New Zealand Population Review, 48, 46–77.

Useful Citizens: Citizenship, Capital and Māori Housing Outcomes

MATTHEW ROUT*

Abstract

This paper examines the Māori housing crisis through the changing nature of citizenship and associated transfers of capital between the signing of the Treaty of Waitangi in 1840 and 1999. One way of framing the Treaty, and subsequent sales deeds, is as land traded for citizenship. Māori finally received the citizenship promised in these legal documents between the 1940s and 1980s, with commensurate increases in capital and, consequently, home ownership. The reforms of the 1980s and 1990s saw citizenship change again, with Māori capital and home ownership suffering as a consequence.

Keywords: Māori, housing, home ownership, citizenship, wealth

Whakarāpopotonga

Ka mātai te pepa nei i te mōrearea whai whare noho o te Māori mā te āhua panoni o te kirirarautanga me ngā whakawhiti pūrawa i waenga i te hainatanga o te Tiriti i 1840 me te tau 1999. Ko tētahi huarahi tāparepare i te Tiriti me ngā tīti hoko whenua ko tērā o te whenua i tauhokohokotia mō te kirirarautanga. Kātahi anō te Māori ka whiwhi i te kirirarautanga i kī taurangitia i aua puka ā-ture i waenga i ngā tau 1940-1980, me ngā pikinga anō i ngā pūrawa, ā, whai muri, te whai whare hei rangatira. I panoni anō tēnei mea te kirirarautanga nā ngā whakahoutanga o ngā tau 1980 me te 1990, me te aha ka kino haere te pūrawa me te pupuri whare a te Māori.

Ngā kupu matua: whai whare Māori, whai whare hei rangatira, kirirarautanga, kaupapahere whai whare

Māori home ownership rates peaked in 1991 and have been trending downwards since, forecast to approach zero by the mid-21st century (Rout et al., 2019). This paper examines this trend through the intersection of citizenship and capital, because each can be understood as helping or hindering home ownership, and because they are deeply vexed and intrinsically

* Dr Matthew Rout is a senior research fellow at the Ngāi Tahu Centre at the University of Canterbury.
Email: matthew.rout@canterbury.ac.nz

entwined issues for Māori, tracing back to the Treaty of Waitangi / Te Tiriti o Waitangi.

One way of framing the Treaty is as a trade of citizenship for land, or natural capital. The citizenship offered was initially relatively limited, although the sales deeds that followed made more tangible and extensive promises. The Crown failed to fulfil its end of the bargain for a century, while profiting enormously from the land it obtained as Māori financial capital diminished. After 'paying the price' during the Second World War, the Crown extended an expanded citizenship to Māori. For the next four decades, the Crown largely lived up to its promise, redistributing capital to Māori through full employment and across welfare, health, education and housing expenditure.

This social citizenship was essentially revoked in the 1980s and 1990s as the Crown first restructured the economy and then retrenched the welfare system. The seismic shocks of the late 20th century had a disproportionate impact on Māori, changing the nature of citizenship. The drastic structural changes also saw the concept of housing transformed from a right of citizenship into a means to generate capital gains, excluding the majority of Māori who were unable to invest in the speculative housing market.

The inevitable result has been the decline in Māori home ownership. It could also be argued this was also yet another fundamental failure by the Crown to live up to its end of the deal laid out in 1840.

Māori citizenship and capital over time

1840s–1900s

The first Treaty Article allowed Britain to establish government over its settlers, the second guaranteed ongoing Māori authority over their own affairs and established the exclusive right of pre-emption of the Crown, and the third gave Māori the rights and privileges of British subjecthood, which transformed into New Zealand citizenship

(O'Sullivan, 2019). This transformation is a core focus of the paper, though a brief examination of the differences between subjecthood and citizenship is necessary. Godfery (2016, p. 6) notes that Article 3 "promises Māori all of the 'rights and privileges of British subjects'—citizenship, essentially", conflating subjecthood and citizenship. Similarly, citizenship scholar Humpage (2008, p. 250) explains that "Article Three… effectively incorporated Māori en masse as British citizens." There are, however, key differences. *Subjecthood* here can best be thought of as a subset or particular form of citizenship. Both infer a reciprocal relationship between a person and either the state (citizenship) or the monarch (subjecthood) encompassing rights, obligations and, in particular, resource flows (Humpage, 2008). *Citizenship*, however, is broader, more fluid, and infers a degree of active participation from the people. It functions as a mechanism of social cohesion and thus changes in its application depending on context. While reference to subjecthood is more accurate in 1840, for simplicity's sake, the paper will focus on the transformation of citizenship over time.

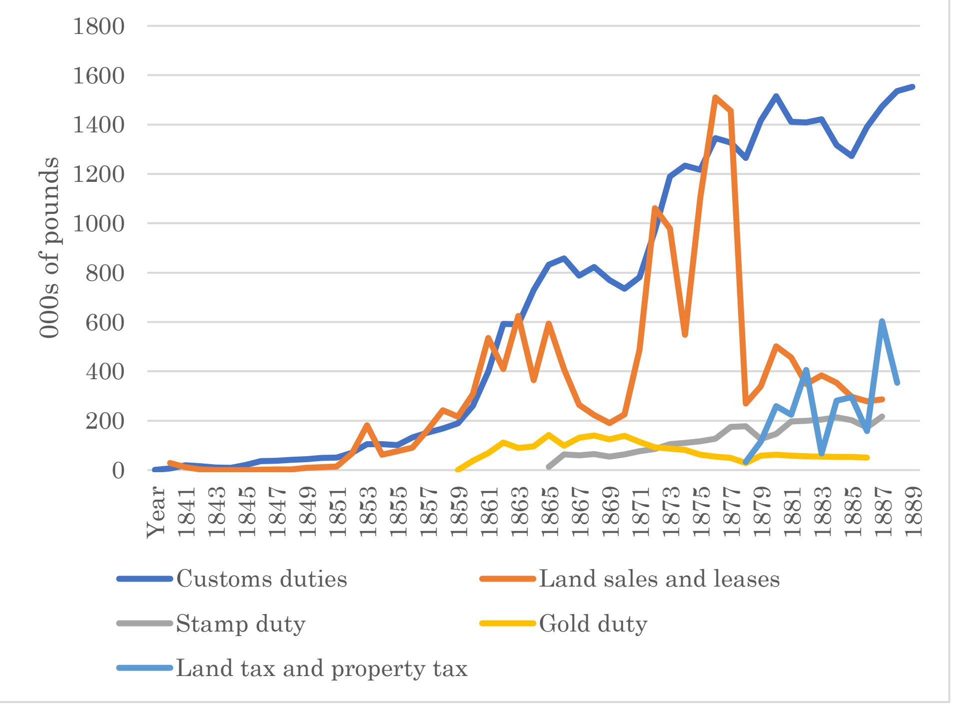
In return for the citizenship offered in the English version, Māori ceded sovereignty (Article 1) and gave the Crown an exclusive right to buy Māori land (Article 2). Therefore, one possible way of framing the Treaty is that citizenship was exchanged for capital in the form of land – though it should be noted this is somewhat reductionist and in no way is the sole or even most important way this founding document can be viewed. In 1840, O'Sullivan (2019) explains, "British subjecthood was a limited promise. It contained few 'rights and privileges'. There was certainly no right to participate in government. No expectation that one's voice mattered." Up until the 1920s, citizen rights were "predominantly given effect as rights of political citizenship and within the justice system" (Jones & Linkhorn, 2017, p. 142). To some degree, the Crown extended this 'political citizenship' to Māori. Māori men with freehold land were given the vote in 1852, and all Māori men gained suffrage in 1867 when four Māori seats were created in Parliament (Jones &

Linkhorn, 2017). Both the land clause and the disproportionate number of seats meant this citizenship was limited, though much of the wider settler populace were also granted relatively weak citizenship at this time. Māori men gained full suffrage 14 years before Pākehā males and plural voting disproportionately favoured those with land in multiple electorates (Humpage, 2008; Jones & Linkhorn, 2017). Critically, the land sale deeds conducted under the aegis of the Treaty, constituting what Belich (quoted in O'Malley 1999, p. 137) calls "a hundred little treaties", provide a more expansive way of viewing the exchange of citizenship for land. Successive governors-general realised that "many tribes would willingly provide land for settlement in the expectation that the real payment would come through other than monetary means: through the introduction of more settlers, providing new markets for their products and increasing the value of their reserves, through public works programmes, schools, hospitals, hostels and other perceived benefits of European settlement, along with continual Crown promises to protect Maori interests" (O'Malley, 1999, p. 141). One reason Māori often accepted low financial sums for their land was because the Crown was essentially promising them a nascent form of social citizenship, which guarantees "a basic level of economic and social welfare" (Humpage, 2011, p. 2). This promised social citizenship was far beyond that offered to the wider populace in the 19th century, aligning more closely with the period between the 1930s and 1980s that Humpage (2008) identifies as New Zealand's "social citizenship regime". However, as the numerous Waitangi Tribunal reports attest, the Crown rarely delivered on the promises made in these sales deeds.

The second focus is on capital transfers, mainly financial capital as measured in money and liquid assets but also, in this period, natural capital, here understood as land. The post-Treaty decades saw an almost total transfer of land from Māori to settlers via the Crown. Māori were paid a pittance for their natural capital (Hooper & Kearins, 2003). One estimate is that the Crown paid

£21,150 – roughly $2.6 million adjusted (2021) – for two-thirds of the country under pre-emption (Fyer, 2018). While the ratio changed over time, Hooper and Kearins (2003) show that in the years after the Treaty, the Crown was on-selling the land for around ten times what they paid Māori. Pool (2015, p. 196) writes, “It is an understatement to say that Maori were ‘deprived of their resources’; their loss was so thorough that it was akin to robbery.” Much is made of the fact that the majority of the land was sold rather than confiscated, but as Boast (2008, p. 82) writes, “Maori might as well have given their North Island lands to the Government for all the economic difference it made.” Easton (1995) calculated the losses of one iwi was $883 million in 1995 dollars. This was through both land loss during raupatu/confiscation (~$376 million) and indirect losses (~$507 million). The indirect losses were calculated based on the fact that at the time of raupatu, Māori and Pākehā material conditions were roughly similar and assumes that this continued, with a particular focus on income deficit across time. In the South Island, the quantification of loss was calculated by Ngāi Tahu, who held most of the island. “In the early 1990s,” Fisher (2017) explains, “the prairie value (that is the value of the land based on its original state) of the approximately 34.5 million acres purchased between 1844 and 1864 was around $13 billion.” The financial capital realised by the Crown through land sales was considerable, forming a significant part of its operating budget. Goldsmith’s (2008) data on Crown revenue shows that land sales between 1841 and 1888 generated £15,989,900, which was 27.7 per cent of total government revenue during the period, as shown in Figure 1.

Figure 1: Government revenue



1900s–1945

The period between 1900s and 1945 was a time of economic stagnation for most Māori. While they were employed in the settler economy, this was supplemental. Māori maintained a "semi-independent … economy … They dwelt mainly in the country and lived from tending their own land or fishing supplemented by spasmodic labouring on roads or farms by men and domestic service by women" (Thompson, quoted in Pool, 1991, p. 122). The economic opportunities and schooling, housing and welfare promised in the land sales were virtually non-existent. It was only with the combined push of the Great Depression and the pull of manufacturing jobs during and after World War 2 that the Māori population began one of the fastest and most comprehensive urbanisations in history (Rout & Walker, 2021).

Elected in 1935, the First Labour Government set about implementing wide-ranging, progressive social and economic reforms, passing the watershed Social Security Act in 1938. Over the following decade, New Zealand constructed a welfare state that provided security 'from cradle to grave' and delivered an equality of outcome via the equitable distribution of capital through health, education, welfare and housing expenditure (Humpage, 2008). The development of social security systems globally had seen "the social contract notion broadened to incorporate the idea that citizenship was not only political, whereby citizens held enforceable political rights; social citizenship meant that citizens could also hold social rights that could be protected as part of the social contract" (Stephens 2015, pp. 910–911). The "First Labour Government set about transforming the political citizenship system to a social-citizenship system where social rights were equal with procedural (i.e. political) rights such as voting" (Godfery, 2016, p. 6). However, before World War 2, the position of the Savage Government was that "Māori were not yet considered fully capable of entering into citizenship in the fullest sense of the word. Māori could not be trusted to manage money and, as primarily rural and collective populations, they did not live lives of the same standard as other New Zealanders" (Stephens, 2015, p. 915). Therefore, "while Māori were to be included in the new 1938 Act on equal terms, they would not actually receive the same entitlements as other New Zealanders" (Stephens, 2015, p. 915). World War 2 would change both Māori hopes and state needs.

"By the war's end," Stephens (2015, p. 929) explains, "Māori had very high expectations that they would be able to benefit from their incorporation into full social and political New Zealand citizenship, having paid a terrible price in war casualties." Māori statesman Āpirana Ngata even wrote a book equating service as the 'price of citizenship' (Godfery, 2016). In 1945, the Maori Social and Economic Advancement Act was signed, removing inequalities in benefit payments that had been included in the 1938 Social Security Act (Labrum, 2004). In law, if not in practice, Māori were now full citizens and beneficiaries of the welfare state. While, as Humpage (2008, p. 252) states, "the rights of citizenship were rarely applied to Māori in an 'equal' or 'universal' manner' … the following three to four decades would see Māori receive a relatively significant redistribution of capital, or social wage, in exchange for citizenship. One key caveat is that the Act also disempowered [Māori] relative to the position they had attained in the political economy during the war." The welfare state has been criticised as continuing the assimilatory pressures of previous policies and there is no arguing with this position (Stephens, 2015).

From the state's perspective, Māori were needed to provide labour as the country industrialised (Easton, 1998). Māori were "actively encouraged by the state to migrate from their traditional centres of residence to meet the needs of capitalist production in cities. Welfare state institutions were used to facilitate this shift through relocation programmes (including access to state housing rentals) and redirection of economic assistance from rural to urban areas" (Humpage, 2010, p. 542). Māori were lured to the towns and cities by "successive governments [who] used the institutions of the welfare state to encourage Māori to urbanise in order to facilitate development of the post-war urban economy" (Stephens, 2015, p. 930). Much of the state's rhetoric combined references to economic outcomes with promises of citizenship. In 1937, the Undersecretary of Native Affairs (quoted in Stephens, 2015, p. 915) exclaimed that: "To put it in the broadest sense we must assimilate the Maori into useful and self-respecting citizenship." Revealing the consistency of narrative within the Government, a decade later Prime Minister Fraser exclaimed that "if 'treated fairly', Maoris would become 'good and useful citizens' and would make a 'valuable contribution to New Zealand life'" (Orange, 1977, p. 162). The state needed Māori labour to generate capital as the economy changed and it used the promise of expanded social citizenship with full employment and the social wage to bring them into the towns and cities, and into the settler economy, turning them into 'useful citizens'. Humpage (2008, p. 252) reveals the intricate connection between citizenship and capital underlying the welfare regime, explaining that by basing "social security on universal principles and in funding it from taxation, rather than individual contributions, the first Labour government aligned social security closely with citizenship."

For several decades, this exchange between Māori and the state, of the former being 'useful' – essentially generating financial capital – and the latter conferring the full and expanded status of 'citizen' on Māori, including the redistribution of capital, was largely upheld. Urbanisation can be seen as the physical manifestation of this exchange, with housing a core attribute. As Hunn wrote in his infamous 1960 report:

> It would be a good thing if the Maori people, with customary realism, could come to regard the ownership of a modem home in town (or country) as a stronger claim to speak on the marae than ownership of an infinitesimal share in scrub country that one has never seen … Turangawaewae based on home ownership would be a realistic gesture of recognition of those Maoris who have proved themselves of some consequence as citizens and have demonstrated their own love of a particular plot of land in a practical way.[1]

It was, however, an irreversible exchange. As Walker (1990, p. 502) explains, "Adjustments" for urbanising Māori "included finding regular employment, and commitment to the cash nexus by meeting obligations on mortgages, rates, rent, power-charges, hire purchase and taxes … Once committed to this system, the migrants were irrevocably integrated into the economic system of mainstream society."

1945–1990s

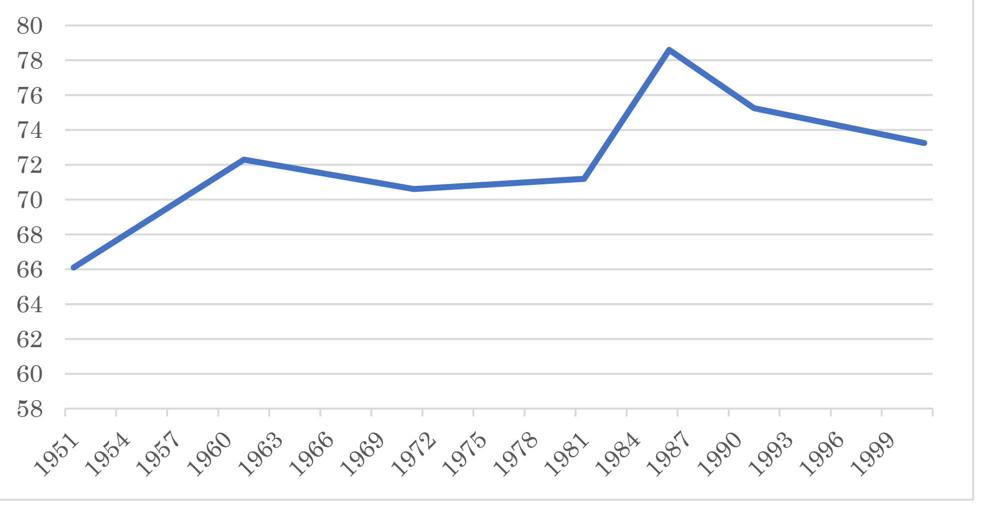
The late 1940s to the early 1970s was a time of significant economic growth (Poata-Smith, 2013). New Zealand was governed under a Keynesian consensus, with the state controlling incomes, prices, domestic credit, import quotas and tariffs, interest rates and exchange transactions. This enabled the state to pursue its goals of full employment and comprehensive social welfare, both fundamental components of social citizenship (Humpage, 2011). Roper (1997, p. 4) summarises this period as one "characterised by sustained economic growth fuelled by historically high levels of profitability and productive investment, full employment, low inflation, rising real wages, and the absence of prolonged balance of payments problems owing to the historically favourable terms of trade." During this period, as Easton (1998, p. 38) explains, "the size of New Zealand's industrial sector has been comparable to that of other OECD countries, with a manufacturing sector larger than the agriculture sector by contribution to GDP since the 1950s, and by employment since the 1940s." Furthermore, the "manufacturing sector created jobs and saved foreign exchange, thus contributing to goods and services to material welfare and to the full employment of psychological welfare" (Easton, 1998, p. 38). This all came to an abrupt halt in the mid-1970s, when New Zealand, along with the rest of the developed world, "entered a prolonged period of economic and political crises" (Poata-Smith 2013, p. 150).

Urbanisation brought about a slow but relatively steady increase in Māori capital in the first decades. Belgrave (2012, p. 18) explains that "Maori achieved the most dramatic increases in social and economic well-being during the decades immediately following the Second World War. These … coincided with the protected welfare state and can be attributed … primarily to higher incomes as a result of urbanisation and full employment." Urbanising Māori moved into a labour market where the state ensured that low-skilled jobs were relatively easy to find and well paid (Roper, 1997). As Chapple (2000, p. 113) explains:

> Maori entering urban areas were unskilled and poorly educated in terms of their new urban working environment because of poor rural schooling, few incentives to acquire an education in rural areas, and because of limited family resources. In addition there was little or no incentive to acquire skills through education on arriving in towns, since the world-wide compression of wage differentials during the long post-war boom meant that unskilled jobs, in addition to being plentiful, paid well relative to skilled jobs.

Income for Māori males and females over 15 years as a percentage of non-Māori income peaked in 1986 (see Figure 2).

Figure 2: Māori income as a percentage of non-Māori income



Notes: 1. Data from Gould (2008).
2. 1991 and 2001 data were averaged from Māori descent and Māori ethnic group.

Even more revealing, in 1961, the average income of Māori males was almost 90 per cent that of non-Māori males (Coleman et al., 2005). While income parity was never reached, there is a power in rising outcomes. Poata-Smith (2013, pp. 149–150) makes an important point:

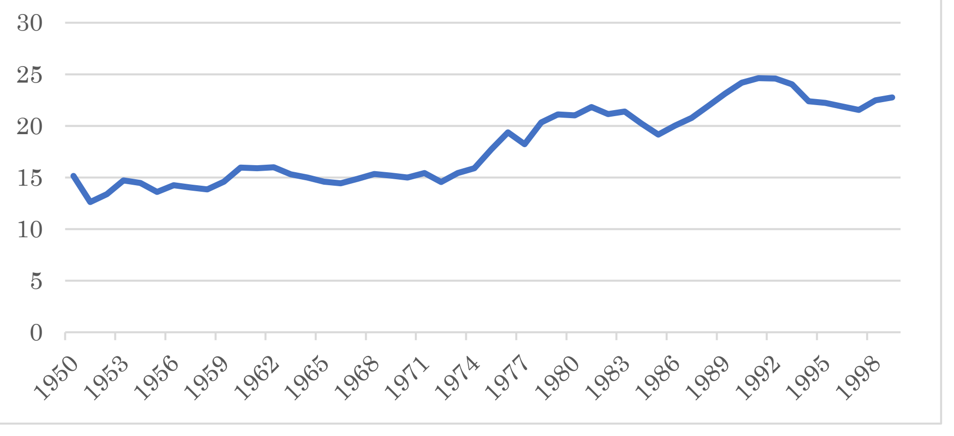
> [During this period,] Māori social and economic inequalities were viewed largely as a technical and temporary problem that would be resolved once Māori families were fully integrated into the labour force of an expanding capitalist economy … with economic growth occurring in advanced capitalist countries at such a scale that output would double every sixteen years, each generation could expect to be roughly twice as well-off as its parents and four times as well-off as its grandparents.

Income as a proxy for financial capital provides some insight into the citizenship-capital exchange, but another significant redistribution of capital during this period was in the form of the social wage. As Coleman et al. (2005, p. 18) explain:

> [During this period,] government transfers to Māori increased dramatically. Money was provided to improve housing; loans became available for land development; and Māori became entitled to unemployment benefits, old age pensions, a family benefit and free medical services. These transfers had a large beneficial effect on Māori income, and hence living standards. In rural areas they may have increased income by a third, and in all places they provided income to the poorest. Housing standards improved, with the fraction of the population in living in substandard housing declining from over two thirds to under one third between 1936 and 1951.

Government expenditure on social wage, excluding housing, as a percentage of GDP peaked in 1991, as shown in Figure 3.

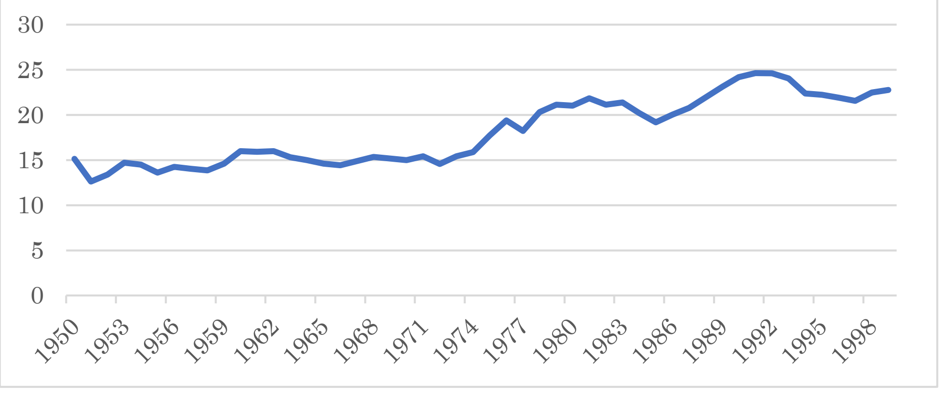
Figure 3: Social wage as a percentage of GDP



Note: Data from Gibbons (2017).

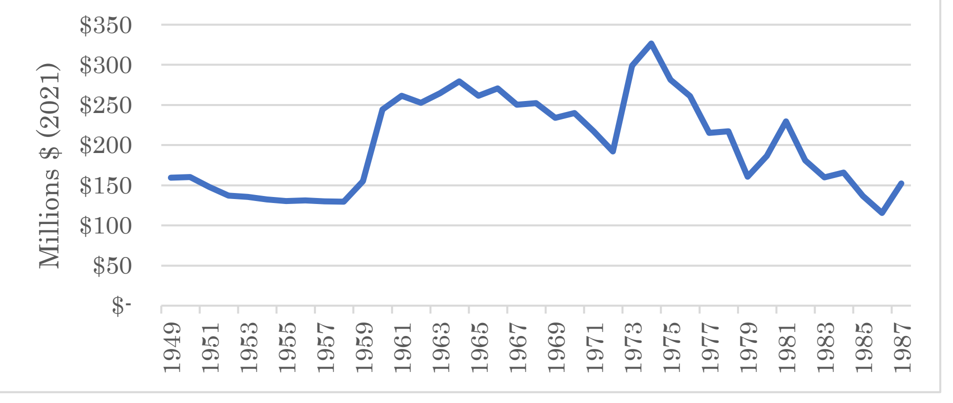
There are no easily accessible records of specific expenditure on Māori across these areas. Using Māori as a percentage of population per annum provides a very imprecise way of calculating the social wage. Certainly, citizenship rights were rarely applied to Māori in an equitable manner so these figures should be seen as a rough guide. In terms of housing, as Krivan (1990) has shown, expenditure on Māori housing was never equivalent to population, at least until 1967. Still, Māori were receiving a relatively significant redistribution of capital during this period. Figure 4 shows Māori social wage, excluding housing, as a proportion of access to social wage (social wage as a percentage of GDP and Māori as a percentage of population). The general trend throughout the period is upward, although the 1990s can be seen as a time of stagnation, with 1999 seeing Māori acquiring roughly the same percentage of the social wage as in 1988.

Figure 4: Māori percentage of social wage



Social wage only provides vague insight, as it lumps a diverse array of policies and programmes together. The Universal Family Benefit (UFB) provides a more targeted, singular metric of the social wage. Introduced in 1946, the UFB was not means tested, incorporating all families with children under 16 into the social security system until the benefit was discontinued in 1991. Because of this universality, the UFB can arguably be seen as the ultimate expression of social citizenship. It also had a substantial impact on housing outcomes, as it was able to be capitalised for use as a deposit on a new home between 1958 and 1986 (Rout & Walker, 2021). Between 1949 and 1987 (Statistics New Zealand Yearbooks do not have data available for the last few years of the UFB), the Crown spent just over $52 trillion adjusted (2021) on the UFB and its capitalisation. Māori had much larger whānau than non-Māori for much of this period, so they would have benefitted at a higher rate than non-Māori. The following Māori-specific calculations are very imprecise as they have been obtained from the aggregate national data using Māori as a proportion of population and the Māori fertility rate versus the national average. Based on this formula, Māori would have received around $8 trillion adjusted (2021), or just over 15 per cent of total UFB expenditure when the Māori populace was around 7 per cent at the start of the period and 12 per cent by the end. This is shown on a per annum basis in Figure 5.

Figure 5: Māori UFB adjusted for inflation and fertility rates



While Māori are unlikely to have benefitted from the wider social wage equally, it is more likely they did from the UFB as it was used to encourage urbanisation and capitalisation was promoted in key Māori media at the time (Woods, 2002). As Woods (2002, p. 126) notes, "The Department of Maori Affairs strongly encouraged Maori families to benefit from the scheme." Belich (2002, p. 474) explains that the UFB "must have been a real boost to large Maori families, increasing incomes by around 50 per cent. In terms of cash if nothing else, the period 1945–75 was something of a golden age for Maori." The UFB "brought ready cash into every household and made Maori spending power more conspicuous" (McClure, quoted in Labrum, 2004, p. 448). In 1953, the chairman of the Social Security Commission (quoted in Hearn, 2019, p. 191) suggested that "the evident improvement in health and general well-being of Maori children since the introduction of the universal family benefit is possibly a reflection of the increased family incomes." Arguably, the UFB represents one of the most significant sources of capital redistribution from the Crown to Māori until the Waitangi settlements.

The 1980s and 1990s saw a two-punch combo land on Māori as both pillars of social citizenship were withdrawn. The first blow was the restructuring of the economy; the second was the retrenchment of the welfare safety net just as a recession hit. Māori were incredible vulnerable to the economic restructuring because they were concentrated "disproportionately in a narrow range of low-skilled secondary-sector occupations, including manufacturing, construction, public utility and state-sector industries" (Humpage 2010, p. 542). Protected behind regulatory barriers and the security of state-ownership, these stable, often 'lifelong' jobs became increasingly precarious as the New Zealand government removed the barriers and either sold or commercialised its 'state-owned enterprises'. Humpage (2010, p. 542) makes a similar argument, noting how urbanisation "concentrated Māori disproportionately in a narrow range of low-skilled secondary-sector occupations, including manufacturing, construction, public utility and state-sector industries." The precarity of the Māori position would become apparent.

If the First Labour Government had hamstrung the market in servitude to society, the Fourth Labour Government unshackled it, allowing it to run roughshod over society. Worse yet, the "reforms did not in fact deliver the greater productivity and overall improved economic conditions and increased wellbeing that was given as the reason for the extensive reform strategy" (Thorns, 2006, p. 21). "Instead," as Easton (2018, p. 39) notes, "the New Zealand economy stagnated for seven years in terms of real per-capita income. The incomes of the bottom three-quarters of the country fell." As Easton (2018) explains, the labour market weakened, reducing the number of jobs, while margins for skills increased so wages fell, and taxes favoured higher incomes. The reforms "left the burden of adjustment to be carried by those at the bottom of the income distribution – who were disproportionately Māori" (Easton, 2018, p. 39). The impacts were so significant that the bottom third of income earners, which included most Māori, took 20 years for their real incomes to recover to the 1984 base (Easton, 2017).

The deindustrialisation, economic liberalisation and the privatisation of many state entities in the 1980s had a severe impact on Māori, who suffered large-scale job losses as they were "particularly vulnerable when the secondary sector contracted" (Humpage, 2010, p. 542). The deindustrialisation of the New Zealand economy saw the country pivot from manufacturing towards the finance and business services (Easton, 1998). This transition from the secondary to tertiary sector marked the end of the first pillar of social citizenship. Māori unemployment had already begun to increase during the 1970s as the economic shocks had taken hold, and by 1981, "12 percent of Māori males and 17 percent of females were unemployed, several times higher than the unemployment rates of non-Māori" (Coleman et al., 2005, p. 15). From 1988, "the Māori unemployment rate rose sharply, from 13.5 per cent in March 1988 to a high of 27.3 per cent by March 1992" (Poata-Smith, 2013, p. 151). "One-fifth of the Māori working-age population lost their jobs in the two years from March 1987 to March 1989, a figure approximately four times higher than for the non-Māori population" (Humpage, 2010, p. 542). When Humpage (2010, p. 542) notes that "the narrowness of their education and skills … [meant] many Māori were not well placed to take advantage of new growth areas in the economy", she elides the underlying drivers that had limited Māori employment options, though the restricted nature of Māori economic choice during this period was clear.

The National Government's 1991 budget delivered the second punch by essentially dismantling the welfare state, just as Māori needed it most. Most "universal provisions such as student allowances, health subsidies and the family benefit were eliminated" (St. John, 1993, p. 38), benefits were cut by between 5 and 27 per cent, user-pays requirements in hospitals and schools were introduced, and a raft of changes to housing policy (discussed in the next section) were made. This budget "created the most punitive set of welfare policies of any OECD country designed to make the claiming of benefits less attractive" (Shirley, 2018). "The 1991 Budget", Murphy (1997, p. 269) states, "marked an important watershed in the re-fashioning of New Zealand's welfare state." The New Zealand economy went into recession in 1991, exacerbating an already bad situation (Easton, 2018). Income parity declined during this period: "Māori-to-European ratio of average annual incomes for males declined from 76% in 1986 to 67% in 1996, whilst the ratio for females declined from 86 to 80%" (Dixon & Maré, 2007, p. 572). There is, Chapple (2000, p. 111) explains, "very strong evidence that Maori were disproportionately affected by the economic restructuring and disinflation of 1987–92."

"One of the consequences of the neoliberal reforms and the introduction of a 'free market' in New Zealand", as van Meijl (2020, p. 86) explains, "was a tremendous rise in inequality and widening gaps, not necessarily between Māori and Pakeha, but within Māori society as well as within Pakeha society." Van Meijl (2020) is not alone in noting that from the 1990s, the divisions became premised as much on class as ethnicity, with Māori just more likely to occupy the lower socio-economic classes (see Chapple, 2000; Poata-Smith, 2013). As Poata-Smith (2013, p. 154) explains:

> One of the features of recent decades has been the growth of inequality and social polarisation within Māori communities. While Māori have been disproportionately represented in the bottom 60 per cent of households, household economic surveys from 1982 to 1996 show that Māori have also been consistently represented in the top 40 per cent. The growing social inequalities in New Zealand society have not affected all Māori equally: a minority have directly benefitted from the fiscal agenda that was implemented from 1984 onwards.

The debates over whether the disproportionate number of impoverished Māori is an issue of class or ethnicity is somewhat irrelevant when viewed over a longer timescale. Māori loss of capital in the first 60 years of colonisation was tangentially an ethnicity issue, as were the earlier issues during urbanisation, though as time has gone on, the ethnic factors have become less important and the role of socio-economic class more salient. Trying to distinguish between class and ethnicity in a settler society is difficult as they are intrinsically entwinned, particularly in the early phases.

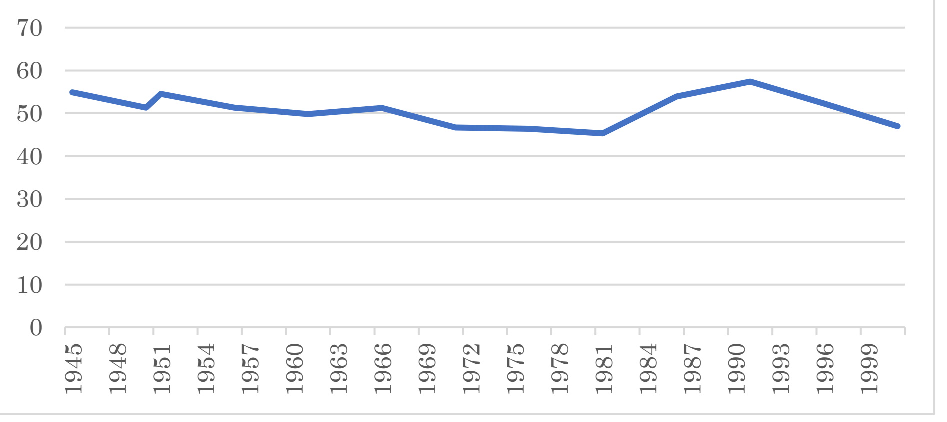
The erosion of the two pillars of social citizenship during the 1980s and 1990s was significant. Differences between Māori and non-Māori incomes increased again in the 1990s, and throughout the 1980s and 1990s roughly 25 per cent of Māori were in the bottom income quintile and around 50 per cent were in the bottom two quintiles, while just over 10 per cent were in the top quintile (Easton, 2018). By the end of the 20th century, Māori unemployment had come down to 14 per cent, though this was still twice the general unemployment level, and Māori aged over 15 years made up 10 per cent of the same population yet had only 4 per cent of the capital (Johnson, 2003). In 2002, the mean net worth of European/Pākehā was $119,000 and the median net worth was $21,700, while for Māori the mean was $38,900 and the median $800 (Scobie & Gibson, 2002). At the same time, social wage expenditure had dropped substantially across all areas except health (Gibbons, 2017). A telling finding is that Māori most disadvantaged at the end of the 1990s were those living in rural areas (Chapple, 2000). The gains made by urbanised Māori, four-fifths of the total Māori population, before the 1980s and 1990s meant that they were still in a better position in terms of capital than those who did not urbanise.

During the 1980s and 1990s, New Zealand moved from what was widely understood as social citizenship (Hackell, 2013; Humpage, 2008) to what the Humpage (2008, p. 254) calls a "*contractual citizenship* regime", which prioritises "the obligations, rather than rights, of citizenship", and Hackell (2013, p. 138) refers to as "*taxpayer citizenship*", where "citizenship shifted from the goal of relative social equality with a focus on the disadvantaged and excluded to the taxpayer entitled to value for money and tangible returns on his/her investment." From the 1980s, citizenship underwent its own neoliberal transformation, contingent on paying tax and focused on obligations over rights. "Under this model," as Thorns (2006, p. 21) notes, "citizens became consumers and accountability is measured in terms of efficiency and this is interpreted as achieved through the market." Just as Māori incomes were approaching parity, citizenship changed from focusing on an equality of outcomes to an equality of opportunity. The fundamental fallacy of equality of opportunity is that it assumes an equal footing from the outset, yet Māori capital loss over the generations following 1840, inter alia, meant that their outcomes, in housing and beyond, would never be equal.

State housing policy and Māori home ownership

Māori home ownership declined from 1945 to the 1970s, as shown in Figure 6. However, this needs to be viewed within the wider context of urbanisation. In effect, Māori moved from largely substandard rural housing to higher-quality urban housing (Rout & Walker, p. 2021). At the same time the Māori population nearly tripled, so even as the home ownership went from just above 50 per cent to around 45 per cent in 1981, the raw number of home owners and the quality of the housing was still shifting dramatically (Rout & Walker, 2021). The focus here will be on examining state housing policy and Māori home ownership from the 1970s–1990s because after decades of decline, ownership rates rose by 12 per cent during the 1980s before dropping again after 1991. These trends, therefore, demand scrutiny of this period.

Figure 6: Percentage of Māori dwellings owned by occupants



The 1970s saw the Government reduce "its investment in cheap homes" (Ferguson, 1995, p. 56). Treasury had been advocating the "gradual withdrawal of the government from lending for housing" (Ferguson, 1994, p. 236). The 1972–1975 Labour Government's housing policies "proved to be the swan-song of the approach first developed in the 1950s. They interrupted a longer-term decline in state lending" (Ferguson 1994, p. 239). Yet even in this swansong, the new notes of fiscal austerity and the rollback of the state's role were audible. In 1974, the Labour Government created the Housing Corporation of New Zealand (HCNZ). The substantiating Act allowed for extensive ministerial control, leaving HCNZ "open to political manipulation" (Murray 1981, p. 156). Furthermore, the Act did not set out the criteria needed to qualify for a loan, nor was there any appeal authority (Murray, 1981). This provided increased flexibility, facilitating tighter budgetary control over spending.

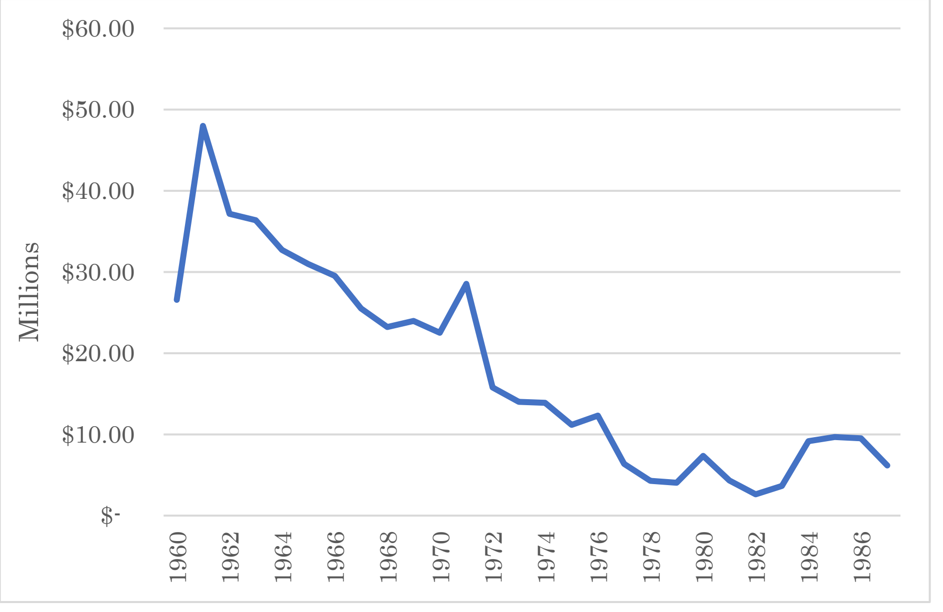
Taking power in 1975, Muldoon's National Government "cut back the amount of money loaned by the Housing Corporation, and raised interest rates" (Bassett & Malpass, 2013, pp. 15–16). This was also the year that saw the most building consents issued for residential dwellings (Bassett & Malpass, 2013). House prices increased dramatically in the first half of the 1970s, then as the economic shocks hit, they slumped by 40 per cent between 1974 and 1980 and did not recover in real terms until the end of the 1990s

(Bassett & Malpass, 2013). The Government abandoned interest rate controls in 1976, which resulted in such a rapid expansion of sources of private lending that it had to intervene to limit money supply (Ferguson, 1994). In 1979 the Government changed the HCNZ lending rules for both the family benefit capitalisation (FBC) and state loans, which had previously only been available for new houses (Bassett & Malpass, 2013). Consequently, for the first time, "the number of loans for existing houses exceeded the number of loans for new houses" (Murray, 1981, p. 164). This, along with rising land prices and shrinking margins on cheaper houses (Productivity Commission, 2012), precipitated a significant decline in new affordable housing construction.

Also in 1979, the Government failed to raise the income limit of the FBC (Rout & Walker, 2021). When it was introduced in 1958, the £1000 maximum capitalisation was equivalent to almost $52,000 adjusted (2021); by 1979, it was equivalent to just under $25,000 adjusted (2021). As a result, "In the 1979–80 financial year, 1236 fewer capitalisations were made than in the previous year" (Murray 1981, p. 164). The amount Māori received from the UFB capitalisation per annum, adjusted for inflation and fertility rates, can be seen in Figure 7.

The decline and decay of FBC and state lending by the 1980s can be considered the death knell of a dual dynamo that had worked in tandem to drive affordable housing construction and home ownership in the previous decades. The former providing a deposit and the latter cheap and accessible finance with reasonable terms. Māori in particular lost a pathway to home ownership that had allowed them to bypass both lack of capital and discrimination. As Ferguson (1995, p. 57) outlines, "Maori families had been particularly dependent on family benefit capitalisations and concessionary interest rates in order to become homeowners."

Figure 7: Māori UFB capitalisation adjusted for inflation and fertility rates

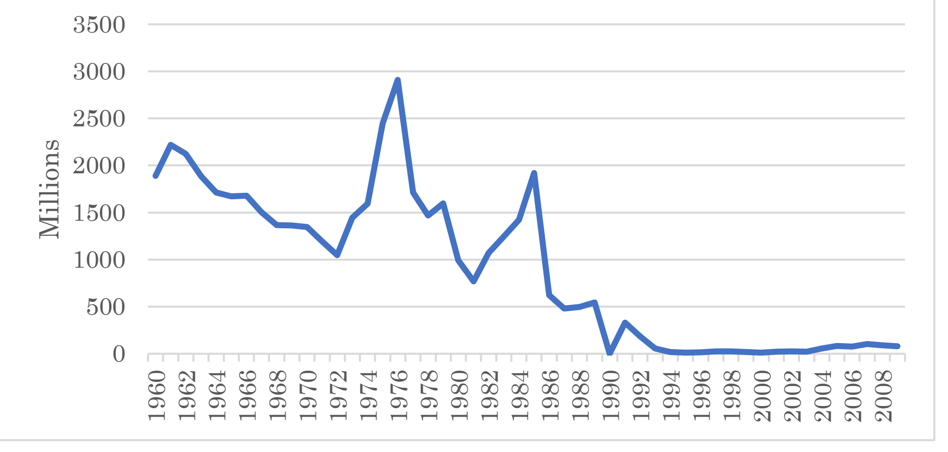


The 1980s marked a period of extreme tension over housing policy. Prime Minister David Lange even made Helen Clark Minister of Housing in 1987 partially to stop the right wing of the party from restructuring the housing sector (McAllister et al., 2019). Pressure was on the Labour Government, with Treasury (quoted in Paul et al., 2020, p. 7) advising that it saw "little need for any state enterprise to provide rental accommodation or lending services". Rather, Treasury advocated housing supply be coordinated by the private sector, seeing the role of government as the provider of targeted rental subsidies to citizens on low incomes (Paul et al., 2020). However, Labour largely resisted these pressures. Clark (quoted in Paul et al., 2020, p. 7) "rejected and resisted Treasury advice on state housing stating that 'vouchers don't build houses'."

Regarding Māori home ownership increases during the 1980s, this was the decade policy "shifted towards those likely to suffer from discrimination in the housing market" (Waldegrave et al., 2006, p. 30). Ferguson (1995, p. 4) reinforces this, noting that "housing welfare policy targeted to the poorest groups did not emerge in a consistent and comprehensive form until the 1980s", before noting that this was "something that had a direct impact on Maori, with so many of them located amongst the country's lowest income earners." "Two important schemes directly affecting Maori home ownership", Murphy and Cloher (1995, p. 326) explain, "were 'Homestart', a deposit assistance programme directed toward low- and modest-income earners, and the Papakainga Housing Scheme (PHS), which aimed to remove legal barriers to the development of Maori home ownership on collectively owned land." Between 1986 and 1990, over 30,000 loans worth a combined $600 million were issued under Homestart, each loan worth between $6000 and $10,000 (Murphy & Cloher, 1995). By comparison, the PHS only provided 510 loans up to 1990 (Davey & Kearn, 1994). While these schemes, and Homestart in particular, no doubt helped move the dial, they were only instigated in 1986. The most significant increase of ownership, nearly 9 per cent, occurred between 1981 and 1986. This could be due to access to FBC, which was abolished in 1986. FBC was, however, worth $4000, or just over $10,000 in real terms, and just under $100 million was capitalised during the 1980s, whereas Homestart saw six times the total amount loaned, with each loan worth more. Crucially, however, this period between 1981 and 1986 also correlates with the most substantial increase in Māori income parity in three decades, where incomes rose by 7.4 per cent. During the 1980s, houses prices were roughly three years' annual household income (Eaqub & Eaqub, 2015).

Up until 1989, the Department of Māori Affairs had played a central role in financing housing (Krivan, 1990; Waldegrave et al., 2006). "By the end of the scheme in 1989", Waldegrave et al. (2006, p. 30) note, "over 24,000 Māori households had purchased or built a house through loans provided by Māori Affairs." The Department's objective had been "the promotion of the health, education, and general social well-being of all members of the Maori race" (Murphy, 2000). HCNZ took sole responsibility for Māori home loans after 1989 and Māori "now found themselves dealing with a commercial entity about to shed itself of its housing asset" (Murphy, 2000, p. 397). During the 1980s, 86 per cent of Māori housing finance came from either HCNZ or the Department of Māori Affairs (Rout et al., 2019). Government capital assistance for new builds effectively flatlined during the 1980s (Saville-Smith, 2019), as shown in Figure 8.

Figure 8: Government capital assistance to new builds in real terms (Q4 2017)



When the National Government took power in 1990, "the benign, some might say 'paternalistic', state support that had prevailed from the end of the Second World War gave way to a hard-nosed market-based approach" (Johnson, 2003, p. 8). National made drastic structural reforms to the housing sector when they passed the 1992 Housing Restructuring Act, including cutting the number of state houses being built, introducing full market rents for state housing, turning the newly created Housing New Zealand (HNZ) into a State Owned Enterprise required to return a profit, and selling the government's mortgage portfolio to the banking sector (Rout et al., 2019). Before these changes, state house rents were restricted to a maximum of 25 per cent of income; by the end of the decade, 10.5 per cent of HNZ tenants were paying more than 50 per cent, with another 13.9 per cent paying between 40 and 50 per cent (Waldegrave, 2000). Because it was required to return a profit, HNZ could no longer offer subsidised rents, which lead to large rent increases for state tenants.

State house numbers, relative to population, peaked in 1991 (McAllister et al., 2019). During the 1990s, the government extracted around $900 million by way of share repurchases from HNZ (Johnson, 2003). The termination of the state-owned mortgages saw a first sale of $500 million of mortgages to the private sector, and by "2000 these sales had reached $4 billion and represented the second largest – but least acknowledged – privatisation of public assets" (Johnson, 2003, p. 8). Then in 1993, the Accommodation Supplement was introduced, completing National's sweep of market-driven reforms (Johnson, 2003). The Accommodation Supplement replaced the Accommodation Benefit, and while it appeared to provide more money, it "fuelled rapid increases in rents, and actually left many tenants materially worse off because of the abatement formulae involved in setting and allocating the supplement" (Johnson, 2003, p. 8). Ultimately, "the Accommodation Supplement became an important subsidy that supported the expansion of the private rental market" (Murphy, 2014, p. 898). These reforms were rushed through, which only compounded their inherent problems. The reform process was an "explicit retreat from a long-held commitment, on the part of the state, to the provision of public housing" (Murphy, 1997, p. 269). As Ferguson (1994, p. 260) concludes, "The withdrawal of the state from being a major player in the lending market and, to some extent, a direct builder of housing, brought a loss of influence and control over the physical quality of housing and of the environment."

In the 1990s, Māori home ownership began to decline, and by the end of the decade it was almost at the same level as 1981 – all the gains made in the 1980s were lost. This was driven by a range of factors. First and foremost, the massive increase in Māori unemployment and decline in real income during the 1990s can be seen as the key underpinning causes. More directly, the "removal of financial controls … served to increase the cost of mortgages for lower-income groups [including a disproportionate number of Māori] whose after-tax household incomes either remained static or declined in real terms" (Broome, 2008, p. 352). Also, market rents in state housing and greater exposure to the private rental market had a disproportionate impact on Māori ability to save for a deposit. Furthermore, "the changes to New Zealand's housing finance system that led to a decline in rates of owner occupancy across-the-board generated highly negative distributional outcomes for lower-income groups because they occurred at the same time as the country's system of social protection was retrenched" (Broome, 2008, p. 353). It is argued here that the rise and fall of Māori home ownership during the 1980s and 1990s was at least partly due to the relative capital of Māori across these decades, with income parity declining in the 1990s just as the social wage was reduced and Māori unemployment peaked.

The one-two punch of the 1980s and 1990s hit Māori housing outcomes just as housing turned into the most profitable form of capital generation in the country. As Thorns (2013, p. 22) explains, the "data show that owners of property during the 1970s and 1980s have generally seen their asset improve faster than the rate of inflation so transferring and storing wealth in their property." That is, if the owners were able to hold onto their property during the tumultuous 1990s. Unfortunately, as the data show, increasing numbers of Māori do not own their own homes and are missing out on the most reliable and profitable way of increasing their capital in this new era of New Zealand citizenship. Ironically for Māori, as Eaqub and Eaqub (2015, p. 32) note, "by far the biggest culprit behind higher house prices … is the cost of land." Furthermore, "Māori have been unable to accumulate intergenerational wealth which … is achieved through home ownership" (Wotherspoon & Woodely, 2020, p. 16). There has been "a marked decline in the potential for inheritance of property amongst Maori households and thus a substantial erosion of their assets. Such a change makes it unlikely that the tenure distribution of the Maori population will change in the foreseeable future" (Thorns, 2013, p. 30).

Conclusion

Since 1840, Māori capital has been largely tied to the changing conceptions of citizenship. In the decades after the Treaty of Waitangi / Te Tiriti o Waitangi was signed, Māori lost most of their capital through land sales, which contributed a significant proportion of state revenue, even as the Crown failed to deliver on the expanded citizenship promises made in the sales deeds. Following World War 2, the Crown finally delivered on its promise. Māori capital increased through both rising incomes and the social wage, and home ownership levels also began to trend positively as Māori were incorporated into the social citizenship of the post-war state. However, the concept of citizenship changed again. The economic reforms and welfare retrenchment of the 1980s and 1990s saw the state focus on equality of opportunity over equality of outcome. Capital was no longer to be redistributed equitably and housing was no longer a right that came with citizenship but rather an asset that taxpaying citizens could use to increase their capital. The manifest changes of those decades unleashed a speculative market that would see house prices in New Zealand explode over the coming decades as capital inequality bloomed and increasing numbers of Māori were locked out of home ownership. Looking back over the decades, it seems that just as Māori were regaining a degree of the capital lost in the 19th century, it was taken from them again as the nature of what it meant to be a citizen was changed again. Certainly, capital has been redistributed to Māori through Treaty settlements since the 1990s; however, this is a collective rather than individual/whānau capital which has not widely percolated back down to whānau and has not moved the needle significantly in terms of personal capital or home ownership.

Notes

1 Cited in White, B. (1996). *Supplementary Report on the West Coast Settlement Reserves* (A Report Commissioned by the Waitangi Tribunal for the Taranaki Claim (WAI 143)), p. 27. https://forms.justice.govt.nz/search/Documents/WT/wt_DOC_93782079/Wai%20143%2C%20M020.pdf

References

Bassett, M., & Malpass, L. (2013). *Priced out – How New Zealand lost its housing affordability.* The New Zealand Initiative. https://www.nzinitiative.org.nz/reports-and-media/reports/priced-out/document/36

Belgrave, M. (2012). *Social policy history: Forty years on, forty years back* [Paper presentation]. Affording our Future Conference, Wellington. https://www.wgtn.ac.nz/cpf/publications/pdfs/1.8-Belgrave-paper.pdf

Belich, J. (2002). *Paradise reforged: A history of the New Zealanders from the 1880s to the year 2000.* University of Hawaii Press.

Boast, R. (2008). *Buying the land, selling the land: Governments and Māori land in the North Island 1865–1921*. Victoria University Press.

Broome, A. (2008). Neoliberalism and financial change: The evolution of residential capitalism in New Zealand. *Comparative European Politics*, *6*(3), 346–364. https://www.researchgate.net/publication/233699003_Neoliberalism_and_Financial_Change_The_Evolution_of_Residential_Capitalism_in_New_Zealand

Chapple, S. (2000). Maori socio-economic disparity. *Political Science*, *52*(2), 101–115. https://doi.org/10.1177/003231870005200201

Coleman, A., Dixon, S., & Maré, D. C. (2005). *Māori economic development - Glimpses from statistical sources* (Motu Working Paper 05–13). Motu Economic and Public Policy Research. https://www.motu.nz/our-research/population-and-labour/individual-and-group-outcomes/maori-economic-development-glimpses-from-statistical-sources/

Davey, J. A., & Kearns, R. A. (1994). Special needs versus the 'level playing-field': Recent developments in housing policy for indigenous people in New Zealand. *Journal of Rural Studies, 10*(1), 73–82. https://doi.org/10.1016/0743-0167(94)90007-8

Dixon, S., & Maré, D. C. (2007). Understanding changes in Māori incomes and income inequality 1997–2003. *Journal of Population Economics*, *20*(3), 571–598. https://www.researchgate.net/publication/24059363_Understanding_Changes_in_Maori_Incomes_and_Income_Inequality_1997-2003

Easton, B. (1995). *The economic and social impact of the raupatu. Evidence to the Waitangi Tribunal Claims to the Eastern Bay of Plenty Region* (WAI 146). http://www.eastonbh.ac.nz/1995/10/the_economic_and_social_impact_of_the_raupatu/

Easton, B. (1998). The de-industrialization of New Zealand. In *Labour, Employment and Work in New Zealand 1998* (Conference Proceedings), pp. 38–46. https://doi.org/10.26686/lew.v0i0.997

Easton, B. (2018). *Heke tangata: Māori in markets and cities*. Oratia Media.

Eaqub, S., & Eaqub, S. (2015). *Generation rent: Rethinking New Zealand's priorities*. Bridget Williams Books.

Gibbons, M. (2017). Government expenditure in New Zealand since 1935: A preliminary reassessment. *Policy Quarterly*, *13*(2), 56–64. https://doi.org/10.26686/pq.v13i2.4664

Godfery, M. (2016). Whose citizenship anyway? *Set*, *3*, 4–9. https://doi.org/10.18296/set.0050

Ferguson, G. (1994). *Building the New Zealand dream*. Dunmore Press with the assistance of the Historical Branch, Department of Internal Affairs.

Ferguson, G. (1995). *Background report for the WAI 60 Claim.* Ministry of Justice. https://forms.justice.govt.nz/search/Documents/WT/wt_DOC_94029549/Wai%2060%2C%20A002.pdf

Fisher, M. (2017). *Quantification of loss – negotiations with the Crown*. https://ngaitahu.iwi.nz/our_stories/quantification-loss-negotiations-with-the-crown-tk76/

Fyer, A. (2018, August 2). *Treaty of Waitangi: What was lost*. Stuff. https://i.stuff.co.nz/national/104100739/treaty-of-waitangi-what-was-lost

Goldsmith, P. (2008). *We won, you lost, eat that!: A political history of tax in New Zealand since 1840.* David Ling.

Gould, J. (2008). The distribution of personal incomes 1951 to 2006: Māori and non-Māori compared. *New Zealand Population Review*, *33*(34), 249–260. Retrieved https://www.population.org.nz/app/uploads/2010/01/nzpr-vol-33-and-34_john-gould.pdf

Hackell, M. (2013). Taxpayer citizenship and neoliberal hegemony in New Zealand. *Journal of Political Ideologies*, *18*(2), 129–149. https://doi.org/10.1080/13569317.2013.784004

Hearn, T. J. (2019). *The social and economic experience of Porirua ki Manawatu Maori: An analysis and appraisal* (WAI 2200, #A219). https://forms.justice.govt.nz/search/Documents/WT/wt_DOC_153274436/Wai%202200%2C%20A219.pdf

Hooper, K. C., & Kearins, K. (2003). Substance but not form: Capital taxation and public finance in New Zealand, 1840–1859. *Accounting History*, *8*(2), 101–119. http://dx.doi.org/10.1177/103237320300800206

Humpage, L. (2008). Revision required: Reconciling New Zealand citizenship with Māori nationalisms. *National Identities*, *10*(3), 247–261. https://doi.org/10.1080/14608940802249858

Humpage, L. (2010). Revisioning comparative welfare state studies: An 'indigenous dimension'. *Policy Studies, 31*(5), 539–557. https://doi.org/10.1080/01442872.2010.495902

Humpage, L. (2011). Neo-liberal reform and attitudes towards social citizenship: A review of New Zealand public opinion data 1987–2005. *Social Policy Journal of New Zealand*, *37*, 1–14. https://doi.org/10.1080/01442872.2010.495902

Johnson, A. (2003). *Room for improvement: Current New Zealand housing policies and their implications for our children*. Child Poverty Action Group. https://www.cpag.org.nz/publications/housing-policies-and-their-implications-for-our-children

Jones, C., & Linkhorn, C. (2017). 'All the rights and privileges of British subjects': Māori and citizenship in Aotearoa New Zealand. In J. Mann (Ed.), *Citizenship in transnational perspective* (pp. 139–155). Palgrave Macmillan.

Krivan, M. (1990). *The Department of Maori Affairs Housing Programme, 1935–1967* [Master's thesis, Massey University]. http://hdl.handle.net/10179/6503

Labrum, B. (2004). Developing "the essentials of good citizenship and responsibilities" in Maori women: Family life, social change, and the state in New Zealand, 1944–70. *Journal of Family History*, *29*(4), 446–465. https://doi.org/10.1177/0363199004267322

McAllister, J., St John, S., & Johnson, A. (2019). *The Accommodation Supplement: The wrong tool to fix the house.* Child Poverty Action Group. https://static1.squarespace.com/static/60189fe639b6d67b861cf5c4/t/61398f6c7192cb11bb9b28c5/1631162230229/190503+AS+report+May+2+final+EMBARGO+MAY+19+2019.pdf

Murphy, L. (1997). New Zealand's housing reforms and Accommodation Supplement experience. *Urban Policy and Research, 15*(4), 269–278. https://doi.org/10.1080/08111149708551372

Murphy, L. (2000). A profitable housing policy? The privatization of the New Zealand Government's residential mortgage portfolio. *Regional Studies*, *34*(4), 395–399. https://doi.org/10.1080/00343400050078178

Murphy, L. (2014). 'Houston, we've got a problem': The political construction of a housing affordability metric in New Zealand. *Housing Studies*, *29*(7), 893–909. https://doi.org/10.1080/02673037.2014.915291

Murphy, L., & Cloher, D. U. (1995). Economic restructuring, housing policy and Maori housing in Northland, New Zealand. *Geoforum, 26*(4), 325–336. https://doi.org/10.1016/0016-7185(95)00029-1

Murray, S. (1981). Public assistance in the purchase of housing. *Victoria University. Wellington Law Review*, *11*, 155–167. http://www.nzlii.org/nz/journals/VUWLawRw/1981/9.pdf

NZIER. (2003). *Māori Economic Development –Te Ōhanga Whanaketanga Māori.* Author. https://nzier.org.nz/static/media/filer_public/de/31/de315bcb-3188-4760-b21d-348382149aa0/maori_economic_development.pdf

Orange, C. (1977). *A kind of equality: Labour and the Maori people 1935–1949* [Master's thesis, University of Auckland]. ResearchSpace. http://hdl.handle.net/2292/6752

O'Malley, V. (1999). Treaty-making in early colonial New Zealand. *New Zealand Journal of History, 33*(2), 137–154. https://www.nzjh.auckland.ac.nz/docs/1999/NZJH_33_2_01.pdf

O'Sullivan, D. (2019, February 8). *The Crown is Māori too – citizenship, sovereignty and the Treaty of Waitangi*. The Conversation.

https://theconversation.com/the-crown-is-maori-too-citizenship-sovereignty-and-the-treaty-of-waitangi-111168

Paul, J., McArthur, J., King, J., & Harris, M. (2020). *Transformative housing policy for Aotearoa New Zealand: A briefing note on addressing the housing crisis.* Public Policy Institute | Te Whare Marea Tātari Kaupapa, University of Auckland. https://cdn.auckland.ac.nz/assets/auckland/arts/our-research/research-institutes-centres-groups/ppi/policy-briefings/ppi-housing-full2.pdf

Poata-Smith, E. T. A. (2013). Inequality and Māori. In M. Rashbrooke (Ed.), *Inequality: A New Zealand crisis* (pp. 148–158). Bridget Williams Books.

Pool, D. I. (1991). *Te iwi Maori: A New Zealand population, past, present & projected*. Auckland University Press.

Pool, D. I. (2015). *Colonization and development in New Zealand between 1769 and 1900: The seeds of Rangiatea*. Springer.

Productivity Commission. (2012). *Housing affordability inquiry.* https://www.productivity.govt.nz/assets/Documents/9c8ef07dc3/Final-report-Housing-affordability.pdf

Roper, B. (1997). New Zealand's postwar economic history. In C. Rudd & B. Roper (Eds.), *The political economy of New Zealand.* Oxford University Press.

Rout, M., Reid, J., Menzies, D., & MacFarlane, A. (2019). *Homeless and landless in two generations – Averting the Māori housing disaster* (Report for Building Better Homes, Towns and Cities SRA5: Kāinga Tahi, Kāinga Rua). Building Better Homes, Towns and Cities. https://www.buildingbetter.nz/publications/ktkr/Rout_et_al_2019_Homeless_&_landless_in_two_generations_KTKR.pdf

Rout, M., & Walker, G. (2021). An exploration of the Māori housing–health nexus during the mid-twentieth century. *New Zealand Population Review*, *47*, 70–107. https://population.org.nz/wp-content/uploads/2021/08/NZPR_Vol.-47_final_cr.pdf

Saville-Smith, K. (2019). *Revitalising the production of lower value homes: Researching dynamics and outcomes* [National Science Challenges]. Building Better Homes, Towns and Cities. https://www.buildingbetter.nz/publications/homes_spaces/Saville-Smith_2018_revitalising_production_lower_value_homes.pdf

Scobie, G. M., & Gibson, J. K. (2002, 13–15 November). Individual net worth in New Zealand: A preliminary analysis based on a new survey [Paper presentation]. Conference of the NZ Society of Actuaries, Rotorua. https://www.researchgate.net/profile/Grant-Scobie-2/publication/228417055_Individual_net_worth_in_New_Zealand_A_preliminary_analysis_based_on_a_new_survey/links/00b49519bf98dcf566000000/Individual-net-worth-in-New-Zealand-A-preliminary-analysis-based-on-a-new-survey.pdf

Shirley, I. (2018). *At last! A fundamental shift in social policy* [Submission – Child and Youth Wellbeing Strategy]. Available from: https://thepolicyobservatory.aut.ac.nz/__data/assets/pdf_file/0010/232876/At-last-Ian-Shirley.pdf

St. John, S. (1993). Tax and welfare reforms in New Zealand. *Australian Economic Review*, *26*(4), 37–42. https://doi.org/10.1111/j.1467-8462.1993.tb00809.x

Stephens, M. (2015). "To work out their own salvation": Maori constitutionalism and the quest for welfare. *Victoria University of Wellington Law Review*, *46*(3), 907–936. http://www.nzlii.org/nz/journals/VUWLawRw/2015/40.html

Thorns, D. C. (2006). The remaking of housing policy: The New Zealand housing strategy for the 21st century. *Housing Finance International*, *20*(4), 20. https://go.exlibris.link/CCzKrBh6

Thorns, D. (2013). Housing wealth and inheritance: The New Zealand experience. In R. Forrest (Ed.), *Housing & Family Wealth* (pp. 17–44). Routledge.

van Meijl, T. (2020). Culture versus class: Towards an understanding of Māori poverty. *Race & Class*, *62*(1), 78–96. https://doi.org/10.1177%2F0306396820923482

Waldegrave, C. (2000). *Assessing the social impacts of the New Zealand housing reforms during the 1990s*. Ministry of Social Development. https://www.researchgate.net/publication/237251608_ASSESSING_THE_SOCIAL_IMPACTS_OF_THE_NEW_ZEALAND_HOUSING_REFORMS_DURING_THE_1990s

Waldegrave, C., King, P., Walker, T., & Fitzgerald, E. (2006). *Māori housing experiences: Emerging trends and issues.* Centre for Housing Research and Te Puni Kōkiri. Available from: https://thehub.swa.govt.nz/resources/maori-housing-experiences-emerging-trends-and-issue/

Walker, R. (1990). *Ka Whawhai Tonu Mātou: Struggle without end*. Penguin Books.

Woods, M. C. (2002). *Integrating the nation: Gendering Maori urbanisation and integration, 1942–1969* [Doctoral dissertation, University of Canterbury]. http://dx.doi.org/10.26021/4042