

He Whare, He Taonga: Hauraki Wāhine and the Fight for Housing Sovereignty

Introduction

“Home isn’t just four walls and a roof...it’s where you feel safe, where your people are, where your heart is.”

For Hauraki wāhine and their whānau, kāinga is more than a place to live; it is a foundation for well-being, whānau, whenua, and whakapapa. Yet, for many, stable housing has become increasingly out of reach, replaced by displacement, emergency housing, and state-imposed barriers that sever connections to kāinga. This ongoing struggle is rooted in a history of land dispossession, discriminatory policies, and economic marginalisation that have systematically restricted Māori access to secure housing (Wilson, Mikahere-Hall, Sherwood, Cootes & Jackson, 2019).

This article emerges from a wider research project, *He Whare, He Taonga*, which explored the intersections between housing poverty and whānau violence (Te Whāriki Manawāhine Research, 2024). The study applied a Mana Wāhine methodology (Pihama, 2001; Simmonds, 2011) and utilised manually coded themes analysed through the Pū-Rā-Ka-Ū framework (Moyle, 2025). Here, however, the focus is on the pūrākau of wāhine in Hauraki, particularly grandmothers and great-grandmothers who serve as intergenerational carriers of wisdom and cultural revitalisation.

As kaumātua, they provide critical insights into kāinga and the erosion of housing security, shaped by systemic inequities, poverty, and colonisation. Their experiences reflect the dismantling of communal living and land-based sustenance through policies like the 1955 Māori Affairs Amendment Act (Waitangi Tribunal, 2006) and neoliberal housing reforms of the 1980s, which disproportionately impacted Māori (Cram, Berghan, Adcock, & Fowler, 2023).

Yet, amidst struggle, there is resilience. Wāhine and their whānau actively resist and reimagine housing solutions based on whānau, whakapapa, whenua, and tino rangatiratanga. This article centres their lived realities and aspirations for Māori-led housing policy, asserting kāinga as essential to identity, belonging, and Hauraki whānau well-being.

Literature Review

The Impact of Housing Insecurity on Women

Housing insecurity remains a significant socio-economic challenge globally, disproportionately impacting women, particularly Indigenous and older women. Research highlights that housing instability and homelessness is deeply linked to systemic inequities, economic deprivation, and the ongoing effects of colonisation (Phipps, Dalton, Maxwell, & Cleary, 2019; Aigbolosimon Famous, 2023; Bhattacharjee & Narayan, 2024). Many women struggle for secure and adequate housing due to institutional discrimination, poverty, and policy frameworks that fail to address their lived realities (Cripps & Habibis, 2019). This literature review briefly explores the global and national dimensions of housing insecurity as they pertain to women, with a focus on Indigenous women and the compounding effects of colonial dispossession.

Global Barriers to Secure Housing

International research demonstrates that women experience heightened housing insecurity due to economic disparities, social exclusion, and discrimination in housing markets (Fraser, 2023; Pathak et al., 2019). Particularly vulnerable groups include younger women, older women, women with disabilities, and those from culturally diverse backgrounds. These groups often face compounded barriers such as inadequate income, lack of accessible housing, and restricted pathways to homeownership (Bassuk et al., 1996; Jury et al., 2017).

Systemic failures exacerbate housing instability, with bureaucratic obstacles limiting access to essential supports such as income assistance and legal aid (Nikora et al., 2012). For older women, limited employment opportunities and economic precarity result in significant housing instability (Bukowski & Buetow, 2011). The rental sector presents additional challenges, with women facing discrimination from landlords, affordability issues, and insecure tenancies (Lewis et al., 2020). As a result, many are forced into inadequate living conditions or homelessness, deteriorating their health and well-being (Cresswell, 2018).

Housing Disparities for Wāhine Māori in Aotearoa

In Aotearoa, housing insecurity is acute, with wāhine Māori experiencing significantly higher instability than Pākehā due to land alienation, economic marginalisation, and discriminatory housing policies (Fanslow et al., 2010; NZ Family Violence Clearing House, 2017). Systemic inequities create barriers to homeownership, rental stability, and access to culturally appropriate housing (Cram et al., 2023). Many Māori tenants endure substandard conditions, including overcrowding, dampness, and unaffordability, particularly in Northland, Waikato, Hauraki, and Bay of Plenty (BRANZ, 2023).

In Hauraki, wāhine Māori face financial constraints from historical employment discrimination and intergenerational dispossession (Te Whāriki Manawāhine o Hauraki, 2021). The median income for Māori in Hauraki is significantly lower than non-Māori, limiting housing options (Waitangi Tribunal, 2006; Stats NZ, 2018). Research shows wāhine Māori in rural areas experience extreme housing stress and financial instability due to colonial policies severing their connection to land and economic sovereignty (Te Whāriki Manawāhine Research, 2024).

Housing insecurity severely impacts kuia and koroua, contributing to high rates of respiratory illness, cardiovascular disease, arthritis, and mental distress. Overcrowding and poor-quality rental housing worsen these conditions, disproportionately affecting older wāhine Māori (BRANZ, 2023). Many live in inadequate housing without proper insulation or heating, exacerbating chronic illnesses and increasing social isolation (Te Whāriki Manawāhine Research, 2024). Urgent investment in warm, safe, and culturally focused housing is needed to enable older Māori to age within their kainga - communities.

Policy Failures and Systemic Entrapment

Current housing policies in Aotearoa disadvantage wāhine Māori through restrictive eligibility criteria, a deficit-based approach to service provision, and the failure to uphold Te Tiriti o Waitangi (Wilson et al., 2019). A lack of social housing, coupled with privatisation and gentrification, further strains whānau Māori (Cripps & Habibis, 2019). The removal of tamariki Māori from wāhine due to poor housing exemplifies systemic entrapment, where state intervention prioritises punitive measures over meaningful support (Wilson et al., 2019).

Reports from the Waitangi Tribunal (2023) and the United Nations Special Rapporteur on the Right to Adequate Housing (2021) highlight breaches of Te Tiriti o Waitangi in housing provision for Māori. The government has failed to consult Māori in housing strategies, invest in Māori-led housing initiatives, or reform social housing policies that disproportionately exclude Māori. The Tribunal's Wai 2750 Inquiry (2023) found that despite increasing homelessness among Māori, government responses remain inadequate and lack long-term investment.

Housing insecurity for wāhine Māori stems from colonial dispossession and entrenched structural inequities. Understanding these inequities requires recognising the central role of kāinga, not just as housing, but as a foundation of Hauraki whakapapa, belonging, and wellbeing. The key findings that follow explore how wāhine Māori experience and navigate housing insecurity, highlighting the systemic failures and the pathways toward justice.

‘Kāinga’ as Collective Well-being

For older wāhine in this research, kāinga was more than a physical space, it was a living, breathing connection to whānau, whakapapa, and whenua. It was a place where mokopuna ran freely, and where nannies passed down knowledge to them through pūrākau. The wisdom of kuia, as the keepers of intergenerational knowledge, offers insight into the security, sustenance, and collective care that kāinga once provided.

“Well after the gathering of my family on the one side of me, i te taha o tōku pāpā, what was strong and evident in our home was the stories. We grew up on those stories, our history, and the principles we were raised with.”

These reflections remind us that Māori have long lived in thriving kāinga, sustained by whenua and communal living, before these structures were systematically dismantled.

Kāinga Kaha

For many of the wāhine in this research, kāinga was not just one place, it was wherever whānau were.

“Growing up, we moved all around the country, all around the North Island. We were always in Housing Corp homes, so that also meant we were in different places, sometimes in rough areas. But you know, we also lived in amazing areas where people knew one another, where neighbours shared kai, where the nannies and aunties next door would keep an eye on us. We belonged there, wherever we were, we belonged.”

Some recall growing up in multigenerational households where whenua as a living generous being, provided everything they needed.

“Cause that’s what I loved about our old house. We had feijoas, avocado, apricots, grapes, lemons, mandarins. We didn’t buy fruit, we had everything we needed right there. My daughter could ride her bike around, we had a trampoline, a little pool. It wasn’t a big house, just a two-bedroom backhouse, but it was enough. We didn’t need much because we had each other, and we had our whenua.”

For others, home was a place of safety, warmth, and laughter.

“Home was always filled with people. Aunties, uncles, cousins...there was never just one family in the house. We had old mattresses stacked up against the walls for when more whānau would come to stay. My mum would make huge pots of kai, and if people turned up, there was always a plate for them too. We were poor, but we were rich in the way that mattered.”

This collective approach to living meant that no one went without. Mokopuna were raised by the multigenerational whānau, and kuia played a central role in passing down tikanga and mātauranga.

“Once you give whānau the ability to look after one another...where nanny looks after the moko, and the moko learn from their nannies...then the house is safer, and everyone thrives. We need more of that.”

However, these ways of living were systematically and intentionally undermined.

Disruptions to Housing Security

Kuia remember when home was stable, but that stability was shaken by land loss, government policies, and economic shifts.

“Most of our houses were railway homes, or Housing Corp homes. Our people were workers of the railways, and those houses were built for us. When the railways closed down, Housing NZ took them over, and then everything changed. Those houses were meant to be for our whānau, but when the government stopped looking after them, they started falling apart. Then, the rents went up. We were being pushed out of our own homes.”

During the 1980s and 1990s, neoliberal policies eroded Māori access to stable housing. Once, whānau Māori could use their family benefit to put a deposit on a house, but this was stripped away, and state housing became harder to access.

“Through Māori Affairs, we could use our family benefit as a deposit for a house mortgage. My parents did that, and that’s how they got their home. But all that good social investment in our people has eroded. Now, our kids can’t even rent, let alone buy a home.”

The rise of holiday home ownership in Hauraki pushed Māori further into precarious housing situations.

“There are houses sitting empty, beautiful houses, but they belong to rich Aucklanders who only come down for the summer. Meanwhile, our people are living in garages and emergency motels. What’s fair about that?”

“We’ve always been here. This is our whenua, our kāinga. But now it’s like we’re being told there’s no room for us.”

These disruptions led to generations of Māori moving from stable kāinga to unstable, state-controlled housing, often in cold, damp, or overcrowded homes.

Papakāinga: A Viable Solution

Despite these systemic shifts, the memory of papakāinga remains a solution for the future. Many older wāhine participants speak of the deep loss that came when whānau were forced away from their whenua, but also the hope that Māori can reclaim these ways of living.

“We were never meant to live like this, separated, struggling, looking for houses that don’t exist. We always lived as whānau, with our kaumātua, our tamariki, everyone together. That’s what we need again.”

Yet, the ability to rebuild papakāinga is blocked by government policies that fail to recognise Māori land as a viable option for housing.

“There are all these constraints around building on papakāinga. The white person’s law has set us up to be homeless.”

“The whenua is yours, and you belong to it. But they make it so hard for us to actually live there.”

Despite these barriers, Hauraki wāhine Māori continue to fight for housing models that honour their whakapapa and rebuild intergenerational kāinga.

“If you become an owner of that property like you are now, you are wealthy... Wealth is in the land that we live upon.”

For these wāhine, kāinga is more than just 'four walls', it is a connection to everything, a protective factor, a taonga, a way of life, and a source of sustenance from Papatūānuku. It is central to their well-being. The next section explores how the present housing system has eroded this stability, leaving wāhine and their whānau navigating the harsh realities of housing insecurity.

Housing Precarity and Systemic Barriers

The security that kāinga once provided has been deliberately undermined by colonial policies, systemic barriers, housing shortages, and economic precarity. For many wāhine and their whānau in Hauraki, home has become a car, a motel room, women’s refuge, or a space they must fight to keep.

“There’s no houses! Even renting, and the list is so long where you’re even on the Facebook pages looking for houses, and there’s nothing.”

Wāhine in this research speak directly to this systemic failure, describing the ongoing displacement they face. It is not just physical displacement, but also the emotional, cultural, and spiritual disconnection that comes with being denied a stable home. They describe the cycle of rejection, the discrimination they experience, and the constant uncertainty of where they will live next.

The Reality of Houselessness

For many wāhine, the loss of secure housing has meant moving between temporary, unstable, and often unsafe environments.

“A typical day [living in her car]... I wake up at 5am because I’ve gotta go to the local [town] toilets to have a quick wash down with my flannel... Have a quick wash, brush my teeth, try and clean myself up, spray myself with perfume, go back to my car, and then have a snack bar for breakfast because I didn’t have dishes to carry around and stuff. Fold up my bed, fold up my stuff, so everything looks normal. Put the seat up, cover everything so it

just looks like I've come from my own house and go to work. Start there at 7:30, work two jobs. After work I go back to my car. That was the daily routine."

For wāhine living in Women's Refuge, temporary housing has become their only form of stability.

"Living here [Refuge], he [young son] says he wants to go home to here, because this has been our home for nearly three years. He's four, he'll be five in June. Even now, he knows he's never had a home. And he's calling this place his home."

"It is really quiet, it's peaceful, it's clean, it's tidy, you know... it's the little things. Yeah, you don't have to look over your shoulder. I get to the gate [Refuge], and I just look up; I'm home."

Yet, emergency housing is not a permanent solution. Many wāhine describe the uncertainty of their situation and how state-controlled housing systems fail to provide real pathways to stability.

"The safe house is meant to be a short-term solution... but when there's nowhere else to go, we're stuck here. It's not healthy for our kids."

"We're safe here cause we got 24/7 monitoring. But we need counselling, we need therapists up in here. And not all of us are talkers. Not everybody wants to talk. But there's other therapy...and I know that's what my baby girl needs."

These pūrākau highlight the devastating impact of houselessness on wāhine and their tamariki, not just in terms of physical shelter but also mental well-being, stability, and long-term healing.

The Struggle to Find a Home

Beyond houselessness, Hauraki wāhine describe the impossible challenges they face in securing stable housing, from state housing failures to racial discrimination in the rental market.

"I have applied for what feels like 40 plus houses since I've been here [Refuge]. I've been to roughly 20 house viewings. The other 20 houses I applied for we didn't even make the shortlist. When I go to the viewings there's like 30+ other people there, all dying to get into this one home. I've talked to multiple homeowners on the phone. The calls start off real promising. They hear I have great credit, no criminal record. I always pay on time, clean and tidy. But as soon as they hear I'm a current MSD client, living in Women's Refuge, that's it. I don't hear back from them. Not even to say, sorry you didn't make the shortlist. Just no communication at all."

Wāhine Māori described experiencing racism and systemic discrimination that further limited their access to housing.

"The one homeowner that I did meet, I got the feeling he saw that I was Māori and just wanted to make the meeting quick. Never heard from him again. My nights are spent crying, because my family has stopped living. All I want is a home for my children."

Even Kāinga Ora, the state housing system, has failed to provide adequate, culturally responsive housing solutions.

"Kāinga Ora said, 'Take a house in Auckland or go to the bottom of the list.' But home is Hauraki. I shouldn't have to leave my whakapapa just to have a roof over my head."

For wāhine who have left violent relationships, the housing system often forces them into impossible choices, return to unsafe environments or face homelessness.

"One wāhine comes to mind... she had to leave Hauraki because that was her only option. They offered her a house in Hamilton, and if she didn't take it, she wouldn't have anywhere to live, which meant she had to return to a violent relationship."

"Our women wear the burden of the violence. If MSD says you can't stay in emergency housing because your partner keeps coming there, what do you do? You have no other options."

Losing Hope in the System

For many wāhine, the repeated rejection, systemic barriers, and constant uncertainty have left them feeling defeated.

"Why bother? That's how it feels. Why keep trying if it's just gonna be the same outcome? When I first came here, my goal was: find a house, find a house, find a house. Kids were in school, got my car legal, find a house...that was my goal. Since getting turned down for all of those houses, I've just pushed it aside now. I'm just waiting on Kāinga Ora. It's really is the word 'debilitating'?"

The exhaustion of constantly fighting the system takes a toll, leaving many wāhine feeling like they have no choice but to accept whatever is given, even if it means unsafe, unsuitable living conditions.

"They're not giving homes to our babies. And that's exactly what it is. If you're Māori, if you're a solo mum, if you're on a benefit your chances are near zero. They think we're just another 'problem to fix.'"

The current housing system and the housing deprivation experienced by Hauraki whānau represent a clear breach of Te Tiriti obligations, failing to uphold the dignity and sovereignty of Māori communities. Yet, Hauraki wāhine Māori are not merely surviving, they are dreaming, envisioning, advocating, and working toward real solutions.

Reclaiming Kāinga: Whakapapa and Tino Rangatiratanga

"We need to build kāinga again. We always lived together...our kaumātua, our babies, everyone. We need that back."

Despite the systemic barriers and displacement explored earlier, wāhine across our research projects continue to envision a future where kāinga is restored. Here, we examine the solutions wāhine and kuia have identified, from whānau-based housing models and papakāinga to policy change and self-determined housing development.

Rebuilding Papakāinga

One of the clearest solutions wāhine see is the rebuilding of papakāinga, not just as a housing model, but as a pathway to whānau well-being.

"I'm privileged cause I come from a village. My children have often asked me, 'Mama, why don't we go to [bigger town]?' My response is that the most important gift I can give them is an intimate relationship with their nanny, their koro, their aunties, their cousins...we all grow up as one."

For wāhine, papakāinga is about more than just having a house, it's about creating whānau-based communities where everyone contributes, learns, and thrives together.

"Once you give whānau the ability to look after one another...where nanny looks after the moko, the moko learn from the nannies, the younger ones go out to school or work, more eyes on the babies, so the house is safer. That's what we need back."

However, wāhine also recognise that current government policies actively block papakāinga development.

"We want to live on our whenua, but the process to build on Māori land is so hard. All these rules, all these restrictions, yet somehow, rich Pākehā can build their million-dollar beach houses no problem."

A key solution is dismantling restrictive government regulations that prevent Māori from developing papakāinga on their own land.

"There's lots of talk of 'partnering with Māori' in the housing space. Great, but we need to be developing papakāinga-style housing on state-owned whenua, not just our dwindling Māori land. That's how we grow whānau well-being and identity."

Restoring papakāinga is a pathway to self-determination, where whānau live collectively, sustainably, and in alignment with Hauraki Māori wellbeing.

Kāinga as a Te Tiriti Right

Wāhine refuse to accept housing insecurity as normal, they see housing as a fundamental right under Te Tiriti o Waitangi and are calling for structural change.

"Tiriti articles outline our rights as tangata whenua, but we are consistently denied them when we try to access state housing. It sits under UNDRIP, it sits under UNCRPD, it sits under the UNHCR, and HDHR. It should be a Te Tiriti right to be housed, something that should be done naturally."

Many wāhine emphasise that housing policy must be led by Māori, with Māori, for the benefit of Māori, rather than being dictated by government agencies that have repeatedly failed Hauraki whānau.

"We need to decolonise the way we are forced into this system. When we go into agencies, we look brown and are put at the bottom of the list. We need housing agencies that reflect us, that are run by our people, for our people."

"The Crown keeps saying they're investing in Māori housing, but who gets the contracts? Pākehā developers. That's not tino rangatiratanga. We need full control over our housing future."

A critical solution is funding Māori-led housing projects that reflect Te Tiriti obligations and give Māori full autonomy over housing development and allocation.

Intergenerational Housing and Economic Empowerment

Alongside papakāinga and policy change, wāhine see financial empowerment as key to housing security.

"We need more focus on home ownership, our own financial literacy, managing debt, saving, Kiwisaver. Our kids don't even dream of owning homes anymore, but we need to change that thinking."

"Affordable housing in Hauraki isn't affordable for us. It's for Pākehā. Meanwhile, our people are living in garages."

"What makes them think we want to live without our koroua, kuia, and mokopuna generations? Kāinga Ora builds houses for 2.5 kids and a nuclear family, but we live intergenerationally. That needs to change."

A solution is housing models that allow whānau to build intergenerational wealth through rent-to-own programs, iwi-supported mortgages, and long-term investment in Māori-led community housing.

"If we don't start owning our own land again, we will always be renters in our own country. That's not right."

Wāhine Envisioning the Future

Despite the significant housing barriers they face, wāhine hold onto hope, determination, and the belief that change is possible.

"Housing prices need to drop [laughter]. To win Lotto would be great. But then let's try and afford a ticket first [laughing]."

"I thought to myself, sitting in my car one night...it's not gonna stop until I speak up. So, I'm going to the Mayor's office and asking her to help me get a meeting with the Housing NZ manager. I need a home."

For wāhine, the future of housing is not just about having a roof over their heads, it's about restoring whānau, whakapapa, and whenua connections.

"It's not just about the houses. It's about community. We need to be in our own spaces, with our own people, in places where we can thrive."

"Once you give whānau the ability to look after one another, we don't just survive...we thrive. That's the future I want."

The voices of Hauraki wāhine and their whānau resound with a clear and urgent demand for change. Their lived experiences reveal the devastating impacts of housing insecurity, but they also illuminate solutions, restoring papakāinga, reclaiming tino rangatiratanga, dismantling racist housing policies, and creating sustainable Māori-led housing models.

Housing as a Pathway to Justice

For the Hauraki grandmother and great grandmother participants in this research, housing is not simply about shelter; it is fundamentally about justice, sovereignty, and the right to live with dignity on whenua Māori. The question is no longer whether change is needed, but whether those in power, government, policymakers, and society, are prepared to listen and act. As one kuia put it,

"Whenua, whānau, whakapapa, that's where the answers have always been."

What Was Lost, What Was Taken

Wāhine recall a time when kāinga was secure, intergenerational, and deeply connected to whānau support systems. Kuia remember thriving communities where tamariki could run free, where kai came from the land and sea, and where home was always a place of safety. This stability, however, was systematically dismantled through land confiscation, exclusionary government housing policies, and a housing market that continues to marginalise Māori whānau. The consequences of these colonial policies remain evident today, as whānau are forced into overcrowded, unaffordable, and insecure living conditions.

The housing crisis is not simply a matter of supply and demand; it is a systemic crisis rooted in colonisation, discrimination, and the ongoing displacement of Māori from their whenua.

The Housing Crisis is a Systemic Crisis

For wāhine today, securing housing is an ongoing struggle, marked by long waiting lists, discriminatory landlords, government agencies that fail to provide adequate support, and an economy that excludes them from home ownership. This persistent battle for stable housing forces many wāhine to reject the expectation that they should be grateful for any shelter, even when it is unsafe, inadequate, or culturally disconnected from their needs. For those who have experienced violence, trauma, and displacement, housing is not simply about having a roof over their heads, it is about reclaiming safety, stability, and tino rangatiratanga.

Kāinga Justice Rooted in Whakapapa

Despite these challenges, wāhine are not waiting for the system to fix itself. They are demanding solutions that reflect Māori values, whānau needs, and Te Tiriti obligations. A just housing future for Māori means restoring papakāinga, rebuilding whānau-based communities where mokopuna, kaumātua, and mātua can live and thrive together. It requires decolonising the housing system by shifting decision-making power from government agencies to Māori-led solutions. Housing must be recognised as a Te Tiriti right, ensuring tangata whenua are prioritised in housing policy and funding. Furthermore, investment must move beyond short-term emergency housing towards long-term, sustainable pathways to home ownership, including rent-to-own programmes and intergenerational housing models.

The solutions are clear, and wāhine have articulated them with determination. The fight for kāinga is not just about securing homes; it is about ensuring a future where tamariki and mokopuna grow up with stability, safety, and a sense of identity, belonging and connection to the whenua. For Hauraki wāhine, this is a fight they refuse to lose.

A Call to Action

This article amplifies their voices, but their words cannot remain as pūrākau alone, they are a call to action. Policymakers must commit to resourcing Māori-led housing initiatives, ensuring sustained investment in papakāinga and whānau-centred models that restore tino rangatiratanga and provide long-term stability for Hauraki whānau. Hapū, iwi, and local communities must demand accountability and drive systemic change to uphold the housing rights of Hauraki whānau and safeguard the future well-being of mokopuna.

As one wāhine declared,

"I refuse to let my mokopuna grow up like this. I will fight for them. Even if it's the last thing I do."

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