



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



*The*  
**Māori Identity**  
and Financial Attitudes  
Study

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

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 28 February 2021). 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 Ngā Waiaro ā-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.<sup>1</sup> 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, and 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

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<sup>1</sup> 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. Mānuka played an important role in the early days of the MIFAS, by supporting the development of the survey and also helping us interpret our data. We further acknowledge support from our funders, The Royal Society of New Zealand Te Apārangi, who awarded the Marsden Fund Grant which allowed us to start the MIFAS. The 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. Because with a data set this size phases of interrelated data analyses are required, we have barely started to “scratch the surface”, and the data analysis process is still ongoing. Data from this study will continue to be shared as we 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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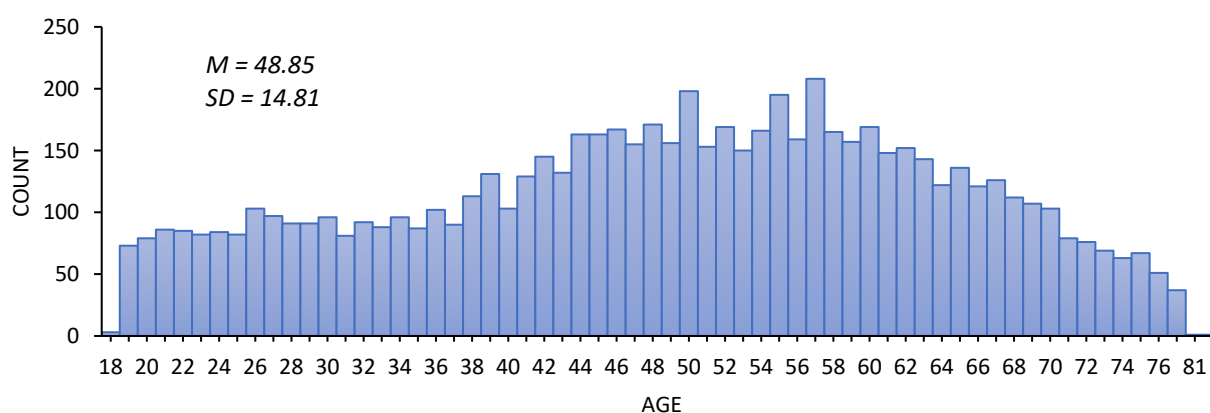
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## I. General demographics

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 (either general or Māori roll) who claimed Māori whakapapa. They were posted the MIFAS pen-and-paper questionnaire in September 2017. All indicators (including proportions and percentages) included in this report are based on available data for each question. Given that not all participants responded to all questions, the total of participants may vary throughout.

Nearly all the 7,019 respondents were Māori born in Aotearoa. (Note, however, that not all respondents attempted every question so some percentages in the rest of the report are of smaller denominators.) 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 skew<sup>1</sup>. However, this skew towards women 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-olds (see Figure 1).

<sup>1</sup> 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>

The average annual household income is \$89,057 ( $SD = 80,617$ ). Most respondents work full-time (2,944 [44.9%]), followed by unemployed (2,078 [31.7%]), part-time (1,171 [17.9%]) and casual (358 [5.5%]) workers. Significant differences between male and female participants are observed ( $\chi^2 = 182.506$ ,  $V_{\text{Cramer}} = .167$ ,  $p < .001$ ), such that men are more likely to work full-time, whereas women are more likely to work part-time (see Figure 2).

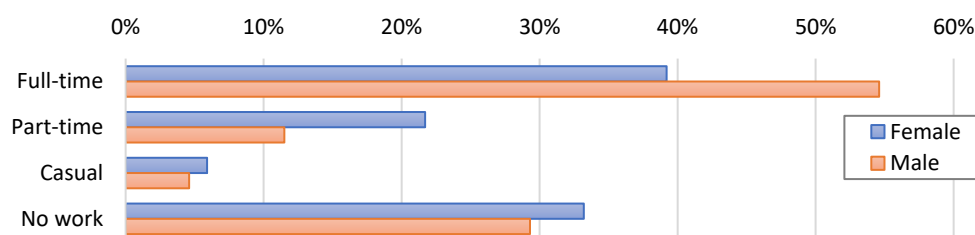


Figure 2. Gender-based differences in work scheme.

Table 1 displays participants' occupations, showing that *professionals* is the most prevalent, followed by managers, community and personal service workers, clerical and administrative workers, and labourers. The remaining named occupations represent 12.9%, while 27.8% were residual or unreported. Figure 3 shows significant differences in occupation based on gender ( $\chi^2 = 699.414$ ,  $V_{\text{Cramer}} = .316$ ,  $p < .001$ ).

**Table 1.** 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

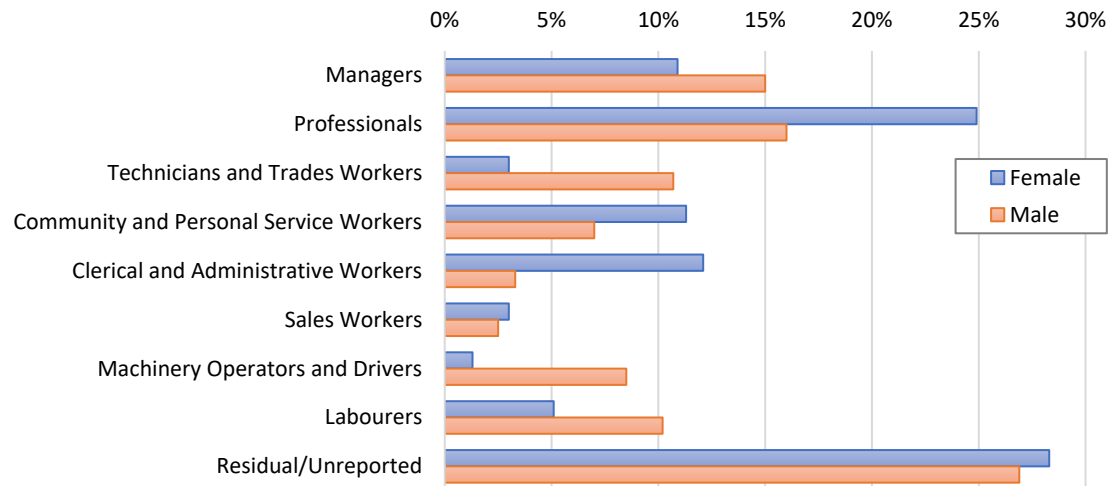


Figure 3. Gender-based differences in occupation.

Urban (3,453 [49.2%]) and rural (3,566 [50.8%]) residency is almost evenly split amongst participants. Most participants live in households with another two to three people ( $M = 2.80$ ,  $SD = 2.46$ ; see Figure 4, Panel 1), most likely to be one or two other adults, and no-to-two children (see Figure 4, Panel 2).

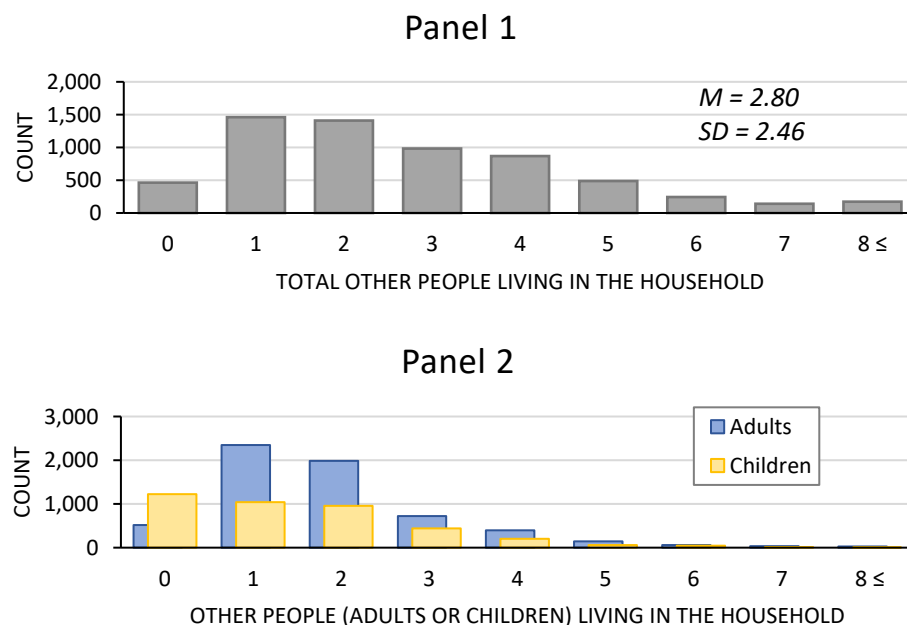


Figure 4. Distribution of people living in household.

Most respondents are in a serious romantic relationship (4,241 [65.3%]), mainly with a Pākehā, followed by Māori partner (see Table 2). Also, the great majority (5,262 [79.0%]) are parents.

**Table 2.** *Count and percentages of partner’s ethnicity (within respondents in a relationship).*

Partner’s ethnicity	Count	%
Pākehā (New Zealand European)	2,487	59.2
Māori	1,520	36.2
Pacific	235	5.6
Asian	110	2.6
MELAA (Middle Eastern, Latin American, African)	34	0.8
New Zealander	323	7.7
MELAA and New Zealander	9	0.2
Ethnicity unreported	24	0.6



## 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 3 shows Māori ethnic affiliations reported in the MIFAS (all respondents affiliated as Māori and some with secondary ethnicities as well).

Most participants (4,571 [65.1%]) report another ethnic affiliation besides Māori. For example, half of respondents are Māori *and* Pākehā, followed by 7% Māori with other European ethnicity, and over 4% who also report some Pacific Island ethnicity. All secondary ethnicities reported are summarised in Table 3.

**Table 3.** *Secondary ethnic affiliations reported by participants.*

Secondary ethnicity	Count	%
Pākehā (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 secondary 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 Figures 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 participants in their 30s reporting that they spend more time with whānau and caring for children. Those in their 30s to 50s spend the most time at work, whereas those who are 19 or younger, and those in their 60s spent considerably less while people 70 years of age or over 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).

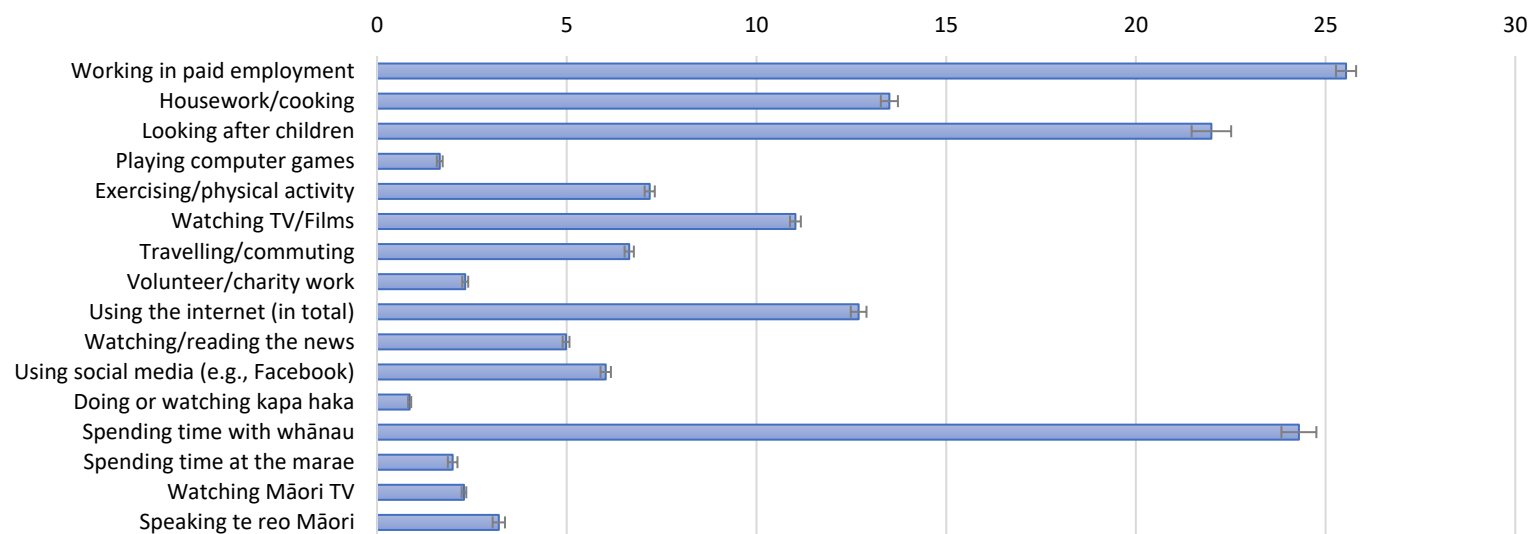


Figure 5. Average weekly hours spent in activities. Note: Bands around mean values are 95% confidence intervals

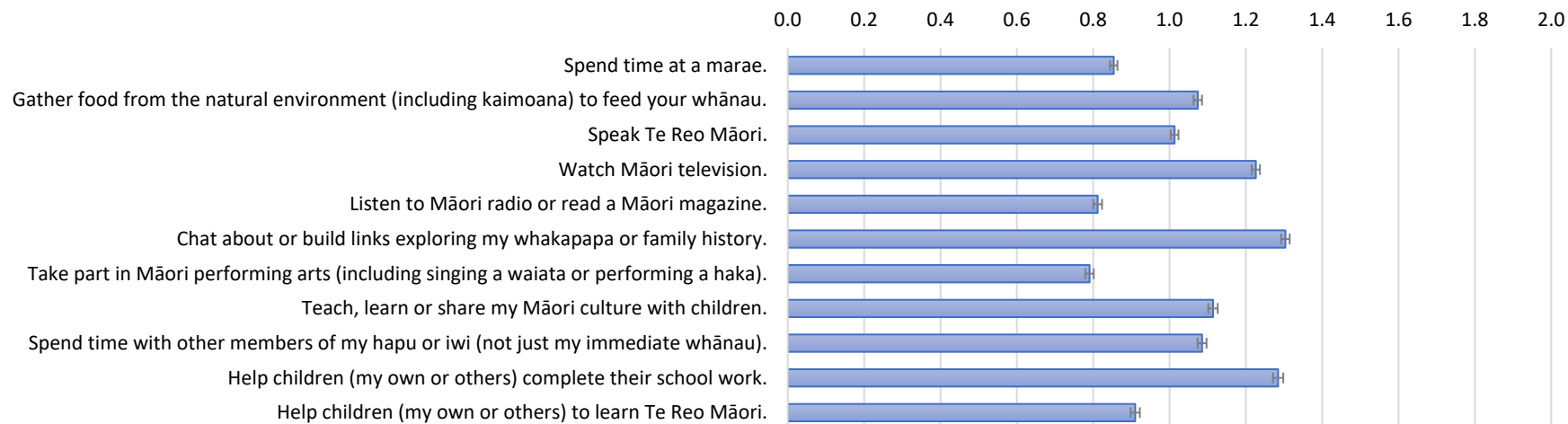


Figure 6. Average weekly frequency of activities. Note: 0 = Never, 1 = Rarely, 2 = Often, 3 = Always; Bands around mean values are 95% confidence intervals.

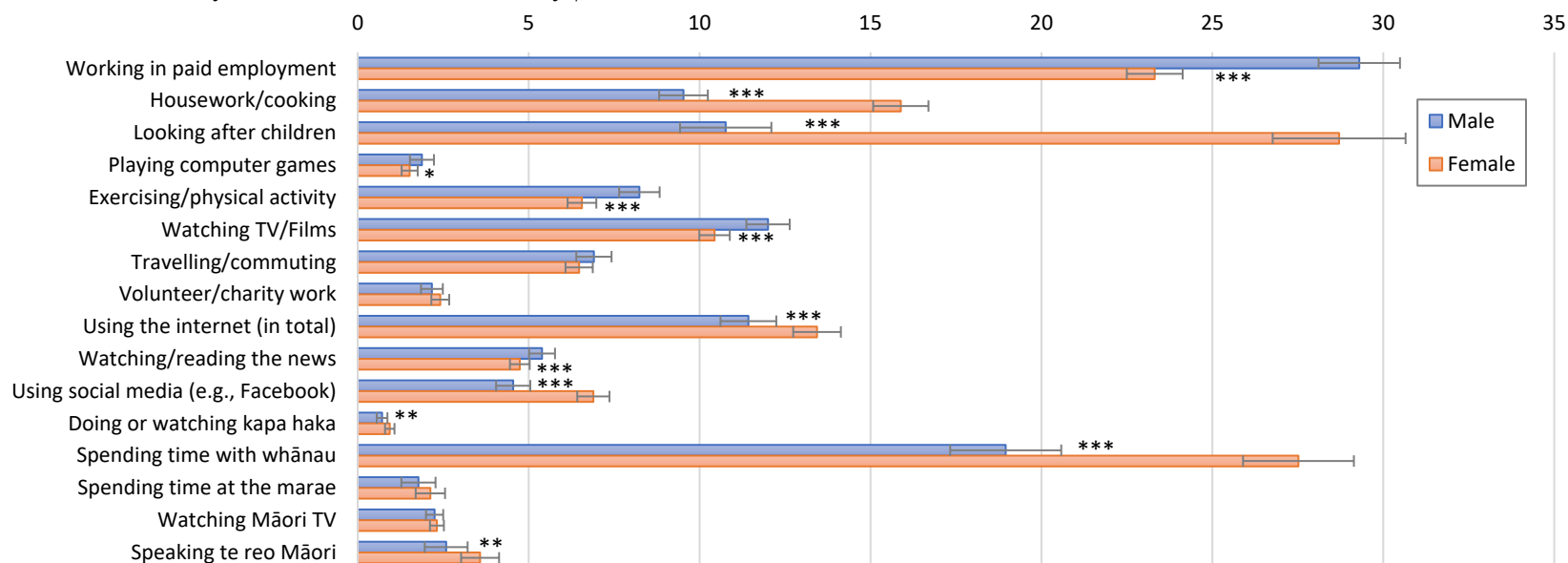


Figure 7. Average weekly hours spent in activities by gender. \* $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

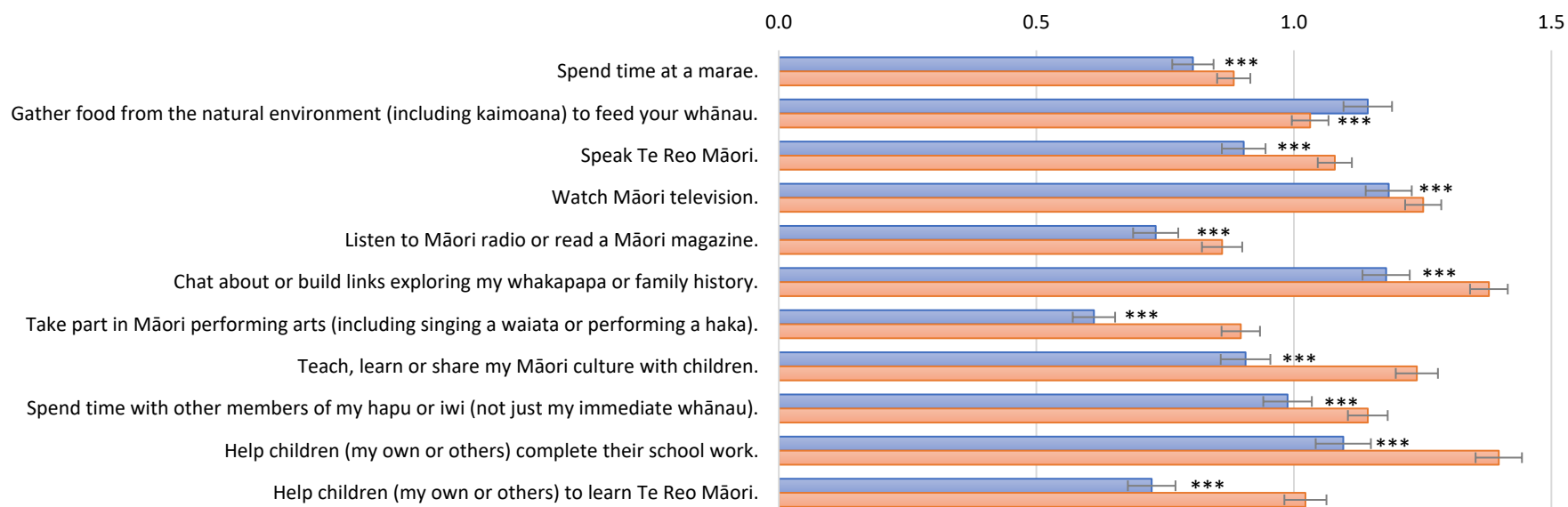


Figure 8. Average weekly frequency of activities by gender. \* $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

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

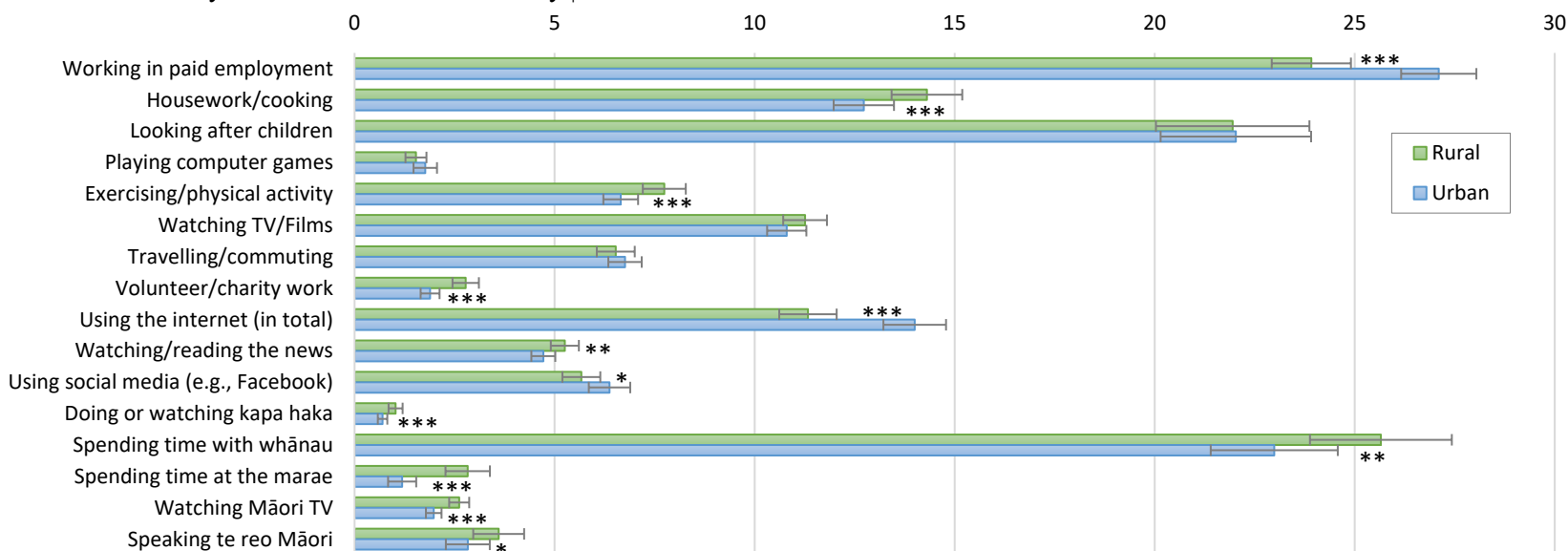


Figure 9. Average weekly hours spent in activities by urban/rural. \* $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

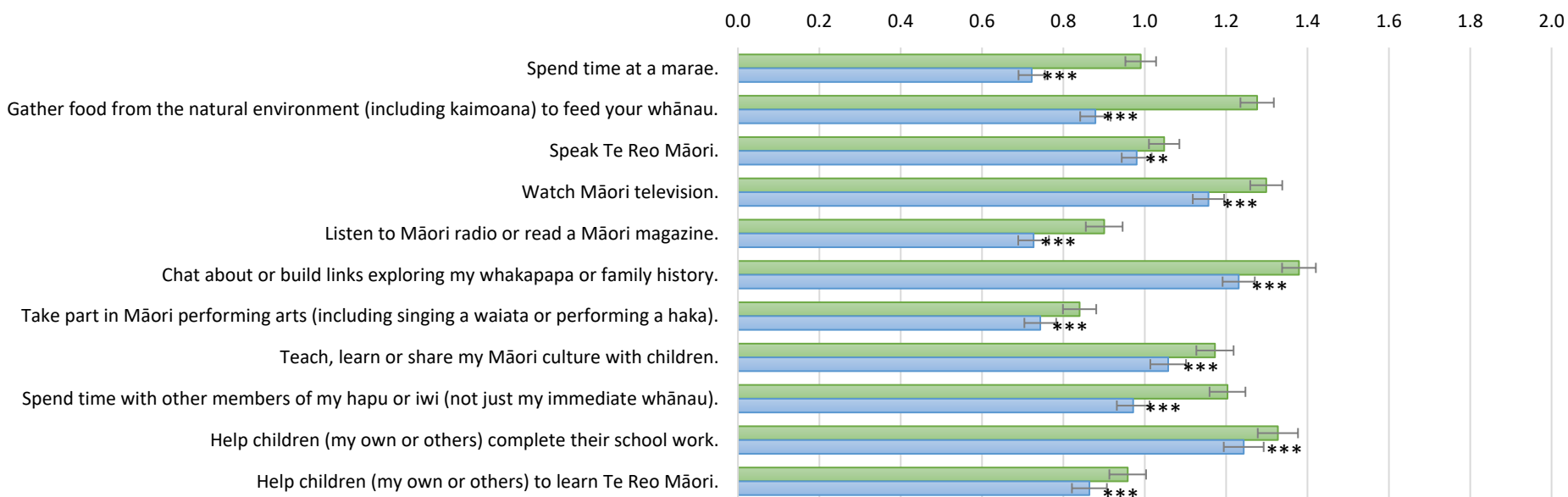


Figure 10. Average weekly frequency of activities by urban/rural. Note: 0 = Never, 1 = Rarely, 2 = Often, 3 = Always; \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

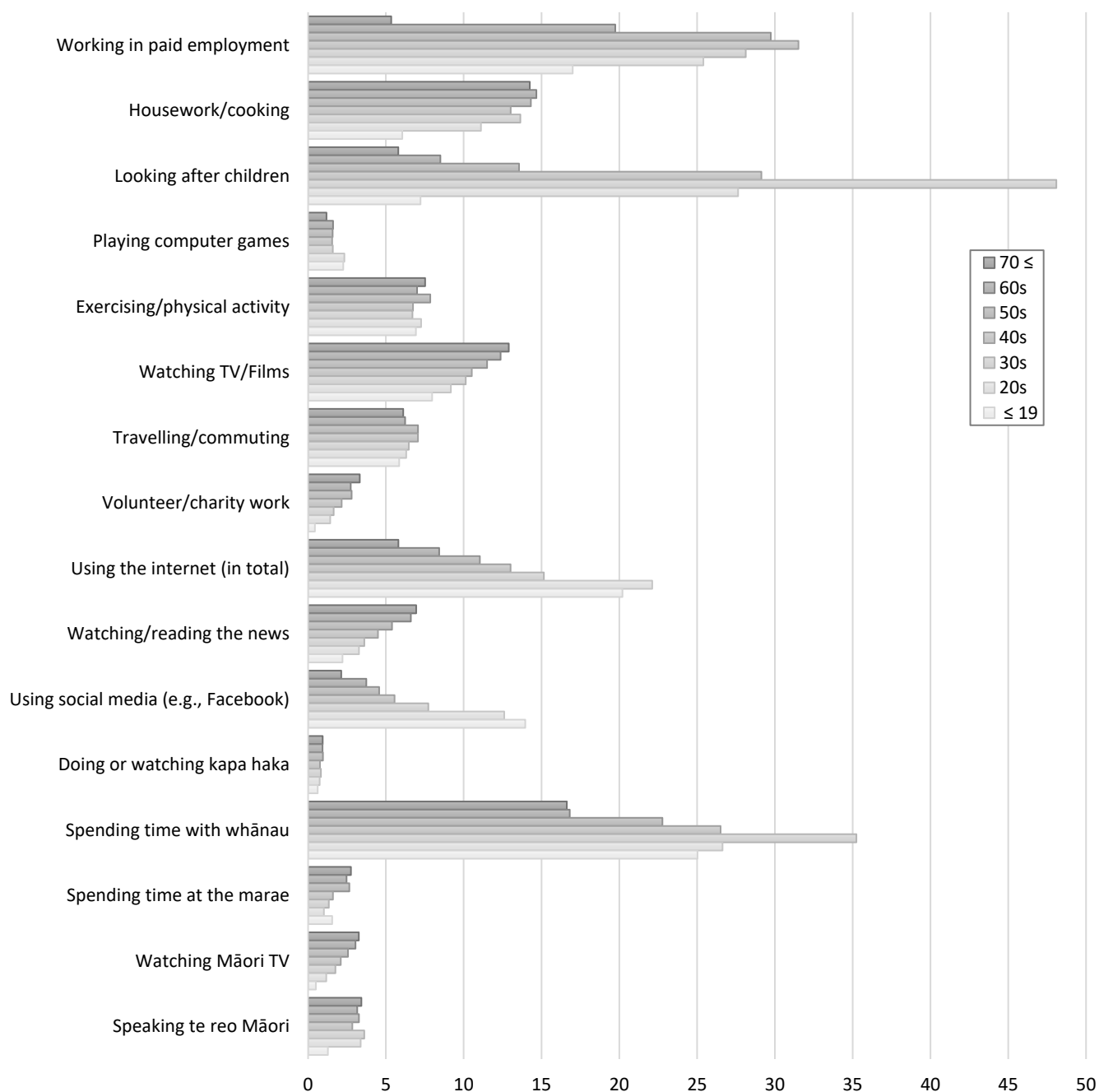


Figure 11. Average weekly hours spent in activities by age group. Note: Homogeneous subsets indicated by boxes.

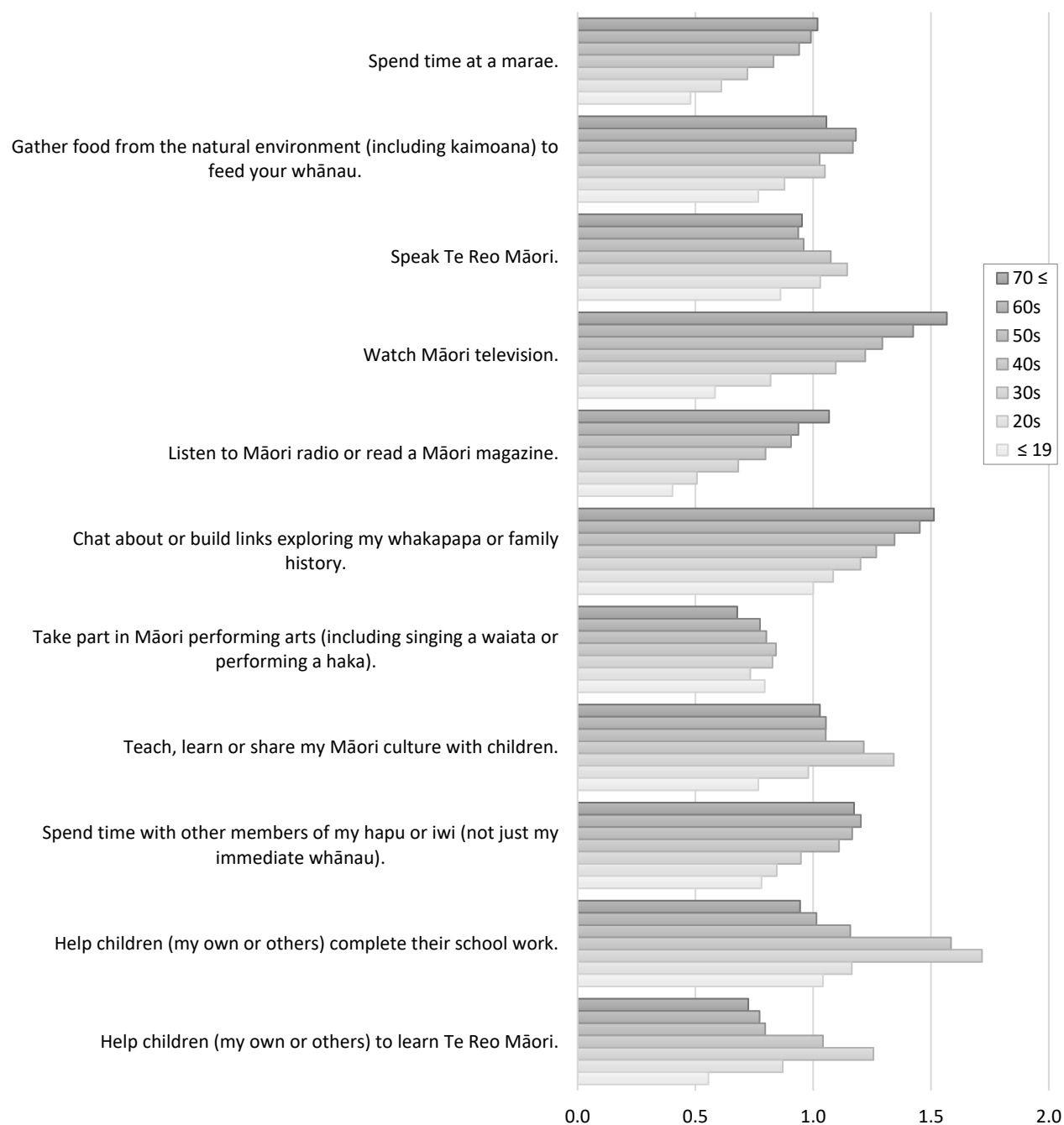


Figure 12. Average weekly frequency of activities by age group; Note: 0 = Never, 1 = Rarely, 2 = Often, 3 = Always. Homogeneous subsets indicated by boxes.

## II. Financial attitudes and service usage

The MIFAS asked a large number of questions about financial attitudes and practices. About one third of the MIFAS participants reported having professional or managerial roles, as shown in Table 4, which reassembles information from Table 1.

**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 who 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 aged 70 years or above (see Figure 13). We warn that these results must be taken with caution due to the notably large amount of variance in participants' responses about charity donations.



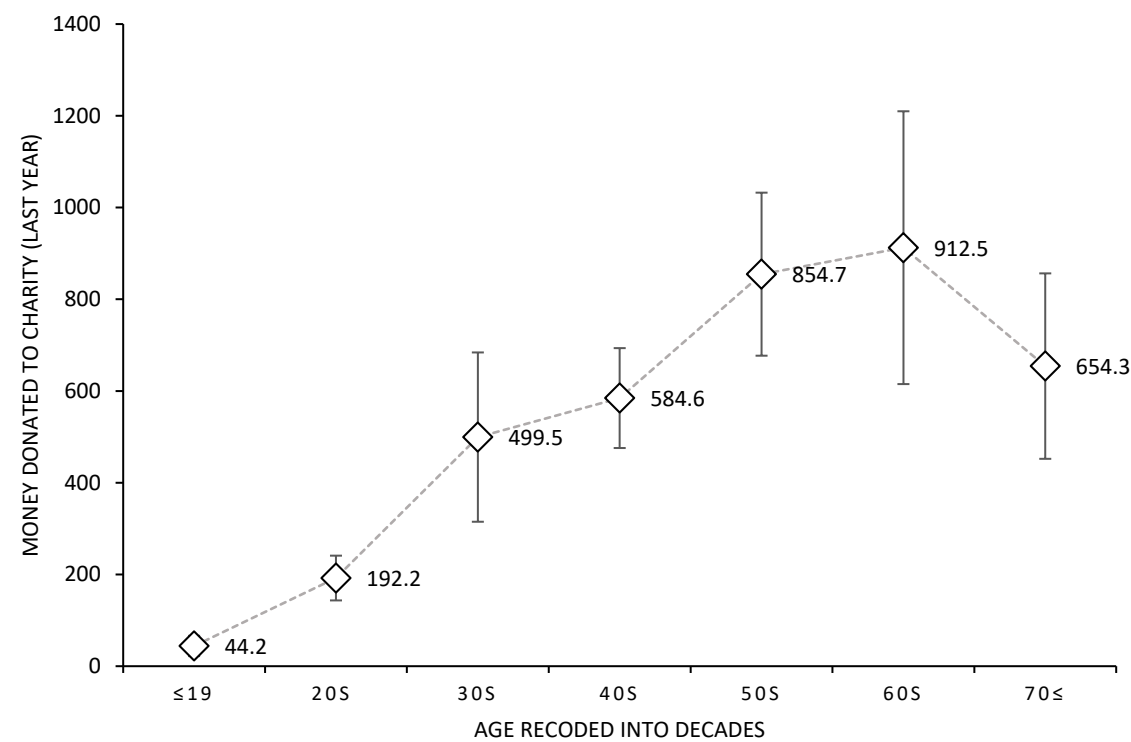


Figure 13. Distribution of charity donations by age; Note: Bands around mean values are 95% confidence intervals.

In terms of financial products, services and assets, we found that well over half our respondents 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 ( $\Phi = -.010, p = .416$ ), as can be seen by the almost equal bars in Figure 14 among participants who responded “Yes” to the question whether they had savings. On the other hand, differences in iwi-managed investments were observed as a function of age ( $V_{\text{Cramer}} = .053, p = .005$ ) in Figure 15.

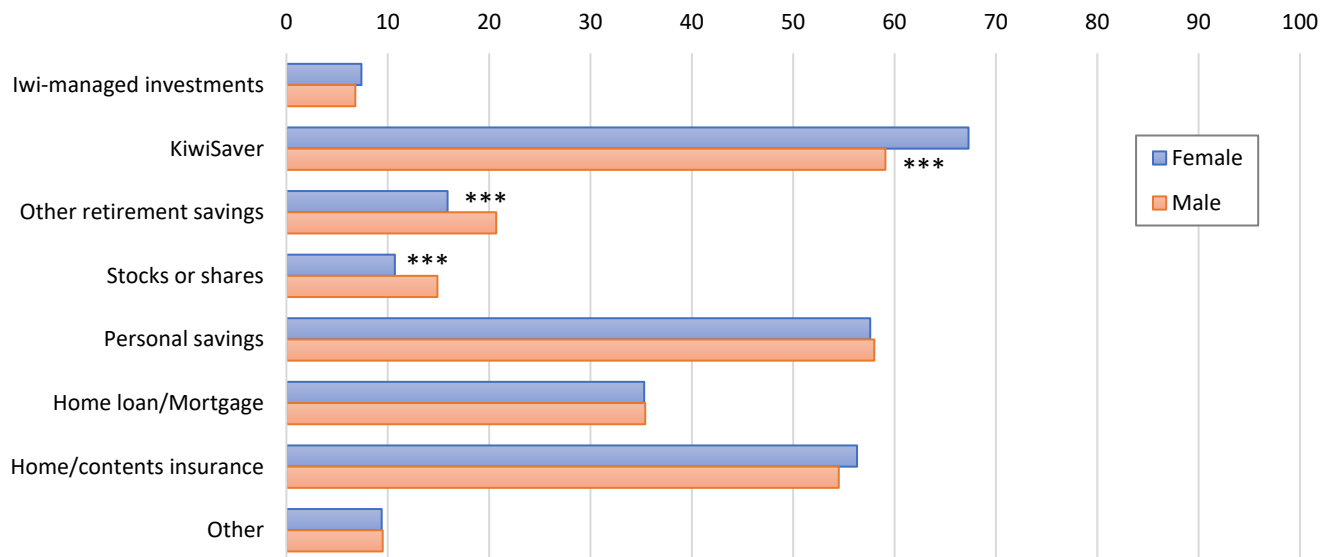


Figure 14. Percentage of participants who use each financial service by gender; \*  $p < .01$ , \*\*\*  $p < .001$ .

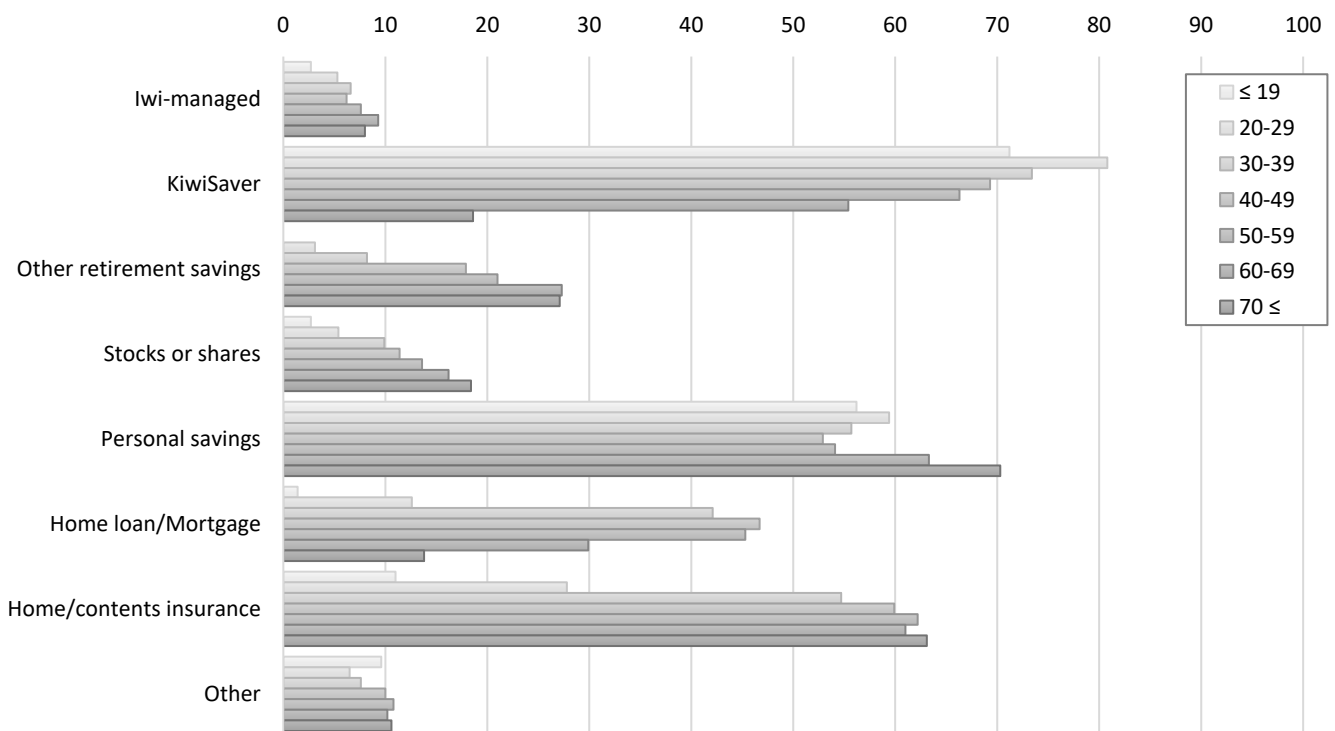


Figure 15. Percentage of participants who use each financial service by age.

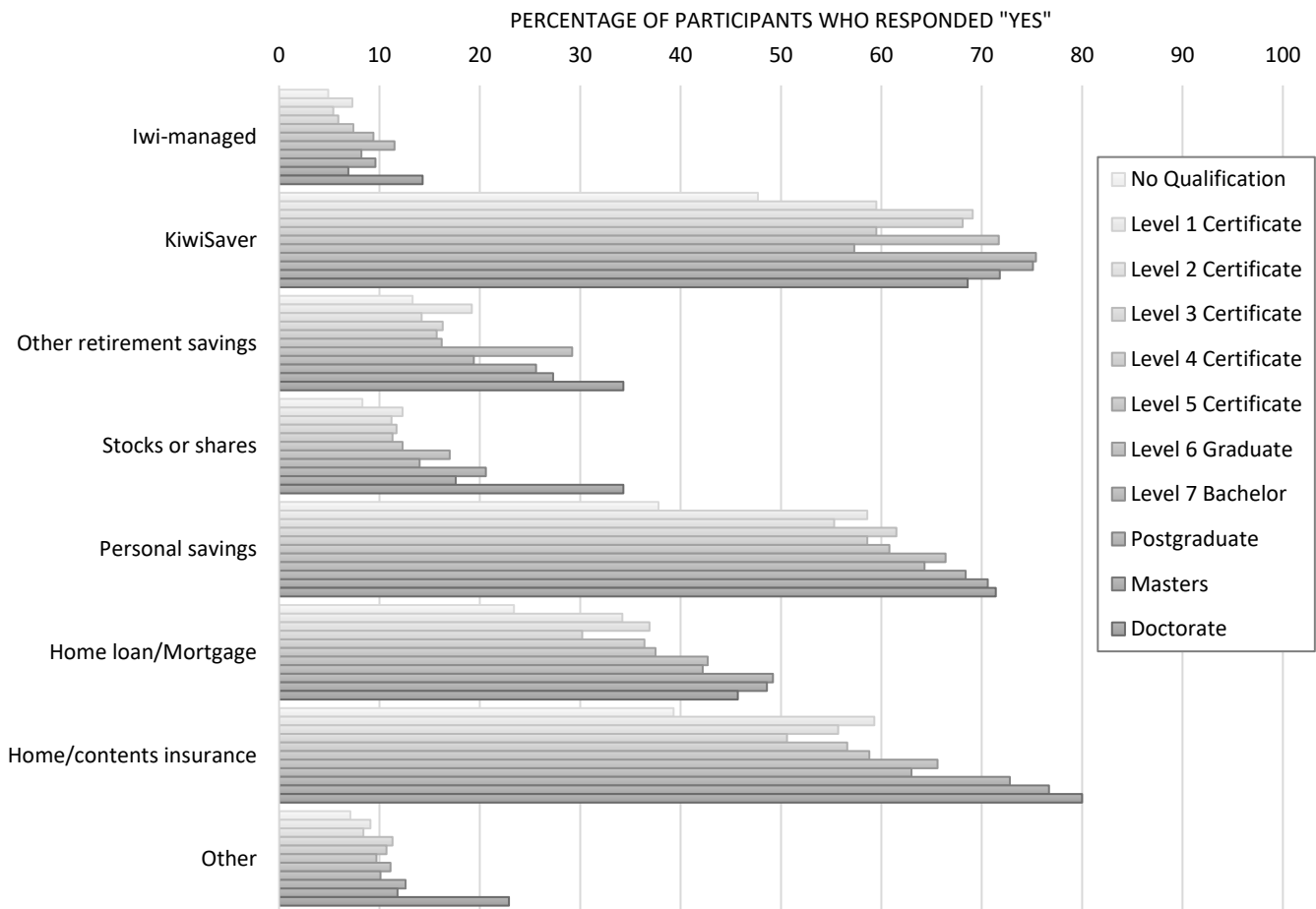


Figure 16. Percentage of participants who use each financial service by education.

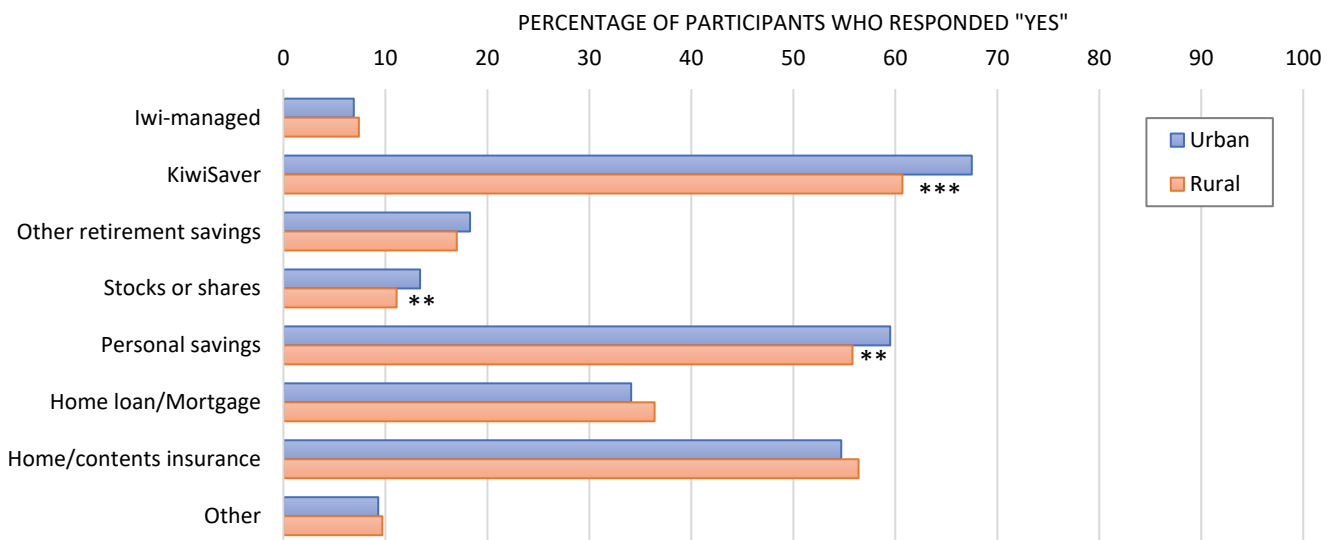


Figure 17. Percentage of participants who use each financial service by urban/rural; \*\*  $p < .01$ , \*\*\*  $p < .001$ .

Figure 16 shows that, generally speaking, more educated participants are more likely to use financial services ( $V_{\text{Cramer}} = .067, p = .004$ ). Likewise, Figure 17 shows that those who live in urban areas are more likely to use KiwiSaver, have stocks, shares or personal savings ( $\Phi = .182, p < .001$ ).

As shown in Figure 18, those who use financial services have, on 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.

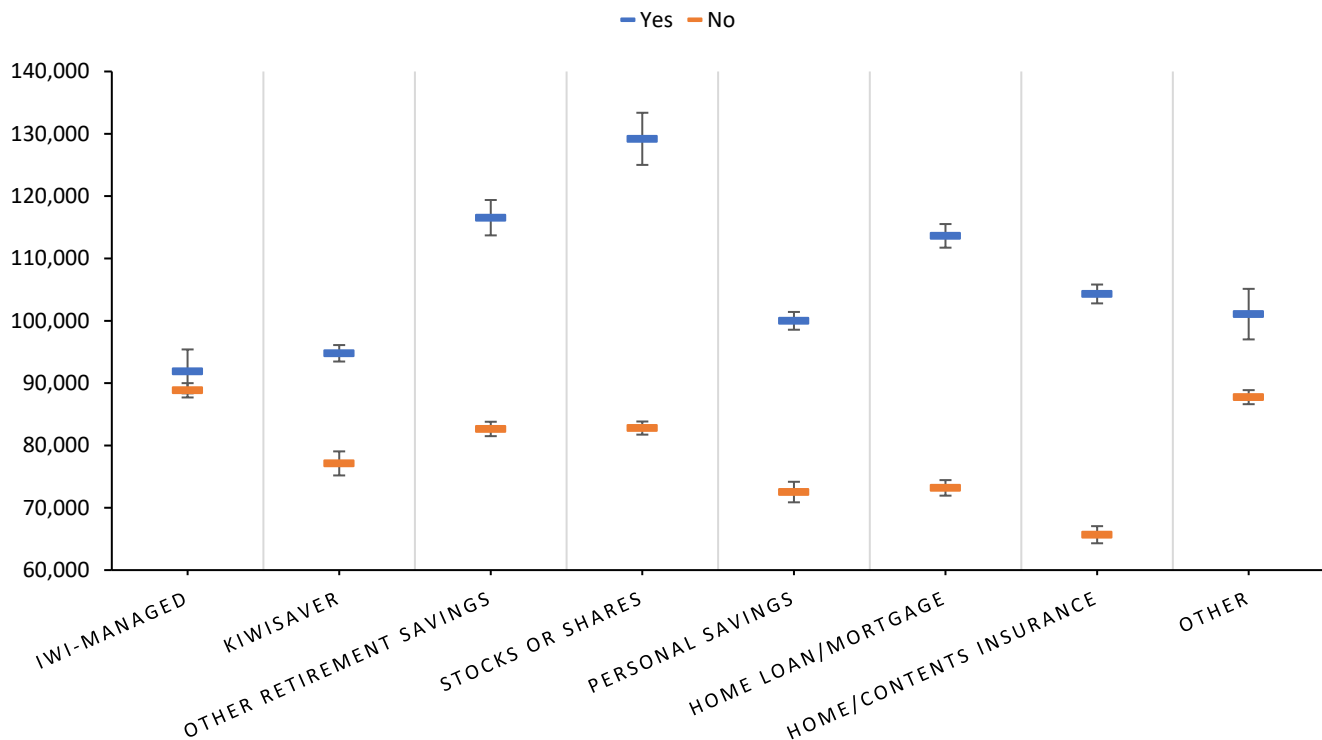


Figure 18. Financial services attained by participants by annual household income. Note: Bands around mean values are 99% confidence intervals.

Savings and planning for the future measures, in a scale from 1 (completely disagree) to 7 (completely agree), the extent to which participants plan ahead financially by saving for their future. Specifically, participants responded to questions such as whether they “do financial planning for the future”. Most participants report saving for their future (63.0%). This is also evident from the fact that the mean score is 4.89 ( $SD = 1.62$ ), which sits above the neutral point of 4. Another 20.3%, however, show relatively low scores for saving and planning for their financial future. Figure 19 displays the distribution of responses.

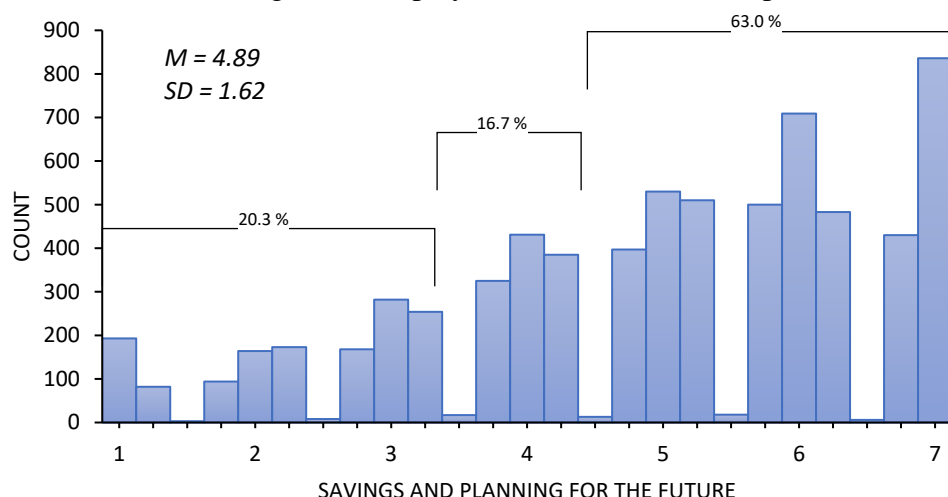
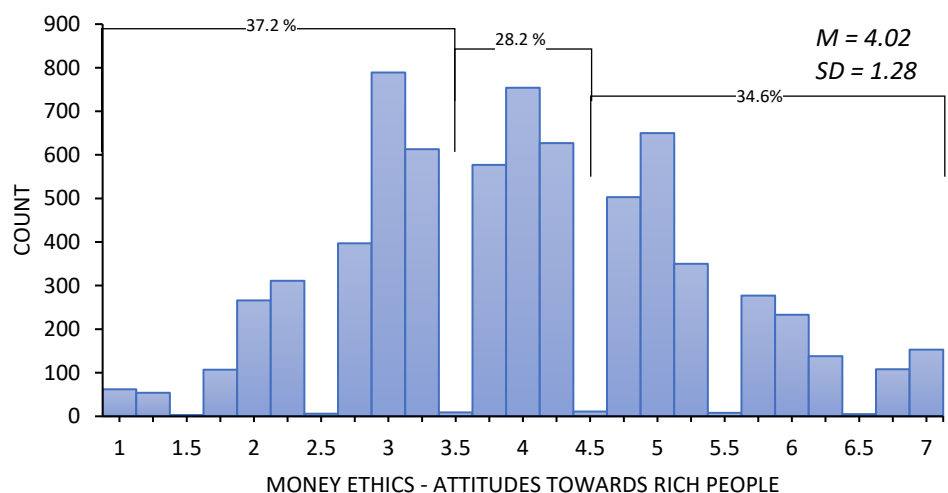


Figure 19. Distribution of responses to Savings and planning for the future.

## Money ethics

Money ethics relate to attitudes towards rich people and measure whether participants feel positively (lower scores) or negatively (higher scores) about the accumulation of material wealth (as well as “rich people” generally), with scores around 4 indicating neutrality. In Figure 20 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 6 summarizes the amount (counts and percentages) of Māori respondents within each iwi.

**Table 6.** *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 are men ( $\Phi = -.063, p < .001$ ; see Table 7). Conversely, no age differences were observed ( $V_{\text{Cramer}} = .025, p = .758$ ; see Table 8).

**Table 7.** Responses to “Do you know the name(s) of your iwi (tribe or tribes)?” by gender.

			Gender		Total
			Female	Male	
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 8.** Responses to “Do you know the name(s) 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 21.7% indicated that their iwi is not important to their identity (see Figure 21).

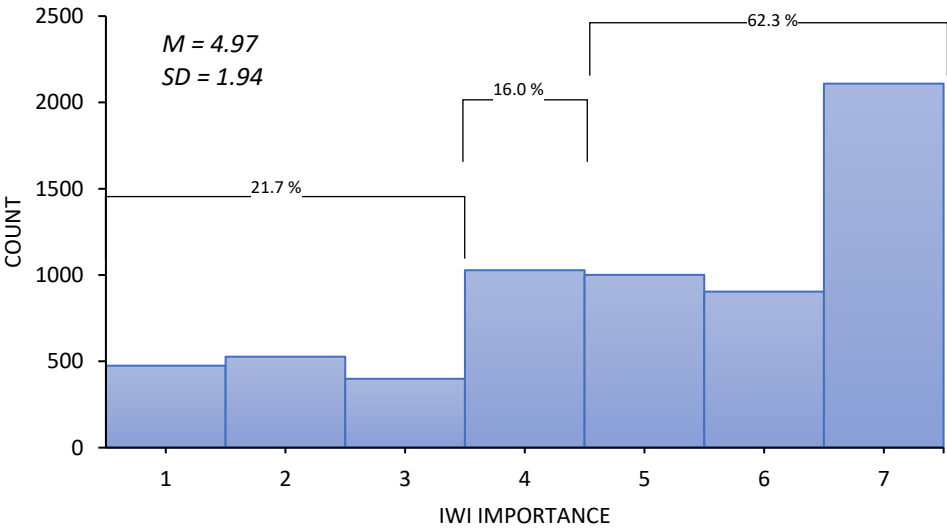


Figure 21. Distribution of self-reported iwi importance scores. Note: 1 = Not at all important 7 = Extremely important.

#### 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 9 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 22 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 9.** *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 22 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 13.4 % rate their Te Reo fluency as high.



Figure 22. Distribution of self-reported Te Reo Māori fluency. Note: 1 = Very low 7 = Very high.

## V. References and MIFAS outputs, works in progress as of March 2021

### 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

Matika, C., **Houkamau, C.A.**, & Sibley, C. (2020). The Revised Multidimensional Model of Māori Identity and Cultural Engagement (MMM-ICE3). *New Zealand Journal of Psychology*, 49(2), 59–71.

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>

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).

Doi:10.20507/maijournal.2019.8.2.4

<http://www.journal.mai.ac.nz/content/te-rangahau-o-te-tuakiri-m%C4%81ori-me-ng%C4%81-waiaro-%C4%81-p%C5%ABtea-background-theoretical-orientation-and>

Lockhart, C., Houkamau, C. A., Sibley, C. G., & Osborne, D. (2019). To Be at One with the Land: Māori Spirituality Predicts Greater Environmental Regard. *Religions*, 10(7), 427. doi:10.3390/rel10070427

<https://www.mdpi.com/2077-1444/10/7/427>

### Forthcoming

Houkamau, C. A., Bahamondes, J., Greaves, L., Mika, J., Newth, J., & Sibley, C.. Intra-group diversity in political ideologies, policy support and voting preferences for Māori.

Houkamau, C. A., Satherley, N., Stronge, S., Wolfgramm, R., Dell, K., Mika, J., Newth, J., & Sibley, C.. Cyberbullying towards Māori is rife in New Zealand: Gender, Ethnic, and Age Differences in the Prevalence of Cyberbullying among Māori.

Prepared to support a submission to the Waitangi Tribunal

Houkamau, C. A., Bahamondes, J., Dell, K., Mika, J., Newth, J., & Sibley, C. (2020).  
*Ethnic-based asymmetries in homeownership and home loans: a comparison between Māori and New Zealand Europeans (Pākehā). Waitangi Tribunal Submission.* This report is to support the Waitangi Tribunal Housing Policy and Services Inquiry (Wai 2750) and inform a related claim (Wai 2805).