

Locating inequality in the New Zealand curriculum

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<https://doi.org/10.18296/cm.0034>

Abstract

This article presents a systematic review of the ways in which inequality is featured within New Zealand's secondary curriculum and Ministry of Education-supported Te Kete Ipurangi online teaching resources. Despite an increasing awareness of global inequality, there is minimal research on how inequality is represented within *The New Zealand Curriculum* and its implications for teaching and learning. The article draws attention to several insights: a general superficial level of engagement with inequality within the curriculum that was largely concentrated in the social sciences over other subject areas; an alternative emphasis on financial capability and students' personal financial responsibility for their financial wellbeing; and underlying social, cultural, and neoliberal undertones associated with the individual financial responsibility narrative within the curriculum and Ministry of Education teaching support resources.

Introduction

The link between education and economic inequalities has been a longstanding theme in educational research, at least since the Coleman Report (1966), which showed that "social capital", linked to economic status, was the primary determinant of educational achievement; and the seminal reader, *Economy and Society*, published shortly thereafter (Halsey, Floud, & Anderson, 1969). Sociologists of education have also well-documented the connection between educational achievement and social capital through the seminal work of Bourdieu (1986, 1977), Bourdieu and Wacquant (1992), Bowles and Gintis (1976), along with critical theorists such as Giroux (1983) and Apple (1985) amongst others. Linking economic inequalities with social inequity have more recently been brought to prominence by Wilkinson and Pickett (2010), in their book *The Spirit Level*; and by Thomas Piketty (2014) in his *Capital in the 21st Century*. The Organisation

for Economic Co-operation and Development (OECD) has subsequently identified inequality as one of the most pressing international concerns of our time. Their most recent report, published on 21 May 2015, identifies “skills and education” as one of four priority policy areas to address rising inequality worldwide (OECD, 2015). Recent academic and social debates in New Zealand outline the interconnected nature of institutional structures that create and maintain unequal circumstances that marginalise some members of society. Boston and Chapple (2014) explain how multiple government policies in housing, income, taxation, social welfare, and education contribute to relatively high levels of child poverty. Contributing authors to Rashbrooke’s (2013) *Inequality: A New Zealand Crisis* add culture and ethnicity, statistics on crime and imprisonment, and employment programmes as contributing factors to wider social, economic, and political inequalities embedded in New Zealand’s inequality narrative.

Central to this research is the argument that educating New Zealand’s youth about the structural, institutional, and social forces that create and maintain inequality in society that are then reflected in schools is imperative (Kumashiro, 2015). As authors, we identify several key reasons that highlight the critical importance of developing students’ understanding of some of the underlying political, economic, and social origins of inequality, first, as a means of deconstructing deeply rooted misconceptions about inequality that can lead to deficit or unfavourable views of individuals and families experiencing disadvantage and hardship. As Boston and Chapple (2014) assert, many misconceptions are deeply rooted in “public consciousness”, lacking credible evidence and logic (p. 59). They outline nine child poverty myths that capture three important messages about inequality and poverty: 1) individuals and families are “deserving” to be poor because of their “poor” choices; 2) parents and caregivers are often blamed for the disadvantage and hardship faced by children in their care; and 3) there is limited social and political resolve to find solutions to child poverty and inequality. These misguided myths and the messages set within them ignore the complexities of structural inequality limitations and are harmful to individuals and families. A second key reason for educating young people about inequality is to help students understand how schools mirror wider political, economic, and social inequalities. In some cases, children attending school without adequate shoes, uniforms, or lunch are easily identifiable as outcomes of socioeconomic inequality (Children’s

Commissioner's Expert Advisory Group on Solutions to Child Poverty, 2012). Educating young people about the relationship between other forms of inequality such as income disparities, employment and housing policies, and access to educational opportunities correspond with lower educational outcomes. International OECD Programme for International Student Assessment (PISA) data indicate lower individual student reading scores amongst students from the lowest socioeconomic groups (May, Flockton, & Kirkham, 2016). New Zealand schools struggle with these forms of inequality on a daily basis. An outcome of the "rugged individualism" discourse, these misconceptions drive debates about funding, equity measures, and open wider debates about the purpose of schooling.

Education has been identified as a means of addressing social concerns. New Zealand's socioeconomic demographics mirror the international phenomenon of large disparities between the rich and poor. Despite growing political and public concern about widening social and cultural gaps in society, little scholarly attention has been given to how economic inequality is represented in *The New Zealand Curriculum (NZC)* (Ministry of Education, 2007) and taught in New Zealand schools. This research addresses educational equity issues from a curriculum perspective by enhancing our understanding of how inequality is positioned within the national curriculum. This initial phase of the research reports on a New Zealand-based literature review connecting education and inequality. *NZC* and the Ministry of Education supported curriculum resource site, *Te Kete Ipurangi (TKI)*, are the focus of this review.

Methodology

The study design is a qualitative case-study methodology that provides a rich analysis of what New Zealand secondary schools teach about inequality as guided by *NZC* and related *TKI* Ministry of Education curriculum resources. Following Yin's (2009) conceptualisation of case studies, this study is both explanatory and exploratory: building on prior theory and cases from Professor Westheimer's Inequality Project which examines what Canadian, American, and Mexican high schools teach about economic inequality (Westheimer, n.d.), while also presenting new ideas and findings within the New Zealand context.

This project embraced a broad focus on all eight available *NZC* learning areas: English, the Arts, Health and Physical Education, Learning Languages,

Mathematics and Statistics, Science, Social Sciences, and Technology. This methodological decision aligns with the original intent of *NZC* that offers a holistic view of the knowledge and skills intended to prepare students to contribute to society and become lifelong learners (Ministry of Education, 2007). The primary aim of the review of literature was to establish how *NZC* secondary approaches inequality. After locating the publicly available *NZC* document from the Ministry of Education website, an iterative document-analysis process was launched. The preliminary analysis was driven by the overarching research question: How does the current *NZC* address issues of inequality? This initial analysis led to authors to refine the analysis criteria and scrutinise the *NZC* text for the study's sub-questions probing definitions of economic inequality, the extent to which knowledge of the economy is part of the taught curriculum, and direct references to terms such as "financial literacy", "financial capability", and "poverty" within *NZC*. The third phase of the iterative document analysis process focused on searching for particular subject areas that were closely aligned with the topics of economic inequality. The continued recursive analysis of *NZC* was again guided by the research questions followed by a search for references to relevant and related topics such as rich, poor, disadvantage, and equity. Here our attention was directed towards the social sciences—particularly, business studies. The fourth document analysis cycle focused on school case studies profiled on the Ministry of Education-sponsored *TKI* financial capability website that followed the same iterative process described in the three-phase iterative analysis described above. An additional layer of analysis occurred with the examination of the *TKI* documents. As the case studies were unique, the context in which inequality was referenced was included in the analysis. Arguably, discursive or peripheral references to inequality were also coded. The inclusion of recommended teaching resources marks the distinction between the "official" *NZC* and the "taught" curriculum which reflects different pedagogical decisions of teachers and schools that, in turn, influence teaching and learning practices. Coding was conducted independently amongst the three authors over several months with one document coded by all team members to check for consistency of coding definitions and interpretations. The coding process allowed for multiple codes to be allocated to the same text content. Our preliminary review of *NZC* and recommended *TKI* teacher resources provides insight into how inequality is positioned within *NZC*. Future phases of the project will explore the ways in which inequality is taught or "enacted" in a range of Auckland-based secondary schools.

Results

In this section we outline four key findings from our analysis of the official *NZC* and Ministry of Education curriculum resources. While each finding is unique, when considered collectively they confirm a discursive, inconsistent, and often absent examination of inequality within the current secondary curriculum.

Economics and business studies emphasis

Knowledge of the economy is concentrated in economics and business studies subject areas—two sub-categories of the Social Sciences learning area. The Economic World is one of four conceptual strands of the Social Sciences learning area that explores the ways it emphasises participation in economic activities such as production, distribution, and consumption of goods (Te Kete Ipurangi, 2014a). More specifically, the Economic World strand promotes the “understanding of [students’] role in the economy and how economic decisions affect individuals and communities”. *NZC*’s three-fold rationale for studying economics provides further insight into its examination of inequality. The first rationale entitled, “Help[ing] to solve issues people face in their everyday lives” emphasises understanding of the New Zealand economy and its connection to global economics, and making sense of economic problems. It also challenges students to “find solutions to current macroeconomic issues, such as unemployment, poverty, low economic growth, inflation, and overuse of natural resources”. The second rationale of “Recognis[ing] the different perspectives and values individuals and groups bring to economic decision making” focuses on analysing national economic decisions in situations of limited resources. The third rationale seeks to “prepare students to participate effectively in the real world” (Te Kete Ipurangi, 2010).

Knowledge of the economy is also central to Māori business studies. By definition, Māori businesses are those that are owned and staffed by Māori and those that align with traditional Māori culture and values. Distinctive cultural values include collective ownership and success based on social, environmental, cultural, and spiritual outcomes, in addition to economic performance (Te Kete Ipurangi, 2013c). Māori business is a strong contributor to the overall New Zealand economy and students studying

this subject explore topics such as entrepreneurship, joint ventures and collectively owned assets, risk-minimisation strategies, international trade, and asset-holding trusts as well as knowledge of general business.

Discursive ambiguity

Our analysis indicates that economic inequality is unclearly and inconsistently defined within *NZC* and official *NZC* curriculum resources. Instead, economic inequality is often discussed in a discursive manner, and in different ways within subject areas. The Social Sciences learning area offered the most easily visible reference to economic inequality with a level 2 aim of understanding citizens' "social, cultural, and economic roles, rights and responsibilities" (Te Kete Ipurangi, 2014c). This statement reflects the Economic World as one of four key Social Sciences strands. The Economic World strand presents students with learning about participation in economic activities including production, distribution, and consumption of goods and services as well as information about how personal financial decisions have individual and wider community outcomes (Ministry of Education, 2012). The closest direct definition was located within the social sciences "Economic communities" teaching resource (Ministry of Education, 2012). A reference to "inequalities in wealth" set within the broader topic of the global economy and the impact of the global recession is a direct reference to inequality. Examples of discursive references to economic inequality include discussions of school decile rankings, scarcity of resources, high costs and prices, high and low incomes, wealth, poverty, socioeconomic status, and the gap between rich and poor. While terms such as "income", "wealth", "socioeconomic status", and "economic ideology and factors" (geography) might be associated with economic inequality, clear definitions or in-depth explanations of these topics were absent. Instead, discussions of each term assume a certain level of prior knowledge and understanding of them. Take, for example, the following explanation of economic indicators: "economic indicators are usually economic statistics, such as the unemployment rate, real GDP, or the inflation rate" (Ministry of Education, 2013). This phrase contains numerous complex terms and is, therefore, representative of high-level thinking. It is acknowledged that key curriculum statements reflect desired outcomes leaving individual teachers to plan lessons to "unpack" and explain them. Another example of absent definitions is located within the

recurring discussion of “markets”. In the economics curriculum, markets are described as being “efficient, but society may be concerned that the benefits from market activity are unfairly shared out” (Ministry of Education, 2013). Similar to the previous example, this statement suggests prior knowledge of economic or financial markets and only signals some recognition of economic inequality through the reference to unfairness.

Economics

Discursive references to economic inequality were also identified in the economics curriculum. Economic inequality was indirectly presented in three ways. First, the economics curriculum employs business language and concepts that indirectly, and by association as a relational concept, relate to inequality. Topics covered include income, taxation, product costs, and the scarcity of resources. Descriptions of economic models and processes are a second method of indirectly examining issues of inequality. The business curriculum’s exploration of the free market economic rule of supply and demand, and the stated “trickle-down” effect of economic benefits, opens an avenue for discussion of inequality. The increasing/decreasing price of commodities, for instance, leads into more direct inequality-based conversations. One reference each to poverty reduction and its implications for economic inefficiency, the “gap between rich and poor”, and high- and low-income families, and high-paying jobs within the economics key concepts are three more examples of elusive reference/avoidance of direct discussion of inequality (Te Kete Ipurangi, 2013b). Specific references to equity that segue into discursive discussions of equality are a third indirect means of examining inequality within *NZC*. The economics key concepts define equity as “fairness or evenness” (Ministry of Education, 2013). Employing this definition of equity as a starting point, the discussions move back to the free market’s unfair distribution of wealth leading to the gap between rich and poor, and economic policies like taxation to “stimulate economic growth” and reduce economic inefficiency. Through reference to economic models, processes, and policies including the distribution of wealth, we conclude that knowledge of the economy is indirectly represented in the *NZC* economics curriculum.

Business studies

Similar to the economics curriculum, discursive references to economic inequality are found in the business studies curriculum. For example, the business studies rationale discusses “efforts to improve economic and community well-being” (Te Kete Ipurangi, 2011). The key concepts page alludes to “other important” concepts such as “supply and demand” and “scarcity” that can loosely be associated with economic inequality. The business studies curriculum has a significant list of business-related concepts—many of which can be viewed as discursive references to economic inequality including: access, distribution, equity, consumption and production, and money system (Te Kete Ipurangi, 2012). Other business-related concepts such as market, competition, and enterprise demonstrate how business studies explores knowledge of the economy (Te Kete Ipurangi, 2012).

Financial literacy is presented in multiple ways

“Financial capability” and “financial literacy” are two different terms used to discuss students’ learning about financial decision making. Within the official *NZC*, financial capability refers to students’ knowledge, skills, and understanding of personal use and management of money (Te Kete Ipurangi, 2013i; Neill, Berg, & Stevens, 2014; Te Kete Ipurangi, 2013a). *NZC*’s flexible curriculum allows for the development of students’ financial capability across curriculum subject areas. The Ministry of Education’s financial capability portal (Te Kete Ipurangi, 2013a) hosts Ministry and external provider resources and tools for teachers including a designated section on the Financial Capability Progressions (FCP). The FCPs are directly linked to *NZC* learning outcomes; and at the secondary level, align with the achievement objectives and standards, and unit standards, and suggestions for how to implement financial capability material into learning activities. FCP is a guide created to help schools establish a financial capability teaching plan based on three main capability categories: Managing money and income; Setting goals; and Managing risk. Each of the capability categories has themes that are then divided into *NZC* levels 1–8 (Ministry of Education, 2014).

Financial literacy is a second method of discussing financial capability. The social sciences curriculum resource, entitled Building Conceptual

Understanding in Social Sciences: Taking Part in Economic Communities, defines financial literacy as “understanding money and finances and being able to confidently apply that knowledge to make effective decisions” (Ministry of Education, 2012, p. 4). However, the document also makes clear that *NZC* employs the terms “financial literacy” and “financial capability” interchangeably (Ministry of Education, 2012). Decision making in this context refers to “decisions made at a wider system level, which have a direct and indirect impact on the economic well-being of New Zealand, business, communities and society” (Ministry of Education, 2012, p. 2).

The Commission for Financial Capability (CFFC) and the OECD offer further insight into the positioning of financial capability in New Zealand. Nationally, the Commission for Financial Literacy and Retirement Income, a subsidiary of CFFC, has partnered with the Ministry of Education to develop a national strategy for financial capability and continues to invest in research and support of financial literacy in New Zealand schools. Similar to the official *NZC*, the CFFC focuses on financial literacy or the “ability to make informed judgements and make effective decisions regarding the use and management of money. It is about having financial knowledge and having the understanding, confidence and motivation to make financial judgements and decisions” (Commission for Financial Literacy and Retirement Income, n.d.). New Zealand’s participation in the OECD’s PISA on Financial Literacy assessment makes the OECD’s financial literacy definition and framework relevant to this literature review. The OECD (2012a) defines financial literacy as the:

knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life (p. 144).

The PISA 2012 New Zealand Financial Literacy Report (Whitney, May, & Lamy, 2014) assesses four content areas: money and transactions (purpose of money and everyday payments); planning and managing finances (managing income); risk and reward (savings and losses); and financial landscape (i.e., consumer rights, taxation, and inflation) through relevant real-life

scenarios requiring financial decision making and mathematics and financial calculations. New Zealand students scored 20 points above the 500-point OECD average with similar above-average performance across all four content areas. Despite the inconsistent use of terminology within national and international documents, the majority of financial literacy and financial capability definitions and frameworks examine similar financial knowledge and skills.

Illusion of poverty

References to poverty within the official *NZC* and related curriculum resources are scarce and lack definition. Poverty is mentioned twice in the key concepts section of the economics curriculum: first, in relation to “the gap between rich and poor” and secondly, as the desire to “redistribute wealth by giving benefits to the poor” (Te Kete Ipurangi, 2013b). Poverty reduction is presented as a government strategy to improve economic efficiency through connections to health, housing, and nutrition concerns amongst others that have economic consequences for infrastructure and productivity. The third reference to poverty was located in the Aorere School case study profiled on the *TKI* website (Te Kete Ipurangi, 2013d). This exemplar describes how students created a \$2 Lunches for Less programme in response to low incomes, and obesity and diabetes health concerns across a network of low-decile primary schools in South Auckland.

Case studies

TKI case studies provide further insight into curriculum-based resources that broadly explore issues of economic inequality. Five case studies were included in this analysis. The first two are Otahuhu College and Onehunga High School (Te Kete Ipurangi, 2013e, 2013f). Both case studies focus on cultivating students’ financial literacy and capabilities. While neither case study provided a firm definition of financial literacy, the overlapping areas of knowledge and learning outcomes were in budgeting, saving, credit/debt, and setting financial goals. Prior to the implementation of the new curriculum, both Otahuhu College and Onehunga High School conducted financial literacy surveys in order to determine the students’ initial knowledge level and identify knowledge gaps. The results of the financial literacy surveys were

used to help identify learning outcomes in the FCP leading to a curriculum plan based on three main capability categories: Manage money and income, Setting goals, and Managing risk.

The third *TKI* case study analysed in this review is that of Avonside Girls' High School (Te Kete Ipurangi, 2013g). The Avonside case study outlines the Commerce head of department's compulsory financial literacy programme for Years 11 and 12. This programme prioritises students' understanding of their "personal financial situation" including budgeting and saving, making investments, and assessing financial risk. Meanwhile, the Aorere College case study (Te Kete Ipurangi, 2013d) offers a unique approach to financial capability within the business studies curriculum via an "enterprise context". The Aorere College students designed a year-long non-profit business called Lunches for Less to develop their business knowledge (economics curriculum), and FCP—particularly around budgeting and financial management, spending, and managing risk. The Lunches for Less project helps Years 3 and 4 students from low decile schools and their parents to create healthy lunches for \$2 per day.

The fifth *TKI* case study included in this analysis is Awatapu College (Te Kete Ipurangi, 2013h). The Awatapu College *TKI* case study describes how financial literacy was introduced to the Year 12 alternative mathematics and health and physical education curricula with the aim of supporting students to achieve National Certificate of Educational Achievement (NCEA) Level 2 standards. Exploring financial literacy over a wider range of NCEA subjects that offered practical life skills held personal as well as achievement standard benefits. Financial Capability Unit Standard 24697—Managing Income is an example of Awatapu College's financial literacy introduction into different curriculum subjects. This financial capability unit standard examines topics such as personal income tax calculations, KiwiSaver, and student loan repayments and understanding interest rates.

Case studies and corporate partnerships

The Aorere and Awatapu case studies also demonstrate how corporate or business partnerships are being employed to examine financial literacy. Operating as a curriculum resource, both case studies partner with the Youth Enterprise Trust, an organisation composed of teachers and business

leaders to deliver financial literacy resources that build knowledge and skills “in business and life” (Young Enterprise Trust, n.d.). The secondary-level resources align with the financial capability unit standards across multiple subject areas offering teachers full curriculum links, lesson objectives, marking guidelines and student assessment support, and interactive student workbooks. Major Young Enterprise corporate sponsors include BP, HSBC, Auckland Business Chamber, and the Chartered Accountants of Australia and New Zealand, amongst others.

The analysis of this review of *NZC* and Ministry of Education *TKI* curriculum resources indicates that inequality is presented in ambiguous and discursive ways. Use of different terms contributes to this ambiguity as do discursive discussions of inequality through association with school deciles, income, wealth, and market activities amongst others. Further, financial capability and financial literacy are the two terms used interchangeably within *NZC* and related *TKI* curriculum resources. Both terms eclipse the examination of inequality yet are inconsistently discussed across curriculum areas being concentrated in the social sciences, particularly in economics and business studies subjects, and include external influences from corporate partners within some *TKI* teaching resources.

Discussion

Although the original intent was to review how inequality is presented within *NZC* and *TKI* curriculum resources, findings from our document analysis direct the focus of our discussion towards how financial literacy and financial capability are employed as implicit and discursive ways of talking about inequality. In doing so, we outline some of the underlying social, economic, and political commentaries about inequality present within *NZC* and curriculum resources. We begin by revisiting the *TKI* case studies to illustrate how they are complicit in perpetuating cultural and socioeconomic views. Next, we highlight the consistent curriculum emphasis on personal financial responsibility and risk management. The discussion concludes with an examination of external business influence through sponsored curriculum resource development. Collectively, this discussion articulates three ways in which neoliberal ideology is evident within *NZC* and *TKI* curriculum resources—which we acknowledge may be confronting to some readers.

Unequal representation

This analysis demonstrates evidence of targeted financial capability development for priority learner groups. The *TKI* case studies are excellent examples. For instance, two of the profiled secondary schools, Otahuhu College and Onehunga High School, are not representative of the diverse range of New Zealand schools (Te Kete Ipurangi, 2013e, 2013f). Both are low-decile schools—Otahuhu (decile 1) and Onehunga High School (decile 3) respectively—have high Māori and Pasifika enrolments, and are located in South Auckland—an area often misguidedly associated with lower incomes, high ethnic populations, and lower academic achievement. While some statistics may provide evidence to support such views, they represent wide-sweeping archetypes that do not fully recognise the complexity and richness of the students, families, and communities within them.

The Aorere College case study continues the unrepresentative focus on low-decile, South Auckland schools with high Māori and Pacific rolls (Te Kete Ipurangi, 2013d). The Aorere Year 13 case study explores sustainable business development through their Lunches for Less project. While the project aligns with cultural and community values, the focus on low-decile schools and students from particular ethnic and cultural groups can, although perhaps unintentionally, perpetuate incorrect public and educational stereotypes. Boston and Chapple (2014) discuss such negative and misguided stereotypes as “myths”. Aorere’s school-lunch example aligns with the “myth” of some parents and families being irresponsible or misusing their resources. The issue of responsibility implicit in this “myth” raises further issues about some of the structural reasons for disadvantage including employment, tax policies, housing, as well as different cultural values about work and family that require additional knowledge and unpacking that may extend beyond business studies.

McIntosh’s work provides an ethnic and cultural identity perspective on potential stereotypes applicable to varying levels of financial literacy. She argues that, in the exploration of how Māori identities have been informed, we must first take into account the concept of marginality. Māori identities have been impacted by a history of societal, social, economic, and emotional disenfranchisement that historically has not taken into account the complexity of their history, the Treaty of Waitangi, and the complexity of

Māori identity. It is important to note that, “for others, the issue of voice, or the lack of one, is the most telling memory of time in the education system” (McIntosh, 2005, p. 41).

The implications of McIntosh’s arguments resonate with other cultural groups, specifically Pacific peoples, in low-decile schools. Students’ social and cultural identity in society, and in the microcosm of the school, is related to achievement. The way cultural and socioeconomic status is discussed and framed within a classroom setting may also contribute to academic achievement. There is a fine line between deficit theorising and social commentary. Some of our data suggest that certain curriculum materials use social commentary that may portray an assumption that certain cultures’ financial capabilities are inadequate in comparison to their peers. The *TKI* case studies profiled online are over-represented by schools drawing on students from ethnic and cultural backgrounds, and low-decile schools. As authors of this article, we advocate for greater awareness and understanding about the wider historical, social, economic, and educational context of such initiatives to minimise the potential for deficit theorising and stereotypical assumptions about particular students, families, and communities.

Meanwhile the Awatapu College *TKI* case study (Te Kete Ipurangi, 2013h) is an example of how financial capability can be strategically directed towards students of particular academic tracks, in addition to ethnicity, culture, and socioeconomic background. In this case, the programme sought to help students struggling to meet mid-level NCEA standards through enrolment in alternative mathematics focusing on practical life skills in “an achievable learning framework” (Te Kete Ipurangi, 2013h). While acknowledging the merits of this initiative, this case study demonstrates how a well-intentioned financial literacy initiative provides differential access to financial knowledge and skills to particular students. Acknowledging the likelihood of financial capability programmes in high-decile schools, and programmes for academic high achievers, there is a notable absence of case-study profiles of these schools in *NZC* and related Ministry of Education curriculum resources. To some degree, this issue of differential curriculum provision is expected as *NZC* was purposefully designed with the intention of providing flexibility to adapt the curriculum to “best address the particular needs, interests, and circumstances of the school’s students and community” (Ministry of Education, 2007,

p. 37). The Ministry of Education officially refers to *NZC*'s function as the "direction for student learning" that acts as "guidance" for schools as they "design and review their curriculum" (Ministry of Education, 2007, p. 6). Sinnema (2015) describes some of these "curricular autonomy" challenges as the tensions of a two-tiered national and local curriculum design and implementation process. Such challenges include the binaries of "autonomy versus prescription; reduced versus expanded curriculum content; local versus national priorities; and knowledge versus competencies" (p. 966). Relevant to this analysis of *NZC*'s framing of inequality, New Zealand's embracing of curricular autonomy has led to increased local curriculum decision making and reduced national content prescription creating greater emphasis on financial capability.

Personal responsibility and risk management

A strong personal responsibility for financial wellbeing is present throughout the *TKI* curriculum resources and *NZC*. The *TKI* Otahuhu and Onehunga case studies (Te Kete Ipurangi, 2013e, 2013f) both have a strong emphasis on personal responsibility for financial wellbeing from their initial student surveys that sought to identify gaps in financial literacy knowledge; followed by the use of real-life scenarios, guides, and financial resources to address them. Notably absent were any discussions of poverty or economic inequality or an acknowledgement of structural policy reasons for generating multiple forms of social and economic inequality. More worrying, however, is the arguably low expectations of student learning evidenced by offering only the first five levels of the FCP. The initial FCP levels engage with basic financial outcomes of understanding and using money, and promote wise spending choices. FCP level 5 outcomes offer perhaps the best example of individual responsibility goals as they promote ideas that include understanding financial risk at individual and community levels, and understanding credit and debt. The visible message is to be responsible for your own financial situation. The Avonside *TKI* case-study profile (Te Kete Ipurangi, 2013g) offers further evidence of the national position on financial wellbeing. The programme's emphasis is on students' knowledge of budgeting and saving, making investments, and assessing financial risk. These topics continue to pursue a personal responsibility narrative for New Zealanders' financial planning and wellbeing. In contrast, no information about the state welfare system, or

other forms of financial support such as philanthropic or community-based programmes for those in financial need were found within *NZC* or related curriculum resources included in this review.

This individual financial responsibility narrative also aligns with the Ministry of Education's neoliberal business and economic outlook on education. The emphasis on personal financial risk and responsibility reflects core neoliberal ideas of enhanced individual entrepreneurial freedom and skills and reducing government intervention in favour of promoting free market economics and globalisation. The Ministry of Education's emphasis on the economy is evident in its self-identified role to "support [students'] social and economic outcomes" (Ministry of Education, 2017, p. 6). The Ministry of Education 2017 Annual Report (Ministry of Education, 2017) contains recurring references to the economy and business, making the explicit connection between education and "economic prosperity and growth" (Ministry of Education, 2017, p. 9). The focus continues with the Ministry of Education priorities including developing informed and supportive employers (p. 9), and the need to "ensure skills match labour market needs" (p. 39). The view of education as preparation for participation in the economy is further evident in the Ministry of Education's description of the education system's role to "provide its people with the skills, knowledge and qualifications they require to be successful in life and in an increasingly global economy" (Ministry of Education, 2017, p. 32). The education–economy link is explicit in the Ministry of Education's goal to "increase the economic value of international education" or "export education" (State Services Commission, the Treasury, & Department of the Prime Minister and Cabinet, 2016, p. 22). Export education refers to the value of international students who contribute to the economy, and assist to "foster wider economic connections in key export markets" upon return to their home countries (Ministry of Education, 2015, p. 32).

Corporations in schools

The presence of corporate and external partnerships and sponsors embedded within *TKI* financial capability teaching resources is further evidence of a neoliberal business and economic outlook on education. Aorere and Awatapu case studies partner with the Young Enterprise Trust that represents a range of corporations and aims to help students "discover their potential in business and life" (Young Enterprise Trust, n.d.). Further examples of businesses' influence

on education are found on the *TKI* financial capability New Zealand web resources for teachers (Te Kete Ipurangi, 2017). This site lists three major New Zealand banks, namely ANZ, ASB, and Westpac's school financial capability programmes. ANZ's The Money Minded programme offers a 10-hour, four-seminar course that covers budgeting, saving and spending, everyday banking, and plans for the future (ANZ, n.d.). The programme is geared towards adults with the majority of the participants being Māori or Pasifika with incomes between \$7,000 and \$25,000 (ANZ, n.d.). The ASB School Banking Programme (ASB, n.d.) is designed to help primary school students understand financial literacy. Meanwhile, BNZ's SavY programme offers a range of financial workshops for secondary school students to help users learn how to budget their money, set financial goals, learn how to borrow money, and pay off debt (BNZ, 2016). Westpac's Managing Your Money website (Westpac, 2017) offers a number of resources and tools such as budgeting calculators and online tutorials to assist with teaching financial literacy and responsibility based on "life stages". The site explores financial terms, borrowing, budgeting, credit, and income.

Our concern relates to the political and economic influence of private businesses in schools and on students' financial capability development. A central question regarding private business involvement in state school education is: In what ways do private businesses and sponsors benefit from exposure to students in schools? The extent to which private businesses are involved in state schooling is another question for consideration. The OECD's International Network on Financial Education (INFE) promotes the development of national financial education programmes in schools. Their research underpinning their international financial education framework tackles the topic of potential conflicts of interest. INFE's guidance on the learning framework acknowledges the potential contributions of stakeholders such as businesses, consultants, and non-profits, yet also make a purposeful recommendation for their involvement to be separate from their business endeavours with close monitoring to avoid conflicts of interest (OCED, 2012b, p. 11). INFE stakeholder conflict of interest management suggestions include: detailed monitoring of private funding; use of stakeholder-developed materials to align with public, non-profit, or state certifications or accreditations; developing and regulating active marketing and branding such as avoiding use of logos; and direct teacher

and school administration supervision of stakeholder volunteers (OECD, 2012b, p. 9). Privatisation of curriculum resources is another example of neoliberal ideology's encroachment into education. The presence of large banks becoming external curriculum resource providers raises important questions about the inclusion of different voices in curriculum decision making and how to balance "real-world" examples with fundamental curriculum concepts and theories. The *TKI* financial capability case studies also illuminate the variability of financial capability knowledge, skills, and opportunities offered within New Zealand's education system. Further case-study analysis suggests that the variability of students' access to financial education and, by association, knowledge of economic inequality, is largely dependent on a school or particular educator's curriculum decisions.

Conclusion

We acknowledge the limitations of this literature review—namely that our analysis did not include an exhaustive list of all available curriculum and financial capability teaching resources. Instead, as outlined previously, our focus was placed on the official *NZC* document, and Ministry of Education-sponsored *TKI* teaching resources. In relation to inequality, our findings indicate that the topic is inconsistently and often superficially examined within a narrow suite of social science subjects. The "taught" curriculum, or ways in which the curriculum is operationalised, will be explored in future phases of the research via focus groups of teachers and key school leaders across a range of curriculum subject areas. With an emerging body of national research on financial literacy, this project is well placed to make an important contribution to understandings of inequality that the OECD has described as a significant issue of our time (OECD, 2015).

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