

HOMELESS AND LANDLESS IN TWO GENERATIONS: AVERTING THE MĀORI HOUSING DISASTER



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Homeless and landless in two generations –

Averting the Māori housing disaster

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Introduction

In 1936 71% of Māori lived in dwellings that the whānau owned, by 1991 the ownership rate had fallen to 56%, by 2013 it was at 43%, and today it is likely to be below 40%. This is compared to the national average of 70% for Pākēha (Stats NZ 2016). If home ownership continues to decline at the rate it has been falling since 1991 Māori will almost be entirely renters by 2061. This would be a social and economic disaster. In New Zealand home ownership is the primary pathway to building and transferring wealth across generations, while creating wider social benefits to society (Arcus and Nana 2011; Nana et al., 2017; Waldegrave & Urbanova 2016). Homes also underpin entrepreneurship, providing the collateral to start and grow small businesses (Deakins and North 2013; Murphy 2011). However, the decline in ownership is not only a socioeconomic problem, it is also a cultural and psychological one. For Māori whenua, homes, and identity are intertwined – a decline in home ownership has cascading psychological affects in regard to mana motuhake and tino rangatiratanga. Furthermore, the decline is also a constitutional issue, with Māori not enjoying the same rights as other citizens guaranteed under Article 3 of Te Tiriti – they are excluded from the implicit social contract of home ownership that the majority of Pākēha New Zealander's enjoy.

In this paper evidence is presented that the primary driver of the Māori housing crisis is structural, emerging from the historical and contemporary institutions into which Māori have been enveloped since colonisation began. The influence of these structures is clear in the statistics. During the 1980s Māori home ownership levels grew by 12%, over a percentage point per year; however, this rapidly reversed from 1991 to 2013

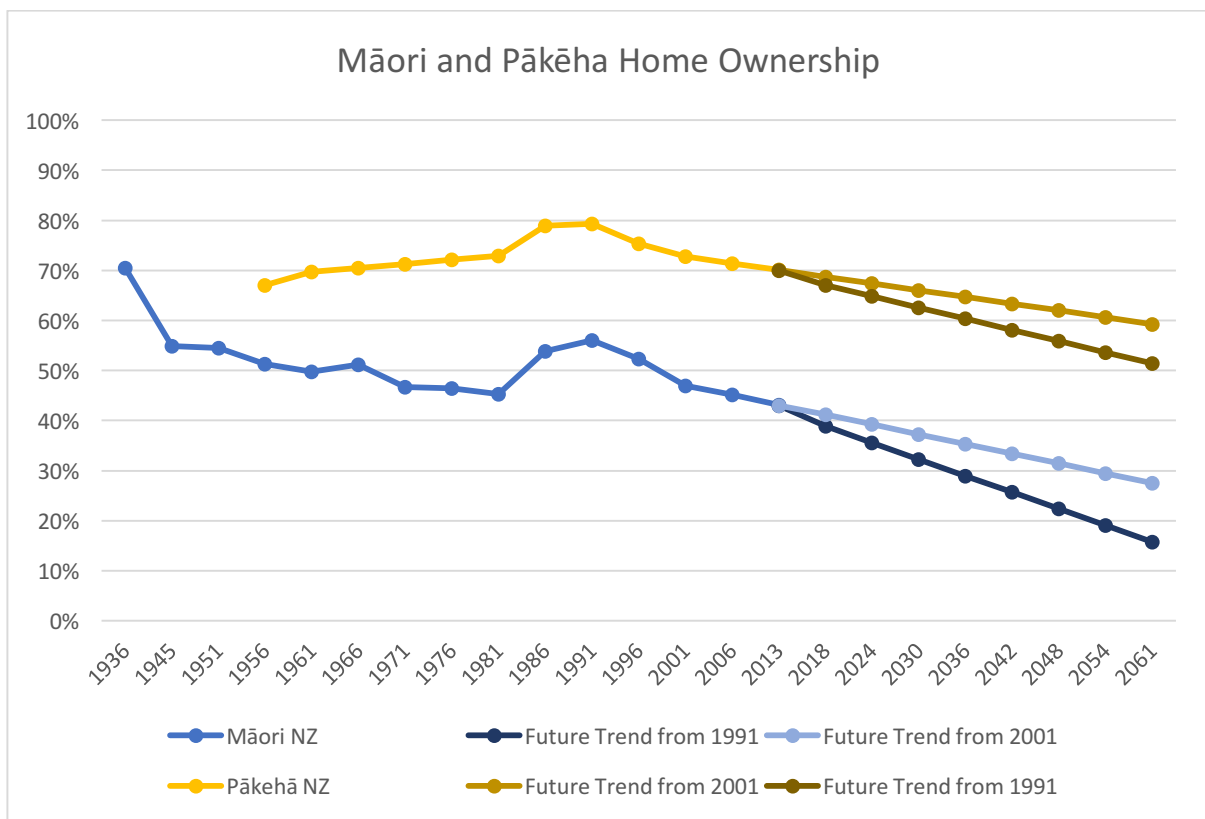
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with homeownership rates declining 13%. 1991 was the year of the 'Mother of all Budgets', which significantly reduced the state's interventions in the market. This budget was accompanied by a downturn in the economy and a significant rise in Māori unemployment. Together these factors had a major impact on Māori which is clearly observable in Figure One below, where a fall in homeownership for both Pākēha and Māori begins in 1991 - albeit with Māori ownership declining faster. The graph also outlines two future trends for Māori and Pākēha. The first trend is based on the assumption that homeownership will continue to fall at the rate it has been declining since 1991. The second trend is based on the assumption that homeownership will continue to fall at the rate it has been declining since 2001. Both scenarios show dramatic declines in home ownership.



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⁵ Statistics taken from Stats NZ archive tables retrievable from: <http://archive.stats.govt.nz/~media/Statistics/browse-categories/people-and-communities/housing/changing-Māori-pacific-housing-tenure/change-home-ownership-Māori-pacific-1986-2013.xlsx>

The purpose of this paper is to identify the interventions needed to reverse this trend for Māori. Firstly, it examines the causes of the overall decline in Māori home ownership over the past 100 years. It then identifies the interventions needed to retrofit existing state institutional structures and creating alternatives where needed.

Methodology

This paper is part of a series of publications generated within the Whai Rawa whenu of the Kāinga Tahī, Kāinga Rua research programme for The Building Better Homes, Towns & Cities National Science Challenge. The title of our project is Ngā kaihanga, ngā noho, ngā tangata: Te ōhanga o te whare Māori programme (referred to from here on as TOTW Project). The paper draws on two sources of data to explore the structures giving rise to the housing crisis and proposed interventions to retrofit and replace dysfunctional structures. The first source of data is literature reviewed in the first phase TOTW Project. The review identified a range of literature exploring the institutional structures that have created and continue to perpetuate the Māori housing crisis, and potential remedies to the problems identified. Covering the same themes as the review, the second source of data is 25 in-depth interviews with predominantly Māori housing experts from Tāmaki Makaurau (Auckland Region) and Ōtautahi (Christchurch). The interviews with participants followed an open-ended format with a set of questions that systematically brought the interviewee to reflect on the causes of the Māori housing crisis, and remedies. From the literature reviews and interviews a comprehensive report was generated - *Addressing the Māori Housing Crisis* (2019). This article is a summary of, and a companion to, the more comprehensive report.

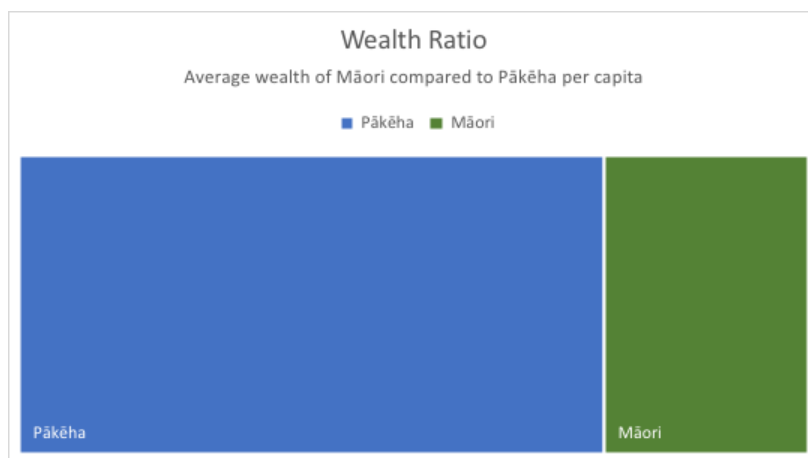
Results: Structural constraints to Māori home ownership

A number of key, often interrelated, causes of the housing crisis were identified in both the literature review and the interviews.

Land loss: The loss of land in the nineteenth and twentieth centuries was identified in the interviews and review as the initial catalyst of the cascading and compounding housing insecurity experienced by Māori (Reid et al. 2017). New Zealand's institutional framework was intentionally designed to facilitate land transfer from Māori to settlers

(Banner 2000; Wolfe 2006). This loss of natural capital undermined the rapid economic development Māori experienced on European contact and as well as future wealth creation and intergenerational wealth transfers (Tau and Rout 2018; Reid and Rout 2016). Further, it also undermined community political independence, and the role of land as the basis of Māori identity and the focal point of society. As Kelsey (1995, 235) writes, “Māori were the most marginal of the marginalised. Having been systematically stripped of the resources that guaranteed their economic, cultural and spiritual well-being, Māori were reduced to an underclass in their own land”.

Intergenerational poverty: The loss of land, and consequent wealth, had the cascading impact of generating cycles of intergenerational poverty. Once an inequality of capital has formed it is hard to close (Piketty 2014). The net wealth of Māori, who at 12% of population have just 5% of net wealth, is significantly less than Pākehā, who at 71% of the population have 85% (Rashbrooke 2015). Per capita Pakeha have three times the wealth of Māori. This is illustrated in Figure 2 below:



Both the interviews and the review emphasised that despite years of government policies, treaty settlements and Māori-led economic development projects aimed at addressing Māori poverty, Māori are still disproportionately living below the poverty

line, and in overcrowded and poor-quality housing (Howden-Chapman et al. 2013; Lysnar et al. 2016).

Mind colonisation: Māori have internalised negative views of themselves in relation to home ownership. These views can be traced to state assimilation interventions that shamed Māori for their culture and race (Reid et al., 2017). Economic shifts and policies that channelled Māori into working class occupations reinforced the assimilation narratives that Māori should occupy the bottom economic rungs of New Zealand society (Reid and Rout 2016). Interviewees suggested that the impact of Māori internalising these narratives is that some do not see themselves as home owners, or people that should own homes.

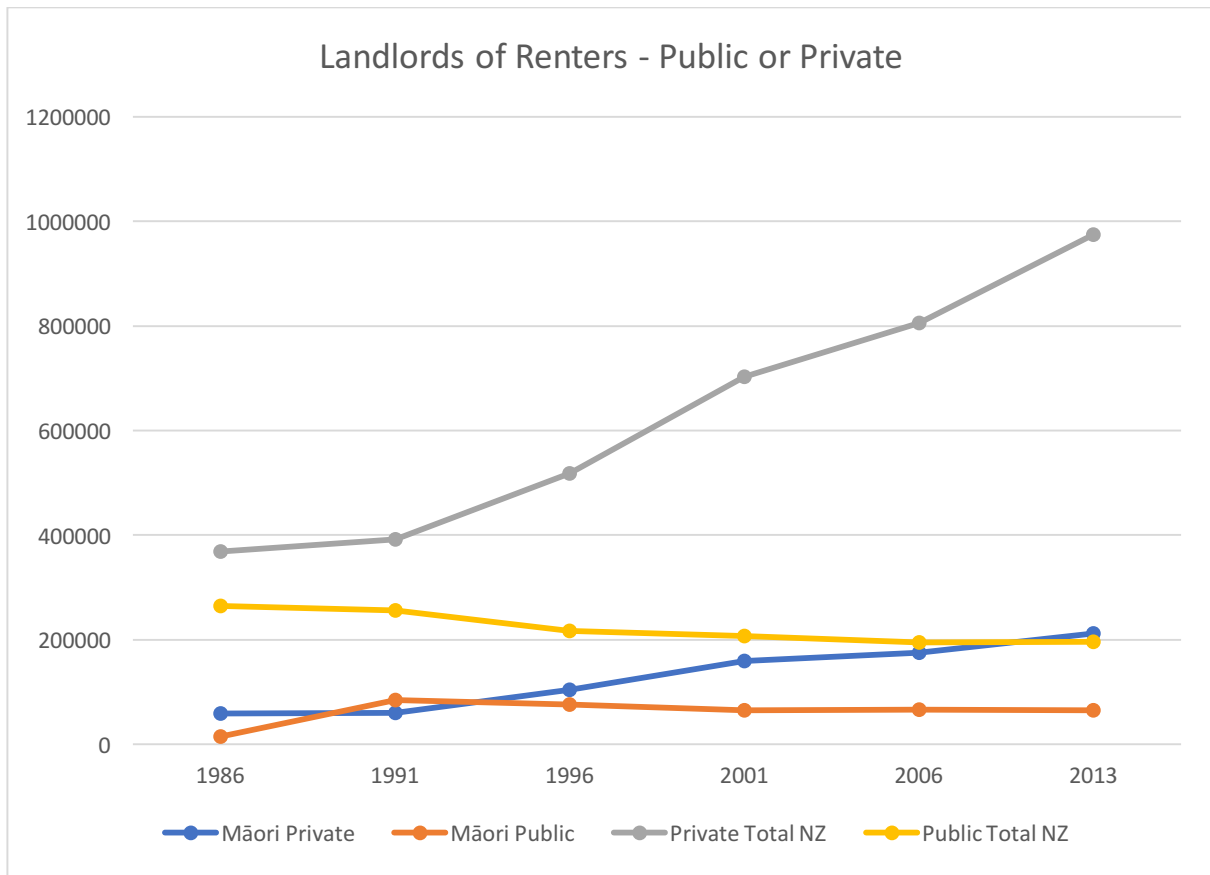
Māori land: Māori land has long been governed by different legislation that restricts housing development, as emphasised in both the interviews and review. A number of issues were identified, specifically: the increasing fragmentation of ownership making decision-making difficult; problems accessing finance because of the collective ownership; and issues getting building consents (Anderson et al. 2014; Kingi 2006; Reid 2011). As a number of participants also noted, much Māori land is rural, which adds extra costs to any development.

Neoliberalism: As outlined in the introduction the rollback of the welfare state and the deregulation of the economy in the nineteen nineties had a disastrous effect on Māori home ownership. In particular, the 1991 Budget, which coincided with an economic recession, increased unemployment and benefit cuts, had a devastating and disproportionate impact on Māori who possess less wealth to weather such socioeconomic impacts (Broome 2008; Kelsey 1995; Waldegrave et al. 2006; Howden-Chapman et al. 2013). One significant change was the deregulation of finance, for the decades previous 86% of Māori housing finance had come from Māori Affairs loans (Howden-Chapman et al. 2013). Also, the nineties saw the end of income related rents, which pegged rent at 25% of a tenant's income (Murphy 2004). These are two consequential changes, but there were many more, all of which contributed to increasing inequality and poverty (Rashbrooke 2013). As many participants noted, this

period marked a significant change in Māori housing security, driven by the economic changes that have seen inequality growing steadily ever since. Since the 1980s, the gap between the rich and the rest has grown faster than in any other developed country and the top one percent has three times as much wealth as the bottom 50% (Rashbrooke 2013). Furthermore, the removal of income related rents made housing less affordable and made the pathway to home ownership significantly steeper (Murphy 2004).

The neoliberalist-motivated movement of the state out of the housing market, is clearly demonstrable in the graph below. The graph shows that the amount of both Māori, and New Zealanders in general, living in homes supplied by the public sector declined, while the numbers living in homes supplied by the private sector steeply climbed. This was particular the case for Māori who in 1991 were primarily in rentals provided by the State; however, by 2013 two thirds of Māori were renters living in the homes of private landlords. Furthermore, in 2004 a survey found that Māori made up just 2.2% of the 800 landlords surveyed, indicating that Māori were not the ones benefiting from this rise in private rentals (Saville-Smith and Fraser 2004). While the majority of landlords own one rental property (104,357), a significant number own between 2-5 (22,194) and between 6-20 (2,455).⁶

⁶ MBIE OIA request response:
<https://fyi.org.nz/request/2838/response/9085/attach/3/signed%20response.pdf>



Housing market: A significant constraint noted by a number of participants and stressed in the review concerned the state of the housing market. Real estate prices have increased by more than 200% in real terms between 1992 and 2016 (Coleman & Karagedikli, 2018). There were a number of drivers identified, including the growing cost of building (including costs imposed by the RMA and the increasing costs of building materials) and the increasingly speculative nature of the housing market (Coleman & Karagedikli, 2018; Eaqub and Eaqub 2015). Another issue raised by the participants was how increasing rents meant many Māori struggled to save for a deposit. Compounding this issue has been stagnant wage growth in the dominant sectors that Māori are employed within, which could not compensate the increasing house prices (Kelsey 1995; Ongley 2013; Rashbrooke 2013).

Lack of representation: Māori are underrepresented in all the key institutions and roles in the housing sector, from central government agencies, to regional councils, to planners, to architects (Brown 2018; Ngā Aho 2017). This lack of representation means that Māori values and practices often do not fit within the housing sector, which

translates into disadvantage in terms of state assistance and in suitable forms of housing that represent Māori ways of living (Mills et al. 2015; Waldegrave et al. 2006)).

Results: Opportunities for Māori housing

In this section the interventions for addressing the housing crisis noted in both the interviews and review are outlined. Firstly, interventions that can be immediately implemented within current institutional settings are outlined, before examining structural interventions.

Interventions

Increase in state housing: One often referred to intervention is the need for a significant increase in state houses. A number of interviewees stated that more rental state houses need to be built, noting that the current Kiwibuild project aims to sell the houses, whereas a traditional state house is rented and that Kiwibuild homes are out of the price range for many Māori.⁷ The development of these rent-controlled state houses would help ease the property market, and provide pathways for Māori to enter home ownership.

Leaders, mentors and educators: An intervention commonly mentioned in both the interviews and review was the need for investment in Māori leaders, mentors and educators across the housing sector (New Zealand Productivity Commission 2012; Te Māngai Penapena Pūtea 2015; Te Puni Kōkiri 2015). The purpose of this intervention is to develop Māori capability, or provide capability support, for Māori to navigate the sector on an equal footing with Pākēha. These leaders, mentors and educators may work for an iwi, the public sector, or non-governmental entity (Office of the Auditor General 2011). What is important is that they are able to help Māori to overcome the hurdles that limit housing security, particularly those that emerge out of financing, planning and consenting and they are able to represent Māori in the public and private sectors.

⁷ KiwiBuild is a New Zealand government housing programme that intends to build 100,000 homes over ten years that will be sold below market rate.

Alternative finance: Finance for Māori, both on Māori land and in general, is needed. In both the literature and among interviewees the need for alternative finance options was strongly outlined including the following (Centre for Social Impact, 2016; Listokin et al. 2017; New Zealand Productivity Commission 2012; Rittner et al. 2017; Te Puni Kōkiri 2015):

- *Rent to buy* schemes, which enable people who cannot save a deposit to buy their own home, the home owner pays rent for the home for a set time period, and at the end of the contract's term, they have to pay the remaining amount.
- *Shared equity* schemes allow a third party such as a bank, a government agency, a rūnanga or a trust to co-own a property by taking on a share of the mortgage, reducing the owner's deposit and weekly mortgage payments. The exact ratio of shared equity would depend on the situation and the co-owner, but various models see the home owner with between 25-75% of the mortgage and the co-owner with the remainder.
- *Impact investments* are made by organisations and funds with the intention of generating social and environmental impact as well as a financial return. The investor expects a profit though this profit may or may not be at the same level as traditional investment.
- *Loan guarantee schemes* by the Crown may be a solution that banks would support and would in turn support the price of the investment. Iwi may also be in a position to consider this. Community Trusts are working in this area but some models do not have banking support. However, the criteria will need to be able to accommodate low income individuals and Māori land owners for these guarantees to have any utility.
- *Public-private partnerships* are similar to loan guarantees by the government, as often the state will act as the guarantor of the loan while the private actor will provide the loan. However, problems were noted with this finance option due to the complexity of loan criteria between government and private actors.

- *Intergenerational mortgages* are an extended time-period mortgage, which is more common in Sweden and Japan, where high property prices have already made 25-30 year mortgages obsolete. The intergenerational model fits well with the Māori worldview. However, the utility of these mortgages would depend on the interest rates and the fixed term periods. A major issue is that it would see the next generation born into debt.
- *Direct lending* involves either the government, or some other entity with the capital, bypassing finance institutions and lending straight to the mortgagee. The Crown would be the ideal provider as they are able to secure loans internationally at unprecedented low interest rates.

Public sector accommodation and understanding of Māori culture: Another intervention offered in the interviews was for an increased public sector accommodation of Māori as well as greater understanding of Māori cultural issues. With regard to accommodation, many noted that public sector bureaucratic policy is inflexible and does not permit housing solutions geared to context. In both interviews and the review it was indicated that more Māori are needed in the public housing sector and general improvements in cultural competency to support Māori approaches to housing and community. As a number of interviewees explained, Māori housing and communities were whanau-oriented and that housing options with shared facilities are needed (Kaka 2017).

Secure tenancy: While one of the key thrusts of this project is the importance of ownership over rental, this is clearly not the only solution. Some Māori will remain in rentals, due to either choice or other circumstances. In this case, tenancy needs to be made more secure, with specific solutions mentioned including the introduction of multi-decade leases, improving the quality of rental stock and redressing the imbalance between landlords' and tenants' rights (New Zealand Productivity Commission 2012; Whitaker 2017).

Solutions that require structural change

Regulatory reform: Significant regulatory reforms are needed to reduce the costs of consenting and permitting home building – particularly in relation to Māori land. More specifically, reform of the Resource Management Act 1991, which is the single most important Act regulating the use of land in New Zealand, is needed to streamline consent processing and the inclusion of cultural and social aspects into planning processes (New Zealand Productivity Commission 2017). Another area of regulatory reform noted was costs created by the building code and the potential for New Zealand to accept materials tested in other countries.

Tax reform: One of the key mechanisms a government has in changing economic behaviour is tax. The most commonly referred to tax in the housing sector is the capital gains tax (CGT), which would tax the profits made when selling a property. However, a key issue with a CGT is that its lack of popularity makes it a politically problematic solution for any party, another major issue is the complexities of implementing any CGT. While the interviewees were generally not in favour of a CGT there were positive references in the review (Eaqub and Eaqub 2015; Jacomb 2014). A CGT is not the only taxation solution, with more general reforms that focus on restoring income and wealth equality as well as more targeted taxes such as ring-fencing tax losses on rental properties (Cheung 2011; Eaqub and Eaqub 2015).

Intervention in the market: Overall the interventions outlined demand significant state interventions in what has become a failed market. Since 1991 the New Zealand government has taken a 'hands off' approach to the housing market, which has seen Māori home ownership plummet and housing quality fall. This has significant ramifications for Māori in terms of wealth accumulation and general life opportunities. Our analysis of the data and the feedback from experts suggest that a range of market interventions are needed including: a significant increase in state housing; making available alternative financing options to support Māori home ownership; the introduction of regulation to improve the quality of rentals, pricing and security of tenure; the streamlining of building regulations; and tax reform. Taken as a whole, these interventions require what could be called a structural value change by the

government. The neoliberal reforms have seen the government distance itself from many of the obligations of housing, particularly of either directly providing sufficient housing or indirectly ensuring the institutional framework provides equal opportunity so that all citizens are able to either own their own home or afford to live in a warm, dry and secure home.

Discussion

A review of the literature and in-depth interviews with a number Māori housing experts reveals and reinforces that many of the most significant constraints to Māori home ownership and housing security are structural in nature. The central government has removed itself from intervening in the market and making the regulatory changes needed. This is iterated by the PricewaterhouseCoopers (2009) report from a decade ago which concluded, the New Zealand Government's macro-economic policy tools are in danger of being dwarfed by the impact of increasing housing prices. Their scoping report examined the interrelationship between economic policy and the housing market and found that there was limited knowledge of this interface. The report warned that the government's capacity to significantly influence the housing market was waning. Not only are the inequalities between those with the capital to enter the housing market growing, but the government's ability to redress this imbalance appears to be diminishing. Consequently, while some positive financial and legal changes have been made the stark reality is that Māori face increasing housing insecurity because of these historical and contemporary institutional constraints *and* because the government is losing the capacity to make positive changes to the underlying institutions.

That close to 90% of Māori may not own their own home by 2061 is a potential disaster. But there is more to this problem than just the tangible direct benefits that come with home ownership. Specifically, there are three aspects to home ownership that amplify the impacts of this decline: identity, social contract and social benefit.

Identity: Housing is intrinsically connected with land, home ownership implies land ownership. While land 'ownership' is a western concept, a connection to land is a

critical component of Māori identity as encompassed by the concepts of mana whenua and turangawaewae (Reid et al. 2017). Land is an ancestor and the source of personal and familial psychological and physical wellbeing. Alienation from land is more than just the loss of a resource or the loss of political autonomy – it is also a direct assault on Māori identity and while the current loss of land Māori are experiencing is not comparable to that during the first phases of colonisation it can still be seen on the same spectrum. Furthermore, growing housing insecurity amongst Māori will also threaten the integrity of key social groupings, particularly whānau and hapū, as they will inevitably become more itinerant as they will need to move more and further to find places to live. New Zealand already has one of the highest rates of ‘residential mobility’ and this looks set to increase, particularly for Māori (Howden-Chapman et al. 2013).

Social contract: While the decline in home ownership is not the first time the New Zealand Government has reneged on a deal with Māori – though arguably the settlement process has seen this original lapse somewhat ameliorated – the near elimination of Māori home ownership still threatens a core component of citizenship to this settler state. “Home ownership,” Morrison (quoted in Broome 2003, 348) wrote for the Centre for Housing Research, “remains an integral, and possibly the central component of New Zealand culture”. Likewise Eaqub and Eaqub (2015, 1) write that home ownership has “played a central role in our national identity”. New Zealand has long had what Broome (2008) refers to as an ideal of the ‘home-owning democracy’ that is, critically, a central if implicit part of the social contract between citizens and state. As colonised people, this social contract is critical for Māori, who were promised citizenship by the Crown and the benefits that come with it. Yet now this social contract is threatened – once again – by the decline in Māori home ownership rates.

Social benefit: A number of reports have found that home ownership is not only beneficial for individuals and whānau but also for wider society both socially and economically (Nana et al., 2017; New Zealand Housing Foundation 2017; Waldegrave & Urbanova 2016). In fact, the BERL (Nana et al., 2017) report even noted that that equity assistance towards purchase by the government would still leave it in a better

position after a conservative fifteen-year period, than at baseline. Home ownership is so beneficial to wider society that even when the government provides financial assistance the state's ledgers are still better off. Not only does the decline in Māori home ownership have repercussions for Māori individuals, whānau and as a collective, it also has significant financial and societal implications for New Zealand as a whole.

Conclusion

There are a number of causes of the Māori housing crisis, which is precipitating social and economic problems. While this article has outlined many, two are fundamental: Māori losing their intergenerational capital base through colonisation and the neoliberal reforms of the nineteen eighties and nineties. The first impoverished Māori and the second removed the structural housing supports that were working to increase Māori home ownership rates and housing quality. State intervention in the market is required to reverse the trend to produce more homes, more efficiently, and at lower prices, while ensuring that Māori are able to access these homes through income related rents, direct lending, mentoring, support, and an accommodating public sector. At the same time, more focus needs to be placed on ensuring that new housing is culturally congruent.

Many consider that the government has an implicit social contract, and arguably an Article 3 responsibility, to ensure that Māori possess housing security. The central governments 'hands off' approach to the housing market has failed, with the negative trend in Māori housing statistics serving as the warning klaxon, indicating a new direction is needed. The interventions outlined in this article in many ways reflect the need for a return to government housing policies and approaches that existed prior to 1991; albeit updated for current circumstances. However, such a shift is also dependent upon a return to values that recognize the role of government in providing housing security as a public good, which simultaneously generates direct and indirect economic and social advantages to individuals, whānau, communities and the country as a whole.

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