



EDUCATION: A KEY FACTOR IN ECONOMIC AND SOCIAL EXCLUSION?

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Abstract

Recently emergent in both research and popular literature is the notion that a significant group of people in the industrialised societies are excluded from economic and social life. Education is often seen as a key factor in this process. Research shows that people with low levels of formal education are disproportionately represented among those excluded from participation in the labour market. Other research, in turn, suggests the loss of paid work can lead to exclusion from family and community life. These ideas are explored in a New Zealand context using data from the 1996 census.

Keywords: social exclusion, economic exclusion, education, employment

A variety of writers across the political spectrum have suggested that "human capital", "cognitive ability" or just plain education, is a key variable in determining a person's life chances. Linked to this is the idea that a polarisation is occurring within society, with the well educated increasingly participating in the global economy, while the poorly educated are excluded from economic and social life. Adding a further geographic dimension to this theorising is the concept that the affluent and the poorly educated live in separate areas and have little contact with each other. For example, referring to America, Herrnstein and Murray (1996) argue:

"In one segment, life gets better in many ways. The people in this group are welcomed at the best colleges, then at the best graduate and professional schools, regardless of their parents' wealth. After they complete their education, they enter fulfilling and prestigious careers. Their incomes continue to rise even when income growth stagnates for everyone else. By their maturity, these fortunate ones commonly have six-figure incomes. Technology works in their behalf, expanding their options and their freedom, putting unprecedented resources at their command, enhancing their ability to do what they enjoy doing. And as these good things happen to them, they gravitate to one another, increasingly enabled by their affluence and by technology to work together and live in one another's company - and in isolation from everybody else.

In the other group, life gets worse, and its members collect at the bottom of society. Poverty is severe, drugs and crime are rampant, and the traditional family all but disappears. Economic growth passes them by. Technology is not a partner in their lives but an electronic opiate. They live together in urban centers or scattered in rural backwaters, but their presence hovers over the

other parts of town and countryside as well, creating fear and resentment in the rest of society that is seldom openly expressed but festers nonetheless."
(pg xxi-xxii)

Herrnstein and Murray perceive the breakdown of the traditional family as an element of this polarisation. This is linked to a view that, in poor areas, couples are either less likely to form or are less stable (eg. Wilson, 1987). It is then argued that in childrearing situations sole-motherhood starts to become a norm in these communities. One result is that in these communities a significant group of unskilled prime-aged men are isolated from both work and family life (Sydney Morning Herald, 1998). For working-aged men, life as an "isolated" person has been associated with a range of anti-social behaviour, from involvement in criminal activities to substance abuse (Akerlof, 1998).

In this paper, I use 1996 census data to explore some of the associations formal education has with paid work, living arrangements and geographic location for prime-working aged (25-59) people in New Zealand. In order to simplify the analysis I focus on two extremes of educational qualifications. These are people with degrees or higher qualifications, and those with no formal qualifications.

I explore three related questions. These are:

- Does a lack of a formal qualification exclude prime-aged people from participation in the labour market?
- Does a lack of formal qualification exclude prime-aged people from participation in the 'marriage market'?
- Are prime-aged people with no formal qualifications geographically separated from those people with a degree or higher qualification?

However, a critical first issue is the quality of the data source.

How good is census data?

A post-enumeration survey carried out by Statistics New Zealand following the 1996 census showed that, over all age groups, males may have been undercounted by 1.4 percent and females by 1.0 percent. This is a small undercount, but it could be that people with few qualifications are over-represented in the group who were not counted. In many of the census responses in 1996, the "not specified" category was an important one. For example, in the education question, 5.1 percent of prime-aged men, and 4.3 percent of prime-aged women were in this category. A non-response in the education question seems to be associated with a non-response in other questions. In addition, it also appears that people who stated they had no formal qualifications were over-represented in the "not specified" responses in many other questions. Therefore, a first difference between those who are well qualified and those who are poorly qualified is that we know less about the lives of the latter group. This may be due to differences in attitude to surveys or may simply reflect the fact that well-educated people have the necessary skills to fill in a complex written questionnaire. It may also be that for well-qualified people, with satisfying jobs, and possibly good relationships, filling a census form is a positive experience. Filling in this form is likely to be a depressing experience for people who are economically and socially excluded. This is likely to affect both the quality and quantity of responses. Finally, those with low levels of education may tend to lead "non-standard" lives, which are hard to categorise on a census form.

A further problem is that the census has only limited information on family life. Census family concepts and definitions have long been criticised (eg Hyman, 1995). However, the census is a useful source of geographic data. Here I use area units as the basis of the geographic analysis.

Finally, the census only represents a snapshot. Someone who is 'excluded' today may not be excluded tomorrow. New Zealand longitudinal research is needed to explore the dynamics of possible exclusion.

What are formal educational credentials signalling?

There remains on-going debate about what a formal educational credential, or the lack of one, is signalling. There are a number of possibilities including:

- Education is a powerful means for assisting people improve their skills and, in particular their cognitive ability, thus assisting them move into certain types of jobs. If an economy is 'upskilling' education then becomes increasingly important. In this scenario, gaining a good education is a powerful tool in economic and social mobility.
- Education is primarily a screening process. Educational institutions sort their students by a range of factors, including how compliant they are, their family backgrounds, and whether they are accepting or critical of dominant ideologies. Educational institutions can also assist students develop important networks. As most jobs require few high level skills, employers then sort by credentials. Underlying this assumption is the view that there is little potential for economic and social mobility.
- Education may add some skills, but primarily sorts people by their genetically inherited cognitive ability. Education is not simply a credential but an indirect measure of cognitive ability which employers can then utilise. In this scenario mobility is limited by genetics.

While determining which scenario is correct is critical for developing appropriate social and educational policies, for this paper such a decision is not crucial. What is important is testing whether people with a high level of qualifications and those with no qualifications lead very different and/or physically separated lives.

The size of the groups studied

In 1996, 12.5 percent of prime-aged men and 9.4 percent of prime-aged women had a degree or advanced qualification. In the same year, 30.3 percent of men and 31.2 percent of women stated that they had no formal qualifications. These are percentages of those people who specified their educational qualification and in all subsequent calculations the "not specified" category is excluded.

Labour market exclusion

Although there continues to be much debate about the changing demand for skills in industrialised economies, one

Table 1. Participation in paid work by gender, ethnicity and educational qualification for prime-aged people in 1996 - percentage in each group

	Degree or higher		No formal qualifications	
	Male	Female	Male	Female
European only	93.8	83.5	79.9	60.3
NZ Maori ethnic group	90.6	82.4	61.4	42.2
Pacific Island ethnic group	81.1	77.7	63.2	43.2

Source: Census of Population and Dwellings, Statistics New Zealand.

* This is a percentage of those specifying qualifications and ethnicity

Table 2. Percent of prime-aged men and women in each family and household arrangement by qualification, 1996

	Male		Female	
	no qualification	degree or higher	no qualification	degree or higher
Private Dwelling:				
Couple in Couple Only	22.3	24.3	25.0	26.7
<i>Both legally married for the first time</i>	12.3	13.5	14.8	13.5
Parent in Couple Family	46.5	51.3	44.3	44.3
<i>Both legally married for the first time</i>	29.4	40.4	27.7	32.2
Sole Parent	4.1	1.5	17.2	6.5
Adult Child in Family	6.4	4.0	2.2	3.3
Other Family Relationship	1.9	0.4	1.5	0.6
Living with Family or Families, not Related	2.5	2.0	0.7	1.7
Living Alone	8.4	7.3	5.4	7.8
Living in a Non-Family Household	5.4	8.1	2.8	8.4
Unable to Categorise	0.3	0.1	0.1	0.0
Non-Private Dwelling:				
Living in a Non-Private dwelling	2.2	1.1	0.9	0.7
<i>Subset Living in a Prison^a</i>	0.4	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0
n=	230,145	94,050	250,143	74,898

Source: Census of Population and Dwellings, Statistics New Zealand.

strand of literature suggests that there has been a strong demand for highly-skilled workers, but a decline in demand for low-skilled workers (e.g. Gottschalk and Smeeding, 1997). It is therefore not surprising that a wide range of New Zealand research, much of which has been presented at Labour, Employment and Work conferences suggests that people with few or no formal qualifications are disadvantaged in the labour market (Morrison, 1993, 1995, 1997). Not only are low-skilled people less likely to be in paid work but, if they are, they generally earn less than well qualified people. However, the same research also shows that there are other factors which are important, including ethnicity, gender and responsibility for looking after dependent family members, particularly children.¹ Some of these other factors are, themselves, important in determining who has had access to formal educational opportunities. Table 1 illustrates the interaction of some of these variables in terms of participation in paid work.

The table shows that, in 1996, Maori and Pacific Island women with no qualifications were the group most likely to be excluded from paid work. The table also shows that participation in paid work by men and women, and the three ethnic groups in the degree classification, was more similar than for those in the group with few formal qualifications. However, underlying these data there were still major differences in occupations, earnings and hours of work for the various groups. In addition, some of these people

may have been only marginally attached to the labour force, such as being employed in casual work.

While qualifications appear to be of importance in labour market exclusion, the table also shows that a significant number of people, and particularly European males, still had a job in 1996, even though they did not have formal qualifications. This group will include people in family businesses, such as farms, and also the occasional entrepreneur who, maybe through skills gained elsewhere, has been successful in the labour market.

Jencks (1993) also makes the point that just because a person is not in paid work does not mean they are part of an excluded 'underclass'. They could be an 'at-home' parent in a high income-household or perhaps undertaking further study.² A small number may have a high level of savings and have retired early. Therefore, further information is needed to determine whether people are economically and socially excluded. In relation to prime-aged men, Jencks suggests information is needed in areas such as a person's income, their sources of income, their cultural skills, and the moral values or norms they uphold.³ Levett (1995) has also made the point that there are a small group of long term unemployed people in industrialised countries who choose not to be involved in formal paid work. This includes some who are well educated. So for some people exclusion from the labour market is by choice.

Exclusion from the marriage market

For a variety of reasons, many people choose not to participate, or are unable to participate, in the 'marriage market'. However, while the proportion of people in couple households, and particularly those who are legally married, has been declining many people still do live in this family arrangement. In the research literature on the heterosexual marriage market education is seen as an important variable (eg. Mare, 1991). First, this literature suggests that well-educated people are more likely than those who are poorly educated to be in a couple. This tends to be linked to the notion that couples will not form, or remain together, when men are unable to find steady jobs (eg. Wilson, 1997).⁴ There is also some data that suggest that even if couples form, separation rates are higher amongst poorly educated people (eg. Goldscheider and Waite, 1991).

In addition, of those couples which do form, the marriage-market literature suggests that those with well-educated partners are also more likely to be legally married. Some researchers have suggested that legal marriage signals a 'stronger bond' than that which is found in de facto relationships (Schoen and Weinick, 1993).⁵ However, even if there do seem to be associations between paid work status and living arrangements, it is always difficult to determine if there is any causation and, if there is, which way the causation might work. For example, various studies have suggested that once men marry they work more and earn more than when they were single (Akerlof, 1998; Korenman and Neumark, 1991). In addition, Akerlof suggests that there may simply be selection bias at work in this type of result,

that is, men who are in couples and men who are single may have quite different physiological characteristics.

Table 2 shows the living arrangements of prime-aged New Zealanders in 1996.⁶ For couples, this includes both heterosexual and same-sex couple households although, in theory, none of the same-sex couples will have identified themselves as legally married.⁷ Of those prime-aged men with no formal qualifications 69 percent were in a couple, and of these 61 percent were in couples where both partners were legally married for the first time. For men with degrees or higher qualifications, the proportions rose to 76 percent in a couple, with 71 percent of these in a couple where both partners were legally married for the first time.

For prime-aged women, there was little difference between the two educational groups. Of those women with no formal qualifications 69 percent were in a couple, with 61 percent of this subset in a couple where both partners were legally married for the first time. For those with a degree or higher 71 percent were in couples, with 64 percent of these in a couple where both partners were legally married for the first time.

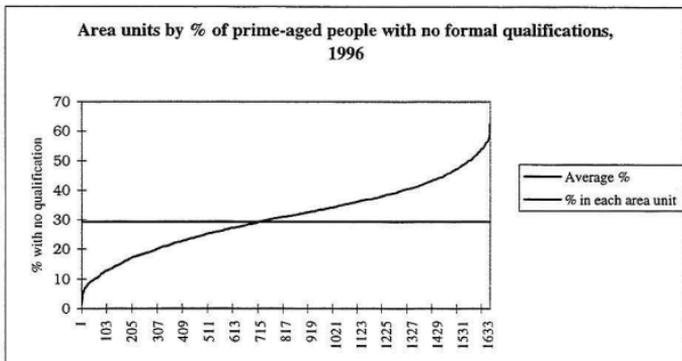
When not in couples, prime-aged people live in a wide range of other family arrangements. One important family arrangement is sole parenthood. Educational and gender differences show up strongly in this family type. First, for a variety of reasons, sole-parenthood is much more common amongst prime-aged women than prime-aged men. But, within each group it is also far more common amongst those

Table 3. Family and household arrangements of prime-aged men by labour market status, 1996 - percentage in each group

	Employed F/T	Employed P/T	Unemployed	Not in Labour Force
Private Dwelling:				
Couple in Couple Only	25.0	22.8	13.5	17.2
<i>Both legally married for the first time</i>	13.4	12.1	6.1	8.9
Parent in Couple Family	52.2	41.8	37.7	33.3
<i>Both legally married for the first time</i>	36.9	26.7	21.9	20.3
Sole Parent	2.0	3.7	5.9	7.0
Adult Child in Family	4.3	6.9	10.8	8.8
Other Family Relationship	0.8	1.4	3.2	2.5
Living with Family or Families, not Related	1.8	2.7	4.9	3.4
Living Alone	7.1	9.4	11.1	11.0
Living in a Non-Family Household	5.6	8.0	9.7	8.6
Unable to Categorise	0.1	0.3	0.5	0.5
Non-Private Dwelling:				
Living in a Non-Private dwelling	1.0	3.0	2.8	7.7
<i>Subset Living in a Prison⁸</i>	0.0	0.6	0.1	2.0
Total	100.0	100.0	100.0	100.0
n=	601,278	44,109	38,967	85,350

Source: Census of Population and Dwellings, Statistics New Zealand.

Figure 1.



Source: Census of Population and Dwellings, Statistics New Zealand.

with no formal qualifications. In 1996, 17.2 percent of prime-aged women with no formal qualification were sole mothers, as against 6.5 percent of prime-aged women with a degree or higher qualification. In the same year, 4.1 percent of prime-aged men with no formal qualifications were sole fathers as against 1.5 percent of men with a degree or higher qualification.

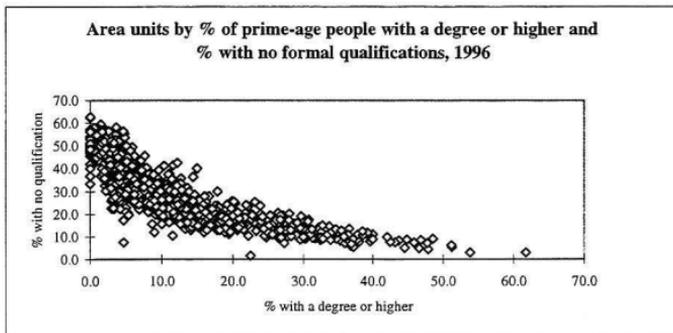
For prime-aged men with no formal qualifications living as an adult child in a family home is an important category, but many also live alone. There is also a small, but significant, group living in non-private dwellings and prisons.⁸ In terms of social and economic exclusion, living alone, or in a non-private dwelling is likely to be very different for a well-educated person in full-time work, than for a poorly educated person on a sickness benefit. For example, in 1996, 89 percent of prime-aged women and 90 percent of prime-aged men who were living alone and had a degree or higher qualification were in paid work. This compares with 66

percent for men and 55 percent for women with no formal qualification.

Overall, these data do not directly lend strong support to the idea that a lack of formal education by itself is the critical factor in excluding people from being in a couple. But, education does seem important in terms of sole parenthood. However, as already discussed, education is associated with not being in paid work and, in turn, for men not being in paid work appears to be strongly associated with not being in a couple.

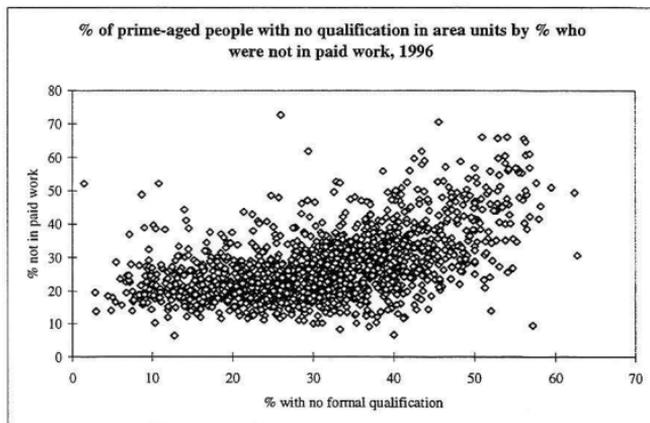
In the United States, Goldscheider and Waite have used longitudinal data to demonstrate that men have a much higher probability of getting married if they are employed. In New Zealand, Dixon (1996) used 1991 census data to show prime-aged men who were married or living with defacto partners were more likely to be part of the labour force than men who were divorced, separated or single.¹⁰

Figure 2.



Source: Census of Population and Dwellings, Statistics New Zealand.

Figure 3.



Source: Census of Population and Dwellings, Statistics New Zealand.

This pattern was still evident five years later. In 1996, of those prime-aged males employed full-time, 77 percent were in a couple and, of those in couples, 65 percent were both legally married for the first time. Of those men not in the labour force, 51 percent were in a couple and, of these, 58 percent were in couples where both partners were legally married for the first time (Table 3).¹¹ When education is also considered there is only some minor change to this pattern. For example, only 58 percent of prime-aged men who had a degree or higher qualification and were not in the labour force were in a couple in 1996.¹²

Nearly 19 percent of prime-aged men who were not in the labour force either lived alone or lived in non-private dwellings. While more information is needed about this group, it is likely that a significant group of these men could be classified as being both economically and socially excluded. In addition, when men are in couples, but are not in the labour force, it is highly likely their partner will also not be in the labour force (Callister, 1998a). So most of these latter partnered men, while not excluded from family life, are part of a unit which is economically excluded.

Spatial exclusion

There is much interest in New Zealand and overseas as to whether there are geographic pockets of economically and socially excluded people (eg. Soldera, 1998). One dimension of this is whether people with similar qualifications, or lack of them, cluster together. Figure 1 shows the percentage of prime-aged people in each area unit in New Zealand in 1996 who had no formal qualification.¹³

Figure 1 shows that in 1996 while people without formal qualifications were not evenly spread throughout the community, they were also not clustered into a very small number of area units. However, there were still some New Zealand

geographic areas in which a very high proportion of the people had no formal qualifications. It is not surprising then, that the areas which contained a high proportion of people with degrees had very few unqualified people living in them and visa versa. This is illustrated in Figure 2.

Finally, there is need to consider whether there are areas in which a high proportion of prime-aged people are excluded from participation in the labour market.¹⁴ In 1996, 11 percent of area units had 40 percent or more of their prime-aged people not in paid work, while for 3 percent of units, the figure was 50 percent or more. However, it is less clear whether these 'work-poor' communities are solely those where poorly educated people live. Figure 3 shows the area units in terms of both the proportion of prime-aged people with no formal qualification and the proportion not in paid work. In the areas where a high proportion of prime-aged people have no formal qualification, there does seem to be some link between a community-wide lack of education and a lack of paid work. But, overall, the relationship between the two variables is not as strong as some of the spatially based economic exclusion literature seems to suggest.

Conclusion

A wide variety of labour market studies, along with recent census data, show that the lack of a formal qualification appears to be an important factor associated with the exclusion of a group of prime-aged people from participation in paid work. However, a range of other variables, including gender and ethnicity, still remain critical in determining the opportunities a person has in the labour market. In addition, a range of information is needed to assess whether a person who is not in paid work is actually excluded from economic and social life.

In this paper, being in a couple household represents one crude measure of social inclusion. Using this measure, it is not clear from the census whether a lack of formal education is a direct factor in explaining why a significant number of prime-aged people are now not living in such couples. However, when prime-aged women are not in couples, they are far more likely than men to be part of another important family type, that of sole parenthood. This is particularly the situation for women with no formal qualifications. So, by this measure low-skilled, prime-aged men could be seen to be over-represented amongst those excluded from the intimacies of family life.

Again, using the crude measure of being part of a couple, not having a job for prime-aged men appears to be a far more important variable in this form of social exclusion. However, again it is not clear if there is any direct causation in this association, or, if so, in which direction it works. In addition, social rather than economic factors may actually be the main driver of this association.

Census data does show that there is some geographic clustering of people by educational qualification. However, many New Zealand area units still contain a mixture of poorly and well educated people. In addition, not all the pockets of poorly educated people have low levels of labour market participation.

Overall, an analysis of 1996 census data suggest that while formal education is one factor associated with some forms of social and economic exclusion, many other variables, some of which are difficult to measure, also appear to be important. This lends support to the view that there is unlikely to be one single model or explanation as to why a significant number of prime-aged people in industrialised countries, including prime-aged men, appear to be excluded from full participation in economic and social life.

Future Research

Concepts and measures of social and economic exclusion are still in the early stages of development. Further research and debate is needed in this area. In addition, while cross sectional data sources such as the census can provide some initial guide as to whether people may be economically and socially excluded, other data sources are needed. In particular, longitudinal data sets will potentially assist research in this area. However, in order to do so, longitudinal studies will need to include details of a person's living arrangements and, if possible, provide some geographic information.

Notes

- 1 However, recent U.S. research has indicated that the labour market impact of childbearing is much stronger for women with low levels of formal education than for well-educated women (Angrist and Evans, 1998).
- 2 In the situation of a parent at home, this person may in fact feel socially excluded, and depending on intra-family resource transfers, could be economically excluded.

- 3 According to Jencks, an example of a moral value for men is whether they are responsible fathers and do not abandon their children.
- 4 This view of Wilson has not gone unchallenged. For example, Wood (1995) suggests that the decline in the number of high-earning young black men explains only 3 to 4 percent of the decline in black marriage rates in the United States in the 1970's. In New Zealand, Goodger (1998) shows that the growth in sole parenthood began ahead of the growth in male unemployment. The growth in sole parenthood started in the early 1970's, while the rapid increase in male unemployment occurred firstly in the late 1970's/early 1980's, with a further increase in the late 1980's.
- 5 In addition, New Zealand and international research shows that partners in couples tend to have similar levels of qualifications (Callister, 1998a).
- 6 These data are for people living in both private and non-private dwellings, and are for the usually resident population.
- 7 There is no age restriction on the partners of prime-aged people. In addition, to be counted as a couple in the census both partners need to be living in the same household.
- 8 The census provides no information on whether these men are have contact with any children they might have.
- 9 This category was derived from persons whose dwelling type is a prison, penal institution or police lock-up and their relationship to the occupier is guest/inmate/patient and they usually reside there. According to Statistics New Zealand, it should be used with caution.
- 10 Dixon defined prime-aged people as being in the 25-54 age group.
- 11 Prime-aged women were also more likely to be in a couple if in paid work.
- 12 There were only 5,700 men in this group.
- 13 See Callister (1998b) for a discussion of methodological issues involved in studying prime-aged people living in area units.
- 14 This issue is explored in more depth in Callister (ibid)

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