox"/> Approved             | <input type="checkbox"/> Declined            |
| <input type="checkbox"/> Noted                | <input type="checkbox"/> Needs Change        |
| <input type="checkbox"/> Seen                 | <input type="checkbox"/> Overtaken by events |
| <input type="checkbox"/> See Minister's Notes | <input type="checkbox"/> Withdrawn           |

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7 December 2023

Hon Dr Shane Reti  
**Minister for Pacific Peoples**

## SUPPLEMENTARY INFORMATION ON PRIORITY TARGETS

### Purpose

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1. This briefing provides you with information you have requested on four target areas where the Ministry for Pacific Peoples (the Ministry) can achieve tangible outcomes in priority areas for Pacific communities in the next 12 months:

a. **Housing:**

- Out of scope
- Target 2: Improving access to financial literacy support for Pacific families.

b. **Economy:**

- Out of scope

c. **Education:**

- Out of scope

### Overview

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2. The sections below provide further detail on each priority target including need, programme description (and/or services delivered), nature of the Ministry's investment, and anticipated outcomes these programmes/investments will achieve.

### Housing

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*Our approach to addressing housing needs among Pacific communities*

3. The Fale mo Aiga Pacific Housing Strategy and Action Plan 2030 (Fale mo Aiga) was developed collaboratively with the Ministry of Housing and Urban Development as a targeted response to meet housing aspirations, reverse poor housing outcomes, and address socio-economic disadvantage for Pacific peoples.
4. Fale mo Aiga is predicated on a partnership approach between the community, local and central government, and the private sector. The priorities of this plan are to:
  - a. build intergenerational Pacific wealth through home ownership
  - b. build affordable, quality, healthy, fit-for-purpose housing
  - c. develop and grow the Pacific housing sector

- d. influence and strengthen the housing system to improve housing outcomes for Pacific peoples.
5. Four specific Ministry programmes sit under Fale mo Aiga.
- a. **Out of scope**
  - b.
  - c.
  - d. The Pacific Financial Capability Development programme gives Pacific families the tools, skillsets, and the confidence to make sustainable financial choices, get on a positive economic trajectory and help build intergenerational wealth **s9(2)(f)(iv)**
6. Given these programmes are in various stages of delivery across the country, we are exploring opportunities for improving integration and cohesiveness across our suite of housing programmes. Specifically:
- a. Developing and implementing a lifecycle approach, where individuals and families are supported from emergency housing support to building financial capability and transitioning to home ownership. While work has begun in this area, further development is needed in terms of service design, underpinning metrics for outcomes measurement, and coordination across various providers.
  - b. **Out of scope**
7. An overview of the current housing programme ecosystem and further details on our proposed approach to integration are presented in **Appendix One**.

Target 1: **Out of scope**

- 8. **Out of scope**
- 9.

Out of scope

10.

*Specific outcomes being delivered*

11. Out of scope

12.

13.

Out of scope



*Target 2: Improving access to financial literacy support for Pacific families*

14. Financial capability is central to families and individuals making informed judgements and effective decisions regarding the use and management of money. Over time, increased financial capability can improve the housing options that are available to people, through more effective management of scarce resources.
15. Data from 2022 shows Pacific families are associated with lower scores for experience and knowledge of money management, especially in terms of spending against income (while controlling for socioeconomic factors). They are also less likely to hold financial products compared to non-Pacific families.<sup>3</sup> This means that on average, Pacific families are likely to have much lower financial resilience to unexpected events, and few pathways for building intergenerational wealth. The latter is important; international research shows a very strong link between wealth inheritance and housing tenure (that is, those who receive inheritance have a higher chance of owning their own home).<sup>4</sup>

*Our approach to building financial capability among Pacific communities*

16. The Pacific Financial Capability Development programme (PFCD) is tailored to each participant's individual financial capability and literacy profiles and has five components:
  - a. Financial literacy training to help participants understand and effectively use various financial skills, including personal financial management, budgeting, and investing.
  - b. Savings planning to help participants save for the future and achieve their financial goals, including home ownership.
  - c. Budgeting by helping to create plans that track income and expenses to make better financial decisions.
  - d. Debt management to help participants become debt free and support positive credit scores.
  - e. Planning to achieve home ownership through targeted planning that includes saving for a deposit, researching neighbourhoods and homes, and helping to find the right house for their family.
17. The Ministry contracted 15 providers across New Zealand to deliver 18 financial capability programmes both face-to-face and online from June 2021 to June 2024. Participants enter the programme at different financial stages of their lives. The programme is therefore tailored to create financial stability, increase intergenerational wealth and staircase people towards home ownership.
18. The average participant age is 41 years (age ranges from 18 to 85 years old) with over half of the participants based in Auckland, which reflects the high concentration of Pacific peoples in this region.

*Specific outcomes being delivered*

19. Since the programme launched in July 2021, until 31 August 2023:
  - a. 2,902 people enrolled in the PFCD programme.

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<sup>3</sup> Gamble, J. (2022). *New Zealand financial capability focus on Pacific peoples*. [Deep-dive-on-Pacific-Peoples-financial-capability.pdf](#) ([retirement.govt.nz](#))

<sup>4</sup> Arcus, M. & Nana, G. (2005). *Intergenerational and interfamilial transfers of wealth and housing*. Wellington, N.Z.: Centre for Housing Research Aotearoa, New Zealand.

- b. Our data shows that among families that participated in our programme, 108 purchased new homes and 35 homes avoided a mortgagee sale.
20. Based on current projections, the Ministry expects to meet its original programme target of 3,000 individuals enrolled in the programme by June 2024. Contingent on further investment being available through Budget 2024, we are confident of this programme achieving similar yearly average enrolment on an ongoing basis.
21. Ultimately, participation in the PFCD will help participants reduce household debt, increase disposable income, and increase savings. The programme will deliver a range of outcomes ranging from increasing financial literacy for families and individuals to increasing homes purchased and homes saved from mortgagee sale.

Out of scope

22. Out of scope

23.

*Our approach to improving Pacific economic outcomes*

24. Out of scope

25.

26.

*Specific outcomes being delivered*

27. Out of scope

<sup>5</sup> Statistics New Zealand (2018). *2018 Census*. [2018 Census | Stats NZ](#)

<sup>6</sup> Integrity Professionals (IPRO). (2018). *The New Zealand Pacific economy*. [New Zealand Pacific Economy - November 2018 \(treasury.govt.nz\)](#)



28. Out of scope

29.

Out of scope

30. Out of scope

31.

32.

33.

34.

*Our approach to reducing Pacific peoples who are NEET*

35. Out of scope

Out of scope

36. Out of scope



Specific outcomes being delivered

37. Out of scope



38.

**Opportunities for further consideration, to leverage these investments**

39. There are several areas for further refinement and consideration across the four targets noted above:

a. Out of scope



b. The PFCD programme funding will conclude in June 2024. We will advise you on options for accessing additional funding for this, as part of our broader advice on Budget 2024.

**Recommendations**

40. It is recommended that you:

a. **Note** the supplementary information in response to your request, relating to the four priority targets for the Ministry for Pacific Peoples over the next 12 months.

**NOTED**

b. **Provide** any advice and input to allow for further calibration for these targets ahead of their confirmation by the end of this year.

**AGREE / DISAGREE**



Gerardine Clifford-Lidstone  
 Secretary for Pacific Peoples  
**Ministry for Pacific Peoples**  
 Date: 07/12/2023

Hon Dr Shane Reti  
**Minister for Pacific Peoples**

Extremely dissatisfied 1	Dissatisfied (2)	Neither satisfied or dissatisfied (3)	Satisfied (4)	Extremely Satisfied (5)
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On a rating between 1 (being extremely dissatisfied) and 5 (being extremely satisfied), please indicate your satisfaction with the advice by circling your preferred rating.

# Fale mo Aiga

Our Pacific Housing Strategy

7 December 2023

Individuals and families from a variety of lifestyles and backgrounds

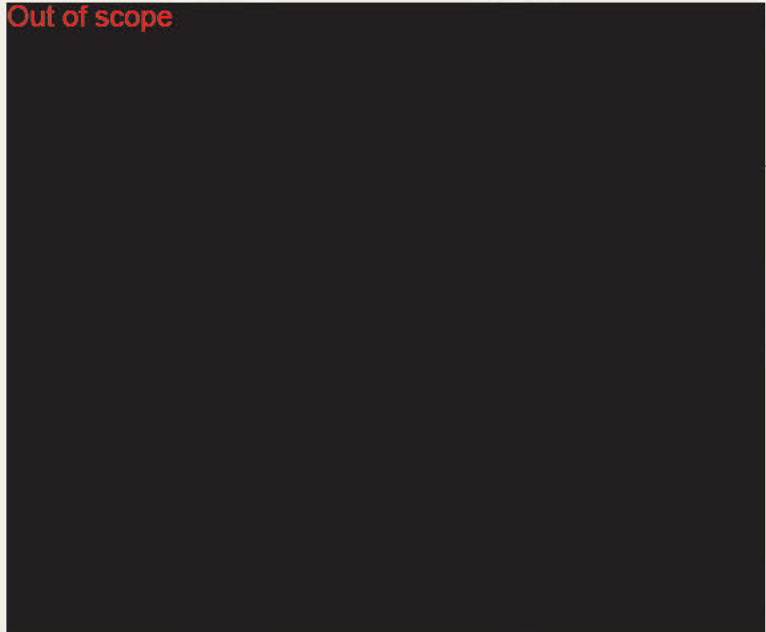


(18-85 years)

DEMAND

SUPPLY

Strengthening our Pacific housing solutions and helping people progress towards home ownership



### Pacific Financial Capability Programme

- Improve financial capability and security
- 15 Providers across New Zealand
- 2,902 programme enrolments
  - 2,723 received financial literacy training
  - 2,120 created savings plans
  - 2,099 received budgeting advice
  - 2,058 supported for debt management
  - 1,478 created home ownership plans



## Next steps

- 1 Strengthen our lifecycle approach to housing for Pacific families
- 2 Integrate our housing programmes with other compatible Ministry initiatives

### PRIORITY TARGET 1

### Improving financial literacy for Pacific families

- Total of 3,000 enrolments over the life of the programme until June 2024.\*

\* The programme has achieved 2,902 enrolments since 2021. We are on track to achieve 3,000 enrolments (our original programme target) by June 2024 when programme funding is set to expire.



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**BRIEFING:  
TIME-LIMITED FUNDING AT THE MINISTRY FOR PACIFIC PEOPLES**

This briefing informs you of the Ministry for Pacific Peoples' (the Ministry's) time-limited funding that will expire at 30 June 2024, the completion of the 2023/24 financial year.

<b>Date:</b>	13 December 2023	<b>Reference:</b>	B020-2023/24
<b>Security Level:</b>	In Confidence		
<b>Addressee</b>	Hon Dr Shane Reti – <b>Minister for Pacific Peoples</b>		

**ACTION/S SOUGHT**

Actions
<p>It is recommended that you:</p> <ul style="list-style-type: none"> <li>a. <span style="color: red;">Out of scope</span></li> <li>b. [REDACTED]</li> <li>c. <b>Note the implication of funding expiring at 30 June 2024 and how this further impacts the Ministry for Pacific Peoples.</b></li> </ul>

**MINISTRY CONTACTS**

Name	Position	Telephone	1 <sup>st</sup> Contact
Danilo Coelho de Almeida	Acting Deputy Secretary, Corporate Services	<span style="background-color: black; color: red;">s9(2)(a)</span>	✓

**MINISTER'S OFFICE TO COMPLETE**

- |   |  |
|---|--|
| <input type="checkbox"/> Approved             | <input type="checkbox"/> Declined            |
| <input type="checkbox"/> Noted                | <input type="checkbox"/> Needs Change        |
| <input type="checkbox"/> Seen                 | <input type="checkbox"/> Overtaken by events |
| <input type="checkbox"/> See Minister's Notes | <input type="checkbox"/> Withdrawn           |

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13 December 2023

Hon Dr Shane Reti  
Minister for Pacific Peoples

## TIME-LIMITED FUNDING AT THE MINISTRY FOR PACIFIC PEOPLES

### Purpose

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1. This briefing informs you of the Ministry for Pacific Peoples' (the Ministry's) time-limited funding that will expire at 30 June 2024, the completion of the 2023/24 financial year.

### Background

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2. Out of scope
- 

### Funding overview

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3. Out of scope
- 
- 4.
  - 5.

### Multi-year, Multi-category Departmental Appropriation

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6. Out of scope
- 



Out of scope

7.

### Funding commitments

8. In 2023/24, the Ministry's Non-Departmental appropriated fund for its Pacific Housing portfolio is s9(2)(f)(iv), comprised of three key programmes; Out of scope

s9(2)(f)(iv)

of Financial Capability funding for Improving Housing for Pacific Families and Communities. Out of scope

9. Out of scope

10.

11. Improving Housing for Pacific Families and Communities programme through the Financial Capability funding has s9(2)(f)(iv) committed in contracts and services with 15 providers across New Zealand ending June 2024.

### Time-limited funding profile

12. Out of scope

13.

14.

15.

**Implications of the funding ending**

16. Out of scope

17.

**Recommendations**

18. It is recommended that you:

- a. Out of scope
- b. [REDACTED]
- c. **Note** the implication of funding expiring at 30 June 2024 and how this further impacts the Ministry for Pacific Peoples.


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.....  
 Danilo Coelho de Almeida  
 Acting Deputy Secretary, Corporate Services  
**Ministry for Pacific Peoples**

.....  
 Hon Dr Shane Reti  
**Minister for Pacific Peoples**

Date: 13/12/2023

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Extremely dissatisfied 	Dissatisfied (2)	Neither satisfied or dissatisfied (3)	Satisfied (4)	Extremely Satisfied (5)
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On a rating between 1 (being extremely dissatisfied) and 5 (being extremely satisfied), please indicate your satisfaction with the advice by circling your preferred rating.

Out of scope

Out of scope

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