

# A snapshot of families engaged with Whānau Ora services in Aotearoa New Zealand: a retrospective cross-sectional study

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## ABSTRACT

**AIM:** Pasifika Futures Ltd, as a Whānau Ora commissioning agency, was part of phase two of the government-funded Whānau Ora initiative that was active between 2014 and 2025 in supporting Pacific families across Aotearoa New Zealand in improving health, education, housing and employment outcomes. This study investigated wellbeing outcomes of Pacific families engaged in Whānau Ora services over 8 years of this period to identify socio-demographic groups with the highest needs.

**METHOD:** This was an observational, national cross-sectional study of 11,999 Pacific families engaged with Whānau Ora services between July 2015 and June 2023. The Measurement Assessment Scoring Tool (MAST), a measure of multi-domain outcomes, was used to assess family wellbeing. Regression models yielded comparative mean differences and odds ratios.

**RESULTS:** Multivariable-adjusted regressions showed that needs, assessed using MAST scores, were significantly higher in families with Sāmoan or Tuvaluan ethnicity, non-English speaking, larger family households or younger family age. Compared with Auckland, needs were higher (all  $p < 0.0001$ ) for those living in Northland and lowest for families living in the South Island (by 4.0), families living in Wellington (by 6.1) and families living in the Midland area (by 6.8).

**CONCLUSION:** Socio-demographic factors are associated with lower holistic wellbeing in Pacific families. These results can inform targeted interventions directed at reducing wellbeing disparities.

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Pacific peoples make up 8.9% of the total Aotearoa New Zealand population.<sup>1</sup> There are at least 17 distinct Pacific ethnicities, all with unique languages and cultures.<sup>2,3</sup> Two-thirds of the population live in Auckland and make up around 17% of the total Auckland population.

Compared with Aotearoa New Zealand's total population, Pacific peoples are more likely to live in large households, with over half living in households with five or more people.<sup>4</sup> Although larger household size is associated with a reduced risk of loneliness and higher Pacific language competency<sup>4</sup> (i.e., fostering cultural identity and better mental wellbeing<sup>5</sup>), it is also associated with overcrowding and lower levels of various socio-economic and health outcomes.<sup>6,7</sup> The 2023 Census found that 40% of Pacific peoples live in overcrowded housing. One of the contributing factors is an insufficient rental market, with 65% of Pacific families renting, and yet it is estimated that only 4% of rentals have five or more bedrooms.<sup>4</sup> Overcrowding has been linked to

negative impacts on health. For example, Pacific families who lived in dwellings with at least one major issue such as cold, mould, damp or need for repairs gave substantially lower self-ratings for physical health, mental wellbeing and life-satisfaction compared to those with no housing issues.<sup>4</sup> Additionally, Pacific people living in overcrowded housing are more likely to have higher rates of hospitalisations due to preventable illnesses.<sup>8</sup>

Pacific communities face greater socio-economic challenges, which contribute to poorer health. In comparison to the total population, Pacific peoples are more likely to have higher debt, higher unemployment rates, lower income and greater material hardship.<sup>9</sup> Further, Pacific children are more likely to live in a household experiencing material hardship, food insecurity or housing issues.<sup>9</sup> These disparities partly stem from factors such as lower educational attainment, lower English proficiency and experiences of discrimination and inequality.<sup>9</sup>

In 2014, Pasifika Futures Ltd (PFL), Aotearoa New Zealand's Whānau Ora commissioning agency for Pacific communities was established by the Pasifika Medical Association to provide comprehensive services that would meet the health and social needs of Pacific communities in a family-centred and co-designed approach.<sup>10</sup> Supported by programme navigators, families created plans and set goals to achieve their aspirations in four areas of wellbeing: economic independence (financial freedom), education (lifelong learning), health and community connection. Depending on each family's goals and needs, navigators connected them to the relevant resources and services. Nationally, the programme has maintained a broad influence currently reaching about 90% of Pacific families in Aotearoa New Zealand. Over a 10-year span, PFL has worked alongside and funded over 100 Whānau Ora commissioned partners and supported over 83,000 Pacific families, translating to 395,300 individuals.<sup>11</sup>

Conversely, other behaviour change interventions developed for Pacific communities are traditionally more likely to be based on health behaviour models premised on the central theory that behaviour is individual and rational.<sup>12</sup> These frameworks are not designed to consider wellbeing values that go beyond physical health as the only measure of wellbeing, compared to holistic Pacific models of health such as the Fonofale model.<sup>13</sup> Whānau Ora was set up to address the wellbeing of families from a broader, holistic perspective and develop programmes that are community led and not constrained by conventional service paradigms.

Previous analyses of Pacific Whānau Ora data outcomes used the Measurement Assessment Scoring Tool (MAST) to create "needs" scores for families enrolled in the programme.<sup>11</sup> The most recent PFL report found that needs scores reduced from entry into the programme to exit. In 2020/2021 over 40% of families who entered the service had moderate to high levels of need compared to 15–20% of families subsequently exiting the services in the following years.<sup>11</sup> While these findings support the effectiveness of the programme, more detailed analyses regarding particular subsets of the Pacific population and their level of needs are required to understand who may require targeted support. The aim of this current study was to examine the association between socio-demographic factors and needs (as measured by the MAST score) in families enrolled

in Whānau Ora over an 8-year period.

## Method

This observational, national cross-sectional study describes the families engaged with Whānau Ora services over 8 years at their first MAST score assessment. Whānau Ora services focus on Pacific families in Aotearoa New Zealand. The study period spans from July 2015 to June 2023, using data from families enrolled in Whānau Ora Core Navigation services commissioned by Pasifika Futures Ltd. As this study is based on a programme where evaluation is routinely performed to monitor its progress, ethical approval was not required.

## Measurements

The programme navigators had performed the measurements (gave "needs" score ratings of families) using a standardised MAST (provided in the Appendix) protocol to assess baseline wellbeing and needs at the time of service engagement. Data on these measures were retrieved from the family databases. Wellbeing and needs scores measured wellbeing across four outcome domains: economic (financial freedom), education (lifelong learning), health (living longer, living better) and connection (leadership, culture and community). Altogether there are 47 items that are clustered into 20 areas of need, and these are each scored between one (lowest need level) and five (highest need level). These scores are further grouped together into four priority areas of need: living financially free; lifelong learning; living longer, living better; and leadership, culture and community. The priority area scores yield a maximum score of 25 in each. Thus, the overall summed MAST scores can range from five (minimum level of need) to 100 (maximum level of need). These data from overall MAST scores, developed specifically for the Whānau Ora Core Navigation programme, were analysed. A higher MAST score indicates lower wellbeing and higher level of need. Finally, families who registered a score of 80 or more are considered "high" needs. This was also identified as an outcome in our analysis. Demographic data included mean family age, male percentage (% of family members that were male), main family ethnicity (identified by the family), languages spoken, region and family size. Region is based on the following programme-defined groups: Auckland, Northland, Wellington, South Island and Midlands (all other

regions located in the middle of the North Island).

### Statistical analysis

Statistical analysis was performed at the family level, as the MAST scoring items relate to the family as a whole (Appendix). MAST score distribution was checked for normality. Linear regression was used to examine predictors of initial MAST score (continuous), measured at the first assessment. Logistic regression was used to examine predictors of high-needs initial MAST score, measured at the first assessment. Regression analyses were performed for univariable (unadjusted) and multivariable (adjusted for all other predictors) models. The independent variables in each multivariable model comprised age, male percentage, ethnic group, languages spoken, region and family size. Unstated answers to covariates were retained so that regression output was adjusted for non-responses. All analyses were performed using R (version 4.3.2). A two-sided P-value of less than 0.05 was considered statistically significant.

## Results

There were 15,135 families representing 51,362 individuals—of whom 51,068 belonged to families who identified with a Pacific ethnicity as their main ethnic group—with an initial MAST assessment registered with Pasifika Futures between July 2015 and June 2023. Of these 15,135 families, 3,136 were excluded as they had missing MAST details. The remaining 11,999 families were included in this study. Table 1 shows the characteristics of the families included in the study. Over half (53%) of families had a mean age of less than 40 years. One-quarter had fewer than one in 10 members who were males. Nearly 40% were Sāmoan, and a further 31% were Tongan. Over a quarter (27%) of families spoke English only or were bilingual, while a further 25% of families spoke only their Pacific language. Around 30% of families had at least six members.

### Mean differences in initial MAST scores

Table 2 shows mean differences in initial MAST scores between groups of Whānau Ora families. The univariable analysis showed significant differences across all the comparison groups ( $p < 0.0001$ ). Compared with MAST scores for families living in Auckland, scores were lower (by up to 9.1 points) in three regions outside of Auckland: Midlands (−7.2, 95% CI: −8.0–−6.4), South Island

(−7.9, 95% CI: −8.7–−7.1) and Wellington (−9.1, 95% CI: −9.9–−8.3).

Multivariable analysis, adjusted for other covariates, shows that average MAST scores remained significantly lower than in Auckland (by up to −6.8, 95% CI: −7.6–−6.0) in these three regions ( $p < 0.0001$ ). MAST scores were 4.0 points (95% CI: 1.6–6.3) higher in Northland than in Auckland. Living outside of Auckland, except for Northland, was associated with having a lower average initial MAST score and a higher level of wellbeing.

The univariable results showed increasing family size was associated with a higher average MAST score. Compared to the MAST score of families in the lowest tertile (one to three members), MAST scores were higher by 5.0 points (95% CI: 4.4–5.6) among those in tertile two (four to five members) and even higher (by 6.0 [95% CI: 5.4–6.6]) in those in tertile three (six to 26 members). Accounting for influences from other factors in the multivariable analysis, these differences were reduced but were still significant ( $p < 0.0001$ ). That is, compared to those in the lowest tertile of family size, those in the highest tertile had a MAST score 2.4 points (95% CI: 1.7–3.8) higher. Thus, larger families tend to have higher average initial MAST scores and a higher level of need (lower wellbeing).

### Groups with high need

Table 3 shows odds ratios (OR) for predictors of having a “high need” MAST score (a MAST score of 80 or more out of 100). Perhaps not unsurprisingly, these results emulate those in Table 2, in that all the covariate groups are significantly associated with odds of receiving high-needs assessment scores ( $p < 0.0001$ ). Adjusting for other covariates, sub-groups with lower multivariable odds for registering a high-need score compared with living in Auckland were: living in the Midlands (OR: 0.65, 95% CI: 0.48–0.86), South Island (OR: 0.29, 95% CI: 0.22–0.37) or Wellington regions (OR: 0.37, 95% CI: 0.27–0.48); or older families, average age over 40 (OR: 0.66, 95% CI: 0.56–0.79). Conversely, sub-groups with greater odds were those who spoke a Pacific language only (OR: 1.47, 95% CI: 1.19–1.82 or higher); younger families (with an average age under 25); larger families (particularly those with six or more members, OR: 1.50, 95% CI: 1.28–1.75); or living in either Auckland or Northland. Compared with Sāmoan families most other ethnic groups had lower odds (OR: 0.71, 95% CI: 0.54–0.93 or less).

**Table 1:** Description of families seen by Whānau Ora services, 2015–2023.

Characteristic	Group	n	%
Total number of families	-	11,999	100
Age (years)	<25	3,037	25.3
	25–39.9	3,265	27.2
	≥40	2,767	23.1
	Not stated	2,930	24.4
Male %	<10	2,984	24.9
	10–39.9	2,288	19.1
	40–59.9	2,497	20.8
	≥60	2,652	22.1
	Not stated	1,578	13.2
Ethnic group	Sāmoan	4,685	39.0
	Tongan	3,725	31.0
	Cook Islands	1,691	14.1
	Niuean	232	1.9
	Fijian Itaukei	477	4.0
	Tuvaluan	435	3.6
	Tokelauan	216	1.8
	Kiribati	248	2.1
	Other Pacific	206	1.7
Other	84	0.6	
Languages spoken	English only	2,085	17.4
	Bilingual	1,120	9.3
	Pacific only	3,007	25.1
	Not stated	5,787	48.2
Region	Auckland	8,058	67.2
	Midlands	1,166	9.7
	Northland	147	1.2
	South Island	1,286	10.7
	Wellington	1,342	11.2
Family size	1–3 members	5,035	42.0
	4–5 members	3,442	28.7
	≥6 members	3,522	29.4

**Table 2:** Predictors of summed initial Measurement Assessment Scoring Tool (MAST) score.

Variable	Group	Mean (SD)	Mean difference (95% confidence interval)	
			Univariable	Multivariable *
Age (years)	<25	66.3 (14.2)	Reference	Reference
	25–39.9	64.3 (14.1)	-2.01 (-2.68--1.34)	-0.96 (-1.62--0.31)
	≥40	60.0 (13.0)	-6.26 (-6.96--5.56)	-3.17 (-3.91--2.42)
	Not stated	58.6 (12.9)	-7.67 (-8.36--6.98)	-4.30 (-5.32--3.27)
			P<0.0001	P<0.0001
Male %	<10	58.4 (11.7)	Reference	Reference
	10–39.9	65.2 (14.7)	6.78 (6.04–7.52)	3.30 (2.52–4.08)
	40–59.9	65.1 (14.5)	6.70 (5.97–7.43)	3.07 (2.26–3.87)
	≥60	63.3 (14.3)	4.88 (4.16–5.59)	2.35 (1.62–3.09)
	Not stated	60.0 (13.1)	1.61 (0.78–2.45)	3.40 (2.20–4.60)
		P<0.0001	P<0.0001	
Ethnic group	Sāmoan	64.3 (15.4)	Reference	Reference
	Tongan	61.5 (13.1)	-2.73 (-3.32--2.14)	-2.70 (-3.41--1.99)
	Cook Islands	61.3 (11.9)	-3.00 (-3.77--2.24)	-1.77 (-2.61--0.92)
	Niuean	61.7 (13.7)	-2.55 (-4.37--0.73)	-1.78 (-3.53--0.02)
	Fijian Itaukei	57.5 (13.1)	-6.73 (-8.03--5.43)	-4.49 (-5.76--3.22)
	Tuvaluan	64.8 (12.6)	0.48 (-0.88–1.83)	-0.36 (-1.65–0.93)
	Tokelauan	57.1 (10.7)	-7.18 (-9.07--5.30)	-0.71 (-2.54–1.13)
	Kiribati	59.4 (11.8)	-4.88 (-6.64--3.11)	-2.80 (-4.54, -1.06)
	Other Pacific	60.4 (11.3)	-3.86 (-5.79--1.93)	-2.78 (-4.62--0.95)
	Other	64.4 (13.4)	0.17 (-2.81–3.15)	1.89 (-0.94–4.73)
		P<0.0001	P<0.0001	
Languages spoken	English only	60.4 (13.0)	Reference	Reference
	Bilingual	61.4 (14.1)	1.07 (0.06–2.08)	2.26 (1.27–3.25)
	Pacific only	61.5 (12.9)	1.16 (0.38–1.93)	2.14 (1.35–2.94)
	Not stated	63.8 (14.6)	3.46 (2.76–4.15)	2.52 (1.77–3.27)
		P<0.0001	P<0.0001	
Region	Auckland	65.0 (14.0)	Reference	Reference
	Midlands	57.7 (12.6)	-7.21 (-8.03--6.38)	-5.07 (-6.10--4.04)
	Northland	66.6 (11.9)	1.62 (-0.57–3.80)	3.95 (1.60–6.30)
	South Island	57.1 (11.9)	-7.88 (-8.67--7.09)	-6.79 (-7.61--5.96)
	Wellington	55.8 (11.6)	-9.11 (-9.88--8.33)	-6.09 (-6.94--5.25)

**Table 2 (continued):** Predictors of summed initial Measurement Assessment Scoring Tool (MAST) score.

			P<0.0001	P<0.0001
Family size	1–3 members	59.2 (12.7)	Reference	Reference
	4–5 members	64.2 (14.4)	5.02 (4.43–5.61)	1.71 (1.06–2.36)
	≥6 members	65.2 (14.3)	5.99 (5.40–6.58)	2.41 (1.74–3.08)
			P<0.0001	P<0.0001

\*The multivariable model included all predictors listed: age, male %, ethnic group, languages spoken, region and family size.

**Table 3:** Odds ratios for predictors of high-needs initial Measurement Assessment Scoring Tool (MAST) score.

Variable	Group	High needs (n, %)		Odds ratio (95% confidence interval)	
		No	Yes	Univariable	Multivariable *
Age (years)	<25	2,373 (78.1)	664 (21.9)	Reference	Reference
	25–39.9	2,699 (82.7)	566 (17.3)	0.75 (0.66–0.85)	0.89 (0.78–1.02)
	≥40	2,504 (90.5)	263 (9.5)	0.38 (0.32–0.44)	0.66 (0.56–0.79)
	Not stated	2,685 (91.6)	245 (8.4)	0.33 (0.28–0.38)	0.38 (0.27–0.54)
				P<0.0001	P<0.0001
Male %	<10	2,794 (93.6)	190 (6.4)	Reference	Reference
	10–39.9	1,837 (80.3)	451 (19.7)	3.61 (3.02–4.33)	2.14 (1.76–2.61)
	40–59.9	2,014 (80.7)	483 (19.3)	3.53 (2.96–4.22)	1.95 (1.59–2.39)
	≥60	2,209 (83.3)	443 (16.7)	2.95 (2.47–3.53)	1.93 (1.59–2.35)
	Not stated	1,407 (89.2)	171 (10.8)	1.79 (1.44–2.22)	2.84 (1.96–4.18)
				P<0.0001	P<0.0001
Ethnic group	Sāmoan	3,700 (79.0)	985 (21.0)	Reference	Reference
	Tongan	3,317 (89.0)	408 (11.0)	0.46 (0.41–0.52)	0.48 (0.41–0.57)
	Cook Islands	1,556 (92.0)	135 (8.0)	0.33 (0.27–0.39)	0.40 (0.32–0.50)
	Niuean	197 (84.9)	35 (15.1)	0.67 (0.46–0.95)	0.82 (0.55–1.20)
	Fijian Itaukei	439 (92.0)	38 (8.0)	0.33 (0.23–0.45)	0.45 (0.31–0.63)
	Tuvaluan	359 (82.5)	76 (17.5)	0.80 (0.61–1.02)	0.71 (0.54–0.93)
	Tokelauan	206 (95.4)	10 (4.6)	0.18 (0.09–0.33)	0.54 (0.26–1.00)
	Kiribati	229 (92.3)	19 (7.7)	0.31 (0.19–0.49)	0.40 (0.23–0.64)
	Other Pacific	190 (92.2)	16 (7.8)	0.32 (0.18–0.51)	0.39 (0.22–0.64)
	Other	68 (81.0)	16 (19.0)	0.88 (0.49–1.49)	1.34 (0.73–2.32)
				P<0.0001	P<0.0001

**Table 3 (continued):** Odds ratios for predictors of high-needs initial Measurement Assessment Scoring Tool (MAST) score.

Languages spoken	English only	1,892 (90.7)	193 (9.3)	Reference	Reference
	Bilingual	975 (87.1)	145 (12.9)	1.46 (1.16–1.83)	1.89 (1.48–2.42)
	Pacific only	2,710 (90.1)	297 (9.9)	1.07 (0.89–1.30)	1.47 (1.19–1.82)
	Not stated	4,684 (80.9)	1,103 (19.1)	2.31 (1.97–2.72)	1.77 (1.49–2.13)
				P<0.0001	P<0.0001
Region	Auckland	6574 (81.6)	1484 (18.4)	Reference	Reference
	Midlands	1067 (91.5)	99 (8.5)	0.41 (0.33–0.51)	0.65 (0.48–0.86)
	Northland	119 (81.0)	28 (19.0)	1.04 (0.68–1.55)	2.15 (1.24–3.68)
	South Island	1218 (94.7)	68 (5.3)	0.25 (0.19–0.32)	0.29 (0.22–0.37)
	Wellington	1283 (95.6)	59 (4.4)	0.20 (0.15–0.26)	0.37 (0.27–0.48)
				P<0.0001	P<0.0001
Family household size	1–3 members	4618 (91.7)	417 (8.3)	Reference	Reference
	4–5 members	2815 (81.8)	627 (18.2)	2.47 (2.16–2.82)	1.43 (1.23–1.67)
	≥6 members	2828 (80.3)	694 (19.7)	2.72 (2.39–3.10)	1.50 (1.28–1.75)
				P<0.0001	P<0.0001

\*The multivariable model included all predictors listed: age, male %, ethnic group, languages spoken, region and family size.

## Discussion

This large-scale, national cross-sectional study examined socio-demographic group differences in Pacific family support needs, enabling the identification of key indicators that point to higher support requirements. Higher needs were observed in those with Sāmoan or Tuvaluan ethnicity, those who were non-English-speaking, those with larger family households, those living in Auckland or Northland and those with younger families. Regional findings showed that families living in Auckland and Northland have the highest rates of severe housing deprivation. These results relate to previous studies that consistently show that Pacific populations in Aotearoa New Zealand experience disproportionately high rates of housing deprivation, with contributing factors including socio-economic disparities, larger family household sizes and cultural norms.<sup>6</sup> Pacific families experiencing severe housing deprivation were shown to be young, with nearly 50% aged

under 25 years.<sup>6</sup> Another study showed that those of Sāmoan and Tongan ethnicity were more likely to live in crowded households and had higher rates of child hospitalisations for respiratory-related illnesses compared to those of Cook Islands Māori and Niuean ethnicity.<sup>7</sup>

In many cases, we did not have data on age, male percentage and languages spoken (Tables 1–3). However, we adjusted for their non-responses by including these in our analysis as “not stated” groups. Missing data for male percentage and languages spoken was associated with higher needs (higher adjusted MAST score; Tables 2 and 3). A possible reason for this is that this missing information is reflective of families who had a low level of exposure to the programme: those who had minimal contact with the navigators or those who dropped out. Given this scenario, together with the assumption that less exposure to the programme is associated with more need, we would expect “not stated” groups to have higher MAST scores. In support of this assumption, prior analysis of the Pacific Whānau Ora data showed

that needs scores reduce from entry into the programme.<sup>11</sup> Another possible explanation is that, given demographic variation in non-response rates in Aotearoa New Zealand research,<sup>14</sup> the “not stated” groups may tend to be of demographics that are associated with higher needs. For example, speaking a Pacific language only or being bilingual were associated with having a higher MAST score (Tables 2 and 3), and if non-respondents were more likely to belong to these language groups, this would account for their higher MAST scores.

The current study was able to utilise data collected by health navigators who worked closely with families. This increased the validity of the data by being more likely to capture accurate and salient family needs at the time of measurement. Another strength of the study included the power to detect statistical differences between groups due to the large sample number, which enhances the study’s generalisability. The final population number represented around 11.5% of the current total Pacific population in Aotearoa New Zealand.

There are several limitations that are important when considering these findings. Although the MAST tool has been validated for content by experts and Pacific community members,<sup>11</sup> it has not undergone robust statistical validation, which may introduce bias (e.g., construct-validity bias).<sup>15</sup>

Additionally, subjective measures in the MAST score could introduce self-report bias. Another limitation is that, as this was an observational study, it was not able to establish causality. For instance, there was an association between larger family household size and higher needs scores, but we cannot confirm causation, and as these are scores assigned to families seen by Whānau Ora services, reverse causation is also a consideration. For the observed associations between region and MAST scores, we cannot determine if MAST scores influence where a family resides, or vice versa. Finally, there may be residual confounding from unmeasured variables unaccounted for in the models.

In conclusion, our study has identified socio-demographic factors associated with lower well-being in Pacific families, which can be used to create targeted interventions to drive improvements. It gives key evidence for supporting families whose primary language is a Pacific language, and developing housing assistance initiatives and financial literacy workshops. In addition, finding ways to give targeted support, particularly for younger families, could lead to overall better distribution of healthcare resources and improved access to vital social services to improve wellbeing for our Pacific families who have unmet needs.

**COMPETING INTERESTS**

Nil.

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### Appendix: Measurement Assessment Scoring Tool (MAST)

A: ECONOMIC - LIVING FINANCIALLY FREE  FAMILY NAME ..... REF NO ..... DATE..... NAVIGATOR NAME.....	MAST		1	2	3	4	5	Score
	A1: Family debt	A1.1	No or low debt (repayments are less than 10% of income)	Low to medium debt (repayments are 10–25% of income)	Medium debt (repayments are 25–40% of income)	Medium to high level of debt (repayments are 40–55% of income)	High level of debt (repayments are 55% +of income)	
		A1.2	Borrowing is from mainstream banks	Borrowing mostly from mainstream banks	Some borrowing from mainstream and finance companies	Borrowing mainly from finance companies	Borrowing from high interest finance companies	
		A1.3	Debt structure is consolidated (one competitive loan or mortgage)	Debt structure is consolidated (two competitive loans or mortgages)	Debt structure is mixed (mainly consolidated with some small loans)	Fragmented debt structure but they are looking to consolidate some loans	Fragmented debt structure	
	<b>Total A1</b>		<b>Add A1.1, A1.2 and A1.3 and divide by 3 to get Total A1</b>					
	A2: Financial literacy	A2.1	Financially literate, able to understand and apply financial terms and concepts	Able to understand financial terms and concepts	Not financially literate but is learning about financial literacy	Not financially literate but has a goal to become financially literate	Not financially literate	
		A2.2	Follows a financial plan or budget, all of the time	Follows a financial plan or budget, most of the time	Follows a financial plan or budget, sometimes	Completed a financial plan or budget	Does not have a financial plan or budget	
		A2.3	Pays all bills on time	Pays most bills on time	Pays some bills on time	Reducing defaults by planning bill payments	Regularly defaults on bill payments	
		A2.4	Uses electronic banking services for nearly all transactions	Uses electronic banking services for many transactions	Uses electronic banking services for some transactions	Has a bank account and exploring electronic banking options	No or limited use of banking services	
		A2.5	Good credit rating	Improved credit rating	Following plan to improve credit rating	Has plan to improve credit rating	Poor credit rating	
	<b>Total A2</b>		<b>Add A2.1 to A2.5 and divide by 5 to get Total A2</b>					
	A3: Family income	A3.1	NZ\$75,001 plus	NZ\$60,001–75,000	NZ\$40,001–60,000	NZ\$25,001–40,000	NZ\$25,000 or less	
		A3.2	After meeting living costs, the family have 10% or more of total income left	After meeting living costs, the family have between 5–10% of total income left	After meeting living costs, the family have between 3–5% of total income left	After meeting living costs, the family have between 0–3% of total income left	Unable to meet living costs (food, home, clothing)	
		A3.3	All family members are employed or business owners and have career goals	Most family members are employed or business owners and have career goals	Most family members are unemployed; however, the family has a plan to increase income	Most family members are unemployed	All family members are unemployed	
	<b>Total A3</b>		<b>Add A3.1 to A3.3 and divide by 3 to get Total A3</b>					
	A4: Home ownership and wealth	A4.1	Family owns their own home/business/significant asset or has a mortgage towards ownership	Family has embarked on a savings plan to own their own home/business/significant asset	Family has a goal to own their own home/business/significant asset and knows how to achieve this goal	Family has a goal to own their own home/business/significant asset	Does not own their own home/business/significant asset or have a mortgage towards ownership	
		A4.2	Family are saving more than 10% of total income	Family are saving between 5–10% of total family income	Family has started following a savings plan and are saving between 0–5% of total family income	Family has developed a savings plan	No savings	
	<b>Total A4</b>		<b>Add A4.1 and A4.2 and divide by 2 to get Total A4</b>					
	A5: Family assessment	A5	My family is financially independent and comfortable	My family is financially independent	My family is becoming financially independent	My family struggles financially, some of the time	My family struggles financially, most or all of the time	
	<b>Total A</b>		<b>Add A1, A2, A3, A4 and A5 to get Total A</b>					

Appendix (continued): Measurement Assessment Scoring Tool (MAST)

							Score	
		1	2	3	4	5		
<b>B: LIFE LONG LEARNING</b>  FAMILY NAME ..... REF NO..... NAVIGATOR NAME..... DATE.....	B1: Early childhood education	B1.1	There are no children aged between 3-5 in the family	All children aged between 3-5 are enrolled in ECE and know about the range of ECE options available	Only some of the children aged between 3-5 are enrolled in ECE and know about the range of ECE options available	None of the children aged between 3-5 are enrolled in ECE but parents/caregivers have a plan to enroll them and know about the range of ECE options available	None of the children aged between 3-5 are enrolled in ECE and parents/caregivers have not prioritized ECE	
		B1.2	There are no children between 3-5 in the family	All children between 3-5 are reading, drawing or counting with a family member often (4 or more times per week)	All children between 3-5 are reading, drawing or counting with a family member sometimes (1-3 times per week)	Children between 3-5 are not regularly reading, drawing or counting with a family member but parents/caregivers have an early learning plan for under 5s	Children between 3-5 are not regularly reading, drawing and counting with a family member	
	<b>Total B1</b>		<i>Add B1.1 and B1.2 and divide by 2 to get Total B1</i>					
	B2: Primary and secondary school	B2.1	There are no primary or secondary school aged children in the family	All children are meeting or exceeding age related standards at school.	Most children are meeting age related standards at school	Most children are not meeting age related standards at school. Those who are not are engaged in support to help them meet or exceed the standards.	Most children are not meeting age related standards at school, or the family do not know if the children are meeting age appropriate standards.	
		B2.2	There are no primary or secondary school aged children in the family	The family consistently does all the following: contacts teachers, has homework times, talks about learning, looks for ways to help their child learn, is involved in parent leadership	The family consistently does some of the following: contacts teachers, has homework times, talks about learning, looks for ways to help their child learn, is involved in parent leadership	The family is not consistently involved with the children's schooling or learning at home. However, the family has a plan to become more involved and supportive of their children's schooling	The family is not consistently involved with the children's schooling or learning at home	
	<b>Total B2</b>		<i>Add B2.1 and B2.2 and divide by 2 to get Total B2</i>					
	B3: School leavers and tertiary/trades qualifications & workplace skills	B3.1	There are no school leavers (youth aged between 15-24) in the family	All school leavers aged between 15-24 are engaged in some form of education, employment or training	School leavers who are not in employment, education or training are progressing on their career plan towards education, employment or training	At least one school leaver aged between 15-24 is not in employment, education or training but the family has a career plan in for all youth	At least one school leaver aged between 15-24 is not in employment, education or training	
		B3.2	Most family members have completed a tertiary/trades qualification or workplace skill and have secured employment in this area	Most family members have completed a tertiary/trades qualification or workplace skill or they are on the pathway to achieving this	At least one family member has completed a tertiary/trades qualification or workplace skill	No one in the family has/or is currently completing a tertiary or trades qualification or workplace skill but the family has a tertiary/trades/training plan for all family members	No one in the family has/or is currently completing a tertiary or trades qualification or workplace skill	
	<b>Total B3</b>		<i>Add B3.1 and B3.2 and divide by 2 to get total B3</i>					
	B4: Family literacy	B4.1	All family members have adequate levels of English literacy	Most family members have adequate levels of English literacy	Most family members have low levels of English literacy but the family has a goal to improve their English literacy	Most family members have low levels of English literacy	All family members have low levels of English literacy	
B4.2		All family members have adequate levels of technical literacy	Most family members have adequate levels of technical literacy	Most family members have low levels of technical literacy but the family has an technical literacy plan for these family members	Most family members have low levels of technical literacy	All family members have low levels of technical literacy		
<b>Total B4</b>		<i>Add B4.1 and B4.2 and divide by 2 to get Total B4</i>						
B5: Self-assessment	B5	My family is educationally successful	Most of my family is educationally successful	Most of my family is not educationally successful but we have a goal to improve this	Most of my family is not educationally successful	My family is not educationally successful		
<b>Total B</b>		<i>Add B1, B2, B3, B4 totals and B5 to get Total B</i>						

Appendix (continued): Measurement Assessment Scoring Tool (MAST)

C: HEALTH - LIVING LONGER LIVING BETTER  FAMILY NAME ..... REF NO..... NAVIGATOR NAME..... DATE.....	<b>MAST</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Score</b>	
	<b>C1: Healthy families</b>	C1.1	Families have achieved a goal in their health plan	Families are following their health plan	Families have a health plan agreed to by their GP	Families do not have a health plan but they have a goal to create one	Families do not have a health plan		
		C1.2	The family is physically active and makes healthy eating choices, all of the time	The family is physically active and makes healthy eating choices, most of the time	The family is physically active and makes healthy eating choices, sometimes	The family is not physically active and does not make healthy eating choices but they have a goal to improve this	The family is not physically active and does not make healthy eating choices		
		C1.3	All family members are up to date with all their immunisations	Most family members are up to date with all their immunisations	Most family members are not up to date with all their immunisations but they plan to get immunised	Most family members are not up to date with all their immunisations	No family members are up to date with all their immunisations		
		C1.4	All family members are up to date with all their cancer screening tests	Most family members are up to date with all their cancer screening tests	Most family members are not up to date with their cancer screening tests but they plan to get tested	The family know about the importance of cancer screening, however screening is out of date for the majority of the family	Cancer screening status of family members is unknown or out of date		
		C1.5	The family home has all of the following (ventilation, warmth, dryness and not overcrowded)	The family home has three of the following (ventilation, warmth, dryness and not overcrowded)	The family home has two of the following (ventilation, warmth, dryness and not overcrowded)	The family home has one of the following (ventilation, warmth, dryness and not overcrowded)	The family home has none of the following (ventilation, warmth, dryness and not overcrowded)		
		C1.6	All family members are enrolled with a primary care provider	Most family members are enrolled with a primary care provider	Some family members are enrolled with a primary care provider	No family members are enrolled with a primary care provider but they plan to enroll	No family members are enrolled with a primary care provider		
		<b>Total C1</b>						<b>Add C1.1 to C1.6 and divide by 6 to get Total C1</b>	
		<b>C2: Smoke free</b>	C2.1	No family members currently smoke (and all past smokers have stopped smoking for more than 3 months)	No family members currently smoke (but some past smokers have stopped for less than 3 months)	Family members who are smokers are engaged in smoking cessation service/s and have set a quit date	Family members who are smokers have a goal to stop smoking and are aware of smoking cessation support	At least one family member is a smoker	
			C2.2	The family house and cars are smoke free, always	The family house and cars are smoke free, most of the time	The family house and cars are smoke free, some of the time	The family has a goal to make the house and cars smoke free	The family house and cars are not smoke free	
		<b>Total C2</b>						<b>Add C2.1 to C2.2 and divide by 2 to get Total C2</b>	
		<b>C3: Long-term conditions</b>	C3.1	There are no family members with a long-term condition	All family members who have a long-term condition are managing their condition with their health professional	Most family members who have a long-term condition are managing their condition with their health professional	Most family members who have a long-term condition have discussed their condition with their health professional	Most family members who have a long-term condition have not discussed their condition with their health professional	
			C3.2	There are no family members with a long-term condition	Family members are committed to supporting those with a long-term condition to manage their health	Family members sometimes support those with a long-term condition to manage their health	Family members do not support those with a long-term condition to manage their health but they have a goal to improve this	Family members do not support those with a long-term condition to manage their health	
		<b>Total C3</b>						<b>Add C3.1 to C3.2 and divide by 2 to get Total C3</b>	
		<b>C4: Disability</b>	C4.1	There are no family members with a disability	Family members who have a disability are doing all of the following: achieving their aspirations, participating fully in society and accessing services where required	Family members who have a disability are doing one or two of the following: achieving their aspirations, participating fully in society and accessing services where required	At least one family member who has a disability is doing none of the following: achieving their aspirations, participating fully in society and accessing services where required, but they have a plan to achieve their aspirations	At least one family member who has a disability is doing none of the following: achieving their aspirations, participating fully in society and accessing services where required	
			C4.2	There are no family members with a disability	Family members are committed to supporting the member with a disability to achieve their aspirations, to participate fully in society and access support	Family members sometimes support the member with a disability to achieve their aspirations, to participate fully in society and access support	Family members do not support the member with a disability to achieve their aspirations, to participate fully in society and access support but they have a goal to improve this	Family members do not support the member with a disability to achieve their aspirations, to participate fully in society and access support	
		<b>Total C4</b>						<b>Add C4.1 to C4.2 and divide by 2 to get Total C4</b>	
		<b>C5: Family assessment</b>	C5	My whole family is healthy	Most of my family is healthy	Most of my family is unhealthy but we have a goal to improve this	Most of my family is unhealthy	My whole family is unhealthy	
		<b>Total C</b>						<b>Add C1, C2, C3, C4 totals, and C5 to get Total C</b>	

Appendix (continued): Measurement Assessment Scoring Tool (MAST)

MAST		1	2	3	4	5	Score
D1: Culture	D1.1	All family members feel connected to their Pacific culture	Most family members feel connected to their Pacific culture	Most family members do not feel connected to their Pacific culture but they have a goal to get more connected	Most family members do not feel connected to their Pacific culture	No family members feel connected to their Pacific culture	
	D1.2	All family members are able to have a conversation in a Pacific language	Most family members are able to have a conversation in a Pacific language	Most family members are unable to have a conversation in a Pacific language but they have started to learn	Most family members are unable to have a conversation in a Pacific language	All family members are unable to have a conversation in a Pacific language	
	D1.3	Pacific cultural protocols are observed at home, most of the time	Pacific cultural protocols are observed at home, sometimes	Pacific cultural protocols are seldom observed at home but the family has a goal to change this	Pacific cultural protocols are seldom observed at home	Pacific cultural protocols are never observed at home	
<i>Total D1</i>		<i>Add D1.1, D1.2 and D1.3 and divide by 3 to get D1</i>					
D2: Family strength	D2.1	Family members respect each other, always	Family members respect each other, most of the time	Family members respect each other, sometimes	Family members seldom respect each other	Family members do not respect each other	
	D2.2	Family members work together to resolve issues/problems, always	Family members work together to resolve issues/problems, most of the time	Family members work together to resolve issues/problems, sometimes	Family members seldom work together to resolve issues/problems	Family members do not work together to resolve issues/problems	
	D2.3	Conflict between family members is worked through in a non-violent manner, always	Conflict between family members is worked through in a non-violent manner, most of the time	Conflict between family members sometimes results in violent behavior	Conflict between family members often results in violent behavior	Conflict between family members nearly always results in violent behavior	
	D2.4	Home is a safe and supportive environment for the family, always	Home is a safe and supportive environment for the family, most of the time	Home is sometimes unsafe and is not a supportive environment for the family	Home is often unsafe and is not a supportive environment for the family	Home is nearly always unsafe and is not a supportive environment for the family	
<i>Total D2</i>		<i>Add D2.1, D2.2, D2.3 and D2.4 and divide by 4 to get Total D2</i>					
D3: Community networks	D3.1	The family has many strong community connections	The family has many community connections	The family has some community connections	The family is not connected to its community, but would like to be more connected	The family is not connected to its community	
	D3.2	Family members have leadership roles in the community or often participate in community events	Family members have leadership roles in the community or sometimes participate in community events	Family members have leadership roles in the community and seldom participate in community event	Family members do not have leadership roles in the community or participate in community events but they would like to change this	Family members do not have leadership roles in the community or participate in community events	
<i>Total D3</i>		<i>Add D3.1 and D3.2 and divide by 2 to get Total D3</i>					
D4: Caring for older people	D4.1	There are no older people in the family	The older people in the family do all of the following: live in a safe environment, have some independence, manage their health and connect to friends/family/community	The older people in the family do three of the following: live in a safe environment, have some independence, manage their health and connect to friends/family/community	The older people in the family do only one or two of the following: live in a safe environment, have some independence, manage their health and connect to friends/family/community	The older people in the family do none of the following: live in a safe environment, have some independence, manage their health and connect to friends/family/community	
<i>Total D4</i>		<i>Add Total D4</i>					
D5: Family assessment	D5	My family is strong and safe and contributes positively to the community	My family is strong and safe	My family is becoming strong and safe	My family is not strong or safe, most of the time	My family is never strong or safe	
<b>TOTAL D</b>		<i>Add D1, D2, D3, D4 totals, and D5 to get Total D</i>					

**D: LEADERSHIP CULTURE AND COMMUNITY**

FAMILY NAME ..... REF NO.....  
NAVIGATOR NAME..... DATE.....

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