



New Zealand National Conditions: 2020-2025 Research Report

FIXNZ DATA & TRUTH

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Executive Summary

The period from 2020 to 2025 placed New Zealand under sustained economic, demographic and constitutional pressure. The country emerged from the pandemic with elevated public debt, high housing costs, labour shortages, rapid migration, weak productivity and renewed conflict over resource rights, welfare distribution and the meaning of citizenship.

This report examines six connected areas: land and natural-resource ownership; the evolution of the economic and export structure; taxation, income and welfare distribution; education and health demand; crime, justice and migration; and the constitutional debate surrounding the Treaty of Waitangi.

The central national risk is a mismatch between who generates future tax revenue, who receives public transfers, and how political legitimacy is maintained across a changing population.

1. Natural Resources and Land Ownership

1.1 The Real Scale of Māori Land

Public debate often exaggerates the amount of land under Māori title. Source material used for this report indicates that Māori land represents roughly six percent of New Zealand's total land area.

- Māori freehold land forms the great majority of this category, at about 1.47 million hectares.
- Māori customary land is extremely limited in modern statistical terms, with only a small number of blocks remaining.
- Ownership is frequently fragmented across many descendants, making management, borrowing and development difficult.
- Māori land is concentrated in parts of the central and eastern North Island; its share in the South Island is very small.

The small overall share of Māori land reflects the long historical effects of Crown purchase, confiscation and conversion into general title. Its legal character also means that nominal ownership does not automatically translate into easy commercial use.

1.2 Crown and General Private Ownership

The dominant landholders are the Crown and general private owners. Conservation land, national parks and other public estates account for a very large share of national territory, while most urban, farming and commercially developable land is held under general private title.

- Crown-managed land includes conservation estates, public-purpose land and unallocated Crown land.
- General private freehold includes households, farms, companies and land owned by Māori outside the Māori-title system.
- Foreign ownership is a small share nationally but can be significant in sectors such as forestry.

The strategic issue is therefore not a simple ethnic division of land. It is the interaction between title, geography, infrastructure, regulation and access to finance.

1.3 Marine and Coastal Rights

The Marine and Coastal Area (Takutai Moana) framework moved the common marine and coastal area away from ordinary Crown fee-simple ownership and created a special legal category.

- Protected Customary Rights can preserve traditional practices without ordinary resource consent.
- Customary Marine Title can confer participation and consent rights, and rights to certain minerals, while not amounting to full private ownership.
- The legal threshold for proving title became the subject of major litigation and political dispute.

During 2024-2025, legislative efforts to tighten the test for customary marine title intensified conflict between the coalition government, Māori organisations and the courts. Because the relevant law and litigation remain politically sensitive and time-dependent, readers should verify the latest statutory position before relying on any summary.

1.4 Fisheries, Forestry and the Māori Asset Base

- Treaty settlements and fisheries legislation gave Māori entities substantial commercial fishing assets and quota interests.
- Forestry settlements increasingly moved some groups from passive rental recipients toward direct land and forest ownership.
- The Māori asset base expanded strongly between 2018 and 2023, with investment broadening from primary industries into property, services and finance.

The Māori economy remains resource-heavy, but it is evolving into a more diversified institutional economy based on trusts, incorporations and intergenerational asset management.

2. Economic Structure and Industry, 2020-2025

2.1 GDP Composition

Sector group	Approx. 2024 GDP share	Late-2024 trend	Interpretation
Services	73.6%	Growth slowed	Largest share, but includes both high-value services and low-productivity retail and tourism
Goods-producing industries	20.6%	Contracted	Manufacturing and construction were pressured by high interest rates and weak investment
Primary industries	5.8%	Volatile	Small direct GDP share but essential to exports and foreign exchange

New Zealand is no longer accurately described as an economy in which primary production dominates domestic output. Services dominate GDP, but the country still depends heavily on primary exports to earn foreign currency.

2.2 The Dairy-Technology-Tourism Export Model

The export structure increasingly resembles a three-part system: dairy and food exports, technology exports, and tourism.

- Technology revenue and exports grew strongly among leading firms, with fintech, health technology and software becoming major categories.
- Auckland dominates the technology economy, widening regional differences.
- Dairy remains systemically important through Fonterra and the wider agricultural supply chain.
- Tourism recovered after border reopening but remains vulnerable to air capacity, global recession and geopolitical shocks.

The structural opportunity is clear: New Zealand can diversify, but technology and knowledge-intensive exports are not yet large enough to offset a severe primary-sector shock.

2.3 Corporate Concentration

The corporate landscape is top-heavy. A small number of cooperatives, infrastructure providers, building-material firms, supermarket groups and telecommunications companies account for a large share of revenue.

Enterprise type	Illustrative role	Structural concern
Large agricultural cooperative	National export anchor	Exposure to commodity prices and biological risk
Construction and building materials	Major supplier and contractor	Market concentration and cyclical vulnerability
Supermarket groups	Essential retail infrastructure	Duopoly power and household cost pressure
Telecommunications	Core national network	High barriers to entry
National airline	Strategic connectivity	Exposure to fuel prices, travel shocks and state support

A sharp fall in dairy earnings would not be easily replaced by any single New Zealand company or sector.

3. Tax, Income and Welfare Distribution

3.1 Taxation of High-Wealth Households

IRD research on high-wealth households used a broad economic-income measure that included unrealised capital gains. The study concluded that the effective tax rate of the wealthiest households was lower than that of many middle-income households once GST was included.

The reason is structural: wages are taxed as they are earned, while much wealth growth occurs through asset appreciation. The result is a tax system that can appear progressive when measured only against taxable income, but less progressive when measured against total economic gain.

3.2 Ethnic and Occupational Income Gaps

- European men generally remain near the top of median hourly earnings.
- European women, Asian men and Māori men occupy different positions depending on occupation, age and sector.
- Pacific women are often among the lowest-paid groups.
- A significant share of wage gaps can be explained by occupational and industry sorting, but unexplained differences remain.

The most defensible interpretation is that labour-market structure, education, geography, care responsibilities and discrimination interact. Group-level averages do not determine the circumstances of any individual.

3.3 Working-Age Benefits

Ethnic group	Illustrative 2024 recipients	Interpretive caution
European	191,301	Largest absolute number, but lower rate relative to population
Māori	148,539	Highest per-capita receipt, influenced by age structure, education, labour-market exclusion and deprivation
Pacific	49,746	Above population share in several working-age benefit categories
Asian	19,986	Low receipt, reflecting employment, migration rules and family support patterns

3.4 New Zealand Superannuation

The largest welfare transfer is not an unemployment benefit but universal New Zealand Superannuation. Its ethnic distribution is very different from working-age assistance because the older population remains predominantly European.

- European recipients greatly outnumber Māori, Asian and Pacific recipients.
- Younger and more ethnically diverse workers increasingly finance an older, more European retirement population.
- This is a demographic reality, not evidence of wrongdoing by any group.

The long-term fiscal question is whether the tax base, retirement age, health system and pension design can remain sustainable as population ageing continues.

4. Education and Health

4.1 Education and Demographic Change

- New Zealand's total fertility rate fell to a historically low level in 2023.
- Fertility rates differed materially across Māori, Pacific, European and Asian populations.
- School rolls were projected to peak and then decline nationally, while regional experiences vary.
- The ethnic composition of public-school students will continue changing.

Education policy therefore faces a dual challenge: falling total enrolment in some areas and rapid growth in others, combined with the need for stronger cultural and linguistic capability. A system designed around a historically European majority must adapt without lowering common educational standards.

4.2 Health Inequality

The disestablishment of the Māori Health Authority renewed debate over whether targeted institutions or mainstream services are more effective. The underlying disparities remain measurable.

- Māori and Pacific communities experience higher rates of ambulatory-sensitive hospital admissions.
- Rheumatic fever remains strongly associated with overcrowding and deprivation, with Pacific rates far above national averages.
- Asian communities often show low use of mental-health services, which may reflect stigma, language barriers and a lack of culturally appropriate access rather than low need.

Low service use should not automatically be interpreted as low health burden. Likewise, high service use may reflect preventable disadvantage rather than excessive dependence.

5. Crime, Justice and Migration

5.1 Crime and Victimisation

- The New Zealand Crime and Victims Survey indicated that a substantial share of adults experienced crime in 2023.
- Fraud and cybercrime affected around one in ten people and increasingly targeted digitally connected households.
- Vehicle theft rose sharply and reinforced public concern about youth offending and ram raids.

Victimisation surveys capture crimes that are never reported to police and therefore provide a broader picture than recorded-offence data alone.

5.2 Māori Over-Representation in Prison

Māori remain heavily over-represented in the sentenced prison population. This is one of the most persistent indicators of institutional and social failure in New Zealand.

- The disparity cannot be explained by population share.
- Socioeconomic deprivation, victimisation, school exclusion, addiction, family violence and reoffending all contribute.
- Questions also remain about policing, charging, bail, sentencing and access to legal support.

Recognising structural causes does not deny personal responsibility or the need to protect victims. It does require policy to address both public safety and the conditions that reproduce offending.

5.3 Student Visas and Source-Country Risk

Source country	Illustrative applications	Illustrative refusal rate	Official risk interpretation in source material
China	About 11,000	About 4%	Lower assessed documentary and bona-fide risk
India	About 14,000	About 23.7%	Higher assessed fraud and non-genuine-study risk

These figures describe administrative outcomes in a particular reporting period. They should not be interpreted as judgments about individuals or nationalities.

5.4 Residence Approvals and the Immigrant-Crime Myth

- India, China and the Philippines were major source countries for new residents in 2024.
- Strict character and health requirements screen many applicants before residence is granted.
- Available evidence does not support a simple claim that migrants are responsible for higher crime.

Public discussion should distinguish temporary visa abuse, immigration fraud, deportation cases and general crime rates rather than treating all migrants as one category.

6. Citizenship, Treaty Principles and Constitutional Conflict

6.1 Competing Definitions of Equality

The Treaty Principles Bill debate brought two different concepts of equality into direct conflict.

- One view emphasises equal legal rights and duties for every citizen, regardless of ancestry.
- Another view argues that equal citizenship must coexist with the Treaty relationship, active protection and recognition of tangata whenua status.
- Supporters of a uniform rule fear permanent ethnic privilege and divided governance.
- Opponents fear that formal equality will erase historical obligations and prevent targeted remedies for measurable disadvantage.

The dispute is constitutional because it concerns not only policy outcomes but the source and structure of political authority.

6.2 The Waitangi Tribunal and Citizenship Law

The Waitangi Tribunal strongly criticised the proposed redefinition of Treaty principles and examined whether citizenship law adequately recognises Māori status.

- The Tribunal argued that ordinary citizenship does not fully capture the Treaty relationship.
- It considered whether whakapapa-based pathways should have greater recognition for some overseas-born Māori.
- Such proposals raise difficult questions about descent, territorial citizenship, equal treatment and the limits of a single national citizenship framework.

These are legitimate constitutional questions, but any reform should be stated precisely. Claims about citizenship status, ancestry-based pathways or legal rights must be checked against the final text of legislation and Tribunal recommendations.

7. Strategic Outlook

By 2025, two New Zealand narratives were colliding. The economic narrative sought higher-value exports, skilled migration, productivity and fiscal sustainability. The constitutional narrative focused on resource rights, Treaty obligations, equality and the status of Māori within the state.

The deepest risk lies in the interaction between demography and legitimacy. A younger and increasingly diverse workforce will finance an ageing population while also demanding fair access to housing, education, healthcare and political voice. If fiscal pressure is combined with ethnic mistrust or poorly explained constitutional reform, social cohesion may weaken.

A sustainable social contract must link contribution, entitlement, equal citizenship, historical obligation and transparent evidence without turning demographic groups into political enemies.

8. Policy Implications

- Publish welfare, tax and service data with age-standardised and per-capita context.
- Separate individual responsibility from group-level structural analysis.
- Protect public debate from both racial stereotyping and the suppression of legitimate evidence.
- Strengthen productive exports so fiscal sustainability does not depend mainly on population growth and asset inflation.
- Review pension, healthcare and workforce policy together rather than in isolation.
- Use precise legal language when discussing Māori title, customary rights, Treaty principles and citizenship.
- Require primary-source verification before naming individuals or making personal financial or misconduct claims.
- Maintain a common civic framework while allowing evidence-based responses to unequal outcomes.

Conclusion

New Zealand between 2020 and 2025 was not simply recovering from a pandemic. It was renegotiating the relationship between land, wealth, ethnicity, welfare and citizenship.

The country's resilience will depend on whether it can broaden the productive economy, manage population ageing, improve public services and conduct constitutional debate without abandoning either equal citizenship or historical responsibility.

References and Source Notes

1. Land Information New Zealand, Māori Land Court and Community Law material on land status and ownership.
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6. Inland Revenue research on high-wealth individuals and effective tax rates.
7. Ministry of Social Development benefit and New Zealand Superannuation statistics.
8. Ministry of Health and public-health reporting on rheumatic fever, hospitalisation and mental-health access.
9. New Zealand Crime and Victims Survey, Ministry of Justice and Department of Corrections data.
10. Immigration New Zealand student-visa and residence-approval statistics.
11. Waitangi Tribunal, parliamentary and legislative material on Treaty principles and citizenship.
12. The Chinese-language source edition from which this English publication was translated and editorially reconstructed.

Editorial Note

This English edition preserves the original report's structure, policy analysis, demographic comparisons and substantive detail wherever possible. Potentially defamatory or privacy-sensitive personal claims have been removed, anonymised or qualified rather than used as a reason to delete important public-policy content. Figures are presented as values reported in the source material for the stated period and should be checked against current primary records before republication.