

Community Health Services
#PacificHealth | #PacificConnect



VAKA TAUTUA

COMMUNITY HEALTH & SOCIAL SERVICES

INTRODUCING



VAKA TAUTUA

Vui Mark Gosche CEO of Vaka Tautua

- Sorted Pasifika Programmes
- Outcomes for Families
- Dealing with Pasifika Families



GROWING STRONG PACIFIC FAMILIES



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GROWING STRONG PACIFIC FAMILIES

THROUGH FINANCIAL CAPABILITY AND YOUTH MENTORING

"One of the children had been truant for most of the year and was stealing, but the parents did not know why this was happening.

On opening up the family's ability to discuss difficult issues, it was discovered that he was being bullied at school and these bullies were making him steal money and mobiles from the family home under threat of his family being killed.

We provided our help and this boy has now turned 16, is in part time work (picking fruit) and his social worker is helping him complete studies at home to continue his education."



VAKA TAUTUA

Vaka Tautua provides disability, mental health, older peoples, public health and other support services to Pacific people within New Zealand.

Services Include

- Disability Information Advice and Support Service
- Mental Health Community/ Peer Support Service
- Older People's Support Service
- Like Minds Like Mine
- Mental Health Navigation Service
- Management Support Services
- Financial Literacy Programmes

www.vakatautua.co.nz 0800 825 252

GROWING STRONG PACIFIC FAMILIES

THROUGH FINANCIAL CAPABILITY AND YOUTH MENTORING

- GROWING FINANCIAL CAPABILITY WORKSHOPS AND IN-HOME SUPPORT
- A-HA MUSIC MENTORING PROGRAMME FOR CHILDREN AND YOUTH
- WRAP AROUND SOCIAL WORK SUPPORT

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We welcome our families to the programme. For further enquires please call us on 0800825282 or Email: growingfamilies@vakatautua.co.nz

SUPPORTING PACIFIC PEOPLE



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Financial Capability for Pacific Families with Disabilities

OUR INITIATIVE



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VISION

“To strengthen Pacific families with disability to realise their aspirations and enjoy a much improved quality of life.”

We seek to develop the financial management skills of Pacific families who care for a family member with a disability so they are better equipped to respond to the additional financial and emotional pressures they face as a result of being carers.”

WHY?

Pacific People

- Have lower median income at \$19,700 p.a. (\$8,800 below national median)
- Are more likely to experience long term indebtedness
- Are more likely to have high debt-to-asset ratio
- Are in the 'low knowledge' group – Financial Knowledge and Behaviour Survey 2013
- Households with unpaid carers typically earn 10% less than others



WHY?

- Average NZ carer devotes 30 hours per week
- Over 20% of people in Auckland who care for someone in their household with illness or disability are Pacific
- High costs of disability products eg. medical visits, prescriptions, incontinence products, mobility transport, etc.
- Household expenses are higher i.e. costs for water, laundry and electricity



HOW?

1. Teach financial capability, tailoring Commission for Financial Capability programme to our target families
2. Reinforce significant behaviour change through workshops and by in-home coaching
3. Monitor progress, reinforce concepts, celebrate success
4. Families do this for themselves



FINANCIAL LITERACY FOR PACIFIC FAMILIES



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We were fortunate to have Tagata Pasifika film at our programme

PROGRESS TO DATE

- 275 families completed to date
- 48 families currently participating in 2 cohorts
- 351 more families to complete pre July 2019

Our Financial Literacy Programme covers the following topics over eight weeks -

Our Workshops	What we talk about:
Getting Started on your Money Journey	Understanding Money In and Money Out Spending Diary Money Priorities Needs and Wants
Money Systems	Money Management Systems Ways to Organise your Money How Advertising can affect our Spending
Goal Setting	Setting Financial Goals as a family Achieving your Financial Goals as a family Credit Contracts
Buying an Asset	Borrowing Money Insurance Interest % - what does this mean? Different types of Lenders
Disability Entitlements and Consumer Rights	Speaker from Work and Income Consumer Rights - what you need to know Extended Warranty Door to Door Sales Guarantors
Health and Wellbeing	Meals - cheap, easy and healthy Where to Shop for Bargains Exercise and Stress Upskilling, Further Education and Extra Income
Legal Stuff	Banking Expert Finance Fraud and Scams Wills Funeral Insurance
Money Journey Reflection	Talk and Reflect on your Money Journey

"I have learned how to control my spending. I have stopped smoking. Last week I started with the KiwiSaver. It was a hard decision to stop smoking but I am saving a lot of money".

"The course has changed my habit on how I spend my money. I have never saved money in my life. Now 15 weeks later, I saved \$1,500 with my boys - all of us together. Have just been to Australia to see some of my relatives I haven't seen for a long time".

Pacific Families on the Tamaki Financial Literacy Programme 2012



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www.vakatautua.co.nz
0800 825 282



Financial Literacy for
Pacific Families
with Disability
Free 8 Week
Programme

"Budgeting isn't scary. It's simply about making better decisions with your money. A budget puts you in control of your cash."

Sorted.org.nz

For Pacific, By Pacific

Email: money@vakatautua.co.nz



FINANCIAL LITERACY COACHES



VAKA TAUTUA



Financial Literacy Coaches for Pacific Families with Disability



**GROWING STRONG
PACIFIC FAMILIES**
THROUGH FINANCIAL CAPABILITY AND YOUTH MENTORING

IMPACT WITH PACIFIC FAMILIES



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FINANCIAL FREEDOM AND SELF-SUSTAINABILITY

- Housing Stability
- Less Debt - 50% of families reduce debt by 5% or more
- Increased Savings
- Accessing entitlements and increased earnings

HEALTH – LIVING LONGER AND LIVING BETTER



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- Healthier lifestyle through nutrition
- Smokefree
- Improved wellbeing – by doing this together – children and extended family
- Improved Support to Family Member with the Disability

EDUCATION – LONG LIFE LEARNING



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- **Start up business**
- **Return to education**
- **Upskilling through Training**

CASE STUDY



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The Lemoe Family

- Samoan Family of six. Dad is disabled in a wheelchair (has surgery to improve movement in legs).
- Dad studies 3 nights per week but believes in Financial Literacy for whole family to attend.
- Mum is unwell – she works long hours to generate enough income for family as well as care for intellectually disabled son and husband
- Family receive in-home coaching

10 Weeks after starting the programme

- Family stick to budget
- Dad starts a small lawn mowing business with sons putting into action what he learnt about generating higher income for the family.
- Learns how to pay GST with help of Financial Literacy Team to set up business correctly for tax purposes
- Family a lot happier and more involved in their community.



14 weeks after starting the programme

- Dad completes his free certificate in Computing through Te Wananga. Then enrolls in the next level to keep progressing.
- Dad gets work experience through Workbridge.
- Unfortunately Mum continues to be very tired due to working lots of overtime and the heavy nature of her work which is to prepare and pack meals.
- The family continue to keep their spending diary and have continued saving towards the goal they identified during the programme – to save a deposit to buy their own home.

4 months after starting the programme

- Our Coach caught up with Dad whose work experience is now complete.
- Becomes a casual employee and is expected to work 6-7 hrs a week at \$2.58hr – this rate is based on his expected productivity.
- Dad enrolled in a Level 4 Computing course for 2016, and will attend this two days per week, but prioritising working around his casual work hours. We are so pleased he is successfully fulfilling his aspirations and believe this will impact positively on the aspirations of the youth and children living in the home.



8 months after starting the programme

- Dad is now employed as a waged worker and still continues his study around work commitments. He is studying computing towards a level 4 qualification
- The lawn mowing business continues with Dad as manager and the youth living in the home doing the mowing and it is going well.
- Dad is using his computer skills from the course not just for his education but for running the business.
- One of the lawn mowers broke down. However because they have money from the business which they kept separate, they were able to buy a much better, high quality lawn mower
- Dad has had knee surgery but still has problems with the arthritis in his hands and is due for an operation in late March. He is keen to have another operation as it will help him be able to grip properly which will help with his work opportunities and earn more income.
- Mum's health seems better but she continues to work very hard to generate income towards the goal of owning their own home.
- The family continues to keep a spending diary to manage income



12 months after the programme

- Dad gave up the part time work to focus on his studies (computing level 4 and English as second language) and also because he had to have the operation on his hand. Dad is putting all his learning to practical use by managing the receipts and expenses for the business.
- Following his operation Dad is able to open his fingers but he may have a further operation to allow him to grip better.
- Mum's health seems a lot better but she continues to work very hard to get more income to fast track their family goal of owning their own home. The family continues to keep a spending diary to manage income and expenses.



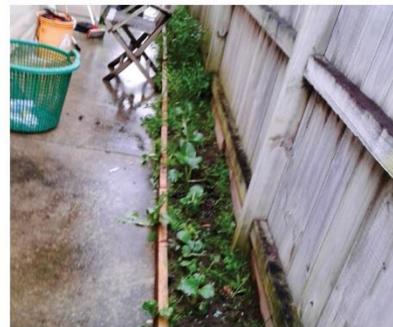
16 months after the programme

- Monte Cecilia who provide social housing have come to them and said their two years are over and they need to move out.
- They apply for housing with Housing NZ otherwise if nothing they will have to look for private rental. They are concerned about where they will live short term until they can afford to buy a home



16 months after the programme

- The two boys in their twenties have now found work, and continue to help out in the business in the weekends. Another brother has gone back to MIT to study carpentry.
- The father has completed level 4 computing and is now doing a certificate in Business Management at Te Wananga which he plans to use for managing the lawn mowing business.
- Family still working hard on saving, but not enough to purchase a house yet. Looking into how KiwiSaver can help get a deposit for a home.
- Looking at options of how to get the money together as they are still focused on securing a home to live in and as an investment.
- Mum continues to work hard. Their debt has significantly reduced and they expect it to be cleared by end of 2017



Financial Capability for
Pacific Families with Disability
Free 8 Week Programme

18 months after the programme

- The family continue using the spending diary, and remain cautious of spending. The family has continued saving, including the children, and now have \$10,000 saved as a combined group. Mum alone has now saved \$1,200 from not smoking.
- The family is looking at getting a home for \$600,000. For a 20% deposit, they would need \$120,000. The mother plus three children are now in the work force and have already started on their KiwiSaver and have earned \$17,000 inclusively.
- Family is looking at depositing about \$430 per week toward their goal of getting their home deposit within 4 years or less. Aware of additional help of KiwiSaver.
- Family move to a three bedroom Housing New Zealand. Dad, mum, daughter and son with a disability are now staying here and the adult children have moved away.
- Dad wants to improve his English and completes level 1 and level 2 English at Target Education at Papatoetoe and continues with his Business Management Certificate



22 months after the programme

- The family continues with the lawn mowing business with the three boys working in the business with Dad.
- They are on par with their goal of saving money for a deposit for a home
- The family continue to use the spending diary, but are now doing it on the computer which is valuable upskilling.
- They have created vegetables garden at new house in boxes to ensure they eat healthy and reduce food costs.
- The family is happy, eating healthier food and working together in the business. They are still doing really well with their finances and remain focussed on getting their house deposit together and how this will allow them to grow a better future for the family, by having an appreciating asset.



Dealing with Pacific Families



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- Cultural issues
- Church giving and family obligations (reciprocity)
- Communication



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 with Disability
 Free 8 Week
 Programme



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For Pacific, By Pacific

Community Health and Social Services



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