



Te Rangahau o
Te Tuakiri Māori
me Ngā Waiaro ā-Pūtea



The
Māori Identity
and Financial Attitudes
Study

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The Māori Identity and Financial Attitudes Study |

MIFAS: Selected Descriptive Statistics Wave 1

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Houkamau, C. A., & Bahamondes, J., Dell, K., Mika, J., Newth, J., & Sibley, C. G. (Updated 3 October 2020). The Māori Identity and Financial Attitudes Study | MIFAS: Selected Descriptive Statistics Wave 1. *MIFAS Technical Documents, e01a*.

Available at: <https://www.psych.auckland.ac.nz/en/about/maori-identity-financial-attitudes-study.html>

Te Rangahau o Te Tuakiri Māori me Ngā Waiaro ā-Pūtea The Māori Identity and Financial Attitudes Study

How does cultural identity matter for Māori economic decision-making? Te Rangahau o Te Tuakiri Māori me Nga Waiaro a-Pūtea | The Māori Identity and Financial Attitudes Study (MIFAS) aims to address this question. The MIFAS is the first large-scale (n = 7,019) nationwide study of Māori aged 18 and over that aims to correlate personal cultural beliefs and practices to economic choices. This report presents selected analyses from the first wave of data collection for MIFAS. It has been designed to be accessible and easy to read as a supplement to academic publications.¹ The purpose of the document is to promote discussion and inform deeper data analyses. All statistical analyses in this report were conducted by Dr. Joaquín Bahamondes with support and comments from the co-authors.

The initial wave of the MIFAS collected data from Māori aged 18 and over who completed a pen-and-paper questionnaire in 2017. The original MIFAS survey contained over 340 items including measures of perceptions of business success, individualism versus collectivism, materialism; attitudes towards sustainability and money; access to social capital; feelings of inclusion within Aotearoa New Zealand society; utilisation of financial products and services provided by iwi organisations versus mainstream financial institutions; financial literacy; career aspirations; political orientations; and levels of stress and other measures of health and well-being.

The MIFAS research group (responsible for strategic oversight, design and day-to-day maintenance of the study) now includes; Associate Professor Carla Houkamau (Primary Investigator, Faculty of Business and Economics, University of Auckland), Professor Chris Sibley (School of Psychology, University of Auckland), Dr Kiri Dell (Faculty of Business

¹ For those who want more in-depth content, two academic papers have been produced which provide a full background to the theoretical basis and data collection processes for the MIFAS.

Houkamau, C. A., & Sibley, C. G. (2019). The role of culture and identity for economic values: A quantitative study of Māori attitudes. *Journal of the Royal Society of New Zealand*, 49(sup1), 118-136.

Houkamau, C. A., Sibley, C., & Henare, M. (2019). Te Rangahau O Te Tuakiri Māori Me Ngā Waiaro Ā-Pūtea | The Māori Identity and Financial Attitudes Study (MIFAS)-Background, Theoretical Orientation and First-Wave Response Rates. *MAI Journal: A New Zealand Journal of Indigenous Scholarship*, 8(2).



and Economics, University of Auckland), Dr Jamie Newth (Faculty of Business and Economics, University of Auckland) and Dr Jason Mika (School of Management, Massey University).

The MIFAS group are most grateful to the participants in this research who have given their valuable time and energy to be part of the study. We also acknowledge the role of our close colleague and friend, Associate Professor Mānuka Hēnare (now retired). Mānuka played an important role in the early days of the MIFAS, by supporting the development of the survey and also helping interpret it. We also acknowledge support from our funders. The Royal Society of New Zealand, who awarded the Marsden Fund Grant which allowed us to start the MIFAS. The specific grant was titled, “How great can we be? Identity leaders of the Māori economic renaissance” (15-UOA-316). Ngā Pae o te Māramatanga (NPM) (New Zealand’s Māori Centre of Research Excellence (CoRE) funded by the Tertiary Education Commission (TEC) and hosted by The University of Auckland) supported the second round of the MIFAS survey which was sent to 5,300 Māori in July-August 2020. As noted earlier, with a data set this size, phases of interrelated data analyses are required. We have barely started to “scratch the surface”, and the data analyses process is still ongoing. Data from this study will continue to be shared as continue to deepen our understanding of how cultural identity matters for Māori economic development.

Ngā mihi,

Carla Houkamau, Kiri Dell, Jamie Newth, Jason Mika and Chris Sibley

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I. General demographics

The MIFAS research proceeded in two phases. In the first, interviews gathered insights from 25 Māori business leaders. These interviews enabled us to discern several core values that motivate and inspire Māori psychologically in relation to economic choices and financial aspirations. Further, a large-scale literature review gathered published writings about Māori economic development to weave into the final survey. In the second phase, we designed the MIFAS survey and piloted it with 35 Māori respondents and three Māori research assistants before we administered it nationwide. The initial wave of the MIFAS drew a random sample of 100,000 people listed on the electoral roll who claimed Māori whakapapa. They were posted the MIFAS pen-and-paper questionnaire in September 2017.

Nearly all respondents were Māori born in Aotearoa. Only 122 (1.9 %) of the sampled participants were born outside of New Zealand. Gender bias was evident in the sample. Women comprised 4,335 [61.8 %]. The Māori population does have a higher proportion of women compared to men (51% vs 49%, respectively; Statistics New Zealand, 2018); however, that alone does not account for the MIFAS gender skew². This is not unusual for survey based research and we've discussed some of the ways to manage this bias statistically in Houkamau, Sibley and Henare (2019).

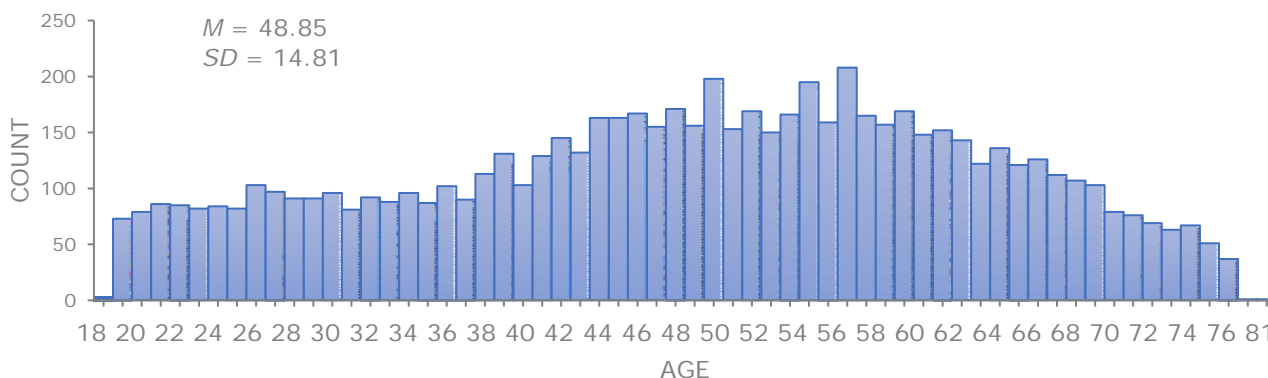


Figure 1. Distribution of age (in years) across participants

The mean age of respondents was 48.85 years ($SD = 14.81$), with a great variability, as the sample includes 18 to 83 year old people (see Figure 1).

² Statistics New Zealand. (2018). Māori population estimates: At 30 June 2018. Retrieved from <https://www.stats.govt.nz/information-releases/maori-population-estimates-at-30-june-2018>

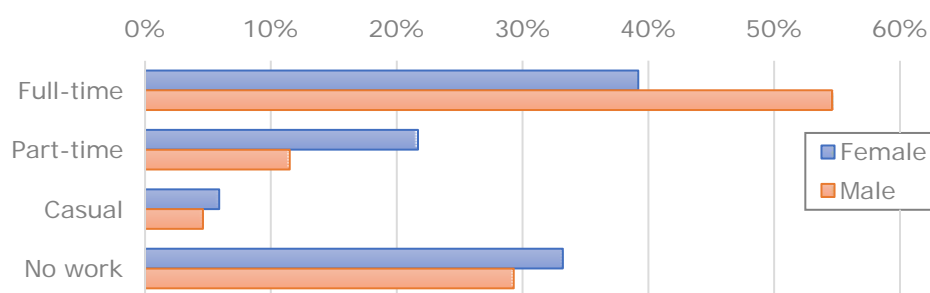


Figure 2. Gender-based differences in work scheme.

The average annual household income is \$89,057 ($SD = 80,617$). Table 2 displays participants' occupations, showing that *professionals* is the most prevalent, followed by managers, community and personal service workers, clerical and administrative workers, and laborers. The remaining occupations represent a 12.9%, and a 27.8% unreported. Figure 3 shows significant differences in occupation based on gender ($\chi^2 = 699.414$, $V_{Cramer} = .316$, $p < .001$).

Table 2. Count and percentages of occupations

Occupation (ANZSCOv12 codes)	Count	%
Managers	875	12.5
Professionals	1,507	21.5
Technicians and Trades Workers	418	6.0
Community and Personal Service Workers	679	9.7
Clerical and Administrative Workers	613	8.7
Sales Workers	197	2.8
Machinery Operators and Drivers	285	4.1
Labourers	496	7.1
Residual/Unreported	1,949	27.8

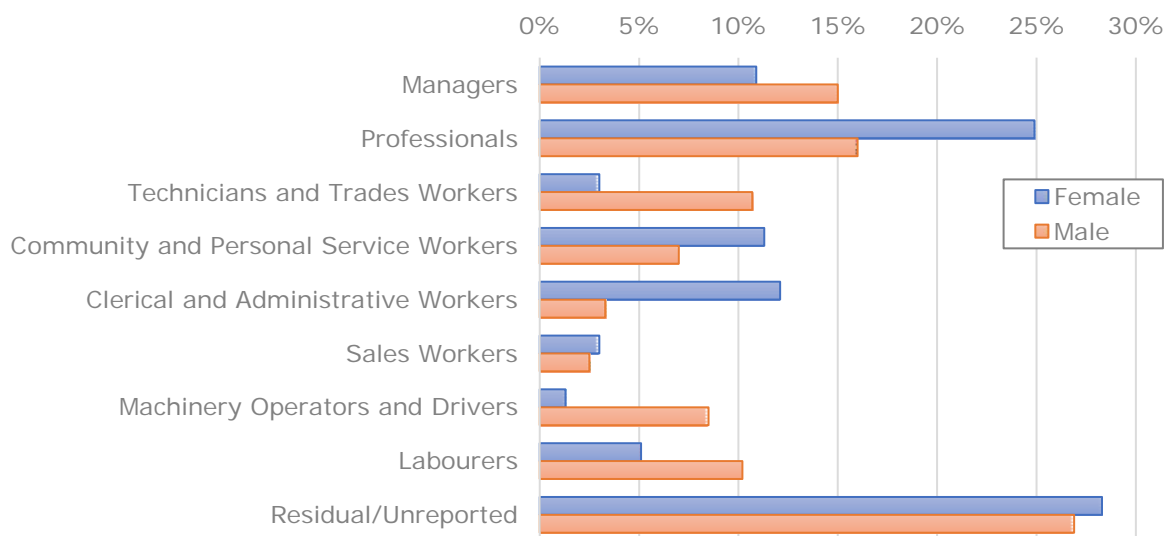


Figure 3. Gender-based differences in occupation.

Urban (3,453 [49.2%]) and rural (3,566 [50.8%]) residency is almost evenly split amongst participants. Most participants live in households with other 2-3 people ($M = 2.80$, $SD = 2.46$; see Figure 4, Panel 1), most likely to be one or two other adults, and one or two children (see Figure 4, Panel 2).

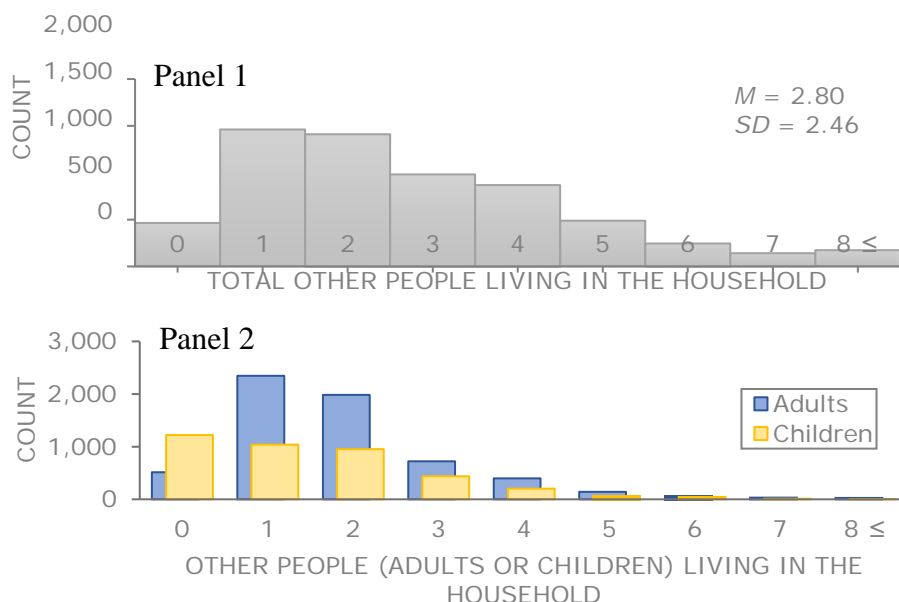


Figure 4. Distribution of people living in household.

Most respondents are in a serious romantic relationship (4,241 [60.4%]), mainly with a Pākehā, followed by Māori partner (see Table 3). Also, the great majority (5,262 [79.0%]) are parents.

Table 3. Count and percentages of partner's ethnicity

Partner's ethnicity	Count	%
Pākehā (New Zealand European)	2,626	55.7 %
Māori	1,667	35.3 %
Pacific	259	3.7 %
Asian	116	2.5 %
MELAA	36	0.8 %
New Zealander	338	7.2 %
MELAA and New Zealander	12	0.3 %
Ethnicity unreported	234	5.0 %

Ethnic affiliation

Māori are more likely to identify with more than one ethnic group than any other group in New Zealand. The 2013 Census found more than half of Māori (53.5% or 320,406 people) identified with two or more ethnic groups, compared with 46.5% who identified with Māori only. Table 4 shows Māori ethnic affiliations reported in the MIFAS.

Most participants (4,000 [57.0 %]) report another ethnic affiliation besides Māori. For example, half of respondents are Māori *and* Pākehā, followed by a 7% Māori with other European ethnicity, and over 4% who also report some pacific island ethnicity. All secondary ethnicities reported are summarized in Table 3.

Table 3. *Secondary ethnic affiliations reported by participants*

Secondary ethnicity	Count	%
Pakeha (New Zealand European)	3,509	50.0 %
New Zealander	48	0.7 %
Other European	494	7.0 %
Samoan	133	1.9 %
Cook Island	116	1.7 %
Tongan	36	0.5 %
Niuean	42	0.6 %
Tokelauan	2	0.0 %
Fijian	17	0.2 %
Other Pacific	10	0.1 %
South East Asian	8	0.1 %
Chinese	82	1.2 %
Indian	27	0.4 %
Other Asian	6	0.1 %
Middle Eastern	19	0.3 %
Latin American	6	0.1 %
African	2	0.0 %
Other	14	0.2 %

Note: Total does not equal 100% because not all participants reported a second ethnicity.

Religion and spirituality

Regarding religious and spiritual affiliation and beliefs, the majority of participants (3,668 [55.1 %]) do not identify with a religion and/or spiritual group, yet most of them report believing in God (4,208 [67.0 %]) or in some form of spirit or life force (5,481 [86.0%]).

Time usage

The MIFAS contained a number of items which measured time usage. Overall, we found that spending time with whānau, looking after children and working consumed the majority of time for participants (see Figure 5 and 6). Gender differences in time usage were noticeable in the data set, with women reporting spending more time caring for children, helping children with homework and exploring whakapapa (see Figures 7 and 8).

There were also differences between those living in urban areas and those from rural areas. For instance, urban Māori spend more time working in their employment, using the internet and social media than rural Māori do. Conversely, rural Māori spend more time doing housework/cooking, exercising, and volunteering. Rural Māori also spend more time at the marae, watching Māori TV, with Whānau, speaking Te Reo, and teaching about their culture than urban Māori. Overall, this reflects that urban life comes at the expense of dedicating time to engaging in Māori culture (see Figures 9 and 10).

Age differences were also evident, with older respondents reporting more time with whanau and participants in their 30s spending more time caring for children. Those between their 30s and 50s spend the most time at work, compared to those who are 19 or younger, and those who are 60 and above. People over 70 years of age are the ones who report working the least. There is a steady increase in hours spent watching TV (including Māori TV, and the news), volunteering, spending time at the Marae, and chatting about whakapapa as a function of age (see Figures 11 and 12).

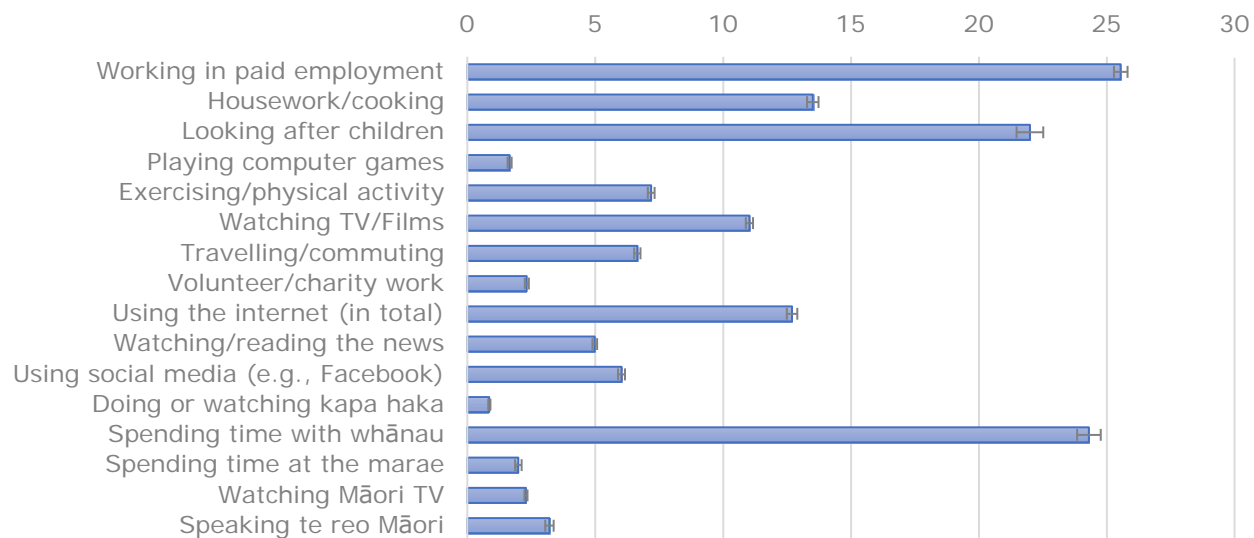


Figure 5. Average weekly hours spent in activities



Figure 6. Average weekly frequency of activities.
 Note: 0 = Never, 1 = Rarely, 2 = Often, 3 = Always.

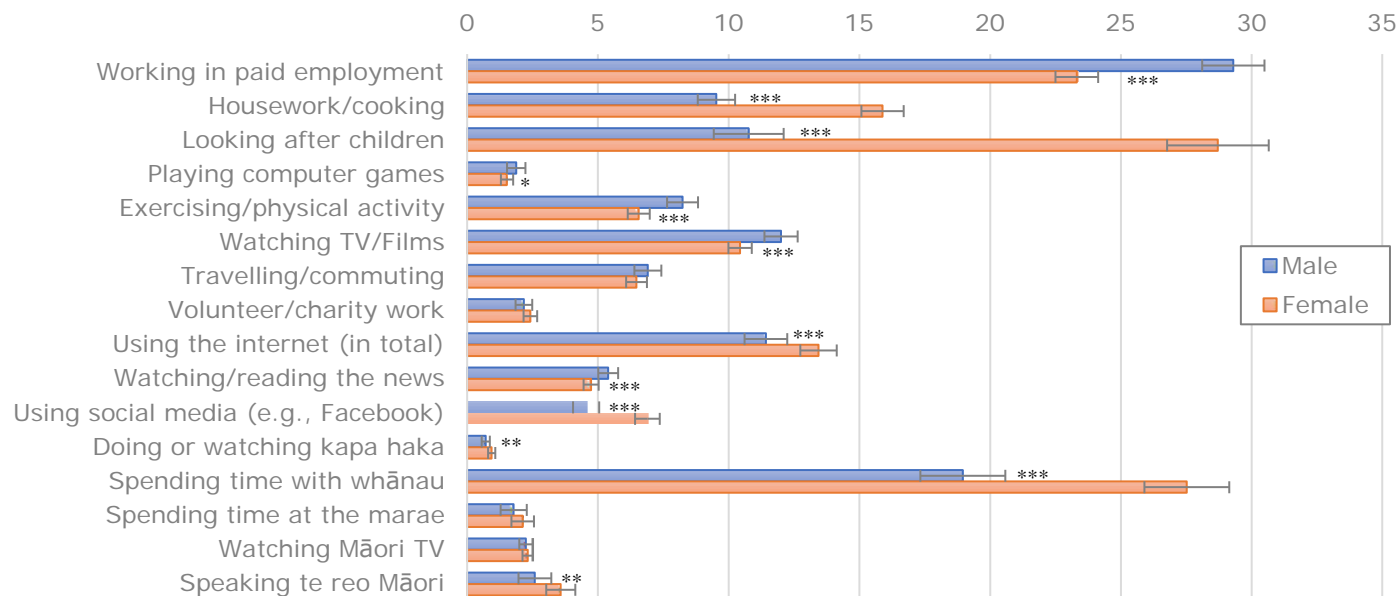


Figure 7. Average weekly hours spent in activities by Gender. * $p < .05$, ** $p < .01$, *** $p < .001$

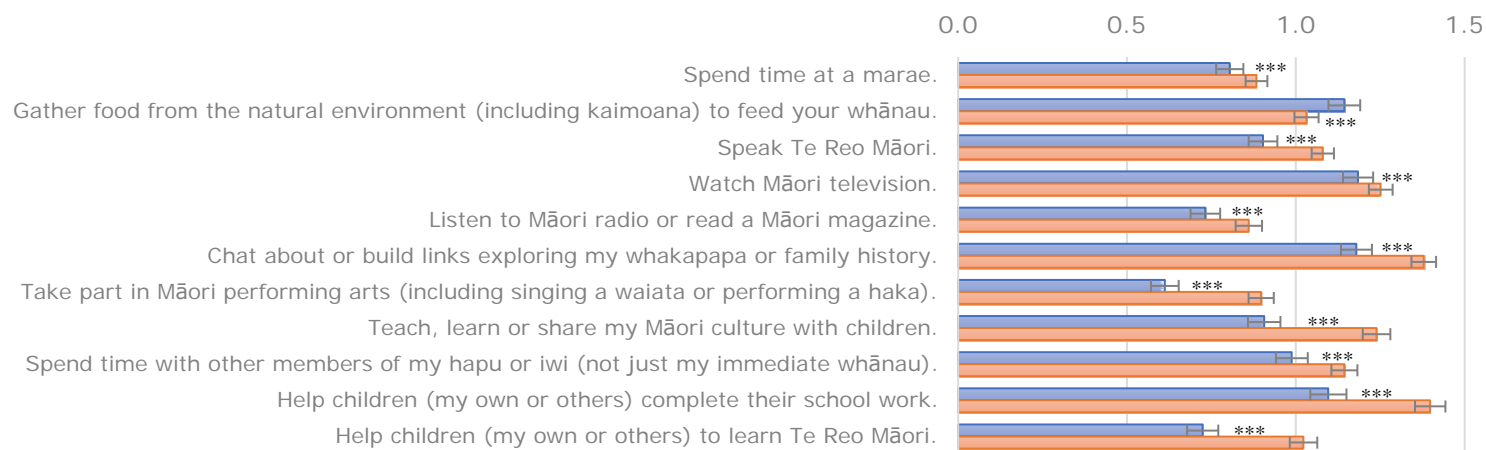


Figure 8. Average weekly frequency of activities by Gender. * $p < .05$, ** $p < .01$, *** $p < .001$

Note: 0 = Never, 1 = Rarely, 2 = Often, 3 = Always.

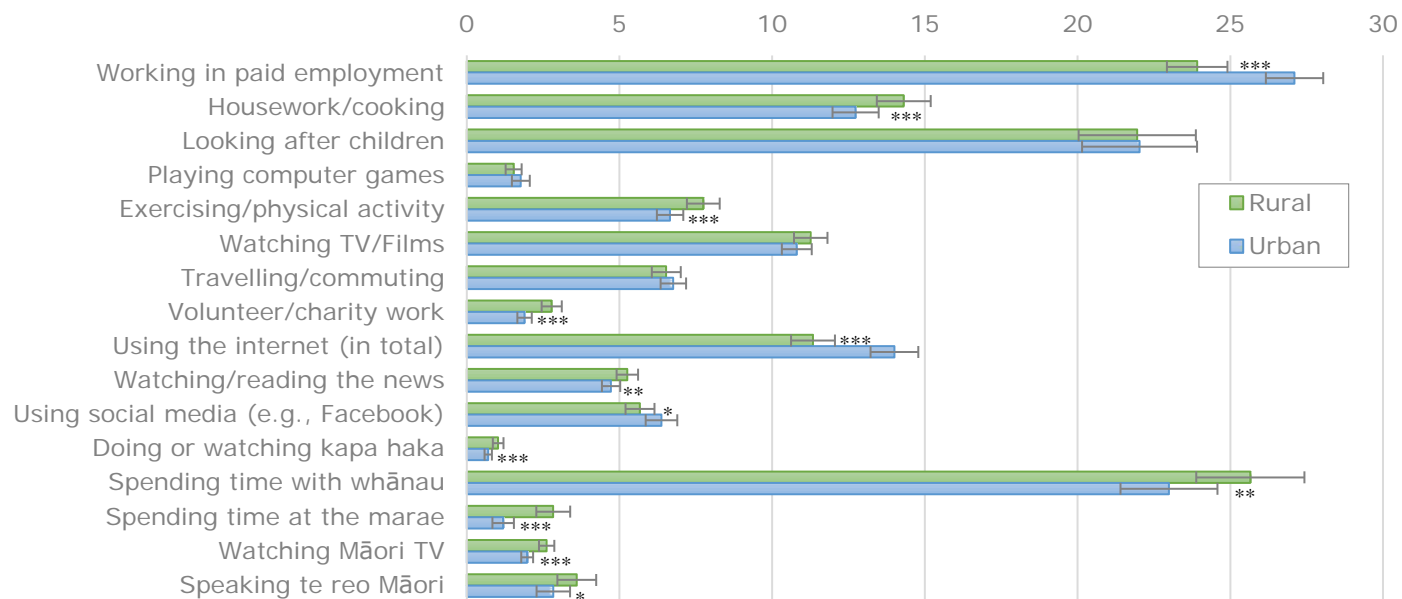


Figure 9. Average weekly hours spent in activities by Urban/rural. * $p < .05$, ** $p < .01$, *** $p < .001$

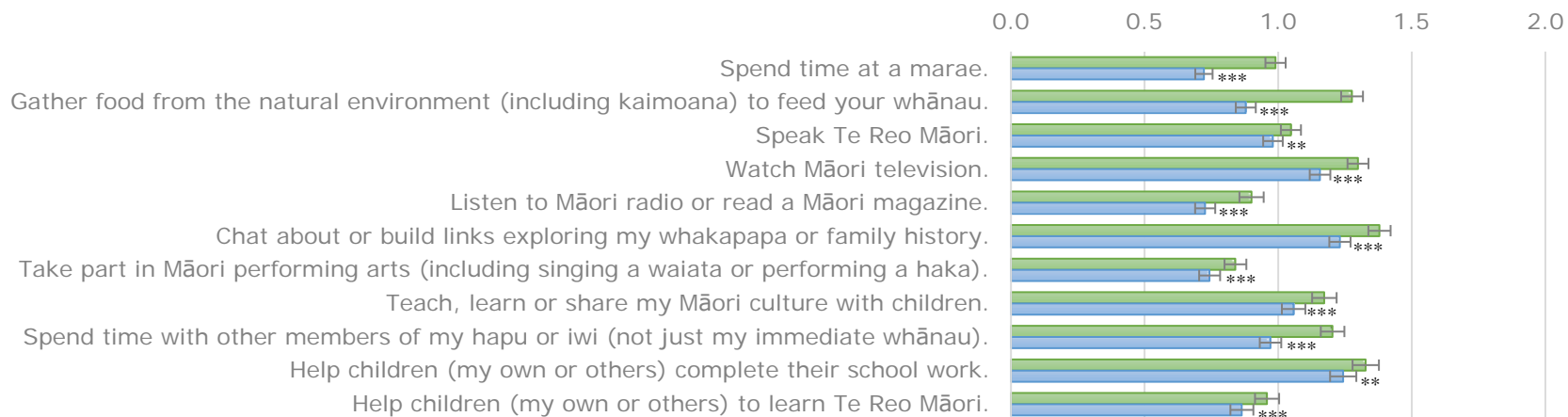


Figure 10. Average weekly frequency of activities by Urban/rural. * $p < .05$, ** $p < .01$, *** $p < .001$

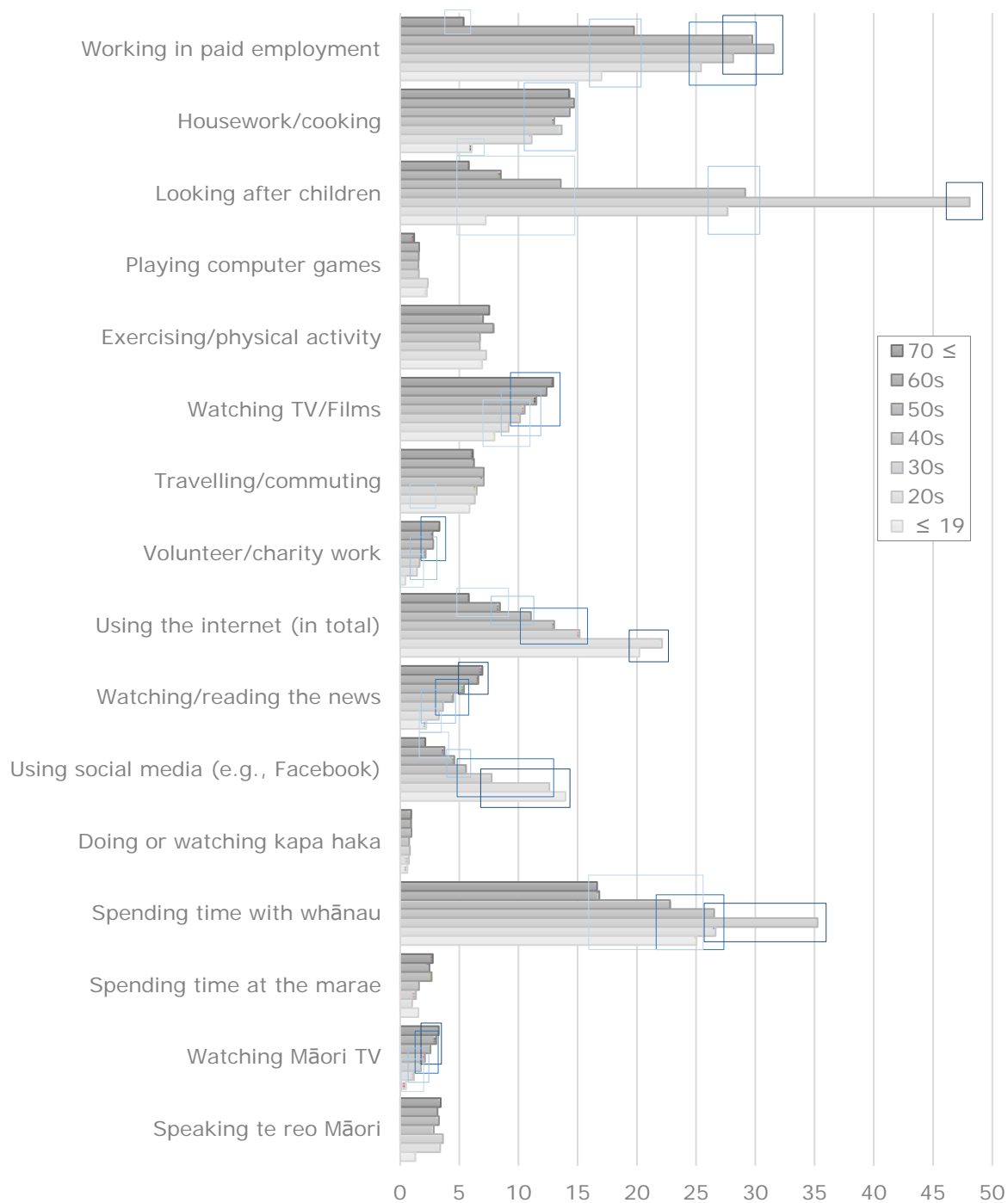


Figure 11. Average weekly hours spent in activities by age group.

Note: Homogeneous subsets indicated by boxes

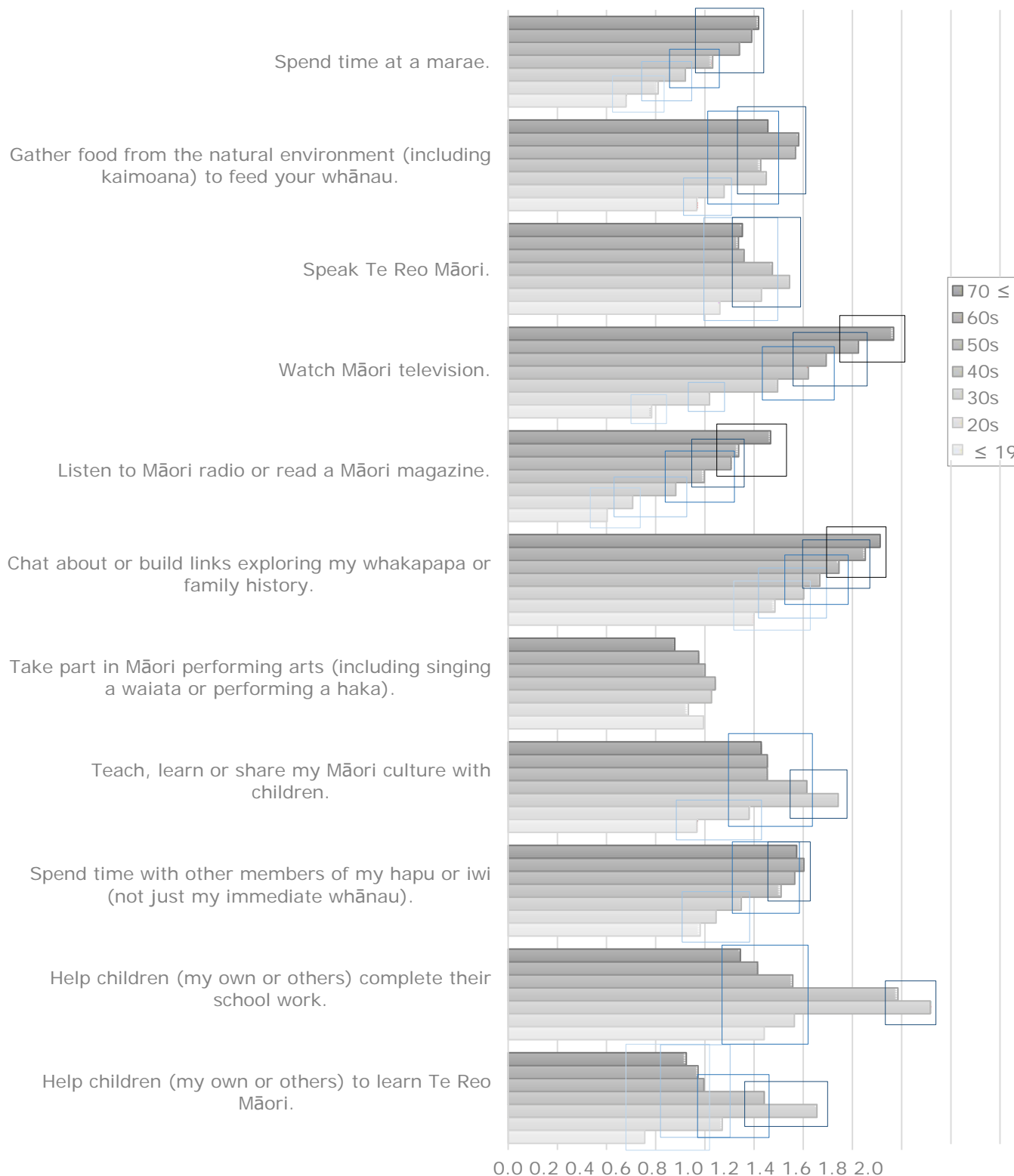


Figure 12. Average weekly frequency of activities by age group.
 Note: 0 = Never, 1 = Rarely, 2 = Often, 3 = Always. Homogeneous subsets indicated by boxes

II. Financial attitudes and service usage

The MIFAS asked a large number of questions about financial attitudes and practices. Nearly one third of the MIFAS participants reported having professional or managerial roles.

Table 4. *Occupation type reported by participants*

	Frequency	%
Managers	875	12.5 %
Professionals	1,507	21.5 %
Technicians and Trades Workers	418	6.0 %
Community and Personal Service Workers	679	9.7 %
Clerical and Administrative Workers	613	8.7 %
Sales Workers	197	2.8 %
Machinery Operators and Drivers	285	4.1 %
Labourers	496	7.1 %
Residual/Unreported	1,949	27.8 %
Total	7,019	100.0 %

As one might expect, participants were employed reported being more confident about their future security than those who were unemployed ($M_{\text{employed}} = 5.57, SD = 2.61$; $M_{\text{unemployed}} = 4.94, SD = 3.08$; $t(2,873) = -7.50, p < .001$).

Overall, our respondents were quite generous with donating money to charity. Men ($M = 818.32, SD = 3,879.82$) donated more money to charity than women ($M = 542.30, SD = 2,470.24$) in average ($t(3,219) = -2.97, p = .003$). Household income is positively associated with the amount donated to charity ($r = .119, p < .001$). Regarding age, older participants reported donating more than younger participants. However, donations seem to peak among those in their 60s, as a drop in donations is observed for participants in above 70 years of age (see Figure 13). We must warn that these results must be taken with caution due to the notably large amount of variance in participants' responses about charity donations.

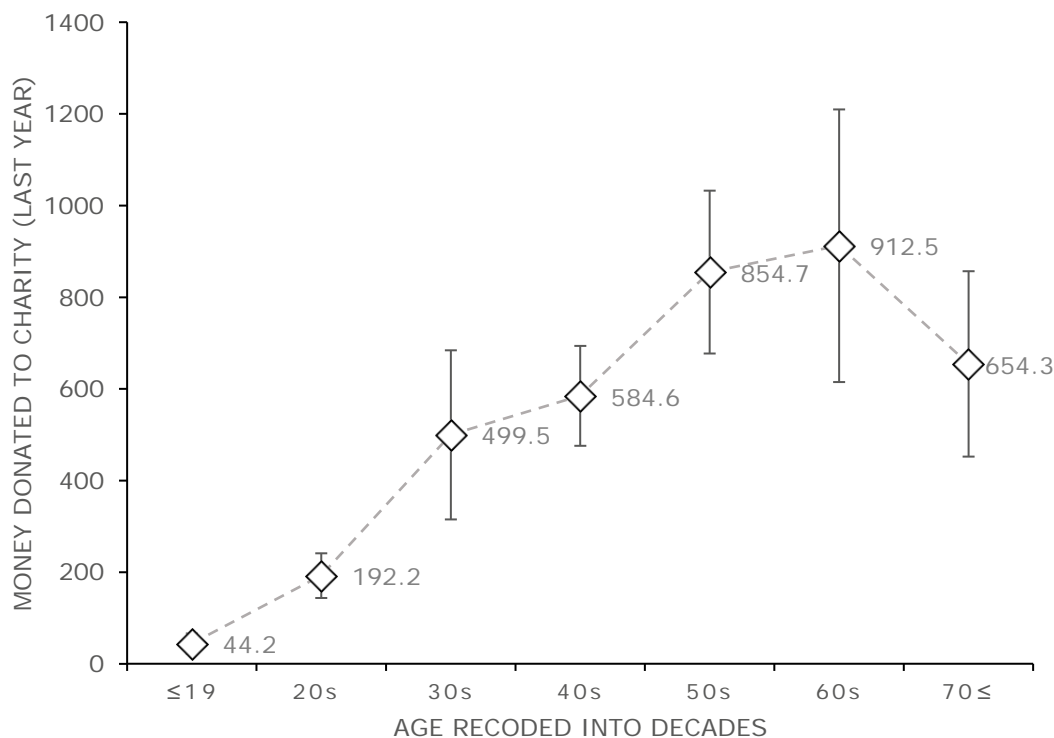


Figure 13. Distribution of charity donations by age
 Note: Bands around mean values are 95% confidence intervals.

In terms of financial products, services and assets we found that overall half our respondent were enrolled in KiwiSaver, while just over a third were paying a mortgage (see Table 5).

Table 5. *Financial services used by participants*

Financial service	Count	%
Iwi-managed investments	478	7.2 %
KiwiSaver	4,290	64.2 %
Other retirement savings	1,180	17.7 %
Stocks or shares	822	11.7 %
Personal savings	3,854	57.7 %
A home loan/Mortgage	2,356	35.3 %
Home/contents insurance	3,712	55.6 %
Other	634	9.5 %

There were no gender-based differences in those reporting they had iwi-managed investments ($\Phi = -.010, p = .416$). On the other hand, differences in iwi-managed investments were observed as a function of age ($V_{\text{Cramer}} = .053, p = .005$).

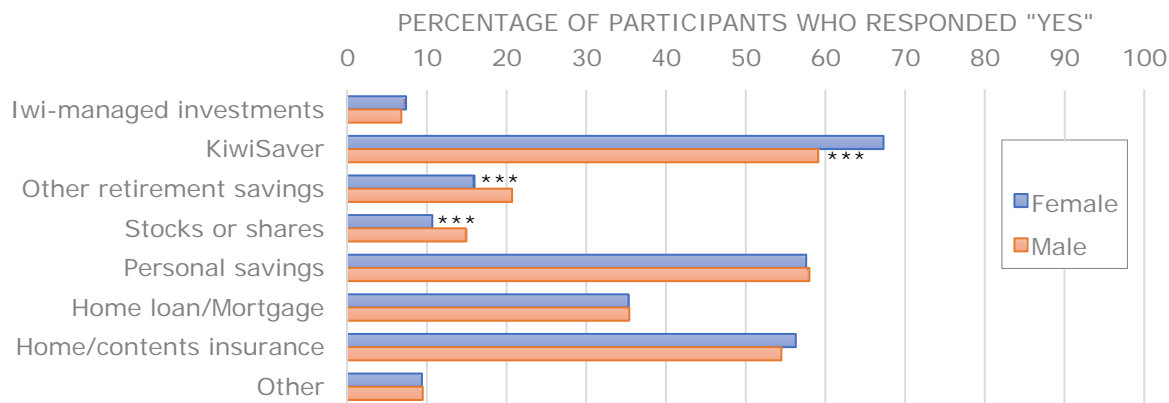


Figure 14. Financial services used by participants by gender.

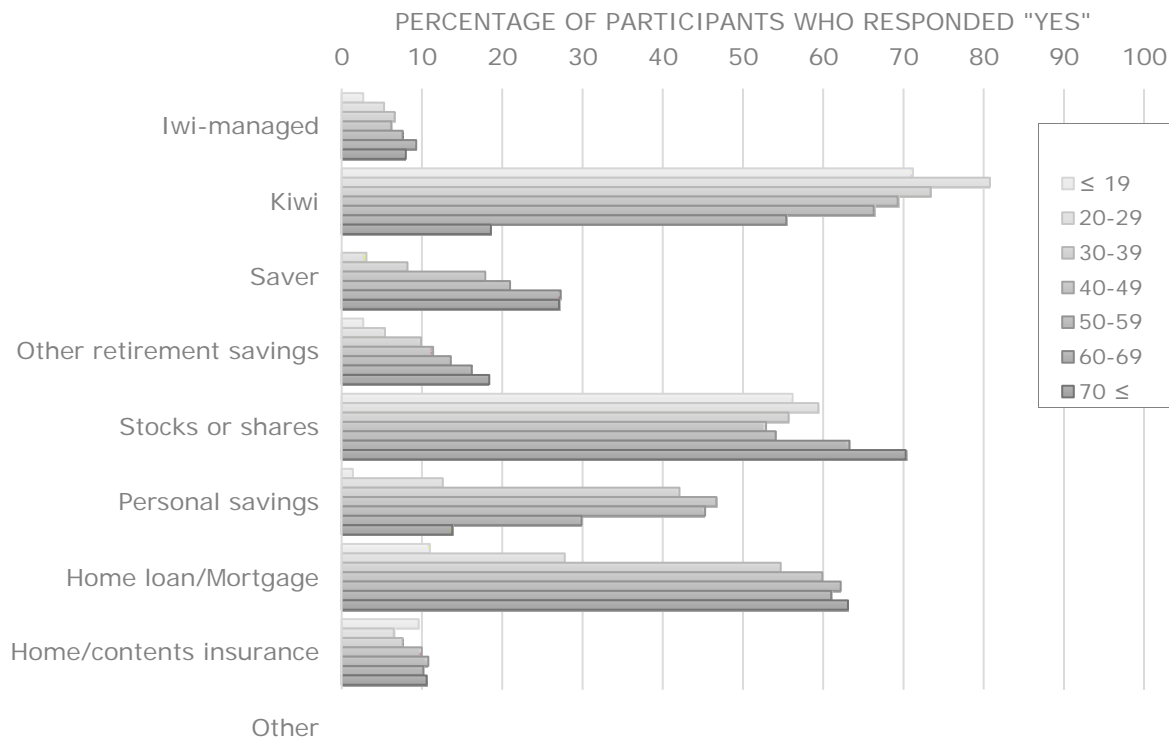


Figure 15. Financial services used by participants by age.

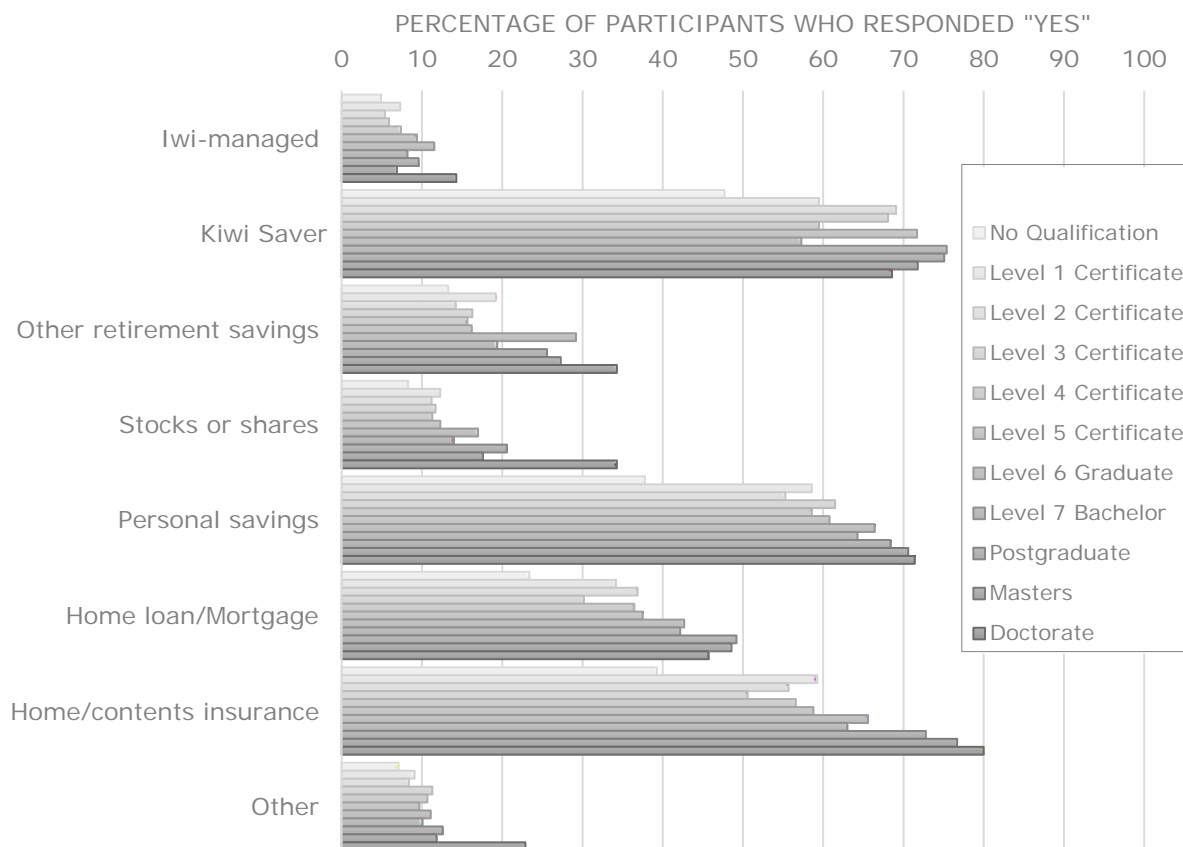


Figure 16. Financial services used by participants by education.

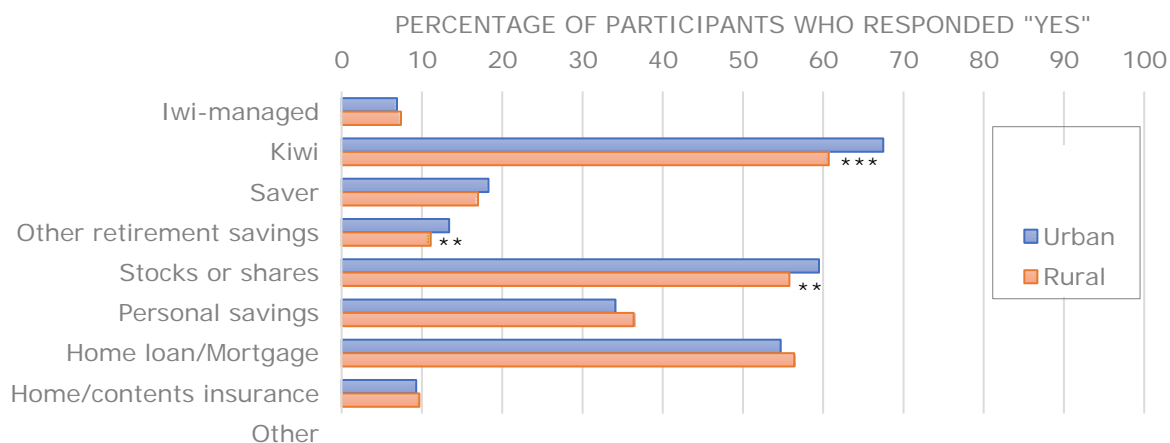


Figure 17. Financial services used by participants by place of residence.
 ** $p < .01$, *** $p < .001$.

As shown in Figure 18, those who use financial services have, in average, a significantly higher annual household income relative to those who do not—except for iwi-managed investments. In other words, it seems that Māori who have a higher income tend to attain most financial services, but economic status does not influence whether they have or don't have iwi-managed investments.

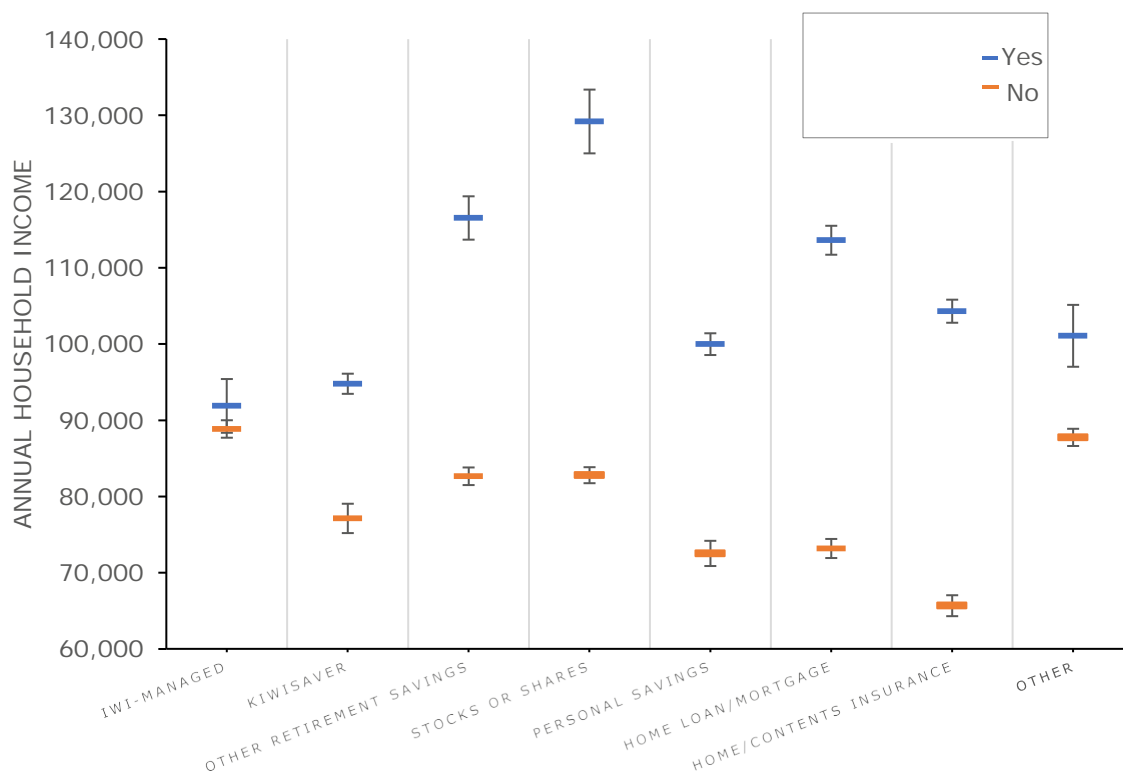


Figure 18. Financial services attained by participants by place of residence.
 Note: Bands around mean values are 99% confidence intervals.

Savings and planning for the future measures the extent to which participants plan ahead financially by saving for their future. Most participants report saving for their future (63.0 %). This is also evident from the mean score of the scale is 4.89 ($SD = 1.62$). A 20.3 %, however, show relatively low scores for saving and planning for their financial future. Figure 19 displays the distribution of responses.

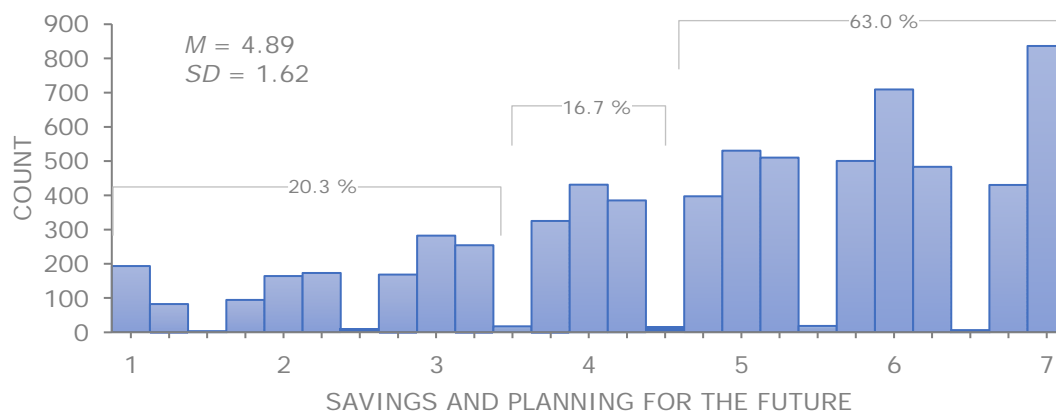


Figure 19. Distribution of responses to Savings and planning for the future.

Money ethics

Money ethics related to attitudes towards rich people measure whether participants feel positively (lower scores) or negatively (higher scores) about rich people and accumulation of wealth. Participants are fairly divided, with the majority showing positive attitudes (37.2 %), closely followed by those who display more negative attitudes towards the rich (34.6 %). The sample mean is 4.02 ($SD = 1.28$).

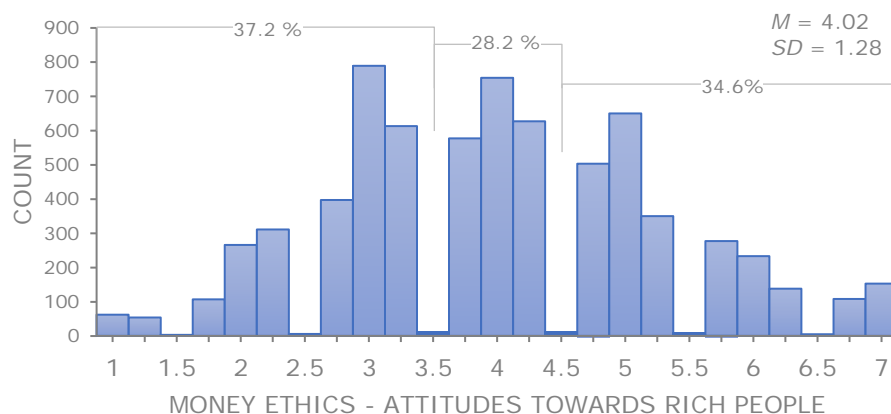


Figure 20. Distribution of responses to Money ethics (rich people).

III. Iwi belonging

Table 7 summarizes the amount (counts and percentages) of Māori respondents within each Iwi.

Table 7. *Iwi belonging across participants*

Iwi	Count	%
Te Tai Tokerau/Tāmaki-makaurau (Northland/Auckland) Region Iwi	1,740	24.8 %
Hauraki (Coromandel) Region Iwi	129	1.8 %
Waikato/Te Rohe Pōtae (Waikato/King Country) Region Iwi	600	8.5 %
Te Arawa/Taupō (Rotorua/Taupō) Region Iwi	298	4.2 %
Tauranga Moana/Mātaatua (Bay of Plenty) Region Iwi	806	11.5 %
Te Tai Rāwhiti (East Coast) Region Iwi	851	12.1 %
Te Matau-a-Māui/Wairarapa (Hawke's Bay/Wairarapa) Region iwi	161	2.3 %
Taranaki Region Iwi	305	4.3 %
Whanganui/Rangitīkei (Wanganui/Rangitīkei) Region Iwi	168	2.4 %
Manawatū/Horowhenua/Te Whanganui-a-Tara (Manawatū/Horowhenua/Wellington) Region Iwi	86	1.2 %
Te Waipounamu/Wharekauri (South Island/Chatham Islands) Region Iwi	837	11.9 %
Confederations and Waka, iwi not named	771	11.0 %
Iwi named, region not known	1,355	19.3 %
Hapū affiliated to more than one iwi	59	0.8 %
Region known, Iwi not named	27	0.4 %
Don't Know	6	0.1 %
Refused To Answer	1	0.0 %
Response Unidentifiable	77	1.1 %
Response Outside Scope	46	0.7 %
Not Stated	493	7.0 %

Follow-up chi-square tests show that women are more likely to know the name of their iwi than do men ($\Phi = -.063, p < .001$; see Table 8). Conversely, no age differences were observed ($V_{\text{Cramer}} = .025, p = .758$; see Table 9).

Table 8. Responses to “do you know the name(s) of your iwi (tribe or tribes)?” by gender

			Gender		
			Female	Male	Total
Do you know the name(s) of your iwi (tribe or tribes)?	No	Count	155	161	316
		%	3.8%	6.5%	4.8%
	Yes	Count	3,951	2,298	6,249
		%	96.2%	93.5%	95.2%
Total		Count	4,106	2,459	6,565
		%	100.0%	100.0%	100.0%

Table 9. Responses to “do you know the name of your iwi (tribe or tribes)?” by age.

Age-band	Yes		No		Total
	Count	%	Count	%	Count
≤ 19	68	93.2 %	5	6.8 %	73
20-29	794	94.6 %	45	5.4 %	839
30-39	887	95.5 %	42	4.5 %	929
40-49	1,346	95.7 %	60	4.3 %	1,406
50-59	1,538	95.2 %	77	4.8 %	1,615
60-69	1,153	94.5 %	67	5.5 %	1,220
70-79	468	95.9 %	20	4.1 %	488
80 ≤	2	100.0 %	0	0.0 %	2

The great majority of respondents (62.3 %) reported that their iwi is (relatively to very) important to how they see themselves, whereas a 21.7% indicated that their iwi is not important to their identity (see Figure 23).

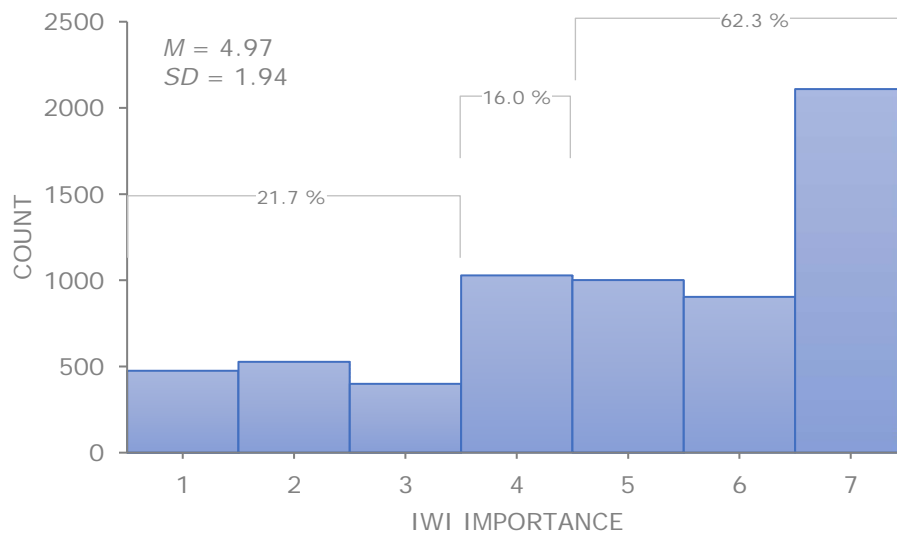


Figure 23. Distribution of self-reported iwi importance scores
Note: 1 = Not at all important 7 = Extremely important.

IV. Te Reo Māori

All respondents speak English, and 1,100 (17.6 %) are bilingual, whereas 114 (1.8 %) speak three or more languages. Table 10 shows the languages that respondents speak. More importantly, 960 (15.4 %) report they speak Te Reo Māori. When rating their fluency in Te Reo Māori, the sample average is $M = 2.49$ ($SD = 1.61$), in a scale from 1 (*low*) to 7 (*high*). Figure 30 shows the distribution of respondents, where we observe that 75.4% rate their fluency as low (1-3), 11.1% as medium (4), and 13.4% rate their fluency in Te Reo Māori as high (5-7).

Table 10. *Languages (other than English) spoken by participants*

Financial service	Count	%
Te Reo Māori	960	15.4
Samoan	14	0.2
Hindi	1	0.0
Mandarin	9	0.1
French	110	1.8
Cantonese	2	0.0
Chinese	5	0.1
German	33	0.5
Tongan	7	0.1
Tagalog	3	0.0
Afrikaans	0	0.0
Spanish	54	0.9
Korean	5	0.1
Dutch	12	0.2
Japanese	39	0.6
Punjabi	1	0.0
Gujarati	0	0.0
Arabic	7	0.1
Russian	3	0.0
Italian	14	0.2
Cook island Māori	4	0.1

Figure 31 shows that self-rated Te Reo Māori fluency reported by participants is rather low. The majority (75.4 %) of respondents placed themselves on the lower end of the scale, followed by an 11.1 % of those who self-report their fluency as moderate. Only a 13.4 % rates their Te Reo fluency as high.

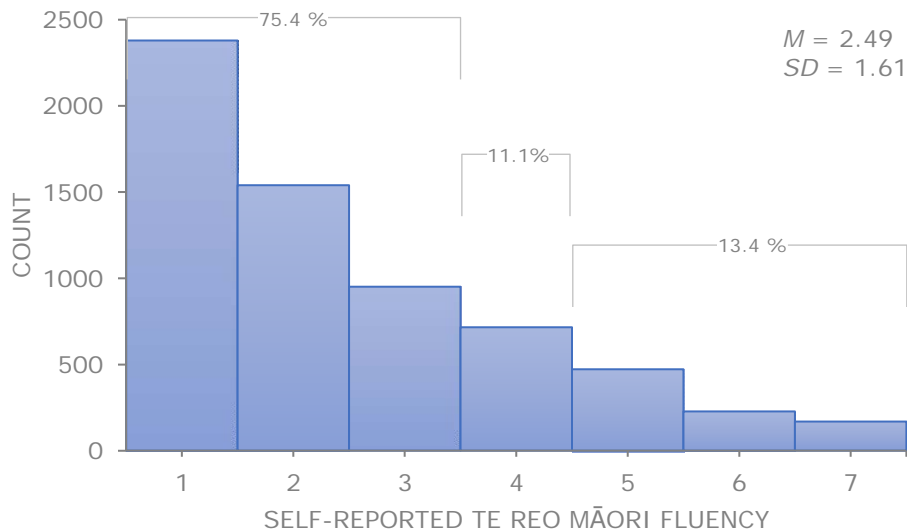


Figure 24. Distribution of self-reported Te Reo Māori fluency
Note: 1 = Very low 7 = Very high.

References and MIFAS outputs as of 6th December 2020

MIFAS infographic – key findings from round 1 in 2017

<https://cdn.auckland.ac.nz/assets/psych/about/our-research/MIFAS/MIFAS-Infographic-2019.pdf>

Published articles

Houkamau, C. A., & Sibley, C. G. (2019). The role of culture and identity for economic values: A quantitative study of Māori attitudes. *Journal of the Royal Society of New Zealand*, 49(sup1), 118-136. doi:10.1080/03036758.2019.1650782.

<https://www.tandfonline.com/doi/full/10.1080/03036758.2019.1650782>

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