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'HAVING TO REBUILD EVERYTHING'
WOMEN, SEPARATION AND SOCIAL MOBILITY IN
NEW ZEALAND

**A dissertation presented in partial fulfillment of the requirements
for the degree of
Master of Arts in Social Anthropology
at Massey University**

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ABSTRACT

This thesis explores the experience of social mobility after marital separation in New Zealand. It is based on a series of case studies constructed around a set of interviews with a small group of women who have experienced separation in recent years. Class-based experiences both before and after separation are described.

The classification techniques used by this group of women to ascribe class positions to themselves and to others in their social world are discussed. The various “markers” of class (material, symbolic and ideational) and the significance placed upon the different types of markers are also explored.

The most significant themes to emerge from analysis of the case studies are the participants’ search for respect after the breakdown of their marriages, the problems they have encountered in relation to the larger social world in achieving that respect, and the ways in which they have rebuilt their social capital in order to rebuild respect.

As well as the analysis based upon the interview material this work includes the life stories of each of the participants. These provide experiential depth as well as contextualising the analytical chapters.

**KEYWORDS: CLASS; CASE STUDY; DIVORCE; ETHNOGRAPHY; EXPERIENCE;
FAMILY LAW; MARRIAGE; MARITAL SEPARATION; NARRATIVE;
NEW ZEALAND; RESPECT; SOCIAL CAPITAL; SOCIAL MOBILITY;
SOCIAL WELFARE; SUFFERING; WOMEN.**

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INTRODUCTION

I commenced this project intending to explore New Zealand's class system and to gain insights into the experience of downward social mobility. I was, and continue to be, interested in understanding how women who identify themselves as downwardly socially mobile experience and account for their situation. I had anticipated that I would gain from women such as these an understanding of the nature of New Zealand's class-based social system. They seem to me to be ideally positioned, socially, to have made observations from more than one class position.

Downward social mobility is an under-researched area. While upward social mobility is valorised in terms of individualistic and meritocratic ideologies, downward social mobility, although statistically quite evident, is largely ignored in the public sphere. Stories of those in this trajectory are seldom recorded. Katherine Newman in her works *Falling from Grace* and *Declining Fortunes* is one of the few anthropologists to explore this topic albeit in an American setting.

Downward social mobility may be precipitated by a number of factors including loss of employment, national economic downturn such as share market crashes and family upheavals such as death or marriage breakdown. In this project I narrow the scope of research by exploring one factor only - that of marriage breakdown. I have further narrowed the class perspective by researching the middle-class experience of marriage breakdown. In terms of gender, I have restricted this research further to women's experience of marriage breakdown. Unintentionally (as it turned out), I spoke only to Pakeha New Zealand women, narrowing the field yet further, by restricting the ethnic dimension.

Like many social science and humanities researchers before me, I have a personal interest in this area having spent four years, beginning almost two decades ago now, separated from my first husband. During this time I supported myself and infant daughter through a combination of the Domestic Purposes Benefit and occasional part-

time employment. I remember clearly the day I finally and reluctantly calculated my budget and found that, even living as frugally as I was, my budget would never extend to such “luxuries” as running a car, buying any new clothes or eating out. These were all activities which I had enjoyed before separating from my husband and which had contributed to my identity. The loss, as a result of my new financial circumstances, of the ability to continue to enjoy these activities was also a loss of part of my social identity.

I was keen to explore class and class position from an experiential perspective having personally experienced life in a variety of class positions. I had increased my cultural capital through education, acquiring a BA in Social Anthropology and also through marriage to a professional man. For me, these experiences, including marital separation and fluctuating class experience, had aroused an interest in class as a social determinant.

Anthropology is well suited to research of class and social mobility. Newman, who studied both the middle classes and downward social mobility in the U.S.A., wrote:

Anthropologists strive to understand the world view of ordinary people as they understand it themselves. While we pay attention to surveys and polls, this is not our medium. Anthropology works through the words of people under study and tries to present their perspectives faithfully (1993:xi).

Newman adds that under stressful economic conditions people “often lay bare the cultural expectations, collective memories, and internal sources of division that might otherwise be obscured” (1993:xi)¹. The work of the anthropologist, then, is to hear the words of the respondents, to interpret, uncover, and analyse their meaning in terms of the specific cultural setting, and to present that understanding in a way which is recognised as “true” by those who have spoken the words, that is, in a manner that resonates with their experiences.

¹Bedggood, (1980) a sociologist, has made a similar point at the societal level that Newman makes at the level of the individual.

METHODOLOGY²

Selection of research participants

I had expected, because of the social stigma attached to downward social mobility, that I would have difficulty in finding candidates willing to be involved in this research. I was wrong. The first and most fruitful source of research participants was an introductory anthropology lecture. Having been invited to talk about the research I was proposing to undertake I took the opportunity to tell the students that I was at the stage of looking for women who, firstly, considered that they fitted the criteria (that they identified as being downwardly socially mobile as a result of the breakdown of their marriage to middle-class men) and secondly, would be willing to work with me. From that short presentation three of the research participants came to hear about my proposed research and offered to work with me. The next three research participants heard about my proposed work through mutual friends and acquaintances. I received further offers but resisted increasing the number beyond six to keep the research within manageable proportions. Each of the women I spoke to offered a unique perspective while contributing to general ideas found in all the accounts. To engage more women in this work may have strengthened it, but at a cost. I would have been forced into less extensive engagement with each of them in order to complete the research in the time available.

The women were all Pakeha New Zealanders aged between their late-thirties and mid-forties. They had been married for between five and eighteen years and had been separated for between approximately two years and seven years at the time I interviewed them. They lived in three different New Zealand cities. Some had repartnered while others had not.

² I read a considerable amount of methodological literature including work from feminists in parallel with my research (Davidson & Tolich 1999, Foster 1996, McBeth & Horne 1996, Moody-Adams 1998, Oakley 1981, Olsen & Shopes 1991, Parr 1998, Rucker & Abron 1996, Stacey 1991, Standing 1998). I found many similarities between the ideas in the literature and my own methods. However, discussing the methodological material at length would add little to the substance of the thesis.

In most cases my engagement with the research participants began with a telephone call. This was followed by a letter³ outlining the proposed research, the research methods I intended to employ and information about the part they could play in the research. I discussed ethical concerns in that letter and again immediately prior to commencing the first interview. I assured each of them that I would not use their names and that I would write about them in a way which would, as far as possible, conceal their identities. I also requested that they remain involved in my work after the interview stage in order that they might assist me, by reading what I had written as I wrote it, to ensure that what I was writing was both easily readable and an accurate representation of their experiences.

Interviews

Three or four interviews were conducted with each research participant. Each interview was one to two hours in duration. The local interviews were shorter but more frequent and the interviews in other cities were longer but less frequent. The interviews became increasingly enjoyable experiences for me as I came to know each woman better. What began as 'work' became a fulfilling social and academic experience. I was unprepared for the way they each opened their lives and hearts to me, entrusting me with their painful, private, anguished experiences and with their moments of pride, fulfillment, revelation and joy. I was honoured by the warmth and openness that each of these women extended to me.

The interviews were semi-structured and informal. Some research participants requested an outline of the areas we would be covering, while others were content to let the process evolve on the day. I would usually begin the interview (after first catching up on any events since the previous interview) with a few general questions or areas to be covered. I endeavoured to keep the interviews open in order that the research participants could control the process rather than be constrained by my preconceived guidelines. My wish was to address the issues that were important to each research

³ A copy of which is attached in the appendix.

participant rather than focus on those that I thought were important. While this was my aim, one of the research participants revealed, after the interviews were completed, that she had become irritated at times on my insistence that she define so many aspects of her life in terms of class. I was aware before commencing this research that there was a tension between, on the one hand, wanting to present an emic perspective, while on the other being aware that class is not, for most New Zealanders, a category used in their conscious world view.

Most of my research participants did not have a well-developed class-consciousness. In this characteristic they were representative of New Zealand's population generally. This lack of class consciousness is perhaps one of the reasons for the dearth of anthropological class research in New Zealand and other Western countries.

Life stories

When I commenced the research I had not anticipated that I would write the life stories of each of the research participants. I had expected to use their words to illustrate and discuss the issues and themes which emerged from the interview material. As I collected their life stories I realised that these stories provided an essential background. It was only against this background that one could understand the impact of their experiences arising from the breakdown of their respective marriages. I decided to include their life stories to assist those reading the analytical chapters of this thesis to contextualise the individual women's comments and reactions.

Gluck and Patai note that narrators are not true partners in the process and that while they may exercise some control in the interview phase, their control generally ends there (1991:2). Borland (1991:70) raises questions about interpretive authority and the intrusion of the researcher into collected texts. She makes the point that historically researchers did not need to be concerned about being challenged by those about whom they wrote (1991:64). The combination of increasing numbers of projects based "at home", the technological ability to communicate easily wherever in the world one is working and the influence of feminist research methods, all exert subtle pressure to be honest and transparent about one's methodology.

With this in mind I sought to share textual authority by referring draft text to the research participants. As I wrote each woman's story I sent the text to her and arranged to meet her to discuss what I had written. I stressed that each woman had the last say on her story. I raised with each woman the possibility that I may have inappropriately emphasised some aspects of her life at the expense of others or that there may be parts of the interview that she did not want to see in her story. I also invited each participant to rephrase sentences, complete unfinished sentences and change the grammar if she wished to.

Reaction to their stories

Examples of typical reactions to the stories were:

- Mary said that she'd read it and thought "Thank goodness that's over".
- Jane said "My partner says this is what I've been saying for the last two years". This comment was encouraging as it indicated that what she had said in our interviews was representative rather than merely a product of the interview process.
- Helen commented that the discussion of her childhood hometown and family life was "Good and strong and how I meant it to be".

Anna on the other hand said that it was "weird to read it" and that she sounded "pathetic and naïve". She wanted to change it so that it would read more intelligently. In fact she has changed very little.

In writing life stories a fine balance must be walked between editing for clarity and being true to the research participants by honestly using their words and sentence constructions. The research participants asked for no significant changes between the stories I first wrote and sent to them and those which appear in this thesis. The biggest and most significant complaint about what I had written was that they did not like the way their spoken words looked on paper. Perhaps I ought to have followed the advice of Gluck and Patai in my treatment of my research participants.

Rendering the oral narrative into an accessible form for public consumption requires considerable intervention on the part of the researcher/editor. The literal transcription is usually edited into a continuous narrative, in the process of which choices are constantly made about how to translate the spoken word into the written word. Because the final product is in most cases a text that is to be read, it must conform, to a greater or lesser extent, to literary expectations. Punctuation is added, repetitions are deleted, words and passages are discarded, highlighted, and/or taken out of sequence. In short, conventional editorial considerations come into play. Typically, the speaker is consulted, if at all, only once the editing process is completed (1991: 5).

While I made a number of choices about what would appear in each story, I chose to invite research participants to make editing alterations. In this way the words remain, genuinely, those of the research participants words.

I also collaborated with the research participants about the three analytical chapters. While I retained the right to the last word in these chapters I did at times alter my interpretation or footnote dissenting comments.

When I commenced this project I did so with few preconceived ideas about the final content of this thesis. The exception is the theme of class which was discussed deliberately and comprehensively in the interviews. Even this discussion contains material which I had not foreseen such as the disparity between objective markers as a consequence of adopting an emic or etic perspective.

In analysis I have largely adopted a Grounded Theory approach. That is, an approach which allows the data collected to generate its own theory rather than superimposing a theoretical perspective on the data (Rountree & Laing 1991, Strauss & Corbin 1994). The origins of the chapters on respect and the intervention of government practices and policies are based on issues which were of concern to the research participants.

OUTLINE OF CONTENTS

The thesis comprises two distinct parts. The first is the research participants' stories which are presented in the order in which I interviewed the research participants. The

second contains three chapters which are reflections on issues which emerged from the interviews. Some of the same events are examined in more than one chapter.

In Chapter One of the second part I discuss the classes in New Zealand as identified by the research participants and the classification techniques they used. As well as describing the various characteristics of the people who occupy the different class positions I discuss downward social mobility and its effect on the class consciousness of those involved. An issue which arose was the discrepancy between one's self-ascribed class position and one's class position as seen by others. I explore the features, both material and social, which are used as indicators of class position. I also explore the methodologically interesting issue of the effect of the interview process on the research participants' class-consciousness.

Chapter Two discusses issues of self-respect and perceived societal respect both of which are affected by one's class position and class movement. Generally the research participants felt that, as they 'slipped' socially, their sense of self-worth was lowered, as was the respect accorded them by others. I discuss the strategies they employed to avoid losing societal respect and to rebuild respect (in their own and others' view) through building up their social capital.

In Chapter Three I discuss the research participants' interaction with relevant government practices and policies. Most of the research participants were in receipt of the Domestic Purposes Benefit for some period of time after their marital separation. For the first time in their lives they were in a position of reliance upon the State and of having to interact with WINZ. This was generally a socially diminishing experience. I explore aspects of WINZ "culture" as it relates to the research participants' experiences.

The second part of Chapter Three looks at aspects of "family law" such as legislation relating to Matrimonial Property, Spousal Maintenance, and Child Support. All negatively affect the financial situation of middle-class women such as my research participants, contributing to the downward social mobility of these women and their

children. Almost inevitably there is a disparity between the income and lifestyle of themselves and their former husbands as well as between their own pre- and post-separation lives.

In conclusion this thesis presents a case study of six middle-class New Zealand women who, through the precipitating event of marital separation, have experienced downward social mobility from or within the middle classes. The issues explored in this work make it as much a study of social suffering as a study of class in New Zealand.

PART A - LIFE STORIES

HELEN

Of the interviews with the research participants, Helen's was the first. I had met her previously as she was a mature student (anyone over 25) in a Social Anthropology course. Through that course she had heard that I wished to talk to women who were downwardly socially mobile as a result of their separation. After volunteering to talk to me she had some doubts, which she told me of in our second interview:

When I first mentioned it I hadn't...um...it was just a kind of impulse sort of thing.

⁴That you came up to me and said you'd do it?

Yes. And then when I biked home and thought about it I thought oh, I haven't really thought about that for a number of years, and do I really want to? Because it's what, eight years? Well six or seven anyway...it must be seven, yes, 1992, so seven years ago. And do I really want to talk about it? And then I thought, well I'll think about it for a couple of days. And then one night I actually had a bad dream about my ex-husband, which I never do, never, ever, ever...you know? I just haven't had one. And I blame you for that.

Oh, no!

And I thought oh my God, it's going to bring up all this stuff. But then I thought no, I'm stronger than that. I'm not going to let that get on top of me.

I hope it's all right.

Oh yes, it is. It was just the initial...well, trepidation. Do I really want this? But if it helps, because there's not much written about it. If it helps any other women then that's all for the good because there's no manual about these things.

The interviews were conducted and recorded either at her home or in my office at Massey University depending on what suited Helen. We met four times over a period

⁴ Throughout this thesis I have italicised my questions and comments in interview material

of two months. Over the course of the interviews Helen told me about growing up with her family of origin and about her employment, holidays, interests, marriage, children, separation and events following the separation.

Helen is the mother of two boys who are 12 and 14 years old. She separated from her husband, Dave, in 1992 after being married for eight years. She was born and brought up in the same small farming town as that in which her mother and grandfather were born and brought up. She describes her family as being “entrenched in the community”. Her grandfather had owned a business there for decades and was a member of many local service groups and an elder in the church. She feels that while members of her family had close relationships with each other they were always dominated by her grandparents, especially by her grandmother, who played an active part in decisions relating to all areas of their family life. She noted that it wasn’t until after her grandparents had died that the family experienced its first marriage breakdown.

Some of her memories of her childhood include the holidays she had with her family:

Thinking back about family holidays, my grandparents had a beach house and every holiday and Christmas that’s where we went. We were almost summoned, you know? We couldn’t go anywhere else. Although often my parents...I swam competitively when I was at High School so we would sometimes have to go places for that, like Napier. But any other time we went to that beach house and it was um...it was a...there was almost a...along that street there were several families from [my home town] who had houses there and who had their own businesses who knew each other. So it was almost like still being in [my home town]...Oh, and we had been down south to see my father’s family.

We had been overseas as a family too. My grandfather was a great one for going to Fiji. He loved it. He loved the sun and the swimming. He was quite athletic into his old age so we had been to Fiji.

Your family went with your grandparents?

Yes, we went with them when I was about 13 but when my mum just got sick we went again. I wasn’t well either so it must have been when I was about 19.

When Helen was about 12 her family moved to the outskirts of town. I asked her what her family home was like:

Tidy, very tidy. My mother was very orderly, a perfectionist.

Dad had seven acres and we built a new house there. Dad says when Mum got the new house she just loved it. It's a big house. It has three bedrooms and a study and a big lounge. We were never allowed to go into the lounge, only on special occasions, like Christmas time. Because we lived on a semi-farm she used to put newspaper at the back door for our gumboots. The lounge was at the end of the house...the holy lounge...at the end of the house. [The house] was centrally heated so you could turn off the vents to the lounge. That end of the house was cold.

She felt that she was protected, and to some extent controlled, by her family both overtly and covertly:

I didn't really have a lot of friends, some, but we were so...um...protected I suppose. I never remember my parents letting me go out to parties or anything like that. One friend actually asked my parents, but still, no.

There was a lot of family [in town] and they gave me the impression that well ...one of my grandfather's relations was mayor. I had the impression that I had to do well. My grandfather was president of the Rugby club. Dad was in Rotary, Chamber of commerce, and the RTS - retail trader's thing - and he was in the Church. The Church played a big part in the family and my grandparents lived opposite it. My father was quite a religious man, he was the Circuit Steward, whatever that means. I think it's like an elder, and he was treasurer. Whenever I went to Church I felt I was [my father's] daughter. And [my grandfather's] grand-daughter. I wasn't Helen. That gave me almost, a complex. I had a lot to live up to. I couldn't go off the rails because of the family. It just wouldn't happen.

While the Church played a big part in her family's life, Helen felt that the function served by church attendance was "to be seen" rather than to nurture a strong faith or commitment to Christianity:

My grandparents had incredible pull and power over their family... One of the things I remember is they lived across the road from the church and they always went to Church on Sunday...um...my grandmother being the main pull. But when my mother died I saw them in a different light. Before, they were always up there, on a pedestal, you know? But when my mother

died I sort of saw them in a completely different light. They just had no faith whatsoever. I'll never forget that. It quite astounded me.

What happened to make you think that?

My grandmother said to me...and then they used to go up to the cemetery, every Sunday...and I never felt the need to do that. Well I went away of course. But I didn't when I came back. She had said things like "I hate to think of [your mother] up there just rotting away" and other things like that. So they had no belief in eternal life which I consider to be one of the cornerstones of Christianity.

How awful.

They tried to get in touch with her through a medium or somebody. And I just thought - if they had as much faith as they presented they wouldn't be doing this. They just, they went to Church for show. I'm sure they did it because it was the thing to do.

So they continued to go to Church?

Yes, although when my grandmother died my grandfather never went to Church ever again.

So Church was a place to show yourself, a place to be seen?

Yes, definitely, most definitely.

A theme which emerged from a number of our interviews was the association of a lack of emotional depth (or at least the display of emotions) with the middle classes:

I probably, from my own experience um...the middle-class I associate with a lack of emotional depth. And the way they present...like they show themselves at Church and they...um...to me...I view the middle classes like that. And I'm terribly aware that in my own life now, to...like to always tell my kids that I love them before they go to bed. Because I was never ever told that. I remember when my mother died and one of her friends said "She was really proud of you". I thought "Was she? Because she didn't tell me that". And I'm quite aware of sharing my emotions and showing my emotions because I don't think my parents did. And that didn't do me any good. I won't do that.

I picked up in that [television] programme [Old Money] that even though they might have been warm people, they never touched their children a great deal. Now I can relate to that a lot. I don't know if it's a Victorian attitude just passed down or what it is, but you know, no touching but incredible warmth and feeling of family and that, but no contact, none of that at all.

Yes, I saw that programme too. There was one comment made about someone's mother. Something about being a great mother or actually it was a mixed report wasn't it: "I know she loved us, she did everything for us but..."

Yes, I could relate to that, I feel exactly the same. I don't know whether that's a middle-class or an upper-class trait. I don't know. But I associate the two...

After having University Entrance accredited, Helen left school at seventeen and immediately found a job with the Public Service Cadet scheme. She started work in the Post Office and ended up working for the Housing Corporation for a total of eight years. This job introduced her to the wider community:

When I was working there - 20 odd years ago - I came virtually straight from school and, what a culture shock! I was there for a while and then...It was at that stage when the Housing Corp. and the Rural Bank were joined together and they mixed the staff and they went between sections. You could be in the legal section say, then go to the rent section. I had a stint in "allocations". People came to the counter and you allocated them points. We gave them a certain number of points for whether they were in a house, their income...all the social indicators (laughs). And that was a big wake-up. It was all very well dealing with people on the phone because they didn't realise you were giving them points, you see. And some would come to the counter and...Oh God...and they weren't eligible. Well they were a lot lower in the points than someone else even though they might have been in the system for longer. So that was quite a nerve-racking experience for me facing them...Although I didn't always have to do it by myself, often I'd have someone else beside me. But it was a nerve-racking experience. It was quite...and then there was another section on rent arrears, I don't know why I stayed with them for so long: I must have been so stressed out. We chased people for money for rent and that was like...God...and I was only a teenager and they made me, forced me really, to go and get my driver's licence because, I needed to be able to drive to chase people around to try to pin them down. I was quite good at it. I made a reasonable job of it because I knew how to budget and I...I was also aware that I was only a teenager trying to tell these hardened types of 40 or 50 what to do with their lives and what to do with their money and I found that...

Did you have to talk to them about budgeting?

Yes, and I had to say "you should be putting \$20 aside..." and here I am now! But having said that it certainly gave me a sense that, you know,

when the going gets tough the tough get going. And I was getting ill at that time too. So there was a lot of sort of pressure to perform, which I associate with the middle classes, having to perform.

When Helen was nineteen she developed Anorexia Nervosa.

I was still living at home. It was the best thing that ever happened to me. It made me realize that...because I had two months [in the psychiatric unit] as an inpatient and then I was a day patient where I went to therapy once a week for another year...And that was really good because it opened up all my emotions. Because coming from that sort of a family I was quite protected and closed in and hadn't experienced the world at all. But when I was in therapy it was great. It was just like an awakening for me - the world became colourful instead of just black and white. It was a...I started my life from there. Just feeling things and being able to express myself. I can never remember my mother, grandfather or grandmother ever hugging me. It was just that sort of relationship but that's just how they were - that's cool. But I wasn't like that. I was perhaps more sensitive. I like to think that anyway. So that was the start of it. I had a pretty traumatic two or three years, as an inpatient, then a year of therapy then my mother died. Then four weeks later I went overseas.

After spending a year with a girlfriend in England and Europe she came back to New Zealand. After three months she picked up her old job which had been held for her and moved into a flat in the city.

When I came back everything was different. Or maybe everything was the same but I was different. And I came back and I was ready for things. I had an affair, which was the start of my sexual activity. And I suppose it was sort of a...and I met my husband at this time. It was a time of real rebellion for me. It was a breakout against the religious stuff. And I suppose picking a married man was...it didn't seem so at the time but it was...it was a sort of a "get back at them" thing. It was a definite move to break those...to do something different. Pathetic excuse I know. And when I think about that now, when I met my husband he was totally different to anything I'd come across and I probably went for him because he was different; he drank quite a bit, he worked on the roads. I remember thinking at the time he's so different. And that, I thought, was good because I'd never struck anything like that. But knowing what I do now it was wrong.

You were doing it for all the wrong reasons?

Exactly. He'd been married before. I didn't have the experience to know that that should have warned me. I was 22 and he was much older. We got married when I was 24...we'd moved in together. And of course I really

didn't want to tell my father a lot of details about that. He came over one day, and he didn't say a lot. He's not the type to rant and rave if he thought you were doing something wrong. I mentioned that we might get married and then he said "Well anything would be better than living together". I think about that now, it really influenced me at the time... So we got married later that year.

Helen was married to Dave for eight years in which time they had two children. When they first married they lived in Dave's home unit but after having their first child they needed more space so moved into a bigger house which they spent time renovating. Dave's job was reasonably well paid (partially through being able to work overtime) so they were financially "comfortable".

In Helen's view, some of the factors which contributed to their marriage breakup were:

I was busy with the kids for most of those early years but the turning point came, for me, when [my youngest son] started school in 1992. And in those next few months things changed for me. I had a lot more time, a lot more time to think and I realized that I wasn't happy. And Dave didn't want me to go to work.

Why was that?

Oh you know, the male thing. He wanted to be the breadwinner. "I make enough money. It's your job to be here". But I was cleaning for a couple of hours at nights. But yes, I had his attitude to deal with. Yes, so things really changed for me then and I felt differently. I felt I needed more from him, needed more out of life...just generally. And six months later I left him. He wasn't coming to the party. He just couldn't seem to see why I'd changed. He wasn't prepared to do anything about it.

I met someone else in that time, someone who I'd never met before. I knew that he was [interested in art]. We were friends and he opened a different world for me...classical music. I talked to Dave about these things but he just wasn't interested...

In your marriage, where did you feel the power lay? Was it pretty balanced?

No, I never felt that, I felt I needed to feel it was balanced but never did. I had control over the day-to-day money stuff but I felt that he always had an over-riding authority almost. I felt, ah, in a weaker position because he kind of limited my friends and access to them and different people came around but he was never very welcoming. I felt that was designed to take away some of my friends and limit me. I feel that's a form of control, which I

didn't feel happy about and I still don't. I probably have less friends now than I did then but I feel totally able to go to them or them come to my place whereas I didn't feel that before. I felt limited in where I went and in what I did because he used to check the petrol in the car - that was an extremely frustrating experience.

Why do you think he did that?

Control, he used to kind of make a joke about it but it was no joke to me. On the whole I felt less in control. I felt he tried to dominate me and control me and I'd already been there and done that. I felt quite, well, controlled and dominated. But of course when you've got young children you're less able to do anything about that. I always felt that deep down inside there was a part of me that he hadn't broken. I always felt that I had a grain of, you know, that I'd get there in the end. But in the day-to-day running I felt quite out of control.

One of the last things I remember when I married was um...he used to come up [to me when I was on the phone] and do this (hand gesture of gossiping), not...like I think he thought it was a joke again but it was degrading. And one of the last things I remember before he left was [my son] coming up to me, he was only 7 at the time, and he did it. And I thought - this is not good.

What sort of holidays did you have?

Well nothing really. That was part of my frustration I suppose. He never wanted to go far away. Not that I wanted to go far but I was told it was a dumb idea. We sometimes went to the beach with my family. I did, a couple of times at Christmas...we did have a holiday in Napier. We stayed in hotels for a few days. But that was through my motivation. I did all the bookings and organized everything. I did feel slightly restricted I suppose, and not because I had young children, but because he did drink quite heavily, that was a factor, he never wanted to go far away.

Was that because he drank with mates?

No, just because he drank, anytime.

So for him, that was what he did with his free time?

Yes, he played golf but for him those two things ran together, they went hand in hand. He'd go to golf in the afternoon but he wouldn't get home until after dark...

Did the two of you go out together?

Not really, but we had young children. I considered the time to be quite normal apart from the fact that he did drink quite a bit and that restricted us -I felt anyway.

Do you mean restricted you financially or in terms of what you could do? Was it because that was what he wanted to do with his free time?

Yes, that was what he wanted to do with his free time and he didn't see anything wrong with that either, which I felt was a lower middle-class attitude. I felt it wasn't the way things should be. I consider that the main reason why we separated. I didn't want to get to fifty and think this is what I've done with my life. Of course you're only hearing one side of the story.

Helen described how she felt when she separated:

I tell you what, I was like a bird in a cage when you open the door. For the first couple of weeks it was like the bird standing on the edge, you know...like what do I do now? But once I got used to it it was just marvellous. But it did take a wee bit of time...to adjust to making all the decisions. And all the successes and failures are on your shoulders. I used to say that I wanted more of a partnership. Because you're at home you get allocated all the child- minding, cooking, house work type jobs which is okay but now I'm in a relationship where whoever feels like cooking does it and if we want to get in the car and go to the beach because we're just pissed off with everything then we just do it. Before I'd have to make an application to do anything, you know. It was just so rigid. When I think back on it now it was quite a boring existence.

So even though there've been some hardships, overall...?

It's been well worth it, definitely.

Helen discussed, at my request, some of the hardships of the first couple of years of her separation:

You said you were quite comfortable, financially, before you separated. How did you find things after you'd separated?

Hugely difficult but...I was determined not to be a bad risk just because I'd separated. I kept that in mind all the time. I was fiercely determined not to buckle under. But then again you can only do so much with the meagre amount that you got. I always had budgeted before but now you were confined, you were squeezed by what...I never had to go from pay to pay before but now I did. That's what it came down to, living from Tuesday to Tuesday - from one DPB payment day to the next. And I used to sometimes try not to make a thing about going to the supermarket on Tuesday. Another friend says the same thing, that she didn't want to go to the supermarket on Tuesday. I would try to hold out 'til Wednesday.

We had always had a vege garden but not really...like if things didn't work out, didn't grow, well that was no big deal but when I was on the Benefit! Because I had time, I had a huge garden. And my father helped. He's a

great gardener. He's got green fingers. I still have quite a big garden here. It became quite important and when things didn't work out, it became a disaster. And even things like fruit trees. In that last house we had trees and they were good and boy did I look after them - spraying and things. We've got apple trees and things here, but with studying now I'm aware that I haven't got so much time to look after them. So that sort of thing, where it didn't matter before, all of a sudden, it mattered.

Yes, so the tight budget and living from that fortnight to fortnight were things I wasn't used to, but I was still determined not to...to budget right down to where every dollar was accounted for. Before it didn't really matter.

Savings, well I couldn't save which I felt too, was a mark of...well a mark anyway, not being able to save, not having anything as backup, to fall back on.

What were your priorities? You said you budgeted pretty strictly, what were the things that you wouldn't compromise on?

Um...probably stuff for the kids, although that had to be pretty well fine-tuned. Like McDonalds, instead of having it once a week we'd have it once a fortnight or three weeks. But no I wouldn't compromise them and if they needed clothes then I'd find it somewhere. I'm not sure where. The fact too is that when you separate the guy just goes out and gets a flat. He's really on the pig's back. He's got his income but not his dependents. So you're really doing him a favour, financially anyway. And I felt that that was what happened to me. He didn't buy himself a place straightaway, just went into a flat and he had money to burn and whenever they went around there they had lollies and lots of stuff and I felt that...not exactly that I had to compete but I felt that I had to keep my end up.

I probably didn't buy myself a stitch of clothing for about four years. I lived in what I had. I was comfortable with that.

Another thing was having to go into Social Welfare to apply for a Benefit. I felt really almost as though I wanted to put my trench coat and dark glasses on, sneak in there and sneak out again.

In case someone you knew might see you?

Yes, for sure, because someone might recognise me, someone might talk to me. But I did find a guy in there who was quite good, really good, he didn't make me feel intimidated by him or degraded by him whereas [a friend of mine] will tell you a different story. But I didn't, but I still hated going.

What was it about going in there that...?

It was just the stigma of the place. I had to sit in the car for about 10 minutes before I could actually will myself to go in there. Because you're asking for a handout which I'd never had to do before. I didn't like that, I'd

never needed to. If I didn't have the kids I would have gone and got a job. But I had the kids so I needed to. And having to sit and wait. It's like a doctor's office, you all sit and wonder what's wrong with each other. It was not good.

What did you think of the other people around you?

I thought that I shouldn't be there.

That you weren't like them?

Yes, that's true I wasn't like them. If I'm honest, I wasn't like them. I was better than them. I didn't like being there at all and I didn't like having to ask for money.

Some time after separating she formed a new relationship, with Tom. Helen said it was Tom who introduced her to a world of "culture" that she hadn't known much about and certainly hadn't participated in. Together they enjoy classical music, art, concerts, books and movies. He takes an active interest in Helen's boys.

Tom takes them fishing, and we all go to the beach...he's far more a father to them than they had. Or I feel that, even though they probably think the situation is not quite right. The oldest one idolises his father. But I think he probably knows that Tom is the best thing that ever happened to them, but he won't admit that. He's 14 next birthday.

Helen has now been separated for almost seven years and for most of that period has been in part-time employment in a range of food outlets.

How do you feel about the sort of work you're doing?

Well I feel I've kind of had enough of that. I don't want to spend the next five years in the food industry. I've worked hard and I've put some money away...But I feel that I'm kind of going backwards a wee bit because I'm... but I feel that if I get through this I'll be able to get a better job. I'll need something to do between November and February though. I need one of those \$40,000 jobs for working ten hours (laughs). I think by the end of this year I'll leave the coffee shop. I don't feel that I want to work very much because I want to study, but when I do work I want to be paid something reasonable.

Why did you decide to go to university?

(Long pause) Because everything else stunk. Everything else was not fulfilling, personally. I'd looked at myself and I thought well...I don't want to be behind a coffee bar for the rest of my life. It's funny, when people...when you meet people or you're talking to people in a social group

they will say to you “Do you work?” or “What do you do?” And when you’re not working you’re crap and when you’re working in a coffee bar you’re crap.

You feel there’s no mana or prestige...?

Definitely. And I don’t like that feeling. And the difference...like when I did [a research project for a university paper] and I went into a business office and the guy introduced me as a university student...it was almost...as soon as he said the word “university” it was all of a sudden...it was oh (sounding interested) but a coffee bar assistant...ha!

So it’s partly for a bit of prestige?

Yes, partly I suppose but mainly it was for myself. Yes, so there’s that and I just felt that...people would say to me “It doesn’t guarantee you a job”. I know that but I’d rather be a sandwich maker with a BA than just a sandwich maker. A lot of it was for myself because...being with Tom has encouraged me to think of myself and make my needs a priority. And he likes classical music and introduced me to lots of things that have kind of broadened my horizons, if that’s the way to put it. And being with him I thought, oh well it’s my time now. I’ll do some things for me.

And you’ve done so well...looking at those results before...they’re excellent.

When I finish my degree, when, I’d like to go back to Europe. I’d be going to so many different things now. I’d like to go back and look at all the things I didn’t last time. So hopefully I’ll finish, get a good job and then who knows? And if it entails moving, then I’ll move.

So you see university as fulfilling at the moment?

Yes.

As well as being, as possibly being, a way out.

It will be.

MARY

I met Mary through another research participant. The two had been friends for some years and had shared many post-marriage experiences. I spent three afternoons at Mary's home where she talked to me about her life, focussing particularly on her marriage, separation, and the times since. At the time of the interviews she had been separated for six years and felt that the hardest times were behind her.

Mary is the mother of two primary school-aged children, a girl and a boy. She was the oldest of three daughters and lived on an average-sized dairy farm an hour or so from the nearest city. The farm had belonged to her mother's parents. Mary attended the local primary and high school, although her maternal grandmother would have preferred her to have gone to a private girls' boarding school, as Mary's mother had done. Mary recalls enjoying a happy and settled childhood with much of her time taken up by her horses. Her parents, particularly her father, shared this interest. At seventeen she left school.

I got five School C subjects then went on to 6th form. Then all my friends left and I wanted to leave too but Dad said I couldn't until I got a job to go to - he didn't think I'd get one. So I got a job, at the bank, the BNZ. I wish I hadn't now. I wish I'd stayed at school for an extra year. But anyway I went to work at the bank. [I worked there] for 2 years. And then I went to Telecom, or the Post Office as it was then, because the wages were more than half again.

She worked there for ten years. In that time she met Blair.

I met him at the hotel. The girls I worked with were quite a social lot. We used to come over to [town] quite a lot. And we were out one night and I met him.

How did your parents feel about him?

They never liked him much. They thought he was a bit of a good time boy, which he turned out to be. Ha! I wish I'd listened to them then (laughs).

He just seemed to flit from one job to another. He didn't want to settle at any one thing you know. We actually lived together before we got married. When I was 21 we moved in together. Mum and Dad were overseas at the time he moved in. And, I was so blind. Christ, I'm embarrassed by it.

Well, you were in love I suppose?

I was stupid.

I asked whether she'd had any doubts about getting married.

Yes I did but I... Yes I did. Before I got married I said I didn't want to get married, but they said "It's only nerves".

Who said?

Oh, [my friend] and others. But I wish I'd had the guts to stand up and say I didn't want to get married.

When did you realise it had been a mistake?

Well, everything was okay until we had children but there were just a couple of things that really annoyed me before. Like drinking, you know, I had to work 'til midnight sometimes, or start at midnight, and he'd have no regard for me. He'd get invited to something and he'd want to go Hell or high water. If I wasn't going to go he'd just go on his own.

Did you think about his family, in terms of how he might turn out?

Well no, I certainly didn't. Which was a shame.

Do you think there's something in that?

Yes, his father was a bit like him perhaps. So I think it's true. His father had an earth-moving business but I think that went phut. He worked for the City Council in later years. His mother was an Englishwoman and did nothing but moan. They didn't do much. They split up in the end.

So you married him because you got on okay and you had fun together?

Yes, and things were okay when we had no children, no responsibilities. Although I think I was more responsible than him. But it was okay. But when we had the children that's when things really went downhill. That's when I thought we'd both grow up. And I did perhaps but he didn't. He just carried on. Before that we'd be going out and we did, we had a good time.

What were your expectations of married life?

I imagined that I'd have a family, pay off a house and, um, just do the normal.

Did you think you'd work? That you'd need to work outside the home?

Well I wouldn't have hoped so. I wouldn't have wanted to but um, When I had [my daughter] I was still working for Telecom because I was waiting to be made redundant. I was going to get quite a big payout.

She did get the big payout she was waiting for. It was enough, when combined with her savings, to put a large deposit on a house and buy a \$25,000 business which she and Blair ran together. While Blair did the day-to-day work for the business Mary looked after the books, and the money. Their disparate philosophies in relation to money caused problems in their marriage.

I always had a budget. And I kept to that budget. But we used to argue the whole time. He'd want more money all the time. Say he'd want \$50 a week, well he'd blow that and want more all the time. We'd argue about that. He'd never actually know how much money we had. The business was in both of our names but I'd really considered it mine. It sounds as if I was sort of mean with him but I wasn't. I would give him the \$50 and, if he knew how much money we had...If we had a couple of thousand in the bank and if he had have known he would have been on and on and on wanting to spend it, you know? So it was just best he didn't know. He had no knowledge of the finances whatsoever. That was the best way.

...We weren't rich, well, we were okay. We'd bought a near-new Rover and a boat and well, we could just do what we wanted to do. We had a good time.

What did you do for leisure? How did you socialise? How did you spend your free time?

Well I didn't do a lot of socialising. I was just quite busy with [our daughter], see and I wasn't interested in going out and drinking. But he was, and he just carried on like it was the single life. And that was the problem. He didn't want to settle down and you know, he liked the good money and everything but he, it was like a constant battle. He worked quite hard but I had to sort of push him at times, you know? Yes I suppose he did work hard but...

As well as money being a problem, Mary felt that Blair shirked family responsibilities.

He wouldn't look after [our daughter]. He just wouldn't.

What about other responsibilities around the house?

I've always mowed the lawns. I did all that myself. If I asked him to do something it was such a big deal it wasn't worth asking. But if somebody down the road said "Could you come down and do this or that?" He'd be

down like a shot, you know? Like the big, good father and all that. He um, for example, the first time we ever painted this house...in my family we've always done things together like I'd go and help them paint their house, and we had organised this weekend, and he took off and went fishing! Dad was that bloody wild and I was so embarrassed. The whole time I was covering up for him, making excuses. So anyway he didn't used to do anything here. But with his friends, if any of them rang up he'd be there like a shot, concreting or that sort of thing. When I look back on it now I don't know how I put up with it.

How long were you married?

5 years, until the kids were 3 and 18 months.

What did you do together as a couple, and as a family?

Well he didn't want to do anything with us. That was the thing.

What about holidays?

We had a couple of holidays. We did things that he wanted to do. We'd go to, well the first holiday we had with [our daughter] we went to Whakatane with my friends. He didn't get on with them and I spent the whole time making excuses for him. He'd just want to go out fishing. So we went for a holiday at Taupo and his cousins have got a house and they...I spent the whole time...I was just expected to do the house work and look after the baby.

Doesn't sound like much fun.

No, I didn't enjoy it one bit.

For all that Mary was pretty unhappy about their relationship it was Blair who ended it.

How did you decide to separate? Shall we have a break for a little while?

No, no it's okay. It had been a long process, it was slowly breaking down. You see he came home from work and said, I remember I was cooking a bacon and egg pie. I was covering it in pastry. And he said "I've had a bloody guts full of you". I never said anything first. Then he said again "I've had a guts full of you". And I said "Why?" We hardly talked anyway and I remember he said "I'm leaving". When I look at it now it was probably a long buildup because I said "If you leave you're never setting foot in this house again, ever ever, that's it". I think I'd had enough. But it was sort of a shock as well. But he did, he went and got his stuff and left...We'd been constantly fighting and that week he, because what was happening was that boat...Every weekend him and his mates who didn't seem to have much money went out in it. It was costing us that much money. It cost a fortune in petrol and stuff. That's what I'd been moaning about. So he came home from work and said that and then he did, he

packed his things and left. But I later found out he'd had women our whole married life.

What did you do when he left?

I rang my father, no my mother actually. It was the worst phone call I've ever had to make. I said "Look Mum he's left me...yes, he left me for another woman". Mum said "Hold on I'll just get Dad" (laughs). She didn't say anything, just that! So Dad gets on the phone and said "Say that again". Then he said he'd come straight over. And he did, he just took over. When I think about it now I think Dad thought "Right you bastard". He told me just what to do.

What were some of those things?

He rang the lawyer, and said we were going to the bank in the morning. We did and we took out all the money, about \$10,000 to \$12,000. That money was for paying GST and the tax that was coming up. We took it all out and gave it to Mum to bank. He didn't know how much money we had. Dad just took control. Mum took the kids. They wanted me to go to their place but I didn't want to. I thought if I did he might come and clean the place out. I didn't want him to come back in the house.

Did the kids miss him when he'd gone?

No, in fact we used to argue over the way he spoke to [our daughter]. It's better he's gone.

Do they see him?

No, they saw him a couple of times in the beginning but now he's gone. In fact [my daughter] crossed out father's day on the calendar last year. I felt sorry for her. But [my son], he'd like a father. I don't know. But he's very close to my father. They spoil them rotten, they've got motor bikes and all sorts over there.

After Mary separated she saw her role quite unambiguously as being the best she could be as mother for her children. This, I felt, was partially based upon what she saw as the three questions often asked of women:

When you meet people the first thing they say is "Are you married? Have you got children? And what's your job?" Those three questions. And when you can't answer two of them, well, you just feel awful. I don't know what to say...I talked to someone else and they said it was the same for them - you don't even rate. You don't even make it, you know?

When asked about the difficult times her responses generally came back to endeavouring to manage in such a way that her children weren't disadvantaged.

I tell you one compromise I made and that was my health. I remember I had tonsillitis really bad and I knew I needed to go to the doctors. I could have asked Mum and Dad for the money but I was too proud, I didn't want to do it. I was really, in fact by the time I went, I went because I was absolutely desperate, he said he should really put me in hospital. That's how bad I'd got. Because I didn't have much money and it was [my daughter's] birthday and I was spending all my money on her birthday, you know. Yes, so I think I compromised my health at times.

So you would just hold out and hope to get better?

Yes, I would... [The doctor] said to me that the only reason he'd let me go home was to go to bed. I had tonsillitis which had gone to a strep throat. I had a temperature and I was sweating and I said "Yes, I'm going to go home and rest". But actually I was going home to go to the park with six kids for a birthday party. It was terrible (laughs).

It must have felt like a nightmare.

Yes, I can laugh about it now but I wasn't laughing at the time. Those bloody kids, they were so demanding. It was her 4th birthday. It was awful. And if I'd been to the doctors right at the start I wouldn't have got into that situation. I was gargling with cider vinegar, it was supposed to be good for it. But it didn't do the job. I read that in a book, you know, one of those health books.

She recalled a Christmas day, a year or so after separating.

At Christmas time I couldn't really buy them much. I remember going to my friends' once. Every Christmas I call into my girlfriend's on the way [to my parents']. I felt really sad for my kids because they had nothing.

How old were they then?

[My daughter] was 4. I feel really sad about that, you know.

(We had a break at this point as she was pretty upset by the memory. She told me about turning up at her friend's home with her children having only chippies and lollies to show from Santa, and her friend's child saying "Is that all you got?").

Now I realise that it didn't hurt them at all. They don't need lots of presents. I think it hurt me more than anybody. I felt terrible. But in fact I think it's done...like they seem to appreciate things more. Yes, "is that all, where's the rest?" she said. And [my daughter] just looked at her and I was like ...

Do you feel upset because you weren't able to provide it? Or because you thought they might be upset? Can you remember?

I wanted to give them more but I didn't have the money to do it. And what I bought them was cheap, cheap things.

But not from The Warehouse (we laugh; she'd been turned down after applying for one of their cards and swore she'd never shop there).

No way, not from The Warehouse. Like their Father Christmas sack, they just had a can of fizzy and a bag of chippies and a couple of apples and things like that. And little wee tiny things. You'd be lucky if everything in it cost \$10. I think, I hope my friend never reads this, but I think she'd be at the other end of the scale to me. She just goes ridiculous and it made me feel really bad. I couldn't really see it at the time but I do now.

Don't worry about your friend reading this because, well two things: one is that I'll run everything past you and if you're not happy then I'll change it or delete it or whatever. The other thing is that I'll use different names and I'll, I probably won't say -this is one person's story from beginning to end. I'll probably have a theme and I'll be using different examples so it won't read like one person's story⁵.

Oh, that's good.

Although that would be interesting to read, probably, but I don't think... I think it would be too hard to disguise you.

She'd never read it anyway. You can put it in because it's the truth anyway. And she's still like it today. At Christmas time she'd buy her children like 5 say skivvies and 10 pairs of underpants. I mean, how many pairs of underpants do you need?

We talked about the coping strategies she was able to use to help her get through financially and socially stressful times.

Well, financially my parents of course. They gave me that car out there. They're really good. I'm supposed to pay for that car, and I will but...so them financially, but not emotionally I don't think. Actually [a work mate] I suppose. He's a really good, true friend, you know? He's certainly quick to criticise me if he thinks I'm not doing a good job or something. He's straight up. Yes, him and [a girl friend].

⁵ When I decided that I would like to write each research participant's life story I talked to Mary about it. She said that she was happy to have her story included.

What about looking after the kids?

My parents again really. Mum would come over if I needed her. I can just rely on her. She'd never say no. They never say no.

It was important to Mary that she gave the impression that she was coping. This attitude was displayed to her parents, friends and acquaintances.

But you know I don't believe Mum and Dad really knew what a hardship it was for me. They wouldn't, they didn't know the corners I cut sometimes because you don't want to ask [for help] all the time.

What sort of corners did you cut?

Well my medical insurance. When Dad found out in later years that I had no medical insurance he went absolutely mad. But how was I going to pay for it, you know? I don't think they fully understood. Well they were sympathetic and they helped and everything but I don't think they could fully understand, that I had NO money. They were a great help and they were sympathetic but they didn't really know the real, you know? They didn't actually fully understand what you were going through. When Mum said she had no money she probably was down to her, well she wasn't down to no money, you know? Yet I was, I had NO money.

You were saying just before I turned this [tape recorder] back on that there were sad times.

Oh, yes, really sad. Yes.

And that you didn't really want to tell your Mum and Dad about that?

No, I never did. I never did. I put on a happy face, for everyone. I did. I think the thing is that you can't see any way out of it, you know. What the Hell are you going to do? No money, no job prospects, and...and so many people are unemployed and you think, "God, I'm not going to get a blimmin' job". And because you're not confident, what are you going to do with your children? And who's going to look after them? You keep, you build blocks for yourself.

She gradually recovered a belief in herself partly, she felt, through becoming more involved in community activities.

After he left, about 6 months later, I plucked up courage and went to the gym. And I lost heaps of weight. It was really good. I've put on weight again now.

Did that make you feel better about yourself?

Yes it did, and it was somewhere to go. I could take the kids because they had a free crèche. It was great, and the woman who ran the crèche I'm really good friends with still. I did meet some nice people there. I went every morning when I wasn't working.

That would have been good for your fitness level too...

Yes, and self esteem. I felt heaps better. And with losing the weight I felt more confident, I felt better again...

...The only reason that I first went on the committee at kindergarten was - I never had much self esteem - the teacher there asked me to go on the committee, really, she almost forced me into going. I was so pleased she did, you know. Otherwise I may never have done it. I was always there to help but I think that asking me to come on the committee [made me feel] really part of it. But you need that little bit of encouragement. We do try to encourage parents that are there, but they're not even interested. Not all of them but... About this teacher; I used to always help but because, this was at kindy, when I was a beneficiary. She, I suppose she targets people who she thinks might, well, help a bit more. And I'm pleased she did because my self-esteem was very low then too. And I wouldn't have had the guts, like I probably wanted to go on the committee but I couldn't. I didn't know how to. Now if I want to do something I just go and ask. But perhaps then, I didn't.

You'd had a few knocks by then hadn't you?

Yes, I had. And I was embarrassed.

Embarrassed about?

Having no husband. If anyone knew him, you know.

She talked about getting back into the paid workforce:

How did computerisation effect your re-entry into the workplace? Did you have to learn a lot of new skills?

Yes I did. I really struggled to begin with, with the computer work. I felt that I should have done a training course. See when I got that job they just expected me to know everything. It was really hard. I still struggle sometimes even now with it. I always get there but I'm continually learning, with the computer. There's a [specialist] computer programme and when I was trained with it the guy came from Christchurch for a day and a half. And then I had to use it about 3 months later and I couldn't remember a damn thing!

Too much time had passed? I'd be the same I'm sure.

I use it all the time now and I'm quite familiar with it, but it was tough. When I started that job, I was thrown into it. I used to help [the person whose job I took over] with it but I'd never done [a whole] day from start to finish. I was just like thrown into it, with no help. I had to just figure it out, basically.

That was pretty brave.

Yeah. In the beginning I wondered if I'd done the right thing. I felt I was really out of my depth. I feel as though I've got it under control now. ...[at the time] I just wanted to get into a job.

So you did it for the work experience?

Yes. And it was meeting people again and getting out and about. But the disadvantage was in getting childcare.

At the time of the interviews Mary had begun a course of study which would increase the likelihood of promotion in her chosen area of work. She will probably have to move to another city to find the job she wants but as the children are growing older she's happy to do this, although it will be harder to be away from her parents. One of her immediate plans was to buy a house to rent. This is her savings plan for her children's tertiary education. We also discussed the likelihood of her remarrying

Do you think you would marry again?

I don't know about "marry". I don't even know about living with someone when you've got children. I don't know. I think if you remarry when they're younger it might make a difference. The opportunity hasn't arisen.

What would you look for in a partner?

He couldn't be a drinker. Or just a social drinker, none of this getting drunk sort of business. And he'd have to have some sort of money and a decent job.

What would you call a decent job?

\$30,000 would be the minimum, you know, a full time, regular job. He'd have to have a house. If he didn't own his own house I'd be wondering why. A decent car. I'm not too hung up on looks but all of those things, and I wouldn't want a womaniser, none of that.

You don't want someone who's "a hard dog to keep on the porch" (laughs).

That was pretty good wasn't it. I just had this discussion at work this morning with my friend, he's a really good friend, but just a friend. And he said the trouble with me is that I'm too choosy and too negative to get anybody (laughs). It's not a priority. I want to do well in my job, my career. That's what I want to do. That's my main priority. I want someone...it would even be nice to go to the pictures or go for a meal. I don't have to have, you know...?

What about in terms of class, would a partner need to be from any particular social class? Would you think in terms of class?

Well, I suppose I've done that already by saying the sort of salary and that. I don't know. I don't think about class a lot. I think the salary and sort of an upstanding citizen. I don't want...

Upstanding? As in?

Morally, and I suppose financially. I don't want someone who goes to the pub, like my husband did. Rushing off to the pub every five minutes.

What about interests?

Um...for them do you mean?

Yes.

I wouldn't mind if [he] played golf or...I don't, you know, have to be joined at the hip. He could do his thing and I could do mine. I suppose I would want him to be sort of the same as me. Yes, just average. Or middle-class or whatever it is, just like me...

When I last spoke to Mary she had just bought a house to rent and felt that she was on track to do what she has planned. It seems to me that she has caught up, materially, on where she was at the time of her separation. She had this to say about how she feels about her life now:

I'm happy now. I feel pretty good about where I'm at. But I never used to before. I could still do with a bit more money (laughs). But I'm sort of content. I'm at peace you could say. I'm at peace.

ROSEMARY

Rosemary is a well-educated mother of four teenage children. At the time of our interviews she had been separated from Aaron for seven years after a marriage of eleven years.

Before our first interview we had had several telephone conversations. She had heard through a mutual acquaintance that I was looking for “women like her” to talk to and she was interested in being part of the project. We first met, by chance, in the lift on our way to our first interview session. One of her first comments was that she was “looking very middle-class”. She drew my attention to the string of pearls, which had belonged to her grandmother, worn with the op-shop clothes (a pair of Country Road trousers and a silk shirt). This clothing combination and her comment seemed typical of her self-image. While a storehouse of family stories and upper middle-class social knowledge, she has, materially at least, very little contact with that way of life. She is extremely well acquainted with her family background, as well as being aware of the differences between her own way of life and those of her materially successful relatives and her own.

So many of them have been to private schools; all my more extended family, that we see at funerals and things...You hear the voice, you just hear it. Although it was quite funny at my grandfather's funeral; we were having a bun fight at...they're all Anglican you know. They had a general one in the hall and then just the family and close ones went up to the house after. My grandfather died in Easter. Lots of relations had places [at the lake]. They're retired and they have holiday houses. So of course they were all there. And they're the sort of people who had suits with them on holiday - ha! They were probably going out to dinner or something. If you're a doctor then you can afford to go out somewhere nice. It's not like - let's get fish and chips down at the lake. So they pack nice clothes because they've got them.

I guess the ones I associate with would say, I guess that they're just the right sort of people. But without actually saying it. But they're not like those people who don't look after their kids themselves. And money isn't the thing.

What is?

I think it's, well my grandmother, definitely for her it was "having people". And she never approved of my husband. Not because he was a bastard, figuratively speaking, which he was, but because he had no people. People for her meant the "right" people. Someone could be referred to as "people". Her family went down the female line. I think this was from her grandmother ending up with the farm in her name. So there was a tradition of shares going down the female line. And the fact that she went to Samuel Marsden Collegiate.

What she knew about being middle-class was amplified through spending time with her grandparents:

We always had drinks before dinner with my grandparents. When we were children and stayed there they would always buy us Fanta to have before dinner. We'd sit down politely and drink a glass of this with them. That must be a class thing. I remember Grandpa would have his friends around playing Bridge. I definitely come from the Bridge- and golf- playing background. I don't play, although my grandmother wanted me to learn Bridge when I was about ten. My mother still belongs to a Bridge club. But I'm not competitive enough.

Rosemary's father was a high-ranking Air Force pilot. As a result she grew up in the highly hierarchical environments of Air Force bases around New Zealand and in Australia and Singapore.

We came back [from Singapore, where I was born] and lived mainly on base. I went to a lot of schools. I started at [...], a little country school out of Christchurch. We moved to Wigram, and I went to the local primary school. Then we moved to Ohakea and I went to [a local] school. Then we moved to Auckland. There's two Air Force bases there too. We were in Whenuapai so I went to that primary school. I didn't go to Intermediate. Then we moved to Wellington. By this time my parents had bought their own house. They bought a brand new house, built it. So I went to school there. Then I hit thirteen and went to [named] College for just over a term. Then we went back to Singapore and I went to the New Zealand Services School in Woodlands, which is the Air Force school. And then my parents were posted to Australia, and I hit 5th form at the end of that. Dad did his staff course there so they thought they'd send me to boarding school in New Zealand. Ever since I was born I was down for two boarding schools. [My parents] thought they could be anywhere, which is true, they could have been anywhere. The New Zealand Government paid for me to go to boarding school because my father was working overseas. So we, my sister is a year behind me at school, we both, they thought they might be in

Australia for a few years but it turned out it was only a year. The Air Force always changes. So they sent us to [a State boarding high school] for girls. It was my 5th form year, that's why they wanted me to...they didn't want me to do the Australian School Cert exam for some reason. They thought it would be better to have a New Zealand [qualification]. Then they came back to New Zealand at the end of that year. They came back to their house in Wellington. That's when Dad decided to get out of the Air Force and they looked around and decided that they wouldn't mind living in Nelson or even Hawkes Bay or somewhere. So he looked for a job and found one. It was really similar to the one he'd had in the Air Force. And so they moved there. I was living with my paternal grandparents until they moved. I hated boarding. I got on with the girls but, it was just awful. My sister loved it. She got up to mischief. I was very good but she wasn't. She got into lots of trouble. She'd hang over the fence and ogle boys. She's not academic, not like me. It was just fun for her.

Then my parents moved [to where we were at school] so I lived with them. At the end of the 6th form year I seriously considered changing schools. I was so used to moving around. When we were in Singapore I'd done French by correspondence, so I like to say I've been to three and a half secondary schools.

After Rosemary left school she went to Teachers' College.

I think I'd been to so many schools, that was the reason I ended up dropping out of Teachers' College. There were a couple of us who'd dropped out of university as well. But that was when there were still jobs. I dropped out just as all the jobs stopped...I didn't finish the year. I just hated it. I was very sweet and naïve, and very religious - very devout Anglican. I was living in a hostel. I have read since that the two most stressful stages for women are when they're young and single and living away from home and when their youngest child is two. I wasn't really grownup enough. I wasn't immature but it would never have occurred to me, for example, to go underage drinking. I remember when I was at Teachers' College we had to sign a declaration saying we wouldn't drink, but then they all went out drinking! I was young and very black and white. And the only reason I don't drink really, apart from the fact that I've got no money is the...yes, I wouldn't spend money I haven't got. I've been brought up to...or by people who drink a glass of wine at dinner every night...that sort of thing. But I wouldn't underage drink because I was so good. I was a Christian...then. There's a whole big culture of that, of not drinking.

After she left Teachers' College she couldn't find a job so she went back home. There she had two jobs at local factories, one on the production line and the second was as a

Quality Control Officer. After a short time she left to get married to Aaron, a young man she'd met while at Teachers' College.

I got married in September of that same year. I was young and stupid. I got married when I was just weeks before turning twenty. Then we moved to [the city]. We decided that I wouldn't look for a job straight away, just you know, settle in. Then I got pregnant very fast. [My oldest son] was born the following August.

How did you meet your husband?

Through church. That was a big mistake wasn't it? I should never have gone to church. Don't go to church (laughs).

What attracted you to him?

God knows. I was young and stupid. And I was pretty naive. I tend to believe what people say about themselves. I try not to do that any more. I'm a bit more cunning. No one said to me "For God's sake don't marry him".

What was he doing at the time?

He [worked in a factory]. It seemed wildly romantic, the working-class. Wildly romantic, but it isn't. There's a lot of them struggling to get into the middle-class. It doesn't usually go the other way. I think if you're middle-class and you want a change you usually go and become something like a hippy or something the equivalent, whatever it is now, New Age? That sort of version of being alternative rather than downgrading yourself, ha!

Do you think it was quite a common thing, at that time, for people to romanticise the working classes?

I don't know.

I asked her about Aaron's family.

Well, his mother is certainly not a Godly woman, drunken...anyway, she was terrible. I used to say to people that I'm having a few problems with my mother-in-law. They used to laugh because they thought - well she's young. What they didn't realise was that she used to get really drunk. I wasn't used to that, and she'd ring me up in the middle of the night and tell me how awful I was. She hated me, I was a cold horrible person. She couldn't wait 'til I got divorced. She'd been divorced. She ran away with the TV repair man, the TV repair man - ha ha! The funny thing was she was mad on sex. She doesn't look anything but she was mad on it. The only person who I could really say was a nymphomaniac. She got really fat. Had false teeth. It wasn't as if she was wildly attractive so you could imagine...She used to pick up horrible men at pubs. She did, she used to

pick up men at pubs. Then she had this horrible boy friend who bashed her up. He'd beaten her up, this is just awful, he sent around this friend to comfort her and she ended up marrying that man. He was horrible too. He had been in trouble with the police for molesting someone.

And Aaron's father:

After his wife ran away with the TV repair man he got into religion and he joined a cult, he joined a cult - ha! He wouldn't come to our wedding because it was at an Anglican church and that was only that much removed from the Catholics. And as you know, they are what? Babylon or something? He never knew my name, or the children's. He used to sneak out of the cult sometimes and come and see us. And the girls, if they were wearing shorts he'd assume they were boys. Women shouldn't wear trousers, sort of thing. It was just awful. We occasionally went to his house but I wasn't allowed inside because I was a woman.

We talked about her married life

What sort of things did you do together as a couple?

Church things, millions of Church things. That's what we mainly did. And it didn't cost much. Also a lot of other people were similar ages. It was quite a good way of getting to know people who had kids. Then we moved. We bought our own house.

I had been about to look for a job but then I became pregnant. Which I really wanted, it was the main reason I got married. I wanted to have children. So I had four. I really like being a mother, and I'm very good at it.

The children...

I had four in five years.

That sounds like hard work.

I liked it. I was always tired. But you sort of get used to that. Everyone else was having kids, they weren't having that many. They're 18, 16, 15 and 13 now.

How were things, financially, when your kids were little?

Mmm, well I'm not expensive to run. My hobby's reading and you can do that for free at the library. And I got into spinning and that's very cheap. And we went to church things and that was cheap. We didn't have a lot of money, although more than I've got now... We didn't have much money but we did it. I was a champion op-shopper. But then I liked doing that. I had a friend whose husband was an accountant and he had lots of money and they sent their kids to private schools. She used to op-shop. It was sort of quite fashionable to go op-shopping. There are a lot of people who... that

was still when a lot fewer mothers were going back to work too. I like sewing too. So anyway that was that and then I split up.

Although the church played a big part in their lives, Rosemary wasn't always impressed by Aaron's commitment to Christianity:

Yes...I mean when we were married, one Christmas I got a paper lamp shade for our room. and he got, this was supposed to be from me but he bought it, he got the entire Bible on cassette. It was very expensive. He'd walk around listening to it.

Wow, so he was still very religious?

Yes, but it just got worse and worse. He must have been around 22 when I met him and everyone's enthusiastic at that young age.

And idealistic?

Yes, but he wasn't because he was horrible. As they get older it's harder for them to fool people. Sometimes the crank element - It's true though isn't it? Everyone's sort of enthusiastic about everything when they're twenty-ish. And yes, idealistic, and it's hard to judge who's going to...but what I mean is that youthful exuberance, it's hard to tell, it's hard to know. And that's probably why he fooled other people, they couldn't tell. They just thought he was another enthusiastic young man, you know?

Did he have a lot of involvement in your children's up-bringing?

No, not really, it was mainly me I think. We did church things together but no. It was just normal life really.

How long were you married?

Eleven years.

What were the factors that lead to your separation?

Well I found, well he was abusing me sexually, emotionally and thumping me occasionally. It just sort of gradually built up. It wasn't bad at the start. Basically they start by mucking around with your head first and by the time they've demoralised you, it's horrible.

That was your experience?

Yes. And even after I'd left him people would say "But what are you doing to make him hit you?" and I used to just look at them and say "I breathed". They probably thought "Oh, silly bitch, no wonder he hit her". No really, you could see people thinking. "I don't approve of hitting, but really you know what she's like. I mean she's enough to make anyone..." That's what people think. Because you tend not to talk about, rape. Because well, why should you? And, he didn't hit me very often but he raped me a lot. He's

one of those people who insists on sex twice a day, takes after his mother (laughs). So you know...you know how they say how many years you sleep and stuff...and they say how many times you have sex. I've already passed my quota.

Sounds like a good reason for leaving him.

Yes, it was. And once he'd told me about...that he'd raped one sister and molested two younger ones I realised that even... He wasn't touching the children or anything but he would be a bit unkind to them. He hadn't been unkind before but he started... A lot of people leave when it starts to affect the kids. I think it's very hard. For some reason you put up with it when it's happening to you. I wouldn't now though, my God. I didn't realise what he was like 'til it was too late. But I did know I couldn't change him. So, that was my life.

And he didn't like me spending my Christmas and birthday money. He used to get angry because he didn't get it. So if I blew it... my Grandmother sent me some money for my 21st and I... and he was so horrible about it, and I had just had a baby, you know how you feel, so excited but tired... and I gave it to charity. And then he got angry with me because... I couldn't win, I just couldn't. I could never win. I was always wrong. Whatever I did was wrong and it always changed, you could never win. But like I said I was vulnerable because I was tired. [The baby] never slept, he was very colicky.

She described the process of leaving her marriage.

What happened was I told my mother. They didn't live in the same city. They knew I wasn't happy but they probably just thought -young family and busy and so on. So I told Mum on the phone, so she said "You've got to leave". It was a phone call about something else and she said something about what he's like and I said "No, he's not like that", and I told her "This is what he does". Poor woman. And so she...and what she did which most people don't do, she said "Can I tell your Dad?"...I knew that once I'd told them I had to leave.

Did your husband leave the home?

Oh God, we had one of those, I had actually filled up the pantry because I knew that I was going to do it. Then we had this fight. I actually had to ring up someone to come and save, help me...A person from church. She knew that things were bad. I'd actually confided in her and I was happy about her husband knowing. They were an older couple and he came around. He's a very calm man and he was very upset by the way Aaron was treating me. I felt very safe with this man and his wife, so I rang them up and I managed to get him to go. He just thought he was going away for the night but I was down at the lawyers the next morning.

Did you get your [Court] Orders then?

No, I didn't like to. You sort of don't like to. And I never was brave enough to phone up the police. Before I got the Orders he was being such a pain. I'd have to send the kids off to run and get help.

Did you have someone to stay with you at that time?

No. What we did was at the end of November we split up and then as soon as school holidays came I went to stay with Mum and Dad for the whole holidays. Then Aaron was in the house while we were away. He said he'd just stay there and go when we came back. And of course he didn't want to go. Dad phoned my lawyer. He liked her because she was tough. She said to him "We can get him out but it's going to be difficult. Why don't you put some pressure on him?" So he did. He made it very clear that Aaron should leave. Dad's not a violent man but he did get him to go. But then after he left he still came around to see us all the time. A lot of people do that, they get on with their new life but the only way they can cope is they go and be nasty to their family. Then they can be nice to other people. He got married five weeks after we got divorced. I was glad he got married, apart from thinking she was a fool.

What did you do then?

I was a total wreck. It's what happens to lots of people, you suddenly acknowledge all these awful things that have been happening. What I did was, we split up at the end of November, and I enrolled at university for the following year. I enrolled in 3 papers but I dropped Latin, it was a bit much. I dropped it the following year too. [My younger daughter] was only five and I was too stressed out, too much remembering.

Why did you start at uni? ...to get a job?...for interest?

I can hardly remember. I'd been thinking about going and doing some papers. I suppose lots of my friends had degrees...And I read a lot. And I was thinking of getting a job in the future. And also it was something to do, because my youngest had started school. So yes, really that was what it boiled down to, I had to do something. It was a better option than going to work when you're a wreck, because no one cared. You could just go in and do your thing, it doesn't matter if you're having a bad week. You just get a lower mark. It doesn't matter too much. And also you can juggle things pretty well. And also you've got a lot of mana going to university. I always said I was a student, not a solo parent. (laughs) I still say I'm a student. I only ever admit to being a student. I don't say solo mum, I'd say single parent or parenting alone. I just say I'm parenting by myself or bringing up four children by myself. Studying full-time and parenting by myself. I did three years there and later whacked it off in one year to get the damned thing finished. And then the Masters fulltime.

Was that with a job in mind?

I knew that I'd get a job sooner or later. I just thought there might be a job for me...like everyone does. You just don't realise that there aren't the jobs. I thought the Masters would make me more marketable, given my age and that it would be fun. I went back to do Honours. I was going to look for a job but I was still, I'd been sick. Did I tell you how I'd been sick?

No.

Well it was just after I'd separated and I got this cough, horrible chest infection. I was coughing up blood. It was pretty serious the doctor said. It wasn't anything to do with separating, but that was how I remember it because I remember going to this horrible counselling session with Aaron and I couldn't talk and he was horrible to me and the counsellor refused to see us together again. She said to me later "How did you ever get brave enough to leave him?" She'd seen him by himself and he'd been spinning her a line but when she saw him with me she just couldn't believe how awful he was...and I was quite sick. He was saying "I won't let her leave me". He had his next wife lined up by then (gales of laughter). But I was quite sick and I was coughing up blood and stuff and I ended up with quite a weak chest. Whenever I got a cough for years and years I...until about two years ago I was...I would get a really bad cough. I mean really bad. I would have to stand up to cough and I would ricochet around the room. It was quite dramatic. I was on antibiotics. The year I got rid of it, the first year of my Masters, I had three courses of antibiotics and two courses of steroids. That finally knocked it on the head. Coughing is very tiring, so I was quite rundown.

Rosemary moved to a city closer to her parents. She bought a house from the proceeds of the sale of her family home combined with money given to her by her parents. She has received the Domestic Purposes Benefit for the past seven years. As well as raising her four children and studying she spends time and energy on economising strategies.

My daughter says she's not going to have one patchwork thing in her house because, for her, patchwork equals poverty. It's true, I go to [named shop], the most expensive up-market shop, furnishing shop, in the city. I go to their sale and I get bags of remnants. And I make fabulous patchwork curtains. These ones were [made from] very expensive linens, you know, Osborne and Little - I've seen them in English decorating magazines. And all these things [cushions and furniture coverings] I just make. And I'm the champion op-shopper...[although] I haven't been op-shopping for a long time. Mainly because I'm so fat, so I wasn't buying anything for me so I wasn't interested. But I got this top. There's no point getting cheap stuff. When the kids were little I used to go op-shopping all the time. There was a local shop, they got to know me so well that they used to come out when

they saw me and tell me “We’ve got something in here that you’ll like” (laughs).

I asked her to describe the areas in which she was prepared to economise.

Well, I won’t have a car. I think cars eat up money. I haven’t got one. Going out. But you see I’m lucky, my hobby is reading and that’s free, except 50c or so to put my name down for a book, to get at the top of the list. So that’d be \$1 or \$2 a week it would average out. See and that’s a good tip if you’ve got no money, you just go down to the library, get a pile of their nice magazines, you can sit in one of their comfy chairs...it’s nice.

Rosemary’s parents’ generosity makes an appreciable difference to the quality of the lives of Rosemary and of her children. They happily help her out with anything that she brings to their attention.

Yes, well you see they see it as me helping the kids. That I’m being a really good parent and my priority is the kids so...and with teaching, if I get in next year [my youngest] will be 14 halfway through the year. So by the time I start teaching I’ll be able to legally leave her alone. It’s a real thing. And who knows where I’ll get a job? And if I go somewhere else I might not have the support network.

You see your parents regularly, don’t you?

Yes, often, depends on what’s happening. We keep in touch. When they were overseas, they’ve just come back, we e-mailed them all the time.

You have internet?

Yes, we have three computers (laughs). In the...well I call it the dining room and they call it the computer room.

[My older son, who’s a computer whiz] used to say “I wish we could get a computer, we’ll never get a computer”. I’d say “You never know what’ll happen”. And the next year Dad was upgrading and he gave my brother the old one and my brother gave me his old one. We all...when Dad upgrades they all go down the line. So he’s actually been very lucky.

Rosemary’s children are all motivated and intelligent, the older daughter passed her externally assessed exams with A averages. Her son won two scholarships for university study. She’s sure that all of her children will go to university, attain good professional qualifications and have successful careers. She doesn’t think the experience of being brought up in a materially poor, one-parent family has had a detrimental effect on them.

Do the kids feel that they are missing out on...?

They do, they know that there're things...but [my daughter] was saying just yesterday that if she had the money like [her cousins who] are a bit spoilt, she said "If I had lots of money like them, I'd be a snob". She knows she would because she's so talented, she's good at everything. She said, she was saying about this cousin "She has just got no idea about what it's like; like she can't understand why people don't wear nice clothes". And [my daughter] said "It's because they just can't afford nice clothes".

So it's given them an understanding...?

Yes, they really know. [My cousin] really appreciates her because his father, a very nice man, he's my favourite uncle, he was, he'd had polio when he was a child in England so he was on sticks. So he had a father on sticks and his mother was mentally...she was mentally ill and she was in and out of psychiatric hospitals, for six to nine months of every year. It was awful. So you can imagine the stigma of having a Mum in...in the 60s..it was not very good...so he likes to see someone who's pulling their finger out and getting on with it, without all the financial backing. He's more than happy to [have my daughter]. He really appreciates that they try hard. She got her School C results and he wanted her to ring them up there. He was really impressed, very impressed. He said "She did better than me". They've got a good incentive to work hard; they know that if they don't work, there's nothing else.

Finally we discussed her future:

Can you see yourself remarrying?

If I do that, oh, possibly. If I do I'm not interested in getting into a relationship until the kids leave home, or at least leave school.

What would you look for in a husband?

Kindness, kindness, kindness. And a good sense of humour, you know, all that crap. I would look for a very kind person, a gentle person. Aaron looked gentle. People thought he was gentle but he wasn't. But I think there's a lot of things I wouldn't put up with anymore. I've talked to other women who've been divorced and there are things that are just not worth putting up with. I'd rather live by myself than put up with...It's got to be better.

ANNA

Anna is the most recently separated of the participants involved in this research. She had been separated for about two years, after fourteen years of marriage to Peter, when I interviewed her. She feels that her position has changed dramatically from when she was the wife of a successful, high profile professional man to being on her own bringing up their three children on significantly diminished means. Although her situation is improving she still has a sense of insecurity about her future, describing her life as “pretty scary” at times.

Anna was born and raised on a large sheep farm at a time when sheep farming in New Zealand (even on small holdings) was relatively profitable. Her father’s predecessors were well known in New Zealand and prominent in their district. Her mother is English and the daughter of a printer. Anna’s parents met in England while her father was training with the New Zealand Armed Forces.

Anna went to the local school which had many more Maori than Pakeha on its roll. At ten years of age she followed the family tradition of moving from the local school to attend a boarding school several hours’ car journey from home. After completing her primary schooling she commenced her secondary education at another boarding school and left school at the end of the sixth form. She looks back at the preparation and career advice she received there:

I don’t know whether it was the stage or the time, or the way people thought but as that group, that age group, we weren’t really encouraged to go and find our own career. Whether it was the headmistress or whether it was our parents or whether it was just the stage of life or the times or whatever, especially the people who left in the sixth form... It was never really instilled in us that we must go out and be independent, that we must go out and get a career. Even my own parents didn’t really push that... The careers advice we had at school was shocking. The headmistress I think, in

hindsight, she didn't do any of us a great favour. I think if you did a 7th form year perhaps there was more ambition for you. But definitely they didn't ever sit you down individually and work out what you'd really like to do.

And look at what you were good at?

Yes. I was very keen on doing journalism, going to Wellington and going to Journalism School. And I got cold feet through the year and decided that I wouldn't go and would go instead to Auckland to Secretarial School - only because I'd been to Auckland for a week and had a nice time and thought it'd be a nice place to go, and I'd never been to Wellington. And yet no one ever sat me down and said "if you go and do journalism you'll have a good career and you'll learn all the secretarial skills that you'll need anyway. You're good at English, you like that sort of thing, go and do it". It's really frustrating that no one ever pushed me. Perhaps I didn't have the confidence to do it without someone giving that little bit of a shove... So even though we were having this wonderful education that was costing our parents a fortune, it wasn't followed through in turning us out to be independent young women. We weren't independent young women when we left school. We were absolutely useless - I didn't even know how to operate a bank account properly. But maybe that was partly our parents' fault, maybe it wasn't the school's fault. We didn't have any life skills.

So that was 20, 25 years ago, hopefully that's changed now.

Yes I'm sure it has...but the expectation of us as young women was not to go out and become independent. There was definitely not that expectation. There was probably the expectation that we'd be looked after by somebody, that we'd marry a sheep farmer or something and we'd be all right.

Although she felt that she hadn't been prepared for a career she had no problems finding employment:

So I did [the course] for a year and at the end of that year looked for a job. Getting a job was no problem. They had a person with the course who went out and got jobs lined up for people to go and be interviewed for. I went for three interviews and got offered all of them. I took the one that was paying the most. I partly got the job because I'd been to [a reputable boarding school]. It was, I guess, impressive on the CV. So that was interesting. That was in a law firm. I worked there for two years and then went overseas and travelled. That was something I'd wanted to do. I had this very narrow-minded attitude that I didn't want to be a teacher or a nurse so therefore I became a secretary and thought I'd earn some money and then go overseas which is what I did. I worked overseas, moved around and worked wherever I lived - Wales, Europe, London. I came home after about 18 months.

She had met Peter through mutual friends before she left for England. She described his family:

[His mother was] a lovely woman, very patient. His father was quite quiet and a really nice person. But totally unflamboyant and very frugal and very...not mean...but very careful with their money and... This is what fascinates me because [Peter's] so different to his own upbringing. It's just amazing really. So wasteful compared to his parents...but maybe that's a reaction to growing up in a family where they didn't have the best of everything. Didn't have the newest of this and the newest of that.

Anna and Peter maintained their relationship while she was overseas.

We wrote and he came over once. I still sort of did my own thing. And then he went to [another city] because he didn't get into [the professional course] in Auckland. So he started all over again down there. I just assumed that when I got back I'd go there too. I don't think we ever sat down and had a good talk about it but I went to there when I came back. I think possibly before I went down there we should have taken a good look at our relationship and worked out whether we should actually have been together then...but we didn't and things kept going from there. We lived together after about a year and he kept on with his degree and finished that.

So you were living together for most of the time he was doing his degree?

Well for maybe three years...but that was all wrong too. That should never have happened. He should have been off being a student and I should have been working and doing my own thing. But at the time it seemed the practical thing to do. We wanted to be together so what's the point in having two lots of rent and two lots of everything. He was quite happy with that too at the time because, well, it gave him a reasonable place to live and a good lifestyle. But I think when he started thinking back on it he decided that maybe he should have been a grubby student, lived in a grubby flat and got drunk on Friday nights. He missed out on so much - ha! So we lived down there then we moved to [another city] and got married at the beginning of the year.

Would you say that you had supported him during that time?

Um...well...he earned...he had a job where he earned reasonable money. But then he spent it fairly well then too. I probably did support him...I was earning...I had a good job. I suppose what happened was that it gave us a better life-style. We could go skiing and we had a car to do a few more things than the average student could do. And I think at the time he quite enjoyed it. I think really he wouldn't have enjoyed not having any money, and living in a grotty flat wouldn't have been his style. But perhaps he should have been with a bunch of students.

Anna felt that, for Peter, a contributing factor in their marrying was her family background:

That was definitely a reason why he wanted to marry me, because he felt he was going to be part of an established family. He has even admitted that he thought it was going to give him some respectability that for some reason he didn't have, or didn't think he had. He often referred to himself as "the son of an immigrant".

Is he quite class conscious do you think?

Yes, I think so. He's terribly insecure about where he is in society. With his job now, that he's been doing for the last 12 years or whatever, I think he desperately wanted to gain respect from people and if anything happened and he lost that respect for any reason...it would be a huge knock for him...it was his whole ego thing, respectability and...

He had this big chip on his shoulder about not having the old boy network which some of his colleagues had or have. I can understand that it would have been a hard time when a lot of them had gone to school together and he didn't have that in common with them. But then he didn't want to do things the same as them anyway. At the end of the day he wanted to do things differently and be different. Create his own style and his own sort of [business].

He's been such a chameleon. I'm still confused, Robyn, about what he wants to do and what he wants to be. He expected me to provide him with contacts, through my school network etc. And yet, the sort of people he was wanting to meet don't seem the sort of people he associates with now.

After Peter finished at university they moved to a city where he was offered employment in a junior capacity in a large firm. After a while he was "head-hunted" and they moved to another city and bought the house that they were to live in until their marriage ended. At the time Peter was advancing his career they started their family.

We bought an old house that needed to be done up and I thought, we both thought, that our plan was to renovate the house and have kids and carry on a normal existence. It was just an unspoken plan really. One thing that we did both agree on, and talk about, was our desire to put down roots for our family and live in a house that the children could come back to later in life and feel was their "home". This attitude came about, I'm sure, because his parents didn't buy their own home until they retired, so consequently all through his childhood the houses he lived in were not owned by the family.

So your expectations were...

Just pretty normal, middle-class, conservative expectations really. Probably what most people expect to do...I worked for about two and a half years then had [my first child]. There was never any, never one scrap of expectation that I'd be going back to work. It was never discussed really. It was never...I didn't want to go back to work. I had maternity leave for a year. At that stage Peter was going well with his job, working hard and doing long hours. He certainly never wanted me to go back to work and I didn't want to so there was no talk about that happening. I did a little bit of part-time work at home, during the day. That was fine. It didn't disturb his life at all. I did a bit of secretarial work, some student typing. I probably could have done a wee bit more but... If it had been a financial thing then I certainly would have done more but it wasn't a financial thing. We didn't need the money. We were reasonably okay, living on a reasonable income. Okay, we could always have had more. It didn't seem to be a big problem that I needed to go back to work. And I certainly didn't want to. I saw my role as being a mother. That was always my expectation, that I'd be a mother. And I guess that was a very traditional role but that was always the way I saw myself as being.

Certainly in those days he never had the expectation for me to be a career woman. He didn't seem to want it. I saw my role as being the supportive person at home and taking the load off him and not making him do the lawns and the gardens and the housework and the cooking and everything else. And I didn't want the pressure of going to work and juggling children with day care and everything else. I had no family support either. If I'd had family support then it might have been a bit different. If I'd had a mother around the corner who could have come and looked after the children or been there when I was sick then possibly I would have had a whole different attitude to going back to work but I didn't have any family network and neither did he. We had no one to call on. And also the sort of work I'd have been going back to, to turn around then and pay three quarters of it back for child-care. And I enjoyed being at home. I didn't have the need to get out. I enjoyed doing all the things that I was doing at home.

I asked her to describe their lifestyle at that time:

I think we had the ability to go on holidays which a lot of families would class as a really special event. Perhaps we could do them without thinking too much about where the money was coming from, whether it was a skiing holiday or a boating holiday. Whereas now I can see how hard it must be for families on the average income to be able to do any of those things. Even once every five years would be an impossible task. So I guess we just assumed that we could do those sort of things and it was like, an

expected thing that would happen. If you wanted to do it you'd do it without too much thought about it.

We had planned to send [our children] to [a private school] when they were still quite little. I'm not sure why we thought about it when they were so little although I think Peter was very keen for this family tradition to carry on. It was partly to do with him buying into my family situation. He wanted to do his best to carry on my family traditions. He wanted his children to grow up in the same mould...He also wanted his children to have a good education. The plan is that they'll still all go there... They get a good education there but it's very traditional – the clothes they wear, the choir and things...

What about your social life?

Yes, we went out a lot. On reflection it's quite interesting to think whether we went places because of his job, whether we got invited because people wanted to get to know him or whether we were invited because...just because. I like to think it's not the former but I'm sure that it was in some cases. I'm sure there were cases when people would invite us to parties or dinner simply because it would be the right thing to do to be seen having certain people to your place. I mean I've never thought like that but...I don't know. If that's the case I'd rather not be there anyway. But yes I suppose we could go to balls, we could go out for dinner quite a bit if we wanted to. We could afford to go out for dinner...whereas now I think very long and hard about what I spend my money on as far as going out is concerned. I think going out for an expensive meal is something of a luxury now.

After fourteen years of marriage Anna recalls that neither of them was happy but that while she was prepared to work at their relationship Peter decided to leave the marriage. Anna was distressed by this decision which, to her, was unexpected.

After they separated Anna stayed on in the family home for some time.

At that stage I really had no idea of what was going to happen. Everyone's reactions were "Oh you won't have to sell the house". I really had no idea what was going to happen but as time went by the reality was that I really couldn't afford to stay there anymore. The upkeep and the running ... plus it was ridiculous for me to be living in such a big house... As time went by it became obvious that I wasn't going to be able to stay there from a financial point of view. So the decision was taken away from me really. But that was good. Then I could move the decision from being an emotional one to being a purely practical one...I was more concerned about the children. How would they react to it?

How did they react?

Well, they were a bit sad. I was a bit sad for them too because we had placed a lot of emphasis on it. And that sort of like...went out the door. I thought okay we can't do that anymore. I still think that as the kids grow up they will look back, they'll be a bit sad about that. Depending on what sort of children they turn out to be but if they're slightly sentimental they may look back and think "I wish we could have stayed in that house". I don't know whether they feel that this is home yet but I think they will as time goes by. It's an easy house to live in...and they've got their own bedrooms.

It's in a similar area [to your other house] isn't it?

Yes, one thing I was adamant about was that I didn't want to have to move out of this area.

Why was that?

Because the children's friends were all around the corner and you know, school's just around the corner and I didn't want to be living in a completely new area. It would have been a big change for them.

What about for you and your friends?

I often think "What would it have been like to have moved to the other side of town?" I think I would have felt really isolated... It would have been like moving to a new country probably (laughs). But then I guess I would have adapted and got used to it.

And used the car more?

Yes, but at least living around here there are nice places to go for walks. The people around here are people I've known for a while. Which I think is really important...for me it was anyway. It might not be for everybody. For me to still be in the same area... but the other choice I had to make which possibly I should have differently, or could have done differently, was to put less money into this house and buy something in another area so that I had a bit more financial stability. But I chose, for the time being anyway, to have the financial instability and have a house in an area that I knew because I didn't want to be living in a different area really. I didn't want the kids to uproot from this area. So that was a choice that I had to make. It was my choice but I could have had quite a chunk of money sitting in the Bank which I could have used as a bit of income if I'd wanted to. But I can always do that in the future, one day when the children have left home or some of them have left home.

I decided that it was important for the children to live in pleasant surroundings. I wasn't prepared to compromise the standard of living for the sake of some money in the Bank I suppose. One day I might have to...but in the meantime I want them to look back on this place as being their memories of growing up through this part of their life. Hopefully I'll

stay here 'til they grow up and at least will look back on two fairly stable homes.

Peter lives quite close by too, doesn't he?

Yes, in the beginning...when he talked about moving, about looking for a flat to rent I said "Don't go too far away". Because at that time I didn't want to be too far away. I actually thought the kids would jump on their bikes and go from one to the other. But as it's turned out that doesn't happen because he put himself in a situation where he probably didn't want kids coming in unexpectedly (laughs). And so actually the distance we've got now is fine. It's not too far away. But we don't have to pass each other's houses in the morning. That was another reason why I didn't want to move out of this area really. I wanted it to be reasonably practical to get there for the boys.

She had to go to the Bank to organise a mortgage to buy her home:

It was interesting. I mean I hadn't had a lot to do with the Bank in the past, other than signing bits of paper - which I was supposed to know all about. I took the, I suppose in a way I took a fairly confident, arrogant attitude at the Bank. And went in with an air of being a valued customer (laughs). Same Bank as we'd had, dealt with the same manager. I went in and had a good long talk with him a couple of times about what I should do and whether I should have a...how long I should take a mortgage out for, you know, looked to them for advice. And they were pretty good about it.

Anna works part-time now. We talked about her experience of re-entering the work force.

At the beginning of that year I'd started thinking about what I was going to do once [my youngest child] went to school. I had started to change, change my life I suppose. Which was just as well.

So it had nothing to do with the breakdown of your marriage?

No it didn't. [My youngest child] was going to be going to school and that...I was looking forward to the next bit of my life and what I was going to do and all sorts of things. I'd started off the year all full of enthusiasm about what I was going to be doing, you know, new things which I thought was the thing to do. So anyway I'd been going to computer classes and when he went to school I... There was one term left so I went and put my name down at a job agency, for temp work. I said I didn't want to start 'til after Christmas, after we'd got back from holiday. I had a phone call the last week of the term, ah holiday, saying there was a job and would I go for an interview. I did and it was just going to be a short term job. I went for the interview and worked there for ten weeks.

What sort of hours did you work?

Nine until one, I think. That was my first job, which got me back into the work force... Then I had a two-week holiday period. Then I had two different agencies ring me, saying there was a permanent part-time job they wanted me to go for. I went for interviews with both of them and was offered jobs with both of them. And in the end had to decide which one to take. I took the one I did because it seemed more interesting and it turned out that it was. And it's been fine... It's a good place to work. I like it. And the hours are flexible.

What hours do you work now?

Well, I'm paid for 20 hours but I often work more than that. And if there's something on at the school I can usually get there. I go to that and then go back to work or I go and then work longer hours the next day. As long as the work gets done they don't really mind when I do it. I have certain things I've got to do and I just get that done. Holidays are a huge problem.

What do you do in the holidays?

Juggle them around. Take some time off. I usually try to work extra hours before the holidays then take some time off in lieu. But most of the people working there have got young families so they are pretty sympathetic and understanding and know what it's like. It's a good place to work, for me.

Because of Peter's high income she receives child support rather than the DPB. Even though he pays considerably more than the usual child support assessment (because of his high income), and Anna as a result receives more than she would on the DPB, she receives considerably less than what she was accustomed to.

Her financial situation required her to make compromises in her lifestyle choices. The differences between her previous position and her present one are evident, as is the difference between the lifestyle she is now leading and that of her former husband.

I'm sure my lifestyle will change gradually. Oh it has already, simply for financial reasons more than anything. But I'm not...I'll try my hardest not to let...to let it slip too much. Like I don't want, I don't have to be wearing the best clothes or going to the best restaurants or anything but I want to retain that level, certain standards or level of dignity. I want to be able to do lots of things. It's just a case of sorting out what you can do and what you can't do and yes, I think it's possible...with a bit of juggling.

Like sometimes people would ring and say "Would you like to come out for lunch?" A couple of times I've gone and then just had coffee, because I really can't afford to spend \$15 on lunch. I make the excuse that I have to

work until half past one, two o'clock, which is sometimes true anyway, and then just call in for a coffee at the end. And I've done that a few times and it's hard not to say "Oh well I can't afford to and I'll come in later". So I just compromise by going in later, at the end, and having a coffee. Which sort of...well you still catch up with people. But it's interesting because as time goes by I see this large group of people who really...it's no problem for them to go for lunch whenever they want, wherever they want and I find it really hard not to...it's not resentment but I feel sometimes like saying to them "Look you just take this all for granted, you've got no idea. If you went working, if you didn't have someone supporting you, you just wouldn't be able to do all these things". But I won't, there's no point in saying anything really.

I asked about other areas in which she needed to make compromises.

Certainly the amount, I mean I was never extravagant, but I certainly can't spend much money on clothing now. I know that's something I have to think really hard about. In the past if I bought something and it turned out to be a mistake it didn't really matter but now if I spent \$150 on something that turned out to be a mistake that would be a large mistake now. Now I really think long and hard before I buy anything. I used to buy perhaps one or two outfits each season from [an up-market women's fashion clothing shop], you know, good outfits. Whereas now I don't even go near the place. I steer away. I make do with what I've got at the moment...and because it's only...I've only been in this house about three months. I really am still trying to get on my feet financially, just budgeting. Working out just how much it's going to cost for the gas and the power and all those sorts of things and it has been a lot harder than I thought. Like, you know you only get a gas bill once every two months, so I'm really not sure how much it's going to be. I've had a run of things that have happened. They haven't been major disasters but they've all been like one hundred dollar bills to have them fixed. Those sorts of things have been set-backs but I know that when we get, or I get, myself a bit more organised...I've actually just changed my banking system around a bit so that my, the child support payments go into one account and my wages go into another account and so that I sort of know exactly, on a monthly basis, how much child support is spent on what. And then my wages I use for food and things for me.

I feel that because I'm being paid child support, a reasonable level of child support, that the priority is for them to be well clothed and everything else. They have to come first and, well certainly with the necessities anyway. And I'd probably put myself after them now. If they needed new shoes, they would probably would get new shoes before I did, that sort of thing. Simply because I'm answerable to somebody else. Which I don't like but that's just the way it is.

Yes and I would think twice about going somewhere and using petrol. Like you know, I would probably have jumped into the car and gone to Wellington for the weekend in the past, not thinking too much about it. But now I think, okay, that's going to be x number of dollars. Can I afford it? That's something that is a discretionary spending item. Things like that, going out for a meal. Things that you don't see anything for.

What about holidays?

Yes, well...I can't, there's absolutely no way I could even entertain the idea of taking the kids skiing for instance. That's something that...Actually they're going up tomorrow so they've still got the opportunity to do it. They're going up with Peter. And I don't, it doesn't upset me because at least I know they're still doing it. So they're still having the opportunity to do those things. I'm quite worried about the Christmas holidays. I'm looking ahead at how much it will cost to go away. If we can get the house we rented last year that will be fine because if it's the same rent, that's fine. It may not be and yeah, we've stayed in time-shares and all sorts of places and not thought anything of it but now I think, you know, \$77 a night for a week, that's a huge amount of money. And what are my alternatives for a Christmas holiday...I feel, "Why should I miss out on having a holiday with the children?" I can't do the things that I used to do, like go to the lake with them. And I can't really afford to rent houses. But hopefully between now and Christmas I will be able to save enough money so that we can have a week somewhere, other than on [Mum and Dad's] farm. And then there's all the added cost of Christmas, there's so much...plus the Christmas holiday time where you're not able to take time off work. You know, I can't take six weeks off work. So there's the going away part, the Christmas part, and possibly some childcare costs, all happening at the same time. So it's quite, it's a bit of a worry.

In contrast to Anna's expectations for her Christmas holidays are Peter's plans for an extended overseas holiday with his new partner.

[He's going away for] five weeks. It's lovely isn't it? And is he going to have the children for five weeks next Christmas? Probably not.

Surely he should compensate you in some way?

Yes, well it would be quite nice if he could, say, pay the rent on the [beach] house or something. But I guarantee that won't happen and there's no way I can make it happen. That's the awful thing, this feeling of helplessness... So I've just, well the Christmas holidays are pretty well sorted out but there's a week where I have to go back to work, and the kids will be here on their own. And he says "Well get someone in to look after them". But I just can't afford \$25-\$30 a day to have someone come and look after them.

That's how he could help isn't it?

Yes, but he says he's already paying child support, blah, blah, blah, blah. But if he's not here to be having them I don't think it's fair.

We discussed other financial imbalances.

[Our older child] will definitely need something done on his teeth. Those are things that before would have been totally automatic things. We wouldn't have thought anything about them. And they'll probably get done, but I don't see why I should have to put the kids through doing without a whole lot of extra things just so one of them can have braces when their father can afford to write a cheque out in one go. You know, this is the inequity of the whole thing. If he was on the bones of his backside obviously I'd be happy to pay my half. But for me to fork out \$1500 or whatever it would be over the course of the time, would put a lot of strain on the finances. We could do it but it means we'd go without something else. That's where the imbalance of the incomes is quite tricky. Because I don't want to be seen to be not helping the children, contributing to their education or their health or welfare because I'm not paying for it. But it's not because I don't want to. It's a tricky question really (sigh).

Going out for dinner is almost an impossibility. [The other night we went to a local pizza restaurant because] my cousin and his wife were staying and they took us out there which was really nice. And I think we all appreciated it a lot more because it was a treat. Ah, but the funny thing was when we were trying to work out where to go. I decided that that would be a good place to go because it was sort of semi-civilised for us and it was also good for the kids. And they said "We're sick of going to [that restaurant]". I said "Well I haven't been there for about two years". And you see this is where the differences come in. To them every time they go to Peter's they either go, because just about every time they go out somewhere, to [a local Chinese restaurant] or to [the pizza restaurant]. So yes, they do get a lot more treats than I do. And possibly they don't appreciate them when they're with him. It's just sort of part of the being looked after and being cooked for. You don't cook, you go out, or have takeaways.

That's another inconsistency, they've got a father who buys a new car every year or every couple of years. They're just going to have to get used to the fact that I won't be. And maybe there will be a time when they say "This car's dumb" or "This car sucks" or "This car is really old. Why don't you buy a new one?" That might happen.

Anna talked about her financial security, or lack of it:

One thing I've noticed going through the last two interviews, something that seems to be important to you is your future security, or insecurity.

Yes...um...if I knew I could rely on that level of child support for the next 10 years it would be quite reassuring. But I don't know if I can... Not for me, I mean I can support myself but, like, we had this big exhibition the other night where he was threatening and saying, you know "Don't take it for granted that I'll be earning this amount forever and what happens if next year I go and change jobs and earn just \$50,000 a year?" I was thinking "You wouldn't, you wouldn't survive on that" or "What happens if I want to go to England and study for 6 months?" Obviously he's got all these ideas in his head of what he wants to do. I don't know (sighs). Who knows? So I just said "Well you realise then that it won't be just me who suffers, the children will too". If I knew that what I was getting now was the level it was set at until [the children] left school, it would make life easier because then I could actually plan things. But I don't want to plan things for next year at the moment because I just don't know if he's going to make an appeal to have [the child support] lowered. He could only do that if his income had reduced significantly and I don't think it has, therefore I'm not too worried. Like I'd like to buy a new clothes dryer, get it on twelve months interest free credit, but I don't want to do that next year, until I know that everything's the same.

But also, from a work point of view I feel...I guess there'd be a lot of people, 50 year old women who are thinking "Can I continue working in this job 'til I'm 55 or 60?" It's quite scary, especially in the sort of job I'm doing. It's different if you're in a job where, or a career, perhaps even like nursing when you're 60...you can be a 60 year old nurse can't you? But I'm just not sure what lies ahead for my position at work. It'll probably get less and less and less...

Have you got any superannuation?

Well, no. We did have forestry shares but Peter has got those. I've started my own now, just a private savings, but there's no employer contribution. It would be really good to be working for a business which did have a super scheme. And if I did I'd transfer to that. It would be great but I'm not so... I've talked to other people in my situation and they are concerned about their future, their retirement, too. But they can't afford to do anything about it at the moment so therefore they're just living for the moment really and not worrying about it. Whatever happens when they get there, something will sort out.

As to the possibility of her working full-time in the future.

Mmm, I don't know. My biggest concern about working full-time is having two teenagers coming home after school, but maybe it's a sacrifice I'll have to make. They may have to come home and look after themselves. At the moment I'm there to take them to their sports, if they need me. If it's pouring with rain or... and like haircuts get done after school and doctors' appointments. Those are the things that, when do you do them? And who does it? I don't want my kids taking themselves off to the doctors if they have an appointment. And that's the thing, I'm prepared to sacrifice that extra income, at the moment, while I can, by not working full-time. Because no-one else is going to look after them. If not me. It's not that I don't trust them but if they're coming home to an empty house every day...um... It's not so much that it's an empty house but what they could get up to. And I think that's why, I feel really strongly, that that's why I should be supported. The children should be well and truly supported to enable me not to have to work full-time. While there is that financial ability to do that. And if there was ever any change in that child support thing...

At the moment my expectations of building a future are really just month to month survival. Making small achievements around the house or buying things we need or taking the kids on holiday. But as far as thinking five years ahead, I'm just not even thinking five years ahead. I just don't really think about that, it's just... It's an uncertain future really.

Anna has a network of friends.

You know a few women on their own, do you support each other?

Yes, and it's good for sounding off. Some of them are on their own and they haven't got any children at home and yes... It makes for interesting conversation. I think sometimes...I think I'm actually luckier than a lot of them because I get a lot more child support.

[One friend] has been really good to me from the beginning and then it turned around that I was helping her, because her marriage ended. She's offered to do my hair for me, to colour it, for just the cost of materials. Which is great. She said she wants me to look good. I want to look good too but those are the sorts of things that are just outrageously expensive. It's alright having a haircut but to pay \$80 to have it coloured, well... So if I can do something to help her in a way then... I'm not sure what it would be, maybe make her a meal. So it's not costing her anything but it's her time. So those sort of things, when you make good friends and have good acquaintances who are in that situation, you help each other out. It's a good support network.

Anna has a male friend whom she sees regularly:

[My male friend] and I, well we just sort of got on. But one thing I'm absolutely determined about, for as long as I can anyway, that is if I'm with someone, is to be independent, financially independent, hopefully emotionally independent. Like still be able to support myself, like I'd hate to be reliant on somebody because who knows what might happen, you know? I wouldn't ever like it if I got into a situation, a live-in situation where perhaps work fell apart for some reason and I was dependent on [a partner] to look after me. I don't want that to happen.

So you'd go into a relationship expecting it to be different from what you had? You'd have different expectations, expect to look after yourself more?

Yes, I wouldn't necessarily expect someone to look after me. Not at the moment. Maybe when I'm older it'll be a bit different, and hopefully I will meet someone, later. And hopefully I will be looked after later on. But at the moment it's good to have that independence and it's a really...um...there's a certain feeling of power...or maybe not power but self-reliance really. Being able to look after myself. It's an interesting, a very interesting thing when you're dealing with children and new partners and what their expectation of parenting might be. I don't think [my friend] and I have got too different ideas about it but because he's not got children living with him he's not used to kids being a bit rude or a bit cheeky or a bit naughty, you know? And he doesn't like it if they're cheeky to me or naughty to me, or rude to me. But that's...they're just typical kids and every so often they'll have me on. And they've got to get used to him occasionally telling them off if they are rude. Because he won't sit there and put up with it.

Although it has been hard for her, Anna sees that there are some advantages in her new situation:

The girls I work with, they're a different kettle of fish (laughs) and when I first started I wondered what I'd struck. We went out to lunch and the first place we went to was [a tavern] and I'd never been there in my life. I didn't even know where it was and the whole place just reeked of fat and I thought "Oh, no what am I doing here?" It's not the [named up-market cafe/bar]. But slowly they've probably changed their attitudes a wee bit and I've probably come down a bit and we meet in the middle now.

Have you got more used to it?

It was a bit of an eye-opener. It's not a place I ever would have gone out of choice. And then you have a hamburger for lunch! But having said that, one girl, the one who organises it, is really lovely. She's got lovely children and very high family values. But her...(long pause)...she wouldn't ever

drink nice wine and she wouldn't ever cook really good food because she's just never done it. It's not...but that's not to say that I'm any better than her. She's a lovely person and we have a lot of fun together. But her tastes are different because her expectations are. I mean she's never had that opportunity to get used to other things. And it's not a priority in her life I suppose.

Do you think you've changed in how you feel about that?

Yes I have. I've had to really, I've had to be more...um...accommodating of other people I think. Like that, because if you don't, they see you as being a snob or whatever and, you know, you've just got to try to fit in everywhere I think.

Yes I guess that's the ideal isn't it.

Yes, which I think is good for everybody, not just for people in my situation. I think I've said this before, I had a very broad range of friends anyway. I didn't just have friends in my same social group. I've had friends who...actually there's one girl who I think is on the DPB and has been for years. So in a way it was good for me because I could see other people who were worse off and I could think - well okay I'm relatively lucky because there's other people I know who really haven't had anything for a long time. Even when they were married they didn't have anything and now they've got even less but they still survive and they still manage to do things and they...and they achieve things in a small way... which I enjoy now. It may take me six months to actually get something bought or whatever but once I've done it, I've done it.

JANE

Jane had been separated for two years at the time of my interviews with her. She had been married to Brent for ten years. Of the participants involved in this research, Jane is unique in not having had children.

Jane is the oldest of four children and was born and raised in a provincial New Zealand city. Her father has a trade and her mother a farming background. Jane grew up in one of a cluster of homes occupied by her extended family. She attended the primary school her father had attended. She described the school community as:

...all from the same style of families. Looking back there was no State housing in that area. It was a small school, like a little country school but in town. And they had a wide range of occupations, but a lot of the parents were, I suppose, either trades' people or white-collar workers.

One of the indicators of a middle-class upbringing was the types of holidays Jane's family enjoyed:

At Christmas time we always went to stay with my grandmother on the farm, for a week or two, over Christmas until just after New Years. We normally went away at least one week in that holiday. And we'd go away either the May or the August holidays. And we never went to the same place. We might go to the Marlborough Sounds one year, and maybe Whakatane the next. We moved around and I suppose to a certain degree that's with all of us now. We don't tend to go to the same place.

Where did you stay?

In hotels or motels. My Mum wasn't into camping. When we were very little my sister and I went on a camping holiday in the South Island, and my mother just said it wasn't a holiday. And I can just imagine that myself. I'm very much like that. I'd sooner stay in a hotel and be comfortable. And I'm willing to forgo weeks away for a short one that I feel I get the benefit out of.

Jane decided, contrary to her mother's preference, to do her secondary schooling at the local co-ed college rather than have to catch a bus across the city to attend her mother's old school, a girls-only secondary school. She completed her sixth form year and started the seventh:

But I didn't finish the 7th form because I thought "I can't stand being at school any more", and I didn't want to go to university. So I got out. I had taken subjects like history, geography, French, science...I'd started applying for jobs.

What were your family's expectations of you?

My mother wanted me to go to university. And she was right in hindsight but to be honest I didn't really think I was capable of it. I didn't do very well in School C and my mother commented that "Well, you won't do well at university then". I think she was just frustrated. She probably doesn't remember saying it but it's something that's stuck with me.

When I left school I started at the Housing Corp. and I was there until I went overseas. I joined the Cadet Scheme, we were moved around a bit, which was good. [In the end] I stayed with Finances. I started off in Accounts and then I went to Housing Administration, then Legal, then Rural Lending. Then I applied for the next level up. in the Legal part. I was second in the Legal Department.

She worked with the Housing Corporation for three years then went overseas. After spending two years away, mainly in England and Europe, she came back to New Zealand.

I decided to do nursing training when I came back from overseas because I thought it was time I put something back into the community. But [the hospital wasn't] taking an intake at that time, so I got a job with [a finance company] as a credit controller. That lasted for twelve months because then the hospital rang back and said "we're taking another intake in March". They offered me a place and I said yes. So I left and then joined up with the hospital student nursing training. I only stayed there for a year. The work was straightforward but the...I didn't like people dying. There'd be people 80 plus, they had had a good life and were ready to die but...The turning point was a little child who got caught in an LPG fire in the back of a car and they...the child was alive for a good number of hours before it died. And I thought I can't deal with that...and you take it home, and you can't afford to take it home...

Once I left nursing I did temp work for a short time but I was able to get a job at [another finance company] doing a similar job to what I'd had

before; hire purchases...And then I left in 1986 as I was getting married. Brent had moved here and this is where we were going to be based. I was getting married in December and they were starting this new computerised project in October so I thought "I'm not going to be here from December onwards". So I felt it would be better if I left before the project started and it might be easier to get a job prior to Christmas rather than after. So I came down here in October 1986. I moved in with Brent then and we got married in the December.

Jane talked about Brent's background:

[His father] wanted his boys to go to university. All three of them started. His eldest son went to uni and became a high school teacher. The youngest boy, he became a lawyer...which was what his Dad wanted. He very much did what his father wanted. He got the professional Degree that his father wanted. Brent was the...very much the rebel. He was very bright for his age. He went to uni when he was 17 and just bombed out because he just didn't fit. That started young, he just didn't fit socially because he was up to two years younger in a lot of his classes.

After he bombed out, what did he do then?

Oh, he did labouring jobs in the summer holidays with builders and stuff. Then he got a position with [an oil company] managing one of their outlets. He had full management responsibility. And he was just twenty.

And hadn't done any business management courses?

No, he never did. That was...so he did two years at uni, one year, according to Brent, he didn't do anything, didn't put in any work. The second year he put a bit more effort in and he passed. And the third year he opted out and got a job. He...um...spent some time with [the oil company] and then got married when he was 21.

Not to you?

No, no not to me. He's on his third. They had two children, a boy and a girl. They were married for about seven years and during that time they sort of...He had jobs with [the oil company] then he left them and got a job with [a finance company] as a marketing manager there. When his marriage broke up, his first marriage, [the company] moved him. They used to move all the management staff around. They were opening a sales branch, or a larger sales branch in [another city] so they transferred him there. That was where I met him. He was branch accountant when we started going out. When we got married he'd actually left [one finance company] and was starting with [another] and he was credit manager for them. He later became...he had about two or three positions with them. He was part of the executive team. When they were taken over by [another

finance company] he was still a senior manager. He had a similar role with them.

I asked Jane what her expectations had been for married life:

Well...I thought it would be 50 years plus. And being that bit older I assumed that we would be able to make a go of it. I realised that his previous relationship hadn't lasted and I probably assumed that we would work things out. If we had a problem, that we would work it out. The fact that he had been married before I thought would give us extra emphasis that he would know that if you've got a problem, you'd sort it out. Don't leave it to fester. Um, I suppose I relied a little bit on him, having been there, done that, that he wouldn't do that again.

Were his children [from his first marriage] around?

He...he...um...he didn't want to know them. Um...that's what he told me.

They would have been quite young then weren't they?

They were five and two when he left. They don't really know him. We went to his brother's wedding where they were invited to go...his youngest brother's first wedding...and the little girl asked her mother, who was also there "which one's Dad?" And [his ex-wife] said to me "I thought she would have known because there are photos around, especially at the grandparents' place. We have them in albums at home which she would have seen. I thought she would have known".

They bought a house early in their married life:

I suppose I was keen to buy a house. It was my idea to buy an old house, do it up. We actually bought one [in an upper middle-class area] in 1987, just before the share market crash. When we sold it, we sold it for \$340,000. We'd spent a lot of money on a new kitchen and that. We'd spent probably \$100,000 on it. A lot of it we'd done ourselves, over the years. I tried to keep a budget of what we'd spent over the years but things kept being forgotten.

A lot of our money went into it. But in saying that we still went away as well. Like we went to Australia about three, no four times, to different parts. And we also went over to Hawaii. And I'd wanted to go this year, no last year really, to Europe.

You were planning to go together?

Yes. I've been told that I plan too much for the future, I want to live in the present. So...um...that's fine, you know, [Brent would say to me] "Why do you want to save in my situation? If I want to do something why can't I just do it?" So I thought well, even if you want to just go to Australia for a

holiday, it costs a bit. It's not like going down to the local beach for a holiday.

We spoke of her marriage expectations at our next interview session:

...outside the emotional things of expecting marriage and friendship and everything else that's involved with being married I suppose I was also looking for the material things of marriage, of being like other people; having holidays and things. Whether they're important or not I don't know but you look at other people and see they've got that, we should be the same. Just being equal with all these other people.

With friends?

Yes, people of the same age group, that you're associating with, either through work or friendship. And you'd look at them and I'd think, shouldn't we have that? Admittedly I'd been overseas and spent a bit of money doing that. And he'd had a first marriage and he'd left everything from the first marriage.

He didn't split it?

No. Because he was leaving two children he thought he should leave them in the house with everything.

To me marriage is about, well...It's a life-long commitment. Whether it's good or bad you can work things through. That's probably where I was coming from. You know, you're in this together and together you can make it work. And part of that being together is establishing a base for yourself. What it looks like and what's in it is up to you.

You mean a material base?

Yes, your home. It's yours, you do what you like in it. It's a place to be secure in, that you can do what you like in, within reason. And then you know that the other person there is there for you, when you leave, you can come back. You can come back and you know that there's someone there for you and vice versa.

Did he feel like that too? Did he want a home and to establish your relationship in the same way?

He...to him, a house is a house.

We talked about how they managed their finances:

Not long after we got married I threw a wobbly because I couldn't understand, we had this money coming in and there's never any there! I remember saying to him "I want to go and buy a drier". They were about \$400 then. And he said "We haven't got the money to do it". "Why haven't

we got the money to do it?" "Because it all goes out on bills". So I said to him "What are you doing wrong?" I wanted to, I wanted to see what was going wrong. So he said "Here it all is, you check it".

Did he have a cash book or something?

Yes, and I looked at it and he'd done it all right. But you know...

It's an interesting exercise isn't it, working out just where it does go to.

So we ended up with the situation where he said "Alright then, if you think you can do better, you do it". So for the next nine and a half years I did it. We allocated [our income] so that we had everything accounted for. We had a cash book programme on our computer and we took spending money, a certain amount which was basically what we had left over. But Brent had no idea what was really in what savings accounts. Other than what I told him.

I asked Jane what they would spend their money on:

Um...well we went out for dinner a lot. Every Friday night.

To restaurants?

Yes, and we went to the movies a lot...um I didn't really like pubs as such. I didn't mind going sometimes, but not every week. But Brent did like it, that was his sort of thing.

Did you go out in groups?

He often would go with friends from work, particularly on Fridays. He was, he didn't have, well neither of us had, a lot of friends. I suppose we relied on each other a lot.

And a lot of your recreation time was spent doing up the house too, wasn't it?

Yes. And he was really really good, brilliant.

What else did you spend money on at that time?

We did have child support coming out over that time. In the last few years we were paying something like \$1000 a month. And with the house...those two commitments took a lot.

So things felt reasonably tight?

Um...you could still do things but you had to be reasonably careful. We had a very good income.

What sort of income level?

\$110,000 plus car. So, you know, you can't say we wouldn't have had money to do things with.

And your earnings would have been pretty good too wouldn't they?

When I was working, yes. In the last year I was on \$38,000 - \$39,000.

So between the two of you, with no children, you'd think that would give you plenty.

My query was...I was having trouble saving...with this income, this gross income, we should be able to have a lot more savings than we had, and we should be able to do things a lot easier than what we did. But then once you take \$12,000 out for child support. I thought, well okay, if we had two kids living here we might actually be paying more out. Okay, that comes out, so what's going on? Neither of us was taking any out...But as I say, we put a lot of money into the house.

What about clothing and things like that? Did you give yourself a clothing budget?

Oh yes. That's my vice. We both probably dress very well. And he would have good suits and things for his job...and well suits are \$1000 each, and then you've got shirts. Shirts that he wore I can't remember how much they were, probably between \$100-\$200. And ties and shoes...so yes, it really added up. And I can't say that I didn't buy things. We didn't have much inside the house because most of the time we lived in it it was like a camp site. So we didn't really have things inside the house.

What about superannuation?

We both had super, through our employers. We had quite a high one on Brent's side. My one was a set amount so that's all we put into it. Brent's one ranged from 1% up to 6% and we took the 6% because we felt that he'd started off at a later age and it was easier for us to catch it up that way. And I'd worked with two people who were not able to retire when they chose. And it just horrified me to think that one of them who at 59 wanted to leave and had all these things planned, and for the sake of \$10 a week couldn't afford to retire. Their pension would be reduced and the reduction would place them on the breadline. They couldn't afford to retire. That just horrified me, I don't want to be caught out like that. I thought after forty odd years of working they're stuck like this, it's horrible.

I asked her about her decision to leave her employment in order to study full-time:

Oh yes. I left [one finance company] and worked for [another] from 1986 until February 1995. Finally I'd had enough. I'd actually had enough the previous year, but then I gave them three months notice and I thought

well...I'd thought about it for years, about what I wanted to do, but I thought without any qualifications...I thought I could have left [my job] and got another job, but I'd be back in the same position once I'd learned their way of doing things, and their computer system, their policy and procedures. I'd be back at square one, just with a different company. Without a Degree I believed it was not possible to further my career. I checked with the local university but felt that at the time, 1994/95 they were not particularly interested in older students.

Did they not offer business Degrees?

Yes, they did but I'm an older student...They sent me out all their information packs but their contact person was so off-hand and didn't appear interested in providing info. It would have been a sensible idea. In hindsight I should have gone. Anyway I got in touch with Massey to see [if I could] do it extramurally. So I did do that, but it's quite hard.

Yes it would be.

I didn't mind because I loved it. I found that I wanted to learn and I found that good. I did a Business Studies Degree. I tossed up about doing a BA but there are always questions...What are you going to do with that in the end? So okay, I did something practical.

And it fitted in with your career up to that point too, didn't it?

Yes. So I thought it was something I did know a little bit about so I did that.

How many papers did you do?

The first year I only did six. Eight was full-time but I thought I'd just do six. I'd given up work. But maybe it wasn't a good idea.

Why do you think it may not have been a good idea?

Ah...no outside contact. Other than my girlfriends and my family. And I became socially isolated. It would have been much better if I'd had a much wider field of people, perhaps belonging to a club. But I'm not that sort of person. I'm not into clubs. And if you played a sport and you played once a week you'd mix with a different group of people. I wouldn't recommend what I did to other people in the same situation as me.

Could you still go out, or did you still go out?

I put financial constraints on myself. I thought, well I'm not earning, so I can't spend willy nilly because I'm not going to replace it that next week, or fortnight. If I wanted to buy something I'd really think about ten times before I'd go out and do it.

What did you do for recreation at that stage? Did you still go out?

I did sometimes with a girl friend, [we would go to shows together] because Brent didn't like going out to theatre things. Not all the time but I still was able to go and do it. And on Saturday mornings we'd often go out for breakfast, that was something that we'd both do.

What about reading and watching TV? Did you share similar interests?

Yes, and we'd often...I didn't work at night but Brent regularly brought home work. He'd just sit and work with me and we'd chat and I might read a book. We didn't read the same books, not always.

What about TV?

Yes, we did a bit of that. But it got to the stage where I just couldn't stand it. I don't really like it now. We watch it a bit now but that's because it's been a bit colder...um...just the last couple of hours at night sort of thing. [My new partner's] not a great TV watcher which is good for me. But I notice that when I moved back home I just couldn't stand it. The thing just drove me crazy. And that's probably because we used to watch it as our marriage was breaking down. It was a diversion.

Did you usually work during the day?

I set it up so that I'd actually work...I treated study as a job so I'd start at 9 and go through until 5 or 5:30. Sometimes I worked at night time if an assignment was running late.

Do you think that that contributed to your marriage breakdown?

I do, yes I do. But friends say that that's not a reason, and if it is then...it was going to happen. That's not fair though, it wouldn't have mattered what I'd done.

Was the studying something that you'd both agreed to?

He knew I was interested in doing it. He had actually said to me "Well why don't you do something that you want to do? If you hate this place so much go and do what you want to do". So to a certain degree I thought, I believed, that he supported me. But when I was actually doing it, he didn't want to know. Um...the one example I remember is that I was so proud, I'd got this "A". I was proud. I'd put so much work into it and got an "A" and he just said "That's one of your funny subjects that you like isn't it?" And I thought -oh, okay!

She talked about her marriage ending:

So in saying that our marriage broke down I couldn't pin-point why. It was a multitude of things.

Yes, I think there always is, isn't there?

The third party never helps the situation, but whether they are or whether they aren't they are adding things to the other person. They're in the air. And you can't get around that. And when somebody says "Did Brent want children or not", who knows...

She had talked about Brent's aggressive and competitive attitude at work:

What about in your marriage, did he want his own way? Or was he quite accommodating to your wishes and plans?

Well...yes well I felt he controlled it and he felt I controlled the relationship.

So it was probably a bit of both, in different areas?

Um...in that I always...he...um...could do no wrong in my eyes. That's probably the easiest way of describing it. He could do what he liked, basically.

You were happy with that?

Yes. I wanted him to be happy so I let him do...not let him, I don't mean that. I said if he wanted to do that, that's fine. Yes, so that was the way it went. So to a certain extent I wanted him to be happy so he could do what he liked. So I felt that he controlled the relationship because of that, because I wanted him to be happy.

...there was some stuff going on between Brent and I, or not even between us. I was being...he didn't want to be there obviously, so he made life quite difficult. I didn't know what was going on and I asked and was told that it was work. I knew that there was something going on but what it was....

Jane eventually found that Brent was having an affair:

Um...A woman he worked with, his secretary. Well I call her his secretary, I'm being derogatory. She was the Communications Officer in their division. But she did a lot of his...um...typing. So I just call her his secretary. Although he tells me "Oh we weren't together when we parted company, that was someone else".

But you don't believe it?

No, I don't believe it. He can tell me what he likes but so much was said that he...um...he can't well...I don't know whether I believe it or not, but that's what he says.

And ultimately it's not going to change things much anyway.

No. I suppose that's partly why our marriage broke down but I don't know that that's the whole answer.

You mean, because she was on the scene?

Yes...um...but then I always thought that if you were interested in someone else and you were married or committed to someone else, then if you have gone out and sought another partner, there is something wrong. So you know, obviously we weren't communicating as well as we had done. Or maybe we'd never communicated, I don't know. In hind-sight you can always see obvious reasons or alternatives that were previously not clear. I kind of expected Brent to know more about that sort of thing having been through one marriage breakdown himself.

We separated in the May 1997 and we sold [the house] at the end of July. I moved out a week after being advised...

Being what?

Advised (laughs), of being informed that he had someone else.

When you moved out, what did you do? Where did you move to?

Home. To my parents. I didn't know what else to do. I couldn't stay in [that city]. Mum and Dad were brilliant. The house is split-level and I had the bottom level, so we could stay out of each other's way.

When I came up here, about two weeks after I came up here, there was an ad. in the paper from [a Bank] asking for casual staff. So I applied and I was lucky enough to get it. My Mum says "If I had been an employer I wouldn't have been taking you on looking the way you did".

She thought you looked pretty much a mess did she?

Yes...I just couldn't deal with anything. I suppose you could say that emotionally I was just shattered. I couldn't be bothered with other people. I couldn't be bothered dealing with their things in their lives because I was trying to...And I know that in some ways it would have been better if I'd had to focus on someone else's things. It might have taken away from your own, I don't know...You just don't know.

So you came back for shelter?

Yes, so...and it was good. It got me out of the situation I was in and...

Different town too.

Yes, different town. Although it did make it harder...um, in that you're changing towns, you're changing your home, you're losing a partner....a relationship that you thought was forever. It was difficult all in one go. And

then you work out financially that you're stuffed as well. And you think "What do I do?" It's a matter of having to rebuild everything.

How long after... You started Massey extramural studies in 1995. So in '95 you did 6 papers, '96 you did 7 or 8 and '97... was that your last year?

Yes, except it got cocked up terribly. I did the exams in June and I got through those, but mainly because I'd done most of the work before things happened. By the time the October ones came I was a... I wasn't really focussed on anything. I wasn't really doing anything... I've still got one more to go. I suppose mentally I wasn't that good. For six months I just sort of walked around like a zombie. I couldn't believe this was happening. For three months I was sort of okay, but for most of last year I was... I didn't... My reaction was that I didn't do anything. I lived. I existed. But I didn't do anything. I know that people go out and they do wonderful things, get buried in their work or go and do exercise programmes and do this, do that, do this, and um... I didn't care. My way was I didn't care. I just withdrew. With that happening and for about a year or so leading to the breakup life had been pretty hard going.

Within a week of being "advised" of her impending change in marital status Jane went with Brent to their Bank:

What we did... because I knew that as an unemployed person or as a student I wasn't going to be entitled to a great deal, especially on zero income. And I thought if I don't get [a student] allowance I'm not even going to have that. I said to Brent, "Look I'm not going to get too far, I'm going to have a problem getting a Bank account". And he said okay and he came with me within those first few days. And we opened a Bank account in my name... We just said that we'd decided to do... We just sat down with them and said "We're changing the way we're doing things and we want our own separate accounts". He said, "This is mine, that one's hers and she can have the cheque account".

How did you feel about having to go in with him?

(sighs) I thought - this is crap. But I knew what they would be like if I had gone in on my own, which is the reason I took him in with me. Having worked in the financial sector for fifteen years I kind of knew what their attitude would be. And I didn't have a Bankcard. I didn't have a cheque book. Everything was in our joint names.

I asked how she managed, financially, after they separated:

I had capital, yes, but I put it into the Bank and lived off the interest from it. So the first year I wasn't doing too bad with the work at [the Bank] and the interest and the student allowance.

You were entitled to student allowance?

Yes, but the next year I wasn't because the interest cut in.

It's an awful situation but I believe I'm more fortunate than others. I do have, now, with the proceeds of the house and the superannuation, I have that backing so that does help income-wise. But income-wise, where I'm working the pay isn't great. So it's not easy. But then I'm no worse off than 23 or 24 year olds on the same income. The only difference is that I'm 40. Um...so...a lot of them, the ones I'm working with now are flatting so I'm in exactly the same situation that they are but I'm 15 odd years older and you sort of think - I should be better off than this. I shouldn't be in this mess.

And for you it's probably different too, because you have been better off. It's not like the 23 year-olds who don't know the difference.

Yes, it's like going, say when you normally walk into a dress shop that you've been into lots and lots of times before and you don't think twice about buying an item. Now you go in and think, "If I buy this, that's a whole week's pay. I can't afford that". Or "I can't do that because I need to pay my insurance and buy this and this so if I take all that money where am I going to get it next week?"

Whereas beforehand you could do both?

Yes. That's the effect of going from a high income to a low income.

She commented on some of the aspects about her changed situation which she felt qualified her to take part in this research:

I suppose, from what I understand that you're looking for, was somebody who's basically middle-class and that as a result of their separation they may feel that they've moved up or down, which is probably more likely, in the social ranking. I don't know whether I've actually moved down as such because I've been fortunate enough to get a job. Initially I was casual part-time, so that does affect you because you're limited in what you...in what sort of commitments you can take on, whether you can rent or buy. I was more fortunate than a lot of other people in that I had a reasonable, not a lot but a reasonable amount of money that I could use as a deposit or could live on. I was fortunate in that while I could return to live with my parents, which is not an ideal situation...but they were willing to provide me with free board which was very fortunate. I had a good friend, who's now my partner who was also very good in the fact that I could spend a number of weekends with him...certainly not in 1997 when it first happened but in 1998 we spent a bit more, a lot more, time together. I was fortunate in that whenever we went out he always wanted to pay which made me feel rather awkward and I'd kind of think "But I really want to be

able to pay, at least, at the minimum, pay for myself". So every so often I'd say, "No, it's my turn, I'm buying this, dinner" or whatever.

So you'd feel a bit more equal?

Yeah...one of the hardest things was just to be equal with the people you commonly went out with, or were doing things with. Although I found the job I was doing, banking, people are not well paid, put it that way. So most of them are very budget conscious.

We talked about her current employment:

I think I said earlier that I didn't think I had moved [in terms of social mobility]. I probably had slightly in that I went from permanent employment to university, well extramurally, then I had to go and get a part-time, or casual position which does put you out on the outer, the outer frame work-wise. I just feel that it was as part of the way back. It was a brilliant thing for me personally because it meant that I had to focus on something. I had to go to work. And in those initial few months it got me started again in the workforce and being amongst other people again. I had to face everyday reality again and it puts your own thoughts on hold for 8 hours which was quite good.

At the time of these interviews Jane moved to another city to be with her new partner. She found full-time employment with the Bank she had been working for:

We deal with a very wide range of, of cultural backgrounds here. That's one thing about where I am, we have all ethnic backgrounds coming in. I work for [named Bank] that I did casual work for [initially]. The job I've got is only front desk, and entry level position, which is just as a teller...but we have the opportunity to move up. The manager we've got at the moment is very good at making sure we have the opportunity to go to the next level of training. So that's good.

So it was a career move, not just a job?

Yeah...although sometimes it feels like it.

Going into banking was the last thing I ever wanted to do in my whole life but it was ideal when I first [separated]. As I said, after about three weeks I saw an ad in the paper and I applied for it. I thought whether I get it or not I don't care but I'd fill in some time filling in and I was lucky because that helped me out. It provided me with some pocket-money. So it was a compromise in one sense in that I was doing a job I didn't want to do but I needed the work - financially, mentally and emotionally. Now I find that I'm bored to tears because I'm doing something that I'm not really interested in. I said to [my new partner] "I'm bored", and he said "Well you've done it before, you've been a lender, you've actually gone

backwards". But at the same time I needed to go backwards before I could go forward in a new line.

Yes, I see what you mean, you sort of had to go back to the fork and take the other route.

Yes, so that's something I was prepared to compromise; I was prepared to go backwards in order to step out again, to step forward. You don't know what's going to happen. As I was saying earlier, I'm an opportunist in the sense that I don't really have a plan. I don't decide that I'm going to do this or that, I sort of see what comes along. Things do come along, I might go in a totally different direction.

She recently saw Brent for the first time in several years:

Which in a certain way is narking me at the moment because...(sighs). As a result of seeing him I also saw...I read the Property Press all the time because part of my bent is property...and up popped his house that he's living in. I thought -Oh no! Yes, after being told that he's renting it, he actually owns it.

He told you he was renting it?

And I thought "You liar, how dare you!" And it's all been partly renovated. It said "It's been partly renovated by a perfectionist". I thought "Why do you do this?" I beat myself up about it. It sort of annoys me because it's...that's...well many people do that; they buy something, do it up and move on. That is one thing that I am interested in. Now Brent is very good at creating, building things, so to a certain extent he's continued on in that vein and that's where I'm sort of standing back and saying "Hey wait a minute, he's carried on in the last few years doing exactly what I wanted to do!"

That comparison must be tough.

I just feel like screaming "Hey, you're doing what I wanted to do. And you're still doing it!" Obviously because he's interested and that's fine...

And he's got the money to do it?

Yes, I don't know if he's...well I presume he's working. But I just think, oh well, I'm stuck and nothing's changed for him. He's gone on and is doing exactly what he intended to do...changed partners but life has carried on, or appears to have gone on unchanged. Maybe having six months of dilly dallying around but nothing's changed. They're doing exactly what they mean to do while your life has been turned upside down and inside out. Trying to come back and make a new start, and to a certain extent that's good because you have an opportunity to do other things now, but at the same time you sort of think "But I'm further behind than they are".

When you were at the same stage?

Yes, you were the same, but now suddenly you're not able to do what you would like to do but they've just gone on to do exactly what you had planned. And you sort of think, "Where's the fairness in this?" You think "What have I done wrong?"

You feel that you did something wrong?

Mmmm. I must have been, you know...Or why did I get involved with this person? Why couldn't I see through this person at the beginning? And you just think - oh well it's too...this isn't really about your research though.

Well it's not on my list of topics but I am becoming interested in the idea of self respect. About what you go through in those terms.

Yes, I suppose to a certain extent it comes back to your situation and in your mobility. You're not doing those...you're not doing what you wanted to do. See the idea was originally that we'd do up the house then move on and get a better one or do something different. We always wanted to be in a better position.

Jane discussed some of her hopes for the future:

I'd like to go back [to Europe], and there are other things I'd like to see. When we were 20 and 21 you don't want to do the same things as now, or even at 30. As I've got older I'm more interested in cultural things. That's the one thing I'm thinking about again, if we whip around to future expectations. It's that I'd hoped that when I finish my BBS, which I have done now, I'm looking at doing more papers. Interest ones in the BA area. I'm not sure what yet, I've got the handbook for the Massey ones but I'll see what they've got at [here] in Art History. I did Art History in the 6th form and I really liked it.

If you do it [locally] could you get time off work?

Well that's a query I have to make. If I did it I might have to go back to part-time work and I don't want to do that.

So you'd be better to do it extramurally.

Yes, I've looked at that and the other part of that, that I've looked at is European Studies...I did French at school and liked it too. I look at what I'm thinking of doing and wonder "Am I having a second childhood here?" Picking up those things again that I'd liked at school, a new beginning perhaps.

REBECCA

Rebecca had been separated for six years when I met and interviewed her. She had been married to Brian for eighteen years and they had three children. At the time of the interviews her two eldest children had left home. One had completed a professional degree and the other was completing a Masters. Her youngest child is living at home with her and attends high school.

Rebecca was born and brought up on the outskirts of a large New Zealand city. There are five children in her family of origin and she is the youngest by five years.

She described her early childhood:

We lived in a semi-rural area. It was a very working class area, I mean no footpaths and pretty rough roads...Well, it's a suburb now but at the time we lived there it was really a rural area. There were no other children around so by the time the others went off to school I spent most of my time at home with my mother with no other children to play with. So it was quite a...I suppose quite isolated, but I...it's only as an adult that I've identified it as such. It didn't bother me at the time.

My father had, we had, two acres and my father had a market garden. He grew potatoes so he worked two jobs. He worked for the local council and did the market garden as well. So interaction with him was very limited unless we went out into the market garden and sometimes we did that. But he was very busy.

He came from a very working-class background. My father was very...he was the original number-eight-wire-do-it-yourselfer. We never ever had anything like a carpenter or a plumber or anything like that come into the home, ever. My father built the house we lived in. My parents lived in a bus with four pre-schoolers while my father built the house that we lived in. He always fixed his own cars and did that kind of thing. So that was my father's background, really working-class.

Rebecca talked of her mother's background:

My mother came from [named rural town], and again it was one of those situations where in actual fact she was a 4th generation New Zealander and we'd had a family farm down there. It's a cross-class marriage.

Her great-grandparents had a farm down there. One of the really early farms and um...in fact there's a road named after them somewhere, I probably couldn't find it now. And what happened was...there were 5 sons and none of them wanted to have the family farm and um...and then after that, the family really kind of, in economic terms, really slipped into a kind of genteel poverty, I suppose.

I used to go and stay with my (maternal) grandmother. I used to sit up in this great big bed, you know, in this immaculate house and she'd bring in the breakfast tray in the morning for breakfast in bed. And there'd be a little thing of jam and a tiny wee spoon and there was just everything...and everything was perfect and orderly and quiet.

So although my mother didn't come from a background where there was much money, there was certainly a tremendous set of rules.

Social rules?

Yes, social rules that you lived by. So, this doesn't sound important but it is important, it was important to me because even though I was brought up working-class my mother instilled these very rigid table manners and other things which, later on in my life, I was really grateful for.

Rebecca's family holidays are a source of fond memories:

Well actually we had good family holidays because my father...(chuckle). I don't know where to begin. My father determined very early on that we would always have a holiday. So every year we went camping for two weeks but we never, or very rarely, went to camping grounds because it had to be cheap. My father would pull up at a camping ground and read how much it was going to cost and say "Bugger that". And so we used to end up camping [but not in a camping ground] and we'd always arrive

when it was dark and we'd pitch the tent and ...Once we'd pitched a tent in the dark and in the middle of the night we were all scared to death because we'd pitched the tent ten feet away from a railway line and didn't realise it. The train went through at 1 o'clock in the morning or something and Mum and Dad were lying there and they could hear this train getting closer and closer and Dad said "Where the hell's that train coming from?" So we had these great big family holidays where we had these old cars that we used to push up hills and they'd drop all this oil, and tents that leaked and tents that'd been patched. That was another thing about camping, my mother, even if my father wanted to go in [to camping grounds], my mother wouldn't go to them because she was very much into us not having a tent as good as anyone else's.

We talked about her schooling:

I went from when I was about four and a half. I was five in the October and I went in to Standard One when I started back at school in the following February. So I was very young all the way through. I was at high school when I was something like eleven.

How did you find that?

Awful. I didn't at the time. At the time it was just...normal. But looking back now, I ended up at teachers' college when I was sixteen.

How was that, socially?

Well, I don't think it mattered much at primary school because it was a very small school...[but] to get to high school was quite a shock. I didn't fit in at high school at all. I spent most of my high school years trying to be as invisible as possible. I spent most of my time in the library and probably read all of Jane Austen and Charles Dickens. I wasn't actually that unhappy. I wasn't. But all the girls around me were maturing and I, we as a family are late maturers anyway...But I didn't do so well academically. I mean, looking back now I should have achieved a lot more. I didn't really have any ambition because I wasn't going to go to university. I wasn't going to do anything. And the other thing was that all the girls around me were into boys. And I couldn't really see the...I changed very rapidly...But because I was that much younger, and late maturing...And anyway I wasn't allowed to do anything anyway. That was another thing, my mother was very strict in terms of letting me out. We never went out. There was no way that, until you were 16, that there would be any acknowledgement that you might have a relationship with anyone of the opposite sex.

I wanted to go to university but I was told there was absolutely no way, it was a waste of time. My brother and my father sat down when I went to high school and decided that I would do a commercial course, shorthand typing and typing and that. So I was put into the commercial stream which

I did for two years and then didn't tell anybody but swapped to professional in my 5th form year. I dropped shorthand typing. I hated shorthand typing. I couldn't get my brain around it at all. So I started professional and managed to get School Certificate but couldn't get all the subjects I wanted because I didn't have the background. I had to catch up on a whole lot of stuff.

Yes, so it was decided that I'd go to teachers' college because that was a good thing to do because then when you got married and had kids, you had the holidays off. And so I went to teachers' college and I was there for two years, and I think the collective, you know, issues of my life came up and I just totally rebelled.

You would have been what age then?

Yes, well you see that was the problem. I was the first of the three year intake. It used to be two years at teachers' college and then they made it the three years. Had it been the two years I think I might have made it. But the other thing that suddenly struck me, I must have matured a wee bit because I suddenly realised that I was going to be 18 and I was actually going to be out there, teaching.

Yes, what a responsibility.

Yes, and I didn't know anything about life, really. And also I didn't do terribly well at teachers' college because by then I'd discovered why girls talked about boys (laughs). I suddenly realised...And I had also decided that alcohol and cigarettes were quite good (laugh). And it was all in the 60s and there were Ban the Bomb demonstrations and marches...And the thing about it that was so funny was that...A co-worker and I, we talk about this because she's the same era as me. She just cracks up because I'm so politically motivated now but then I wouldn't have had a clue what it was all about, then.

The feminist movement, or women's liberation movement, just totally passed me by. I was not involved in that at all. People often say to me now, it's interesting because they often say to me "You must have been part of..." or "Do you remember such and such?" And I go "No, I was too busy painting my fingernails". I didn't get into any of those things.

Rebecca left home a short time before she made the decision to leave teachers' college.

We discussed the next phase of her life:

I got good jobs and I worked really hard and made a lot of money. I went to Sydney [for a holiday] and came back. I worked long hours. I did waitressing. I worked from 9 until 5 in one place then I'd get on my motor scooter and tear across town and work from 5:30 to 1:30 at another place. And I used to get, for that 5:30 to 1:30, seven dollars, and a free meal. And

I used to work in the weekends catering, doing weddings and things like that.

At that stage I was living on my own. I'd decided that I didn't like living with other people. I'd done enough of living with five girls in a flat. So I moved into a flat on my own. I worked hard, and I played hard too. When you're in that world of restaurants there's a lot of alcohol, a lot of all sorts of stuff going on. And basically there was the underlying message that I'd get married.

You weren't interested in a career?

No, not at that point.

Because there was going to be the rescue?

Yes. Then I, like in all of that lots of stuff happened, and I eventually ended up going to [Australia] as a nanny.

So I went over there and I was incredibly homesick, just incredibly homesick. Crazy because I'd hopped on the plane with \$10 in my purse, to these people in [Australia]. I never knew them. The job had been advertised in the paper and I'd applied for it and got it. So I went there and it wasn't a very nice time.

The nannying job proved to be unsatisfactory so after a short time she left that live-in position and boarded with a young professional couple. She found further employment through them:

...she managed a Day Care Centre and I was the cook at the Day Care Centre. They were good fun because they drank a lot. I used to work in the Day Care Centre from 6 am until lunchtime and then I'd spend from lunchtime until teatime in the pub. We needed to cool down, because it was too hot to go outside.

So we'd drink champagne all afternoon. I'd be horrified if [my children] ever did this. But they don't even drink. And then I suddenly got serious and I thought I need to do something with my life. I actually think that living with that family did it. Because although they had lots of fun they did actually get through to me that yes...When I look back, I think they really took me in under their wing. They were lovely, lovely people. So I suddenly decided that I was going to come back to university and do Law.

How did you feel about university people?

Anybody who had a degree I really admired. I really thought that university had all the answers to everything. I really believed that. Um...and I sent back here and got the stuff for Law and had decided to come back and

[then] met the children's father. I had booked my seat to come back in March and met him in February.

He was down from [a European country] on a business trip and we met and we knew each other for four weeks and I came back here and we were married in June. We had only known each other for a few months.

So that was that. There was just no question that I'd...the whole idea of me getting a career was just, it just went out the window. And I was quite happy.

I'm not saying for one moment that he was saying...I mean if I'd said I wanted to do [the Law degree] he would have been totally agreeable because part of my attraction to him was that he had two university degrees. You know and I thought wow, that was amazing. And also he was a very ambitious sort of person. And the role of being a corporate wife and everything was fine with me.

When we were married we weren't wealthy but I would say we were middle-class in the sense that we had middle-class ambitions and ideals and we weren't going to stay...We were living in one of my father's flats. We were living very cheaply so that helped.

What sort of ideals and ambitions do you mean?

Well middle-class in terms of um...wanting our children to go to the right schools and [we were] thinking about where we would buy our first home, which would probably be [in a middle-class to upper middle-class area]. So I mean all our ideas and ambitions, the places that we'd go to eat and those sorts of things...Brian was very much a suit and tie person. And I would be very much the dressed-up woman, with the makeup... And even in the way we organised our household I would have defined myself then as being middle-class. If I'd thought about it, which I didn't, all I thought about was that we were going to "go up". We were going to do well. And that meant, to me at the time, nice house, nice car, nice kids, nice furniture, you know? I worked as a receptionist and we saved and did a three month trip overseas. Even then, we didn't backpack, we stayed in hotels and had rental cars and things, not the way [our daughter] did it, it was definitely very sort of middle-class. So then we, after we got back, we entered into this world of... We made a conscious decision when we got back to enter into the world of babies.

The people who we were mixing with were people who are now all successful, even though we were all...we used to say we were poor but we weren't poor. We were either two-income families or with the husband with a good income, with fairly intelligent, reasonably well educated women who were entering into babyhood. And we were all the type of people who were...I mean I was president of Plunket and I did my

Playcentre supervisor training and I was treasurer of the Playcentre, and I became the Playcentre supervisor.

Brian was always heavily involved with things like Round Table, and school and he was really really supportive of me in my community things like Plunket and whatever too. I could always rely on him for, say, if I said we were going to have a bottle drive he'd be really great and drive the trailer or do whatever.

What was his background?

Okay, his background was working-class, very poor. His father was a policeman and there were ten of them. And he'd lived in a house which had no backyard and the front door went on to the street, in a very small village. He had a good education because he was being trained for the priesthood.

He was well educated and then once his secondary education was finished he decided that his libido would not let him become a priest. [Instead] he went and worked in an office in [a mining] company. And again it was one of those things, he worked himself up until he was one of the financial controllers of the...no well he wasn't, he was actually doing the work of the financial controller but then he realised that the guy above him was getting paid for the work that he was doing. So he went to [university] when he was 26 and got a degree in Business Studies and a degree in History. Because in those days it was the beginning of the Bachelor of Business Studies degree and some of the old universities like [the one he attended] wouldn't give it out unless they did a "proper" degree. So he went, when he was 26, and did [the study] while he worked...So he finished his degree and [then got] the job as financial controller at [another] mining company.

[After we married] we got involved in that whole community thing and we had [our first child] and she went to [named] school, the local independent school. It's very difficult to get into. You had to know the right people to get into it, that kind of thing. By that stage we had bought a house...a big two storey place. And Brian was gradually moving up the ladder and we had sort of started entering the world of little black cocktail frocks. We still didn't have much money but that was only because we were putting it into mortgage and school and furniture and that sort of thing. And I was doing all the, you know... the division of labour in this house was absolutely traditional although I did go out and mow the lawns. I did all the cooking, all the cleaning...I did all sorts of things for him. I can't believe it. I made the girls' clothes, everything, dinner parties, provided everyone with wonderful meals, pored over cook books, cooked for days on end.

The first little crack that started to appear was when somebody offered me a part-time job in a radio station doing the music research on the phones, you know the surveys they run. That was only two nights a week from I think it was something like from 6 until 9 but I had to leave home at about 5:30 to get there. So there was a lot of negotiation that went on about

whether I'd be "allowed" to do it, and I did it in the end. But I had to hire a high school girl and I had to have the children bathed and fed and Brian's meal ready. So this girl used to come in at 5 and I'd have the kids bathed, sitting having their dinner, his meal would be ready and she'd stay there 'til he got home.

What sort of time did he used to get home?

About 6 o'clock At that point he was actually not coming home late, he still hadn't got that far up the corporate ladder that he couldn't walk out of the office at 5:30 in the afternoon. But he could have, if I think back, left work at 5 o'clock. He didn't go to work until 9. He could have gone at 8 o'clock. But that sort of thing didn't even enter into it. And the reason he let me do it was the money. More money. Extra money.

The [children] were at this point, and always were right through their primary school years, heavily involved in external things as well [as school activities]. I mean they did swimming, drama, speech, piano and flute and singing so there was constant chauffeuring around, and the cost...

A year after their younger child had started school she found that she was pregnant again:

Brian was delighted but I [was thinking] "How am I going to cope with this?" But he assured me that he would be there. And he had actually been there. His presence had always been there. We had a very routine life. So I had [the baby] and then everything changed because when [he] was about two months old Brian got a huge promotion and he had to go to Wellington and then he, all of a sudden, was commuting. He was leaving home Monday morning and in theory he was supposed to come home on Friday afternoon but quite often he'd go to the pub and then he wouldn't get home until the Saturday...And [our youngest child] was a really difficult baby, he was racked with allergies which we didn't know at the time and I got post-natal depression as well. So it was not a good time.

So...and then, well, he was commuting so then what happened was that we all had to move to Wellington. But I had to do that on my own. So I actually had to because not only did I do all the domestic things but also I did things like buying and selling our properties. That was considered domestic. I didn't have any control over the finances. Brian would do all that sort of work.

We sold up the house and we moved to Wellington. And I mean it was awful. [The house we bought was in] a really pluty area, and I knew nobody in Wellington, not a soul. And I mean I'd been here with my family...we had this extended family of my sisters and my nieces and every time we had a birthday there was about 20 of us sort of thing. And then a month after I arrived Brian had to do a big overseas trip. He's always

travelled a lot with his jobs. So there I was in Wellington with a baby, a kid with a leg in plaster and Brian took off for a month...But that was really when our marriage started to go to the dogs because I was really angry and resentful, although I tried hard not to be. And he kept saying "I'm doing this for us, it's more money". And it was.

But after we'd been there for a year we moved back again because [the company] decided it wasn't worthwhile keeping that office, so they moved it all back here. But by this stage Brian was the biggest trader [of the company's product] in the southern hemisphere.

[We bought another house in a] good but not posh area. Another big two-storey place. My children had never, until they moved here, had less than two toilets and less than four bedrooms and three living rooms and that kind of thing. They'd always had gardens and dishwashers.

So what happened when I got back was, [our son] was about two, and didn't have any playmates so I wanted to do something about that. They rang me up from Playcentre and said "We heard you were back and we need a supervisor, would you like to come back." I said "Yes, that'd be great". I lasted one week. I couldn't stand it, I couldn't cope with stupid, inane conversations about Napisan.

You'd changed?

I just couldn't cope. And somewhere along there I developed a social conscience. I remember sitting in a restaurant in Wellington, a very...I can't remember the name of it but a very pluty restaurant, and somebody ordered a \$94 bottle of wine and I refused to drink it. It was a very tense moment, in fact Brian was very angry with me. It was a company dinner. We never paid for it. We had moved from that too, [from the days] of going out and paying for ourselves. We never paid for ourselves when we went out.

We never went out on our own. We were out enough [with business] and also I was too tired. I was trying to cope with the kids too. And I must admit, I used to drink quite heavily...well I think it was a combination of drinking and I was so tired that even one glass of wine would...But a lot of those occasions I just passed in a blur, they were just boring and a lot of the time they were with Japanese or Korean or Russian...and I was there just as an appendage really.

Yes, so we came back and...I started going to university. I actually enrolled in University just to get [my youngest child] into the varsity crèche. I thought "I'll just do a six point Child Development paper" and I got totally hooked and I mean I was still overawed with university. I still really thought it had all the answers and I was just so excited to be there. I thought "I'll just do this, I won't even pass". I just loved going into the library and I spent hours reading stuff that was not even relevant. I just loved the whole place. I got totally hooked, totally...That was really I

suppose when we kind of separated. We were still living together but...Brian thought my university was a nice little hobby. He wouldn't talk about it with me. If I came back and said "We did this really interesting theory today", he'd just say "What a load of crap".

Yes, so um...all that time that I was at university we were like...we'd moved house again and as Brian would have said it was the pinnacle, the biggest house we'd had, [in the best area]. He travelled overseas a lot with his job and was able to see his family more and you know, \$1000 suits, Pierre Cardin shirts and yes, the whole thing.

How was that for you? That would have been an interesting time with you at university...

That's what actually happened of course. The first thing that really came was [when the older two children] were about to go to high school. We'd always made the assumption that [our children] would go to private schools but all of a sudden I said "No, they can go to the local school". I won that one because of the cost. I said "Look, it's a perfectly good high school. With \$10,000 a year more, that's a trip, a family trip to [visit your family]. It would be far better for them". Not that we ever did that because Brian was always too busy and also he was going often enough so he didn't actually feel the need.

Yes, so really what happened was Brian worked longer and longer hours and more and more what happened was he'd come home at half past 7 or 8, we'd have had our meal because we had a routine with the kids. We'd always eaten early and then the kids did their homework...

And we just, more and more it was like, the children and myself, and him. And I completely stopped going to any functions...

He was away a lot. And that was another thing which contributed to the marriage breakup too because we just realised how good it was when he wasn't there.

I had migraines when...I actually had a CAT scan. They thought I had a brain tumour at one stage. I had such terrible migraines and the minute I separated they stopped. They were totally and utterly stress-induced. They used to onset at about half past four in the afternoon.

Any afternoon or when there were dinners to go to?

No, it was just the fact that we were heading up to Brian coming home. And the thing is that it wasn't as if we argued. We had the occasional argument obviously, but in terms of the children everything was fine. They weren't subjected to any horrible frostiness or anything like that. The girls just knew that I was a different person when Brian wasn't there. I was more fun and more relaxed and I laughed more.

And the crux for me, when I knew that I was going to leave the marriage, maybe even before university, at the beginning anyway. We did a trip to Sydney and stayed in this hotel. I don't even know what the name of it was. I didn't book the thing, it was a business thing, a very plush hotel in the middle of the city. It might have been the Park Royal. Brian went out for business...I um...spent the afternoon in the hotel room watching videos, having avocado and prawns and a bottle of wine for lunch. The kids were [back home] with a nanny, and I was having a bath. I was waiting for Brian to ring me and tell me where we were going to be going to dinner and when he was going to pick me up and everything. I was lying in the bath and I looked across and there was a \$300 dress, a \$200 pair of shoes, lovely lingerie, very expensive perfume and I lay there and I thought "I'm really a bit like a prostitute", you know? And the other thing that had happened before that was that, I'd thought "I'll go out" and then I realised that I had no money with me so I couldn't go out.

So you just had to stay in your hotel room.

Yes, and eat avocado and prawn salads and drink wine. I don't know how I came to end up with no money.

You didn't even have a card?

I don't know. I don't know how come I ended up with nothing but I just had never had to carry money because Brian just paid for everything. I mean he just had, you know, in that control wheel, the power and control, he had the control of the finances. They were just totally his thing. I wouldn't have been able to tell you at any point in time how much money we had in the bank. I had my account which he put the housekeeping into and I could do what I wanted with it.

But that, I remember that thing in Sydney quite clearly, really clearly. And then Brian ringing me up and saying we're going to a Japanese restaurant and I said "Japanese food is the only food I don't like". We'd been married at that point about 17 years and we were going to a Japanese restaurant! None of these things were the reason but they all...

All added up.

Yes, and it was just after that that I realised that I could live without the money. I didn't even want to put that dress on.

I remember, I distinctly remember lying in bed one night and it was just like an epiphany (laughs). I was lying in bed one night and thinking "Oh bugger Brian, I don't know what's going on and..." I thought "Look" - and this is where the advantage of being working-class and then middle-class - because I thought "Look I grew up walking to school with no shoes. What is the worst thing that can happen?" You know "What's the worst thing that can happen to me?" And I thought "Nothing really, nothing". So much has happened to me in my life this is just one version of my life and there's

a whole lot of other stuff and I thought “Oh, you know, I don’t care, I really don’t care about anything really. I mean what do we really need? I could live in [my parents’ bach]”. A whole lot of different scenarios came to mind. And I suppose having parents was good security because I thought “Well they won’t let me starve”. Mind you, they weren’t too happy about the whole marriage breakup. Telling them was probably worse than telling the kids really. They could only see it as my fault and “Why didn’t I just be happy?”

So eventually things deteriorated and the inevitable kind of happened really. We just decided that it was not on any more. So I went...very fortunately there weren’t university fees at that time, so I could continue there. So we decided to part, he moved into a flat further up the hill because it was my final year and I knew I’d have to sell the house so I said “Look I just can’t face it at the moment, with the kids” so the agreement was that I would stay in the house with the kids for nine months. That was just enough time for me to get my university studies out of the way and start the process of selling the house. And...um...so we went from...oh I’ve forgotten something crucial in that, something really crucial. We had been on a salary of...He was quite a high flyer, he’d have been on a salary of well over \$100,000 because of perks, the car and things. Then he was made redundant.

And I was at university, it wasn’t my last year, it was my second to last year. And I thought it was great and I said “Look”, because we’d been pretty unhappy, I said “This is a chance to get...” He’d got a golden handshake. I said “Look we’re mortgage free, we could sell this property, live on the interest”. And also he hadn’t been well, he had an ulcer. He’d never had good health and I could see that he wasn’t well.

It was quite a shock for him. And I’d actually been thinking of leaving him but I thought “I’m not going to be able to do that”. And anyway I thought “This could be a chance for us”.

To get back to being on the same track?

Yes, but he just wouldn’t hear of it. He absolutely would not hear of it and um...

Why, do you think?

Um...it would be admitting defeat. He just he... You see by that stage I’d got to the point where none of it mattered to me. Money...none of it mattered. I’d realised that all of these things that we’d been working for were just absolute rubbish. That really and ultimately it just didn’t... I mean not that I wouldn’t have loved to have won Lotto but I had a different perspective in my life. He hadn’t changed and that’s what he couldn’t understand about me. Through all our differences we’d always had a commonality in what we wanted for our kids. Then all of a sudden I was saying “I don’t care if

our kids don't succeed, I want them to be happy, to be doing something worthwhile".

With one more year of Rebecca's degree to complete, she and Brian separated. She remained in the family home with their children until the end of the academic year. Then she bought and moved into a modest bungalow in a suburb close to where she had lived.

I asked Rebecca why she felt she fitted the criteria of my research:

It was the fact of being middle-class and then dropping down economically. And I mean I must admit that I...we've talked about other aspects of class but [at the time that I volunteered] I was thinking only of the economics of it. And I still wouldn't class myself as working-class in a broad class definition but in economics. And also I'm interested in it because statistically that's what happens to women. That when you leave a relationship, statistically women drop incredibly. And men don't, in fact they can be better off because they haven't got the out-goings. Well certainly that's the case with us.

We talked about how her separation had affected her financially:

[When] we sold the home and moved down here I was on the Benefit and I was actually getting the same amount of money that I'd been spending on groceries - which is awful when you think about it.

I was better off than most because at least I had my own home and I didn't have a huge mortgage. But it was quite a change for the kids. Actually this (small study) used to be a bedroom. There used to be one big lounge and I got this wall put in so that we had four bedrooms. The first month that the kids were here they kept saying "Oh this is like being at the bach."

You can function on the Benefit or on a low income for a certain length of time and then all of a sudden cars need fixing and teeth start to need filling and the washing machine starts to play up, and I'd just got to that point in thinking "Now what am I going to do?" Then this job came up.

...and I mean I did things, six months before it happened. I went and bought a whole lot of new towels, a whole lot of new sheets, a new vacuum cleaner. On one level you could say that I'm a scheming woman but I did things like that...

Emotionally it wasn't hard. I think physically it's been hard on me...Because, for example my teeth. All the time that I was married I had my teeth checked every six months. I have a real phobia about having [to

get] false teeth and I haven't got good teeth to start with. That's a legacy of my working-class background.

Why do you say it's a legacy?

Oh, because, well maybe it's because of the age. But I think it's um...we probably ate too much sugar, you know, bread dipped in sugar, rhubarb and sugar. And we were never made to brush our teeth. We used to just get into bed at night without brushing our teeth.

So I'd always had my teeth fixed every six months. I'd had crowns put on and I had a lot of cosmetic work done. I'd had veneers and that sort of thing. And once I went on the Benefit I couldn't afford it. I actually changed my dentist because the dentist that I went to, even his attitude towards me changed. I went to him for a filling and he didn't even ask me and he put this great big, huge, black filling in. He didn't even ask me.

The same with my eyes. I haven't yet done the glasses in the way that I should have. They're the last things to be done.

I was very health conscious and that's actually one of the big differences between the [older children] and [the younger one]. They went through their childhood when there was more money and they probably ate better food in the sense that I could afford to buy, say, peaches when they were really expensive and so they got lots of fruit and I was very, very...I mean I'd never put biscuits in their lunches and things like that. Whereas with [my youngest child] I've had to because, well one, because he's more fussy...But the other thing is just the economics of filling him up. I'm more inclined to actually buy...well you know, if they've got donuts on special for \$1.99 for six donuts I'll buy them. Whereas I'd never have thought of buying that for the girls, I would have thought "Oh no, I'll buy peaches or plums". So I really notice the price of fruit. I think fruit is really expensive and that was something I'd never thought of...And I'd have put strawberries in the girls' lunches! Whereas now what I...but I have to say our food hasn't, our food style hasn't changed in a way because we've got those tastes. We still have things like, well [my older child] and I are hooked on panini and we'll eat panini with lettuce and stir-fried chicken, you know hot chicken and things like that.

We eat a lot more takeaways than we used to.

You now eat more takeaways?

Yes. I think this is all about control of the money and all about my perceptions. Brian couldn't stand takeaways. He also was always quite overweight so I used to watch his diet quite a lot. You know, the typical thing of women watching men's diets. And also just my perception of myself as a wife and mother and having to provide healthy food and all that kind of thing. Oh we'd have fish and chips occasionally. The other thing is the economics of it, I know that sounds odd when I've just said we didn't

worry about the price of food but that was me really. I'd think for KFC that was \$25 and for that I could have bought better food. It wasn't the economics in the sense that we didn't have the money but rather in the way I conceived that the money should be spent.

I see, yes, you felt that you could do a better job.

Yes, and one would think that that would follow through when you have no money but it doesn't (laughs). Because I always think...Oh it does to some extent. But the other thing, that's happened to me is that I'm kind of burnt out in terms of cooking and being a parent and everything like that (laughs, wistfully). When you've cooked the evening meal virtually every night for twenty years or so then I just sometimes get tired of it. And also sometimes now there's just [my son and I]. There's not the same incentive.

I do watch the supermarket specials. I'm not as good as my co-worker who has a notebook and writes down each week what specials are on in what supermarket.

So I mean I might have actually handled my money a lot better if I had written a budget, but I might also have been a lot more depressed. The way that I cope is that quite frankly I very rarely buy anything that I don't need. I'm not a shopper. I'm not a mall cruiser. I very rarely go to the mall. If I buy anything frivolous it will be music or books.

I feel I've let [my daughter] down badly because she loves to shop. She just loves going into the expensive places. I hope she ends up earning a reasonable amount of money in her life because she really loves doing that and she's never had any money to do it. Or anyone to do it with. So that's really how I manage, just by not buying anything I don't need. And just by...I just pay the bills as they come in and that's it.

I compromise on clothes and I compromise on entertainment. Like the fact that I really love going to the movies but I hardly ever go. And I don't eat out much and I like eating out, but not at expensive restaurants. But I do like cafes.

I think I've compromised a lot on [my son's] school clothing. Sometimes I look at him and think "That's a terribly shabby pair of shoes, but they still fit him". Whereas with the [older two] I wouldn't have done that, they'd have got a new pair straightaway. I compromise, I suppose, on things like holidays, not that we ever had a lot of them.

I won't go to expensive restaurants on principle. I wouldn't go to an expensive restaurant if I won Lotto. I just will not buy into that rip-off system of having two pieces of crayfish on a plate for \$100. I just won't do it. Plus the fact that I won't get dressed up. I never want to get dressed up in a little black dress ever again. Partly...I think partly that's a vanity thing. I've put on so much weight and I've got so much older looking that I wouldn't look good anymore. I think when I was younger I could look at

myself and think "Yes, that's not too bad" (laughs). But I just have to prioritise, I wouldn't have the clothes and I wouldn't go out and buy the clothes to go out to places.

You wouldn't want to? Do your friends?

No, because I don't mix with people who do that kind of thing anymore. I'm more inclined to go somewhere in my jeans, and go to a cafe.

We talked about the ways in which her social networks have changed:

Well I think I've only got...now let me think...I've only got one close friend who I've had all the time since I was married. That couple I actually knew before we got married at all. Then of course all the work people who Brian was involved with. I never see any of them. I just never see them...I've just changed so much. But there were a group of friends who weren't work friends but were friends of Brian's and mine when we were married. He kept up contact with them but I didn't. It was my choice again there too. If I'd pushed the issue I probably could have had them as my friends too but I was quite happy. They were a very heavy drinking lot, you know BBQs on a Sunday afternoon and that kind of thing. That was another thing too, when my marriage was over the heavy drinking just went out the window. I just didn't want to do it any more. I still certainly enjoy a glass of wine but not that...

The friends I have now are the women I meet at university, there's that group of friends. We're pretty scattered now but we still keep in contact. And the people who I've met at work.

If I'd done a Masters, one of the things I thought I might do was a thesis on how alienated women become when they become educated later in life. Because that's exactly what happened to me. When I was thinking about it after we spoke [last time], about friends, I was thinking I was actually already alienated from my middle-class friends before I separated.

Rebecca has worked part-time for a community group for the last three years. Her responsibilities include advocating for and running workshops for working-class solo mothers. She feels that the combination of her university education and her personal experiences give her the understanding and skills for this work. She values the fact that she can occupy a number of social positions:

It's about diversity, being able to identify with whatever group you want to be involved with at that point in your life.

I think I've been very lucky in my lifetime. There's not many people who can say, you know, I was at a cocktail party once in Auckland and we had

been flown up there to meet [a European] Prime Minister and Muldoon was there and Geoffrey Palmer. Not many people could say that. I've moved in those sort of circles when we were in Wellington, and yet I'm quite happy sitting talking to women in [named working-class suburb]...So I'm really, really lucky that life has given me these chances. And that I feel comfortable in those situations, I mean I feel quite comfortable...Actually I don't feel comfortable in a sense; I can't stand the people at the top. I suppose that was one of the things too, that I always thought, when I was at the bottom, that people somehow or another, that people who were rich and who were at the top were better, they were nicer, were kinder, that they knew more. So it was quite a revelation to me finding that university doesn't have all the answers and in fact just because these people were at the top that actually they weren't as nice, you know? They were...that there are good individuals and bad individuals no matter where they are in society.

How do you think the change has affected the children?

I think it's been bloody good for them. Although it's been really interesting because Brian, who never spent a lot of money on the [the older children], spent huge amounts on [our son] after we separated. They'd go and spend a day in the mall and go shopping and they would come home with T-shirts and...In terms of the [other two] I think it was brilliant. I think that they've had the best of both worlds.

How old were they?

Teenagers, seventeen and fifteen. I think they were lucky because they had the best of education, they had a good, private, primary school and then at third form they went to a good local high school and they did really well. And they'd had all the drama and flute lessons and things like that. But they, it's really good for them in a sense because it's at the point where they were thinking...I hate to say that it made them realise the value of money because that sounds so trite. But it did make them think about money.

So you think it was good for the kids to have to live in different circumstances?

Yes. Brian didn't though. He'd been working-class and he said "You're throwing the children into poverty".

So I don't know where I'll end up. I might end up being a bag lady. I sometimes think about that because I'm in that Catch 22 situation that even though I'm working, and I'm working really hard, a lot of the work I do I do for nothing.

I must admit that since I've separated, even though I haven't had the money, it's probably been the happiest six years of my life. I've been

absolutely deliriously happy. I just wake up...apart from when Brian's been ill. That was a bit grim. I virtually wake up every day happy.

For me I'm like, I'm better than I've ever been - I'm stronger and I'm happier.

PART B - REFLECTIONS

CHAPTER ONE

CLASS, CLASSIFICATION AND CLASS CONSCIOUSNESS

INTRODUCTION

The women I spoke to in the course of this research had all experienced more than one class position, and, in contrast to those who experience upward social mobility, were generally unhappy about their experience, partly because of their awareness of others' judgment of them due to their changed social position.

What is of interest to me, and central to the discussion in this chapter, is the classifying process itself. I shall discuss the self-classifying systems which I have identified as being used by the research participants, then the process of classification by others in their social world and, briefly, classification systems employed by social scientists. I shall also discuss the influence these classification systems have on how the participants view their place in society, how they view their "class" experiences and what is then expected of their lives in class terms. I shall argue that self-ascribed class position, and the class-consciousness which goes with it, is less significant than the class position ascribed by others. I shall also discuss the methodologically interesting issue of how class-consciousness is raised as an outcome of the research experience.

CLASSIFICATION BY SOCIAL SCIENTISTS

Class is not the type of reality that is self-evident. As Hage (1998) demonstrates in his exploration of the concept of nationality, there is a type of reality which is of the more-or-less variety rather than being of the one-or-the-other type⁶. It has been argued that a class system does not exist as an ontological reality, that it has, for example, no existence other than as a rhetorical concept (Furbank 1985). Others have suggested that in this post-modern age it is an out-moded organising concept (Frow 1995, Lee & Turner 1996, Pukulski 1996, Pukulski & Waters 1996). The difference between the two positions is that the former argues that the idea of class was never a useful concept as it never corresponded to a social reality, while the latter claims that it has become a useless concept because capitalist societies have undergone huge changes in the way they have organised production and consumption of goods and services to the point where "class" is no longer meaningful as a system of social categorisation.

It is certainly the case that the concept of class is complex and difficult to define and that the construction of theories about class is hindered by that initial conceptual hurdle. A firm or fixed idea of class as an organising concept of social space becomes evanescent upon close examination. This characteristic, however, indicates its complexity rather than its non-existence. We need to recognise that 'class' is not so much a thing as a process, an organising concept rather than an organisational one. The self- and other- classification processes used to delineate class are variable depending

⁶ Hage put forward the hypothesis that nationality is gained through the accumulation of a collection of characteristics such as social and physical (that is, bodily) characteristics, socially valued knowledge and practical behavioural dispositions (Hage 1998:3). Since all of these are relational social forms, nationality, like class, is highly contestable and, up to a point, constantly negotiable.

upon the classifier's position in the social hierarchy, and upon his or her education and material and ideational circumstances.

Various attempts, some considerably more light-hearted than others, have been made to provide a picture of the classification systems of Western social hierarchies. At the lighter end of the scale, Jilly Cooper (1979) has done for the English class system what Paul Fussell (1983) has for the American system and Dale Williams has for class in New Zealand (1979). These satirical explorations of class and classification systems do, arguably, offer a better description of the class-determined lifestyles within those systems than many of the explanations offered by sociological theorists of class. While some of the questionnaires, quizzes and explanations in the more satirical works have an alarmingly familiar ring of truth to them, none captures the essence of a class system or the subtle nuances experienced by each person in their everyday experiences of living in such a system.

At the academic end of the continuum of literature about class, traditional Marxist theorists conceptualise the class system as originating from, and continuing to perpetuate, the capitalist mode of production of goods and services. Put at its most simple, the concept posits that the population is seen as comprising two classes; the capitalist class that owns the means of production and the working class that provides the required labour (Giddens 1986). More recent and more complex Marxist and neo-Marxist theories incorporate a range of more ambiguous class positions including the middle classes. The members of all of the classes are defined in terms of work-place related characteristics such as income, autonomy, responsibility and education; that is,

one's class position is determined by one's employment (Wacquant 1991). As a result, people who are not in employment do not have a place in such a class system.

Weberian-based explanations of the class system, on the other hand, take into account 'consumption' as well as production. Some incorporate in their descriptions of the classes and of the class system the impact of upon its members' lives in such areas as life chances and social mobility (ibid). Such theories are still, however, predominantly oriented to regarding the work-place and the market-place as social organising institutions.

Both Weberian and Marxist theories are weak in conveying the whole-of-life, class-influenced experiences even of those in the work force. They also fail to offer explanations of the impact of the class system upon those members of society who are not part of the formal work force: for example, students, fulltime parents, beneficiaries the retired and those who for various reasons are unable or unwilling to be in paid employment. For these reasons I shall not make use of these "sociological" theories in this research but will, rather, explore and generate empirically-grounded theory to account for the class experiences of the research participants.

THE CLASSIFICATION PROCESS

The research participants were generally conscious that their class position could be seen to be ambiguous. They believed that they had retained a large number of middle-class characteristics while simultaneously being aware that they were unable to display sufficient of these characteristics to enable them to maintain their position in the middle classes. In their changed financial and social circumstances they were unable to

maintain their involvement in many of the social activities, ritualised as well as non-ritualised, that characterise the middle classes. They were now unable to “prove” their membership of this class by participation and involvement in its everyday rituals.

The classification of the research participants of this research relied on two main processes; a) the attempts they made to distinguish themselves from the other classes (especially the lower classes), and b) their demonstration of being in possession of particular characteristics that they associated with their previous class position. During the course of the research they made many comments about the classification systems they utilized, indicating their awareness of the classification process itself.

CLASS CONSCIOUSNESS AND SOCIAL MOBILITY

Most of the research participants were inexperienced in talking about their lives in terms of class. This may not be surprising in a country which denies the existence of a class structure by “calculatedly and systematically wiping [class from] any sort of discussion of social events” (Chrisp 1986:1). Chrisp supports this assertion with the following excerpt from the New Zealand Herald’s handbook for journalists:

...when terms such as ‘upper class’, ‘middle class’ and ‘working class’ are used by speakers, official reporters, outside contributors and the like...make sure the readers do not mistake them for the Herald’s terms. Class distinctions which stratify New Zealanders must not otherwise be used (ibid).

If class is removed from everyday public discourse in this way it is not surprising that New Zealanders generally feel uneasy about discussing social inequalities in terms of class⁷.

In New Zealand it would seem that so long as the class structure does not obviously impact upon one in a negative way it is easy not to notice it. The middle classes are not motivated to seek explanations of their social situation as long as their situation is stable and comfortable: they have no need to blame anything for their position in society and they do not long for alternatives. Life is fine as it is. Mainstream media continue to reflect middle class values and interests.

For individual members of society there is the constant potential that their personal attitude towards class (or absence of awareness of it) may change. In this section I shall explore some of the reasons for that potential, including the experience of downward social mobility and the experience of being conscious of being classified by others.

Before experiencing marital separation the majority of the research participants were not particularly conscious of class, of the classification processes or the potential for a change in class position. Because the dominant culture is that of the middle classes, it was, for these women, a taken-for-granted reality. The upper and working classes are

⁷ The study of the absence of class rhetoric from New Zealand mainstream media would be valuable in building an understanding of the lack of class discussion. Of interest to this research, however, is the effect that absence has had. A potential area for research might involve an examination of the question as to whether the absence of talking about class leads to thinking that class does not exist.

significantly more conscious of class. In the case, however, of the working classes ethnicity and ethnic identity complicate class identity.

Thus, for example, it was not until her late teens that Helen identified with a class position or had any consciousness of class. When she looks back on her childhood she identifies characteristics of it that she associates with the middle classes but which at the time she took to be nothing other than family characteristics:

Helen:

I wasn't actually aware of the word "class" but when my father became manager of [named business] I was aware of having a more...privileged position. I got Christmas jobs which others couldn't have got and when I went into my grandfather's store they knew who I was and...Not that anything was ever said [looking uncomfortable] it's just the way I felt...aware of a more privileged position.

She recalls moving into their new house when she was 12 years old:

I did have a school friend who I took to the house just after it was built who said "It's so big". I thought "Is it?"

Helen was not alone in feeling that the way in which she lived was no more than "normal" for her, rather than being typical of a particular class. Jane remembers that the idea of equality was taught at school and that she did not question it:

Jane:

We were taught at school that we were all equal. And I suppose we didn't really think there was any...some people lived in State houses but as a child you didn't really think about what that meant. They just lived there. End of story.

Interestingly Jane was more conscious of her former husband's changed class position than she was of her own family's more socially stable situation:

Jane:

[My former husband's] family is a good example of [social mobility]. His parents or his father's parents, his grandparents, were Irish and they came out in the 1920s. His father was born just after they arrived. He says "My grandfather worked in the railway workshops, my father became a tradesperson, he became an auto-electrician. After he qualified as an auto-electrician he moved to management with [named company]. That's where he retired from". So when you're talking about class his grandfather would be a good example. Now he pulled his family...He really was very keen on moving his family out of where they had been and into a different grouping. You know, the railway workshops weren't good enough. They moved into the next group which I suppose would be the middle and then [my former husband's] father put his boys through the top boys' school in [the district].

Her comment about class suggests that people are often unaware of class, that it is only when they are socially mobile in their own lifetimes or over the previous generation of their family that an awareness of class enters their consciousness.

Of the women I spoke to, the exception in terms of class-consciousness was Rosemary.

She is conscious of class and believes that she always has been.

So your family definitely has middle-class...?

Upper middle-class on both sides, with the odd glitch like my father. I'd say all of his sisters were working-class now. They don't have that academic background. So you know it can go both ways. You can regain your ground...it's a loaded term but you know, like my children. I mean if you ask [a mutual friend] she identified me as middle-class, not that she knows us particularly well. But she'd say that my children were. Their teachers would say the same about them even though I'm on the Domestic Purposes Benefit, and have been for seven years. They're all academic and they're going to be going into good jobs. People can get up into the middle-class quite quickly...

Rosemary attributes her class consciousness to her voracious consumption of fiction as a child:

I'm a very keen reader and as children in the sixties a lot of the books in New Zealand were very class-ridden English and American...you know, like the *Little Women* ones. I read everything she wrote. And I read Noel Streatfield, but even those...think of *Ballet Shoes*, it's very class-ridden. And I read a lot, I mean now I read a book a day and I read the equivalent as a child. So I think that affected...I definitely identified with upper-middle class girls and their values...being very good. I was very good. So I think that probably made me very aware of class. And then I had relations who were, well you know, sort of walking around with plums in their mouths.

Rosemary comes from a family which includes a number of socially well-placed New Zealanders, particularly on her mother's side. She was brought up in the hierarchical environment of the armed services and then, very young, married a working-class man. This marriage represented the beginnings of downward social movement for her. These aspects of her life have contributed to her feeling that class is important. Her family of origin frequently spoke about class and she is significantly more aware of whom she is "connected to" than any of the other research participants.

Rosemary:

My mother's father eventually became the Governor of the Reserve Bank [...] He once said to me that...because we'd been here a long time...He said "You're related to half New Zealand, the better half". And you know they'd all been to good schools, the whole thing. And lots of his cousins and nephews and nieces were...well one of my mother's cousin's was headmistress of one of the Diocesan schools and that sort of thing. And most of...I've got so many relations who've been to private schools. A lot of my mother's cousins are doctors and my brother's retraining as a doctor. And I've got a lot of cousins who are doctors. And you know in New Zealand what we think about doctors...

Other research participants told me of differences between their family and others but explained them in terms of family differences (with no notion of ranking of lifestyles) or of differences in the respective financial position of the families concerned. There seemed to be an unspoken understanding that it was in some way neither polite nor

appropriate to use class rhetoric which might incorporate a value judgment on a person or family because of his or her circumstances, usually financial. The women in this study, with the one exception, exhibited real reluctance to classify others as lower than themselves.

Mary:

This is going to sound really awful but I felt [his sisters] were lower than us. They used to say to him that I was snotty. Everything I did it was, you know "It's all right for her because her parents can afford it". But it wasn't that at all. I worked blimmin' hard for my money. But that was always their answer. They never really had anything. But then they chose that because they were always gambling and having a great time. The party life...that's what they chose to do.

Helen:

[My former husband's] got a couple of sisters who would again be in that lower-middle class state. They live in State houses. Isn't it funny that we...well I, associate class position with housing. Yes, so his sisters live in State houses, haven't ever been overseas, they hadn't had as long at school. They left at 14, as soon as they could. So they're probably a bit lower than me if I'm honest.

At our next interview session I talked with her about the last interview and her obvious reluctance to classify her sisters-in-law.

Helen:

I noticed you were quite reluctant to rank people as being lower than yourself.

Yes, I am. I don't really know why. But I don't like to say that I'm better than anyone else. But I know there's a difference but I don't like to say it.

So you're happy to say that there are differences but you're not happy to rank them?

Yes, I know there are differences like in housing, in where in the city you live. I'm aware of the better areas but I wouldn't like to say...to openly discuss that, it makes me uncomfortable. It's not in my comfort zone. But I think it also comes from my background of not discussing things. Not discussing a lot of things in general, not being emotionally developed. Like one thing I was going to mention...in my family I'd never really come across arguments a lot, like in my family, never really come across an argument at all, not a really serious argument, not until I had this sort of marriage.

Congruent with their reluctance to articulate a judgment of others as lower than themselves was the participants' criticisms of people they knew who gave the impression that they were "better" than others. Mary, for example, discussed her maternal grandmother in these terms:

It was her family farm. It had come down through her side and she probably liked to think she was a bit better than everyone else but I don't know whether she was. But she gave that impression. She was quite sort of snobby but I don't know why.

Among the participants any discussion of others in terms of class involved the connotation of "judgment"⁸. As a result they were generally modest about their own families' class position. Mary, for example, described her farm-owning, well-traveled family as "working-class but comfortable".

Rosemary was again the exception. She was brought up in the highly hierarchical environment of the armed services and came from a very class-conscious family who spoke to her (or at least in her hearing) of their social connections. She reinforced this

⁸ Ironically, on the one hand they claimed to avoid making class judgments as much as possible, but on the other made these judgments anyway. For example, Mary believes that the class positions of her sisters-in-law were the result of their chosen ways of life.

class consciousness with “class-ridden” fiction. She was comfortable talking in terms of class and of saying her family was “upper middle-class on both sides”. While Anna shared a similar background to Rosemary’s in terms of social connections, she came from a family in which it was considered bad taste to refer to class, let alone rank oneself above others:

Anna:

When my brother got engaged, he married an English girl, and her parents hadn’t met my brother but she had relations in [our town] who of course had met our family. They wrote back to the family and said “look he’s a nice boy and comes from a well-heeled family”. I remember at the time that Dad was quite embarrassed about it. He made some comment about it when he read the letter [from his son’s fiancée’s mother] who had written back. He was almost embarrassed about them being called a well-heeled family. Whether or not it was because he didn’t consider himself to be well-heeled I don’t know.

Amongst factors contributing to the lack of class consciousness an important one is social isolation: three of the research participants were from farming families which did not have an extensive social circle (and certainly to no significant extent outside their own class) so arguably did not have the opportunities to compare themselves with people from a range of different social positions. Mary, for example, was brought up on a farm and had little social contact with anyone other than her family and some local acquaintances all of whom were of similar social standing to her family, being farm owners. Mary’s comments about her family’s social life was:

I can’t remember them doing much socially. Dad was in Jaycees. We used to go to my Aunties and Uncles, or they’d come to us. We never did much going out, more family things. We never used to go to the movies or anything, there was no picture theatre nearby.

She remembers that a shopping trip into town was a major event in their lives:

Mum used to come to [the nearest city] once a month to get groceries and it was like...an outing.

Even those who have the opportunity to mix with someone of a different social class did not necessarily notice class differences. Anna, for example, who also lived on the family farm and who saw a lot of the hired shepherd and his family, commented:

I was never brought up with any awareness of class. I was never brought up to think I was better than anyone else. Nor worse than anyone else. We were just us and we lived on the farm...and there was a shepherd...I didn't really think any differently about the shepherd. I used to play with his child. I never for one moment stopped to think that he didn't own the farm and that my father did. Dad was just the boss and that was the way it was. Sometimes they did things a bit differently, and they ate slightly different food.

The experience of these six women indicates that, in childhood and in early adulthood, the factors that make one more or less aware of class and of one's position within the hierarchy include:

- 1) One's contact or experience of a wide range of social groups, allowing one to be in a position to compare oneself to others.
- 2) An awareness of class-related differences, the likely source of this awareness being one's parents and close social group (in the same way as children who grow up in a household where their parents and friends talk about politics will be more aware of political matters).
- 3) The social, economic (and perhaps emotional) stability of one's home life.
- 4) One's position in the hierarchy itself, those occupying the extreme ends of class position being more aware of the existence of class as a system.

At times I was uncertain whether research participants' hesitation in talking about class was due to a lack of awareness of class or to a reluctance to rank others in relation to themselves, perhaps due to their belief in an egalitarian New Zealand society (a belief that Elvin Hatch found to be prevalent in the south Canterbury farming community in which he carried out research in 1981). The research participants' preparedness to talk about differences in terms of class seemed to be related to their parents' comfort in involvement in this type of discussion. If one learns that it is not appropriate to talk about class or to rank people as socially inferior or superior to oneself, this attitude is likely to remain in one's adulthood⁹.

CLASSES IN NEW ZEALAND AS VIEWED BY THE RESEARCH PARTICIPANTS

In order to contextualise the research participants' classification of their own social position I asked them to describe the classes which exist in New Zealand society and to describe the people belonging to those classes. The responses were interesting both in terms of the descriptions of the membership of each class and of how they conceived the range of social classes in New Zealand. The amount of information they were able, or prepared, to give me about the range of classes varied enormously. Their conceptions of the different classes related to the exposure (through direct experience or education) they had had to different strata of society. Mary, for example, who has a farming background and no tertiary education, identified the following classes:

- a) Lower classes, consisting of beneficiaries and "rough" Maori.

⁹ Rebecca, after reading this discussion, commented that her reluctance to discuss difference in terms of class can be attributed to her awareness of the determining roles of factors other than class, such as ethnicity and gender.

- b) The “almost” middle-class; young working families who were improving their situation.
- c) The middle-class; people like herself who were “comfortable”.
- d) The upper middle-class; who earned \$85,000 plus.

As well as discussing income, she classified according to residential areas, the cars people drove, their holidays and clothing, and the amount of parental involvement in their children’s day-to-day lives.

Two of the research participants, Helen and Rebecca, were, I felt, well qualified to classify; Helen because she had experienced close contact with a wide range of people through her work with the Housing Corporation in her late teens, her more recent service sector employment and her experience as a student at university. She identified three main classes:

- a) The lower middle-classes, whose members are characterised by not owning their own homes or cars, living in particular residential areas, and being more likely to drink heavily and swear freely.
- b) The middle-classes, who own their own homes on a quarter acre section, may own their own business, often conceal their emotions and feel compelled to “succeed”.

- c) The upper-classes who own prestigious properties. They shared characteristics with the middle-classes, such as concealing emotions. They were the group most likely to perpetuate class divisions.

Rebecca was well qualified to classify having lived in a range of social positions, from her working-class family of origin to her years as a “corporate wife” (where she mixed with the wealthy business sector of a large city), through to her time as a Domestic Purposes beneficiary working with working-class solo mothers and serving on related community committees. The classes she identified were:

- a) The working class, consisting of the working poor and the non-working poor.
- b) The middle-class whose members may be recognised by their material possessions, but more importantly, were characterised by their social confidence and access to a certain lifestyle and their expectations for their children.
- c) The upper classes who were recognisable by their material capital and consumption activities.

Both Rebecca and Helen employed material markers of class (for example, housing, clothing and vehicles) in combination with ideational or symbolic markers¹⁰ (such as expectations for their children, and social confidence) to differentiate social classes.

HOW THE RESEARCH PARTICIPANTS VIEW THEIR CURRENT SOCIAL POSITION

The research participants' change in social position was seen primarily as a result of changed economic situation¹¹ after the breakdown of their marriage. Some of the women are now in relatively poorly paid employment while others are receiving the Domestic Purposes Benefit. In several cases this change in economic situation was combined with a change in their social networks. Their altered economic situations had a significant effect upon their lifestyles both immediately and in their anticipated life trajectories. When asked why they felt they fitted the criteria of my research (being downwardly mobile from the middle classes through marriage breakdown), the research participants said that they saw their change in economic situation as the significant indicator of their changed social position.

They saw themselves as now struggling financially in the same way as people in the lower social classes were, indicating to them that they could now be identified with those people, at least on a material level. They presented, as examples, a cluster of

¹⁰ Ghassan Hage in his *White Nation* (1998) wrote of the importance of markers (he wrote of markers such as "whiteness" and "blackness") in situating oneself.

¹¹ I am using forms of expression closer to the ways in which the participants expressed themselves. To introduce concepts like 'economic capital' would be to impose an experience-far mode of expression when an experience-near concept would do just as well.

consumption activities (or material indicators) in which they were no longer able to participate. These included being unable to afford to buy supermarket “luxuries” such as Camembert cheese and wine, their inability to fund insurance policies, the types of holidays they were used to, dinners out, clothing other than the essentials, good haircuts or entertainment such as movies and shows.

Rebecca:

My one downfall is my hair and that was...I always had a very expensive hairdresser when I was...um...wealthy. And I thought nothing of spending hundreds of dollars on my hair. It's my one vanity I have to say. And when I was on the benefit I had to stop going to my normal hairdresser and I had this series of terrible episodes, with...sort of suburban hairdressers, you know? I ended up with awful perms and I ended up colouring it myself.

I was made aware that when choices needed to be made in relation to how their money was to be spent, their middle-class backgrounds played a significant role in their decision-making. Choices in relation to food, for example, were made according to middle-class values and “taste”:

Rebecca:

Even though I didn't have much money I would never have bought saveloys. And if I bought mince I would have cooked spaghetti bolognaise rather than mince and vegie stew.

Anna, finding that she couldn't afford to fund a meal for friends:

The food thing is a bit scary. I just can't afford to, at the drop of a hat, ring up people and say “Come around for a barbeque”. I just can't afford to do this or do that because...like this weekend I'm really at the limit. I'm waiting to be paid basically. And I'm thinking – aah! I really can't do much this weekend. And it would be lovely to have people around but it would require, I don't know, \$30 or \$40 worth of food probably. Including at least

one bottle of wine. It's just out of the question this weekend. I just can't do it.

Decisions relating to buying furniture, clothing and footwear also reflected their middle-class inclinations:

Rosemary:

[My son said recently] "I wouldn't mind a tweed jacket. Would you get me one at the "Op" shop?" So I went to the first Op shop and there was nothing, went to the second Op shop and...I was only going to get a good one, but I got a real Harris Tweed one, authentic, with the label. And the man must have died because it wasn't worn through at the elbows, it was in good nick. The buttons weren't worn through and it's got all the tailoring, you know, the proper thing. It's been beautifully made in London and it's got the batch number and where it was made and the crofters who wove it and everything. It's authentic Shetland wool, the real Mc Coy. So he wears it. It's got so many pockets ...

Rebecca:

Oh well I mean I'm happy to compromise on things like clothing, I don't buy expensive clothes anymore. I'm happy to go to Dress for Less and that sort of place, K-mart, Deka or whatever. And I was going to say shoes but I still won't go to The Warehouse to buy shoes. I'd say I was middle of the road on shoes. Where I would have bought Reeboks, now I'll buy middle of the road. There can be a false economy as far as shoes are concerned I think. They're uncomfortable and they fall apart.

Anna:

I just say [to my sons when they ask for new clothes] "Look I know that you need new clothes. Think about what you want". And I'm trying to get...yesterday when I went into town I went into [a trendy clothing shop] and we looked through some sale things. I said to them "You can often pick up some really nice things in a sale" Trying to get them into the way of thinking like that too. But [my oldest son's] a little bit anti buying sale stuff. It's a bit like second class goods. He's got to realise that sometimes you can get a good bargain.

They told stories of financially sensible decisions made by acquaintances:

Anna:

Just...um one of the girls I work with. She's really lovely and full of energy and her husband's got a good job and they still struggle. I think, if they're struggling...They've got a big mortgage because they've just bought a farm. She did something this week that I thought was interesting. She had a reasonably nice car which was worth about \$16000, that she got not long ago but for whatever reason they'd decided to sell it and get something half the price. I thought that's quite interesting, they'd made this rational decision to free up \$7000 for some reason. And I thought, would I do that? Would I sell my car? I don't want to, I wouldn't want to but I guess if the worst came to the worst for an emergency I'd do it. But I wouldn't want to have to do it, you know? And some people make jokes, or possibly make jokes about me driving a flash car but it's not a flash car. But to a lot of people it probably is. It's relatively new. It's 4 years old.

Rebecca:

I do watch the supermarket specials. I'm not as good as my co-worker who has a notebook and writes down each week what specials are on in what supermarket. And if she's going past a supermarket she'll stop and stock up on whatever it was, toilet paper or whatever. I'm not. And to be perfectly frank when you asked me yesterday about working out a budget and working out how much money I had, I have never, never sat down and worked out a budget. I know I should but...

The more class-conscious of the research participants were aware of what they were doing when they made middle-class choices modified by their new financial circumstances. This was particularly evident when talking to Rosemary about the way she furnished her home.

Rosemary:

My daughter says she's not going to have one patchwork thing in her house because for her patchwork equals poverty. It's true...I go to [named shop], the most expensive, up-market shop, furnishing shop in the city. I go to their sale and I get bags of remnants. And I make fabulous patchwork curtains. These ones were the ones that were very expensive linens, you know? Osborne and Little, I've seen them in English decorating magazines.

So there's a lot of people who are moving up but keep some working classish bits to them, like having, buying new furniture, cheap new furniture instead of getting cheap but better secondhand stuff. You know what I mean, it's nice and glossy and new furniture but it falls apart. It's cheap. From Levenes or Farmers.

Rebecca keeps in touch with her middle-class lifestyle through her “taste” for better foods.

I have to say our food hasn't, our food style hasn't changed in a way because we've got those tastes. We still have things like, well [my daughter] and I are hooked on panini and we'll eat panini with lettuce and stir-fry chicken, you know, hot chicken and things like that.

Both surround themselves with remnants of a middle-class lifestyle by maintaining middle-class standards, in their consumption choices, in some limited area of their lives. As well as making middle-class consumption choices where it was possible to do so, several research participants illustrated the importance they placed on their middle-class backgrounds through the social values they consciously and actively transferred to their children.

Rebecca:

This doesn't sound important but it is important. It was important to me because even though I was brought up working class, my mother instilled these very rigid table manners and other things, which later on in my life I was really grateful for [...] and that's what I keep saying to my children. Especially [my son] who's shocking. If you have good table manners you can go anywhere. I say to [him], one day you'll pick something up in your fingers and you'll realise you've made a mistake because you've got into the habit of doing it. It could be an awful social gaff (laughs).

Anna:

I'm sure a lot of kids are allowed to eat on their knees, in front of TV. I would just never ever do that. But having said that, Sam eats his breakfast down here and watches TV. But that's okay because that's just eating a piece of toast. But eating off a TV tray...TV trays to me are particularly bluck...certainly not middle-class.

Rosemary:

It's quite funny because people think that [my children] talk posh, and they don't talk posh at all. In fact, I get annoyed with [my youngest daughter] because she does that “d/t” thing, like saying Kadie instead of Katie, and I

don't like her doing that. But I think she partly does it because people accuse her of talking posh. They talk like people in Christchurch talk. They talk like me.

They don't say things like "everythink" then?

Not if they want to live, no. They've never said that one.

"ONCE YOU'RE UP, YOU CAN'T COME DOWN" (REBECCA)

Some of the research participants later questioned whether they had, in fact, changed their position in spite of having suffered an economic decline. Those who did address that question distinguished between economic and social displacement. The following discussion illustrates how this distinction may be made.

Several weeks after our last extended interview I phoned Rebecca to clarify a couple of her comments in the transcripts I was working on. After doing this I asked if there was anything else she had thought of since our interview that might be relevant to the research. She said that, yes, something had happened that made her think about social mobility. She had been putting away the piece of Brie we had shared for lunch and realised we'd been eating the wrong one; there was a riper one still in the fridge. This made her recognise that what she had learned through becoming middle-class was always going to be a part of her. From this she concluded that "Once you're up, you can't come down" because although you may lose the means to be able to purchase according to your tastes, you don't lose the social knowledge, or the tastes associated with being middle-class¹².

¹² After reading this paragraph, Helen commented that she felt that she was now losing touch with middle-class tastes and consumption activities; that, for example, she no longer had the knowledge she once had of wine and cheese brands that were enjoyed by the middle classes.

Rebecca's comment is revealing in terms of her class consciousness and her classification of class position. It also reflected her personality. Ultimately, for her, class position is a product of lifestyle and choices based upon taste, attitudes and social confidence. Anna's comment that she wants to "keep up certain standards" indicates that when considering her class position she places more importance on her conduct than on her economic position.

It concerns me that I keep a certain amount of quality of life going. I want to be careful not to fall into that [lower-class] bracket too much. Not for any snob value. I don't want conversations with my friends to be about supermarket specials. I just want to keep the standards up a bit. And I want [the children] to have the *experiences* that they would have had.

The belief that "taste" is central to classification in terms of class was put forward by Bourdieu, who maintains that the dominant classes prescribe their own socially dominant tastes as legitimate tastes and that this process produces a hierarchy of tastes corresponding to social hierarchy (1984).

Rebecca's belief, that what is significant in terms of class categorisation is the possession of class-appropriate predispositions, is a view shared by other research participants who display this view through the value they place upon the ideals associated with a middle-class lifestyle, rather than material possessions. Helen, for example, states that the expectation and the determination to "do well" and "get on", are important middle-class aspirations. She notes with frustration that she is unable to shake off the deeply, what we may call habitus-rooted, motivation to "do well" in any endeavour she undertakes. Stevan Eldred-Grigg in *New Zealand Working People: 1890-1990* claims that this aspiration separates the working classes from the middle classes stating that:

Working people were often accused by middle-class people of being lazy, hopeless and not wanting to get on. Working people often heard socialists blame the middle-class for not letting workers rise. There is very little evidence, though, that working people cared much at all about climbing the social ladder. A worker who did try to get on was often branded as a deserter. 'They don't think much of him', claimed one writer, 'if he shows a very great haste to abandon his old ways.' Working people did not believe that getting on was one of the main jobs of life (1990: 82).

When I asked the research participants about their changed class position most felt that they were still middle-class; it was just that economically, they'd "slipped". They felt that their possession of middle-class tastes meant that they were still middle-class.

CLASSIFICATION BY OTHERS

While the downwardly socially mobile research participants may maintain that in important ways, such as the way they see themselves, they were still middle-class, they were aware of other classifying systems operating within their social space. It was generally these other systems which classified them out of the middle-classes. I will argue that these external classifications are of more significance than self-classification. Class position is both relational and extremely complex. More than in the case of gender or ethnicity it is meaningless to decide on one's own class position. As we classify others they also classify us. The same indicators may not be used, however, and it is on this point that the downwardly socially mobile may argue about their assigned position.

In this section I shall discuss the research participants' first understanding of class and of their class position in that social hierarchy and their experiences of being classified.

First experiences of classification

I asked each of the research participants when they first understood themselves to be the subject of classification by others. This question did, of course, make presumptions about the organization of our society. I had informed the research participants that I was studying class in New Zealand, so they had had a chance to think about what I meant, what the different classes might be and where they belonged. Some of the research participants had, perhaps sub-consciously, recognised that classification by others was significant if not most significant.

Helen:

When I was a teenager in my later teens I got anorexia nervosa and that was my first perception of um...because when I was at [a psychiatric unit] I had two months of being an inpatient. Then they started talking about treatment and I realised that I was put in the class of...I became aware of class because they said it happened to middle-class families and well-off families. Often it's the oldest, trying to control some aspect of her life. I became aware of the class system then.

Jane:

The first I ever struck it was when I was at my first job and somebody turned to me and said "You were born with a silver spoon in your mouth" and I didn't know what that meant...I went home and said "What does it mean?". My mother said "Well they've no idea what they're talking about because what we have, we've worked to get". She was a bit appalled that someone would say this but at the same time it recognized that we did have things.

Anna:

I probably [became aware of class] when I left school. When I was at [a private boarding school] I didn't really think too much about it, the people who were there and that. Oh, I knew that one girl's father was such and such and there were a few, a fair few, whose parents were quite important but it was almost just because it was something that all the families had done, go to boarding school, it wasn't seen as anything that special, to me anyway. So it probably wasn't until I left school that I got a reaction from other people when I said where I'd been to school. Also I might have had a voice that sounded a bit hoity-toity and I'd get had on about it, and then I'd

make an attempt not to sound like that. That's probably been the same right through, people ask what school I went to, and depending on who you're talking to, they can have quite a reaction to it.

These examples relate to their experience of being classified, rather than experiences of classifying themselves. After further discussion they felt that they could look back on their childhoods and make class judgements now, but at the time they just lived their lives: they didn't explain, or at least didn't articulate, differences between themselves and others in terms of a social hierarchy.

Later experiences

After their marriage breakdown and subsequent financial downturn, the research participants generally felt keenly their classification by others into a lower class. They felt they were classified both by individuals and by institutions such as banks and government agencies.

Mary:

I had one particular friend who used to come around and she was married to a school teacher at Boys' High. They were sort of well-off and we were quite friendly. About three days after [my husband]... I was in town getting some groceries and she saw me and I went over. She said "Hi, how are you? I was going to give you a ring". I said "Blair's left me". And I never heard from her again. And that was someone I'd known for years and years. We weren't really close but she used to call around for coffee and that. And we might have lunch in town, every...I don't know, few months or so.

Why do you think you never heard from her again?

It was because...I suppose...It was because I was "one of those" you know? I didn't fit in to her...um social group.

Rebecca:

There were very few solo parents at my son's [private] school. The boys were hand-picked by the headmaster. I became persona non grata when I separated.

Helen:

I felt classified as a bad risk. I've never been back to that bank since. We'd banked with that bank, and I'd banked there when I was single. When we got married we combined and had one bank account. Looking back on that now, I wouldn't do that again. Now that I'm in a new relationship we have a joint mortgage but I retain an individual account. That's important to me because when you have a joint account you kind of lose your identity...or that was what I felt. And I was punished for that, um I felt penalised for that so when I went into the bank and...because after we sold our family home I wanted to buy another place and I'd worked it out. I'd done my sums and been to the Social Welfare, as they were known then. I knew what I could afford and I'd done everything then I asked for the money. My father came with me...

As guarantor?

No, not necessarily but he would have done. I felt it was a bit degrading that I had to take him in with me, at aged 32. He said would I like him to come in with me? And I said "well, I shouldn't need you to but I will, okay". And they turned me down! I was quite gutted by that, the fact that we'd banked with them all that time and we had a very small mortgage from having a bigger one; about \$50,000, to about \$7,000. And they really gave the woman no credit for...like I mean I did the cheques and the bills. I managed the money in our relationship. He just went out and worked and bought the money home. He didn't want anything to do with it, he was prepared to just leave it all to me. And with the kids little I felt it was something I could do - pay the mortgage and save, but they gave me no credit for that, for actually having done that. They thought that he'd earned the money so he must manage it. So I was...I was on the [Domestic Purposes] benefit at that stage...I went to another bank and they were better. Maybe they were shopping for customers at the time, I don't know but they were prepared to loan me the money and I was relieved. I didn't need Dad as guarantor or anything. I got better reception there than at the bank we'd always been to. Loyalty means nothing, you know, when it comes to money. I'll never forgive that bank for that. They made me feel that I had slipped in social position. I didn't feel I had. I felt I was the same but they classified me as a bad risk, a potentially bad payer and just made me feel like crap. So that was a big thing for me in terms of class, they had put me, classified me, in another social position.

An observable indicator of Helen's changed social position involved her use of her "community card"¹³.

Helen:

One of the things that...when we talked about...that were a clue to the, were a key to my downward mobility...I went to the doctor the other day and our doctor's receptionist always asks for our community card... Yes, this is one of those things.

Did she ask whether you have one?

No, she asks for it and I don't know whether that's just to keep it updated or what it is but...yeah. And it's not like...it's the sort of office that's included in the waiting room you see and she asks...

It's pretty public?

Yes, it's very public. And I have to go...because every time I forget because I'm running late, and I have to go through this routine of getting this card out. And she says "oh yes, that's fine". I don't like it and the same thing, this card business, it's the same thing with the "recreational" card.

The downward social movement experienced by these women as evidenced by others' opinions of them related not only to their change in financial position but also to their changed status. Both Mary and Rebecca experienced a change in status due to their transition from wife and mother to solo mother. Jane's change in status related to her transition from being a wife and home co-owner to becoming a daughter living at home with her parents. All of the research participants who had spent time on the Domestic Purposes Benefit experienced a change in status through becoming beneficiaries.

Helen commented that "society downgrades you". As part of that society, all of the research participants were aware of the classifying process "society" utilised, as they

¹³ The Community Services Card is a health subsidy card reducing the cost of medical services and prescription charges for those who are eligible (tested by income).

used it themselves. Mary was particularly embarrassed to have received the Domestic Purposes Benefit because of how she felt about others on that benefit.

Mary:

So you would probably avoid saying to people that you were on the benefit?

Oh definitely, I never told anybody that I was. I would be too embarrassed to say...yeah. If anyone said to me "How's your husband?" I'd say "Good", you know. Not that they really wanted to know, but they'd seen me at the kindergarten with him, previously. But I didn't think I should have had to enlarge, you know, so I didn't really say.

It was better for them to think that you were married?

That's my own...yes, that's what I felt.

And then you didn't have the next question I suppose, about how you were surviving.

Yes. The stigma of being on the Benefit. There is a stigma. I think it's only because so many people rip it off. If the benefit was there to help people and that's what it was used for, over the period when they needed it, then it would be okay. But there are just so many women ripping it off and having children just one after the other and keeping on and keeping on it. That's what gives it the bad name. Not, you know, well that's what I think now. Some people make a career out of it and that's what ruins it for everyone else, for other people that need it.

I saw no evidence of a change in the classificatory processes used by the research participants as a result of having themselves been classified. They said they were, however, less judgmental in terms of class than they had been.

Anna:

...she wouldn't ever drink nice wine and she wouldn't ever cook really good food because she's just never done it. It's not...but that's not to say that I'm any better than her. She's a lovely person and we have a lot of fun together. But her tastes are different because her expectations are. I mean she's never had that opportunity to get used to other things. And it's not a priority in her life I suppose.

Do you think you've changed in how you feel about that?

Yes I have. I've had to really. I've had to be more...um...accommodating of other people I think. Like that, because if you don't, they see you as being a snob or whatever and, you know, you've just got to try to fit in everywhere I think.

Yes I guess that's the ideal isn't it.

Yes, which I think is good for everybody, not just for people in my situation.

STATUS

Status is attached to each class and it is reproduced through children. Ortner (1998) claims that, of all the classes, the status of the middle classes is the least easily reproduced. She believes that the working classes quite easily transfer working class status and that the upper classes have institutionalised ways of reproducing their status in terms of material and cultural capital. The middle classes, however, can transfer only the attitudes, values, education and psychological predisposition to succeed (in a middle-class way) but do not necessarily have the means to ensure that this will occur. However, Ortner does not discuss the hegemony of the middle classes in Western societies; this dominance surely, would ensure that middle-class values are most likely to be transferred to children not only by their parents (in the case of middle-class families) but also through the media and education.

The process of reproducing one's class position was commented upon by one of the research participants, Rebecca, who was in a position to compare herself with the working class people she works with. She made the comparison between her, and her middle-class friends' expectations of their children and the expectations articulated by the working-class women she worked with.

Rebecca:

I think that the middle classes always expect their children to succeed and part of that expectation, or part of that definition of success, is high academic achievement, you know, university education and that type of career.

Going into a profession do you mean?

Yes, most of the women that I work with would see their children succeeding if they manage to get through high school and didn't get pregnant and leave before they were sixteen. And success could be, this sounds terrible in itself because I don't have a problem with it, but success would be perhaps, being a hairdresser. You know, or just having a job, that would be it. It would be like winning Lotto to think, in fact that's what one woman said to me "For me to think that my children were ever going to be, you know, be lawyers or anything, would be like imagining that we'd win Lotto".

With the exception of Jane, who doesn't have children, each of the research participants expect and encourage their children to think of going to university

Another aspect of the women's conscious or unconscious aim to reproduce a middle class disposition in their children was their attitude to their children spending time with their fathers. The children whose fathers were middle-class spent significant amounts of time with their fathers. The mothers generally supported this access. The children with more working class fathers, however, had their time together severely restricted. A contributing factor in this disparity may relate to the amount of Child Support the fathers were paying. Where the child support was high the mothers felt an obligation to ensure that the children spent time with their fathers. The reverse was also articulated: Anna's former husband is a middle class professional who pays twice the maximum child support. She has this to say in relation to her boys' access to their father.

He said something about moving, about looking for a flat to rent and I said "don't go too far away". Because at that time I didn't want to be too far

away. I actually thought the kids would jump on their bikes and go from one to the other. But as it's turned out that doesn't happen because he put himself in a situation where he probably didn't want kids coming in unexpectedly (laughs). And so actually the distance we've got now is fine. It's not too far away. But we don't have to pass each other's houses in the morning. That was another reason why I didn't want to move out of this area really. I wanted it to be reasonably practical to get there for the boys.

Mary's former husband pays little (and sometimes no) Child Support and has a working-class lifestyle. This is how she expressed her feelings about her children having contact with him:

It's better he's gone.

Do they see him?

No. Well they saw him a couple of times in the beginning but now he's gone. In fact [my daughter] crossed out father's day on the calendar last year...I felt sorry for her. But [my son], he'd like a father. I don't know. But he's very close to my father.

In a subsequent interview she elaborated on her reasons for saying that her children were better off not seeing their Dad.

Well I don't want him to be involved, that's the thing. Because his values and my values...everything's different. And I don't want that to rub off on to my children. It's just better that he's out of it. I don't need him. And for a role model I think they can look to people like Dad and my friends' husbands. Proper fathers, you know. And...which is what, especially [my son], thinks a father is, you know, does all these exciting things. He'd be rudely shocked if he knew what his father was really like. I suppose he will find out one day. But it's going to come as a bloody big shock to them.

As Mary's comment indicates, a significant factor in the women's aversion to having their children, especially their sons, coming into contact with their father's may be that they feel their children would be influenced by their father's working class attitudes, lifestyles and predispositions. These women did not want a conflicting set of attitudes about ways to live to be brought into opposition with the attitudes they were working to instil in their children. They saw a real danger in these fathers, as role models,

interfering with the life trajectory they sought for their children. They saw their former husband's life choices as easy options, which had the short term benefits of earning well initially, but in the long-term, severely hindering the chances of a middle-class lifestyle into adulthood.

CLASS CONSCIOUSNESS AND THE INTERVIEW PROCESS

One of the factors determining class awareness and preparedness to talk in terms of class was the exposure to others who were more class-conscious than themselves. This process of increased preparedness to talk in terms of class occurred during the interview process of this research. While the changed social position of the research participants had had the effect of increasing their awareness of class, both through mixing with different people and their own changed lifestyle, they were still initially reticent about talking about these changes in terms of class.

My approach to discussion of class was direct. In my initial letter to the research participants I explained that I was interested in researching class in New Zealand. Subsequently, I directed the interviews in such a way that research participants could not avoid the topic. I asked them to interpret their life experiences in class terms, without telling them what I meant by class. I was able to ascertain what they meant by the classes they referred to after asking them to describe for me the various classes in New Zealand and the characteristics of the people in each of the classes.

Reflecting on the interviews I wonder to what extent I influenced the process of class discussion, how might our dialogue have been affected by my subtle and not so subtle cues. The interview being a process involving social relationships, our class

relationship has a bearing on, and distorts, the collection of information within that process. If I subjected myself to the questions I addressed to the research participants I would describe myself as a pakeha, middle-aged, middle-class, educated woman who had experienced a range of class positions partially because of a history of a broken marriage and the hardships that accompany that experience. The absence of any of these characteristics would undoubtedly have influenced the generous responses and thoughtful discussion given to me by each of the women involved in the research.

If I had presented myself differently (for example, as only ever having been financially comfortable) it is possible that these women would have felt that I would have difficulty in understanding their experiences or their hardships. Would they then have felt comfortable in sharing the sometimes upsetting details of their recent experiences?

If I had been more working-class would this have affected the responses of the research participants? Would I have had access to the same range of women? Would they have felt comfortable talking to me about, for example, the cheeses and wines they now missed? Or about other aspects of the lifestyle they had had but were no longer in a position to participate in?

If I had been of an ethnic group other than pakeha (another characteristic I shared with the research participants) would they have felt comfortable classifying others, in terms of class based on ethnicity?

Sharing gender and age (all research participants were within ten years of my age) also meant that I was able to meet experientially with all of the research participants, not

only in terms of our shared experiences of marriage breakdown but in our experience of class-defined lifestyles. The interviews were peppered with “you know what I mean” as the commonalities of our experiences were recognized. Several of the women stated that they felt comfortable talking to me because, for example, “you have been through it as well” (Rosemary). This particular comment referred as much to the marriage breakdown as it did to the class positions we had both found ourselves in at different times. Another research participant, Mary commented that: “there aren’t very many people I tell about this stuff” adding that “it feels good to talk about it”¹⁴.

Bourdieu (1996) writes of the advantages of interviewing when the interviewee and the interviewer share the same social space. One advantage is that the interviewer is less likely to objectify his or her research participants, being subjectively responsive to them and their stories. When interviewing personal acquaintances, one is likely to reinforce one’s “friendship” relationship demonstrating to the interviewee that the interviewer personally values them. This applies particularly when they are of the same gender. My experience supports Bourdieu’s view; those research participants who were previously known to me became closer friends while those whom I met through the research I now regard as friends. I discussed the status of our relationship with one of the research participants whom I had not known previously: we agreed that the interviews had become enjoyable social experiences for us both and that we felt like friends to some extent, although I asked more personal and challenging questions than

¹⁴ Bourdieu (1996) has drawn attention to the parallel between social research and psychoanalysis – often referring to the former as socio-analysis.

most newly acquainted friends would. She commented that that was fine; it was after all the basis of our relationship.

There are, of course, methodological dangers in sharing the social setting with one's research participants. One is that too much may be taken for granted in terms of shared understanding. When a research participant said, "you know what I mean" I often replied, "yes, I think I do but could you explain what you mean so that I have it on tape". This, I hope, minimized the potential problem of not, in fact, knowing what was meant, but thinking I did all the same. Fowler writes of "the imposition effect" which results in "the common stock of knowledge" (1996:12) remaining unexplained and unquestioned because it is so familiar to both parties.

Over the course of the interviews the research participants spoke of class more openly, with less embarrassment. Although I did often direct the interview, or dialogue, towards class, I hope that rather than encourage the research participants to say what they thought I wanted them to tell me they began to interpret their life experiences in terms of class. They all let me know when or if they felt that I was being reductionist in asking them to explain more than they were prepared to in terms of class. Rosemary, for example, took exception to me asking her if child-rearing practices were class related.

Rosemary:

No I don't think that it is. I don't want you to get that impression, that's not what I think at all. People do wonderful jobs no matter what class they are. If they're that sort of person. In the slack-around class they don't, but you get slack-around class who manage to luck-out jobs and things. There's a

few of them up here [at Massey]. I judge people by whether or not they'd be good parents. By the way they behave, like lecturers for example. If they're screaming at everyone and horrible I think - you'd be a useless parent and I don't have any time for them. It's true though, that's how I judge people, on what they'd be like as a parent. I basically think the point in life is to reproduce, just like an apple tree which makes pips to make more apple trees, very basic thing. I think that you get a lot of cracks at some things but only one crack at bringing up your children, so that's my priority. My whole world is coloured by this. I don't care if they've written six books.

CHAPTER TWO

RECLAIMING RESPECT

INTRODUCTION

The need for respect, and its centrality to the social lives of middle-class women who see themselves as having “slipped” in class terms following their marital separation, became increasingly obvious as my conversations with the six research participants progressed. Typical are Anna’s observation on her participation in the new (for her) experience of bargain hunting:

Sometimes I think they must think I’m awful, like some second grade citizen.

and Helen’s thoughts, after being refused a loan, about her treatment by her Bank:

I was told I was a bad risk, you know, a bad payer. So that was when I felt I had slipped. I felt my social class had. I wasn’t different but they had put me in a different category that I didn’t think was justified.

Mary told me:

I talked to someone else and they said it was the same for them. You don’t even rate. You don’t even make it... You know?

As a result of these and other comments I realised that respect was an important issue and that it related to the research participants’ feelings of loss of social status, social roles and social being. I discuss this issue here and I also examine the ways in which they sought to rebuild self-respect and perceived societal respect.

RESPECT - THE WORD

- n** 1. reference, relation.
- 2. heed or regard to or of, attention to.

3. particular, point, detail, aspect.
 4. (arch.) consideration that; in ~ that, because.
 5. deferential esteem felt or shown towards persons or quality.
 6. (in pl.) one's polite messages or attentions.
- v.t.*
1. regard with deference, esteem or honour; avoid degrading, insulting, or injuring or interfering with or interrupting, treat with consideration, spare, refrain from offending or corrupting or tempting.
 2. (arch.) pay heed to, discriminate unfairly between them under influence of wealth or status.
 3. (arch.) relate to, be directed or concerned with.

(Concise Oxford Dictionary 1982)

Geoffrey Chaucer used the word “respect” (from the Latin root “respectus” meaning “regard; literally, act of looking back at one” (Barnhart 1988:917)) in the form of a noun when, in about 1391, in *Astrology* he wrote “Euerich of thise 12 Signes [of the Zodiac] hath respecte to a certain parcellle of the body of a man and hath it in gouernance” (The Oxford Dictionary 1970: 534). In this form it meant “to have regard or relation to, or connexion with something” (ibid.). Two hundred years later, by 1586, it had mutated and one of its meanings was deferential regard, honour or esteem (ibid.).

As a verb, respect was first used (in 1542-3) in a transitive form, meaning, at that time, “to put off or neglect” (1970:535). By 1548 it had evolved to one of its current meanings, “to regard, consider, take into account” (ibid.) and by 1560 to another of its current meanings, “to treat with deference, esteem or honour” (1970:536).

The word “regard” has had a similar history of transformations in meaning. “Respect” and “regard” both entered the English language with meanings associated with their Latin root, *spectere*, to look. Both initially had the effect of pointing the listener or reader towards something to be “looked at” or observed, with themselves carrying no element of judging or evaluating the object to be observed. A modern example of those words at that time, a use still current, would be “In regard to [respect of] your garden...” Both words then evolved new meanings, parallel to their original meanings. These new

meanings took on elements of judgment of that to be observed, for example, "I respect her work and have regard for his family".

There is, of course, an important and perhaps overlooked difference between self-respect and societal respect. Self-respect relates to the assessment one makes about oneself. Societal respect is that granted to one by others, resulting in the application of the word "respectable" to those deemed to be conducting themselves in a manner approved by their social peers. Because of the reflexive nature of the research on which this paper is based it is not possible to assess societal respect accurately or qualitatively; consequently I shall refer to societal respect as "perceived societal respect".

RESPECT IN ANTHROPOLOGICAL WRITINGS ON CLASS

The acquisition of class-specific respect is portrayed vividly in Philippe Bourgois' 1995 ethnography *In Search of Respect: Selling Crack in El Barrio*. He discusses the processes employed by his research participants in order to gain the respect of their East Harlem neighbours. Most of the people involved in this neighbourhood would be categorised by members of the dominant society as being part of America's "underclass", people with no legitimate employment, in receipt of a welfare benefit of some kind, and involved with the illegal economy. Most were involved in the "crack" trade at some level, as users, sellers, or "crackhouse" owners. The methods for gaining respect in this environment originate from what Bourgois calls "inner-city street culture" (1995:8) and include, for the males, extreme forms of macho behaviour, use of obscene language, the ability to "score" with the local girls and ostentatiously worn jewellery. Bourgois notes that this behaviour is played out at the expense of the degradation of others and community ruin. The residents of El Barrio are driven, like most humans, by a search "for dignity and fulfilment ...and a personal concern for autonomy, self-assertion, and community" (1995:324).

As well as seeking respect in their own community these residents seek it from the dominant, mainstream society. They see employment in that wider society as a means of gaining this wider respect. However, due to their lack of cultural and educational capital this goal was invariably unattainable, certainly in the long term. When they did

obtain “legit” employment it was in an entry-level position with little likelihood of promotion. Such employment often served to highlight the differences between themselves and others in the dominant society rather than helping them to feel part of that society. For a range of reasons, generally associated with their lack of mainstream cultural capital, they were unable to maintain these jobs for significant periods. The people with whom Bourgois “hung out” and who had experienced losing their employment in this way were left with a mixture of confusion, anger, embarrassment and loss of self-confidence, that is, they felt “dissed”.

Beverley Skeggs also writes of the lower class aim of gaining respect through “respectable” employment. Her eleven-year study of a group of working-class English women revealed an unswerving concern for being “respectable”. The centrality of this theme is to be found in the title of this work: *Formations of Class and Gender: Becoming Respectable* (1997). Skeggs concluded that the attainment of respectability would amount to identification with the middle-classes, and, importantly for the women involved, a distancing from the working classes. The way in which the women in Skeggs’ study sought to gain appropriate employment was through enrolment in community “Caring Courses”. Skeggs believed that these women had little cultural capital to trade on and in most areas of their lives felt they did not measure up to society’s values. In a similar manner to working-class men who pride themselves on their ability to undertake “real”, practical, physical work (Willis 1977, Sennett & Cobb 1972), working-class women in Skeggs’ study celebrated their development as caring selves seeking practical employment. This is in contrast to those taking academic courses who would go on to take up (in their view) less practical occupations. Due to the working class women’s lack of educational capital the more academic option was generally not available to them. This reversal of society’s status values credited their choice of occupation with social legitimacy.

Sherry Ortner studied aspects of class in America. In *Reading America: Preliminary Notes on Class and Culture* (1991), based upon this research, she explored the dichotomies of male/female, working-class/middle-class and pre-marital sexual activity/respectability. She felt that while the “working-classes were the bearers of an

exaggerated sexuality" (1991:177), against which the middle-class are defined as respectable, women were more interested than men in attaining respectability and therefore in attaining a middle-class social position.

The mechanisms by which respect may be attained vary from class to class and are also determined by localised status systems. Elwin Hatch, for example, found that in the site of his fieldwork, a Canterbury farming district, social standing was measured by wealth, farming ability and refinement, respect being accorded in relation to these factors (1992). Gans on the other hand found that in Levittown, a newly created suburban township in America, the lower middle-classes were overly concerned with respectability and saw a strong correlation between appearances and being worthy recipients of respect (1982).

Newman in her research on the downwardly mobile from America's middle classes writes of the sensation of "losing one's place in society" (1988:23) and feelings of loss of prestige, demoralization, shame, and self-doubt which accompany downward mobility. The experience invariably challenged the view they had held of themselves. The effect on their personal identity was influenced by both the circumstances involved, that is, the cause of the downward social mobility, and their past experiences and cultural baggage.

Another work which recognizes the feelings associated with one's place in society is Sennett and Cobb's (1972) *The Hidden Injuries of Class*. They discuss (as succinctly stated on the back cover by one reviewer) "the internal conflict in the heart and mind of the blue-collar worker who measures his or her own value against those lives and occupations to which our society gives a special premium". This work reveals conflicting working class attitudes to class, ranging from the belief that material rewards are the worthy result of personal effort and that, therefore, each person should feel responsibility for their own social position (1972:36), and the concept that one does not deserve respect (regardless of having "succeeded" into the middle classes) because of a lack of "background" (1972:20).

It is Sennett and Cobb's belief that people "battle one another for respect" (1972:150). I shall argue against this belief later in this chapter.

The gaining and maintaining of respect is, by definition, a social and relational activity. What will work to gain respect in one social setting may well have the opposite effect in another. An example of this is the crackhouse owner, Ray, in Bourgois' work, who commands enormous respect through his development of a small-scale financially successful crack-based empire and the local employment opportunities this leads to. Bourgois comments that Ray was "helpless outside the cocoon of El Barrio's streets" (1995:28). Neither his talents in setting up and running a crack retail network nor the respect gained through the use of these talents was transferable to another setting. He was keen to start a legitimate business venture but was unable to comprehend, let alone comply with, the bureaucratic requirements for small business ventures in mainstream New York.

THE SOCIAL SIGNIFICANCE OF RESPECT

Both meanings of the word "respect", its original, non-judgmental meaning and its subsequent valuing meaning, result in connecting the observer with the person or object being observed. It is this "connection" in its social sense that was particularly important to the research participants. To these participants it was the sense of loss of "connection" to the class to which they had belonged that had wide-ranging negative effects for them. It is not that they wanted to be held in high regard, esteem or honour but that they wanted to remain linked to those people and social institutions whose values and lifestyle they had shared.

This need for social connection, the drive "to belong" is, I suggest, to be found in all cultures whether hierarchical or more egalitarian. In order to belong to and remain connected to one's social group one must fulfil certain roles, big and small, imposed by the expectations of the group. It is from these expectations that the concept of respect arises. For without those expectations there are no yardsticks against which to measure the degree to which one is performing in the allocated roles.

In a class-based society each class has its own, often unspoken, criteria which must be met continuously in order to attain and retain respect and position within that class. The focus of my research has been the experiences of six women who, following the breakdown of their respective marriages, were unable, for a time, to meet the criteria of the class to which they had belonged during marriage and thereby felt the loss of social connections with, and respect of, the remaining members of that class.

Susan Oyama, in her discussion of the relationship between cognitive and developmental formation (2000:168) writes that “[p]eople’s cognitive constructions of themselves affect, and are affected by, other aspects of their development. A political, psychotherapeutic, or religious conversion, for instance, requires a *reunderstanding* of oneself and one’s relationship to the world, and thus, changed ways of relating to it. One becomes a different person in a different world.” A separation is a kind of conversion. At the time that each of the research participants separated from their respective partners they became “a different person in a different world”. They were transformed from one social identity which carried with it certain roles and means of accessing respect, to another with a different set of roles, rules and access to respect. In the years following separation all of the participants came to understand themselves differently and to understand their social world in a different way. All were required to learn different ways of living or being.

Oyama also writes, in a footnote, that “We may be formed as much by what we reject as by what we embrace...” (2000: 230). Some, not all, of the women in this research were “rejected” by their husbands. They did not choose to reject, yet they too could be said to have been formed as much by their being the object of rejection as those who choose to reject. They were not only rejected from their marriages but also from a set of social connections and practices which had become their daily reality. Their rejection was accompanied by a loss of self-respect and the loss of access to their known (and previously accessed) means of attaining respect. Other means of gaining respect became available to them, and, as they came to know their “different world” better, they learned these other ways.

MIDDLE-CLASS RESPECT

The hegemony of the middle classes is such that the values of this class are the most transferable through all tiers of society. Middle-class occupations, education, expectations of children, conventions associated with food, housing styles, and clothing fashions are all reflected in the dominant social standards. The necessity for those in the middle classes to earn money in order to maintain their social position forms a link between the middle classes and the working classes as an ideology common to both classes. Both Bourgois (1995) and Skeggs (1997) have noted examples of their under-class and working-class research participants who articulate respectable middle-class aspirations in, for example, the areas of employment and education.

Such aspirations are not absolute. Both Willis (1977) and Sennett & Cobb (1972) note the views of men who articulated disrespect for some aspects of typically middle-class lives. One of Sennett & Cobb's research participants, for example, said of his white-collar bank work: "These jobs aren't real work where you make something – it's just pushing papers" (1972: 21). Many light-hearted publications mock middle-class attitudes and pursuits of respectability, including their obsession with "respectable" appearances such as etiquette relating to the consumption of food and drink, maintenance of the public face of one's home and being seen in the "right" places.

When commencing this research I had expected the process of downward social mobility to have undermined, at least to some degree, the research participants' self-respect. In most cases this expectation was borne out by their reports. The issue of respect for these participants also presented itself in a way that I had not foreseen. I shall discuss the more anticipated scenarios before describing the unanticipated.

RESPECT

Within Marriage

When the research participants married, their long-term expectations involved taking on the role of wife, homeowner and, in most instances, mother. Much of the respect (both self-respect and perceived societal respect) they experienced was derived from

their performance in these roles. They expected to be independent from their families of origin and financially independent from the State. They spoke with some pride of the way in which they managed their lives during their marriage. All had gained respect in ways valued by their portion of society, and by mainstream society generally.

Jane:

Outside of the emotional things of expecting marriage to be friendship and everything else that's involved, I suppose I was also looking for the material things of marriage, of being like other people, you know, having holidays and things, you know, things. Whether they're important or not, I don't know, but you sort of look at other people and see they've got that, we should be the same. Just being equal with all these other people.

Um...well we went out for dinner a lot. Every Friday night.

To a reasonable restaurant?

Yes, and we went to the movies a lot. I didn't really like pubs as such. I didn't mind going sometimes, but not every week. But Brent did like it. That was his sort of thing.

We both probably dress very well. That's my vice.

Well suits are \$1000 each and then you've got shirts. Shirts that he wore I can't remember how much they were, probably between \$100-\$200. And ties and shoes...so yes, it really added up. And I can't say that I didn't buy things. We didn't have much inside the house because most of the time we lived in it, it was like a campsite. So we didn't really have things inside the house.

What about superannuation?

We both had super, through our employers. We had quite a high one on Brent's side. My one was a set amount so that's all we put into it... I'd worked with two people and it horrified me that they couldn't do what they wanted to do...

What expectations or plans did you have for your future together, when you married? You both had good jobs didn't you?

I suppose I was keen to buy a house. It was my idea to buy an old house, do it up. We actually bought one, in 1987, just before the share market crash. When we sold it, we sold it for...\$340,000. We'd spent a lot of money on it...a new kitchen and that. We'd spent probably \$100,000 on it. A lot of it we'd done ourselves, over the years. I tried to keep a budget of what we'd spent over the years but things kept being forgotten.

Oh, yes we did a lot of it. And he was really, really good, brilliant.

So that's what you did in a lot of your spare time?

Yes. And a lot of our money went into that as well. But in saying that we still went away as well. Like we went to Australia about 3, no 4 times. To different parts. And we also went over to Hawaii. And I'd wanted to go this year, no last year really, to Europe.

Anna spoke of the traditionally respectable ways in which she and her husband were establishing roots and financial security for the family.

We bought an old house that needed to be done up and I thought, we both thought, that our plan was to renovate the house and have kids and carry on a normal existence. It was just an unspoken plan really...just normal, middle-class conservative expectations really. Probably what most people expect to do.

We bought [the house] basically because it was something to do up and because of its location. But as time went by we talked about moving but neither of us wanted to move because we wanted to put roots down. We wanted to create a place for our family to grow up. Peter had always lived in [houses that came with his father's job] so they hadn't actually owned their own home until he left school and his parents retired...Probably from a commercial point of view we should have bought and sold several times. But each time we thought about it we'd get cold feet and decide that we really just wanted to stay here. So even in those days we had a fairly sentimental approach to family life and bringing up children. He wanted to put down some roots of his own.

At that stage Peter was doing well with his job, working hard and doing long hours. He certainly never wanted me to go back to work and I didn't want to so there was no talk about that happening...I saw my role as being a mother. That was always my expectation, that I'd be a mother. I guess that was a very traditional role but that was always the way I saw myself...I saw myself as being the supportive person at home and taking the load off him and not making him do the lawns and the gardens and the housework and the cooking and everything else.

Helen spoke of their strengthening financial position, of moving from a home unit into an older house which they worked hard on doing up:

We bought an older house and did it up. But it was one of those houses that had a huge lounge and little bedrooms ...We'd bought that house at quite a low price, \$57,000 or \$59,000 and when we sold it we got something like \$102,000 for it. We'd been in it for three or four years and we'd worked hard.

When I was married I did all the money management. I did all the saving and everything else. I had the cheque book and everything. He really took no part in that. He just worked. He was quite happy doing that. We virtually had no mortgage on the house when we sold it ...So we'd done really well and I felt I had contributed to that.

After Separation

“In our society you're only somebody if you've got money”

Once their marriages broke down, the research participants generally became, for a time, more vulnerable in terms of respect; both self-respect and, in their view at least, respect from their community. With the loss of their married status they also lost socially recognized roles. They were no longer wives, no longer part of the ideal nuclear family, no longer homeowners (those who acquired another home after their separation generally acquired one which was of less value than their previous, matrimonial home), and in many cases were no longer financially independent of the State. In some cases the only role they were able to maintain was that of mother, a role which they regarded as being important but which they were well aware is substantially under-valued by New Zealand society because of our society's emphasis on the value of paid employment and material capital.

For one of the participants, Jane, the change in marital status had the immediate effect of eroding her identity as an adult member of society. For example, as soon as she knew of her impending separation (after her husband told her that he was leaving her for someone else) she organized an appointment with their Bank:

What we did...because I knew that as an unemployed person or as a student I wasn't going to be entitled to a great deal, especially on zero income. And I thought if I don't get [a student] allowance I'm not even going to have that. I said to Brent, “Look I'm not going to get too far, I'm going to have a problem getting a Bank account”. And he said okay and he came with me within those first few days. And we opened a Bank account in my name...We just said that we'd decided to do...We just sat down with them and said “We're changing the way we're doing things and we want our own separate accounts”. He said, “This is mine, that one's hers and she can have the cheque account”.

How did you feel about having to go in with him?

(sighs) I thought - this is crap. But I knew what they would be like if I had gone in on my own, which is the reason I took him in with me. Having worked in the financial sector for fifteen years I kind of knew what their attitude would be. And I didn't have a Bankcard. I didn't have a cheque book. Everything was in our joint names.

When their marriage collapsed she left their jointly owned home to live with her parents in the city in which she had grown up. She commented that "at least they weren't living in the same home as I'd grown up in", so she didn't have the experience of moving back into her old bedroom. She was, nevertheless, reverting from being independent of her parents to being, as she had been in her childhood, dependent on them once again. She, unlike the other research participants, did not have children herself, so did not have the role of mother with its inherent adult status.

Mary commented on her treatment by her Bank, which required her father to stand as guarantor in order for her to obtain a loan. This experience highlighted her feeling of erosion of adult status:

At my age, a bloody guarantor, you know. I was 28 and having to get a bloody guarantor to sign for it. I felt humiliated.

This sense of returning to childhood was shared by other research participants through their increased reliance on their parents for practical support, and the State for economic support. Because of the emphasis Western societies place on the concept of individualism this change in status from an independent to a dependent member of society represented a personal failure and source of reduced self-respect. There is a close link too, between class exclusion and paternalism and a long history of upper classes viewing the lower classes as infantile. A feeling of returning to childhood resonates with these implicit themes of class culture in our society in such a way as to make people like my respondents feel that they had lost class.

For most of the women in this study, their new role as solo mothers was a degrading experience. The circumstances of their marriage breakdown and of their respective lifestyles before the marriage breakdown affected the way in which they felt about their change in identity. This new role was particularly undermining of their self-esteem and

self-respect when it followed a marriage in which they had felt unvalued, unappreciated and unloved for years.

Mary's experience of being both unappreciated by her husband for years and then left for another woman took years to recover from. She felt stigmatized both through having no partner and, after years of careful and able management of the family finances, of losing her financial independence. She felt embarrassed about being a solo mother receiving the DPB. Her new status of "beneficiary" was a reversal of her expectations of the lifestyle she had worked towards.

I had no money. Dad and Mum said "You'd better go and get the Benefit". I didn't want to but I had to. I had no money. Dad would say "Get in there and get it. You've paid taxes for years". So I did. Dad said "Don't park your car outside the office". Because I had the Rover. He said "Park down the road" So I did. It was terrible. I just felt so bad. It was having to ask for money. I had never had to. I felt like...I don't know what I felt like just...I just felt the lowest of low. And they don't make you feel like that. I don't think ...It was just awful. I had to sit in this waiting room with all these people and I felt that everyone was looking at me.

What were the other people in the waiting room like, do you remember?

Yes, there was a big fat Samoan woman sitting next to me. She had no shoes on. It just felt like the dregs. That's what it felt like. That sounds terrible but that's how it felt. The people you know...There were no other white women there. Some were Maoris.

I went up to the counter and she said...She gave me this...she seemed to be speaking rather loudly I thought. She said "What Benefit are you for?" The DPB (very quietly). It was awful (laughs).

What's the procedure?

I went to the counter and said "I need to go on a Benefit. I need...my husband's left me and..." She said, rather loudly, "You'll need to fill in the DPB form". She gave me the form. You have to fill it out then take it back to the counter. Then a man came and called me to go out the back. Then they interview you. Ask you questions, bank details, how much money I had and all the rest of it.

You didn't feel that they made you feel...It was mainly the place?

Yes, it wasn't the staff or anything it was just that...it was just the stigma I suppose. I felt the lowest of the low and...I hated anyone knowing that I was on it.

I never told anybody that I was (a solo mother). I would be too embarrassed to say. If anyone said to me "How's your husband?" I'd say "Good", you know, not that I didn't really know. I didn't think I should have had to enlarge. So I didn't really say.

So it was better that they thought you were married?

That's my own, that's what I felt. It's probably not the case at all but that's how I felt.

Yes I can see that. Because then you didn't have the next question, about how you were surviving.

Yes, the stigma of being on the Benefit. There is a stigma.

In the next exchange Mary demonstrates her distance from the "lumpen" elements of society whom she blames for having created the stigma associated with being a beneficiary.

I think it's only because so many people rip it off. If the Benefit was there to help people and that's what it was used for, over the period when they needed it, then it would be okay. But there are just so many women ripping it off and having children just one after the other and keeping on and keeping on it. That's what gives it the bad name. Not, you know, well that's what I think now. Some people make a career out of it and that's what ruins it for everyone else, for other people that need it... You shouldn't really have to feel like that. But you do because of the stigma attached to it.

Even though you knew you were on it for all the right reasons, because you're a good mother and want to stay at home and look after the children rather than be out working, you felt embarrassed to say you were on the Benefit? Did you consider getting a job then, when you first separated?

Yes I did look in the paper (laughs) Yes, but that was about as far as it got. No I just thought I've got to look after them. I'm the only one they've got now. And they needed me. They were only little anyway.

So even though you felt really strongly about the stigma of the Benefit, it was still better to be on the Benefit for the sake of the children?

Yes, it was. In fact I wish I had enough money and could stay at home now. You know, I reckon it's nicer for children if they have their mother at home. A parent, their father, somebody anyway. I look at them now. When I'm working now, sometimes I feel sorry for them. I'm pushing them here and rushing them there.

Mary talked about her feelings about being on the Benefit in another of our interviews:

It was just the stigma I suppose. I felt the lowest of the low and I hated anyone knowing that I was on it you know. I had one particular friend who used to come around and she was married to a schoolteacher... They were sort of well-off and we were quite friendly. About three days after Blair... I was in town getting some groceries and she saw me and I went over. She said "Hi, how are you? I was going to give you a ring". I said, "Blair's left me". And I never heard from her again. And that was someone I'd known for years and years. We weren't really close but she used to call around for coffee and that. And we might have lunch in town, every, I don't know, few months or so.

Why do you think you never heard from her again?

It was because... I suppose... It was because I was "one of those" you know? I didn't fit in to her... um... social group.

I just felt like my whole business was open to everybody then. I felt like they... It was the DPB, the Benefit I suppose, and being separated. When I met people... When you meet people the first thing they say is "Are you married? Have you got children? And what's your job?" Those three questions. And when you can't answer two of them, well, you just feel awful. I don't know what to say. Yes, and because in my family I'd probably be one of the first. Apart from Mum's bridesmaid. She divorced. Her name is the same as mine. She's got the same children, the same sort of husband and everything. But apart from her we didn't really know anyone. The humiliation of, I suppose, not succeeding and... I don't know. I felt just awful. I was *embarrassed*.

As beneficiaries they felt stigmatized, no longer the type of person they had been or had expected to be. They were conscious of the lack of respect felt by many in the middle classes towards "people like them". Some of them no longer felt themselves to be the type of person they had respected. Because of the knowledge about how others may perceive and judge them, they adopted strategies seeking to avoid being recognized as "typical" solo-mothers and beneficiaries. They described to me some of the strategies they adopted to indicate to any potential observer that they were different from other Domestic Purposes beneficiaries:

Mary:

I had no money. The Benefit wasn't much. I had to really budget. I think I used to get paid on a Tuesday and I never used to get my groceries on that day because I didn't want anyone to know I was on the DPB. I'd go in there and there'd be lots of women... I didn't want to be sort of grouped in

with them...So I'd hold out until Thursday or Friday. I used to just hang out. (laughs) I hated it.

Even in WINZ offices, where it was reasonably obvious that they were on some type of Welfare Benefit, they employed strategies to indicate that they were different from others receiving the same Benefit services:

Rosemary:

It's one big barn. Everyone sits around it and there're desks around it. You can apparently request a private room. I was in there one year filling out forms for university, and they thought it was good that I was doing all this stuff, and I've only dealt with nice people. But when I go in I...They ask me "what's your name?" and I give them my surname. They ask me for my first name and I say "Just Ms." because I won't let them call me by my first name. I don't want to be talked down to. I won't let them. And I take in a book. I take in something like feminist poetry or something really way out. Even though no one knows what you're reading I know I'm reading something and I'm a cut above these other awful poor people. I feel sorry for them but you know what I mean...

I always play a game. I always identify myself as particularly middle-class to the person who's behind the counter.

How do you do that?

I just talk about certain things. I try to get on a personal level very fast...they do tend to open up if you talk to them about their children and stuff, and be quite nice. I deliberately try to make them feel like I'm not the same as the rest of the other people. And that's just...I don't know that I'm doing it for class reasons. I'm just doing it to try to make them see me as human, and they do. And also when they see my file, it's so thin, and so they know I'm not one of those people who are problems...

I was interested in how they labelled themselves in terms of their marriage status and as solo mothers.

Rosemary:

I always said I was a student, not a solo parent (laughs). I still say I'm a student. I only ever admit to being a student. I don't say solo mum...I'd say single parent or parenting alone. I just say I'm parenting by myself or bringing up four children by myself. Studying full-time and parenting by myself.

Another stigmatizing situation involved the use of community services cards¹⁵. Financially the use of these cards was advantageous but at times a source of embarrassment. Helen, for example, described her experience at her doctor's:

One of the things that...when we talked about...that was a clue to or a key to my downward social mobility...I went to the doctor the other day and our doctor's receptionist always asks for our community card...Yes. This is one of those things.

Did she ask whether you have one?

No, she asks for it. And I don't know whether that's just to keep it updated or what it is but...yeah. And it's not like...It's the sort of an office included in the waiting room you see and she asks...

It's pretty public?

Yes, it's very public. And I have to go...because every time I forget because I'm running late, and I have to go through this routine of getting this card out. And she says "Oh yes, that's fine". I don't like it and the same thing -this card business - it's the same thing with the recreational card.

What's a recreational card?

See you don't even know what it is...It's a card that you can go to the library to get. By showing your community card you get a recreational card and it allows you discounts into places like the [local public swimming pool], and different things.

How do you get to know about it?

When you get your community card you get your...like each year when you get it, you get this pamphlet. And I'm pretty sure it's either in there. They do advertise it. Like I mean Tom and I swim, less than we should, and they have it on the board, Recreational cardholders welcome. And instead of paying \$2.50 you pay \$1.50.

So it's a significant saving.

Well it is if you go lots of times. And I think at Hoyts theatres on Thursdays before five it's something like \$4 for the movies. And I think ten-pin bowling. There's only a certain amount of things, but you can get in cheaper. Those two card systems I feel, even though I use them and they give me an inferior sort of feeling, like I don't go "I've got this card". I

¹⁵ A health subsidy card reducing the cost of medical services and prescription charges for those who are eligible (tested by income).

don't go like that, because I feel I'm in the lower money thing...because it's all based on income and that associates me with...well, you know. Both cards do that.

That doctor's thing...every time I come out of there I think...Geez, I'm going to hand that to her first next time. But I never remember...But the thing is I don't go often enough. But that's one thing I don't like. But sometimes it's expired, between the time I went last and the time I go again, and she says "Have you renewed your community card?" Well, I thought, "I'm going to hurt you sometime" (laughs). No I probably don't but I felt quite strongly one time and was going to say "Would you mind not asking me, I'm not comfortable with you doing that". But I haven't done anything. It's one of those things that you think but then you don't get to doing, you never do. Yes, I do find that a bit uncomfortable, at times. I mean there are probably other people who don't, but I do.

Yes, I guess because of the difference between what you're having to do now and what you were used to.

Labelling, I tend to associate with it, a label or a mark or a card or, you know...that shows that I'm different from somebody else.

The feelings associated with Helen's experience of being asked to produce her community card were not shared by all of the participants. The degree of discomfiture appeared to depend partly on the sensitivity of the person who asked for the card and partly on the sensitivity of the holder of the card. Rosemary, for example, did not express any anxiety about using her card at her doctor's.

Rosemary:

How do you feel about using it?

Oh, you only use it at the doctor, and most...well what else do you use it for?

What about the recreation card?

Oh, I had one of those but I only used it the once. I never used it for the movies or anything. People do but I can't be...I don't go that often, and I go in the daytime anyway because I don't have a car. I can't afford a car. So I don't go out at night.

But the community services card, they [the doctor's receptionists] are so nice. Every year they just get you to flash it once and they enter it into the computer.

The sources of feelings of societal disrespect related to both changed social roles and changed financial situation. In a capitalist society the importance placed on economic capital is, not unexpectedly, a source of pain and humiliation for those who lack the economic capital.

When I spoke to Anna about her life story she enquired as to what progress I had made in writing this thesis. I told her that I was at the point of writing about the changes in the respect she and the other research participants experienced after the breakdown of their marriages. She commented that even in the eight months since our interviews (which were carried out about two years after she had separated) she had come to realise that "...in our society you're only somebody if you've got some money. If you can't have any influence in town then you're not *worth* knowing for a lot of people. It's not worth it to get to know you." She recounted that the husband of one of her friends refers to her, in a derogatory tone, when talking to his wife about her, as "one of your solo-mother friends".

All of the women involved in this research spoke of the humiliating ways they were treated by people or institutions who knew of their changed financial position.

Mary:

Did you have to refinance after you separated?

Yes I did and that...Previous to that I'd always banked at that Bank for years and had okay balances and I'd never gone into overdraft. I'd always played the game. So then I went to the Bank and asked them to refinance me and they virtually turned me down! He said...I was devastated. You know I'd been to that Bank throughout. I was bloody wild so I rang up Dad. They said to me that I'd have to get a guarantor!! I mean I had a freehold car...It was embarrassing. So I rang Dad and said "You'd better come over". He came in with me and he really gave them the raspberry. Told the Bank manager what he thought. It was terrible and um...Dad had paid the \$8000 out of his own money. He just wrote him out a cheque. Dad told me that I'd never need to pay the money back - it was good riddance money. But I did pay it back because I never borrow money and not pay it back. I don't care who to. My Bank accounts, I've always had money in them. So when they turned me down I was just so embarrassed. But anyway Dad went guarantor.

How did they explain the need for one?

Because of my income. I was going to...I had no income because I wasn't on the Benefit then. I was on nothing. Because I was so embarrassed, I didn't want to go in there [to get the Benefit]. That's another story. I had no income for six to eight weeks. And then there was a six week stand-down in those days. But the point was all I wanted was \$28,000 [to refinance the mortgage] and they wouldn't give it to me. Dad went to his Bank. Just rang up his Bank manager, from here, and they said "Yes, we'll give you the money. Just come on over". I said to Dad "I've always banked with this Bank and I want to stay with it". I don't know why. It was silly. So Dad went in and went guarantor but he gave them raspberries about it. And I got the loan. At my age, a bloody guarantor, you know. I was 28 and having to get a bloody guarantor to sign for it. I felt humiliated.

Rebecca recalled a visit to her dentist sometime after she had separated:

I'd always had my teeth fixed every six months. I'd had crowns put on and I had a lot of cosmetic work done. I'd had veneers and that sort of thing. But once I went on the Benefit I couldn't afford it. I actually changed my dentist because the dentist that I went to, even his attitude towards me changed. I went to him for a filling and he didn't even ask me and he put in this great big, huge, black filling and he didn't even ask me.

So he knew of your changed situation?

Yes. He didn't even ask me. So I changed my dentist and went to a woman and said "This is the situation: I'm on the DPB, I've got no money, but I really value my teeth". I said "I mightn't be able to pay you straightaway but I will pay you". She said that was okay.

Such incidents were seen as indicators of their changed social position. As a result of the diminution in the respect consequently accorded them they felt socially diminished.

Ghassan Hage, in a seminar on the subject of Australian immigrants, held at Massey in September 1998, encapsulated the social aspiration (the desire to be more than what one is) when he said "The question is not 'to be or not to be?' but 'how much to be?'" This insightful observation was made in relation to immigrants who wanted to be "dinkum Ozzies". In their case it was through stigmatising characteristics such as appearance, accents, and names that they were made to feel less Australian than others, and certainly less Australian than they wanted to feel. The research participants with whom I spoke shared with those immigrants the desire to be "more" than they currently felt themselves to be.

Bourdieu (1993) claims that “It is not true to say that everything that people do or say is aimed at maximising social profit; but one may say that they do it to perpetuate or to augment their social being” (1993:274). The participants in my research all wanted to augment rather than merely perpetuate their social being. This arose, I believe, from their desire to rebuild their self-respect and to regain respect from the middle-class of their community. For those of the research participants who had been in receipt of a Benefit, remaining as beneficiaries and accepting a consequential reduced social status was not an option. They chose various methods of increasing their social being but in each case it was a determined, personal, well-planned path.

Respect is not, as claimed by Sennett and Cobb, built up by any one person at the expense of another, or others. In *The Hidden Injuries of Class* Sennett and Cobb write, “In turning people against each other, the class system of authority and judgment-making goes itself into hiding; the system is left unchallenged as people enthralled by the enigmas of its power battle one another for respect” (1972: 150). This does not represent the reality of the way that people relate to each other. Respect is not a finite commodity to be earned or lost at the expense or profit of others.

The Exception

“I’m a bit like a prostitute really”

Rebecca was the exception in her feelings about respect. Her story is of two people, born into working-class families, who met, married and, at first, followed similar middle-class paths. Rebecca’s husband was middle-class by virtue of his acquisition of educational and economic capital and employment. Rebecca became middle-class by virtue of being his wife, a role she took on enthusiastically. As a married couple they lived a materially comfortable, socially well-connected lifestyle. After they had been married for some time their middle-class paths parted. As her husband continued to acquire material and social capital, she chose, through further education, to acquire cultural capital. The more cultural capital she acquired through education the less respect she had for what she had come to see as her previous materialistic,

conservative, middle-class values. These feelings crystallised for her when she accompanied her husband on a trip to Sydney:

And the crux for me, when I knew that I was going to leave the marriage, maybe even before university, at the beginning anyway. We did a trip to Sydney and stayed in this hotel. I don't even know what the name of it was. I didn't book the thing, it was a business thing, a very plush hotel in the middle of the city. It might have been the Park Royal. Brian went out for business...I um...spent the afternoon in the hotel room watching videos, having avocado and prawns and a bottle of wine for lunch. The kids were [back home] with a nanny, and I was having a bath. I was waiting for Brian to ring me and tell me where we were going to be going to dinner and when he was going to pick me up and everything. I was lying in the bath and I looked across and there was a \$300 dress, a \$200 pair of shoes, lovely lingerie, very expensive perfume and I lay there and I thought "I'm really a bit like a prostitute", you know? And the other thing that had happened before that was that, I'd thought "I'll go out" and then I realised that I had no money with me so I couldn't go out.

For Rebecca the issue of respect was different from that experienced by the other research participants in that, firstly, it arose from her view of her lifestyle (rather than externally, from the perceived expectations of others) and, secondly, it occurred while she was still apparently happily married, as opposed to arising after, and as a result of, marital separation. Even before she left her marriage she had begun to see herself as "a different person in a different world" (Oyama 2000:168). She had already begun to alienate herself from her previous social world by going to university and by not fully participating in social gatherings with her husband. She was confident of her decision to leave the marriage and to enter a different social world. She was prepared to sacrifice some economic and social capital in exchange for increased self-respect. Eight years on she gives no indication that she would hesitate to make the same decision again. She feels she was more deserving of respect once she had left the marriage.

REBUILDING RESPECT

"It's a matter of having to rebuild everything"

The women I interviewed were no longer in a position to utilise many of the forms of capital that had previously earned them the respect of their social equals. In order to

regain social respect they required a different route, calling upon alternative social values and cultural capital. The processes by which they increased their social being were presented to me as ways in which they improved their self-confidence rather than means to regaining social respect. The routes used to increased self-confidence included gym membership, weight loss, community involvement, gaining job-related skills, paid employment, and going to university. All of these activities involved increasing their social capital by building up other forms of capital. Going to university, for example, enabled them to build up their cultural capital through improving their educational status. Of the women I interviewed, this was the most common route to regaining respect.

Rosemary:

I'd been thinking about going and doing some papers. I suppose lots of my friends had Degrees...And I read a lot. And I was thinking of getting a job in the future. Also it was something to do, because my youngest had started school. So yes, really that was what it boiled down to. I had to do something. It was a better option than going to work - when you're a wreck because no one cared...And you can juggle things pretty well. And also you've got a lot of mana going to uni.

Helen:

Why did you decide to go to university?

(Long pause) Because everything else stunk. Everything else was not fulfilling, personally. I'd looked at myself and I thought well...I don't want to be behind a coffee bar for the rest of my life. It's funny, when people...when you meet people or you're talking to people in a social group they will say to you "Do you work?" or "What do you do?" And when you're not working you're crap and when you're working in a coffee bar you're crap.

You feel there's no mana or prestige...?

Definitely. And I don't like that feeling. And the difference...like when I did [a research project for a university paper] and I went into a business office and the guy introduced me as a university student...it was almost...as soon as he said the word "university" it was all of a sudden...it was oh (sounding interested) but a coffee bar assistant...ha!

So it's partly for a bit of prestige?

Yes, partly I suppose but mainly it was for myself. Yes, so there's that and I just felt that ...people would say to me "It doesn't guarantee you a job". I know that but I'd rather be a sandwich maker with a BA than just a sandwich maker.

Those research participants who did not go to university found paid employment. Anna made the observation that "Middle-class women have the most incentive to get off the DPB because then they are entitled to receive the child support paid by their husbands." I suggest that although the economic incentive is powerful the issue of respect plays a significant part. In relation to ceasing to receive the Domestic Purposes Benefit, respect may be gained in two ways: firstly, through the loss of the stigmatising identity of "beneficiary" and, secondly, becoming, once again, a fully functioning, self-reliant, independent member of our capitalist society. The type of employment they gained was also, generally, a source of respect. For example, after Rebecca finished her degree she found employment with community groups. She felt she was able to do a good job and that she earned the respect that was accorded her by the people she worked for.

Some of the other research participants shared this feeling of deserving their respect through their own merit, rather than through their relationship with others, particularly their husbands. Those who had experienced the loss of respect through someone else's actions were protective of their independence and loath to rely on anyone else for their sense of place in society.

Anna:

But one thing I'm absolutely determined about, for as long as I can anyway, that is if I'm with someone, is to be independent, financially independent, hopefully emotionally independent. Like still be able to support myself, like I'd hate to be reliant on somebody because who knows what might happen, you know? I wouldn't ever like it if I got into a situation, a live-in situation where perhaps work fell apart for some reason and I was dependent on [a partner] to look after me. I don't want that to happen.

So you'd go into a relationship expecting it to be different from what you had? You'd have different expectations, expect to look after yourself more?

Yes, I wouldn't necessarily expect someone to look after me. Not at the moment. Maybe when I'm older it'll be a bit different, and hopefully I will meet someone, later. And hopefully I will be looked after later on. But at the moment it's good to have that independence and it's a really...um...there's a certain feeling of power...or maybe not power but self-reliance really. Being able to look after myself.

All of the research participants have taken steps to build up respect and social "being". At the time I write this not one of the research participants is receiving the Domestic Purposes Benefit (although one receives a student allowance as she is completing a post-graduate employment-oriented qualification), all live in homes they own (or in one case is owned by her new partner), four have permanent employment and two are studying full-time. Their children are achieving in ways they had optimistically anticipated; for example, those children who have left school are all at university or have successfully completed tertiary education.

By completing degrees, gaining employment, buying and managing homes on their own, and bringing up successful children (by middle-class standards) they are rebuilding their self-respect and self-confidence. They feel worthy of their improved place in middle-class society.

CONCLUSION

Throughout their lives each of the research participants had made choices (not always consciously or well thought-out) about the ways in which they would either perpetuate or augment their social being. After they separated from their husbands they all experienced varying degrees of loss of respect both from others and for themselves. The possibilities they now had to choose from, to restore their respect, had become palpably more limited. Each of them was now operating as a different person in a different social world having found ways of rebuilding their sense of respect, through acquiring new and different forms of social capital.

CHAPTER THREE

THE EFFECTS OF GOVERNMENT PRACTICE AND POLICY.

INTRODUCTION

My research participants found themselves, for the first time in their lives, reliant upon government institutions and social policies for their livelihood. As middle-class women accustomed to being financially independent they did not have, as part of their habitus, familiarity with or experience of the institutions with which they now had to have dealings. As I have pointed out they generally found their increasing reliance on the State to be a humiliating and socially diminishing experience. The reactions of these women would not be shared by all women who find themselves reliant upon the State for support. The previous social position of the research participants and their lack of experience in this area contributed to their reactions. In this chapter I shall look more closely at the mechanics of the research participants' interaction with Work and Income New Zealand (WINZ)¹⁶ and some of their practical concerns relating to this experience. As "family law" is also a product of governmental social policy I shall also discuss some issues arising from this area for my participants.

From an anthropological perspective which emphasises the need to understand being-in-the-world it is important to have a firm grasp of those dimensions of the "world" that impinge on the experiences (and the perception of those experiences) by the research participants. The State begins to loom large on the societal horizon of the lives of these

¹⁶ The Department of Work and Income New Zealand, Te Hiranga Tangata, was established in October 1998 following the merger of NZ Income Support Services, NZ Employment Service, Community Employment Group and Local Employment Co-ordinators. It trades as Work and Income NZ (WINZ). For the purposes of this thesis I shall use the name WINZ to refer to whatever department was administering payment of the DPB at the time that the research participants were receiving that Benefit.

women and the following discussion attempts to highlight key features of this landscape.

INTERACTION WITH WINZ

Most of the research participants said they felt stigmatised even before entering WINZ offices. These are some descriptions of their first visits.

Mary:

It was terrible. I just felt so bad. It was having to ask for money. I had never had to. I felt like...I don't know what I felt like, just...the lowest of the low...And they don't make you feel like that I don't think...It was just awful. I had to sit in this waiting room with all these people and I just felt that everyone was looking at me.

Helen:

...having to go into [WINZ] to apply for a Benefit. I felt really...almost as though I wanted to put my trench coat and dark glasses on. Sneak in there and sneak out again.

In case someone you knew might see you?

Yes, for sure. In case someone might recognise me. Someone might talk to me. I did find a guy in there who was quite good, really good. He didn't make me feel intimidated by him or degraded by him whereas [a friend] would tell you a different story. I didn't but I still hated going in there.

What was it about going in there that...?

It was just the stigma of the place. I had to sit in the car for about ten minutes before I could actually will myself into going in there. Because you're asking for a hand-out which I'd never had to do before. I didn't like that. I'd never needed to. If I didn't have the kids I would have gone and got a job. But I had the kids so I needed to. And having to sit and wait. It's like a doctor's office, you all sit and wonder what's wrong with each other. It was not good.

Two of the research participants were able to avoid the visit to the WINZ office; one because the level of child support she received meant that she was ineligible for the DPB and the other because she had no dependent children to support.

Visits to WINZ offices

The research participants spoke about the physical environment they encountered when applying for the DPB. A typical description was Rosemary's:

I went in once a year for my yearly visit. It's one big barn. Everyone sits around it and there's desks around it...Have you been in there?

As part of the preparation for writing this chapter I took Rosemary's advice and went into the local WINZ office¹⁷. I could see everyone at their desks, and they could all see me. I was met by a WINZ officer who, after I'd asked for information on the DPB, gave me the relevant brochure, an application form, and some advice on employment expectations.

Christine Rankin, the CEO of WINZ claims that she introduced the open-plan office when she was the manager of the Northern region of New Zealand as part of the process of increasing professionalism and efficiency of offices (Rankin 1998/1999). The effect for Benefit applicants, however, is that they have no privacy in those offices, the physical lay-out of which mirrors the manner in which the research participants' financial affairs became public property.

In middle-class New Zealand society it is unusual for people to talk openly about domestic financial matters with anyone other than close family members. When the DPB is applied for, however, applicants are required to disclose their financial situation to WINZ. The details that are required in the DPB application form include Bank account balances, Inland Revenue tax number, income (including current weekly gross wage and the previous 26 weeks' earnings), details of payments or expenses met by former partner, and accommodation costs.

Not only did they experience their finances becoming the focus of public scrutiny but it seemed that the public also felt a right to take an interest in their financial situation.

¹⁷ I identified myself as a researcher, but I was not sure that the WINZ officer I spoke to was convinced by my explanation.

Thus, some research participants commented that their acquaintances gave the impression that it was socially acceptable to enquire about a beneficiary's finances.

Mary:

People wouldn't have any qualms in saying to you "How much do you get on the DPB?" People would say that to me. I wouldn't say that to them. That happened to me on a couple of occasions. People that I knew quite well.

They thought it was their business?

Yes, it was open business. I would never say to anybody "Oh you're on the DPB. How much do you get?"

I wonder why? Taxpayers' money or something?

Yes, that's what it is. That money, it's our money, we're paying you. It might as well have been coming straight out of their pockets. That's the way some people made me feel.

Obstacles

WINZ has been criticised by people who have used their services, on the grounds that their officers appear to actively withhold information from applicants and beneficiaries who may be entitled to greater financial support than they were currently receiving. In a case taken to the High Court in 1995 (*Ankers v Attorney General*) ([1995] 2 NZLR 595) it was held that employees of WINZ had unreasonably obstructed applicants from receiving special Benefits. The mechanism for this obstruction was that although employees were directed to seek information about applicants' special financial circumstances, this information was generally not sought. The situation was exacerbated when in 1991 a computer calculation was routinely applied. The questions which would lead to a special Benefit being applied for were simply not asked (*ibid*). Several of the women involved in this research had also had the experience of having information passively withheld from them.

Rosemary:

I went in for a broken filling. The dentist said "Get that paid for by [WINZ]". I went down and they said "Oh, does it hurt?" I said "Well yes, a bit". They said, "Well how much pain are you in?" I sort of thought... I said

“I’ve come before it gets too painful because it will cost more if it gets worse, you know?” In fact they didn’t pay... They sent me a letter back, six weeks or a month later, saying they weren’t going to pay for it. I’d already had it done by then.

Mary:

I could only just make ends meet. There was no more for anything else. If the washing machine had blown up that would have been it. I don’t know how...

Can you get some sort of Emergency Benefit, for that sort of thing?

Well, I don’t believe...what do you call it, [WINZ], they never told me anything. They never helped me. I only found out about the Accommodation Allowance because I stumbled on it. It was only \$11 anyway because my mortgage was sort of lowish but they never, you know...I don’t think they actually help people or told you what was actually available. Unless you’re in the know, or perhaps are one of those people who go in there and...But they never actually tell you anything about what you actually can get or how they can help you. You only know if something arises, you know?

They could do with producing and distributing some sort of a brochure telling you how they can help you, couldn’t they?¹⁸

Yes, they should do that. I didn’t like going in there and I didn’t want to ask. But there were probably things, like childcare...I found out now, several other women had...Not that I would have probably done it anyway, but it would have been good to have known. They could get childcare if they were getting a bit stressed or something. But I never knew.

Would they pay for you to have a break from the kids?

Well I understand so. A woman I knew, she was on the DPB and her child used to go to childcare for so many hours per week and they’d pay for it.

You didn’t have to be in employment to get it?

No, well she was just on the DPB. I don’t really know. But there would be plenty of mothers...I had some pretty stressful times especially with my son, because he was so active. So I might have done with a wee bit of a break at times, you know.

¹⁸ At the time of this interview I was unaware that WINZ does produce a brochure for DPB beneficiaries which contains the basic payment rights, and return-to-workforce responsibilities. It alludes to other allowances which beneficiaries may be eligible for but fails to provide details of the allowances or eligibility criteria. A copy of the brochure is included in the appendix.

I know someone who had to get glasses and she went in there and they would help her but she'd have to pay it back, which is fine but you hear about other people getting all this stuff for nothing. How do they do it? I don't know. There's just no room. If something had happened I just don't know what I'd have done. I would have gone to my parents probably. I've got them, but if I didn't have them...I don't know.

Rebecca:

How did you find [WINZ] to deal with?

Well I actually...I found them fine because I could still do the middle-class voice and I'd go in and I could really demand attention. But on the other hand if I knew then what I know now...I was entitled to things I didn't get. And I never went near them. I went without having my eyes tested because I wasn't aware that I could go and get my eyes checked. You can actually get help to get glasses. The same with the dentist, I wasn't aware that you could actually get help with that.

How have you become aware of these things?

Well since I've started work. I spent two years on the Benefit. I never went near [WINZ].

What about when you first applied? The reason I'm asking about this is that it comes across from the other women I've been talking to that WINZ have been difficult to deal with. They manage to put up all sorts of obstacles. Apparently there's been a High Court hearing and decision about exactly this, about their attitude and they've been ordered to tell applicants their rights. But does it happen?

No, the frontline staff don't even know. I went in recently with a woman who was entitled to a \$600 set-up payment because she'd just left a violent relationship. Well I had to argue with the woman on the desk, she went out and checked with her supervisor and came back and said "Oh, you're right". But the key is that they say "It's not our policy to pay that" so the answer is "It's not your policy to pay it but it's the law that you have to". And there should be no discrepancy, there should be no difference between those two things. They're a government department for goodness sake.

I definitely didn't get what I should have on the DPB. I didn't get the extra entitlements, I knew nothing about the recoverable and non-recoverable loans.

For food do you mean?

I didn't realise that I was entitled to \$400 a year over and above my Benefit for food if I went in and asked for it.

I just, I went to them and said this is the situation, they said "Okay, you're entitled to this much", and I lived on that.

How did you find that initial visit?

I don't know, it was just...nothing. The funny thing is...I suppose it depends on other things as well, I mean my self-esteem was so good. Women will say to me, in my job "I just can't stand going in there".

That's what I keep hearing too.

But that didn't bother me. I mean who cares? I think it's got a lot to do with self-esteem.

Four of the research participants had at some stage following their marital separation been Domestic Purposes beneficiaries. Three of these had studied at a tertiary institution at some stage while receiving the DPB. The following discussion of the Training Incentive Allowance (TIA) and of the experiences of one research participant is an example of the obstacles encountered more generally by my research participants which provides an insight into the origins of the obstacles experienced by these women.

Rosemary, referring to the allowance paid to her when she was studying full-time, commented that before her full-time year of study she had known nothing about the TIA which paid her fees.

...They've got a system but they don't tell you. If you do more than a certain number of papers they pay all of your fees, but they don't tell you that. They're really crooked. When I did eight papers I was thinking "Shit, I'm going to have to pay a lot". And they said "Oh no, we'll pay all of that". And I thought "Why didn't they tell me that?" They don't tell you. They've got a policy of not telling people things. And you don't know what to ask. But I never got money for textbooks. I'd get them for Christmas because my theory was that I was keeping them. I'd either keep them because they were novels and I'd want them or I'd sell them and put the money towards the next lot. Otherwise to me it would seem as though I was ripping off the system...and I'm a very honest person. I still don't like the idea. I always felt I was a bludger.

Because you were on the Benefit?

Yes, but I'm the sort of person who would never even pinch the biros from work.

The hierarchy for the implementation of the TIA is as follows:

1. Section 124 (1) (d) of the Social Security Act 1964 provides that funds may be applied from the Consolidated Account for "the purpose of granting special

assistance under any welfare programme established and approved by the Minister...”

2. A Ministerial directive is then issued establishing the welfare programme and outlining policy and interpretation in regard to that programme. In the case of the TIA the directive provides that the TIA is to be granted as a special allowance to assist those in receipt of the DPB, the Invalid’s Benefit, the Widow’s Benefit or the Emergency Benefit. The Directive states that the object of the TIA is to “provide financial assistance to people receiving certain Benefits to enable them to undertake employment related to that training that will

a) Enhance and improve their work skills; and

b) Thereby increase their prospects of obtaining full-time employment or part-time work, and gaining independence from the benefit system.”

(1998: 3)

The directive also provides guidelines in relation to the training courses which are suitable (courses must be NZQA approved and offered through a tertiary institution or secondary school), payment details, and application procedures.

3. A Policy document in relation to TIA is then prepared by senior WINZ officials, providing interpretative and procedural guidelines for the day-to-day administration of the scheme.

Rosemary, along with other people I have spoken to in the course of this research, was under the impression that a DP beneficiary must be enrolled in full-time study in order to be eligible for the TIA. If this were the case it would be at odds with the WINZ policy stated in the policy document, that DP beneficiaries be available for, and actively seeking part-time employment (fifteen hours a week or more) once the youngest dependent child attains the age of six years, and full-time employment (thirty hours a week or more) after their youngest dependent child attains the age of fourteen years. The co-relation between obligation to work and the age of the youngest child

makes it clear that the parenting role is valued by the State. It is more than coincidental that the cut-off ages in relation to the children (6 and 14) are to be found in other legislation, 6 being the age provided in the Education Act for children to commence schooling and 14 the age under the Child, Young Persons and their Families Act 1989 at which young people no longer require parental supervision when in their own homes.

It appears from a reading of that part of the WINZ policy document that relates to TIAs and from talking with WINZ officers¹⁹ and an advocacy agent²⁰ that the criteria for eligibility for TIA are not related to whether a course is part-time or full-time but whether the course is of short- to medium-term duration (up to one year), and will clearly lead directly into employment. While selected self-improvement courses may be considered for TIA (if it is thought that the course “will provide the confidence and competence to participate in a specific works skills course” (WINZ 1999b: 2.1.2.1.)), study for interest or to improve one’s access to better employment is not the aim of the TIA programme (ibid 1.2.1.3.). A WINZ officer at one of the two WINZ offices that I visited explained to me that “The TIA programme is designed to get people who are receiving a Benefit back into the work force *quickly*. It is not designed for people to improve their chances of gaining highly paid employment”.

There appears to be a problem in the manner in which the directive is implemented, or not, as the case may be. As will be discussed later in this chapter, this results in a combination of

- narrow interpretation by senior WINZ staff resulting in a restrictive policy document
- lack of knowledge on the part of front-line staff
- an overall institutional attitude of suspicion towards applicants and beneficiaries.

¹⁹ When visiting a local WINZ office.

²⁰ In preparation for writing this I visited the local Advocacy Agency.

Case Managers

For an individual beneficiary, WINZ is represented by her or his Case Manager. In this section I shall describe the role of the Case Manager as it relates to research participants' experience of receiving the Benefit.

In April 1991 the government reduced all Social Welfare Benefits resulting in the reduction in income of 11-13% for those receiving the DPB (Dann & Du Plessis 1992:13). Dann and Du Pleiss carried out research on the effects of these cuts to the DPB. One of the recommendations emerging from this study was for each beneficiary to have a single WINZ employee responsible for her or his file (1992:2, 60). This has been implemented by assigning a Case Manager to each beneficiary. The Case Manager's responsibility, according to the DPB brochure, is to find out "about your family and living situation and tell you about any extra payments you may be able to get" (WINZ 2000:5). Beneficiaries are obliged to attend a planning meeting once a year in order to plan, with the assistance of their Case Manager, their progress towards financial independence from the DPB. The Case Manager's role is to consider whether a course of study is consistent with the criteria relevant to TIA entitlement (whatever they may be from time to time). The skills, attitudes and judgment of the individual Case Manager is, therefore, central to the amount of information a beneficiary is likely to receive.

As I have already indicated, there is a gulf between, on the one hand, the Ministerial directive setting up the TIA scheme as fleshed out by the policy document, and, on the other, the information readily available to applicants, such as these research participants, for the TIA. The origins of this information gap lie in the dearth of accessible written information about entitlements and the poor interaction between WINZ front-line staff and applicants for the TIA. The end result is the frustration and demeaning aspects, for applicants, of finding out at a late stage that they were entitled to an allowance of which they were not previously aware. On the one hand it was good news for Rosemary to learn that her fees would be paid in the year of her full-time study; on the other she was dismayed that she had been, and still was, ignorant of the

allowance system. This latter aspect contributed to the diminution of her sense of self-control.

It is this dissonance between public right (the entitlement to a State-funded Benefit) and the passive retention by the State of information about that entitlement that creates, in beneficiaries such as those in this study, a sense of bewilderment bordering on anger.

The research participants, like many DP beneficiaries in New Zealand, are intelligent, educated women who would be more than capable of ascertaining for themselves, given the appropriate information, which of the allowances they may have been eligible to receive. The availability of clear, accurate information as to Benefit entitlements would give women such as these research participants a sense of control and an understanding of their financial situation. Under the current system, however, such women fail to be informed as to their rights, or are informed of them in a manner which leaves them feeling frustrated. The existence of beneficiaries' advocacy agencies, skilled in informing beneficiaries as to their rights, is evidence of the fact that such agencies are needed to fill this gap left by inadequate information systems in relation to benefits²¹.

Institutionalised attitudes

It would appear that the research participants' experiences with WINZ officers stemmed from a form of institutionalised prejudice towards all employment-eligible beneficiaries. This attitude arguably arises in part from an ideological campaign launched in the early 1990s in support of the comprehensive economic reforms which began in 1984 when New Zealand implemented a structural adjustment programme. This campaign encouraged New Zealanders to become more independent for their own and their family's well-being. It included moves such as the 1998 posting to all

²¹ As only one of the research participants spoke of advocacy agencies I am unable to assess how well informed they were of this potential source of assistance.

households of the proposed code of social and family responsibility. Mrs Shipley in 1992 in her role of Minister of Social Welfare claimed that government welfare spending was “both the cause and effect of social decline” (Dann & Du Plessis 1992:14). She is quoted in *The Press*, as saying:

Over the years we have developed an attitude that no matter what happens, the State will provide. It has sapped our will to be responsible for ourselves and reduced us to moral and material poverty...during a long period of time there have accumulated many serious disturbances in the role and function of families and other historical influences such as the Church, law and education systems. A consequence of these disturbances is that the Welfare State itself through its mechanisms, produces young illiterates, juvenile delinquents, alcoholics, substance abusers, drug addicts and rejected people at accelerating speed... We are reaping the consequences of the parents of our current younger people having gradually abrogated their personal responsibility over the past few decades, for themselves and perhaps for their offspring (Cited in Dann & Du Plessis 1992:14).

Jane Kelsey notes that a reduction in total DPB expenditure was sought through the promulgation of the idea of moral responsibility (1997:281). Domestic Purposes beneficiaries were portrayed as being typically young women who intentionally become pregnant knowing they could “bludge off the State for the next fifteen years” (ibid). Women in receipt of the Benefit often felt stigmatized by this widely-held image. The following comment by Mary indicates the success of this ideological campaign:

...so many people rip it off. If the Benefit was there to help people and that's what it was used for, over the period when they needed it, then it would be okay. But there are just so many women ripping it off and having children just one after the other and keeping on and keeping on it. That's what gives it the bad name. Well that's what I think now. Some people make a career out of it and that's what ruins it for everyone else, for other people that need it...

As well as having their self-image challenged by the image of a “typical” DPB recipient, the women in this study also had, at times, to interact with “obtuse” (one advocacy agent's description) WINZ officers who may have, on occasions, displayed a

particular prejudice against people like themselves. The attitude of some workers within WINZ was expressed through a comment made at a public gathering I attended by an employee of the Ministry of Social Policy to the effect that those at WINZ were well aware of women like those involved in my research who present themselves as “untypical” DP beneficiaries, and that they had ways of dealing with women like these. In making this comment, this civil servant demonstrated a mind-set which regarded women such as those in this research not as individuals but as members of an identifiable subgroup requiring a particular type of interventionist management in order to reduce them to the category of a typical DP beneficiary. If this lack of support is representative of the officers the women in this research came across in their dealings with WINZ then it would not be surprising that the research participants avoided contact with the offices and generally sought to become independent as quickly as possible. Mary, for example commented that “I’d probably be suicidal” when I asked how she would feel if she were still on the Benefit.

The attitude of some WINZ officers is derived, according to Dixon-McIver²², the National Advocate of the People’s Advocacy Society as originating from a “culture of gate-keeping”. This involves keeping the “gate” closed as much as possible thereby hindering access to special Benefits and allowances supplementary to the standard Benefit. He feels that this “culture” pervades all echelons of WINZ. At the lower strata, the public face of WINZ, the gate-keeping takes the form of ignorance. Front-line staff, according to this advocate, often neither know the full details of the WINZ policy document nor do they have ready access to those details. WINZ staff at senior levels gate-keep by controlling access to policy information and by interpreting the Ministerial Directives in a way which makes criteria for eligibility difficult to meet. He gave as an example the change in wording of the eligibility for a Special Benefit from “special and unusual circumstances” to “exceptional circumstances”. A further example relates to the Ankers v Attorney General High Court decision. It was found that WINZ failed to follow the Ministerial directive when WINZ stated in its Policy document that

²² I spoke over the telephone to Dixon-McIver on two occasions over the course of this research.

“very exceptional” rather than “special” or “exceptional” circumstances were required in order to be granted a special Benefit.

A further aspect of the gate-keeping culture, according to Dixon-McIver, is the fostering of the belief in WINZ employees that “all beneficiaries are ripping the Benefit off”. He gave as an example the decision of one of the regional offices to use their “crime unit” investigators to interview ordinary applicants for the Benefit. He has filed proceedings in the Court challenging the adoption of this practice.

It is WINZ’s mission “to put independence within the reach of all New Zealanders” (WINZ 1999:7). Women aspiring to middle-class status have, from their point of view, more reasons than most beneficiaries to become financially independent of the State. It was Anna’s opinion, for example, that:

Middle-class women, it seems to me, have a hugely greater incentive to get off the Benefit because of child support. If they’re working they get the Child Support on top of their earnings, rather than have it contributing to their DPB.

For women such as the research participants in this study, the unspoken but detectable criticisms and suspicions of them is difficult for them to deal with. It is another source of frustration, degradation, and humiliation that contributes to their feelings of downward social mobility and of losing societal respect.

A clear message is given to Domestic Purposes beneficiaries by the State that the Benefit is to be regarded as a short-term solution. This is made apparent by the DPB brochure which reads: “We’re here to support you as you build an independent future”, and also in the eligibility for work test and the discussion of the incentives system, which Kelsey refers to as “double-speak for punishing people not in paid work” (1997:281). These overt messages are not necessary for shortening middle-class women’s time on the Benefit: they have a raft of reasons for spending as short a time as possible in receipt of the Benefit, including the restoration of their self-esteem and the ability to receive, for themselves, the Child Support paid by the non-custodial parent,

which otherwise is paid to the State by way of partial reimbursement of the cost of DPB payments.

Rather than feeling that it was their right to receive the DPB in order to be able to spend time and energy parenting their children, the research participants felt the social disapproval attached to having become financially dependent upon the State. This is to be contrasted, I suggest, with the sense of entitlement to be found in superannuitants. The only time in the course of my research that the idea of the Benefit being a right arose was when Mary recounted her father's encouragement to apply for the DPB: "Get in there and get it. You've paid taxes for years". His attitude was perhaps the result of growing up in a time when welfarist attitudes prevailed.

Engagement with the State and its various agencies creates conditions which contributed to and aggravated the social suffering of these research participants. In their accounts they appear as brave but embattled individuals contending with a variety of situations, including State-created ones, which work towards demeaning their sense of themselves. It is little short of miraculous that they overcome these obstacles.

THE EFFECT OF STATE POLICY ON POST-SEPARATION SPOUSAL INEQUALITY

I now turn to a discussion of an area which, though not directly involving State agencies, is one subject to, or constructed by, State social policy.

A major area of discontent for the research participants was the differences in lifestyles between themselves and their former husbands after separation. There has been very little empirical research on the financial effect of separation upon New Zealand women (Mahoney 1995:8). Anecdotal evidence, however, and trends noted in overseas research (Baker 1997, Funder 1991, Harrison 1992, Somerville 1996, Weston, 1992, Mahoney 1995) indicate that women are more financially disadvantaged than men. Lenore Weitzman (1985) studied, over a ten year period, the social and economic effects of divorce in California. She found that divorced women and their children experienced a 73% decline in their standard of living in the first year of divorce

whereas their husbands experienced a 42% rise in their standard of living (cited in St John 1995:23)²³.

In New Zealand, contributing factors to this unequal outcome are:

- 1) during the course of the marriage women are more likely than men to take time out of employment in order to care for children of the marriage;
- 2) after separation the sole custodial parent (who is most likely to be the mother) is less likely to be employed than adults from any other family type (Statistics New Zealand 1998:81);
- 3) women in employment earn 20% less on average than do men (Statistics New Zealand 1999:122);
- 4) the effect of family law legislation and Court decisions (Hawes 1996, Somerville 1996, Mahoney 1995, Mahony 1996, Greenwood 1999, Ryan 1995, St. John 1995).

The research participant who experienced the greatest disparity was Anna whose husband, after separation, had an after-tax income of more than three times hers (which comprised Child Support paid at the rate of twice the statutory maximum, and her own income from her permanent part-time employment). Anna's annual net income is close to \$40,000. This puts her in the top 20% (Hubbard 1999) of New Zealand income earners and is significantly more than the \$12,000 she would receive if on the DPB. Such comparisons are, however, 'etic', that is, relate to the (statistical) incomes of others. Of far greater significance, day by day, for women such as Anna is the comparison between on the one hand the lifestyle her current income affords her and on the other, firstly, the income and lifestyle which she and her husband enjoyed before separation and, secondly, the income and lifestyle currently enjoyed by her estranged

²³ The accuracy of some of Weitzman's statistics have been disputed (St John 1995:23), but the trend she identifies has not (Mahoney 1995:7, Somerville 1995:43).

husband. The way such women experience their significantly reduced income and lifestyle is a product of, and relative to, their individual financial and social position, rather than to New Zealand society generally.

Some of the ways they expressed the comparisons and the injustices they felt were:

Jane:

He's continued on in that vein [buying and restoring homes]...I just feel like screaming "Hey, you're doing what I wanted to do. And you're still doing it. Obviously because he's interested and that's fine...

And he's got the money to do it?

Yes. I don't know if he's...well I presume he's working. But I just think "Oh well, I'm stuck and nothing's changed for him. He's gone on and is doing exactly what he intended to do...changed partners but life has carried on..."

Anna:

I think we had the ability to go on holidays which a lot of families would class as a really special event. Perhaps we could do them without thinking too much about where the money was coming from, whether it was a skiing holiday or a boating holiday. Whereas now I can see how hard it must be for families on the average income to be able to do any of those things. Even once every five years would be an impossible task. So I guess we just assumed that we could do those sort of things and it was like, an expected thing that would happen. If you wanted to do it you'd do it, without too much thought about it.

There's absolutely no way I could even entertain the idea of taking the boys skiing for instance. That's something that...Actually they're going up tomorrow so they've still got the opportunity to do it. They're going up with Peter. It doesn't upset me because at least I know they're still doing it. So they're still having the opportunity to do those things. I'm quite worried about the Christmas holidays. I'm looking ahead at how much it will cost to go away. If we can get the house we rented last year that will be fine because if it's the same rent, that's fine. It may not be and...yeah.

While Anna was worrying about the costs of her summer holiday her former husband was planning an expensive and prolonged trip overseas with his girlfriend and had purchased a brand-new European car.

Helen:

The fact too that when you separate the guy just goes out and gets a flat. He's really on the pig's back. He's got his income but not his dependents. So you're really doing him a favour, financially anyway. And I felt that that was what happened to me. He didn't buy himself a place straight away. Just went into a flat and he had money to burn and whenever they [their children] went around there they had lollies and lots of stuff and I felt, not that I had to compete, but that I had to keep my end up...He did, and still does, flaunt the money thing.

Bourdieu introduces the concept of positional suffering, that is, suffering brought about by a negative change in one's circumstances in relation to others. He claims that even people from a privileged microcosm of society can experience positional suffering although that suffering, when viewed from outside of this sphere, will appear illusory in comparison to the "genuine" material poverty suffered by others (which he refers to as "la grande misère") (Bourdieu 1999a:4). He argues against using absolute material poverty as the sole measure of poverty, proposing that a focus on material poverty keeps us from "*seeing* and understanding a whole side of the suffering characteristic of a social order which, although it has undoubtedly reduced poverty overall (though less than often claimed) has also multiplied the social spaces (specialised fields and sub-fields) and set up the conditions for an unprecedented development of all kinds of ordinary suffering (la petite misère)" (ibid). Material poverty, and the suffering attached to it, is also relative to one's experience.

The day to day positional suffering for the women in my research involved a combination of a new (for them) relative material and social poverty, and the losses associated with a growing awareness of the disparity between the material and social capital of their husbands and themselves following separation. For each of them this sense of loss and of injustice was grounded in the years of expectation of a particular lifestyle for their future lives together, expectations shattered by separation.

The sense of injustice and frustration felt by such women is not positively addressed by current legislation and case law in New Zealand.

Matrimonial Property

Before the introduction of the Matrimonial Property Act 1976 property was divided, on the breakdown of marriage, according to the contributions of each spouse to each individual item of property. Although resulting in individual decisions for individual couples, this structure caused a considerable workload for the Courts and high legal costs, including that incurred by the Legal Aid system. The Matrimonial Property Act 1976 brought in a regime of almost invariable 50/50 division of identifiable material property (as opposed to intellectual property) following the breakdown of marriage. It also introduced the “no fault” and “clean break” principles coupled with the recognition that unpaid work contributed to the marriage in a way which was different from but of equal value to financial contributions.

Gaye Greenwood (1999) recently researched New Zealand’s social policy relating to marriage separation. Her research led to her submission on the Matrimonial Property Amendment Bill 1998 and its Supplementary Order Paper on the basis that “there is evidence that a 50/50 split does not deliver equal outcomes for some non-earning, mid-life partners from traditional marriages when they have taken responsibility for the unpaid work of the home and primary care for dependents of the relationship” (Greenwood 2000:1).

Principal Family Court Judge Patrick Mahony, has spoken in support of a change in the Matrimonial Property Act:

When the Matrimonial Property Act of 1976 was passed, it created a new and innovative regime for division of property based on the premise that marriage was a partnership of equals. In applying that policy at the end of the marriage however, it fails to recognise that some obligations assumed as part of the marriage contract are ongoing. The clean break principle does not serve well the parent who shoulders the main responsibility for continuing the parenting role for the children of the marriage. The equal division of property often leaves such a parent in a very unequal position in relation to the other partner, who is free to pursue a career, often with a high level of income (1996:111).

Spousal maintenance and future earnings

Another way which both Mahony (1996) and Somerville (1996) suggest as a solution to inequality between separated parents was better use of the facility within the law for the payment of spousal maintenance:

Provisions with respect to spousal maintenance, which also incorporate the clean break principle, fail those wives who, as part of their marriage arrangements, put their energies into the marriage and family, thereby depriving themselves of the opportunity to pursue a work related career. It is inequitable that in their middle years, such women are reduced to penury, at a time when their income-earning opportunities are reduced to a minimum, because of the strong presumption that each party be self-supporting from the time a marriage is dissolved (Mahony 1996:111).

Greenwood also notes in her work, that spousal maintenance is rarely awarded as it operates against the clean break principle (1999:163).

Another possibility for change in family law which may result in increased post-marriage equity for people such as those in my research lies in the division of "future earnings". Where there is a large disparity between a non-custodial parent's earning capacity and that of the custodial parent this could be alleviated by the custodial parent being awarded either an ongoing share of the non-custodial parent's earnings or a lump sum in respect of those earnings. Such a change in the law would, of course, be fraught with difficulties such as the likelihood of an increase in defended custody cases (because whichever party gained the care of the children would end up with a greater share of property), an increase in allegations of violence (which have an effect on custody outcomes), and uncertainties about the "future" (for example, there would be no certainty that a present level of income would be maintained or that the children would remain with the current custodial parent). There is also the issue of how long differences in income ought to be compensated for.

The question of future earnings has been raised in a Court of Appeal decision, *Z v Z* ((1996) 15.FRNZ 88) where the Court ruled that the current law did not have the jurisdiction to divide the value of future earnings. This case involved a couple who separated after 28 years of marriage. At the time of separation the wife was 50 years old, and suffering from some health problems. The husband was 48. As with most of the women in my research the wife had given up her employment soon after marrying and, following the social expectation of the time, concentrated her efforts and skills on caring for her family and the family home. When they had married the husband was working as a civil servant (in a position which was paid at a lower rate than his wife's secretarial wage) and studying part-time. Once he had completed his professional qualifications, however, he found employment in the private sector. His income subsequently rose to the point where he was, at the time of separation, earning over \$300,000 per annum. As well as seeking the quantification and division of his future earnings, the wife sought to have his enhanced earning capacity treated as matrimonial property. The Court held that it did not have jurisdiction to grant her any award under either of these headings. The children of the marriage were independent adults so the wife did not apply for Child Support, but she did seek, (unsuccessfully) spousal maintenance (Caldwell 1996:507).

The possibility of a change in the law enabling the Courts to make decisions on future earnings was raised by Sir Ivor Richards at the Inaugural Australasian Judicial Family Law conference in October 1999 (Mahony, National Radio Interview with Kim Hill, 18 October 1999). While it is unlikely that such a law change would be of benefit to my research participants, it would increase the chances of more equitable arrangements of post-separation finances.

Child Support

Child Support is paid by the non-custodial parent as a contribution to the costs of raising any dependent children the separated couple may have. The principle behind the Child Support scheme is that both parents have an obligation to support their children, whether or not they are living with them (Child Support Act 1991, section 4). The

introduction of the Child Support Act 1991 has significantly reduced the Court's involvement in decisions about the calculation of the amount to be paid as this is calculated according to a statutory formula. Payment enforcement is administered through the IRD.

The formula under the Child Support Act is $(a - b) \times c$ where (a) is the liable parent's income (currently capped at \$68,436 being twice the average wage no matter what the liable parent's actual income is, the cap being increased slightly each year), (b) is the statutory living allowance (which is based on the Community Wage but the calculation is dependent upon one's living arrangements) (Child Support Act 1991, section 30), and (c) is 18% in the case of one child, 24% for two children, 27% for three children and 30% for four or more children (Child Support Act 1991, section 29).

This calculation is based upon the statistically-calculated "reasonable costs" of bringing up the average New Zealand child. While it is possible to have an administrative review of the assessment and then apply to the Court for a Departure Order, one's circumstances must be "special" (Child Support Act 1991, Section 105). One must pass through a "narrow gate" for consideration of a departure from the formula assessment (*re M (Child Support) (no. 2)* (1992) 9 FRNZ 693: 700).

The necessity for capping the income of the liable parent was questioned by Martin Hawes in *Money and Divorce* (1998:191) and by several research participants. A recent judicial answer is given by Judge Inglis Q.C. in a Family Court case (C v D unreported decision, Wanganui Family Court, 23 August 2000), where the parents' financial positions were similar to that of Anna and her husband. It was his view that the law does not require a calculation for Child Support other than the statistically-based assessment except where *at the time* of making application for Child Support assessment the children's expenses were very much greater than the average cost of raising a child in New Zealand, ^{where} ~~if~~ there was simply an expectation that the children of the marriage would, in the *future*, cost significantly more than that statistical norm, there is no obligation for the liable parent to meet the extra expenses. For example, if at the time of applying for Child Support assessment the children of the marriage were of

primary school age and attending the local State primary school, but were enrolled in a private secondary school, the liable parent would not be required to meet the extra costs involved in this anticipated extra expense of high school fees when it occurred.

This is to be contrasted with the approach under the pre-Child Support regime whereby child maintenance could be applied for under the Family Proceedings Act 1969. Under that Act each maintenance order, whether for the children or the spouse, was made having regard to the individual family and its income, outgoings and, importantly, expectations. The details of “this child, these parents, their expectations, their lifestyle” would be taken into consideration and the order made would reflect those individual circumstances.

The contrast is between the pre-1991 law, (under which maintenance orders were tailor-made for each family and had regard to that family’s historical and current standard of living and expectations) and the Child Support Act 1991 regime, under which future, not yet realised, plans for children are not taken into account and actual income is artificially capped. The result is that now the financial provision for children is based on what is statistically indicated, not what that individual family actually needs or might reasonably expect having regard to the family’s history and future plans. This philosophical shift has had a dramatic impact particularly on those middle-class women whose families’ lifestyle during cohabitation with their husbands raised not unreasonable expectations for their future lifestyle, particularly for their children. Their expectations are outside the statistical parameters imposed by the Child Support Act. When such women have to avail themselves of the limited facilities of the Child Support Act it is difficult for them to maintain their lifestyles and consequently their class position.

Where there was a large disparity in income between the liable parent and the custodial parent the pre-Child Support Act legislation provided, it seems to me, a fairer method of ensuring that the lifestyle of the children was less affected by their parents’ separation; that is, they would be likely to be better protected from otherwise almost inevitable downward social mobility. Where the children’s downward social mobility is

prevented, so too is the mother's, at least for the time that she has their children in her day-to-day care.

The capping of the income of the liable parent under the Child Support Act may be regarded as a gender issue as nearly all recipients of Child Support are women and nearly all payers are men (Mahoney 1995:11). When income is capped it is the women who are most likely to seek a review of the assessment, followed possibly by an application to the Family Court for a Departure Order, and who are prepared to pay the costs involved with that litigation. Were income of the liable parent not capped, men would be more likely to seek a review and Departure Order or, if they earned more than the capped amount, pay considerably more in Child Support.

CONCLUSION

The Matrimonial Property Act 1976 provides, in general, for the equal division of material possessions on the breakdown of a marriage. It has no regard to non-material factors such as lifestyle. Similarly, the Child Support Act makes only very limited provision for the maintenance of a particular standard of living for children following marital breakdown. Spousal maintenance, although technically available under the Family Proceedings Act, is rarely available in reality. All of these legal factors lead to an unequal economic and lifestyle outcome for middle-class women in relation to their estranged husbands and contribute to the downward social mobility of middle-class women and their children.

The social policy underpinning these pieces of legislation and the legislation itself construct a social environment within which the research participants experienced 'la petite misère'. They are torn between ideologies of self-sufficiency and the sense of injustice that goes with seeing their former husbands doing so well after their respective separations. It results in a confusing mix of emotions: these are the direct consequence of State-generated or State-created environments.

A practical solution to some of the suffering experienced by middle-class separated women such as the women in this study (particularly those of considerable means prior

to the marriage breakdown) could be found in a change to some of the laws relating to marriage breakdown. As I write this chapter, a Bill to amend the Matrimonial Property Act in ways which would compensate custodial parents for this disparity is before Parliament.

The Supplementary Order Paper (SOP) in relation to the Matrimonial Property Amendment Bill has as one of its aims “to seek to address the issue of economic disadvantage suffered by a non-career partner when a relationship breaks down” (SOP:71). To this end it proposes changes to the Matrimonial Property Act 1976 to provide for unequal division of property in some circumstances and for greater access to spousal maintenance. In both cases the changes are to provide some economic compensation if “the income and living standards of [one] partner are likely to be significantly higher because of the effects of the division of functions within the relationship while the partners lived together...” (SOP:19, 59, 72).

The proposed changes constitute a return to the philosophy of looking at the individual circumstances of each family. The division of roles within the family prior to separation and the income and living standards of each party after separation are to be taken into account. Perhaps the greatest change, however, lies in the fact that the Bill, as amended by the SOP proposes that, in calculating spousal maintenance, the court take into consideration the standard of living of the partners while they were living together. In this way a link is established between the manner in which the spouses lived their lives while living together and the way they may reasonably anticipate continuing after separation.

While the change in the law will almost certainly result in more litigation than the previous statistically-grounded regime, the outcome for women such as my research participants has the real potential to be more just and fair.

CONCLUSION

I began this research with the aim of gaining insights into New Zealand's class-based social system. Anthropology (which emphasises the need to contextualise human experiences within a social framework) does not have a history of studying class, though it has been used extensively elsewhere to understand what it means to live in an heirarchical society. Sociological research, the discipline that traditionally researches class, provides a macro-societal framework, describing class-based social structures. Such research typically utilises objective analysis and explores structural trends as well as analysis of the political implications of class structure. It is weak, however, in describing the actual experience of people living within those social structures. Anthropological analysis uses both emic and etic perspectives and places an emphasis upon getting as close as possible to both lived experience and the model or interpretations of that experience of the people themselves. It seemed to me that it was necessary to study the subjective experience of class.

I believed that by interviewing women who had inhabited more than one class position I would gain an understanding of the day-to-day experiences of New Zealand's social system. The observations and comments made by the women I interviewed indicated that they were aware of an heirarchical system and also of the classification processes employed by the people within the system. With one exception, however, they were not entirely comfortable in talking about class or about their lives in terms of class. Ortner (1991) notes that there is an "absence of any strong cultural category of "class" in American discourse" (1991:164) and that "it does appear in native discourse [...] but not in terms that we would immediately recognise as discourse "about class"" (1991:170). She claims that class discourse is displaced into discussion of gender, ethnic differences, differences in lifestyle, and differences in income. Something similar emerges in New Zealand. While the research participants did not reduce class to

income and employment, they were aware that their own changed financial situations made it considerably more difficult to be regarded by others as being middle-class. They were also aware that as members of a society, rather than standing alone as individuals, being seen to be *in* the middle-class is one of the significant indicators of *being* middle-class, that as soon as they lost the ability to be seen to be middle-class they began to lose their claim to a middle-class position.

Approaching a study of class anthropologically was a fruitful way in which to explore the classifying process used by those within the class system. It seems that a combination of symbolic (or ideational) markers and material markers are used in determining one's class position, with the emphasis shifting towards the symbolic markers as the ability to exhibit evidence of possession of the material markers diminishes. The awareness of others' classification techniques also influences the assessment of one's own class position.

This study was limited in that it sought to understand class from the perspective of only a particular fraction of the middle-class. This raises questions about the classifying processes used by people in other class positions. Are others aware of the classifying processes used by the middle-classes in ascribing class positions? Do others use the same sets of material and symbolic markers? What emphasis do they place on each of them? How prepared are they to talk about "difference" in terms of class?

The reticence on the part of the research participants in talking about class in class terms may be partly accounted for by their unconscious wish to preserve for themselves the egalitarian myth established by the early European settlers in New Zealand as part of the attempt to construct an egalitarian society. Hatch (1992) also found this to be the case in the study he conducted on class in a Canterbury farming community in 1981.

Linked to ideals of egalitarianism are the concepts of individualism and meritocracy, both of which entail the belief that one has control over one's fate. Ehrenreich, author of *Fear of Falling: The Inner Life of the Middle Classes* claims that these ideas are held and advocated primarily by the middle classes. The concept of personal agency is at

odds with the idea that one is born into a social structure and therefore has relatively limited life chances. In short, reluctance to discuss class may play a role in leaving intact the more popular idea of personal agency.

Because class was not a concept which sat easily with the research participants it made my task of elaborating the theme of class more difficult. It was significant that although I began to write the chapter on class first, it was the chapter I completed last.

While the concepts of class and downward social mobility were introduced by me rather than emerging from the research process itself, discussion of these concepts led to the themes of respect and the effects of relevant government practices and policy. Both of these themes were important to the research participants and as a result became the focus of further elaboration.

The experiences the research participants described for me were often multivalent: they could simultaneously be used to discuss class, respect and the effects of government practice and policy. Discussion of events such as visits to WINZ offices on Benefit business or interaction with Banks are examples of the intersection of all three themes.

The idea of respect, while generally not articulated as such, was evident in the participants' explanations of how they experienced some of the events in their lives following separation from their respective husbands. They spoke in terms of being humiliated, embarrassed, and the "lowest of the low". Loss of respect, both self-respect and respect of their own social world, was caused by both the loss of financial autonomy and the loss of some of their valued social roles. Marital breakdown, then, for these middle-class women, led to the loss of (both economic and social) capital. It was this loss that generally resulted in feelings of loss of respect. This loss also led to a sense of diminution of their "social being" as fully functioning members of New Zealand's middle classes.

The research participants regained respect (and their social being) by building up their social and economic capital. Just as becoming financially dependent upon the State often contributed to the erosion of their self-respect and the respect of their social

members, becoming independent of the State contributed to the rebuilding of these forms of respect. The pathways by which they rebuilt their social capital varied but the common routes were through increasing their employment-related skills and through university education. These options would have been available to the research participants before they separated from their respective husbands but generally they were not pursued while other types of family-oriented social capital were being accumulated. While they were cohabiting with their respective husbands they were content to be investing time and energy into their family's lifestyle with the intent of benefiting the whole family rather than just themselves. After they separated, building up their individual social capital (albeit not thought of in those terms) became a priority.

The third theme explored was the participants' interaction with relevant government practice and policy. The loss of financial autonomy and their financial reliance upon the State was, for those of the participants who experienced it, a significant source of feelings of loss of respect. In addition to the stigma attached to becoming a beneficiary, the experiences involved in interacting with some WINZ officers reinforced their feelings of social degradation. Experiences such as these were significant sources of social suffering. In researching and writing this chapter I felt a strong sense of frustration (perhaps akin to some of the participants' feelings) and believe that the experiences with WINZ need not have been as humiliating as they were. Nor did these women need to suffer financially to the extent that they did.

The second part of that chapter looked at relevant aspects of family law. The current matrimonial property law and spousal maintenance law (both legislation and case law) make it financially difficult for the non-career parent to avoid comparative financial hardships upon marital breakdown. There is likely to be a law change in this area that will allow for compensation to be made to the financially disadvantaged spouse. If the proposed changes allowing for unequal sharing of matrimonial property and easier access to spousal maintenance occur there will be real potential to improve the situation for women such as the participants in this research and generally to reduce social suffering in this area. It may, however, be a more difficult task to change the attitudes

of WINZ employees in order to reduce the suffering that is caused by the pervasive institutionalised prejudice to be found in this government department.

As I completed the life stories I had a sense of having recorded a series of stories with happy, or at least positive, endings. On closer analysis and after discussion with some of the participants I have come to two conclusions. The first, as suggested by Rebecca, is that talking about their experiences after separation may be likened to talking about their experiences of giving birth, that is, that much of the details of the suffering is forgotten. I noted that while in some instances the financial situation of the research participants had improved, what was more significant was that each research participant had built up her social capital since the tough early days following separation. This accounted in part for the “happy ending” effect, but more significant was that each participant felt that her life had been enriched by her suffering. They all felt that both they and their children were better for the experiences, that they were less likely to be judgmental as they had a broader experiential base from which to regard others. They felt that they could see that there was a variety of respectable ways of living one’s life and that a sense of achievement need not involve the acquisition of material capital.

One of the participants, Helen, after reading the chapter on respect commented that she now saw herself as “a different person in a different world” (to use Oyama’s expression) and that she now saw more clearly, from her present position, the world that she used to inhabit. She could see the pitfalls for women who “tie themselves up and identify themselves with their home and family...because when it breaks down they’ve got nothing”. Women, she now believed, would be well advised to make their own place in the world from the start.

The participants have become increasingly financially and emotionally independent as a result of their experiences and are both proud and protective of that independence.

This thesis is literally an essay, a foray into a field that cries out for further study. More experiential accounts of the kind of hierarchical societies we ourselves live in and analysis based on those accounts are needed. This is an offering in this area.

AFTERWORD: THEIR LIVES NOW

I contacted the research participants a day or so before this thesis was to go to the binders, to find out about their current situations:

HELEN has completed another year of full-time university study. She has been awarded the top academic prize for excellence in her discipline and as a consequence has been invited to attend meetings set up for potential Honours students. She will complete her undergraduate study at the end of next year and is likely to complete an Honours year after that. She said, about her home-life, that she feels very happy and settled, that “it gets better every year when you know it’s right”.

MARY is in paid employment for an average of forty hours per week with each week varying from fifteen to eighty hours. She has completed some employment-related qualifications which are enabling her to progress in her work, as she had hoped. She said that she now feels socially upwardly mobile having bought two rental properties, which she regards as her savings plan, and after selling the matrimonial home and buying another home in a better location. She commented that moving to another home was “like a weight had been lifted off my shoulders. It was like closing that chapter of my life”. Along with these positive changes in her life she is enjoying socializing more now that her children are older.

ROSEMARY has just completed a post-graduate diploma in teaching and is awaiting confirmation of a teaching position for next year. In the meantime she has had to re-apply for the DPB (she was in receipt of a Student Allowance during the academic year). She commented that she “had forgotten how awful they are at WINZ”. She is facing a week with no income as there is a two week stand-down for the DPB. On the brighter side WINZ staff have told her that she is “work-ready” and has the right attitude. She expects her situation to improve next year when she will have a teaching job and two children at university.

ANNA is still working part-time rather than full-time in order to be able to spend time with, and have the energy for, her rapidly growing children. Her former husband has recently suggested that one of their children attend a private boarding school in a town many hundreds of kilometers away. When she protested that the distance would make it difficult for her to visit their child, her former husband offered to refuel her car for her whenever she wanted to make the trip. She says that this would not really solve the problem as she still has to cover accommodation costs while visiting the child. She's sure that her former husband has no idea of the constraints of her financial situation. She has made clear her opposition to the proposal on the grounds that placing a child so far from her and the rest of the family would effectively further split the family. She wonders if a factor in the father's wish to have the child at that school is his desire to "hob nob" with the other parents of children at that school, thereby augmenting his social capital at the expense of the family unit centred around her.

JANE has completed her university degree. She said that it had been a good feeling to graduate after all that had happened since she had started her course of study. She is still employed in the finance sector and is currently looking for another job with more responsibility and most importantly, one that is more of a challenge. She describes her personal life as comfortable and stable - and added that she's very happy with that.

REBECCA is now employed full-time as a public servant. She says that while it is nice to have the extra money it has not appreciably changed her lifestyle. She still does not often eat out, nor does she buy much more than she used to. Working full-time gives her less time at home than she has had in the past and she notes that there has been a "trickle-down" effect as a result of her extra earnings. She says that she happily supports the employment black market by informally employing two women for several hours a week to garden and to clean her home.

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***APPENDIX 1 – INTRODUCTORY LETTER TO RESEARCH
PARTICIPANTS***

23 June 1999

Dear

As you will recall from our recent phone conversation I am a Social Anthropology Masters student at Massey University. I would like to thank you for indicating your willingness to participate in my research. I am writing to let you know more about the research project and the role you may play in it.

The provisional title for the thesis is “Understanding the experience of downward mobility from the middle classes; particularly of New Zealand women’s downward social mobility following the breakdown of their marriage to middle-class men”. As the title indicates I am interested in how women who identify with this scenario view their situation. Some of the areas which I would like to focus upon (and which I would like to explore with you) are:

- What it is about your situation that makes you feel that you have move downward in terms of New Zealand’s social class system?
- How do you account for the change?
- What do you use to assess your place in the social system before and after the breakdown of your marriage?

The way in which I intend to conduct the research is by carrying out informal interviews with you and several other women, individually, over a series of four or five, hour-long sessions. I shall ask you to tell me about events (including the breakdown of your marriage) which you feel contributed to your social and economic position in the

past and today. With your permission I intend to tape and transcribe interviews and discuss the transcriptions with you before proceeding with the analysis and writing of the thesis. I would also appreciate occasional consultation with you in the writing-up phase to ensure that I accurately represent your experiences and thoughts.

Research will be conducted according to the Code of Ethics drawn up by the Association of Social Anthropologists of Aotearoa/New Zealand which stipulates that: “In their work, anthropologists’ paramount responsibility is to their research participants”. I undertake to use pseudonyms in the thesis (and in any other publication which may arise from the research) in order to protect the identity of all participants. I shall also take steps to ensure that any information contained in the thesis cannot be used to identify any of the participants. I shall discuss the issue of confidentiality during the research phase, at our first meeting. The data from this research will not be available to anybody else. If at any stage during the research you would like to withdraw from the process you are, of course, free to do so.

I shall telephone you in a few days to answer any questions you may have. At that time I would like to set up a time convenient to you for an initial meeting. Thank you again for your valuable assistance with this work.

Yours sincerely

Robyn Andrews

APPENDIX 2 – WINZ (2000) BROCHURE FOR DOMESTIC AND WIDOWS' BENEFIT



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You have our support

We know that while you're preparing for a new life you need a regular income to help you meet your living costs. You may be able to get a Domestic Purposes or Widows Benefit. What you can get depends on your individual situation – and there's more about this over the next few pages.

You'll need to be a legal New Zealand resident and normally live here to qualify. If you've lived overseas, let us know because we have agreements with certain countries.

If you are a sole parent ...

You may be able to get the Domestic Purposes Benefit for sole parents if

- you are the parent of a child under 18 who lives with you *and*

- you are not living with the other parent or a partner *and*

- you are 18 or over (or 16-17 if you were legally married).

Please note that usually only one parent can get a Domestic Purposes Benefit and we'll ask you to apply for Child Support from the other parent. So if you share the care of your children, or can't name and legally identify the other parent, it could affect your payments. Please ask us about this.

If you are caring for someone sick or infirm ...

You may be able to get the Domestic Purposes Benefit for caregivers if you are over 16 and caring full-time for someone who would otherwise need to be in hospital. But this person can't be your partner or dependent child.

If you are an older woman living alone ...

You may be able to get the Domestic Purposes Benefit for women living alone if you don't have a partner or dependent children. You'll need to have 'become alone' after age 50 and after caring for children for at least 15 years *or* caring for a relative who was sick (or couldn't care for themselves) for at least 5 years *or* being married or supported by your partner for at least 5 years (but one of you must have lived in New Zealand for some years).

If you are a widow ...

You may be able to get a Widows Benefit if your partner has died and you

- have dependent children living with you *or* were married at least 15 years, and had children *or*

- had dependent children for at least 15 years while married or widowed *or* were married at least 5 years and widowed after age 50 *or*

- are 50 or over now, were married at least 15 years ago for 10 years or more, and widowed after age 40 (if you were married more than once, we count the *total* number of years you were married).

Married means legally married or living as husband and wife. If you don't have dependent children, you and your partner must have been living here when he died and for the 3 years before that (or for 5 years at another time). You can't get this benefit if you remarry or have a new partner.

If you don't qualify ...

If you don't think you qualify and you are in an emergency or hardship situation, or are alone with children or a sick relative to care for, please talk with us as soon as possible. We may be able to help with an Emergency Maintenance Allowance (for sole parents), an Emergency Benefit, or one of our other types of income support.

Income support is paid to help you meet your living costs while you prepare for your working future.

How much will my payments be?

The Domestic Purposes and Widows Benefits are paid weekly. How much you get depends on your situation – this guide shows you what the different payments are.

Weekly payments (after tax)	No children	1 child	2 or more children
Widows Benefit	\$154.83	\$212.90	\$232.27
Domestic Purposes for sole parents	–	\$212.90	\$232.27
Domestic Purposes for women alone	\$154.83	–	–
Domestic Purposes for caregivers			
• Sole parent	–	\$244.07	\$262.09
• Living with a partner	\$154.83	–	–
• Single 18 or over	\$185.79	–	–
• Single 16-17	\$150.35	–	–
Emergency Maintenance Allowance			
• 18+ or 16-17 living away from home	–	\$212.90	\$232.27
• 16-17 living at home	–	\$99.09	\$99.09

You could get less if you have other income, or if you are a sole parent and can't name the other parent. These payments don't include any Family Support or extra allowances you may also be able to get. Tax has been deducted at the M rate.

When will I get paid?

Your payments usually start after 2-3 weeks. You may have to wait longer, sometimes for several weeks, if you have been working and received holiday pay or another payment at the end of your job

had a high income in your last 26 weeks at work.

We don't count any income your former husband or partner may have been earning – this won't affect how long you have to wait.

Everyone's situation is different

You may be able to get a bit of extra financial help from us on top of your main income support while you prepare for work. This will depend on your individual situation. So when you apply for income support your Case Manager will ask you about your family and living situation and tell you about any extra payments you may be able to get.

You'll get a Community Services Card which gives you and your family extra subsidies on doctors' fees and prescriptions. And we may also be able to help with things like housing costs, childcare costs – or with extra expenses you have because someone in your family has a disability.

If you have been widowed you may also be able to get a Funeral Grant. And there are different pensions and benefits you may qualify for if your partner was in the armed forces.

Ask for our booklet that explains all the different types of extra payments we can make.

What other support can I get?

If you have children you may be able to get Family Support (you apply to us if your income is under \$20,000 – or to Inland Revenue if your income is over this).

If you or someone you are caring for is sick or injured, you may get extra help through the health system, such as home support services (ask your doctor or local hospital for details).

If you pay Child Support you may be able to have your payments reduced while you are getting income support – you'll need to talk with Inland Revenue about this.

You may be able to get help with things like housing or childcare costs on top of your main benefit.

When you get income support

Income support is paid to help you meet your living costs while you work towards an independent future. For most people this means working – and when you get income support we ask you to sign a Job Seeker Contract with us. It means that we both agree to work together to help you find work or prepare for your independence.

What are my work responsibilities?

It all depends on your family situation, but the main things you need to do are

- look for full-time work (30 hours a week or more) if you have no children at home or your youngest child is 14 or older

- look for part-time work (15 hours a week or more) if your youngest child is 6-13
- come to annual planning meetings if your youngest child is under 6.

If all your children are over 5 you may also be asked to take part in work activities or to do extra things to prepare for work.

If you don't meet your responsibilities your payments can be affected.

Of course everyone's situation is different. You won't be asked to do anything straight away if you are newly separated or widowed. And you can apply for an exemption if you are pregnant, ill, caring for a special needs child or someone who would otherwise need to be in hospital, or if you are home schooling your child. If you're over 55 you can apply for an exemption – please ask us about this.

There's more about how we can help you prepare for work and find a job later in this booklet.

What work activities will I have to do?

You may be asked to do things that will help you prepare for work, such as training, attending seminars or coming to an interview with us. And once your children are at school you must be looking for work.

We may also ask you to do community work for up to 20 hours a week to help the environment or your local community. It is an opportunity to build up your skills while you look for paid work.

If you do community work

- you can get an allowance of \$21 a week

- you may be able to claim up to \$20 a week for extra expenses

- we may be able to help with childcare costs for school age children

- you won't have to work more than 8 hours a day or 5 days a week

- you can work Saturdays if you agree – you won't have to work Sundays.

What if I can't do these things?

If there is some reason why you can't meet your responsibilities – you need to talk with us about getting an exemption so that your payments are not affected.

If you can't work because you are sick or injured, you'll need to get regular medical checks. If you are caring for someone else who is sick or infirm we may ask for similar medical checks at times.



There may be things we ask you to do in return for getting income support – activities to help you prepare for an independent working future.

If you have any questions, can call us free on 0800 559 009

Your future is working

An important part of our job is to provide the practical support you need to find a job or prepare for the future. We have a wide range of training and work services to help you along the way.

How we can help depends on your individual situation. Everyone has different skills and experience – so when you come in and see us we'll ask you about yourself, your situation and your skills.

We'll help you develop a plan to find work that sets out your goals for the future and the steps you need to take to reach those goals. Even if it's likely to be some time before you can work, you'll find this planning step can be very useful.

Who will help me?

Right from the start you'll have a Case Manager. They'll be your main contact and will co-ordinate all the income, training and work services you receive from us.

For instance they'll help you identify and develop your work skills and refer you to jobs that look suitable. Another important person you may have contact with is one of our Work Brokers. They go out and find job opportunities for people looking for work.

What work services are available?

We have a wide range of work services. Your Case Manager will develop a plan with you that includes the work services you need to reach your goals.

Getting ready for work. If you need practical help with things like interview techniques, writing a CV, or how to look for vacancies, we run workshops and offer practical advice. There's also support available if you have family or personal issues to sort out before you can start work.

Gaining work experience. If you've never worked, or have been out of work for a while, we can help you gain experience, confidence and contacts with community work, workplace experience or job introduction programmes.

Building work confidence. Some people may need extra support to feel confident about working. We have special programmes to help you identify your skills and become ready for work.

Gaining work skills. If your situation has changed, or there are few jobs in your field, you may need to gain new skills. We can introduce you to a wide range of training opportunities.

Finding a job. We actively work with employers to list job vacancies – and find jobs that may suit you. We'll refer you to jobs and you can check listings at our offices. We'll also help you gain the skills you need to go about finding your own job opportunities.

Creating opportunities. We have grants and wage subsidies to encourage employers to provide job opportunities for people who have been out of work for a long time or who have disabilities.

Starting a business. If you have experience you can build on and want to start your own business, we may be able to help with guidance, financial support and training in business skills.

Staying in work. If there are problems when you start a new job, we'll try to help you overcome them. We may be able to support you in other ways as well (for instance with a bit of extra financial help) as you adjust to your new working life.

We have a wide range of training and work services covering every aspect of getting ready for work. Your Case Manager will tell you about services they think will help you.

If you have any questions, you can call us free on 0800 559 009



How do I apply for income support?

The first thing you need to do is call us on 0800 559 009. We'll be able to explain more about how we can help and we'll set up a meeting for you with one of our Case Managers. You are welcome to bring someone along with you to your meeting.

You need to apply as soon as possible because we can't usually backdate your payments after a certain time.

It's a good idea to turn up 15 minutes early to fill in your application form before we meet. You'll need to bring along a number of things like ID. There's a checklist at the back of the booklet – if you don't bring everything we need to see, you may have to come back again.

If you are applying because you are caring for someone sick and infirm we'll give you a form to be filled in by a doctor before we meet (and if you have a partner they'll need to come to the meeting too).

At your meeting we'll talk about your work situation and we can usually tell you on the spot if you can get income support and how much your payments will be. We'll send you a follow-up letter too.



*Case manager will be your main
here at Work and Income NZ.
y'll make sure you get all the
ents you're entitled to and the
t support to prepare for work.*

Legal things you need to know

When you apply for income support you agree to 2 very important conditions. All the information you give us must be true, with nothing left out – and you must tell us straight away about any changes in your circumstances that could affect your payments. If you don't keep these conditions you are breaking the law and can be prosecuted.

We check information you give us

We have the right to check information you give us (with employers, banks, and education providers for instance). We also compare records with other Government agencies, including Inland Revenue, New Zealand Customs Service and Department of Corrections.

You also have rights

You can usually see your file and ask us to correct anything that's wrong. You can ask for a review if you're not happy with a decision – and you can appeal against the review outcome if you're still not happy. Of course you also have the right to expect helpful and efficient service from us.

If there is something you are unhappy about, we'll do our best to sort things out as quickly as possible.

*If you have any questions,
you can call us free on
0800 559 009*

Life has a way of changing

People move, relationships change, children come along – or maybe you find part-time work or decide to start a study course. Whatever the change in your life if you're getting income support you must tell us about the change straight away. If you don't you could miss out on extra payments – or end up with a debt to pay back, or you could be prosecuted.

Here are some things you definitely need to call us about

- any change in your income
- any changes related to work or study
- any changes in your home or family situation
- if you remarry or start to live with a partner
- if you intend to go overseas
- if you go into hospital
- if you move, change your name or bank account
- any change in costs you get extra help for.

Just remember – if you're not sure about what to tell us, call anyway. We'll be happy to help.

What happens if I have a partner?

While you may be on your own now, life does change and you need to know that you can't get a Domestic Purposes or Widows Benefit if you remarry or start to live with a partner.*

Sometimes people don't know when to tell us about a new relationship, maybe they've just drifted into being together, spend some nights apart, or don't share money for instance.

The best thing to do if you start a relationship is to talk with us early on – it can save problems later. We also have a booklet about relationships you might like to ask for.

** The only time you can have a partner and get this type of income support is if you get the Domestic Purposes Benefit for caregivers. Please ask us if you are not sure if this applies to you.*

What happens if I go overseas?

If you are thinking about going overseas for any reason – including going to look for work – you need to talk with us first. You may still be able to get payments for a short time, but you'll need to talk with us before you go away. If you don't you could end up owing us money and you could be prosecuted.

Or if you are planning to live or retire overseas you may qualify for payments from us or the country you move to – ask for our booklets about this. But please remember to talk with us before you go or you may not be able to get these payments.

A note about Child Support

When you are a sole parent, any Child Support the other parent pays goes to the Government to help cover what you get from us. You can find out how much they pay and ask for a review if you think it's not enough.

It's a good idea to do this now – because once your benefit stops you start getting the Child Support. To find out more contact Inland Revenue.



It's important to tell us straight away about any change that could affect your income support. If you're not sure about something, call us anyway. It can save problems later on.

Part-time or temporary work can really pay off

Working part-time or taking on temporary work can help you build up work experience, find out more about different jobs and even give you the chance to work your way into a full-time job when the time comes.

What happens when I work?

You can earn up to \$80 a week before tax (or \$4160 a year) before your main benefit is affected (unless you're receiving a Domestic Purposes Benefit for caregivers – please ask us about this).

If you are a parent, we may be able to help out with childcare costs to make starting a job easier. Ask us for a copy of our booklet about how we can help when you work.

Remember, you must tell us straight away if you start any type of work. This is something you must do by law. You may also need to keep looking for full-time or extra part-time work as part of your contract.

If you take on temporary full-time or seasonal work talk with us about your options. Usually it's best to stop your benefit and then start it again when your job ends. Even if your benefit stops you may still be able to get help with things like accommodation or childcare costs. And if you have a family you may be able to get financial assistance from Inland Revenue.

How does other income affect my benefit?

We look at all the other income you have from any source. If your total income goes over a certain amount your benefit is reduced. There are 2 rates for deductions

a **full-time rate** if you have to look for full-time work (even if you work part-time while you look)

a **part-time rate** if you are not required to look for full-time work yet (or you have an exemption).

How much is deducted?

The amount we deduct from your benefit depends on which rate applies to you (the full or part-time rate) and how much other income you have. The guide below shows you what the deductions are.

If your yearly income before tax is	The full-time deduction rate is	The part-time deduction rate is
Up to \$4160 (up to \$80 a week)	No change to your benefit*	No change to your benefit*
\$4161-\$9360 (\$81-\$180 a week)	70c off for each \$1 of income from \$4161	30c off for each \$1 of income from \$4161 to \$9360
\$9361 or more (\$181 or more a week)		70c off for each \$1 of income from \$9361

* But it may affect any extra allowances you get from us (deductions vary so please ask us for details).

What else do I need to know?

You can earn up to \$20 a week more than these limits if you need to pay for childcare because you are working.

You can call us for an estimate to find out how working affects your payments.

If you have other income you need to talk to Inland Revenue about what tax forms and codes you have to use. Otherwise you could end up with a tax bill at the end of the year. Working can also affect Student Loan repayments, Family Support and Child Support.

er to let us know as soon as
nd any kind of work. When you
s can tell you how much extra
ney you'll have in your pocket
rom working. 0800 559 009

A few things to think about

What if I can't manage financially?

Managing on income support can sometimes be a challenge. If you start having problems please call us as soon as possible. We may be able to help or refer you to someone who can.

It's important to tell us about changes in your circumstances straight away. If you don't you could miss out on extra payments or end up owing us money. It's also a good idea to try and put some money aside for emergencies.

You need to know that if you end up owing us money you will have to pay it back, even if you stop getting income support. You can call us about debts or repayments on **0800 558 008**.

If you'd like help to set up a budget contact your local Budget Service. They offer a free and confidential service. You'll find them in your phone book or contact the Citizens Advice Bureau.

When are my payments reviewed?

Your benefit is regularly reviewed. Sometimes we'll ask you to meet with us or send you forms to complete. If you don't do these things your payments may be affected.

What else do I need to know?

When you get income support it's very important you tell us everything about your personal situation – so you get the payments you're entitled to.

You must also tell us straight away if your situation changes in any way – for instance you find a job, or start a relationship. If you don't tell us, you are breaking the law – you could be prosecuted, fined and even jailed for up to 7 years. And you still have to pay back any money you owe us.

Don't take the risk. Call us if there is anything you are uncertain about when it comes to your income support. We are always happy to answer your questions.

How can I get in touch?

You can call us on **0800 559 009** about anything to do with your income support. We're here to take your call between 7am and 6pm every weekday.

We can answer many of your queries over the phone. For instance if you want to tell us about a change in your situation or if you have a query about your payments, just give us a call and we'll be able to deal with things right then and there.

If you want to come in and see your Case Manager or one of our Work Brokers, please call first and arrange a time to meet. Our service centres are generally open from 9am to 5pm weekdays, although some offices may have slightly different hours.

checklist

WHAT DO I NEED TO BRING TO MY MEETING?

It's really important that you bring everything on the checklist to your meeting. That way we can move things along faster. Give us a call on **0800 559 009** if you are unsure about anything. **TICK SO YOU DON'T FORGET AN ITEM**

We need to see proof of...	You need to bring along...
Your identity and New Zealand residency	<i>2 documents – such as a birth certificate, passport, citizenship papers, driver's licence</i>
Any name changes you have had	<i>Marriage certificate or deed poll papers</i>
Children living with you who you support	<i>A full birth certificate for each child</i>
The child's other parent (if you are a sole parent)	<i>Paternity or marriage certificate</i>
Your marriage if you were legally married	<i>Marriage certificate</i>
Your bank account number	<i>Bank book or statement with your account number</i>
Your IRD number	<i>A form or letter from Inland Revenue</i>
Your last pay and all income for the last 26 weeks	<i>Items such as payslips, bank statements, a letter from your employer(s)</i>
Any assets you own which could earn income	<i>Items such as bank statements, share certificates, property valuations</i>
Any benefit or pension you get from overseas	<i>A letter, statement or payslip showing your payments</i>
Your qualifications for work	<i>Items such as training certificates, references from past employers, and a current CV (if you have one)</i>
The medical condition of the sick or infirm person you are caring for (if you are a caregiver)	<i>An application form with the medical part filled in by a doctor (please call us first about this)</i>
Your partner's details (if you are a caregiver)	<i>2 types of ID and details of their income and any assets they own which could earn income</i>
Your partner's death (if you are a widow)	<i>Your partner's death certificate (if you don't have one please call us)</i>
Your housing costs (to apply for an Accommodation Supplement)	<i>Items such as a rent book or a letter from the person you board with; if you own your home bring details of your mortgage, rates, insurance and home repair costs</i>
Costs and expenses for other allowances	<i>Please talk with us about what to bring</i>
If you are applying for the Domestic Purposes Benefit as a woman alone, there may also be other things you need to bring – please call us about this.	

By income we mean any income you get from any source, such as investments, part-time work, your own business, private pensions, rent or boarders, and accident insurance payments like ACC.

By assets we mean anything you own which you can earn income from such as savings, shares, stocks, loans to others or property you don't live in.

We're here to support you
as you build an independent
future. To find out more about
how we can help, call us
free on **0800 559 009**.

We're here to take your
call from 7am to 6pm Monday
to Friday, and we look forward
to hearing from you.

Your Case Manager is

Phone

Your appointment is

