

Women and the Market Economy : The Feminization of Poverty?

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New Zealand

Peace - Equality - Development

These are the themes of the Nairobi Forward Looking Strategies for the advancement of women. They will be expanded into the Draft Declaration and the Platform for Action at the 4th World Conference on Women in Beijing in September 1995. My task is to trace the changes which have occurred in the economy of my country, Aotearoa - New Zealand, during the last 15 years, to examine their impact on women and to describe how women are responding to these changes. I will concentrate on what has occurred in New Zealand to address gender equality in the economic structures and policies, and identify some of the strategies undertaken to ensure women have access to quality education and training, so that they can develop the knowledge and skills to enable them to participate more fully in all productive activity.

The birth of the market economy

After decades of government intervention a change of government in 1984 saw the birth of the Free Market in New Zealand. It was accompanied by a rapid, broad-based and innovative structural reform of the New Zealand economy, and by a medium term anti-inflationary financial strategy.

The Welfare State, which originated in the years following the 1929 Stock Market Crash, reached its peak in the period following World War II when the New Zealand economy, based on the sale of primary agricultural products to protected European markets, provided a good standard of living for all New Zealanders. The Welfare State stood for social protection and community support. Later in the 1970s as the country's economy began to decline, the government implemented an interventionist policy. This, coupled with extensive overseas borrowing, subsidies to primary producers, and rapidly increasing inflation, resulted in economic stagnation and huge balance of payments deficits which continued into the 1980s reaching a crisis in 1984.

The failure of the country to develop and upgrade industries with a competitive advantage and foreign exchange earnings led to a steady decline in real per capita income, and a growing comparative weakness in our skill base. The government of the day believed that the political advantage of intervention far outweighed the economic cost.

Meantime a new generation of liberal economists were blaming the decline in profitability on:

- government intervention
- non-competitive industries
- the institution of the welfare state.

Their objective, in the form of "Rogernomics", named after Sir Roger Douglas the architect of structural economic reform in New Zealand, and the Minister of Finance in the newly-elected Labour government of 1984, was to improve economic performance through:

- less government

- privatisation of state assets and business
- reducing public expenditure
- deregulation
- removing foreign exchange controls (floating the NZ\$)
- reducing and removing import tariffs
- promoting the shift of investment to export oriented enterprises.

The results were massive restructuring, improved productivity and a significant downsizing of the workforce. Emphasis was on the *individual* as opposed to the collectivism of the *welfare state*. With reduced support from the State the changes put considerable pressure on individuals and families, and hit hardest at women in the low to medium income range where most of the resulting unemployment was centred.

Changes in family, unemployment and sole parent benefits, and in student allowances, have resulted in the undermining of the low to medium income family, especially the sole parent family (most likely a mother), in terms of its capacity to meet the needs of its members, at the same time as it is expected to carry a much greater share of the financial and personal responsibility for its members.

The new economic programme also incorporated a commitment to *monetarism*. As the control bank the Reserve Bank of New Zealand was "to be responsible for formulating and implementing monetary policy designed to promote stability of the general level of prices." Inflation was to be the performance indicator. The goal was 0-2% inflation. As a result of the tight monetary policy set by the Reserve Bank we have seen inflation fall from 16.6% in 1985 to around 1% in January 1992. The taxation system was also reformed: a goods and services tax, set initially at 10% and currently levied at 12.5%, was introduced and applied to all goods and services, and top personal income tax was reduced from 66% to 33%. The fall in the inflation rate was accompanied by significant falls in wholesale interest rates, mortgage interest rates and gross public debt as a % of GDP.

But there was a cost to all of this restructuring and it came in the form of rapidly increasing unemployment as a result of the increased efficiencies in the public and private sectors. The unemployment figures were:

1975	Less than 300 registered unemployed
1980	21,000 registered unemployed
1984	50,000 registered unemployed
1991	approx. 160,000 - 11.6% of the labour force was registered as unemployed.

This in turn increased government spending on social services benefits for unemployment, health, education and training. Social Services spending went up from 22.7% of GDP in 1984-85 to 26.6% of GDP in 1991-92. Because of increased numbers receiving benefits, tighter and more stringent criteria for eligibility, and a greater emphasis on "user pays," the individual received smaller benefits.

It was becoming clear that there needed to be a closer integration of economic policy and social policy so that one did not undermine the other.

Economic recovery

Since 1993 the country has enjoyed a period of sustained economic growth while tight monetary policies have been applied to avoid inflation. Not everyone in New Zealand would agree that there has been an economic recovery. It depends on how you define 'recovery' according to Brian Easton, a member of the New Zealand Institute of Economic Research, writing a regular column in a New Zealand weekly magazine (Easton 1995). In orthodox economic terms 'recovery' means that the economy has begun an upswing from the bottom of its downswing or the bottom of the business cycle. New Zealand politicians describe it as a "sustainable growth path." To ordinary people a 'recovery' in the economy means they have money to spend on consumables, and that the government is increasing its expenditure on social policies.

Statistics however tell the 'people' side of the story:

- i) per capita consumption in 1993 was fractionally below that for 1990
- ii) government spending is falling on a per capita basis on:
 - the environment
 - education
 - health care
 - policing
 - social support
- iii) The reduction in the top personal income tax referred to earlier favoured high income earners by increasing the after tax income for the top 10% of earners by 20% - leaving everyone else paying more tax and so reducing their spending power. The rich are getting richer and the poor poorer, and the gap between them is growing wider. The most vulnerable are the poor, a high proportion of whom are Maori, Pacific Islanders and women. Using a benchmark "poverty line" of \$270.00 per week for a married couple the evidence of a growing gap between rich and poor is apparent in the following table:

People below the "poverty line"

1989	360,000
1991-92	510,000
an increase of 40 percent!!	

Adapting to this change in economic thinking is difficult for many New Zealanders as they endeavour to make the change to self-reliance, and to provide for themselves and their families when their real incomes are declining. These have been difficult times for many people, but at the same time I have to agree with our New Zealand representative, who, in reply to a question on the impact of our economic structural reforms on the women of New Zealand to the 1994 Meeting of the Committee of CEDAW, stated:

A poorly performing economy would not help women in the long term either economically or socially, hence the need for reform (Cartwright 1994).

And I also have to acknowledge that our social welfare system is still one of the most generous in the world.

The impact of the reform and some responses

I plan to address this section under the following headings: Economic and Social Life: Education: Employment: Health: Housing.

Economic and social life or rolling back the welfare state

In 1991 the then Minister of Social Welfare laid out the rationale for the changes she was about to introduce:

The Government's social and economic objective is to provide an environment where New Zealand families are able to take control of their own lives, freed from the dependence on state welfare that currently traps so many of our people.

To achieve that objective we must be prepared to make bold changes and strike a new balance between a state's responsibility for the citizen and the citizens' responsibility for their lives and those of their families (Shipley 1991).

All government reforms were designed to "encourage self-reliance by providing people with sufficient motivation to move from state dependence to independence." The major initiatives affecting economic and social life were:

- A. A cut in Family Benefits in 1991. The small universal benefit paid to primary carers of children up to 16 years, or 18 years if they were in full-time education, was replaced with an *increased targeted family support payment* to low income families.
- B. The *Domestic Purposes Benefit* paid to sole parents and their children was reduced by 11-13 percent. This benefit was no longer to be available to those under 18 years of age though, dependent on circumstances, an emergency allowance could be available.

These cuts created a sense of impoverishment, especially for women living alone with children. The last two decades have seen an increasing number of sole parents, and an associated number of families and households where children's support and development has been the responsibility of one adult, primarily a woman. I have some New Zealand figures which reflect the position of sole parent households in relation to two-parent households. They clearly show that sole parent households are significantly disadvantaged in terms of employment opportunities, income, education and housing tenure.

	sole parents	two parents
employment	73% of mothers nil paid work hrs 52% of fathers nil paid work	42% mothers nil pd work hrs 14% fathers nil paid work
income	64% <\$15000 per annum 7% >\$30000 per annum	7% <15000 per annum 68% >30000 per annum
education	49% fathers no school qualif. 34% fathers tertiary qualif. 49% mothers no school qualif. 27% mothers tertiary qualif.	30% no school qualif. 51% tertiary qualif. 31% mothers no qual. 38% mothers tertiary qual.
housing tenure	46% rental housing 54% mortgage/freehold	18% rental housing 81% mortgage/freehold

Michael O'Brien, Senior Lecturer, Dept Social Policy & Social Work
Massey University, Albany Campus, May 1994.

The impact of these changes on Maori women can be seen in the following table:

- 1981 Social Security the only form of income for 47% of Maori women
- 1986 26% of all sole parents were Maori
 - Sole parent families with 4+ children were more likely to be headed by a Maori woman than of any other ethnic origin
- 1991 44% all Maori families were sole
 - 32% all Pacific Island families were sole
 - 21% all Pakeha (non-Maori) families were sole

A New Zealand Council of Christian Social Services report in 1994 indicated that sole women and children on low incomes "have lower levels of access to home ownership, life insurance and superannuation, all forms of saving towards middle years prosperity and a secure retirement."

Another study carried out by the West Auckland Women's Centre in 1994 showed increased levels of debt among women:

- women's marginalization
- lack of financial independence
- a decline in access to education due to escalating costs.

Another spin-off from the 1991 benefit cuts has been the establishment of a large number of *Food Banks* set up by churches and community support groups. In addition to food, many provide clothing, furniture, assistance with budgeting, counselling, referrals and advocacy.¹ However, better targeting of families in need by the Income Support Service of the Social Welfare Department during the last year has seen a reduction in the demand for these services as illustrated in the following table:

North Shore City	Food parcels distributed	Special needs grants
Jan 1994	190	\$16,365
Jan 1995	133	\$44,274

In April 1995 benefit rates were adjusted to take account of the cost of living increase during the previous year, further evidence of government attempts to be responsive to the social impact of its economic policy (O'Brien 1994).

Another project at local level which is addressing social and economic problems is called "*Project Break-out*." This is an International Year of the Family project which involves the Salvation Army and Massey University in North Shore City. Its purpose is to act as a channel between agencies and families who are trapped in long-term unemployment and benefit dependency from which they seem powerless to escape, as they go from social agency to social agency. The team is working with them to find long term solutions to their money, employment, health and transport problems. Interim reports are encouraging.

A much more worrying outcome associated with unemployment, inadequate housing and inadequate resources appears to be an increase in *domestic violence* which also includes child abuse - physical, emotional and sexual. In 1992 the government established a Crime Prevention Action Group charged with the development of a

crime prevention strategy, its aim being to reduce the incidence of family violence and address the concerns of victims. A number of Government-funded agencies have been established, and, because they are associated with the national community service agencies, are working to address the needs of local communities. One worth mentioning is *The HAIPP Project* [Hamilton Abuse Intervention Pilot Project] modelled on a scheme from Duluth, Minnesota. It is currently being evaluated and has been accredited with an 89 percent success rate, but its future is in jeopardy as a result of government funding cuts. Legislation to protect women and girls against violence is currently being updated. However it is claimed by the Women's Refuge National Collective, that the value of proposals will not be realised unless they are adequately resourced (Ministry of Women's Affairs 1994).

There are also a number of partially government-funded community initiatives in place which provide protection and assistance for abused women and their children. From 21 refuges in 1981 the number has grown to 53 refuge services throughout New Zealand, plus a number of Maori women's refuges. Over 19,000 women and children use refuges each year. The New Zealand Women's Refuge Foundation has reported that there has been nearly a 44 percent increase in male assaults on women from 1994-95. In addition there are 26 Rape Crisis Centres throughout New Zealand, as well as 'Help' Centres and Sexual Abuse Centres (Ministry of Women's Affairs 1994). For those women caught up in a cycle of violence as a result of impoverishment it is difficult to move from "state dependence to independence," and "provide an environment where they can take control of their own lives," as the Minister so hopefully stated in 1991.

Education

Initially restructuring in education was less radical, but the impact of the changes was particularly hard on women who were:

- students in tertiary education and
- mothers of pre and school age children, particularly sole parents.

In 1991 the government removed a \$1300 fee imposed on tertiary students by the 1984 Labour government and replaced it with a fee subsidy called 'Study Right'. This was directed at young students going straight from school to take their first University or polytech qualification. The onus was then on the institution to decide whether to impose a further fee and this they did, since government funding had been reduced. At the same time allowances for students were means tested, eligibility for those under 25 being based on joint parental income, (whether both parents were in the home or not), and regardless of whether they had to live away from home, or the parents were supporting other children in tertiary education.

Shortly after this the government established a deferred interest loan scheme for students, at near market rates, and subject to onerous repayment conditions. The iniquitous nature of this is that low income earners will repay for longer, and will pay a higher proportion of their life's earnings than will high income earners.

These changes made it doubly difficult for women with modest resources to re-skill or upskill following child-rearing or a change in career direction. At a time when the reformers were stressing the need for a skilled work force and for retraining, this appeared harsh unless you had access to wealth, further evidence of the creation of a two-tier society. Most New Zealanders recognize that greater economic security comes from investing in people and their future.

Continued increases in women's participation in the paid labour force, have created another area where benefit changes and targeting have affected women, especially

sole mothers. Although pre-school subsidies at approved child care centres increased during the 1980s the fees are still too high for low income families. A payment to parents using child care up to 30 hours per week is income tested. Late in 1993 this was further restricted to a maximum of 30 hours per week but only to those in paid work or approved training. Others, including voluntary workers and beneficiaries can only receive support for up to 9 hours per week, the argument being that: "they can care for the child themselves." This runs counter to the policy that all those receiving the unemployment benefit should actively be seeking work or be in training! It would simply seem to be a case of the government wishing to lower expenditure, and, combined with the demographic changes such as our ageing society, effectively telling women that their responsibilities are in the home, caring for the young, the dependent elderly and the disabled, who have previously often been institutionalised. The financial pressures of these responsibilities on low income families, together with the low level of part-time earnings at which benefits are reduced, disproportionately disadvantage women.

Employment

I will confine my comments in this section to three issues:

- i) the effect of restructuring on women's employment
- ii) equality in employment and remuneration
- iii) strategies undertaken by Maori women.

i) *Restructuring and women's employment*

One of the effects of economic restructuring was the reduction of employment in the manufacturing sector and, to some extent, in the primary sector. At the same time employment in the services sector grew, and the effect of the policies for lowering inflation led to an increase in casual and part-time work. The net effect of these changes was that paid employment for women increased, while that for men decreased.

As employment contracted with the recession, arising from the 1987 Crash and the restructuring, those women who were unemployed were women aged fifty and over, Maori women, young mothers, and women with disabilities. There are also marked ethnic differences in unemployment rates.

September 1991 Percentage of labour force unemployed

	Female	Male
Maori	25.6%	25.7%
Pacific Island	29.2%	32.0%
European	6.9%	9.2%

The Labour Market Statistics 1994 record some improvement in these figures.

Unemployment Rate 1994

	Female	Male
Maori	21%	24.3%

Pacific Island	21%	26.8%
European/Pakeha	6.8%	7.4%

March 1995 Unemployment (male and female)*

Maori	19%
Pacific Island	15.6%
European/Pakeha	5.2%

*Household Labour Force Survey

Women work in a narrower range of occupations than men, and Maori and Pacific Island women more so, though there is a gradual change taking place. Over one-third of all employed women work in community, social and personal services. Maori women are more likely to work in manufacturing than Pakeha women and less likely to be employed in business and financial services. The same is also true for Pacific Island women. This in part, together with lower educational achievement and qualifications, explains why their employment has been adversely affected, with repercussions on housing, social status, health and education (Ministry of Women's Affairs 1994). Job security in 1995 comes from being employable, that is having the skills and expertise that can grow in one company, and transfer to another quite different enterprise.

ii) *Equality in employment and remuneration*

A major initiative of the government enacted in 1991 was *The Employment Contracts Act* (ECA). National wage award coverage with compulsory unionism was abandoned. The new Act provided for individual contracts or collective contracts based on the industry unit. Individuals could choose to represent themselves or be represented by a union. The Minister of Social Welfare, Mrs Jenny Shipley, claimed in December 1992 that the Act "has done more towards providing equity for working women than any other development for a long time" (Hyman 1994).

These comments provoked a strong response from the then deputy leader of the main opposition party when she alluded to

- a 10% drop in women's overtime earnings
- the over representation of women in the low paid section of the workforce
- attacks on wages and conditions in female-dominated occupations.

iii) *Strategies undertaken by Maori women*

The 1986 Census showed that the rate of Maori women's participation in business was much less than that for other comparable groups:

Maori	3.1%	Non-Maori	9.5%
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In response to these findings a Wananga (meeting in a house of learning) was held in 1989 involving Te Ohu Whakatupu, a policy unit for Maori within the Ministry of Women's Affairs, and the Maori Development Fund, administered by the Maori Women's Welfare League.

They recognised four barriers to the participation of Maori women in business:

1. racist and sexist attitudes in society

2. lack of access to adequate finance. For example, of \$15 million given in loans to Maori in the early 1980's only \$90,000 went to Maori women
3. lack of access to information and advice on business finance and practice
4. social conditioning and lack of role models.

The outcomes of this wananga have been seen to provide a number of useful initiatives which have encouraged young Maori women to gain school qualifications which in turn have led to their pursuing tertiary qualifications and getting opportunities for employment. Some examples of these initiatives are:

- The establishment of "Wahine Pakari" - a training programme to develop entrepreneurial and business skills and which provides a number of publications, e.g. Maori Business Women and Banking
- The development of Policy Advice on government enterprise assistance schemes and programmes e.g. Poutama Trust
- "Wahine Kaipakihi" a video and booklet that shows successful Maori role models in business
- Te Kohanga Reo - (Language Nest) for pre-school children. Begun in 1982. Since 1985 enrolment has doubled from 7,536 to 14,514. By 1991 44% of all Maori children in early childhood education were in Kohanga Reo
- Kura Kaupapa Maori - Maori immersion schooling at primary and on into secondary schooling.

While these initiatives provided opportunities for Maori women they were also built on the support of the Maori community and this has been a benefit in ensuring their effectiveness and strength (He Take Toro Haere 1992).

The impact of restructuring on health

Health Reforms have been the most radical, and the impact of their implementation most keenly felt by women. The three stated goals of the Health Reforms were

- improving efficiency and access
- cutting state expenditure on health thereby reducing government expenditure
- reducing the number of preventable deaths and diseases.

These were to be achieved by a system of "targeted user pays" whereby the population was divided into two groups on the basis of income, with different charges and subsidies applying to each group. Those on lower incomes were eligible for a 'Community services card' which paid a higher proportion of medical and pharmaceutical charges. This hit low income families harshly for, despite their community services card, they still couldn't afford medicines, doctor's visits and initially hospitalization on which there was a bed charge which has now been abolished.

It all adds up to those with the greatest health needs, the chronically poor and terminally ill, being worse off and ultimately costing the state more as they require hospitalization with all its costs, while the wealthy by virtue of having money and medical insurance are assured of prompt service.

The impact of restructuring on housing

The Housing policy in New Zealand in the last three years has featured the withdrawal by the State from the provision of state subsidised rental housing to low income families - a widely hailed feature of the early days in the development of the welfare state. In its place has come the introduction of an income tested accommodation supplement which may be used to rent either state or privately owned houses. The government claims that '*fairness*' is the hallmark of its new policy and by '*fairness*' they mean everyone pays on the same basis. While the government claims that this move is part of its social responsibility function, reality claims that secure housing for low income New Zealanders has been severely undermined. Homelessness remains a social ill in many parts of New Zealand. Overcrowding as a means of sharing housing costs has its repercussions in poor health, poor school performance for children and violence, in spite of Housing New Zealand declaring in its Statement of Corporate Intent that it will give priority in letting new tenancies to

- those in emergency accommodation or in accommodation detrimental to their health
- existing tenants wishing to transfer to accommodation better suited to their needs
- persons with disabilities if a suitably modified property is available.

As with other aspects of life, housing policy provisions are not linked with other policies, like social welfare benefits, the tax system, employment - full or part-time - transport, childcare. Housing adequacy is perhaps the key determinant in the welfare of a family. But women need to be consulted and involved not only in the internal design of houses but also in the planning of subdivisions and communities and the financial requirements for the provision of housing. Whether in full time, or part-time paid employment, or unpaid employment in the home, women are the predominant person in that domain and as such should be recognized.

Conclusion

In its seventh annual survey "Pacific Economic Outlook", the Pacific Economic Cooperation Council lists New Zealand as a "Star Performer":

New Zealand has managed several years of above-trend growth without rekindling inflation. It now appears to be benefiting from the series of drastic economic reforms instituted over the last decade and proving that policy credibility can be sustained even with changes in government leadership (Cullen 1995).

The strongly growing economy, 5.1 percent of GDP in 1993 and 5.4 percent of GDP in 1994 is leading to budget surpluses. These are being used initially to repay debt, but will progressively allow government to address social issues, although tax cuts are high on their agenda.

The improved economy has created a significant number of new jobs, 75,000 in 1994 and 8 out of 10 of them were full-time jobs. The seasonally adjusted employment rate for the March 1995 quarter was 6.6 percent down from 7.3 percent in December 1994 and 9.2 percent in 1993. In March 1995 114,000 were listed as unemployed while 1,608,000 people were in jobs, the highest number recorded since records began in 1986. Sectors reporting increases in employment in 1995 include transport, communication, business and financial services, community, social and

personal services. Sectors responding a drop in employment are agriculture, fishing and forestry, but the figures are not regarded as significant.

Despite this growth there are still vulnerable people in New Zealand to whom the economic benefits have not trickled down. Food banks still exist, as do the diseases of poverty, rising violence, racial tension and homelessness, all of which contribute a worrying under-privileged element in our society. It has to be acknowledged that there were real costs associated with economic restructuring. Poverty is very disabling for people who experience it. It reduces educational chances, increases health risks, and increases the risk of violence, alienation and deviance (Tickner 1991). What we need is to be both efficient and humane, to be responsible and responsive to meeting those unmet social needs. A feminist perspective on these issues can help us understand

how the global economy affects those on the fringes of the market, the state or in households as we attempt to build a more secure world where inequalities based on gender and other forms of discrimination are eliminated (Tickner 1991).

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¹ At a personal level I have been involved with the production of a Budget/Low Cost Food Kit which was subsequently produced in book form. This project, undertaken by the Home Economics and Consumer Affairs Standing Committee of the New Zealand National Council of Women, was in response to comments by Food Bank Managers that many of their clients did not always know how to cook some of the foods they found in their food parcel; how to choose economical foods; nor how to manage and cook foods with limited equipment and facilities. Judging by the rate at which first the kit and then the recipe books have been snapped up they have filled a gap for needy families. The establishment of elementary cooking classes is another outcome of the observations of food bank managers and budgetary advice services. It is ironic that at the time that all this is occurring the Ministry of Education has abolished Home Economics as an identified learning area in the National School Curriculum.

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