

# Breadline Britain in the 1990s

Edited by  
DAVID GORDON  
CHRISTINA PANTAZIS

A Summerleaze House Book

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# List of contributors

**Dr David Gordon** - School for Policy Studies, University of Bristol,  
8 Woodland Road, Bristol BS8 1TN

**Christina Pantazis** - School for Policy Studies, University of Bristol,  
8 Woodland Road, Bristol BS8 1TN

**Professor Peter Townsend** - School for Policy Studies, University of Bristol,  
8 Woodland Road, Bristol BS8 1TN

**Dr Sarah Payne** - School for Policy Studies, University of Bristol,  
8 Woodland Road, Bristol BS8 1TN

**Professor Glen Bramley** - School of Planning and Housing, Edinburgh College of  
Art, Heriot-Watt University, 79 Grassmarket, Edinburgh EH1 2HJ

**Professor Jonathan Bradshaw** - Department of Social Policy and Social Work,  
University of York, Heslington, York YO1 5DD

**Dr Hilary Holmes** - Department of Social Policy and Social Work, University of  
York, Heslington, York YO1 5DD

**Dr Bjørn Halleröd** - Department of Sociology, University of Umeå, S-901 87  
Umeå, Sweden



# Foreword

*Joanna Mack and Stewart Lansley*

In the last few years, the issue of poverty has been creeping off the political agenda. This is despite the uncomfortable truth that, for the poor, life has become an increasingly difficult struggle. Higher unemployment, widening wage differentials and cuts in benefit levels have meant that, while the majority have seen their living standards rise, those at the bottom have seen them grow much more slowly and even in some cases fall.

In the past, this trend would not have been tolerated. For more than thirty years after the war, the political and social consensus was that all groups in society should share in growing wealth. Until the middle to late 1970s, although poverty persisted, the poorest groups in society at least kept pace with rising incomes.

Since then, successive Conservative Governments have adopted policies that have ensured that this is no longer the case. They have encouraged labour market changes that have contributed to the growth of low pay and abandoned the post-war commitment to full employment. In attempts to control public spending, the effectiveness of the social security safety net has been eroded; there are more loopholes and, for those who don't fall through, Income Support now guarantees a lower relative living standard.

Thinkers on the 'Right' have denied that this has resulted in an increase in poverty on the grounds that poverty is an absolute, not a relative, concept. Indeed, Cabinet

Ministers have recently renewed claims that poverty does not exist in Britain, that it is confined to Third World countries.

Traditionally, the Labour Party has championed the cause of the poor. Indeed, when in power, Labour Governments have implemented welfare reforms aimed at simultaneously reducing poverty and redistributing resources from the better-off to the poor. Today, however, Labour, while still regarding alleviating poverty as important, places it within the context of financial policies which allow for neither an increase in welfare spending nor higher taxes on the better-off. Faced with a different ideological climate and out of office for nearly two decades, 'new' Labour emphasises equality of opportunity rather than greater equality. Yet there seems little recognition that the unequal opportunities they wish to tackle stem from a deeply unequal society.

However, the issue of the fairness of the distribution of income and resources cannot be swept away. Poverty disfigures not only the lives and opportunities of those who suffer it but increasingly overflows into the lives of the majority. The widening gap between the rich and the poor is socially divisive, arguably leading to rising crime, lower educational standards and even a depressed economic performance. In addition, the growing job and income insecurity of recent years means that more people face the prospect of falling into severe financial problems than in the past; sometimes on a temporary but too often on a prolonged basis. Poverty will continue to plague governments of all political persuasions.

This book examines these issues, coherently and objectively. It provides new evidence on the measurement of poverty, on the relationship between poverty and living standards and on public attitudes towards both the nature of poverty and anti-poverty policy. It shows that the 'poor' face a living standard which the majority of people believe to be unacceptably low and that, contrary to the conventional view, there exists a public consensus that more should be done to tackle the problem.

The evidence outlined above is based on a more detailed analysis of the data provided by the surveys conducted in 1983 and 1990 by MORI for the two *Breadline Britain* television series which we made for London Weekend Television. These are the only special national surveys of poverty to be conducted since the Royal Commission on the Distribution of Income and Wealth reported in 1978.

In designing the surveys, we deployed a pioneering approach to the definition of poverty. We set out to define poverty in relation to the minimum living standards that the majority of people believe to be essential in Britain today. Survey respondents were asked which of a large bundle of items they thought "are necessary, which all adults (and children where appropriate) should be able to afford and which they should not have to do without". Respondents were also asked whether they had this item and if not, whether it was because they didn't want it or because they couldn't afford it. From these responses, the proportion of households living below this socially-determined minimum living standard, or 'consensual' poverty line, could be measured.

One of the important findings of the 1983 survey was that the public took a relative view of what constitutes poverty. Their list of necessities included items such as presents for friends/family once a year, holidays away from home for one week a

year and a washing machine; these certainly didn't feature in the subsistence or absolute standards drawn up by either Booth or Rowntree some fifty years ago. The British people understand and accept the concept of relative deprivation; they endorsed the view that people are entitled to a living standard which reflects the standards of the time and place in which they live. This finding was confirmed in the second survey, in 1990, which found that items not considered necessities in 1983 were so considered seven years later; a phone and outings for children, for example. This shows that socially-defined minimum living standards clearly adjust to reflect changes in national prosperity even within a relatively short space of time.

Those of us who have worked with the Breadline Britain research sometimes refer to those living below this publicly determined minimum standard as being 'in poverty' and to those who suffer it as 'poor'. So did the respondents to our surveys. Others, including Ministers, are free to prefer more restrictive definitions of these terms, even at odds with common usage but it is sophistry to argue that they have thus resolved the policy issues at stake.

Comparisons between the two surveys reveal a number of findings which have pointed political implications. The first concerns the increasingly politically sensitive issue of redistribution. The Breadline Britain research shows that growth alone will not help the poorest to gain access to society at minimum acceptable levels. Socially-defined minimum standards rise as national prosperity rises and, without redistribution, the numbers living below that minimum at any given time will not be reduced.

When Peter Lilley, the Social Security Secretary, argues that the poor are no longer 'poor' because their average level of spending has risen and because they have items they didn't have 15 years ago, the question remains as to whether this increase has been in line with what would be required to meet the minimum standards of today. The Breadline Britain research shows that it is not. When New Labour talks of creating a fairer Britain coming into the next century but backs away from questions of redistribution, the same mistake is being made. To hold out hope of help to the poorest members of society - those the public accept live at unacceptably low levels - without being prepared to engage in a redistribution of resources from the better-off, is disingenuous.

The second finding of political significance is that there is a greater willingness among the general public to tackle poverty than is recognised by or evident among our political leaders. The proportion believing the Government is doing too little to help the poor rose dramatically: from 57% in 1983 to 70% in 1990. People are even prepared to countenance more - to use that increasingly taboo word - tax. A remarkable three out of four people across all social classes are prepared to pay 1p more in the £1 to help people afford the items they regard as necessities. The proportion who were prepared to pay more tax to help people afford the items they classed as necessities also rose between the two surveys. In 1983, only a third were prepared to pay as much as 5p in the £ to help the poor while, by 1990, there was an even split in views. This was true even of the much-courted middle class ABs and C1s who are increasingly perceived to have their pockets and purses firmly zipped up.

The changes between the surveys are striking but the consistency is perhaps politically even more significant. In both surveys there is a solid majority for political action to secure a more equal society. The strength of these feelings has grown as inequality has grown.

In practice, a straightforward increase in the basic rate of tax would not make much sense for many of the poor, taking away as much as might be given back. However, the importance of the Breadline Britain findings is not to do with the precise mechanisms of redistribution but to show that, in spite of political leadership that seems to have increasingly abandoned any idea of redistribution, the British public themselves recognise its importance for creating a fairer society.

On an academic level, the Breadline Britain surveys have contributed a new approach to measuring poverty. Back in 1983, the first survey had produced results consistent with other approaches to measuring poverty. In 1990, carrying out the second survey for the follow-up television series, we were concerned whether the methodology would prove robust through a period of rapid social change. Our preliminary examination of the results was as encouraging for the methodology as it was depressing for the picture it painted of the lives of the poor.

With the help of David Gordon of Bristol University, we carried out a series of statistical tests to see if there was a clearly separated group below minimum acceptable standards. As in 1983, we found consistent statistical evidence of a separation between those who could be seen to be in poverty from those that were not.

The results were shocking: 20% of households lived in poverty in 1990 (nearly 11 million people), a rise of nearly 50% over 1983, when 14% of households lived in poverty (7.5 million people). The figures were much publicised in 1991 at the time of the transmission of the *Breadline Britain in the 1990s* series and publication of the accompanying booklet. However the data deserved a much more thorough analysis. These were, and remain, the only major studies of British poverty during this period. A mass of detail, not just on material possessions but also on the wider quality of life and access to public services remained largely unstudied.

With the support of the Joseph Rowntree Foundation, whose funding has been crucial, we asked David Gordon to take over the data and oversee its analysis with other colleagues and experts. The research has therefore been conducted in a thoroughly academic setting with the proper resources for handling the complexities of two large data sets.

The results, published in this collection of papers, use the raw data in new and diverse ways to identify key trends and to examine and challenge the basic assumptions behind the methodology. New work has been done in critical areas such as the relationship between poverty and debt, health and crime and on the role that public services play in mitigating poverty. The methodology has been improved and strengthened (in particular, by Halleröd, Bradshaw and Holes), extending the consensual measure and confirming its reliability. These may constitute academic debates but, for millions in Britain today, they are far from academic. Their well-being and that of British society for generations to come, are crucially linked to the issues discussed in these chapters. It is long overdue that the question of poverty re-

emerges as a central issue in British domestic policy.

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# Introduction

Poverty can only be accurately measured by studying the living standards of people and families. Studies that concentrate mainly on income and expenditure (and not on living standards), such as the annual Family Expenditure Survey (FES), can provide good evidence about inequality but only limited evidence about poverty.

The two Breadline Britain surveys (1983 and 1990) are the only nationally representative surveys commissioned during the past 11 years that can be used to measure accurately the extent and nature of poverty in Britain. It is to the credit of London Weekend Television (LWT) and the Joseph Rowntree Foundation that they have funded the kind of detailed study of deprivation in Britain that the government and the academic research councils have not been prepared to finance.

Some of the results from the 1990 Breadline Britain study have been described in the 6 television programmes (first broadcast in 1991) and in a number of publications (Frayman, 1991; Gosschalk and Frayman, 1992). The major findings are now widely known (Frayman, 1991):

- 1 Between 1983 and 1990, the number of people who could objectively be described as living in poverty increased by almost 50%. In 1983, 14% of households (approximately 7.5 million people) were living in poverty and, by 1990, 20% of households (approximately 11 million people) were living in poverty.

- 2 Roughly 10 million people in Britain today cannot afford adequate housing: for example, their home is unheated, damp or the older children have to share bedrooms.
- 3 About 7 million go without essential clothing, such as a warm waterproof coat, because of lack of money.
- 4 There are approximately 2.5 million children who are forced to go without at least one of the things they need, like three meals a day, toys or out of school activities.
- 5 Around 5 million people are not properly fed by today's standards; they do not have enough fresh fruit and vegetables, or two meals a day, for example.
- 6 About 6.5 million people cannot afford one or more essential household goods, like a fridge, a telephone or carpets for living areas.

The purposes of this report are threefold. The first is to give more of the details behind these startling findings. The second is to look at some of the results from the survey that have not previously been analysed. The third is to examine the debates and criticisms surrounding the measurement of poverty and the Breadline Britain approach. We will also look further at the results of the survey that can throw light on some of the issues that are currently the topic of both academic and political debate.

A tremendous amount is written about poverty each year. The Social Science Citation Index records that at least 4000 academic articles on poverty or deprivation have been published since 1983. Intense debate usually surrounds all poverty studies, including the Breadline Britain studies. In this report, we have tried to examine the criticisms of the Breadline Britain approach rather than to ignore them.

Chapter 1 looks at the whole issue and debate surrounding the measurement of poverty and shows how the Breadline Britain survey can be used to produce scientific, 'objective' measurements of poverty.

Many commentators have criticised poverty studies in Britain for being 'parochial'. Chapter 2, by Professor Peter Townsend, looks at the methods used to study poverty around the world. He places the results of the Breadline Britain surveys in a wider context and argues for the construction of an international poverty line.

Chapter 3 deals with the findings from the 1990 survey on the public's attitudes to poverty and their perceptions of necessities. It also looks at which groups in society are likely to live in poverty.

Chapter 4, by Dr Sarah Payne and Christina Pantazis, examines the issues and debates surrounding poverty and gender. In particular, the differences and



similarities of women and men in their perception and definition of poverty are explored.

Chapters 5, 6, 7 and 8 look at the results from the 1990 survey that throw light on current debates about poverty and crime, poverty and health, poverty and mental health and poverty and debt.

Poverty studies are often criticised for concentrating on the possessions and activities of individual families and households, rather than looking at the wider picture of the goods and services available to the community as a whole: “each individual’s quality of life is affected by a whole range of public services, from sports centres to healthcare, from an emptied dustbin, to education” (Mack and Lansley, 1985). Chapter 9, by Professor Glen Bramley, examines the important issues around public services.

Chapter 10 by Dr Bjørn Halleröd, Professor Jonathan Bradshaw and Dr Hilary Holmes, develops the theoretical debate on the ‘consensual’ definition of poverty using a methodology that has been applied to a similar study in Sweden.

### **The Breadline Britain approach to measuring poverty**

The 1983 Breadline Britain study pioneered what has been termed the ‘consensual’ or ‘perceived deprivation’ approach to measuring poverty. This methodology has since been widely adopted by other studies both in Britain and abroad (Mack and Lansley, 1985; Veit-Wilson, 1987; Walker, 1987).

The consensual or perceived deprivation approach sets out to determine whether there are some people whose standard of living is below the minimum acceptable to society. It defines ‘poverty’ from the viewpoint of the public’s perception of minimum need:

“This study tackles the questions ‘how poor is too poor?’ by identifying the minimum acceptable way of life for Britain in the 1980s. Those who have no choice but to fall below this minimum level can be said to be ‘in poverty’. This concept is developed in terms of those who have an enforced lack of *socially perceived* necessities. This means that the ‘necessities’ of life are identified by public opinion and not by, on the one hand, the views of experts or, on the other hand, the norms of behaviour *per se*”. (Mack and Lansley, 1985)

In order to determine the minimum standard of living, Market and Opinion Research International (MORI) interviewed a quota sample of 1174 adults aged 16+, in 1983, and 1831 adults in 1990 (see Appendix I and Mack and Lansley, 1985, p. 287-290 for details).

In the 1990 survey, respondents were first asked the following questions about a list of 44 items designed to cover the range of possessions and activities that people might consider important (see Appendix II for details):

- Q3 On these cards are a number of different items which relate to our standard of living. Please would you indicate by placing the cards in the appropriate box the living standards you feel all adults should have in Britain today. BOX A is for items which you think are necessary, which all adults should be able to afford and which they should not have to do without. BOX B is for items which may be desirable but are not necessary. Do you feel differently about any items if the adult is a pensioner?
- Q4 And do you feel differently for any items in the case of families with children?

For the purpose of the study, an item was assumed to be a socially perceived necessity if more than 50% of respondents (after the sample had been weighted to represent the population) considered it to be a necessity.

Later in the questionnaire (Q11 and Q12), respondents were again asked about the 44 items to determine if they:

- (A) Have and couldn't do without (an item)
- (B) Have and could do without
- (C) Don't have and don't want
- (D) Don't have and can't afford
- (E) Not applicable/Don't know

Respondents (and their households) were assigned a deprivation index score each time they answered that they 'don't have and can't afford' an item that was considered to be a necessity by more than 50% of respondents (after weighting) in Q3 and Q4.

# 1 Measuring poverty: Breadline Britain in the 1990s

*David Gordon and Christina Pantazis*

## **Poverty and politics**

During the 1980s the ‘poverty debate’ became much more politically sensitive than in the past. John Moore (who was then Secretary of State for Social Security) in his speech on 11.5.89 at St Stephen’s Club claimed that poverty, as most people understood it, had been abolished and that critics of the government’s policies were:

“not concerned with the actual living standards of real people but with pursuing the political goal of equality ... We reject their claims about poverty in the UK, and we do so knowing that their motive is not compassion for the less well-off, it is an attempt to discredit our real economic achievement in protecting and improving the living standards of our people. Their purpose in calling ‘poverty’ what is in reality simply inequality, is so they can call western material capitalism a failure. We must expose this for what it is ... utterly false.

- it is capitalism that has wiped out the stark want of Dickensian Britain.
- it is capitalism that has caused the steady improvements in living standards this century.
- and it is capitalism which is the only firm guarantee of still better living standards for our children and our grandchildren.”

A senior Civil Servant, the Assistant Secretary for Policy on Family Benefits and Low Incomes at the Department of Health and Social Security (DHSS), had made the same point more succinctly when he gave evidence to the Select Committee on Social Services on 15.6.88. He stated “The word poor is one the government actually disputes.”

Yet, despite the government’s claim that poverty no longer exists, social attitude surveys have shown that the overwhelming majority of people in Britain believe that ‘poverty’ still persists. Even the 1989 British Social Attitudes survey, conducted at the height of the “Economic Miracle” found that 63% of people thought that “there is quite a lot of real poverty in Britain today” (Brook *et al*, 1992). The 1986 British Social Attitudes survey found that 87% of people thought that the government ‘definitely should’ or ‘probably should spend more money to get rid of poverty’. In 1989, the European Union-wide Eurobarometer opinion survey found that British people thought the ‘fight against poverty’ ranked second only to ‘world peace’ in the list of great causes worth taking risks and making sacrifices for (Eurobarometer, November 1989). This view was widely held across the 12 member countries of the European Union, as shown in Table 1.1.

**Table 1.1**  
**Worthwhile great causes**

**Question: “In your opinion, in this list which are the great causes which nowadays are worth the trouble of taking risks and making sacrifices for?”**

In order of preference	UK (%)	12 EC Countries (%)
World peace	71	75
The fight against poverty	57	57
Human rights	55	60
Protection of wildlife	48	57
Freedom of the individual	43	39
Defence of the country	41	30
The fight against racism	32	36
Sexual equality	25	25
My religious faith	18	19
The unification of Europe	9	18
The revolution	2	5
None of these	2	1
No reply	1	2

Some aspects of the increase in poverty in the 1990s have become very conspicuous. The 'problem' of homelessness is very visible; young people can be seen begging on the streets of virtually every major city in Britain. Sir George Young (then Housing minister) even noted that homeless beggars in London were "the sort of people you step on when you came out of the Opera" (Guardian 29.6.91 p.2). Similarly, the Prime Minister (John Major) claimed that

"the sight of beggars was an eyesore which could drive tourists and shoppers away from cities" and "it is an offensive thing to beg. It is unnecessary. So I think people should be very rigorous with it" (Bristol Evening Post 27.5.94 p.1-2)

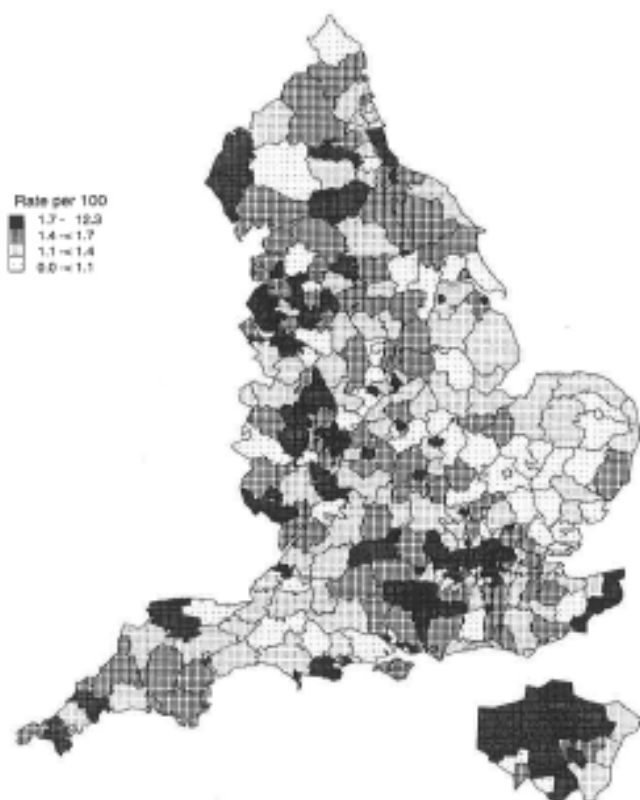
A Department of Environment survey of 1,346 single homeless people in 1991 found that 21% of people sleeping rough said they had received no income in the previous week (Anderson, Kemp and Quilgars, 1993). The median income of those sleeping rough from all sources was only £38 per week, despite this only one fifth tried to beg. People who begged often encountered problems and begging was seen as an uncertain or precarious source of income (Anderson, Kemp and Quilgars, 1993).

The 'poverty' of the homeless people sleeping on the streets is shocking. An analysis of the coroner's court records in Inner London<sup>1</sup> indicated that the average age at death of people with 'no fixed abode' was only 47 (Keyes and Kennedy, 1992). This is lower than the average estimated life expectancy of people in any country in the world (not at war) with the exception of Gambia, Guinea, Guinea-Bissau, Mali, Niger and Sierra Leone (UN 1991, UNDP 1992).

The 1991 Census recorded the numbers of homeless people in Hostels, Bed and Breakfast and Sleeping rough on census night;<sup>2</sup> it also estimated the numbers of 'concealed' households. Figure 1.1 shows the rate of homelessness/housing need per 100 people (divided into quartiles) for each of the 366 local district authorities of England. A clear pattern is evident; there are high rates of homelessness in the Metropolitan districts and also in the more rural areas with little council housing, particularly in the South East (Gordon and Forrest, 1995).

Detailed analysis of the 1991 Census returns has shown that these homeless figures are just the 'tip of the iceberg'. There are between 200,000 and 500,000 additional people with no permanent home. They are largely young men (aged 18-36), mainly in the inner cities, who move frequently and stay with friends or relatives, probably sleeping on the sofa or in a spare bed. This phenomenon of 'hidden homelessness' was not found in the 1981 Census (Brown, 1993).

Figure 1.1  
Homeless people in hostels, bed and breakfast,  
sleeping rough and concealed households



To understand the reasoning that allows the government to claim falsely that poverty does not exist, we must examine the debate surrounding the concept and measurement of poverty.

### **The concept of poverty**

The concept of poverty has evolved over the past sixty years from an 'absolute' to a 'relative' conception. In the 1940s, the 'subsistence' idea was adopted by Beveridge (1942) as the basis for setting new benefit rates. Beveridge stated:

“In considering the minimum income needed by persons of working age for subsistence during interruptions of earnings, it is sufficient to take into account food, clothing, fuel, light and household sundries, and rent, though some margin must be allowed for inefficiency in spending.”

Around 6% of the total estimated requirement was allowed for this 'margin'. The 'subsistence' idea followed from the pioneering work of Rowntree in York, whose ideas on 'primary poverty' were based on the minimum needed for the 'maintenance of physical health' and 'physical efficiency'.

“A family living upon the scale allowed for must never spend a penny on railway fare or omnibus. They must never go into the country unless they walk. They must never purchase a half penny newspaper or spend a penny to buy a ticket for a popular concert. They must write no letters to absent children, for they cannot afford to pay the postage. They must never contribute anything to their church or chapel, or give any help to a neighbour which costs them money. They cannot save nor can they join a sick club or trade union, because they cannot pay the necessary subscriptions. The children must have no pocket money for dolls, marbles or sweets. The father must smoke no tobacco and drink no beer. The mother must never buy any pretty clothes for herself or her children, the character of the family wardrobe as for the family diet being governed by the regulation 'nothing must be bought but that which is absolutely necessary for the maintenance of physical health and what is bought must be of the plainest and most economical description'.” (Rowntree, 1922)

The subsistence approach to the definition of poverty is an 'absolute' concept of poverty; it is dominated by the individual's requirements for physiological efficiency. However, this is a very limited conception of human needs, especially when considering the roles' men and women play in society. People are not just physical beings, they are social beings. They have obligations as workers, parents, neighbours, friends and citizens that they are expected to meet and which they themselves want to meet. Studies of people's behaviour after they have experienced a drastic cut in resources show that they sometimes act to fulfil their

social obligations before they act to satisfy their physical wants. They require income to fulfil their various roles and participate in the social customs and associations to which they have become habituated and not only to satisfy their physical wants (Townsend and Gordon, 1989).

Poverty can be defined as where resources are so seriously below those commanded by the average individual or family that the 'poor' are, in effect, excluded from ordinary living patterns, customs and activities. As resources for any individual or family are diminished, there is a point at which there occurs a sudden withdrawal from participation in the customs and activities sanctioned by the culture. The point at which withdrawal escalates disproportionately to falling resources can be defined as the poverty line or threshold (Townsend, 1979 and 1993a)

This 'relative' concept of poverty is now widely accepted (Piachaud, 1987); even Rowntree used a less comprehensive concept of relative poverty in his second survey in York in 1936 (Veit-Wilson, 1986). The working papers of the Beveridge Committee show that they were well aware that their proposed benefit scales were insufficient to meet human social needs (Veit-Wilson, 1992).

In 1975, the Council of Europe adopted a relative definition of poverty as:

“individuals or families whose resources are so small as to exclude them from the minimum acceptable way of life of the Member State in which they live” (EEC, 1981)

and, on 19 December 1984, the European Commission extended the definition as:

“the poor shall be taken to mean persons, families and groups of persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member State in which they live” (EEC, 1985).

The Church of England's *Faith in the City* report also adopted a 'relative' definition of poverty that included notions of social exclusion, equity and justice. In the past, the British Government has strongly supported a 'relative' definition of poverty. In 1979, the Supplementary Benefit Commission stated:

“Poverty, in urban, industrial countries like Britain is a standard of living so low that it excludes and isolates people from the rest of the community. To keep out of poverty, they must have an income which enables them to participate in the life of the community. They must be able, for example, to keep themselves reasonably fed, and well enough dressed to maintain their self-respect and to attend interviews for jobs with confidence. Their homes must be reasonably warm; their children should not be shamed by the quality of their clothing; the family must be able to visit relatives, and give them something on their birthdays and at Christmas time; they must be able to read newspapers, and retain their television set and their membership of trade



unions and churches. And they must be able to live in a way which ensures, so far as possible, that public officials, doctors, teachers, landlords and others treat them with the courtesy due to every member of the community.” (Supplementary Benefit Commission, 1979, p2).

Two senior economic advisers at the DHSS made the government’s position very clear:

“it should be clear that EAO<sup>3</sup> is using a strong version of the ‘relative’ concept of poverty in it work on standards of living. We take the view that ‘absolute’ concepts of poverty are unrealistic and not very useful in the policy context” (Isherwood and Van Slooten, 1979)

### **Relative and absolute poverty**

The only serious challenge to the concept of ‘relative’ poverty has come from Sen (1983). However, examination of the discussion between the two main protagonists (Professors Sen and Townsend)<sup>4</sup> reveals that much of the debate is semantic, revolving around their differing definitions of ‘relative’ and ‘absolute’. For the purpose of scientifically measuring poverty the difference between ‘absolute’ and ‘relative’ poverty is a chimera. Indeed Sen (1985) concluded that:

“There is no conflict between the irreducible absolutist element in the notion of poverty ... and the ‘thoroughgoing relativity’ to which Peter Townsend refers.”

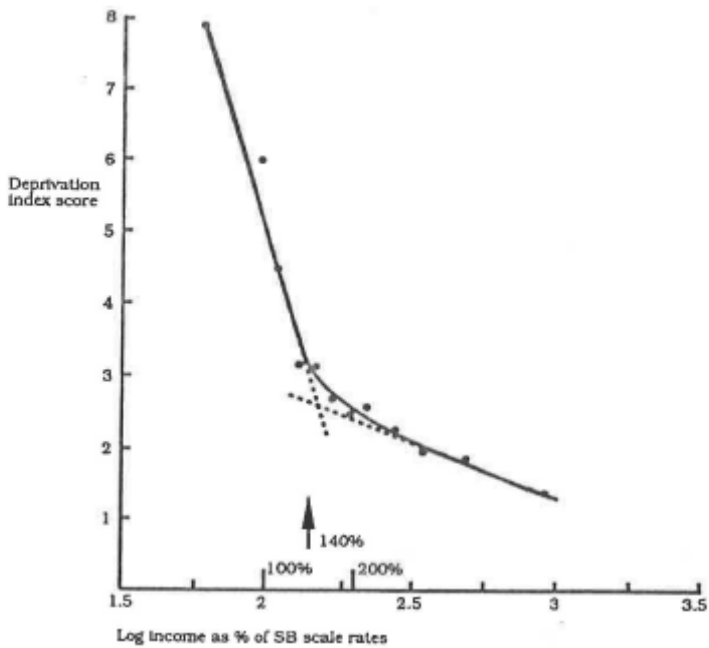
### **The scientific ‘objective’ measurement of poverty**

Although the ‘relative’ concept of poverty is now widely accepted, there is considerable debate about how to apply this theory to produce scientific measurements of poverty. It is not easy to measure ‘poverty’ directly (Atkinson, 1985a and 1985b; Lewis and Ulph, 1988) but it is possible to obtain measures of ‘deprivation’. These two concepts are tightly linked and there is general agreement that the concept of deprivation covers the various conditions, independent of income, experienced by people who are ‘poor’, while the concept of poverty refers to the lack of income and other resources which makes those conditions inescapable or at least highly likely (Townsend, 1987).

Townsend (1979) devised 60 indicators of deprivation based on a detailed study of people’s style of living and resources conducted in 2000 households between 1968-1969. These 60 indicators could be summed to create a single composite deprivation index score for each household. By plotting deprivation score against the log of income as a percentage of the Supplementary Benefit rates that existed then (Figure 1.2), Townsend determined, by eye, that a poverty threshold might

exist at around 150% of the Supplementary Benefit standard. This result has since been confirmed by weighted regression analysis and canonical correlation analysis which placed the threshold at 160% of the Supplementary Benefit standard (Desai, 1986; Desai and Shah, 1988).

**Figure 1.2**  
**Modal deprivation by logarithm of income as a percentage of**  
**Supplementary Benefit scale rates**



The Department of Social Security maintains that poverty cannot be ‘objectively’ measured although they have presented no analyses to substantiate this viewpoint. However, serious and detailed criticisms have been made by Professor Piachaud (1981; 1987) who argued that:

- The deprivation indicators used by Townsend (1979) did not allow for the identification of the effects of personal choice from those of constraint (i.e. those who could not afford an item and those who did not want an item).
- The goal of objective, scientific measurement of poverty was not attainable.
- The poverty threshold does not exist. He postulated that there may not be a marked change in deprivation below a certain level, only a continuum.

Piachaud’s first criticism, relating to the separation of choice from constraint, was overcome by the 1983 and 1990 Breadline Britain studies which identified both those households/people who “don’t have but don’t want” and those who “don’t have and can’t afford” an item. However, it must be noted that the results of Townsend’s (1979) study were relatively robust (Desai, 1986). The ‘rich’ rarely choose to live like the ‘poor’ and the choices the ‘poor’ can make are generally constrained.

Piachaud’s second criticism is, of course, key. If the objective, scientific measurement of poverty is unattainable, then surveys such as the Breadline Britain studies are of only limited academic value. In addition, poverty could never be conquered since it could never be adequately measured and the requisite steps taken to alleviate it. Fortunately, the Department of Social Security and Piachaud are wrong. The scientific measurement of poverty is both possible and attainable.

### **The problem of ‘experts’**

The reasoning behind many claims that poverty cannot be measured ‘objectively’ is that, in order to measure deprivation, a selection of questions must first be drawn up by ‘experts’. There is no ‘objective’ way of selecting these questions. They are just the experts’ opinion of what is important. Even if a subset of these questions is also selected as important by the general population (the methodology of the Breadline Britain survey), this selection can be made only on the basis of the larger group of questions the experts first chose. There may be better questions for measuring poverty that were not chosen and, if they had, a different result might have been obtained.

There are two separate issues here that will be dealt with in turn:

- Can the answers to a selection of deprivation questions, chosen by experts, ever form the basis of the scientific, objective measurement of poverty?
- If a different set of questions were asked, would the results be the same, i.e. is the measurement of poverty reliable?

## Scientific measurement

There are a number of widely held but incorrect beliefs about science, for example:

*Science is objective.*

*Scientific knowledge is reliable knowledge because it is objectively proven knowledge.*

*Scientific theories are derived from observation of the facts or by objective experimentation.*

*Personal opinion and speculation play no part in science.*

None of these statements is true: the idea that scientific theories are based on the study of objective facts is critically flawed. The 'inductive' idea of science, that correct theories will somehow 'bubble' to the surface once enough pure facts have been generated and sifted, is untenable. This inductive idea of science is attributed to the work of Francis Bacon and reached its apogee in the 1930s with the Logical Positivist School of Ayre (1936, 1955) and his co-workers. The work of Godel<sup>5</sup>, Popper, Russell, Lakatos, Musgrave, Kuhn and many other modern philosophers and sociologists of science<sup>6</sup> has shown that scientific theories cannot be proven by inductive logic. Furthermore, all observations/measurements are theory-dependent. None can be independently objective. All measurement, whether it be the height of a person, the charge on an electron or the level of poverty, is dependent on the theory and not the converse. There can be no objectively true value to these measurements that are independent of the theories that are used to measure them.

Neither scientific theories nor scientific measurement are 'objectively true'. However, for a theory to be scientific, it must not only be logically internally consistent but also fulfil a number of strict criteria.

- 1 The theory must be falsifiable, e.g. it must be capable of being shown to be untrue. The existence of a Loving God and Freudian psychology are unfalsifiable theories and therefore unscientific.
- 2 The theory must be testable.
- 3 The theory must have predictive value.
- 4 The results of the theory must be reproducible. Other people using the same methods will reach the same results.

These criteria are known to philosophers as the Falsificationist View of science and are attributable to the work of Karl Popper (1968, 1972). They contain the idea of a logical asymmetry that a theory can never be proved only falsified. This work has been extended by Imre Lakatos (1974), who claimed that scientific research programmes must also:

- 5 Possess a degree of coherence that involves the mapping out of a definite

programme for future research.

- 6 Lead to the discovery of novel phenomena, at least occasionally.

Modern sociology often fulfils the second of Lakatos' requirements but rarely the first. For the measurement of poverty to be scientifically 'objective', the theory on which the measurement is based must fulfil the criteria of Popper and Lakatos. The 'relative' theory of poverty can make this claim.

- 1 The relative theory of poverty can be falsified. If a survey finds that there are no people/households whose resources are so low that they are excluded from the ordinary living patterns, customs and activities of their culture, then no poverty exists. For example, Kibbutz societies would have no poverty and several Scandinavian countries have little poverty.
- 2 Surveys, such as the Breadline Britain studies, have provided tests of the relative poverty theory.
- 3 Numerous predictions are made by the relative poverty theory. For example, the 'poor' will experience a disproportionate 'fear of crime' (relative to their experience of crime) because of the greater consequences of crime for the 'poor' (see chapter 5).
- 4 Several deprivation surveys have produced similar results, both in Britain and in other countries. Therefore, conclusions based on the relative poverty theory are reproducible.
- 5 Since Townsend's (1979) initial work, extensive research on relative poverty has been carried out by many researchers in several countries. This research has extended and developed the concepts and findings of the relative poverty model. (For example, see the studies referenced Townsend and Gordon, 1989 and Grayson *et al*, 1992).
- 6 A number of novel phenomena, predicted by the relative poverty theory, have been confirmed. The identification of poverty/deprivation as a major cause of ill health of equal or greater consequence to genetic, pathogenic and behavioural factors, has led to:
  - (i) the recognition of the effects of stress on health, particularly cardiovascular disease (Marmot *et al*, 1987; Blaxter, 1990);
  - (ii) the identification of some of the mechanisms by which poor housing conditions cause disease (Strachan, 1988); and
  - (iii) the use of deprivation indicators in conjunction with workload factors as the best method for health resource allocation (Carstairs, 1981; Jarman, 1983).

Indeed, Sir Donald Acheson, in his final report as the Chief Medical Officer, *On the State of the Public Health*, for 1990, said:

“the issue is quite clear in health terms: that there is a link, has been a link and, I suspect, will continue to be a link between deprivation and ill health” and “analysis has shown that the clearest links with the excess burden of ill health are:

- *low income;*
- *unhealthy behaviour; and*
- *poor housing and environmental amenities.”*

More generally, Jacobson (1993) has stated that:

“Two out of three women around the world presently suffer from the most debilitating disease known to humanity. Common symptoms of this fast-spreading ailment include chronic anaemia, malnutrition and severe fatigue. Sufferers exhibit an increased susceptibility to infections of the respiratory tract. And premature death is a frequent outcome. In the absence of direct intervention, the disease is often communicated from mother to child with markedly higher transmission rates among females than males. Yet, while studies confirm the efficacy of numerous prevention and treatment strategies, to date few have been vigorously pursued.”

The disease she is referring to is poverty. These insights are unlikely to have been made without the foundation of the ‘relative’ poverty theory.

Since the ‘relative’ poverty theory meets all the criteria of Popper and Lakatos, the measurement of poverty by deprivation studies is, by definition, scientific. The important question, then, is: are these measurements reliable?

## **Reliability**

All measurement is subject to error which can take the form of either random variations or systematic bias (Stanley, 1971, lists many causes of bias). Random errors of measurement can never be completely eliminated. However, if the error is only small relative to size of the phenomena being studied, then the measurement will be reliable. Reliable measurements are repeatable, they have a high degree of precision.

The theory of measurement error has been developed mainly by psychologists and educationalists and its origins can be traced to the work of Spearman (1904). The most widely used model is the Domain-Sampling Model, although many of the key equations can be derived from other models based on different assumptions (see Nunnally, 1981, Chapters 5-9, for detailed discussion). The Domain-Sampling Model assumes that there is an infinite number of questions (or, at least, a large

number of questions) that could be asked about deprivation. If you had an infinite amount of time, patience and research grant, you could ask every person/household all of these questions and then you would know everything about their level of deprivation, i.e. you would know their 'true' deprivation score. The 32 questions used in the Breadline Britain in the 1990s study can be considered to be a subset of this larger group (domain) of all possible questions about deprivation.

Some questions will obviously be better at measuring deprivation than others, however, all of the questions that measure deprivation will have some common core. If they do not, they are not measuring deprivation by definition. Therefore, all the questions that measure deprivation should be intercorrelated such that the sum (or average) of all the correlations of one question, with all the others, will be the same for all questions (Nunnally, 1981). If this assumption is correct, then by measuring the average intercorrelation between the answers to the set of deprivation questions, it is possible to calculate both:

- 1 an estimate of the correlation between the set of questions and the 'true' scores that would be obtained if the infinite set of all possible deprivation questions had been asked; and
- 2 the average correlation between the set of questions asked (the deprivation index) and all other possible sets of deprivation questions (deprivation indices) of equal length (equal number of questions).

Both these correlations can be derived from Cronbach's Coefficient Alpha which, when transformed for use with dichotomous questions, is known as KR-20, short for Kurder-Richardson Formula 20 (Cronbach, 1951 and 1976; Cronbach *et al*, 1971; Kurder, 1970).

Cronbach's Coefficient Alpha is 0.8754 for the 32 questions used in the Breadline Britain in the 1990s study. This is the average correlation between these 32 questions and all the other possible sets of 32 questions that could be used to measure deprivation. The estimated correlation between the 32 Breadline Britain questions and the 'true' scores, from the infinite possible number of deprivation questions, is the square root of Coefficient Alpha, i.e. 0.9356.

Nunnally (1981) has argued that

“in the early stages of research ... one saves time and energy by working with instruments that have modest reliability, for which purpose reliabilities of 0.70 or higher will suffice ... for basic research, it can be argued that increasing reliabilities much beyond 0.80 is often wasteful of time and funds, at that level correlations are attenuated very little by measurement error.”

Therefore, the Alpha Coefficient score of 0.87 for the Breadline Britain questions indicates that they have a high degree of reliability and also that effectively similar results would have been obtained if any other reliable set of 32 deprivation questions had been asked instead.

Coefficient alpha can also be used to test the reliability of individual questions, Table 1.2 shows how the Alpha Coefficient would change if any single question was deleted from the deprivation index. There are only three questions (highlighted in bold) which would yield an increase in Alpha if they were removed and this increase would be in the fourth decimal place only.

However, it is important to examine the reasons why these three items are not reliable measurers of deprivation. The possession of a bath/shower and/or an indoor toilet not shared with another household has a long history of use as a deprivation measure. These questions have been asked repeatedly in the national Censuses, in order to identify the areas with poor housing conditions. These Census results then helped form the basis for the slum clearance programmes. These programmes have been so successful that the 1991 Census recorded that only 1.25% of households, containing only 0.8% of residents in households, still suffered from not having exclusive use of a bath/shower and/or an indoor toilet. Many of these households are likely to be student households in bedsit accommodation; and these student households are often not multiply deprived.

It is due to the triumph of the slum clearance and council house building programmes since the second World War that the possession of exclusive use of a bath/shower and/or an indoor toilet is no longer a good measure of deprivation. 'Poor people' now often have housing which includes these facilities.



**Table 1.2**  
**Reliability analysis on the deprivation questions from Breadline Britain in the 1990s that more than 50% of the population thinks are necessary and people should be able to afford**

		Corrected Item-Total Correlation	Alpha if Item Deleted
1	A damp-free home	.3672	.8726
<b>2</b>	<b>An Inside Toilet (not shared with another household)</b>	<b>.0824</b>	<b>.8761</b>
3	Heating to warm living areas of the home if it's cold	.4031	.8720
4	Beds for everyone in the household	.2422	.8749
<b>5</b>	<b>Bath not shared with another household</b>	<b>.0512</b>	<b>.8763</b>
6	Enough money to keep your home in a decent state of	.5735	.8673
7	Fridge	.2100	.8752
8	A warm waterproof coat	.5072	.8696
9	Two meals a day (for adults)	.2648	.8746
10	Insurance of Contents of Dwelling	.5816	.8669
11	Fresh fruit and vegetables every day	.4853	.8698
12	Carpets in living rooms and bedrooms in the home	.2701	.8743
13	Meat or fish or vegetarian equivalent every other day	.3662	.8726
14	Celebrations on special occasions such as Christmas	.4306	.8713
15	Two pairs of all-weather shoes	.5600	.8680
16	Washing machine	.2578	.8746
17	Presents for friends or family once a year	.5227	.8689
18	Regular savings of £10 a month for "rainy days" or	.5002	.8723
19	A Hobby or Leisure Activities	.4703	.8701
20	New, not second-hand clothes	.4582	.8706
21	A roast joint or its vegetarian equivalent once a week	.4566	.8705
<b>22</b>	<b>Television</b>	<b>.1478</b>	<b>.8757</b>
23	Telephone	.3746	.8729
24	An annual week's holiday away, not with relatives	.5717	.8681
25	A "best outfit" for special occasions	.5460	.8680
<b>Extra Questions for Families with Children</b>			
1	Three meals a day for children	.2875	.8745
2	Toys for children e.g. dolls or models	.3200	.8740
3	Separate bedrooms for every child over 10 of different sexes	.2540	.8747
4	Out of school activities, e.g. sports, orchestra, Scouts	.4718	.8703
5	Leisure equipment for children e.g. sports equipment or a bicycle	.4263	.8715
6	An outing for children once a week	.5012	.8694
7	Children's friends round for tea/snack once a fortnight	.4799	.8703
Coefficient Alpha for the 32 Questions = 0.8754			

The possession of a television is a controversial indicator of deprivation; 51% of the Breadline Britain respondents thought that a television was a necessity in the 1983 study as did 58% in the 1990 study. In response to the 1983 study, S. Turner of Wolverhampton wrote to the Sunday Times (28.8.83):

“Anyone who visits low-income families has experience of homes which are lacking in carpets, furniture, or decent clothing for children, but contain a large colour TV” (Mack and Lansley, 1985)

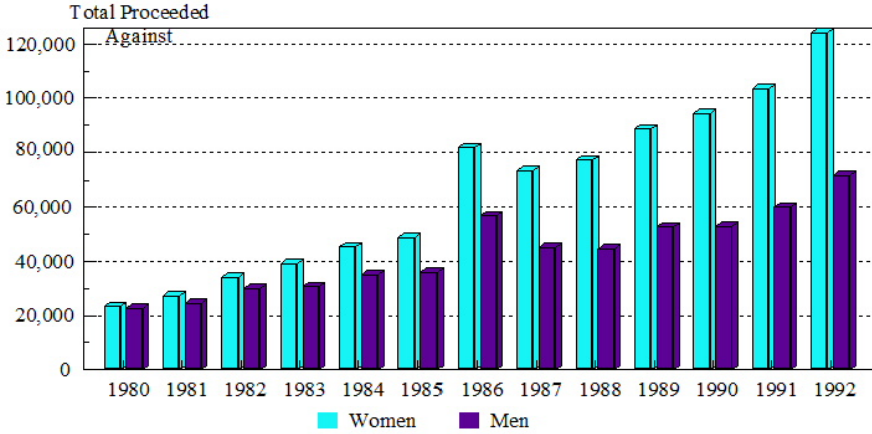
However, the importance of television to some ‘poor’ people was explained by Pamela in the 1983 study (Pamela was a lone parent with a nine month old child, living on Supplementary Benefit in an attic flat):

“I watch TV from first thing in the morning till last thing at night, till the television goes off. I sit and watch it all day. I can’t afford to do other things at all. The only thing I can do is sit and watch television. I can’t go anywhere, I can’t go out and enjoy myself or nothing. I should be able to take my daughter out somewhere. I would take her to the zoo and things like that. Places she’s never been, or seen, and half the places I haven’t seen in London myself. Things that I can’t afford to do” (Mack and Lansley, 1985)

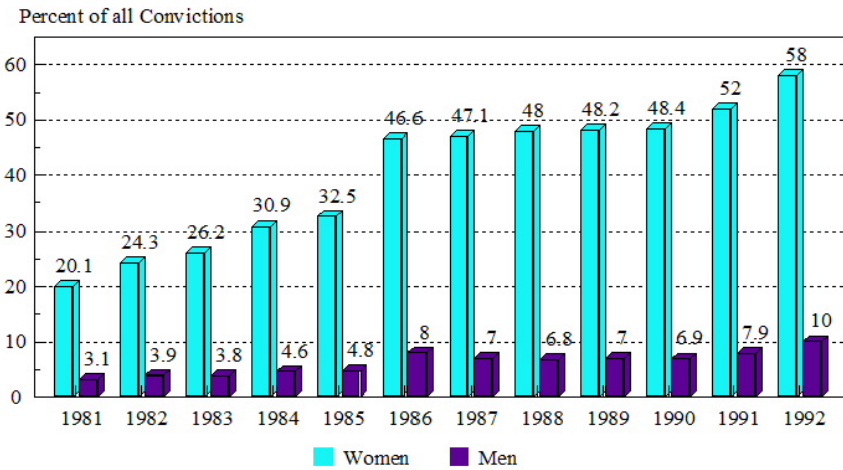
Given this importance of television, why is the possession of one not a reliable indicator of deprivation in the 1990 Breadline Britain Survey? Televisions are a consumer durable that have reached saturation point. The General Household Survey (GHS) shows that 98% of households have a television and this situation has persisted since the mid-1970s. Since some households have more than one television, there are probably more televisions than there are households in Britain. This saturation is evident from the second-hand prices of televisions. 21” colour televisions typically sell at auction for between £20 and £30 and black and white televisions for between £1 and £10. Televisions are not expensive, however, a television licence is.

The Breadline Britain Surveys have shown that poverty has increased during the 1980s (see Introduction). If these findings are correct, it would be expected that there would be a concomitant increase in the number of households that could not afford to buy a TV licence during the 1980s. Figure 1.3 shows the changes in the number of prosecutions for TV licence offences between 1980 and 1992. A massive four-fold increase in prosecutions has occurred. Part of this increase might be due to more effective policing of the Wireless Telegraphy Act or even to an increase in “wickedness” in the population, although there is little evidence for either (Wall and Bradshaw, 1987). However, at least some of this massive increase in prosecutions probably results from greater numbers of households being unable to afford a TV licence.

**Figure 1.3**  
**Total number proceeded against under the**  
**Wireless Telegraphy Acts (TV Licence) 1980-91**



**Figure 1.4**  
**Convictions under the Wireless Telegraphy Acts as a**  
**percentage of all convictions 1981-91**



All Summary Motoring Offences are Excluded

In 1992, 58% of all convictions<sup>7</sup> of women for criminal offences were for Wireless Telegraphy Act offences (Figure 1.4). If the TV licence were abolished, female criminal convictions would fall by more than half. Between 1981 and 1992, criminal convictions for women increased by 42,000 (32%). However, Wireless Telegraphy convictions increased by 63,000 in the same period. If TV licence offences are excluded, then female criminal convictions fell during the 1980s. This is clearly a situation where poverty seems to be primarily responsible for a large part of the recorded increase in female crime during the 1980s.

### **The poverty threshold/line**

Piachaud's final major criticism of the 'relative' theory of poverty relates to the problem of identifying the poverty threshold/line; he considered that a continuum may exist. Piachaud (1981) comments that:

“The combination of two factors - that there is a diversity in styles of living, and that poverty is relative: mean that you would *not*, in fact, expect to find any threshold between the 'poor' and the rest of society.”

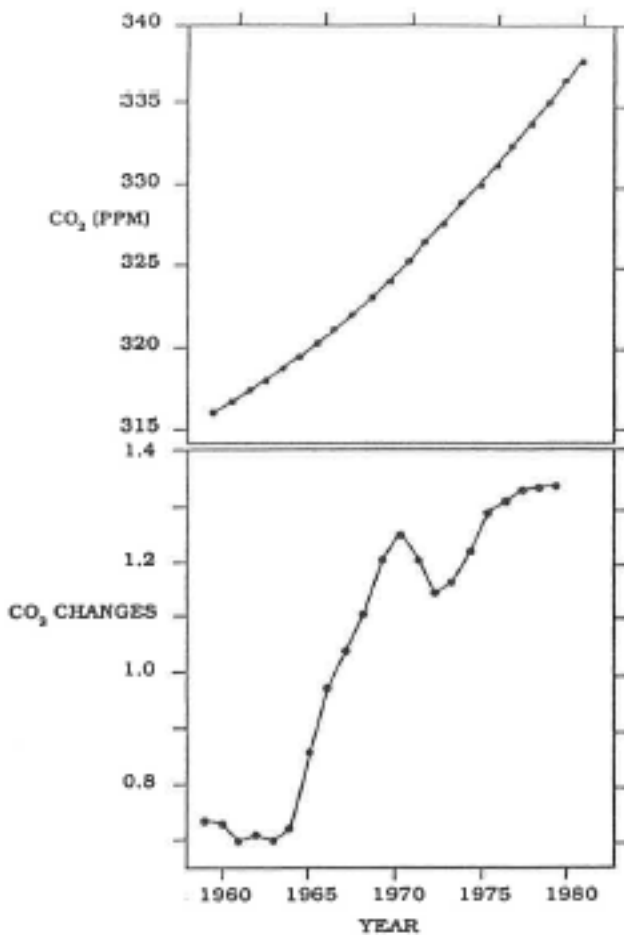
Townsend (1979) originally identified the poverty line/threshold at 150% of the Supplementary Benefit standard by observing the position of the break of slope on a graph of Deprivation Index plotted against the logarithm of income as a percentage of the Supplementary Benefit Scale that then existed (see Figure 1.2).

Regression analysis of Townsend's data showed that, statistically, the best position for the poverty line/threshold was at 160% of the Supplementary Benefit standard (Desai, 1986; Desai and Shah, 1988). Piachaud (1987) argued that the poverty line/threshold was a statistical artefact resulting from the transformation of the income data (the reciprocal of income equalised by the Supplementary Benefit scale was used). Piachaud objected to the reciprocal transformation ( $1 \div \text{Income}$ ) rather than to the equalisation procedure used (the 1968 Supplementary Benefit scale). Even though, the 1968 Supplementary Benefit scale was based largely on political rather than scientific criteria.

There are three main problems with using these methods to determine the poverty line/threshold (Gordon and Townsend, 1990):

- 1 the size of changes in the slope of a graph is dependent on the transformations used for the axis (Figure 1.5, Kolata, 1984).
- 2 there is no universally agreed statistical definition of how large a change in slope is required to define the poverty 'threshold'; a number of different thresholds are possible.
- 3 the use of a single composite deprivation index results in information loss from the data.

**Figure 1.5**  
**Slope is hard to judge**



Note: The visual impression from the top panel is that the rate of change of atmospheric CO<sub>2</sub> is constant from 1967 to 1980. But in the bottom panel, where the yearly changes are graphed, it can be seen that there is a dip in the rate of change around 1970.

Discriminant analysis is one of the multivariate techniques that can be used to surmount these problems since it does not require a pre-defined poverty 'threshold'. Discriminant analysis allows the differences between two or more pre-defined groups to be studied with respect to several variables (Klecka, 1980). There are two required assumptions:

- 1 that two groups exist, a generally smaller 'multiply deprived' group ('poor') and a larger group that suffers from less deprivation ('non-poor').
- 2 that deprivation increases at a faster rate, as income falls, at lower income levels than at higher income levels

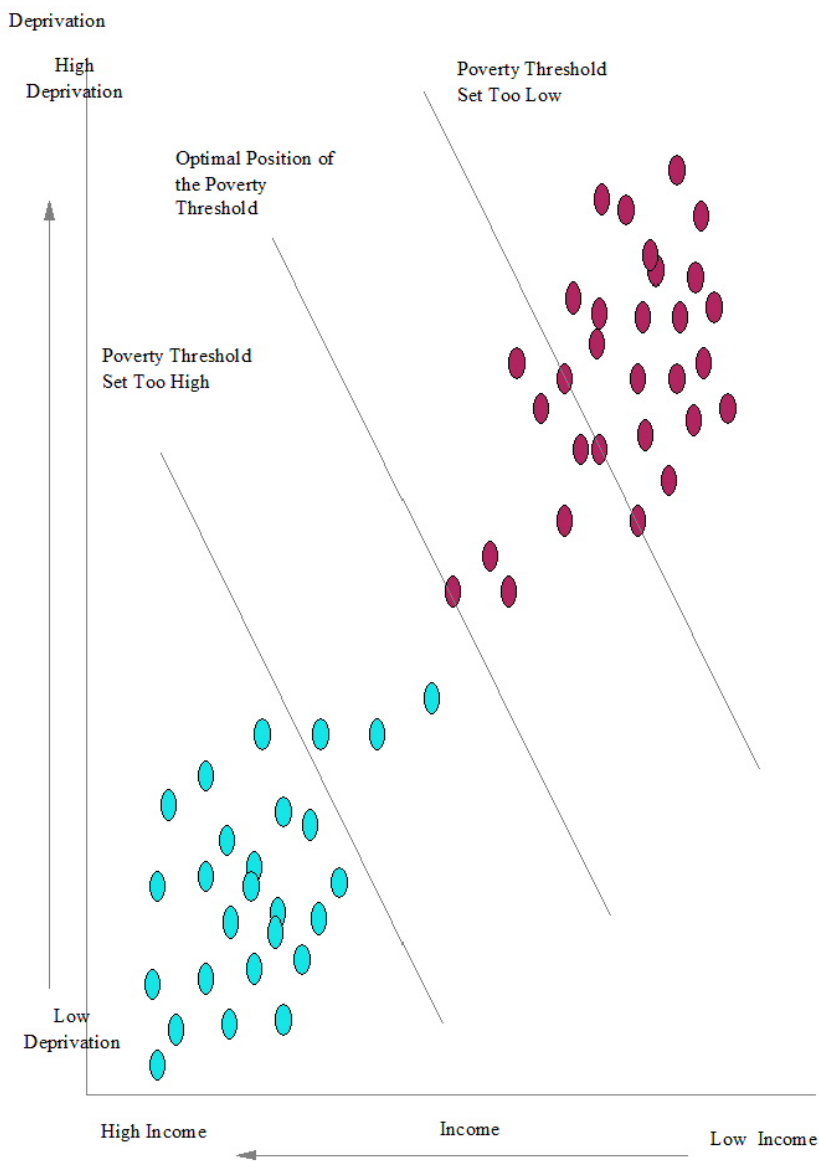
However, there is agreement that both these assumptions are valid. Piachaud (1987) states "that there is genuine and severe poverty" (i.e. a group of people/households which can be defined as 'poor'); he also agrees that "In essence there is no dispute that deprivation increases as income falls, nor that, at low income levels, deprivation increases more rapidly as income falls than at higher income levels". Once these two key points are accepted the identification of a poverty line becomes a purely technical matter about which level of income best separates the two groups.

The level of income (or narrow band of income) at which the 'poor' and the 'not poor' groups (multiply deprived and less deprived) can best be separated is considered to be the poverty line/threshold. Obviously, there will never be perfect separation between these two groups since, even when a marked threshold exists, there will always be some overlap. For example, there are people with reasonable incomes who suffer from multiple deprivation owing to historic circumstances. They may only recently have got a job or paid off large debts. There are also people currently on low incomes who suffer little deprivation due to previously accumulated wealth. Other reasons for overlap turn on the comprehensiveness of the definition of the income variable; some people with a low cash income may also depend on subsidised meals or other benefits from an employer or be meeting some of their costs from savings. However, a good analysis will correctly classify the majority of cases (Gordon and Townsend, 1990).

The situation where two groups exist with a number of intermediate (noise) cases is a common problem to many subject areas. It is known statistically as 'chaining' and an example is shown in Figure 1.6 (Wishart, 1969; Everitt, 1993).

There are a large number of established statistical techniques that can be used to determine the best point of separation between such groups. These provide 'objective' means by which the poverty line/threshold can best be determined.

**Figure 1.6**  
**Two well separated groups (the poor and the non-poor)**  
**with intermediate 'noise' points**



A simple but more 'subjective' way of measuring the poverty line/threshold is to

ask people how much they would need to avoid poverty. The 1985-86 Booth Centenary Survey of Londoner's Living Standards asked "How many pounds a week do you think are necessary to keep a household such as yours out of poverty?". Interviewers were instructed to stress that income to be estimated must be total disposable income (i.e. income after taxes and deductions). From each individual estimate actual expenditure on housing per week was deducted (Townsend *et al*, 1987). A similar question was also asked in a related study carried out by MORI in Islington on behalf of the council (MORI, 1988). Table 1.3 shows the comparison between the Discriminant analysis poverty line and the self assessed weekly levels of income required to avoid poverty (Gordon and Townsend, 1989);

**Table 1.3**  
**Weekly income (in £s) required to surmount multiple deprivation**  
**(Self-assessment and Discriminant analysis methods compared)**

Household type	Self-assessment		Discriminant Analysis
	Greater London 1985-86	Islington 1987	Greater London 1985-86
Single person over 60	64	75	60
Couple under 60	104	107	75
Couple plus 2 children	109	132	110
Couple plus 3 children	118	121	125
Single parent plus 1 child	81	93	80

With the exception of the results for couples under 60, there is remarkably close agreement between these two methods. This demonstrates the possibility that by using statistical methods such as Discriminant analysis it may be possible 'objectively' to calculate a 'poverty line' for most household types that would correspond with the judgement of the majority of the population.

**The American approach**

There has been an official 'poverty line' in the United States of America (USA) since the mid 1960s, which is used by Federal Agencies to determine eligibility for benefits. In early 1992, the Committee on National Statistics of the National Academy of Sciences convened a panel of academic experts to conduct a 30 month study, requested by Congress, that includes an examination of the statistical issues involved in measuring and understanding poverty. The seriousness with which the US Government treats the concept of poverty contrasts sharply with the attitude of



the British Government which has consistently refused to identify any 'official' poverty thresholds.

In the USA, poverty thresholds are currently issued by the Bureau of the Census and were first developed in 1963/64 by Mollie Orshansky, an economist working for the Social Security Administration (Fisher, 1992). The poverty threshold is calculated for a family of any given size by multiplying the cost of the relevant 'economy food plan' by 3, for families of 3 or more, and by 3.7 for families of 2 people. The 'economy food plan' was developed by the Department of Agriculture for "*temporary or emergency use when funds were low*". The multipliers of 3 and 3.7 are derived from the 1955 Household Food Consumption Survey, which showed that families of 3 or more typically spent a third of their after-tax income on food and families of 2 typically spent 27% of their after-tax income on food. The cost of the 'economy food plan' is adjusted by the Consumer Price Index (the American equivalent of the Retail Price Index).

The assumptions behind these poverty thresholds are: as income falls, all expenditure (food and non-food) is reduced proportionately until the amount spent on food is equal to the cost of the 'economy food plan'. At this point, non-food expenditure is considered to be minimal but adequate. These assumptions are obviously simplistic, however, Orshansky (1965) argued that, while they may not be sufficient "to state unequivocally how much is enough, it should be possible to assert with confidence how much, on average, is too little".

Although the American method for setting poverty lines is crude by modern standards, they at least have made an attempt to define 'objective' and meaningful poverty thresholds as a basis for benefit payments. By contrast, the British Income Support levels are based almost exclusively on political and historical criteria. For example, in the early 1980s, the basis for the uprating of State Retirement Pensions was changed from a link to average earnings to a link to the Retail Price Index. This change was largely political and not based on any assessment of the actual needs of pensioners, dependent on State Retirement Pensions.

## **Equivalisation**

Equivalisation presents one of the major problems when determining the poverty line/threshold. Indeed, equivalisation is a major problem with all aspects of deprivation studies. It is self evident that the larger the household the more income will be needed to maintain the same standard of living. It is also clear that economies of scale exist within a household i.e. it does not cost a family of 4 twice as much as a family of 2 to maintain the same standard of living. However, it is not self-evident how much extra larger households need to have the same standard of living as smaller households.

There is general agreement that ‘standard of living’ like ‘poverty’ is only measurable ‘relative’ to society. McClements (1978) states:

“living standards describe the material well-being of the household or family unit as perceived by it and society as a whole, rather than personal happiness *per se*.”

Likewise, Jensen (1978) states:

“standard of living of a household is not an objectively defined function of its level of consumption, rather it is specified by the general consensus amongst members of the society about what the household’s pattern of consumption is judged to represent in terms of material well-being.”

Despite this agreement on definition, there is currently no methodology that allows the objective determination of equivalence scales in the same way that deprivation can be objectively measured. Many equivalence scales are unscientific because they are based on tautological reasoning.<sup>8</sup> The McClements’ (1977) equivalence scale, used by the Department of Social Security for low income statistics, suffers from this problem (Muellbauer, 1979, 1980, Bardsley and McRae, 1982).

Whiteford (1985) has argued that, while no objective equivalence scales have been derived, several proposed scales could be rejected on logical grounds. He stated:

“equivalence scales should be plausible, generally rising with the size of the household but showing economies of scale. A priori, it is implausible that a single individual requires only 49% of the income of a couple, as suggested by Podder, or that an individual requires 94% of the income of a couple, as suggested by Lazear and Michael. Similarly, the detailed basic equivalence scales derived by SWPS and ABS, using the ELES method, are implausible when they imply that the costs of a sole parent with two children are less than the costs of a sole parent with one child. What is a plausible estimate of the costs of a child is more difficult to determine. It can be suggested, however, that Seneca and Taussig’s estimate that a child adds only 1% to the cost of a couple is implausible as is Habib and Tawil’s estimate that a child adds 47%. Similarly, the pattern of additional costs implied by the detailed basic ELES equivalence scales is implausible - where the head works and the wife does not, the first child adds 11%, the second 6%, the third 16%, the fourth 3% and the fifth 17%. It is difficult to conceive of the reasons why this should be so.”<sup>9</sup>

However, even after many proposed equivalence scales have been rejected on grounds of implausibility, numerous plausible scales remain (for example, Whiteford (1985), lists 59 scales, of which over half are plausible). This is

problematic because the results obtained from a poverty study are sensitive to the equivalence scale used (Bradbury, 1989; Weir, 1992). Both the household composition of the 'poor' and the position of the poverty line can be influenced by equivalisation. Therefore, in order accurately to determine the numbers of different sized households living in poverty, the likely position of the poverty line should be estimated before any equivalisation scales are applied.

### **The Breadline Britain approach**

In the 1983 study, it was assumed that

“poverty is a situation where such deprivation has a multiple impact on a household’s way of life affecting several aspects of living thus, a family which just about manages but to do so does without an annual holiday, is deprived by today’s standards; in our judgement, however, it is not in poverty. Deprivation has to have a more pervasive impact to become poverty.”

Two criteria were identified for determining at what point multiple deprivation was likely to be causing poverty.

- 1 The poverty line should be drawn where the overwhelming majority of those who lacked necessities<sup>10</sup> have low incomes in the bottom half of the income range.
- 2 Their overall spending pattern should reflect financial difficulty rather than high spending on other goods.

By examining a large number of tables carefully, Mack and Lansley (1985) decided that: “A level of lack of one or two necessities is largely enforced though not overwhelmingly ... a level of lack of three or more necessities is, by contrast, overwhelmingly enforced”.

The ‘three or more necessities lacked’ poverty line was later confirmed by regression analysis (Desai, 1986). Both the regression analyses and the examination of tables essentially do the same thing. They divide the surveyed households into two groups: the ‘multiply deprived’ and the ‘less deprived’, at the point which maximises the variation in income between the two groups and minimises the variations in income within the groups, i.e. the point where the overwhelming majority of the ‘poor’ group have low incomes and the overwhelming majority of the ‘not poor’ group have higher incomes.

A problem with the methods used in the 1983 study was that equivalisation was applied to allow a single analysis. As discussed in the previous section, equivalisation often distorts the data and make the results hard to interpret. Therefore, in the 1990 study, we attempted to identify the poverty threshold before equivalisation. The discriminant analysis procedure<sup>11</sup> of Townsend and Gordon

(1989) was applied to all household types for which there was a sufficiently large sample size.<sup>12</sup> The optimum position for the poverty threshold was again found to be at the 'three or more necessities lacked' level.

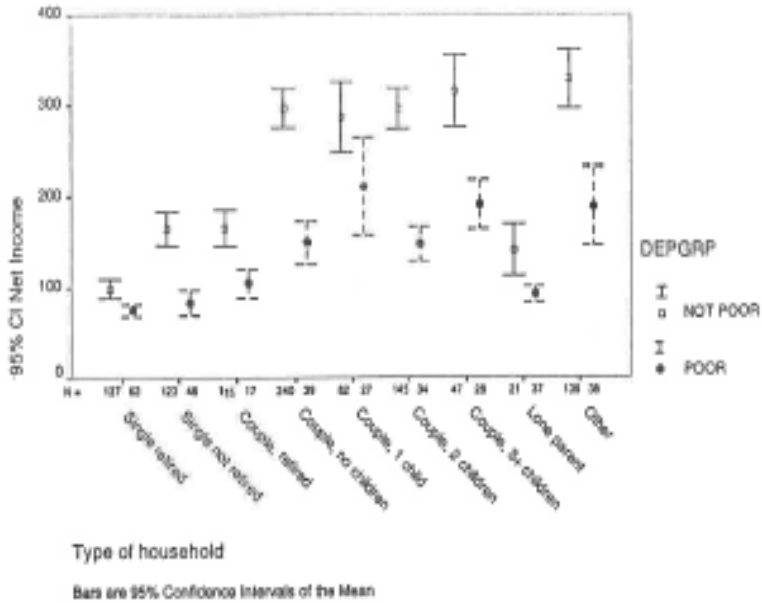
Figure 1.7 shows the clear separation between the average incomes of the 'poor' and 'not poor' groups at the 'three or more necessities lacked' level by household type. The mean (average) incomes for each group are marked with a square and the bars represent the 95% confidence interval of the mean. The sample sizes for both groups, for each household type, are shown along the x axis. The 95% confidence intervals do not overlap for any household type except couples with one child. The overlap in this group is due to 3 households with very high incomes and deprivation scores of 3 or 4. These cases are, statistically, outliers and, if they are excluded, then the overlap disappears. However, as discussed previously, we would not expect perfect separation between the 'poor' and 'not poor' groups (these three households may only recently have achieved a high income) so we have not altered the data.

Figure 1.7 also illustrates the problem of equivalisation. There are clear differences in the average incomes of the 'poor' and 'not poor' groups for both retired and younger couples without children. However, there is a degree of overlap between the incomes of the 'poor' non-retired couples and the 'not poor' retired couples. The overlap is probably due to a number of causes; firstly, the income measure does not adequately take account of the wealth of retired households (their 'real' income has been underestimated), and, secondly, non-retired couples generally require a higher income than retired couples to maintain the same 'standard of living' because of the extra costs they incur when working. An equivalisation index that did not take account of the increased costs associated with working<sup>13</sup> would clearly yield biased results; which would underestimate the numbers of 'poor' non-retired couples and overestimate the numbers of 'poor' retired couples.

A good test of the reliability of the 'three or more necessities lacked' poverty line is to compare this 'objective' measure of poverty with people's opinion of whether they are genuinely 'poor'.

Table 1.4 shows that the group of households that answered that they are 'never poor' or 'don't know' have mean and median deprivation scores (number of lack of necessities) well above the poverty line (three plus). The households that consider they are 'poor all the time' have mean and median scores well below the objective poverty line. The 'sometimes' poor group has a mean score just above the poverty line, 63% of this group have a deprivation score of less than three. As would be expected, the 'sometimes poor' group contains many households who can objectively be measured to be on the margins of poverty or 'just poor'. It is clear that the objective categorisation of households into 'poor' and 'not poor' groups by the discriminant analysis method corresponds closely with people's own interpretation of their own circumstances. It should also be noted that 35% of respondents thought that their households were genuinely 'poor' now either 'all the time' or 'sometimes'.

**Figure 1.7**  
**Average net income of multiply deprived and less deprived households**



**Table 1.4**  
**Question 16: “Do you think you could genuinely say you are poor now, all the time, sometimes, or never?”**

Are you genuinely poor? (n=1831)	Respondents (%)	Mean Deprivation Score	Median Deprivation Score
All the time	10	5.4	4
Sometimes	25	2.6	1
Never	64	0.6	0
Don't know	01	1.0	0

This emphasises the large number of people who have experienced at least a period of living in poverty recently. Only 1% of households had no view about whether they were genuinely 'poor' now: this again emphasises that 99% of respondents had some view about their own level of poverty.

### **Time and poverty**

The division of the population into two groups, the 'poor' and 'not poor' is obviously an over-simplification which takes no account of the length of time spent living in poverty. Research in Europe and America has shown that, although at any one time a large number of households may experience poverty, for many this experience might be for only a relatively brief period.<sup>14</sup>

Table 1.5 shows that there are marked differences between European and North American countries in both the poverty rate and the likelihood of escaping from poverty. In Ireland, Luxembourg, The Netherlands and Sweden virtually no families with children lived continuously in poverty for the whole of a three-year period. In contrast, the majority of the poor in Canada and the United States remained in poverty for most of a three-year period. However, even in the United States, Bane and Ellwood (1986) found that about 60% of poverty spells lasted one or two years and only around 14% lasted eight or more years. It must be noted that these are single spells, some of which would have been followed rapidly by subsequent periods of poverty. Duncan *et al* (1993) have suggested that:

“the static dichotomy of poor Vs not poor is very misleading and needs to be replaced by at least four dynamic categories of economic position - persistent poverty, transition poverty, the economically vulnerable and the financially secure.”

Duncan *et al* (1993) also found, unsurprisingly, that transition rates out of poverty were higher the closer the households' incomes were to the poverty threshold. These studies of poverty dynamics lead to the prediction that those households who suffer from continuous or repeated spells of poverty are likely to be more deprived than households which suffer only from occasional or rare periods of poverty.

**Table 1.5**  
**Poverty rates and transition out of poverty for families with children with poverty defined as an equivalised income below 50% of the median income for the population (modified from Duncan *et al*, 1993)**

Country	Poverty rate (% with income below 50% of median income of the whole population)	Transition out of poverty rate (% per year of the poor becoming non-poor)	Three year poverty rate (% of the population with incomes below 50% of median in all 3 years of a 3 year period)
<b>Europe</b>			
France	4.0	27.5	1.6
Germany (all)	7.8	25.6	1.5
German residents	6.7	26.9	1.4
Foreign residents	18.0	20.0	4.0
Ireland	11.0	25.2	N/A
Luxembourg	4.4	26.0	0.4
The Netherlands	2.7	44.4	0.4
Sweden	2.7	36.8	N/A
<b>North America</b>			
Canada	17.0	12.0	11.9
United States (all)	20.3	13.8	14.4
US white residents	15.3	17.0	9.5
US black residents	49.3	7.7	41.5

Table 1.6 shows that, in the Breadline Britain in the 1990s survey, there was a clear association between a respondent's history of poverty and their households current level of deprivation. The majority of respondents who have lived in poverty 'often' or 'most of the time' can currently be objectively described as living in poverty i.e. they have both mean and median deprivation scores of three or more. It should be noted that 46% of respondents had lived in poverty at some time in the past and also that only 1% of respondents had no views about their history of poverty.

**Table 1.6**  
**Question 17 : “Looking back over your adult life, how often have there been times in your life when you think you have lived in poverty by the standards of the time?”**

Have you ever lived in poverty? (n=1831)	Respondents (%)	Mean Deprivation Score	Median Deprivation Score
Never	53	0.7	0
Rarely	15	1.4	0
Occasionally	19	2.3	1
Often	8	4.5	3
Most of the time	4	5.1	4
Don't know	1	2.0	0

In Table 1.7, the 'poor/multiply deprived' group has been further sub-divided by their history of poverty. The 'long term poor' group has been defined as households who have a deprivation score of three or more (objective poverty), consider that they are genuinely poor now 'all the time' (subjective poverty) and also have lived in poverty in the past either 'often' or 'most of the time'. Just over 4% of households are 'long term poor' and, as predicted, they have very high mean and median deprivation scores. However, the majority of the 'poor' group will probably not live in continuous poverty. For them, poverty is a transitory stage encountered due to temporarily adverse circumstances. The characteristics of this group are similar to those of the rest of the population and the composition of the 'poor' group will be discussed in detail in Chapter 3.



**Table 1.7**  
**Long term poverty/multiple deprivation**

	Number of Households (%)	Mean Deprivation Score	Median Deprivation Score
Not poor	79.2	0.4	0
Poor	16.7	5.8	5.0
Long term poor	4.1	8.3	8.0

### **Common objections to poverty studies**

There are a number of objections to poverty studies such as the Breadline Britain surveys, which are commonly voiced, particularly by those on the ‘Right’ of the political spectrum. These objections can be grouped into two main categories:

*Anecdotal Denial* This group of objections usually follow an argument such as “I know a family that can’t afford three of the items in the Breadline Britain survey but they are not poor. Therefore, the Breadline Britain results cannot be correct.” Objections of this type misunderstand the nature of scientific measurement. As previously discussed, we would not ever expect to be able to establish a poverty line that would correctly classify one hundred per cent of the population as ‘poor’ or ‘not poor’. Inevitably, there will be some overlap and therefore there will be a small number of cases in which households lacking three or more items are incorrectly classified as ‘poor’. These facts, however, do not negate the results which refer to the population as a whole and not to individual cases.

*The Undeserving Poor* This type of argument has a myriad of forms but generally assumes that “the households that lack three or more items are not really poor, they are lazy and shiftless and/or have chosen to waste their money on drink, cigarettes, drugs, gambling .....”<sup>15</sup> The main thrust of this argument is to show that the poor are poor only because of their own fecklessness and providing them with any extra resources would only encourage them in their reprehensible ways.

The attempt to divide the ‘poor’ into the ‘deserving’ (i.e. those who are poor through no fault of their own) and the ‘undeserving’ has a long history dating back at least to Elizabethan times. Indeed, it was concern about the ‘residuum’ (the Victorian name for the ‘underclass’), that resulted in the establishment of the social sciences in the 19th century. The residuum were the ‘dangerous poor’, the group of undeserving poor people who were ‘criminally inclined and detached from the values of ‘right-thinking society’ (Stedman-Jones, 1984). The idea of a group of criminal, feckless poor people whose pathological culture and/or genes transmitted

their poverty to their children, can be traced from the Victorian residuum through theories of pauperism, social problem groups and multiple problem families to the underclass arguments of today (Macnicol, 1987; Mazumdar, 1992). The problem of poverty was blamed on 'bad' genes before the Second World War and on 'bad' culture after the discrediting of the eugenics movement by the end of the War.<sup>16</sup> The underclass are currently claimed to suffer from a pathological 'culture of poverty/dependency' which causes their poverty (Bagguley and Mann, 1992).

These ideas are unsupported by any substantial body of evidence. Despite almost 150 years of scientific investigation, often by extremely partisan investigators, not a single study has ever found any large group<sup>17</sup> of people/households with any behaviours that could be ascribed to a culture or genetics of poverty. This failure does not result from lack of research or lack of resources. For example, the Transmitted Deprivation Programme of the 1970s lasted over 10 years, commissioned 23 empirical studies and cost over £3m at 1992 prices: the Pauper Pedigree Project of the Eugenics Society lasted over 20 years (1910-1933); the Social Survey of Merseyside Study lasted 5 years and the Problem Families Project started in 1947 and eventually petered out in the 1950s<sup>18</sup>. Neither these nor any other British study has ever found anything but a small number of individuals whose poverty could be ascribed to fecklessness or a 'culture/genetics of poverty/dependency'.

The 'culture of poverty/dependency' thesis requires that there is a significantly large, stable and relatively homogenous group of 'poor' people in order for a culture to develop that is different from the culture of the rest of society. The evidence we have on the prevalence and dynamics of poverty contradicts this thesis. As previously discussed (Table 1.6), 46% of respondents have experienced at least a brief spell of living in poverty at some time in their lives and 20% of households can 'objectively' be described as 'poor'. However, only 4% of households are currently 'poor' and also have a long history of poverty. The experience of poverty is a widespread but, for the large majority, relatively brief phenomenon. It is, therefore, unsurprising that there is little evidence that the 'poor' have a different culture from the rest of society. The ten year Transmitted Deprivation Programme concluded, from a comprehensive review of the literature, that "problem families do not constitute a group which is qualitatively different from families in the general population". (Rutter and Madge, 1976, p255) and, from the results of the 37 Transmitted Deprivation research projects, that "all the evidence suggests that cultural values are not important for the development and transmission of deprivation" (Brown and Madge, 1982, p226).

More recently Bagguley and Mann (1992) commented "what puzzles us is why both 'left' and 'right' academics find the concept of an emergent ...underclass so attractive when it has been so thoroughly destroyed by social scientific analysis."

## Public attitudes to the poor

Despite the lack of evidence for the ‘undeserving poor’ thesis, there is still a fairly widespread view that the ‘poor’ spend a lot of their money on drink and cigarettes. No British deprivation study has attempted to measure the amount that multiply deprived households spend on alcohol. However, very detailed expenditure data are available from the annual Family Expenditure Survey (FES), which can be broken down by equivalised income.

Table 1.8 clearly shows that the households in the bottom 20% of the income range typically spend less per week on alcoholic drink and tobacco than all other households. This is unsurprising; the poorest households spend less on everything than all other households as they have less money to spend.

**Table 1.8**  
**Household expenditure on selected items for the top and bottom quintile groups of income and all households**

Average weekly household expenditure (£)  
(Figures in brackets are % of total expenditure)

Selected Expenditures	Lowest 20% ( <i>n=1484</i> )	Highest 20% ( <i>n=1484</i> )	All Households ( <i>n=7418</i> )
Alcoholic drink	3.00 (3.2%)	20.94 (4.1%)	11.06 (4.1%)
Tobacco	3.51 (3.7%)	5.15 (1.0%)	5.38 (2.0%)
Food	22.85 (24.3%)	73.82 (14.3%)	47.66 (17.5%)
Housing (gross)	33.73 (35.8%)	91.45 (17.7%)	54.12 (19.9%)
Fuel, Light and Power	10.23 (10.6%)	16.28 (3.0%)	13.02 (4.8%)
Clothing and Footwear	5.22 (5.5%)	30.95 (6.0%)	16.39 (6.0%)
Motoring and Travel	6.98 (7.4%)	92.62 (17.9%)	42.86 (15.8%)
<b>Total Expenditure</b>	<b>94.22 (100%)</b>	<b>516.28 (100%)</b>	<b>271.83 (100%)</b>

Source: 1992 FES, Table 8

The General Household Survey (GHS) provides information on smoking and drinking patterns every two years. Table 1.9 from the 1990 GHS<sup>19</sup> shows that both men and women in households with gross weekly incomes of less than £100 drink less alcohol than the average household (Smyth and Browne, 1992).

**Table 1.9**  
**Alcoholic consumption level by sex and usual gross**  
**weekly household income (%)**

(1 unit is approximately a glass of wine/half a pint of beer/single measure of spirits)

Persons aged 16 and over		Great Britain: 1990	
Units per week	£0.01-£100.00	Over £500.00	Total
<b>Men</b>	<i>(n=655)</i>	<i>(n=1480)</i>	<i>(n=8097)</i>
Non-drinker	14	3	6
Very Low (Under 1)	17	3	9
Low (1 to 10)	35	33	36
Moderate (11 to 21)	15	26	22
High (22 to 51+)	19	35	27
<b>Women</b>	<i>(n=1378)</i>	<i>(n=1343)</i>	<i>(n=9424)</i>
Non-drinker	20	6	12
Very Low (Under 1)	34	13	23
Low (1 to 7)	32	46	40
Moderate (8 to 14)	9	19	14
High (15 to 36+)	5	16	11

The lack of evidence for the ‘culture of poverty’ thesis would tend to indicate that it is based on prejudice rather than established fact. If this is correct, then you would predict that:

- Those who have the greatest knowledge of poverty (through direct or indirect personal experience) will be the least likely to believe that poverty results from fecklessness.
- If poverty increases, the numbers believing that poverty results from fecklessness will fall since more people will have direct or indirect knowledge of poverty.

Conversely, if the primary cause of poverty is due to laziness or lack of willpower of the ‘poor’, then you would expect the belief in the ‘undeserving poor’ thesis to increase with increased personal experience of poverty.

The 1983 and 1990 Breadline Britain Surveys asked respondents: “Why, in your

opinion, are there people who live in need? Here are four opinions - which is the closest to yours?" A similar question had also been asked in a European Economic Community-wide survey in 1976 (EEC 1977) and these views are set out in the tables below.

**Table 1.10**  
**Why do people live in need? By all respondents (%)**

	1976 EEC	1976 UK	1983 BBS (GB)	1990 BBS (GB)
Because they have been unlucky	16	10	13	10
Because of laziness and lack of willpower	25	43	22	20
Because there is much injustice in our society	26	16	32	40
It's an inevitable part of modern progress	14	17	25	19
None of these	6	4	5	3
Don't know	13	10	3	3

As the number of people living in poverty increased between 1976 and 1990, so the numbers of people who believed that the primary cause of poverty is 'laziness or lack of willpower' has fallen dramatically. In 1976, 43% of UK respondents considered that poverty was attributable to 'laziness or lack of willpower'. This was the highest figure of any EEC country. By 1990, only 20% of the British population still believed this. Conversely, the numbers of respondents considering that people live in need because 'there is much injustice in society' increased from 16% to 40% between 1976 and 1990. This shift in public attitudes is consistent with evidence that the primary causes of poverty are structural and not due to individual failings.

Tables 1.11, 1.12 and 1.13 show the response to Question 7 on the reasons why there are people who live in need, broken down by 'objective' and 'subjective' poverty. As expected, there appears to be a high correlation between a respondent's direct experience of poverty and their belief that the primary cause of poverty is injustice in society or misfortune rather than individual laziness or lack of willpower. This same pattern is found irrespective of whether objective (scientific) criteria or more subjective (individual perception) criteria are used to define poverty.

**Table 1.11**  
**The public's view of why people live in need by deprivation group (%)**

**Question 7: “ Why, in your opinion, are there people who live in need?  
 Here are four opinions - which is closest to yours?”**

	Deprivation Group		
	Less Deprived  ( <i>n=1450</i> )	Multiply Deprived  ( <i>n=306</i> )	Long Term Poor  ( <i>n=75</i> )
Because they have been unlucky	10	10	18
Because of laziness and lack of willpower	21	17	9
Because there is much injustice in our society	39	44	48
It's an inevitable part of modern progress	18	22	16
None of these	4	2	1
Don't know	9	5	9

In Table 1.11, 21% of the ‘less deprived’ group (objectively ‘not poor’) consider that people live in need because of laziness and lack of willpower, as do 22% of respondents who consider they could never describe themselves as ‘genuinely poor’ (Table 1.12) and 20% of respondents who have ‘never lived in poverty’ (Table 1.13). Conversely, only 9% of the ‘long term poor’ group, 10% of respondents who consider that they are ‘genuinely poor all the time’ and 11% of respondents who have lived ‘most of the time’ in poverty in the past, attribute the primary cause of poverty to laziness and lack of willpower. These findings are remarkably consistent considering the different sample sizes and compositions of these groups.

An equally consistent pattern emerges amongst those who consider the primary reason that people live in need is because ‘there is much injustice in our society’. Thirty nine per cent of the ‘less deprived’ group, 36% of the ‘never genuinely poor’ group and 38% of the ‘never lived in poverty’ group, attribute living in need to injustice in society, compared with 48% of the ‘long term poor’, 50% of the poor ‘all the time’ and 50% of the poor ‘most of the time’ groups.

Tables 1.11, 1.12 and 1.13 also show that those respondents with the greatest direct experience of poverty are more likely to attribute the causes of living in need to bad luck than those with less experience of poverty. However, there is no clear trend with the attribution of living in need to an ‘inevitable part of modern progress’ although the middle groups (‘multiply deprived’, ‘sometimes poor’ and ‘occasionally poor in the past’) had similarly high levels of response to this question (i.e. 22%, 20% and 23% respectively). The reasons for this require further research.

**Table 1.12**  
**The public's view of why people live in need by level of poverty (%)**

**Question 7: "Why, in your opinion, are there people who live in need?  
 Here are four opinions - which is closest to yours?"**

	Are you genuinely poor?		
	Never	Sometimes	All the time
	(n=1166)	(n=459)	(n=177)
Because they have been unlucky	10	9	14
Because of laziness and lack of willpower	22	17	10
Because there is much injustice in our society	36	46	50
It's an inevitable part of modern progress	19	20	15
None of these	4	3	2
Don't know	9	6	10

**Table 1.13**  
**The public's view of why people live in need by history of poverty (%)**  
**Question 7: " Why, in your opinion, are there people who live in need?  
 Here are four opinions - which is closest to yours?"**

	Have you ever lived in poverty?				
	Never	Rarely	Occasio nally	Often	Most of the time
	(n=977)	(n=277)	(n=343)	(n=150)	(n=65)
Because they have been unlucky	10	5	11	18	11
Because of laziness and lack of willpower	20	26	17	13	11
Because there is much injustice in our society	38	43	40	44	50
It's an inevitable part of modern progress	18	18	23	15	20
None of these	4	1	3	2	2
Don't know	10	7	6	8	6

The patterns found when the 'living in need' question is broken down by Head of Household social class (Table 1.14) are similar to those of the poverty questions but the trends are not as clear cut. This is as would be expected since, although experience of poverty is related to Head of Household social class (in general, the higher the social class, the less experience of poverty) this relationship is complex with numerous exceptions.

**Table 1.14**  
**The public's view of why people live in need by social class (%)**

**Question 7: "Why, in your opinion, are there people who live in need?  
 Here are four opinions - which is closest to yours?"**

	Social Class				
	AB (n=265)	C1 (n=476)	C2 (n=421)	D (n=346)	E (n=323)
Because they have been unlucky	10	8	10	10	14
Because of laziness and lack of willpower	24	18	20	20	18
Because there is much injustice in our society	39	40	37	43	43
It's an inevitable part of modern progress	15	24	20	16	16
None of these	4	4	3	3	2
Don't know	8	7	11	8	8

**Table 1.15**  
**The public's view of why people live in need by political orientation (%)**

**Question 7: "Why, in your opinion, are there people who live in need?  
 Here are four opinions - which is closest to yours?"**

	Political Orientation			
	Conservative (n=395)	Labour (n=435)	LibDems (n=122)	Green (n=61)
Because they have been unlucky	10	10	12	4
Because of laziness and lack of willpower	32	13	10	16
Because there is much injustice in our society	20	52	54	49
It's an inevitable part of modern progress	21	16	14	27
None of these	5	4	2	
Don't know	12	6	8	4



**Table 1.16**  
**The public's view of why people live in need by household type (%)**

**Question 7: "Why, in your opinion, are there people who live in need?  
 Here are four opinions - which is closest to yours?"**

	Household Type				
	Retired (n=439)	Lone Parents (n=73)	Other Families with Children (n=458)	Single People (n=201)	Others no Children (n=659)
Because they have been unlucky	11	19	10	12	8
Because of laziness and lack of willpower	27	15	19	11	18
Because there is much injustice in our society	35	43	40	49	40
It's an inevitable part of modern progress	14	14	24	16	20
None of these	4	2	3	4	4
Don't know	9	6	6	9	10

Beliefs about the causes of poverty are clearly related to a respondent's political orientation (Table 1.15). Conservatives are two and a half times less likely than Labour, Liberal Democrat or Green supporters to believe that need is caused by injustice in society. Conversely, 32% of Conservatives believe that poverty is caused by 'laziness or lack of willpower' compared with 13%, 10% and 16% of Labour, Liberal Democrats and Greens, respectively. Greens are the most likely group to attribute living in need to an 'inevitable part of modern progress' (27%), followed by Conservatives (21%).

Household Type (Table 1.16) does not appear to be a major determinant of attitudes towards the causes of living in need, although single people (non-retired) are more likely than pensioners to believe in injustice in society and less likely than pensioners to believe in laziness and lack of willpower as causes.

## **Conclusion**

The scientific 'objective' measurement of poverty is both possible and attainable. Deprivation studies, such as the Breadline Britain in the 1990s survey, provide objective and reliable criteria by which levels of poverty can be determined. These 'objective' measures generally correspond closely with the more 'subjective' individual's perceptions of their own levels of poverty. The relative concept of poverty provides the theoretical framework that permits this measurement.

Poverty increased during the 1980s and, by 1990, 20% of households could objectively be classified as 'poor'. Thirty-five per cent of respondents considered they were 'genuinely poor now' either 'all the time' (10%) or 'sometimes' (25%) (Table 1.4). Forty-six per cent of respondents have experienced at least a brief period of poverty at some time in the past (Table 1.6). Fortunately, for the overwhelming majority, their experience of 'living in poverty' is relatively brief. Only 4% of households, which can objectively be described as 'poor', also have a long history of living in poverty.

The public's attitudes to the causes of poverty have changed significantly during the 1980s. The number of people who consider that 'people live in need' because 'there is much injustice in society' more than doubled between 1976 and 1990 (from 16% in 1976 to 40% in 1990). Attitudes to the causes of poverty appear to be related to both direct and indirect experience of poverty.

## Notes

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- 1 Keyes and Kennedy (1992) examined all records of death between 1/9/1991 and 31/8/1992 notified to the coroners courts for Inner South London, Poplar, Westminster, St Pancras and Hammersmith. Additional information was obtained from the River Police.
- 2 The numbers of homeless people in Bed and Breakfast include a small number of people in a miscellaneous category, such as Lighthouse Keepers and people sleeping above fire stations.
- 3 The EAO was the Economic Adviser's Office at the Department of Health and Social Security
- 4 Sen (1983) has argued "there is ... an irreducible absolutist core in the idea of poverty. If there is starvation and hunger then, no matter what the relative picture looks like - there clearly is poverty." Examples of this absolutist core are the need "to meet nutritional requirements, to escape avoidable disease, to be sheltered, to be clothed, to be able to travel, to be educated ... to live without shame."

Townsend (1985) has responded that this absolutist core is itself relative to society. Nutritional requirements are dependent on the work roles of people at different points of history and in different cultures and foods available in local markets. Avoidable disease is dependent upon the level of medical technology. The idea of shelter is relative not just to climate but also to what society may use shelter for. Shelter includes notions of privacy, space to cook, work and play and highly cultured notions of warmth, humidity and segregation of particular members of the family as well as different functions of sleep, cooking, washing and excretion.

Much of the debate of absolute versus relative poverty revolves around the definitions of absolute and relative. Sen (1985) argued that "the characteristic feature of absoluteness is neither constancy over time nor invariance between societies nor concentration on food and nutrition. It is an approach to judging a person's deprivation in absolute terms (in the case of a poverty study, in terms of certain specified minimum absolute levels), rather than in purely relative terms vis a vis the levels enjoyed by others in society". This definition of absoluteness in non-constant terms is, from an operational point of view, effectively identical to the relative poverty concepts of Townsend and others.

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- 5 Kurt Godel's (1931) Incompleteness Theorem demonstrated that any system of mathematics within which arithmetic can be developed is essentially incomplete. Even if an infinite number of axiomatic rules are shown to be true there would still remain 'true' arithmetic statements that could not be derived from these axiomatic rules. No mathematical system can ever be complete, unknowns will always remain (Nagel and Newman, 1958).
  - 6 Much of the original work of these philosophers is difficult to understand. However, there are a number of simpler summaries of their ideas; for example Chambers (1978), *The Economist* (1981), Medawar (1984), Papineau (1987).
  - 7 Excluding all summary motor offences i.e. parking tickets, etc.
  - 8 Equivalent income is determined from equivalent consumption patterns, but in order to know what equivalent consumption is, equivalent income must first be known.
  - 9 The equivalence scales mentioned are described in Podder (1971), Lazear and Michael (1980a, 1980b), ABS (1981), Seneca and Taussig (1971), Habib and Tawil (1974), SWPS (1981).
  - 10 Lack of necessities refers to households that stated they did not have a necessity because they could not afford it and not to those households who lacked a necessity because they did not want it.
  - 11 Discriminant analysis produces similar results to regression analysis and the examination of tables but involves much less effort in computing.
  - 12 Household groups of one to four people, excluding lone parent households.
  - 13 Such as the McClements equivalisation index, used by the Department of Social Security.
  - 14 Data on the length of time that households spend living in poverty is generally confined to arbitrary, income-based definitions of poverty: such as the numbers below 50% of median income. However, it is possible that deprivation-based poverty studies might show broadly similar results on the dynamics of poverty spells if such data were available.
  - 15 A long list of different items can be inserted here, depending upon what it considered to be reprehensible to the prevailing 'middle class' morality of the time.

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- 16 The eugenics movement was discredited both scientifically and politically by the late 1940s. Their arguments on differences in society resulting from the different genetic make-ups of groups did not stand up to the mathematics of the newly-emerging population genetics. The modern socio-biological attempts to revive eugenics arguments, likewise, do not stand up to close mathematical scrutiny (Gould, 1981; Kitcher, 1985; Maynard Smith and Warren, 1989). The revelations about the German Nazi concentration camps and the German mass-sterilisation programmes dealt eugenic theories a fatal political blow (Gould, 1985; Mazumdar, 1992). However the Bow Group of Conservative MPs is reported to have recently discussed the eugenic idea of breeding controls on the poor and criminal classes (*The Observer*, 28.11.93).
- 17 i.e. more than 1.5% of the population.
- 18 Key references for these studies are Brown and Madge (1982), Lidbetter (1933), Caradog-Jones (1934), Blacker (1937, 1952)
- 19 The 1990 GHS provides the most up to date data on drinking and smoking available at time of writing. Unfortunately, the published report did not contain information on smoking broken down by household income.



## 2 The poverty line: methodology and international comparisons

*Peter Townsend*

### **Introduction**

Questions about the definition of poverty and the ‘poor’ have always governed attempts to establish scientific methodology for the study of these phenomena. Governments and international agencies have not been eager to finance genuinely independent and necessarily complex scientific work and, as a consequence, the vast literature on the subject is permeated with inconsistencies and contradictions. The science of poverty measurement is probably at the stage of pre-Newtonian physics.

### **Should the poverty line be arbitrary or objective?**

If poverty **is** a measurable or observable phenomenon, then the specification of a ‘poverty line’, to distinguish the ‘poor’ from the ‘non-poor’, is not an arbitrary matter. There is bound to be disagreement about the criteria used to draw that line and any method agreed upon by the scientific community may in the future be replaced by successively more sophisticated and comprehensive measures. It is not enough to examine the spread of incomes and other resources in a population (such as wealth, property, employee welfare in kind and free or subsidised state and local services) and devise an arbitrary cut-off point at a low level of income. Even small

variations can have a significant impact on the conclusions drawn. Thus, a poverty line drawn arbitrarily at 40%, instead of 50%, of mean household expenditure lowered the poverty rate for the United Kingdom (UK) more than it did on average in the EC (Eurostat, 1990, p23). See also Hagenars *et al*, 1994.

As the authors of a detailed comparison of two EC member states concluded:

“...different choices [in the construction of a measure] can change the conclusions drawn as to the relative extent of poverty in the two countries. Apparently innocuous differences in definitions can have major consequences. The degree of poverty in two countries such as France and the United Kingdom can be made to appear quite different depending on the choice of central tendency, on whether we count in terms of households or individuals, on the equivalence scale, and on the treatment of housing costs and housing benefit.” (Atkinson *et al*, 1993)

The choice of ‘equivalence scale’ (Townsend and Gordon, 1992, pp. 8-14 and Whiteford, 1985) deserves particular attention. The arbitrary choice of poverty line has to be adjusted for different types and sizes of households. It is logically absurd to apply criteria for an adjustment between large and small families while at the same time denying the need for criteria to draw the line in the first place. Drawing the line for each major type of household is in fact an integral part of the scientific exercise.

A further problem arises when deciding on a necessary income level for different individuals or different income ‘units’ within the household. The demographic structure of households and society as a whole, the level and distribution of Gross National Product and the relationship between the levels of resources and levels of need (in **any** scientific sense in which that term is accepted) are continually changing. Therefore, any measure adopted must be able to be adjusted, or automatically adjust itself, in relation to these changes. Why should anyone take seriously the results of applying an arbitrary poverty line? Cannot governments dismiss the seriousness of any problem and the methodology of its measurement as so much conjecture?

### **Should the poverty line be absolute or relative?**

Since 1945, the international agencies have tended to prefer ‘absolute’ poverty as a conceptual basis when comparing conditions in different countries. More accurately, they have preferred this concept to be applied to the poorer ‘developing’ countries. The term appears to have been adopted for two reasons. Firstly, it seemed to refer only to the basic necessities of life - especially the minimum nutrients for ordinary physical activity. Secondly, the basic necessities of life were supposed not to vary with time or place: but be fixed. As societies have developed rapidly in the last 50 years and living standards have diverged and become more



complex, both reasons for using an 'absolute' criterion have come under scrutiny. How are the necessities of life to be defined? Necessities to do what? Survive until tomorrow? Do a job of work? Provide food, fuel, shelter and clothing for a growing family? Should citizens be able to fulfil their social obligations of marriage, family, friendship, employment and community?

There is another set of questions in relation to the concept that necessities are 'fixed' in time and location. Does the same list of operational necessities apply as appropriately to a 'modern' as to a 'traditional' society, or to a 'post-industrial' as to an 'industrial' society? The question applies as much to single countries at different times as to two or more countries at widely different stages of development. Why should a basket of marketable necessities selected, say in 1950, apply equally well in 1994 in the same country? If that basket of goods does not need to be changed after 40 or 50 years, does that imply that it was equally relevant to the conditions of 50 years, or even 150 years, previously? Is it equally relevant to the conditions of less-developed countries like India and China in 1994?

There are very real problems in using price indices to maintain a 'real' poverty line over time. In 1991, the World Bank defined a poverty line for 'poor' countries as \$1 a day per person at 1985 prices. The trading and social upheavals of the late 1980s and early 1990s - internationalisation of the market, reduction of public sector subsidies and services, privatisation and the reduction of labour's share of national income - have all established at least the possibility of reconsidering the definition and weighting of basic necessities in many 'poor' countries in 1994.

The same points apply even more forcefully to the United States (US) poverty line. This is based on a low cost food plan derived from data from the 1955 Household Food Consumption Survey (see Chapter 1). Small changes have been made in methodology in the three decades since the measure was introduced but, in 1994, the poverty line is still defined in roughly the same way.<sup>1</sup> A major objection is that necessities are defined more in terms of consumables than, for example, activities and services. No investigation appears to have been made of the scope and proportion of legitimate necessities nor has the rationale for the selection of the minimum quantity of those necessities been adequately reviewed.

Another objection is that US society has changed radically since the 1960s and it is hard to justify the continued use of such an out-dated measure. The third objection must be that, since the 1960s, scientists and other professional observers have realised that an individual's membership of society and their relationships and obligations within that society play a large part in the specification of their necessities and no account is taken of this in the low cost food plan.

## **Does the poverty line recommended for the Third World provide the right international model?**

One problem in studying the phenomenon of poverty is that assumptions that are made by many commentators about one country or region are inconsistent with those made about another country or region. Whilst this criticism is accepted readily enough when comparing, for example, the UK and India, commentators are less apologetic when asked to explain why different standards are not adopted for Scotland, Wales and Ireland when compared with England. These regions are felt to be located in a common economy and social order. However, it is important for a common set of scientific principles to be applied. The argument has to be examined in relation to a range of other countries. A common mistake is to define poverty differently for Eastern and Western Europe, North and South America and First and Third Worlds.

An illustration is provided by the World Bank, which has conceded a “loss of momentum during the 1980s” in reducing poverty and is developing a new strategy (World Bank, 1993a). “Poverty reduction is the benchmark against which our performance as a development institution must be judged”, stated Lewis T. Preston, President of the World Bank (28 April 1993). But what is the benchmark? The ‘poverty line’ is defined, at 1985 prices, as “\$31 per person per month or \$1 per day at US purchasing power parity (PPP)” (World Bank, 1993a, p4; and see also World Bank, 1990, especially pp25-29). For 1990, this calculation produces an estimate of 1,133 million ‘poor’ in the developing world. “An extra \$0.70 per day added to the poverty line implies a doubling of the number of people counted as being poor” (World Bank, 1993a, p4).

This revealing statistic shows how important it is to get the measure right initially. In their 1990 report, the World Bank had “argued the case for basing international comparisons” on this ‘poverty line’. However, this measure differs from previous measures put forward by the Bank and is inconsistent with definitions of ‘absolute poverty’ and the ‘poverty line’ given in the same report. Thus, absolute poverty is “the position of an individual or household in relation to a poverty line the real value of which is fixed over time”; and the poverty line is “the standard of living (usually measured in terms of income or consumption) below which people are deemed to be poor” (World Bank, 1993a, p. vii).

It is clear that the living standard below which people are deemed to be ‘poor’ is, in practice, a fixed standard for which there is no country or regional variation and for which no criteria independent of “\$1 per day” are given. For Latin America and the Caribbean, the World Bank actually adopted a different poverty line of \$2 per day (World Bank, 1993a, p6). Earlier, the Bank had implied that its concept of poverty could be extended to the industrial countries. Poverty was defined as “the inability to attain a minimal standard of living”, which in turn was defined by the expression: “Household incomes and expenditures per capita are adequate yardsticks” (World Bank, 1990, p25). However, income and expenditure measures

do not capture dimensions of welfare such as access to public goods and services, clean drinking water and other ‘common property’ resources.

The authors of the Report do not attempt to produce a more consistent or ‘objective’ poverty line. All that appears to be necessary is to examine the drawbacks in relation to some norm - namely a ‘consumption-based’ poverty line.

This “can be thought of as comprising two elements: the expenditure necessary to buy a minimum standard of nutrition and other basic necessities and a further amount that varies from country to country, reflecting the cost of participating in the everyday life of society” (*ibid*, p26). The first is believed to be unproblematic. The cost of calorie intakes and other necessities can be calculated by “looking at the prices of the foods that make up the diets of the poor.” The second “is far more subjective; in some countries indoor plumbing is a luxury, but in others it is a necessity”(*ibid*, pp26-27). This is a very odd statement. In what senses is the need for indoor plumbing, as distinct from the need for food, ‘subjective’? And when is it a ‘luxury’ and when a ‘necessity’? Does not the cost of food, as much as the cost of plumbing, reflect participation in the everyday life of society? If the latter is a ‘luxury’ in some societies does that mean that food never is?

In this account of the World Bank’s procedures, I have tried to concentrate on the unexplained and unresearched elements in the specification. Indeed, at one point, the text suggests that country-specific poverty lines are plotted against per capita consumption “for thirty-four developing and industrial countries” but the figure on the same page shows only the plotted figures for the poorest 12 countries among them. For the 22 richer countries, country-specific poverty lines are not plotted. The Bank’s poverty measurement cannot, therefore, remain acceptable in international practice.

Other international agencies compound the problem. The poverty line is defined by United Nations Development Programme (UNDP) as “that income level below which a minimum nutritionally adequate diet plus essential non-food requirements are not affordable” (UNDP, 1993 p225). The way in which such an “adequate diet and essential non-food requirements” are defined as appropriate for different countries and the criteria used to determine what is ‘not affordable’ are not investigated.

A report for the International Fund for Agricultural Development seems to introduce a measure of flexibility into a ‘fixed’ poverty line. It takes note of measures which originate nationally and which depend on more sophisticated investigation of changes in consumption as well as consumption prices. Thus their poverty line is:

“a commodity bundle tied to the minimum requirement (calories and protein for food, and some notional minimum for non-food items), and the determination of an appropriate set of prices to be applied to individual commodities to calculate the poverty expenditure and income.” (Jazairy *et al*, 1992, p461)

Over the years, the International Labour Organisation (ILO) has contributed to a more 'structural' interpretation of poverty and its causes (International Institute for Labour Studies, 1993 but also see Franklin, 1967). In particular, its work on the structure of the labour market and access to that market balances the monetarist perspective of the IMF and World Bank. In the 1970s, the ILO began to explain poverty in terms of lack of community utilities or infrastructure - water, sanitation, health centres, primary schools and transport. The contribution to understanding poverty and its alleviation by means of the development of measures of collective or community need, as distinct from individual need, deserves renewed attention. Thus, it has been pointed out that the World Bank's 1990 report on poverty "represents a step away from neoliberalism and back toward the Bank's attitude of the 1960s: that the continuing existence of the poor in poor nations is the development problem. Indeed, the insistence [in the Bank's annual development reports] on remedying water and air pollution resembles nothing more strongly than 20-year-old strategies aimed at satisfying developing countries' basic needs." (Taylor, 1992, p57) The ILO's preoccupations of the 1970s are back in fashion (Townsend, 1993a).

### **Do the poverty lines in the 'rich' countries set the right example?**

Any reference to the 'rich' countries illustrates the nature of the scientific problem. The US accepts a poverty line for its own territory based on assumptions far removed from those applied to the poorer countries. The line is based on the cheapest budget which can achieve adequate nutrition and conform in its overall distribution with the budgets of low-income families in the US. The specific amounts vary according to household size and composition and are adjusted each year in accordance with price changes (Committee on Ways and Means, 1992). In 1990, the poverty line varied from \$6,652 for a person living alone to \$26,848 for a household of nine or more members (US Department of Commerce, 1992, p11). Depending on size and type of household, therefore, the poverty line in the US varied from \$3000 to over \$6000 per person per annum (or between \$8 and \$18 a day).

This means that, at 'comparable purchasing standards', the US poor are allowed between 8 and 18 times as much income as the poor in countries like China, India and Mozambique. The likely scientific implication is not that the US poverty line must be lowered. On the contrary, available evidence suggests that Third World poverty lines should be raised substantially.

In Europe, the criteria applied are different from those in the US. In launching the Second European Poverty Programme (1985-1989), the Council of Ministers defined the 'poor' as "persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member State in which they live" (Commission of the European Communities (EEC, 1991, p2). This definition was reiterated subsequently in a report from the Statistical

Office of the European Communities (Eurostat, 1990). The concept of 'resources' had already been defined, in a previous Council decision, as "goods, cash income, plus services from public and private resources" (EEC, 1981, p8).

Sadly, criteria for giving effect to this definition were never used in the formulation of successive anti-poverty programmes. Instead, the number of those with less than 50%, and later 40%, of average disposable income in each member country was regarded as "a good indicator of the extent of poverty" (*ibid*, p2). The reasons for the adjective "good" were not specified. This indicator is a "relative income standard" - a term used to differentiate the standard, which is based on the choice of a point in the spread of income, from one which is based on criteria external to income (Townsend, 1979, especially pp. 247-248). The problem has been compounded in reports from sub-divisions of the EC and from other agencies<sup>2</sup>.

In 1990, this standard would have provided a poverty line for a person living alone of approximately £3,500, or, at US rates, nearly \$6000. For a family of four, the poverty line would have been about \$17,000 per annum, compared with a figure of \$13,359 for the US poverty line for the same family. Thus, although the US and Europe follow different procedures in measurement, in practice they both apply assumptions in constructing a poverty line radically more generous than those applied by international agencies to poor countries.

I doubt whether this form of discrimination can be allowed to persist. Once the poverty line is defined in a discriminatory fashion, there is a knock-on effect. The collected evidence becomes skewed. Theories are evolved to explain distorted evidence and policies are correspondingly evolved to suit that distorted evidence - but not reality. This happens because international agencies and others dodge the responsibility of defining the precise scope of human and social needs and because they do not specify criteria for estimating the collective and individual costs of meeting those needs minimally.

A definition is therefore required which stands the test of time and is genuinely international. The arbitrary selection of \$1 per person per day as a poverty line conforms with an ideology which pre-supposes that economic growth is the principal strategy to overcome poverty (see World Bank, 1993a, p. ix) and suggests that the needs of poor countries are less than those of the rich countries. This carries racist imputations<sup>3</sup> which cannot be accepted in the 1990s and also results in entirely misplaced economic strategies.

### **What are the implications of defining a poverty line across countries and for defining a poverty line in one country through time?**

There is a close link between specifying a common definition of poverty across countries and specifying a definition which will be appropriate for a country at different times. Societies change in crucial respects in successive decades - in terms of wealth, type of employment and forms of social and cultural institutions. However, there will be continuities as well as discontinuities. At successive stages

in the history of different societies, social scientists have defined a poverty line which represents something very different from applying a price index to adjust for inflation and reconstitute the same poverty line in 'real' terms. Scholars have called attention, for example, to the **income elasticity of the poverty line** (Fisher, 1992b). There is evidence from different countries that minimum budgets devised by experts and low income measures based on public opinion tend to rise more closely in accordance with trends in GDP than with price increases. For example, "there is an impressive body of evidence that in the United States, both 'expert'-devised poverty/subsistence budgets and 'subjective' low-income measures rise in real terms when the real income of the population rises" (Fisher, 1992b, p23). The evidence cited includes answers to a routine Gallup Poll question, budget studies in New York city between 1903 and 1959, and a set of minimum subsistence budgets traced between 1905 and 1960.

Thus, a Gallup Poll question: "What is the smallest amount of money a family of four (husband, wife and two children) needs each week to get along in this community?" has been posed regularly in surveys over many years<sup>4</sup>. Fisher cites a series of review studies from the 1960s onwards which show, for spans of ten or more years, that the average amount specified by respondents rises between 0.6% and 0.85% for every 1.0% rise in the real average income of the population (Fisher, 1992b, p. 23-26). The standards set by household budget experts have tended to follow the same pattern.

### **Can an international poverty line be developed?**

In principle, there is a solution to the question raised in this paper. It is to identify forms of deprivation and multiple deprivation in relation to the whole range of material conditions and social activities and customs in all countries and to investigate what thresholds of income (and other resources for both individuals and community) can be shown to eliminate or greatly reduce such deprivation. That is a complex scientific assignment but the interrelationship of forms of nutritional, material, environmental, work-related and social deprivation is no more complex than the interrelationship of genes or sub-atomic particles. Once a scientific problem is comprehensively specified, means can be found to illuminate and then to resolve it.

There is overwhelming evidence of the rapid internationalisation of economic and social conditions. The international market is becoming the governing global institution. Multi-national corporations and international agencies have assumed much greater powers than ever before in determining world events. Groups of nation-states, like the EC, are increasingly acting in a concerted way to facilitate international capital flows and trade. The power of the nation-state is waning as a consequence. National boundaries are becoming less important, although one outcome of the regionalisation of some nation-states has been the expression of

petty nationalism and ethnic rivalries. The cost of labour in the rich countries is being driven down towards the cheaper costs in poorer countries (Sen, 1993).

Despite annual and country variations, the level of overall unemployment in the rich countries has steadily increased since the 1960s. Among the rich countries, the US and the UK are not alone in experiencing widening inequality and growing poverty, in the 1980s and 1990s. Public facilities and services are declining, especially in countries turning towards market privatisation. There is a pressing need for more public housing. Protective labour, health and safety controls are being abandoned and no longer exercise much balancing influence. These circumstances are leading to Third World conditions and wages in First World countries. Ghetto conditions and mortality rates in some parts of the richest countries of the world are worse than those of most of the rural poor in Third World countries.

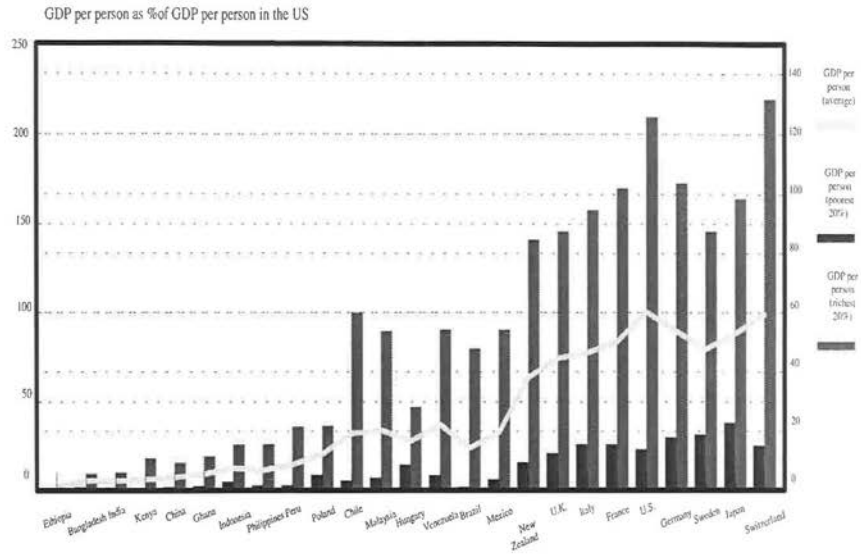
By 2050, the inequalities between rich and poor in each nation may have reached levels which are more striking than average differences today between rich and poor countries. This is illustrated in Figures 2.1 and 2.2.

Figure 2.1 shows the two forms of inequality - the huge difference between rich and poor countries when income is standardised in relation to the average income per person in the US and the already huge inequality in most countries between the average income of the richest 20% and that of the poorest 20%.

Figure 2.2 shows groups of countries categorised according to their income, again expressed as a percentage per person of the corresponding income per person in the US. The figure shows that, while there are sharp differences between the poorest countries and the richest countries, the poorest 20% in the 22 highest income countries have an average income only about the same as the average of that in the 43 'lower middle income' countries and only about twice that of the richest 20% in the 40 'low income' countries. The problems of poverty are evidently more widespread than generally assumed or, indeed, documented.

**Figure 2.1**  
**The poor and the rich of different countries according to their income**  
**standardised in "international purchasing" dollars**

58

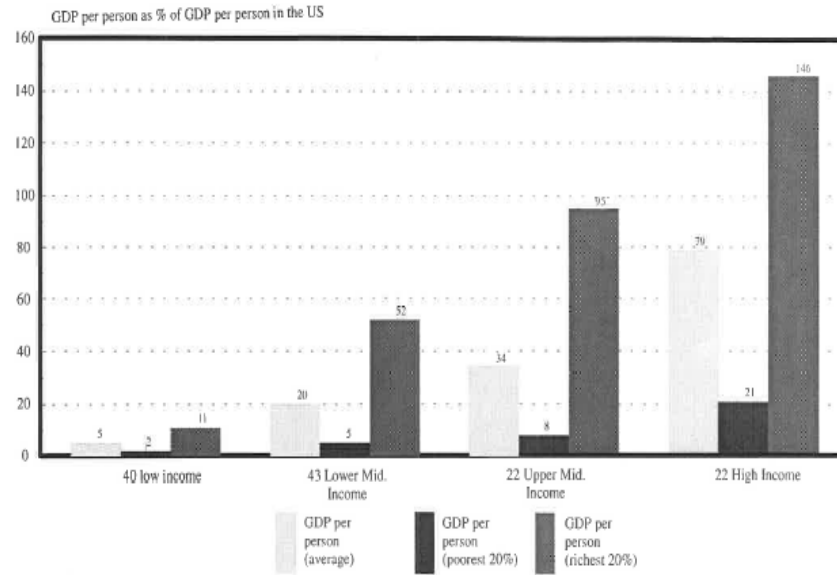


Source: World Bank, World Bank Development Report 1993, pp 296-297 and 319-321  
 Note: GDP per person for US = 100



Figure 2.2  
 GDP per person as a percentage of GDP per person in the US  
 - grouping low, middle income and high income countries

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Note: GDP per person for 1991, US=100

## What are the alternative poverty lines for the UK?

The argument for an international poverty line sets the scene for the discussion of what might be an appropriate adaptation for rich countries like the UK and the US, as well as for the poorest countries of the world. As an example, I propose to review alternative standards which might be adapted for use in the UK. There are a number of interesting variations on offer.

### *The World Bank's 'global' standard*

This is a “universal poverty line [which] is needed to permit cross-country comparison and aggregation” (World Bank, 1990, p27). Poverty is defined as “the inability to attain a minimal standard of living” (*ibid*, p26). Despite its acknowledgement of the difficulties in including, in any measure of poverty, the contribution to living standards of public goods and common-property resources, the World Bank settles for a standard which is ‘consumption-based’ and which, as discussed above, comprises “two elements: the expenditure necessary to buy a minimum standard of nutrition and other basic necessities and a further amount that varies from country to country, reflecting the cost of participating in the everyday life of society” (World Bank, 1990, p26).

The first of these elements is stated to be “relatively straightforward” because it could be calculated by “looking at the prices of the foods that make up the diets of the poor” (*ibid*, pp. 26-27). However, the second element is “far more subjective; in some countries indoor plumbing is a luxury, but in others it is a ‘necessity’” (*ibid*, p27). For operational purposes, the second element was set aside and the first assessed as PPP (Purchasing Power Parity) - \$370 per person per year at 1985 prices for all the poorest developing countries.

*Strengths.* The standard is simple to comprehend and apply. It does not depend on the arduous and continuous collection and compilation of data about types as well as amounts of resources, changing patterns of necessities and changing construction of standards of living.

*Weaknesses.* It is not in fact a ‘global’ poverty line at all and is not assumed to be applicable to countries other than the poorest. On the Bank’s own admission, an international poverty line which is more than ‘consumption-based’ should, ideally, be constructed. No cost is estimated for the second ‘participatory’ element of the definition. The logic of the Bank’s own argument is not followed; the minimum value of the poverty line is underestimated and the number of poor in the world are therefore also underestimated.

The first element of the definition of the poverty line is neither rigorously investigated nor defended in respect of the type, number and amounts of necessities **other** than food. Equally importantly, variations in the sheer quantity of the diet required among populations with widely varying work and other activities, obligations and customs, as well as in the types of diet socially preferred or indeed available in local markets, and at what cost, are left unexplored. Again, the

possibility that the second element of the definition might apply to the poorest countries and therefore demand scientific investigation and expert discussion, is also ignored. Although the Bank constructed a graph to show the rising real per capita value of 'country-specific' poverty lines in relation to average per capita consumption, the graph did not in fact fulfil this function. It merely showed an upper and a lower poverty line fixed by the Bank in dollars at 1985 prices for a small number of poor countries in relation to the average per capita consumption in those countries. The procedure offers no basis for UK adaptation.

### *European relative income standard*

This is a standard which depends only on a criterion of low income rather than any independent condition or state of need. The choice of the standard seems to depend only on consideration of the distribution of income, and political as well as social values are plainly embodied in the choice. The most common indicator is 40%, or 50%, of the mean disposable household income, or expenditure, in a country. I have proposed the epithet 'European' mainly because, from the 1970s, European agencies and research institutes took the lead in using income cut-off points as means of identifying the numbers and composition of poor, in contrast to the different approaches to poverty line construction in both the US and, for the Third World, the World Bank and other international agencies.

In one UK study started at the end of the 1960s, the 'relative income standard' of poverty was distinguished from the state's standard and from the deprivation standard (Townsend, 1979, pp241-262). However, the UK's membership of the EC is leading to the absorption of national income measures into more conventional EC practice.

A variation on the relative income standard described above is the identification of income strata, such as decile groups or quintile groups, below average household income. This is the standard represented by the Households Below Average Income (HBAI) analyses carried out every two years (from 1994, annually) in the UK and published by the Department of Social Security (DSS). Other 'low-income' measures have been reviewed extensively in Canadian work (especially Wolfson and Evans, 1989; Canadian Council on Social Development, 1984).

*Strengths.* Most European states conduct income and expenditure surveys and maintain administrative information about income distribution. These data are easily available for analysis and can be compared in a standardised form. The results may vary from year to year, in proportion to population, and are therefore of more significance in relation to rates of economic growth, unemployment and employment and demographic change, than fixed divisions by decile or quintile group.

*Weaknesses.* The selection of a cut-off point low on the income scale is not related to any strict criteria of need or deprivation. The selection of cut-off point does in practice hold important implications for each country, which are only now beginning to be analysed and reported (as in Atkinson *et al*, 1993; Atkinson 1990b,

and Atkinson, 1991). Different choices in the construction and operational application of the cut-off points can lead to surprisingly diverse results in the extent and composition of 'poverty' in different countries. The variation of the European relative income standard used by the UK, (the HBAI series) lacks the advantages and shares the disadvantages of the European standard. It also has a number of additional weaknesses - for example in the choice of median rather than mean in analysing information for each of the lower deciles, in obscuring year to year trends and making comparisons between certain substantial sub-categories of poor very difficult (see, in particular, Townsend and Gordon, 1992).

### *The State's standard of poverty*

The minimum standards of benefit (or wage) sanctioned and institutionalised by the state, usually on test of means, have been treated in many studies as a 'social' standard of poverty. In some countries these are called social or national assistance, or income support, scales and in France the Revenue Minimum d'Insertion (RMI). Thus, by comparing household and individual income and expenditure derived from surveys with the minimum entitlements for comparable households and individuals, estimates can be produced of the numbers in the population with incomes of less than, the same as, or slightly above, these specific levels. This approach was pioneered in the 1960s and adopted for many different countries (see, for example, Townsend, 1979, Chapter 6; Oppenheim, 1993).

*Strengths.* Governments are obliged to concede that the standard of low income exists (because it is one which they have established through legislation and administrative follow-up) and it can be debated in terms of its 'adequacy'. While they may argue that families are sometimes expected to have small amounts of resources additional to benefit, they are nonetheless under pressure to rationalise the minimum levels of benefit. In that process, they must offer indirect, if not direct, criteria for the contribution the levels of benefit are supposed to make to the reduction of poverty.

*Weaknesses.* The standard institutionalised by the state may have little relationship to any scientific, or even social, criteria of need or deprivation. Moreover, there are difficulties in using the standard either to describe historical trends or to make comparisons between countries. Periods when the levels of benefit have been relatively generous and countries where the levels are relatively generous, produce disproportionately high rates of poverty, as the DSS in the UK has been quick to point out. The chequered history of the determination of benefit scales reveals some of the difficulties of interpreting these as a poverty 'standard' (Atkinson, 1990a; Veit-Wilson, 1989). As Atkinson concludes:

“Britain has the dubious advantage that it has experimented extensively with a minimum income guarantee, and we have seen its shortcomings. The saying of Santayana that those who do not remember the past are condemned to repeat it, should perhaps be extended to include those who do not learn

from the experience of their neighbours. A means-tested second tier is not the route for Europe to follow.” (Atkinson *et al*, 1993, p15)

### *Budget standards*

These depend on surveys of consumption. One influential example in the UK was produced following a series of research studies sponsored by the Joseph Rowntree Foundation (for example, Bradshaw, 1993a, and Bradshaw, 1993b). There are two standards, a ‘low-cost’ budget and a ‘modest-but-adequate’ budget. The ‘low-cost’ budget “includes items which more than two-thirds of the population regard as ‘necessities’ or which more than three-quarters of the population actually have. Only the cheapest items are included. It, therefore, represents a frugal level of living”<sup>5</sup> (Bradshaw, 1993a, p3). Authority for the detailed specifications was derived from “nutritionists, home economists and social scientists specialising in the domestic economy” and from a range of similar work completed in the US (from 1946), Sweden, the Netherlands, Norway, and Germany (*ibid*, pp3 and 6). This approach is intended to go beyond meagre definitions of either minimum subsistence or absolute poverty (*ibid*, p6) and draws on a range of previous work in the UK, including that on the ‘cost’ of children (Piachaud, 1979; Piachaud, 1984; and Oldfield and Yu, 1993).

The methodology corresponds with precedents set in a large number of countries. For example, in a review of alternative budget-based expenditure norms prepared for a panel on poverty measurement of the Committee on National Statistics of the US National Academy of Sciences, Watts distinguishes between three alternative budget standards - ‘market basket’, ‘gross-up’ and ‘category’ standards. The first covers necessities picked out from a wide range of consumer purchases. The second concentrates on minimum food costs and ‘grosses up’ the total budget from estimates of those costs. This approach closely resembles the procedure used over the years in the construction of the US poverty line, following Orshansky’s recommendations (see Orshansky, 1965; and the historical review by Fisher, 1992b and 1992c). The third budget standard establishes a small number (usually 7-10) of spending categories - such as spending on food, housing, transportation, health care, child and other dependent care, clothing and clothing maintenance, and personal, e.g. dental care and haircuts. Watts concludes that the third standard offers the “most promising of the budget-based approaches” (Watts, 1993, p20; and see also Renwick and Bergmann, 1993).

*Strengths.* The strength of the methodology lies in its apparent practicality - using expenditure data and professional expertise about low-cost budgeting. This brings expert pressure to bear on Government policies. As the report concludes: “If the low-cost budget costs £36 per week more than the Income Support scales, then government can be asked to specify which budget items they believe that claimants should do without” (Bradshaw, 1993a, p31). The approach is also realistic - being dependent on country-specific information which requires a lot of effort to collect

and keep up-to-date (Bradshaw, 1993a, p30). The fact that the standard is practical and specific makes it publicly and politically plausible.

*Weaknesses.* Among the problems of this methodology is the circularity of the reasoning. The transformation of actual amounts and patterns of household expenditure into 'desirable' or 'necessary' amounts and patterns of expenditure should use criteria which are scientifically independent of expenditure, otherwise the reasoning is tautological. It is important to investigate empirically 'needs' independent of budgetary resources and outlay. It is not the intensive scrutiny and elaborate analysis of household expenditure which will provide the answer to what level of income is required by different households in present day society. It is the investigation across the whole of society of activity conditions, customs, patterns and role obligations, on the part of interacting groups and communities as well as individuals and households, to find whether there is a high correlation between level of activity, deprivation and level of income. The social and material effects of a low level of income or expenditure have to be investigated not the composition or scope and balance of that income or expenditure.

The desirability of making reference to external criteria applies as much to the choice of equivalence scales as to the selected level on the income scale. The income 'needed' by different members of a household in relation to its (usually male) head cannot be derived from the existing amount and division between them of expenditure or income. Forms of discrimination which exist in contemporary society, related to gender, ethnicity, disability and age are implicit in the current or conventional disposition of either income or expenditure. Unless these forms of discrimination can be corrected by applying the independent criteria of need to the divisions of income and expenditure, they will be embodied as assumptions in the formulation of the 'household budget standards'. Some have suggested that the approach is paternalistic in its concern about consumption and the nature of that consumption (Atkinson, 1985a).

The methodology is also weighted too heavily towards the resources required to buy market commodities, rather than the resources required to satisfy collective needs for services and utilities and to fulfil social obligations - in parenthood, work-roles and citizenship, for example. In other words, the respects in which need is collective and in which resources therefore have to be collective too is not investigated.

### *Perceived deprivation*

One alternative to budget standards is to find the level of income below which perceived deprivation multiplies. The pioneering 1983 Breadline Britain study presented a random sample of the national population with a list of 35 commodities, customs and activities to find which and how many of them were perceived as 'necessary' and also as 'affordable' (Mack and Lansley, 1985; Frayman 1991). The finding of the 1983 survey was that more than 7 million in the population, or 14% of Households, were in poverty in that they could not afford three or more of the necessities of life, as defined by a majority of the sample. This 'perceived deprivation' approach is sometimes described as a 'consensual' poverty line. However, 'consensual' is taken to mean different things (see Walker, 1987; Veit-Wilson, 1987; and Hallerod, 1993b). For example, it is sometimes taken to mean the average amount of income judged to be sufficient for a family of defined composition by a representative sample of the population. Little or no reference is made to the criteria that the sample might use, or have in mind, when making such estimates.

*Strengths.* The populace's perception of what is necessary and affordable provides an independent criterion in the construction of a poverty line. Rather than take the opinions of elite 'experts' or use officially approved sets of income and expenditure statistics, the opinions and attitudes of a cross-section of the population are explored. The evidence is direct and first-hand.

The realistic 'context' of the approach should also be recognised. Thus, opinions are sought about the priority that should be accorded to certain major social services and public utilities, as well as popular notions of 'poverty'. For example, compared with some other sources of evidence, considerable sections of the population referred to 'social injustice' as a cause of poverty rather than 'laziness and lack of willpower' (see Chapter 1). In short, answers to questions about the level of minimally adequate income acquire credibility if they are embedded in a variety of questions about social needs, conditions and development.

*Weaknesses.* The elucidation of opinion takes precedence over the elucidation of behaviour. Although this is understandable because of the limited resources (in this instance) available for research, it does mean that there can be no easy check on the extent to which people's views about need correspond with the behaviour which may be said to be revelatory of need. The 'consensual judgement of society' is a necessary but insufficient criterion upon which to build a complete picture of poverty.

### *Relative deprivation*

This standard is built on the idea that in all societies there is a threshold of low income or resources marking a change in the capacity of human beings to meet the needs, material and social, enjoined by that society. Some such idea is the only one logically available to distinguish poverty from inequality. In descending a scale of

income (or income combined with the value of other types of resources), instances of deprivation steadily increase. Below a certain level of income the forms and instances of deprivation are hypothesised to multiply disproportionately to the fall in income. Information is collected about both material and social needs - in the sense of role obligations, customs and activities<sup>6</sup>.

*Strengths.* Investigation and analysis of the range as well as the type of human needs are comprehensive. By establishing what people do and do not do, at different levels of income, and what specific conditions they experience, generalisations can be developed about the priorities of human action, relationships and consumption and what can still be said to be 'normative' at the lowest threshold of income. If the broad assumption about the cohesion of society holds, then the identification of the level of income below which membership of that society and conformity with its customs, begins to collapse is a proper scientific objective. In nearly all countries, some such assumption, when poverty 'matters', is of course made - though attention is usually restricted to the borderlines of adequacy and inadequacy of food and other 'material' needs rather than including social needs.

This more comprehensive approach lends itself to cross-national and cross-cultural comparison much better than country-specific, or needs-specific, approaches. It also lends itself to the elucidation of the effects of discriminatory policies so that the needs, as distinct from the institutionalised living standards of men and women, disabled and elderly people, racial minorities and other groups may be brought to light.

*Weaknesses.* Scientific research is inevitably costly and time-consuming, given the deliberately comprehensive approach. This applies in particular to the selection (from that research) of indicators of deprivation, the assumptions which have to be made about the definition of 'society' to which the operational measure of poverty applies. This qualification also applies to the degree to which the society's internal cultures and groups are sufficiently cohesive or integrated to warrant both the establishment of what is 'normative' behaviour and what balance of types of resources which can be incorporated into a common measure of resources or income.

## **Conclusion**

This elucidation of the extraordinary global variation in approach to the construction of a poverty line demonstrates the lack of scientific basis in cross-national as well as country-specific work and thereby shows the discriminatory features of definitions which have been put into operational practice.

The difficult task of arriving at an international formula for a poverty line has sharp implications for each country, compelling discussion of scientific criteria of deprivation and also 'adequate' resources or income. This will mean a radical change in current orthodoxies and is bound to prompt more appropriate research - not only into the deprivation and stultification of the role obligations and role



potentialities of the poor but into the disproportionate seizure and domination of resources on the part of the rich. Most practical of all, it will afford more relevant criteria of the adequacy of minimum standards of income - as in a minimum wage or levels of social assistance, or income support.

The partial approaches towards an 'international' poverty line which have been made by the World Bank and other international agencies, placing undue emphasis on the idea of 'absolute' poverty, and by European agencies, placing undue emphasis on a 'relative' income standard, cannot be sustained. Each of these approaches distorts more than it helps - when related to international social relations and conditions. Again, the country-specific household or family budget standards developed in a variety of countries, including the US, Belgium, Germany and the UK, are insufficiently addressed to international market causes of 'country-specific' income inequality and poverty. The character of their methodology is nationally introspective. They also tend to be caught in the convolutions of circularity of reasoning. Patterns of expenditure are regenerated as patterns of need for income.

'Perceived' and 'relative' deprivation methodologies have brighter prospects for national and international use. They have complementary advantages as scientific instruments and as socially revelatory and practical standards for the investigation and reduction of poverty.

## **Glossary of principal definitions**

### *World Bank*

Absolute poverty is "the position of an individual or household in relation to a poverty line the real value of which is fixed over time." The poverty line is "the standard of living (usually measured in terms of income or consumption) below which people are deemed to be poor" (World Bank, 1993a, p. vii). This is interpreted as a 'consumption-based' poverty line (*ibid*, p26) comprising "two elements: the expenditure necessary to buy a minimum standard of nutrition and other basic necessities, and a further amount that varies from country to country, reflecting the cost of participating in the everyday life of society" (*ibid*, p26).

### *UNDP*

The poverty line is defined by UNDP as "that income level below which a minimum nutritionally adequate diet plus essential non-food requirements are not affordable". (UNDP, 1993, p225).

### *European relative income standard*

In launching the Second European Poverty Programme (1985-1989) the Council of Ministers defined the poor as "persons whose resources (material, cultural and

social) are so limited as to exclude them from the minimum acceptable way of life in the Member State in which they live” (EEC 1991, p2).

#### *The State’s standard of poverty*

This is simply the minimum levels of benefit (or wage) sanctioned and institutionalised by the state. It is generally means tested.

#### *Household budget standard*

There are two standards, a low-cost budget, and a modest-but-adequate budget. The low-cost budget “includes items which more than two-thirds of the population regard as ‘necessities’ or which more than three-quarters of the population actually have. Only the cheapest items are included. It, therefore, represents a frugal level of living” (Bradshaw, 1993a, p3).

#### *Perceived deprivation*

This is also often called the consensual approach to poverty, and is the method used in this study. Living in ‘Poverty’ is defined as falling below the minimum standard of living sanctioned by society due to the enforced lack of socially perceived necessities. The necessities of life are defined as those which more than 50% of the population thinks; “are necessary, and which all adults should be able to afford and which they should not have to do without” (see Appendix II).

#### *Relative deprivation*

“People are relatively deprived if they cannot obtain, at all or sufficiently, the conditions of life - that is, the diets, amenities, standards and services - which allow them to play the roles, participate in the relationships and follow the customary behaviour which is expected of them by virtue of their membership of society. If they lack or are denied resources to obtain access to these conditions of life and so fulfil membership of society they may be said to be in poverty.” (Townsend, 1993a, p.36)

## Notes

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- 1 See the illuminating detailed history prepared by Fisher, 1992b and see also Fisher, 1992a; Fisher, 1992c and Ruggles, 1990.
- 2 For example, Eurostat, 1990, which differed in approach primarily by taking expenditure rather than income as the governing criterion in selecting 40% and 50% of the mean.
- 3 The great majority of all the populations of the 41 countries listed by the World Bank as the poorest are black; whereas the great majority of all the populations of the listed industrial nations, with the exception of Japan, are white.
- 4 A similar question has also been asked annually in Australia since 1945 by the Morgan Gallup Poll which asks; "In your opinion, what is the smallest amount a family of four -two parents and two children - need a week to keep in health and live decently - the smallest amount for all expenses including rent?" (Saunders and Bradbury, 1989).
- 5 The list of items was derived from the Breadline Britain in the 1990s survey.
- 6 See Townsend (1979) and Townsend (1993a) for an updating and discussion of alternative approaches. The relative deprivation model is close to the 'rights' approach identified by Atkinson (1985a), which he distinguishes from a budget standards approach and is also close to the renewed interest in the participative needs of 'citizenship' (see for example, Lister, 1991). Among empirical investigations and demonstrations of the existence of a threshold of multiple deprivation at a particular level of income are Desai and Shah, 1985; Desai, 1986; Desai and Shah, 1988; Hutton, 1989 and 1991; Chow, 1981; Bokor, 1984; De Vos and Hagedaars, 1988 and Townsend and Gordon, 1989.



### 3 The public's perception of necessities and poverty

*David Gordon and Christina Pantazis*

#### **The public's perception of necessities**

A primary purpose of the 1990 Breadline Britain survey was to establish what possessions and activities the public perceived as necessities (see Introduction and Appendix I for details of the methodology).

The 1983 Breadline Britain survey was the first to establish what 'standard of living' was considered unacceptable by society as a whole. Its central brief was:

"The survey's first, and most important, aim is to try to discover whether there is a public consensus on what is an unacceptable standard of living for Britain in 1983 and, if there is a consensus, who, if anyone, falls below that standard. The idea underlying this is that a person is in 'poverty' when their standard of living falls below the minimum deemed necessary by current public opinion. This minimum may cover not only the basic essentials for survival (such as food) but also access, or otherwise, to participating in society and being able to play a social role."

A major achievement of the 1983 Breadline Britain study was that it established: “for the first time ever, that a majority of people see the necessities of life in Britain in the 1980s as covering a wide range of goods and activities, and that people judge a minimum standard of living on socially established criteria and not just the criteria of survival or subsistence.”

The Breadline Britain approach defines poverty in terms of a standard of living unacceptable to the majority of the population. The validity of this approach rests on the assumption that there are not wide variations in the definition of necessities amongst the different groups in society. Otherwise, the definition of an unacceptable standard of living just becomes the opinion of one group against another. The 1983 Breadline Britain survey confirmed the validity of this assumption by showing that there existed a high degree of consensus amongst different groups in their perceptions of what are necessities:

“The homogeneity of views shown by people both from very different personal circumstances and also holding very different political ideologies suggests that judgements are being made on the basis of a cohesive view of the kind of society we ought to live in. There is, it seems, a general cultural ethos about what is sufficient and proper.”

The 1990 Breadline Britain survey developed and extended the methodology of the 1983 study. Respondents were asked about their attitudes to a greater range of possessions and activities (44 items in 1990 compared with 35 items in 1983) and new sections were added on the desirability of a range of public services. Table 3.1 compares the percentage of respondents who considered items to be necessities in 1990 and 1983. The relative theory of poverty predicts that, if a society gets richer, the number of people who perceive common possessions and activities as necessary will increase. Since the real income of average households increased between 1983 and 1990, we would expect that number of respondents considering items to be necessary would also have increased between 1983 and 1990.

Table 3.1 shows that this is true for 30 out of 33 items. There has clearly been a large shift in public attitudes between 1983 and 1990, with greater numbers in 1990, perceiving as necessities, a whole range of common possessions and activities. Respondents in 1990 only considered three items to be less important than they did in 1983:

- 1 A roast joint or its vegetarian equivalent once a week (-3%)
- 2 Two pairs of all-weather shoes (-4%)
- 3 An annual week’s holiday away, not with relatives (-9%)

The question about a roast joint was modified in 1990 to include the vegetarian equivalent so that the 1983 and 1990 results are not strictly comparable. The differences on the results on the other two questions may reflect changes in attitude or may be statistical artefacts.

**Table 3.1**  
**The perception of necessities: 1983 and 1990 compared**

Standard-of-living items in rank order	% claiming item as necessity	
	1990	1983
	<i>n=1,831</i>	<i>n=1,174</i>
A damp-free home	98	96
Heating to warm living areas in the home if it's cold	97	96
An inside toilet (not shared with another household)	97	97
Bath, not shared with another household	95	94
Beds for everyone in the household	95	94
A decent state of decoration in the home	92	-
Fridge	92	77
Warm waterproof coat	91	87
Three meals a day for children	90	82
Two meals a day (for adults)	90	64
Insurance of contents of dwelling	88	-
Daily fresh fruit and vegetables	88	-
Toys for children e.g. dolls or models	84	71
Bedrooms for every child over 10 of different sexes	82	77
Carpets in living rooms and bedrooms	78	70
Meat/fish (or vegetarian equivalent) every other day	77	63
Two pairs all-weather shoes	74	78
Celebrations on special occasions	74	69
Washing machine	73	67
Presents for friends/family once a year	69	63
Child's participation in out-of-school activities	69	-
Regular savings of £10 a month for "rainy days"	68	-
Hobby or leisure activity	67	64
New, not second hand, clothes	65	64
Weekly roast/vegetarian equivalent	64	67
Leisure equipment for children e.g. sports equipment	61	57
A television	58	51
A telephone	56	43
An annual week's holiday away, not with relatives	54	63
A "best outfit" for special occasions	54	48
An outing for children once a week	53	40
Children's friends round for tea/snack fortnightly	52	37
A dressing gown	42	38
A night out fortnightly	42	36
Child's music/dance/sport lessons	39	-
Fares to visit friends 4 times a year	39	-
Friends/family for a meal monthly	37	32
A car	26	22
Pack of cigarettes every other day	18	14
Holidays abroad annually	17	-
Restaurant meal monthly	17	-
A video	13	-
A home computer	5	-
A dishwasher	4	-

## Attitudinal scatter plots

Most people find it very difficult to identify quickly the key pattern in a data set when data are presented in the form of large tables, such as Table 3.1. Even 'experts' find 44-row tables, with several columns, hard to examine. Therefore, as an aid to interpretation, we have plotted the results from the most important contrasting groups as scatter plots (the full tabulated data are in Appendix III).

Figure 3.1 displays the data from Table 3.1. For each item in the table, the 1983 data are plotted on the  $x$  axis and the 1990 data on the  $y$  axis. If there had been no change in public attitudes between 1983 and 1990, then all the points would plot around a  $45^\circ$  straight line, from the Origin (0, 0) to 100, 100 (bottom left to top right). We would never expect all the points to fit exactly along a straight line as there will always be some deviations due to measurement error.

As can be seen clearly in Figure 3.1, all but three of the items are on the  $y$  axis side of the line (to the left and above the line), indicating that, in 1990, a higher percentage of respondents thought that all of these items were necessities. The seven labelled items:

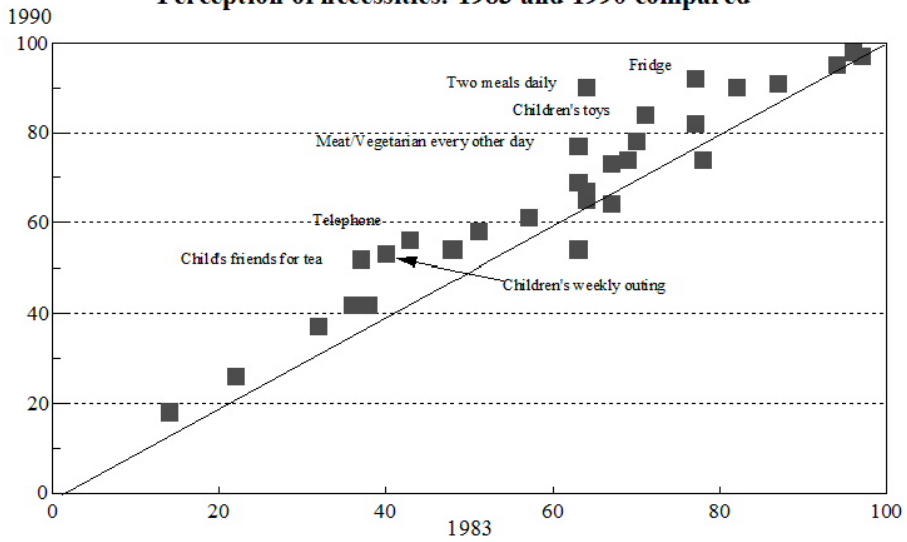
- 1 Two meals a day (for adults)
- 2 Children's friends round for tea/snack fortnightly
- 3 A fridge
- 4 Meat or fish or the vegetarian equivalent, every other day
- 5 A telephone
- 6 Toys for children, e.g. dolls or models
- 7 An outing for children once a week

are those which show the greatest change in public opinion (more than 12%). The two questions about food were modified versions of those used in the 1983 study so these results may not be strictly comparable. However, there appears to have been an unequivocal shift in public opinion between 1983 and 1990 on the necessity of the consumable durables, fridges and telephones, and on the importance of children's possessions and activities.

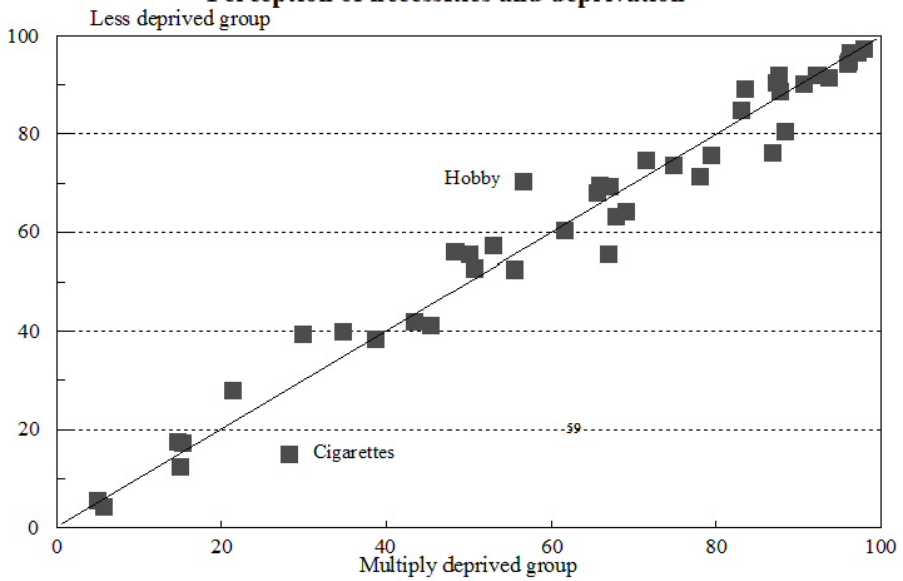
Figure 3.2 compares the perception of necessities of the 'multiply deprived' and 'less deprived' groups (objectively 'poor' and 'not poor'). If there was no agreement between 'multiply deprived' and 'less deprived' respondents about the necessity of different items, then we would expect to find a random scatter of points on the graph. However, all the items clearly cluster along the  $45^\circ$  line, indicating that there is no difference in the perception of what are necessities between the 'multiply deprived' and 'less deprived'. There are only two items where there is a greater than 12% difference in opinion between these two groups. Of the 'multiply deprived' group, 28% consider 'a packet of cigarettes every other day'<sup>1</sup>, a necessity compared with only 15% of the 'less deprived' group. Conversely, 70% of the 'less deprived' group consider "a hobby or leisure activity" to be a necessity, compared with 57% of the 'multiply deprived' group.



**Figure 3.1**  
**Perception of necessities: 1983 and 1990 compared**



**Figure 3.2**  
**Perception of necessities and deprivation**



Both the 1983 and 1990 Breadline Britain surveys found that there was a higher incidence of smoking amongst 'multiply deprived' respondents than 'less deprived' respondents (45% and 20% respectively, in 1990). Cigarettes are highly addictive, both physically and psychologically. A physical addiction is, by definition, a physiological need. Therefore, it is unsurprising that a greater number of the 'multiply deprived' group considered cigarettes to be a necessity. Mack and Lansley (1985) found that the 'poor' often smoked to relieve the stresses and tensions associated with their circumstances:

“But there is also a sense in which their very deprivations **lead** to smoking or at least reinforce the habit and make it more difficult to give up ... It is our strong impression ... that smoking often provides the **one** release of tension people have from the constant worries that stem from circumstances that are often desperate and depressing.”

Elaine, who struggled to bring up her three young children on the wages her husband brought home from the night shift at the local factory, explained in the 1983 Breadline Britain study:

“We don't go out, we don't drink; the only thing we do is smoke. Fair enough, it's an expensive habit but it's the only thing we do. All the money we have, it either goes on bills or food or clothes and, apart from smoking, we don't have anything. We're sort of non-existent outside, we **never** go anywhere. I'm in here seven nights a week. Four of those nights Roy's at work and we have had a lot of trouble round here. I've had threatened rape. I mean Roy works nights and I'm in this house on my own. It's terrible.”

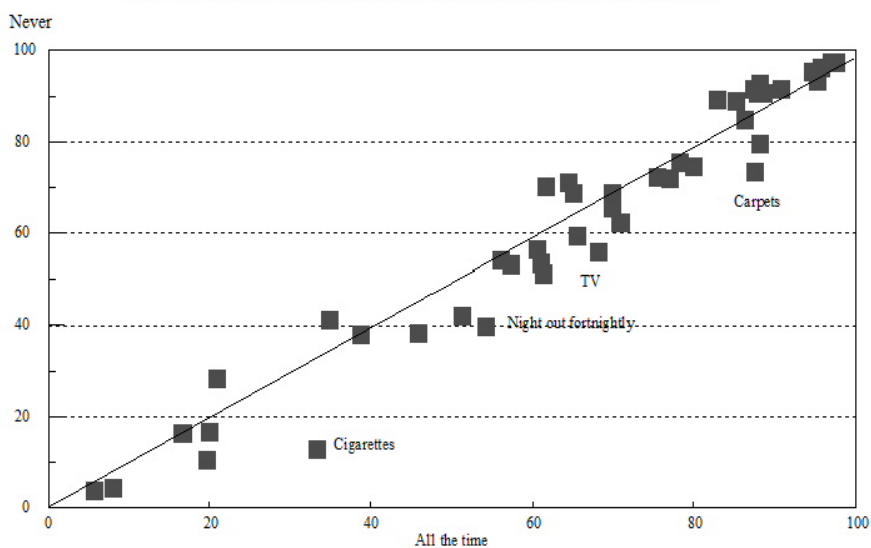
There is no evidence from either the 1983 or 1990 Breadline Britain studies that smoking either causes poverty or that giving up smoking would solve the financial problems of most of the 'poor'. Stopping smoking would, however, have a long term beneficial effect on the health of both 'poor' and 'non poor' smokers (see Chapter 6).

The greater perception of necessity of hobbies and leisure activities by the 'less deprived' group probably results from their having more leisure time and the additional financial resources to pursue such activities. The 1990 Breadline Britain study showed that 'less deprived' respondents made greater use of leisure services such as libraries, adult evening classes, museums and galleries and sports and swimming facilities (see Chapter 9 for details).

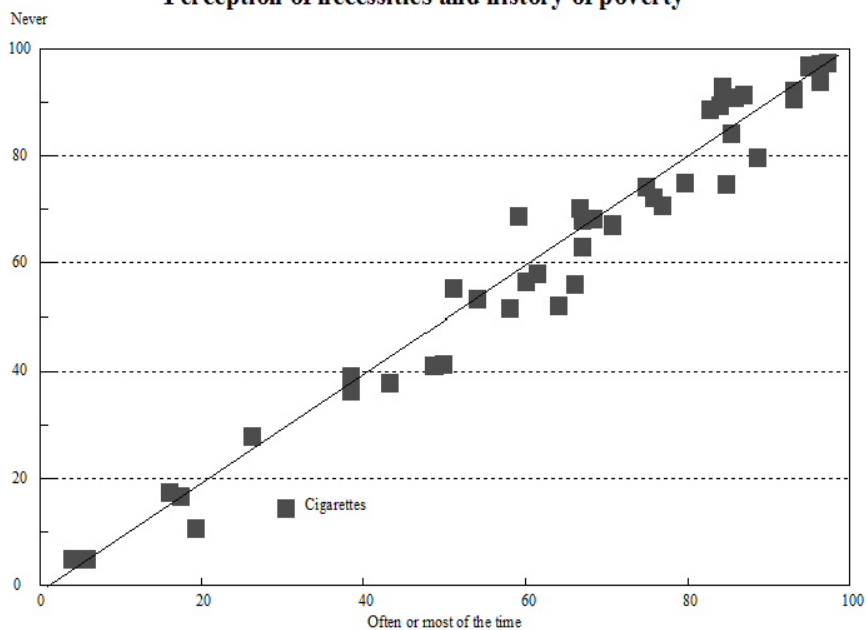
Figures 3.3 and 3.4 show the perception of necessities by respondents' 'subjective' opinions of their own levels of poverty and their history of poverty. Figure 3.3 shows the perceptions of necessities of those respondents considering that they are genuinely poor 'all the time now', plotted against those considering that they are 'never' genuinely poor now. Figure 3.4 shows the perception of necessities

by respondents poor 'often' or 'most of the time' in the past, plotted against those who

**Figure 3.3**  
**Perception of necessities and present level of poverty**



**Figure 3.4**  
**Perception of necessities and history of poverty**



have 'never' been poor. The results are very similar to those of the 'multiply deprived' and 'less deprived' graph (Figure 3.2), again demonstrating the close agreement between the results obtained from both 'objective' and 'subjective' measurements of poverty.

Figure 3.3 shows that those respondents genuinely poor 'all the time' are more likely to consider four items to be necessities than those who are 'never' poor. The four items are:

- 1 A packet of cigarettes every other day (33% compared with 13%)
- 2 A night out fortnightly (59% compared with 40%)
- 3 Carpets for the living rooms and bedrooms (88% compared with 73%)
- 4 Television (68% compared with 56%)

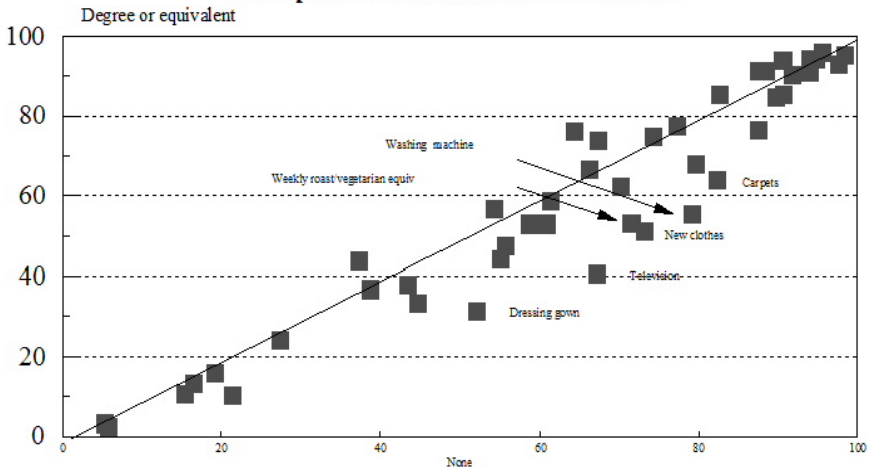
Cigarettes and television have previously been discussed (see Chapter 1 for details about televisions). The greater perceived need for a *night out once a fortnight* by the poor 'all the time' group may reflect their desire to escape from the impoverished life that they lead. A floor covering of some kind is obviously an essential item, particularly for families with young children (you cannot put a baby down on rough floorboards). The differences in perception about the necessity of *carpets* may reflect the availability of alternative type of floor coverings (e.g. polished floorboards, cork tiles, rugs, etc.) to the 'never' poor group. Figure 3.4 shows that there is almost complete agreement about the necessities of life between respondents with different histories of poverty.

Figures 3.5 to 3.8 show the perception of necessities by education, social class, political orientation, and gender. Figure 3.5 indicates that ex-students (with degrees) are more prepared than those without educational qualifications to wear second-hand clothes, live without a washing machine or dressing gown and rarely sit down for a weekly roast. This may reflect differences in lifestyle, age, household structure and financial resources between these groups.

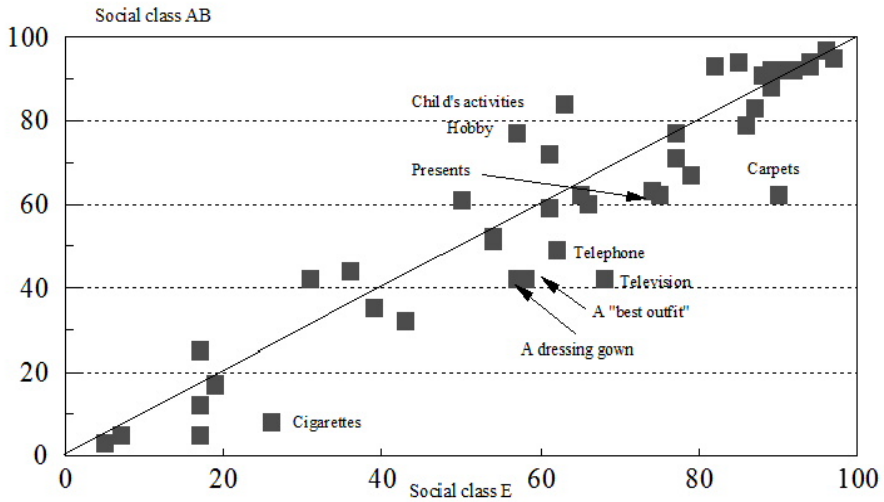
Figure 3.5 also shows that there are more points below the 45° line than above it, indicating that respondents with no educational qualifications, are more likely to consider many items to be necessities than respondents with degrees or equivalent qualifications. Figure 3.6 again shows that there is some divergence of opinion about the necessity of several items between social classes AB and E. However, it must be noted that, despite numerous differences over specific items, a high level of agreement still exists. The points in Figure 3.6 are not randomly dispersed but approximate to a 45° line, although with some scatter.

There is almost complete agreement on the necessities for items between Conservative and Labour supporters (Figure 3.7) and between men and women (Figure 3.8). This remarkable homogeneity of views across the political divide was also found in the 1983 Breadline Britain survey (Mack and Lansley, 1985). The main difference in the perception of necessities between men and women is that more women consider a *dressing gown* to be important. The importance placed on the necessity for a dressing gown is also strongly age-related.

**Figure 3.5**  
**Perception of necessities and education**

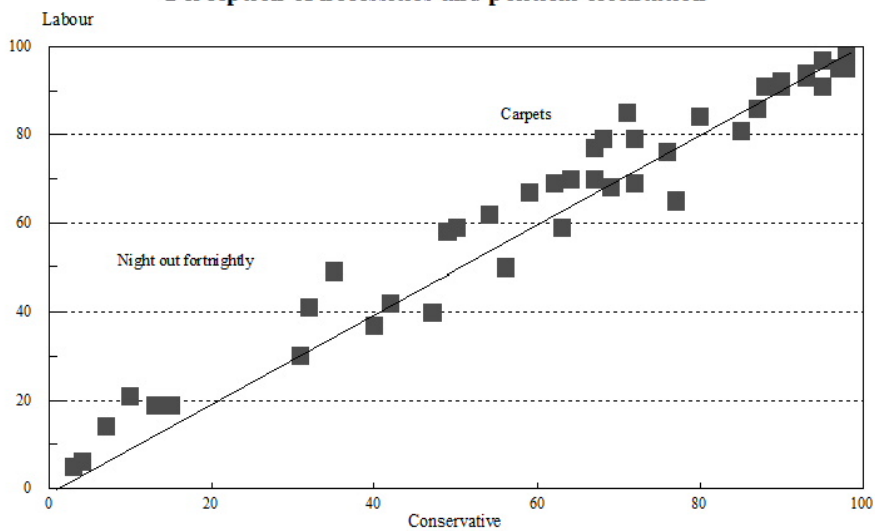


**Figure 3.6**  
**Perception of necessities and social class**

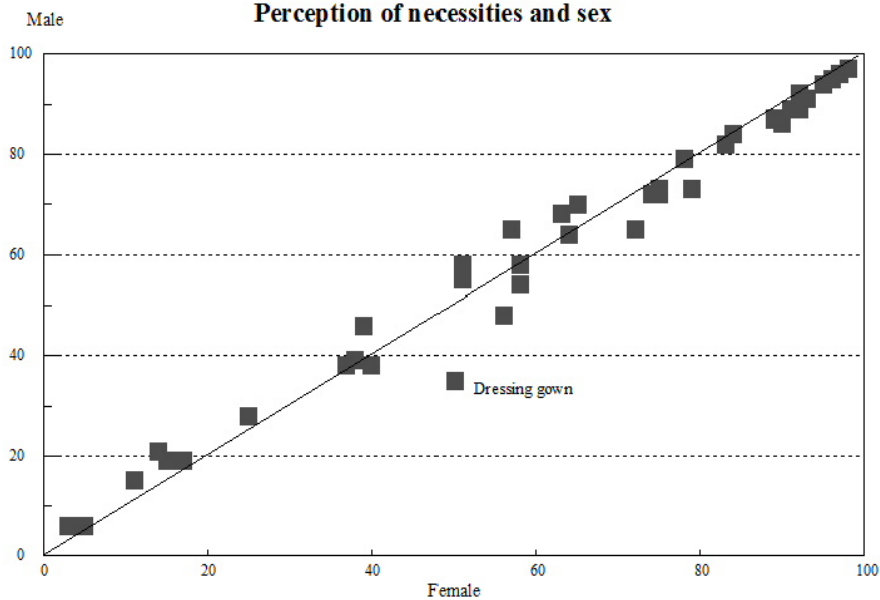


Notes: Child's activities: Child's participation in out-of-school activities; Presents: Presents for friends or family once per year.

**Figure 3.7**  
**Perception of necessities and political orientation**



**Figure 3.8**  
**Perception of necessities and sex**



**Public perceptions of the government’s response to poverty**

The Breadline Britain survey asked respondents about their opinion on the government’s response to the problems of poverty. In both the 1983 and 1990 study, the following question was asked:

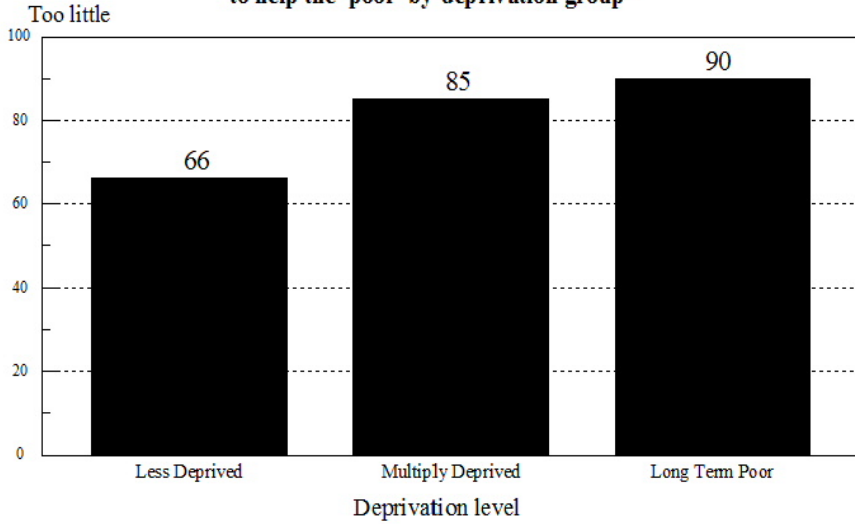
**Table 3.2**  
**Question 16: “Still thinking about people who lack the things you have said are necessities for living in Britain today, do you think that the Government is doing too much, too little or about the right amount to help these people?”**

	1983 (%) <i>n=1174</i>	1990 (%) <i>n=1831</i>
Too much	6	5
Too little	57	70
About the right amount	33	18
Don’t know	4	7

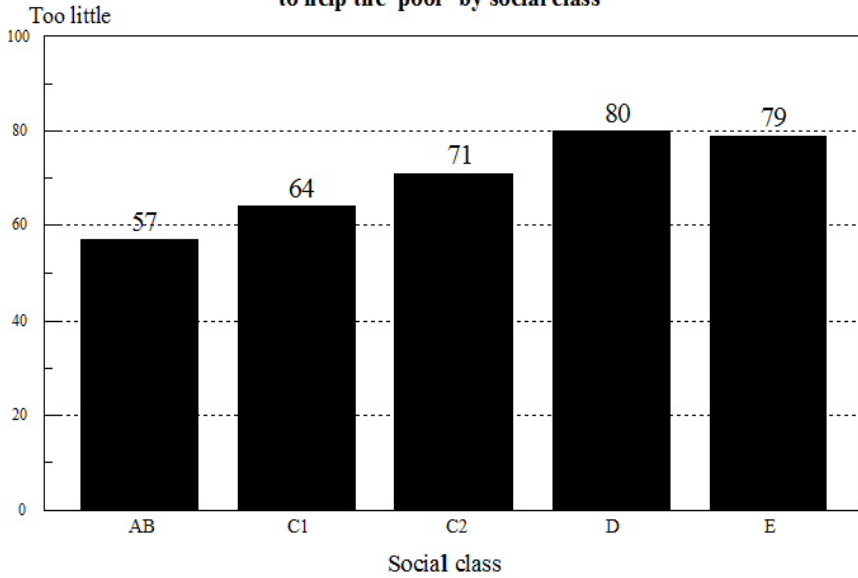
Table 3.2 shows how public opinion has changed between 1983 and 1990. There has again been a remarkable shift in public opinion amongst those considering that the government is doing ‘too little’ to help. In 1983, 57% thought too little was being done but, by 1990, 70% of respondents thought this. There has been a concomitant decline in the percent of respondents that thought the government is doing ‘about the right amount’, with the numbers thinking that the government is doing ‘too much’ remaining relatively constant. This shift in public attitudes probably results from the greater visibility of the problems of deprivation as the numbers living in poverty have increased during the 1980s. Figures 3.9 to 3.12 show that the perception that the government is doing ‘too little’ is linearly related to respondents’ experience of poverty.



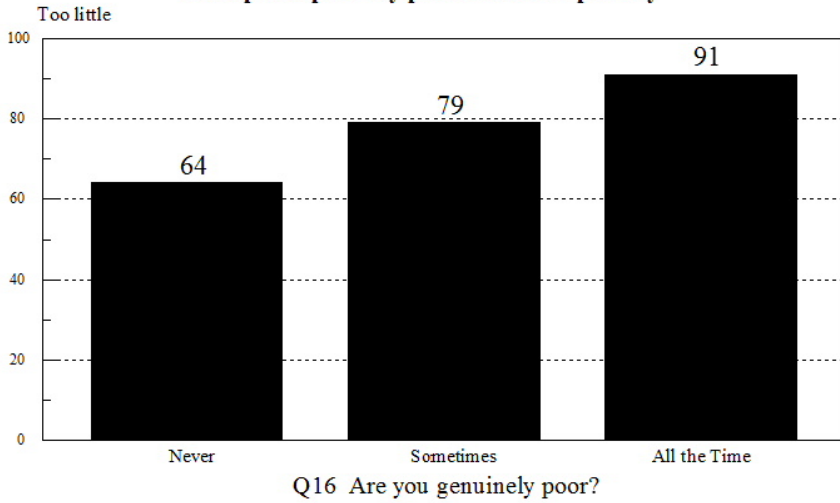
**Figure 3.9**  
**Percent considering that the government is doing too little to help the 'poor' by deprivation group**



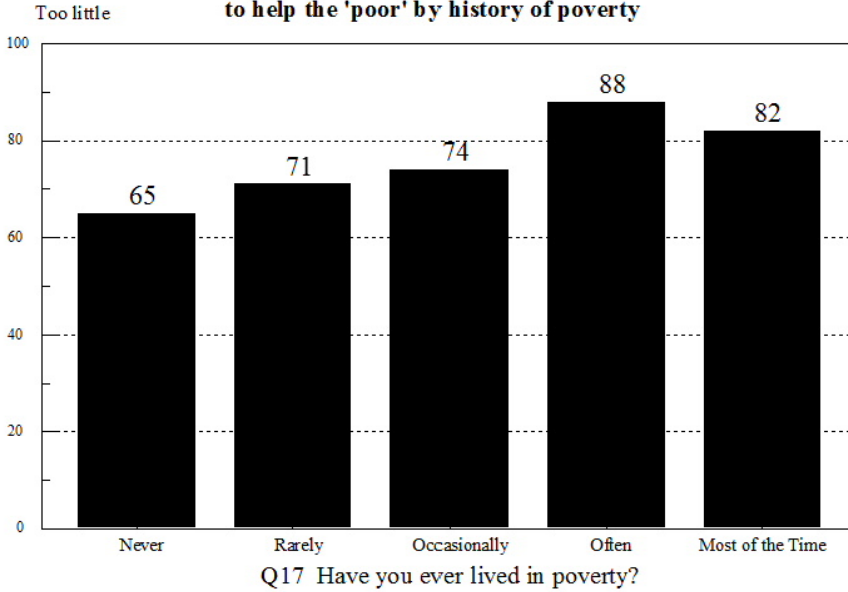
**Figure 3.10**  
**Percent considering that the government is doing too little to help the 'poor' by social class**



**Figure 3.11**  
**Percent considering that the government is doing too little to help the 'poor' by present level of poverty**



**Figure 3.12**  
**Percent considering that the government is doing too little to help the 'poor' by history of poverty**



The greater the direct experience of living in poverty, the larger the numbers believing that too little is being done. This relationship holds true irrespective of whether poverty is measured 'objectively', by deprivation (Figure 3.9), 'subjectively', by respondents' opinion (Figures 3.11 and 3.12) or if a proxy for levels of poverty is used, such as social class (Figure 3.10). There is a remarkable consistency in the levels of opinion, irrespective of how poverty is measured. Approximately nine out of ten (90%) of the poorest groups consider that the government is doing 'too little' to help those in need.

Figures 3.13 and 3.14 show the percent of respondents who consider the government is doing 'too little' for those in need, by political orientation and household type. As would be expected, there are marked differences in opinion across the political divide. Only 34% of Conservative supporters think that the government is doing 'too little' compared with 90% of Labour supporters, 76% of Liberal Democrats and 86% of Greens. Conservative supporters are one of the few remaining groups in society that do not think that the government is doing 'too little' to help those in need. Figure 3.14 shows that the majority of all household types also consider that the government is doing 'too little'. Pensioner households are the least likely to hold this opinion (57%) and lone parents are the most likely (90%).

Criticism of government inaction on poverty carries little weight unless people are prepared to pay for the costs of change. Both the 1983 and 1990 Breadline Britain surveys asked respondents two questions to see how much they were willing to pay to help those living in need:

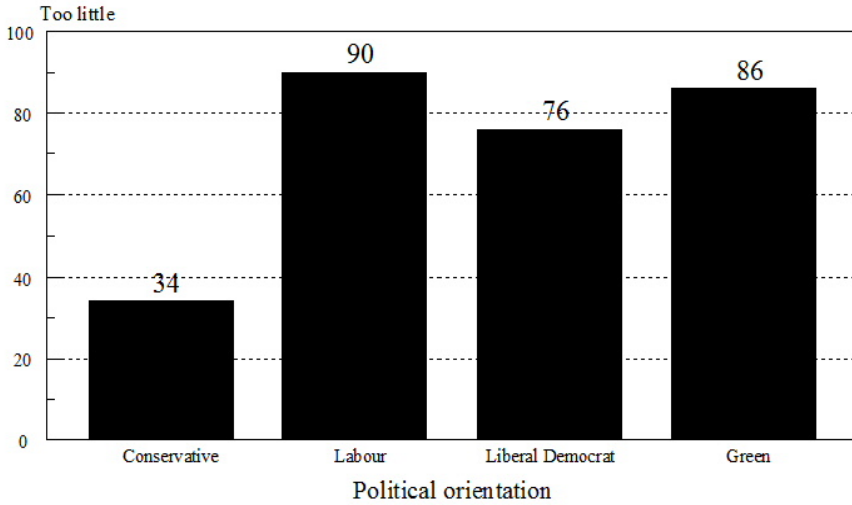
Q9a: "If the Government proposed to increase income tax by one penny (1p) in the pound to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy?"

and

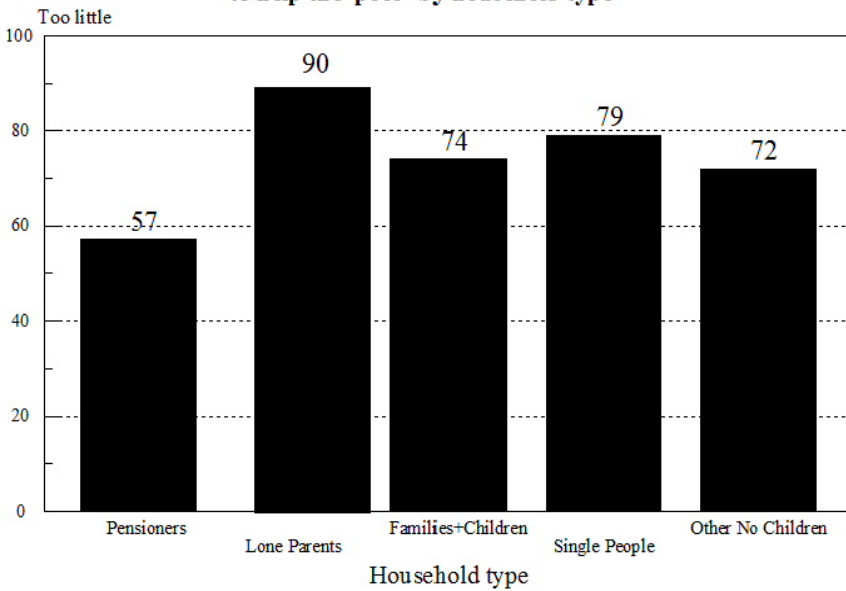
Q9b: "If the Government proposed to increase income tax by five pence (5p) in the pound to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy?"

Both the increase in the real average household income between 1983 and 1990 and the increase in the numbers living in poverty would lead us to predict that more respondents would support income tax increases in 1990 than in 1983. Table 3.3 shows the change in public attitudes.

**Figure 3.13**  
**Percent considering that the government is doing too little to help the 'poor' by political orientation**



**Figure 3.14**  
**Percent considering that the government is doing too little to help the 'poor' by household type**



**Table 3.3**  
**Change in public opinion about income tax increases to help alleviate poverty between 1983 and 1990**

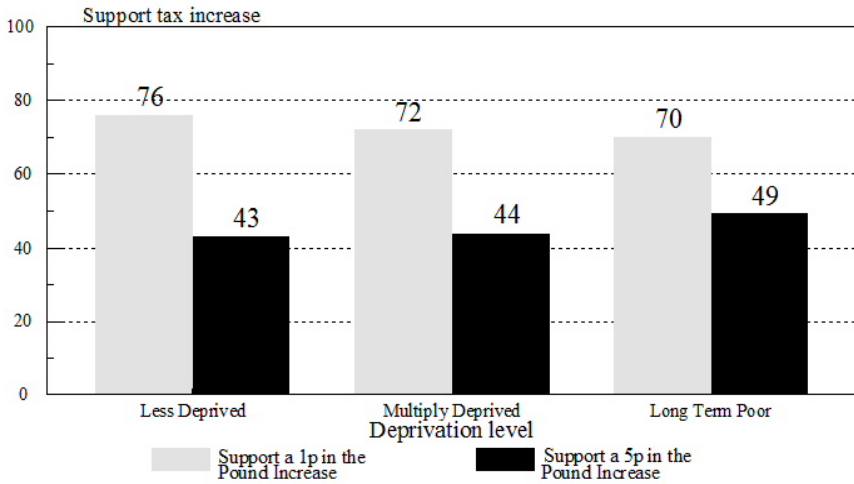
	Opinion on a 1p in the £ income tax increase		Opinion on a 5p in the £ income tax increase	
	<i>1983</i>	<i>1990</i>	<i>1983</i>	<i>1990</i>
Support	74	75	34	43
Oppose	20	18	53	44
Don't know	6	7	13	13

In both 1983 and 1990, approximately three-quarters of respondents (74% in 1983 and 75% in 1990) supported a 1p in the £ income tax increase. There has been a significant shift in public attitudes amongst those supporting a 5p in the £ income tax increase. In 1990, almost as many respondents supported a 5p rise (43%) as opposed it (44%), whereas, in 1983, only 34% supported such a large income tax increase.

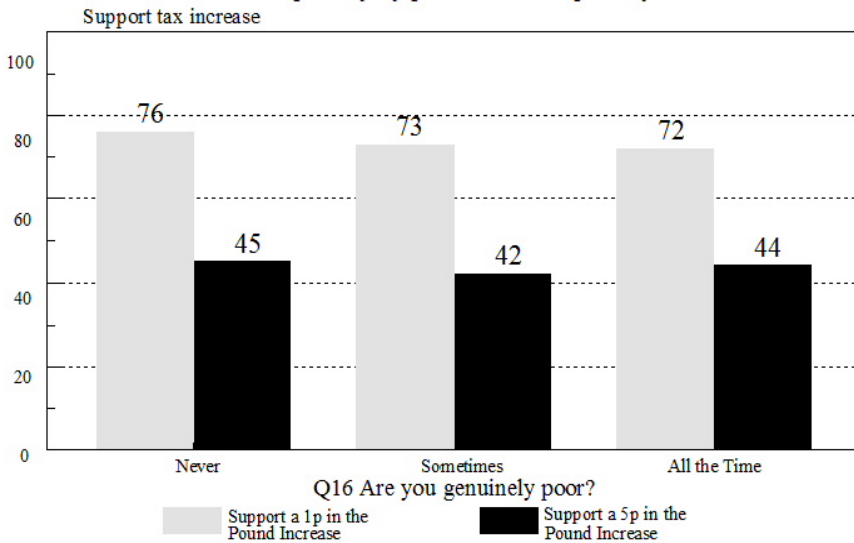
Figures 3.15 to 3.18 show the percent of respondents supporting income tax increases by their 'objective' level of deprivation, their 'subjective' level of poverty, their history of poverty and their social class. There again appears to be a clear linear pattern, irrespective of how poverty is measured. The 'poorest' groups are less likely to support a 1p in the £ income tax increase whereas the 'richest' groups are more likely to support such an increase (for example, 76% of the 'less deprived' group support a 1p increase compared with 70% of the 'long term poor' group). This may be due to the 'poorest' groups being the least able to afford a 1p in the £ income tax increase. However, no such clear trend is evident with the levels of support for a 5p in the £ income tax increase to help those in need. The level of support remains fairly constant across all levels of poverty, however measured. Support for such a large income tax rise appears unrelated to levels of poverty.

Figures 3.19 and 3.20 show support for income tax increases by political orientation and household type. As expected, there are clear differences in support across the political spectrum. Of Conservatives, 70% support a 1p increase compared with 91% of Greens. Greens, single people and those who have lived in poverty 'most of the time' in the past are the only groups where the majority supports a 5p in the £ income tax increase to help those in need. Despite these specific differences, there does appear to be a remarkable level of agreement across all divisions in society that the government should increase income tax by 1p in the £ to help alleviate poverty. Three-quarters of all voters and more than two-thirds of all sub-groups in society believe this.

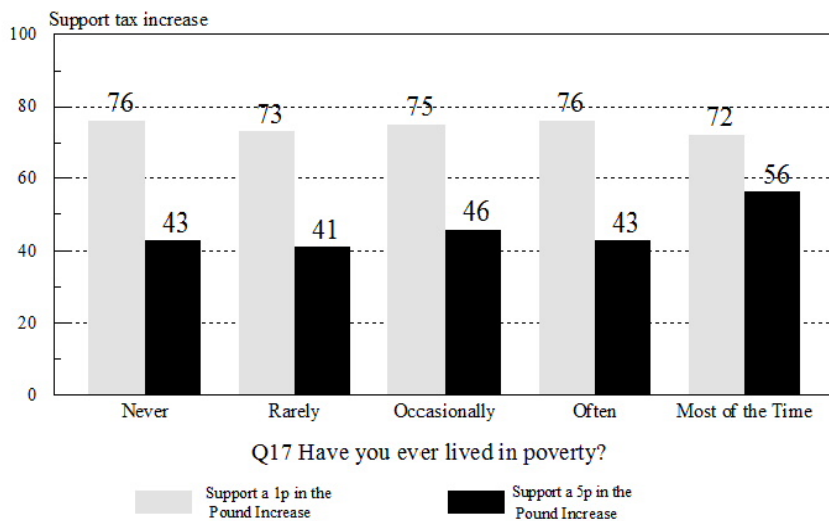
**Figure 3.15**  
**Percent supporting an increase in income tax to help alleviate poverty by deprivation group**



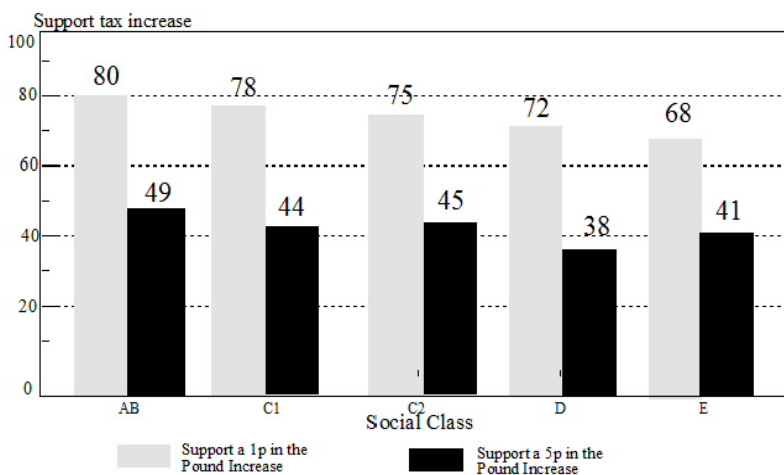
**Figure 3.16**  
**Percent supporting an increase in income tax to help alleviate poverty by present level of poverty**



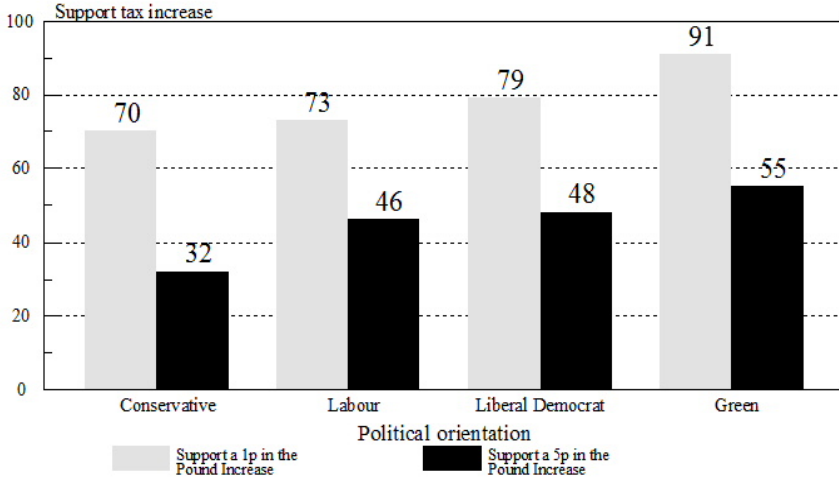
**Figure 3.17**  
**Percent supporting an increase in income tax to help alleviate poverty by history of poverty**



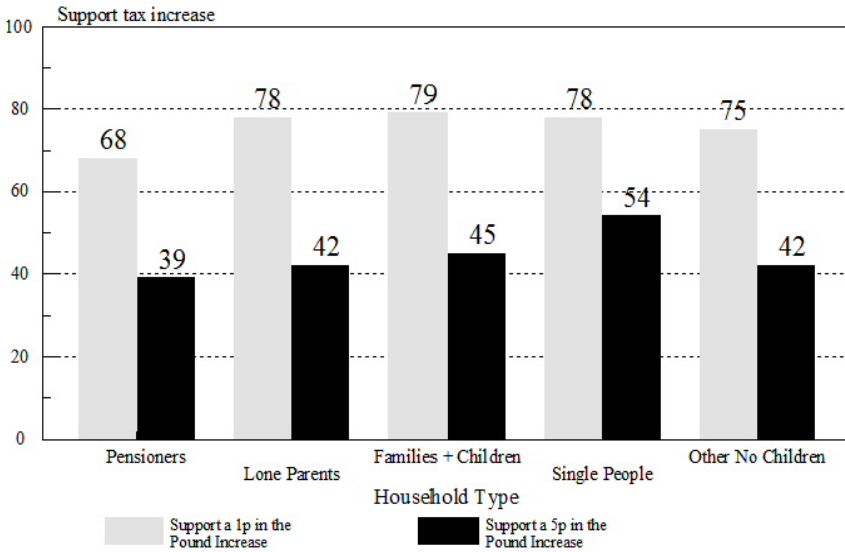
**Figure 3.18**  
**Percent supporting an increase in income tax to help alleviate poverty by social class**



**Figure 3.19**  
**Percent supporting an increase in income tax to help**  
**alleviate poverty by political orientation**



**Figure 3.20**  
**Percent supporting an increase in income tax to help**  
**alleviate poverty by household type**





## Who are the poor?

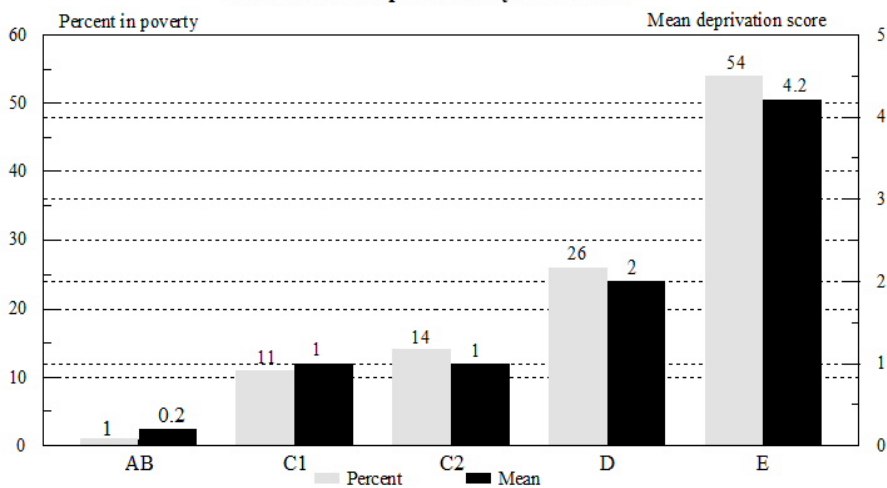
The groups in society most vulnerable to poverty have long been known: the unemployed, the sick and disabled, the elderly, lone parents and the low paid. The government's low income statistics (Households Below Average Income) were used to produce analyses for these groupings. They are, however, not mutually exclusive and can and do overlap, e.g. you can be both disabled and unemployed.

Figures 3.21 to 3.24 show the percent of respondents who are 'multiply deprived' (enforced lack of three or more socially perceived necessities) and can 'objectively' be described as 'poor', by social class, household type, number of people in the household and housing tenure. The figures also show the mean deprivation score<sup>2</sup> of each group. Figure 3.21 shows that there is a clear trend in the instance of poverty by social class. Only 1% of households in social classes A and B are 'objectively' poor, whereas the majority (54%) of social class E households are living in poverty (see Appendix I for social class definitions). A similar trend is also evident with the mean deprivation scores of these groups.

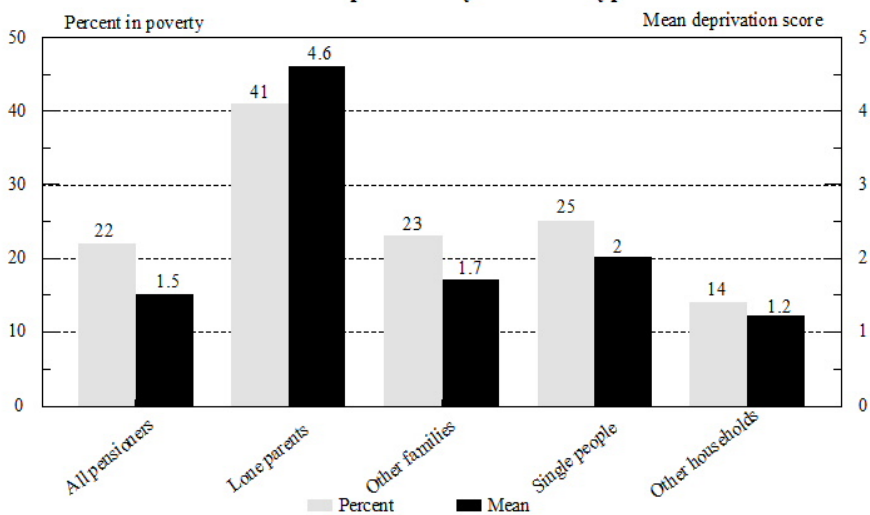
Figure 3.22 shows the instance of poverty by household type. Of lone parent households, 41% live in poverty compared with 14% of other households (mainly couples without children). A smaller proportion of lone parent households are 'objectively' poor than social class E households (41% compared with 54%), however, the higher mean deprivation score of lone parent households (4.6) indicates that, on average, they are more deprived than social class E households. The relatively low incidence of 'poor' pensioner households (21%) may be an underestimate caused by the limitations of the perceived deprivation approach to measuring poverty. Pensioners often have lower expectations than younger respondents.

Figure 3.23 shows that both single person and large households, with more than five people, have the highest incidence of poverty. Almost half (48%) of households of seven or more people are 'poor'. Similarly, Figure 3.24 shows that almost half (47%) of all households renting from local authorities are 'objectively' poor. A high incidence of poverty is also found in the private rented sector: 37% of housing association households are 'poor', as are 30% that rent privately. By contrast, the incidence of poverty is much lower in the owner occupied sector (8% for those owning outright and 10% for those households with a mortgage).

**Figure 3.21**  
**Incidence of deprivation by social class**

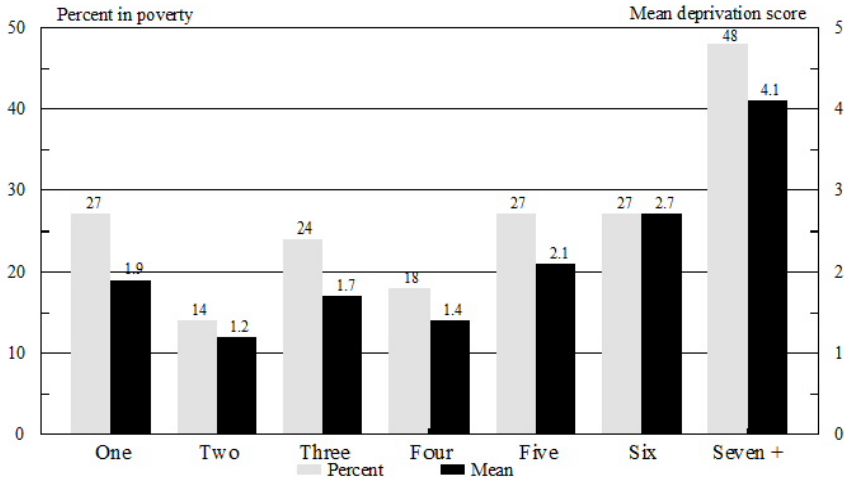


**Figure 3.22**  
**Incidence of deprivation by household type**

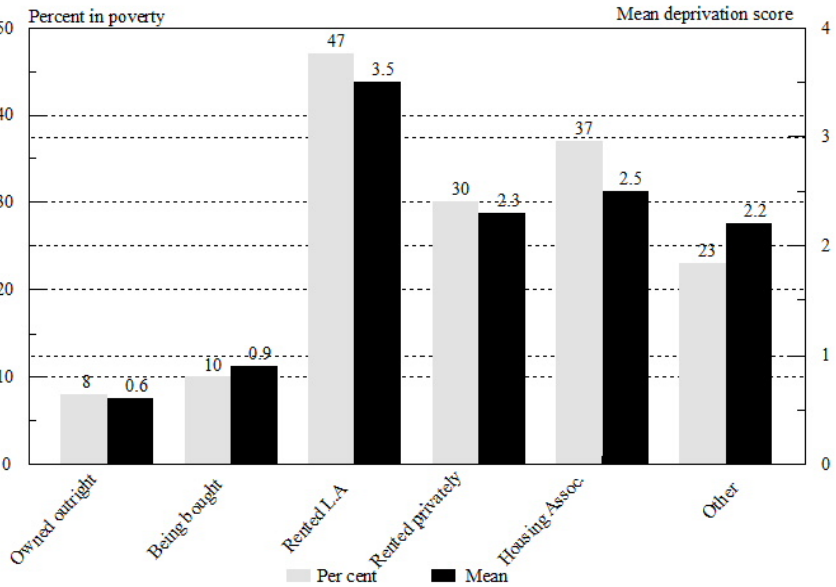


Notes: Other families: all other families with children. Single people: all non-retired single people without children.

**Figure 3.23**  
**Incidence of deprivation by size of household**



**Figure 3.24**  
**Incidence of deprivation by household tenure**

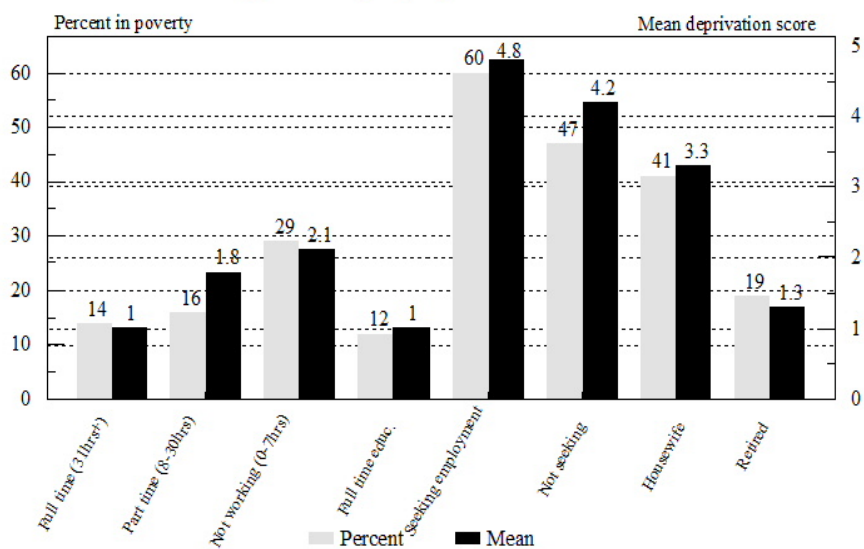


Figures 3.25 to 3.28 show the incidence of poverty by employment status of head of household, marital status, level of education and political orientation. Figure 3.25 shows the high incidence of poverty in unemployed households. Sixty per cent of households where the head is unemployed and seeking work are 'objectively' poor. These households, on average, cannot afford almost five socially perceived necessities (mean deprivation score 4.8). Similarly, 47% of households where the head is unemployed and not seeking work are living in poverty, as are 41% of households headed by housewives. There is a clear relationship between the number of hours worked by the head of household and the likelihood of poverty: the more hours worked, the less likely it is that the household is 'multiply deprived'. The lowest incidence of poverty are in those households where the head is in full time education (student households).

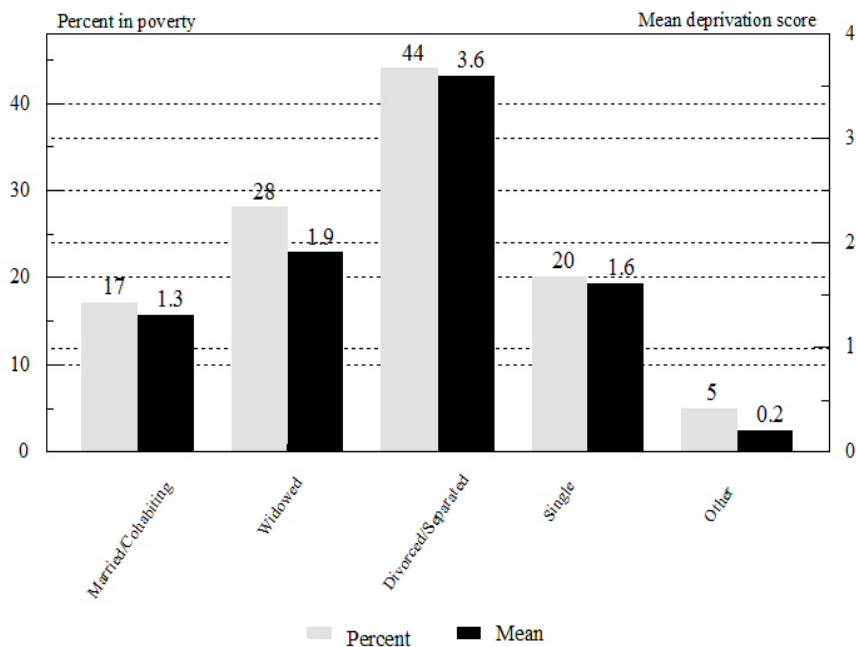
Figure 3.26 shows that 44% of divorced/separated respondents are living in poverty as are 28% of widowed respondents. Figure 3.27 shows that there is a clear relationship between education and incidence of poverty. The better the educational qualifications, the less likely the respondent is to be 'poor'. Finally, Figure 3.28 shows that Labour supporters are twice as likely to be 'poor' as Conservative supporters (21% compared with 10%). However, the highest incidence of poverty is found amongst the politically disaffected who 'won't say or don't know' their political persuasion. Twenty-eight percent of this group are 'objectively' poor.



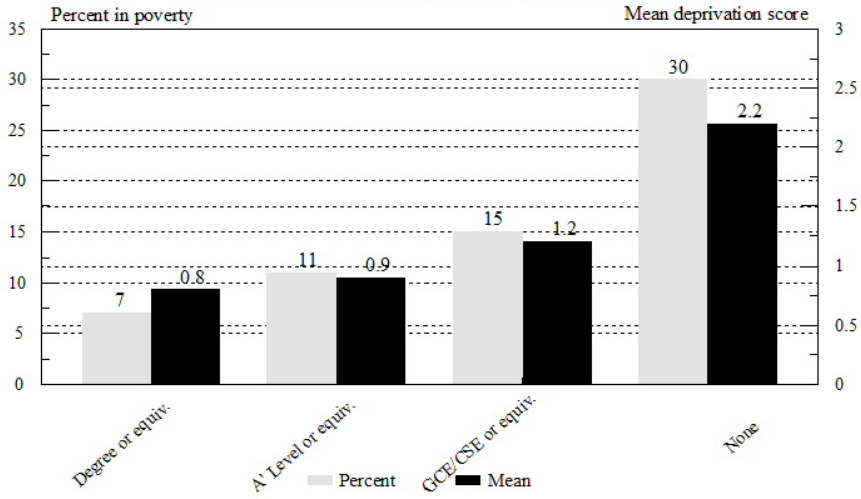
**Figure 3.25**  
**Incidence of deprivation by employment status of head of household**



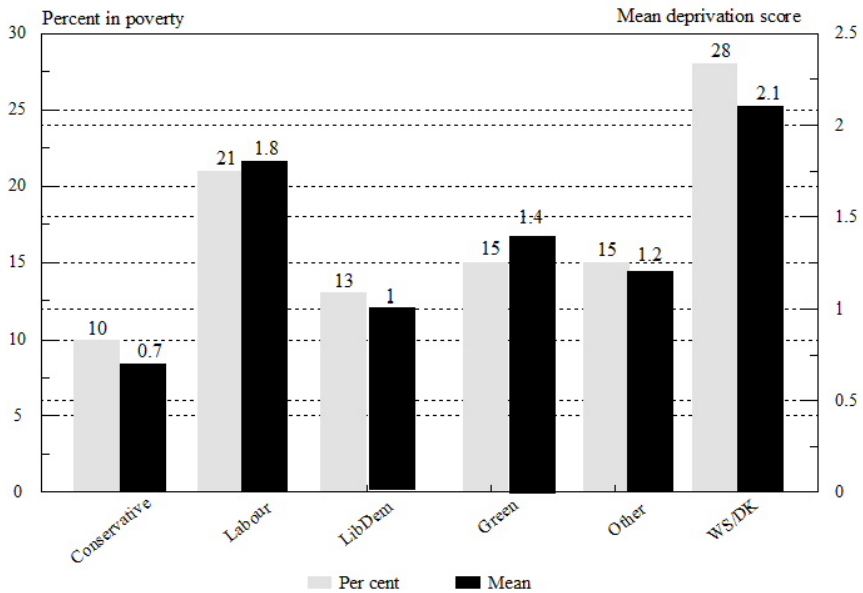
**Figure 3.26**  
**Incidence of deprivation by marital status**



**Figure 3.27**  
**Incidence of deprivation by education level**



**Figure 3.28**  
**Incidence of deprivation by political orientation**



## Conclusion

- There is a high degree of consensus, across all divisions in society, on the necessity of a range of common possessions and activities. Society as a whole clearly does have a view on what is necessary to have a decent standard of living.
- 70% of all respondents think that the government is doing 'too little' to help alleviate poverty.
- 75% (three-quarters) of all voters support a 1p in the £ income tax increase to help alleviate poverty. There is a high degree of consensus for this policy across the divisions in society: even 70% of Conservatives support such a tax increase.
- The following households were 'objectively' living in poverty in 1990:

60% of households where the head is unemployed and seeking work
48% of households with seven or more people
47% of households renting from local authorities
44% of respondents who were divorced/separated
41% of lone parent households
37% of households renting from a housing association
30% of respondents with no educational qualifications.

## Notes

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- 1 Cigarettes were only considered to be a necessity by 18% of the whole sample and, therefore, were not used as an indicator of deprivation when constructing the deprivation index or classifying the sample into 'multiply deprived' or 'less deprived' groupings.
- 2 The deprivation score is the number of items a respondent lacks, because they 'can't afford them', that are considered to be necessities by more than 50% of the population.



# 4 Poverty and gender

*Sarah Payne and Christina Pantazis*

## **Introduction**

Previous chapters have discussed the definition and measurement of poverty and deprivation. However, one dimension of poverty not yet fully addressed is the relevance of gender.

Whilst the term the ‘feminisation of poverty’ has at times been used to describe the part played by gender in poverty (Scott, 1984), such a term suggests that women’s greater risk of poverty has been a recent development. However, it has been shown that British women constitute a roughly similar proportion of the ‘poor’ today as in 1900 (Lewis and Pichaud, 1992). Whereas, at the start of the century, 61% of adults in receipt of poor relief were women, in 1983, women formed 60% of those in receipt of supplementary benefit. Women’s poverty has arguably become more visible as a result of a growth in female headed households. Recent research has highlighted the continued over-representation of women amongst those suffering poverty and women’s greater vulnerability to the risk of poverty during their lives (Glendinning and Millar, 1992; Payne, 1991; Oppenheim, 1991).

Women’s heightened vulnerability to poverty has a crucial effect on the question of how poverty is, and should be, measured. Firstly, this means quite simply being aware of the gender of those who are living in poverty or deprivation. Secondly, it requires a method which attempts to explore the life-long risk of exposure to poverty, in addition to ‘snap-shot’ measures of the ‘poor’ at any one moment in

time. Women's caring work and all that goes with it - periods out of the labour market, low paid work and insecure employment when they are economically active - results in an increased vulnerability to poverty (Millar, 1992). Thirdly, it requires a conceptualisation of poverty which goes beyond the measurement of household income and household consumption. Despite the fact that a number of studies have demonstrated the inadequacy of research which assumes an equal distribution of resources within households, poverty studies continue to focus on what Pahl (1989) has called the 'black box' of the household, without exploring both the actual way in which resources are shared within the household and the impact of this division on the experience of poverty.

This failure to open up the 'black box' has a number of consequences. Studies of household income, for example, fail to measure the contribution of household labour - largely carried out by women - in converting raw materials (food and cleaning materials, for example) into products or use values - food ready for consumption, a clean house, and so on. It is also important to consider the ways in which women may experience the same deprivation in a different way - for example, 'poor' housing or the lack of hot water will affect women more than men, where women are primarily responsible for domestic labour and childcare.

Some studies have attempted to overcome some of these difficulties. For example, Townsend *et al* (1987) used an increased weighting in the measurement of housing and environmental deprivation for respondents who were not in the labour market and who were more likely to spend longer periods in the home.

Research has also demonstrated the ways in which the distribution of household income is linked with the level of that income: where money is tight, women more often have the responsibility of managing the budget, whereas when income levels are higher it is more often men who control expenditure (Land, 1977; Wilson, 1987; Pahl, 1989; Payne, 1991). A recent report showed that the management of the household budget by women in 'poor' families exists in industrialised and underdeveloped countries alike (UNDP, 1995). Other studies have detailed the experiences of 'poor' women and particularly women who are mothers (Graham, 1987 and 1993; Charles and Kerr, 1987).

However, research has largely failed to explore the ways in which women and men may hold different perceptions about what constitutes a necessity and therefore what should be included in a consensual measure of poverty. One pioneering Swedish study has shown that there are differences in the way men and women view necessities (Nyman, 1996). This chapter uses material from the Breadline Britain survey to explore the issues relating to ways in which ideas about what constitutes an acceptable standard of living may differ for each sex.

## **Who are the poor? Gender and poverty in the Breadline Britain survey**

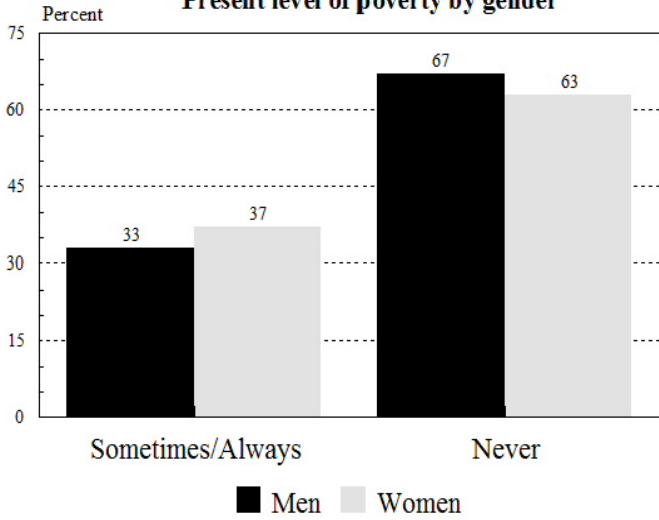
The Breadline Britain survey tells us the distribution of resources between households. This means that we can count the number of 'poor' households in the study and, from that, estimate the number of 'poor' households in Britain in 1990. If we break this down by gender, the Breadline Britain survey shows that a higher proportion of women respondents lived in multiply deprived households. Of female respondents, 24% were 'poor', in contrast to only 17% of male respondents.

However, it would be misleading to assume from these figures that women are more at risk of poverty. Firstly, the questionnaire excluded information on the sex of household members other than the respondent. This means we have no information on the number of women or men within 'poor' households. Secondly, in this survey the respondents' answers were treated as representative of the household as a whole so we do not know the extent to which resources, and the experience of poverty, were shared amongst household members.

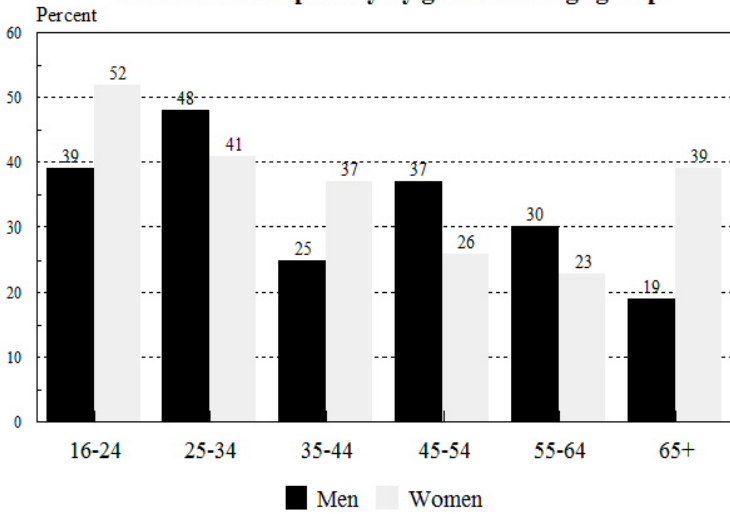
There are, nonetheless, some useful insights offered by the survey results regarding gender and poverty. In particular, the survey included a series of questions focusing on the respondents' own perceptions of their current poverty status and their history of poverty. Given that women are exposed to a greater risk of poverty over the course of a lifetime, we might expect that these questions, which relate to subjective and long-term experience of poverty, would be more revealing than those which reflect a snap-shot measure of poverty at the time of the survey.

Figure 4.1 shows that female respondents were slightly more likely than male respondents to see themselves as being 'poor', with 37% of women describing themselves as being 'poor' 'always' or 'sometimes', compared with a third of men (33%). Answers to this question varied considerably by age. Amongst those aged 16-24, over half (52%) of women compared with two fifths of men described themselves as feeling genuinely 'poor' 'all the time' or 'sometimes'. However, the picture is complex and in the 25-35, 45-54 and 55-64 age groups there were more men than women who considered themselves to be 'poor' (Figure 4.2). Amongst the oldest population (65+) women were twice as likely to consider themselves to be 'poor' either all the time or sometimes - two fifths of women (39%) compared with 19% of the men.

**Figure 4.1**  
**Present level of poverty by gender**



**Figure 4.2**  
**Present level of poverty by gender and age group**



Question 17 asked respondents about their history of poverty:

“Looking back over your adult life, how often have there been times in your life when you think you have lived in poverty by the standards of the time?”

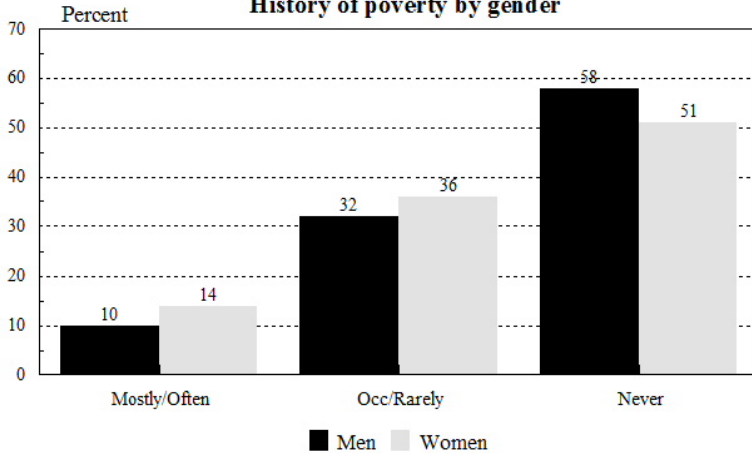
Figure 4.3 shows women are more likely than men to have been ‘poor’ in the past, with nearly half of all women having lived in poverty at some time during their life, compared with 42% of men. In every age group, more women had suffered poverty at some time during their lives in comparison with men. Figure 4.4 shows that the size of this difference between women and men did vary with age, with the most marked gap between women and men in the age group 25-34, where nearly half of the women (49%) compared with just over a third (37%) of the men had suffered poverty at some time. This may relate to the fact that this is the period in women’s lives when they are likely to be responsible for bringing up children, either with a partner or alone - and that having responsibility for children is one of the major factors in women’s vulnerability to poverty (Millar, 1992; Payne, 1991). Amongst older women the gap between the sexes is smaller, although even in the over 65 age group, 7% more women than men have suffered poverty at some time during their lives.

The meaning of these findings is complex - there is likely to be a cohort effect which, combined with different rates of mortality for each sex, means that there may be different sets of reasons for the findings for each age group. However, the responses given by women and men are supported by other studies which show women’s lifelong risk of poverty to be higher than the risk for men (see Millar and Glendinning, 1992).

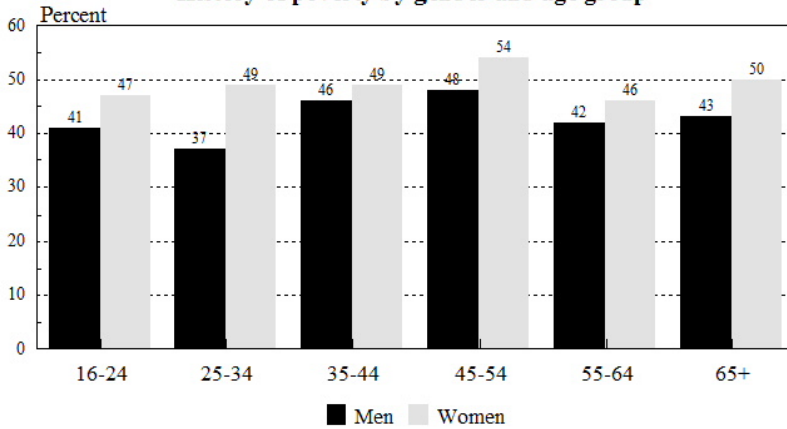
Levels of poverty amongst women vary according to their household type. In lone parent and single person households levels of poverty were higher for women than they were for men. More than half of female lone parents (55%) were living in poverty in 1990 and although the numbers of lone fathers in the study were small, the vast majority of men living in lone parent households (75%) were ‘not poor’. This is unsurprising, and corresponds with other surveys which show that lone mothers are more at risk of poverty in comparison with lone fathers (Maclean, 1987), who are usually older and more likely to have become lone fathers as a result of widowhood rather than family breakdown.

In single person households, women were also slightly more likely than men to be ‘poor’. Thirty percent of women in single person households were living in circumstances of multiple deprivation, compared with 24% of men. This difference is explained by the greater numbers of single older women compared with older men, since older women are more likely than men to be living in poverty, as a result of women’s poorer or non-existent pensions and the inadequacy of basic state benefits for this age group (Walker, 1992; Groves, 1992). The Breadline Britain survey found that 28% of women aged over 65 were multiply deprived, compared with 17% of the male respondents.

**Figure 4.3**  
**History of poverty by gender**



**Figure 4.4**  
**History of poverty by gender and age group**



## **Gender, health and deprivation**

The important relationship between health and deprivation was also explored in the Breadline Britain survey. Although gender was not a statistically significant variable in influencing illness or disability (see Chapter 6), there are some important dynamics that warrant further exploration. In the Breadline Britain survey, the proportions of men and women suffering from a long term illness or disability were roughly equal: 20% of men and 18% of women. However, over a third of the women with ill-health lived in poverty (36%), compared with only a quarter of their male counterparts (24%).

To some extent, this greater proportion of poverty amongst women with a long-standing illness or disability, in comparison with men, is likely to be explained by the greater proportion of older women in the population - as older women are more at risk of both poverty and the experience of such illness or disability (Walker, 1992). However, the difference between women and men here is substantial - the proportion of disabled women who are 'poor' is considerably higher than the proportion of disabled men who are 'poor', and this needs further explanation. In particular, there may be a greater risk of poverty for disabled women - studies have shown that, amongst those of working age, men more often qualify for higher paid social security benefits, related to previous periods in employment, whilst women are more likely to qualify for the lower benefits (Lonsdale, 1990) and this may explain some of the difference.

## **Gender and the perception of needs**

What we have seen so far is that a greater proportion of women respondents report having experienced poverty at some point during their lives, and a slightly greater proportion reported the on-going experience of poverty in the 1990s. However, to what extent might this reflect differences in the ways in which women and men perceive poverty? Chapter 3 looked at the public's perceptions of necessities and highlighted the similarities between women and men in terms of what was seen in 1990 as a necessity, with only one item - a dressing gown - being seen as a necessity by considerably more women than men (i.e. a 12% difference).

A similar analysis of the public's perceptions of necessity carried out on a large-scale study in Sweden found that men and women differed in their opinion of necessities in 13 out of a total of 42 items. Swedish women saw 4 of these items as necessities in comparison with men, whilst men saw a further 9 items as necessities more often than women (Nyman, 1996).

**Table 4.1**  
**Necessary consumption: Items and activities regarded as**  
**“Necessary, something that all adults should be able to afford”**

Items/Activities	Women (%)	Men (%)	Key
Modern housing	86.9	81.8	*
Microwave	4.5	7.8	*
Modern clothes	17.8	12.9	*
Haircut once every three months	57.8	68.6	*
Automobile	43.0	51.6	**
Balcony/Garden	56.8	37.7	***
A ‘best outfit’ for special occasions	38.9	48.1	**
Save at least 500 SEK a month	25.6	33.2	**
Private insurance pension	25.4	19.0	*
Go out fortnightly	12.6	23.3	***
Cinema, theatre, concert once a month	10.6	15.2	*
Dishwasher	9.5	14.4	*
VCR	3.5	9.6	***

Note: Levels of significance: \*\*\* $p < 0.001$ , \*\* $p < 0.01$ , \* $p < 0.05$ . This table includes all men and women in the data set,  $n=793$ . Source: Nyman, C (1996)

In analysing these differences, Nyman points out that we cannot know the reasons behind the responses given. In particular, we do not know whether the respondent is thinking of the item for individual consumption, for collective or household consumption or, indeed, for the use of someone else altogether. For example, are women more likely to see ‘modern clothes’ as a necessity (as they did in the Swedish study) where they are thinking of the clothes worn by their children, rather than themselves? Do more men see a microwave as a necessity because they are “under the (possibly false) impression that is indispensable in modern cooking”? (Nyman, 1996, p100). We also do not know the extent to which respondents are ‘trading off’ answers - that is, seeing one item as less of a necessity in order to ‘afford’ another item - just as people make such decisions in their actual purchasing patterns. However, whilst we may be left with more questions than answers about why women and men in Sweden differ in terms of their perceptions of necessities, these differences are interesting in terms of what they might suggest about definitions of poverty for women and men, and also the value of consensus surveys.

In the following sections we have further explored the responses in the Breadline Britain Survey to this question on necessities by gender, taking into account the effects of other variables also thought to be significant. Logistic regression analysis was used to explore the independent effects of sex, deprivation, class, household type and age on the perception of necessities.



Logistic regression is a multivariate technique which enables the importance of an independent variable (for example, sex or age) to be assessed after allowing for the effects of other variables. For instance, sex and age are both related to whether a particular item is seen as a necessity, however, they are both related to each other (for example, there will be a higher proportion of women in some age groups). Logistic regression allows the assessment of whether sex has a correlation with a perception that an item is a necessity after allowing for these differences (effects) in the age of men and women.

Statistically significant (i.e.  $p < 0.05$ ) gender differences were found in relation to 18 out of 44 items in the Breadline Britain survey. The largest difference between men and women was in relation to whether a damp free home is seen as a necessity. The odds of women seeing this item as a necessity were twice that of men (an odds ratio of 2.16). However, given that nearly all respondents saw a damp-free home as a necessity, this difference is likely to have been exaggerated (i.e. unreliable). A warm, water-proof coat was also significant, but unreliable and both of these items have been excluded from Table 4.2 below which shows the results from the logistic regression analysis. The table shows that 6 out of the remaining 16 items were more likely to be seen as necessities by women and 10 items were more likely to be perceived as necessities by men.

There appear to be some strong patterns in the type of items which were more likely to be perceived as necessities by the different sexes. For instance, women had higher odds ratios regarding certain food items (for example, meat/fish/vegetarian equivalent every other day, fresh fruit and vegetables), clothing items (for example, a dressing gown), and various items relating to children (for example, children's friends round for tea once a fortnight and children's participation in out-of-school activities). Women also had higher odds ratios than men regarding presents for friends or family once a year (an odds ratio of 1.43). The biggest odds difference is in relation to a dressing gown, where the odds of women seeing this item as a necessity were almost twice as great as they were for men (an odds ratio of 1.93).

In contrast, the items more likely to be perceived as necessities by men related to leisure (for example, a night out fortnightly, a week's holiday away from home not with relatives, a monthly meal in a restaurant, annual holidays abroad), and certain items of clothing (for example, new, not second hand clothing, a 'best outfit' for special occasions). Leisure equipment for children and regular savings for retirement were also favoured by men. The biggest differences related to consumer durables (for example, a video and a dishwasher). Men were more than twice as likely as women to view a dishwasher as a necessity (an odds ratio of 0.44 to 1) and one and half times as likely to perceive a video as necessary (an odds ratio of 0.67 to 1). Men were also more than one and half times as likely as women to value an annual holiday abroad as a necessity (an odds ratio of 0.62 to 1). Table 4.2 also shows in the final two columns the results obtained from a univariate analysis of sex and perception of necessities. These are very close to the results from the multivariate logistic regression method, which suggests that these results are statistically robust.

**Table 4.2**  
**Multivariate logistical regression and univariate analysis of men's and women's perception of necessities**

Item	Multivariate Logistic Regression		Univariate Analysis	
	<i>odds ratios</i>	<i>p level</i>	<i>odds ratios</i>	<i>95% Confidence Interval</i>
Q.2 Meat/fish/vegetarian equivalent every other day	1.41	.003	1.45	1.16-1.82
Q.4 A dressing gown	1.93	.000	1.88	1.55-2.27
Q.6 New, not second hand clothes	0.78	.013	0.77	0.64-0.95
Q.17 A night out fortnightly	0.77	.007	0.75	0.62-0.91
Q.20 A weekly holiday away from home, not with relatives	0.76	.005	0.75	0.62-0.91
Q.22 Presents for friends/family once a year	1.43	.001	1.42	1.16-1.74
Q.25 A 'best outfit' for special occasions	0.76	.005	0.74	0.61-0.89
Q.29 Leisure equipment for children	0.66	.000	0.67	0.55-0.81
Q.32 Kids' friends round for tea fortnightly	1.43	.000	1.40	1.16-1.69
Q.33 A dishwasher	0.44	.001	0.46	0.29-0.73
Q.34 A monthly meal in a restaurant	0.72	.012	0.72	0.56-0.91
Q.35 Regular savings (of £10 a month) for rainy days or retirement	0.77	.013	0.77	0.63-.094
Q.36 A video	0.67	.005	0.66	0.50-0.87
Q.38 Annual holidays abroad	0.62	.000	0.60	0.47-0.77
Q.41 Fresh fruit and vegetables daily	1.70	.001	1.65	1.23-2.21
Q.44 Kids' participation in out-of-school activities	1.34	.006	1.32	1.08-1.61

Note: \*Age and social class were entered into the model as continuous variables. Effectively identical results were achieved when they were entered as categorical variables using the deviation method to produce contrasts.

The remainder of this chapter explores in more detail those 16 items shown in Table 4.2. In particular, we will examine the ways in which responses for men and women differed across different stages of the life course.

**Food**

Adequate food is seen as a necessity by the vast majority of respondents regardless of their gender. However, there are some interesting differences between women and men in different household types. Table 4.3 shows the percentage of women and men in different household types who thought various food items were necessities. The variations between men and women across different household types are small except for those in two or more adults and single person households. In the former type of households, women were much more likely than men to view daily fresh fruit and vegetables as necessities. Similarly, women in single person households were one and a half times as likely to perceive meat/fish/or vegetarian equivalent as a necessity, 91% as opposed to 64%.

**Table 4.3**  
**Perceptions of necessities by sex: Food items (%)**

Do you feel that this item is a necessity?	Pensioners		Families with children		2+ Adults (inc. couples)		Single People	
	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>
Meat/fish/vegetarian equivalent	82	83	73	79	78	81	64	91
Daily fresh fruit and vegetables	86	89	89	91	86	96	80	81

These differences may relate to young single women being more health conscious about their diets than young single men. There is little or no difference in the perception of the importance of food items between men and women in pensioner households and amongst families with children. Both men and women in families with children overwhelmingly consider that an adequate diet is a necessity. Research has shown that parents will often go without food in order to provide their children with an adequate diet. Additionally, Charles and Kerr (1987) found that women sometimes ‘subordinate their own food preferences to those of their partners and children’ and that women will often go without food when resources are tight. One of the respondents in the Breadline Britain survey described it in this way:

“Well, I do go without food once or twice a month, because I think of the children, for something to eat. Well, most of the time I have toast, or just bread and butter and a cup of tea, to feed the children.” (Joyce, mother in two-parent household)

## Housing

There was close agreement between women and men on the necessity of having adequate housing conditions. There were no significant and reliable differences between women and men in their answers to any of the housing items (e.g. a damp free home, heating to warm the living areas if it is cold, an inside toilet and bath/shower not shared with other households, beds for everyone in the household, a decent state of decoration in the home, bedrooms for every child over 10 of different sexes and carpets in living rooms and bedrooms).

## Clothing

Table 4.4 shows that there were significant and reliable differences in the perceptions of women and men in regard to the necessity of a number of clothing items. More women than men thought a dressing gown was a necessity and this item emerged with the widest margin between the sexes, particularly amongst pensioner households. Seventy four percent of female pensioners, compared with 51% of male pensioners, considered a dressing gown as a necessity. However, men are significantly more likely to see new clothes and a best outfit as necessities. This does differ by household type - men are more likely than women to list these items as a necessity when they are pensioners, in families with children and in households with two or more adults. Single men, however, are less likely than women to see either new clothes or a best outfit as a necessity.

**Table 4.4**  
**Perceptions of necessities by sex: Clothing (%)**

Do you feel that this item is a necessity?	Pensioners		Families with children		2+ Adults (inc. couples)		Single People	
	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>
Dressing Gown	51	74	30	40	32	35	30	36
New, not second-hand clothes	76	63	69	60	66	66	66	71
Best outfit for special occasions	71	52	55	52	58	47	55	67

This may connect with the ways in which ‘poor’ households manage clothing costs. ‘Poor’ women, in particular, describe the ways in which they buy their own clothes from jumble sales and second-hand shops but will buy new clothes for children and men if possible:

“I’ll go to jumble sales for my clothes. I won’t go to a catalogue for mine. But I’m not seeing me kid and me husband walk to town in second-hand clothes. I’ll make do for myself but I won’t make do for them.” (Craig and Glendinning, 1990, cited Graham, 1992, pp219-220)

**Consumer durables**

There were very few differences between women and men in their likelihood of considering various consumer durables to be necessities of life. The only major difference was that slightly more men than women considered two luxury items - a video and a dishwasher - to be necessities (Table 4.5).

**Table 4.5**  
**Perceptions of necessities by sex: Consumer durables (%)**

Do you feel that this item is a necessity?	Pensioners		Families with children		2+ Adults (inc. couples)		Single People	
	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>
Dishwasher	6	3	5	3	4	1	9	4
Video	16	8	13	13	18	8	17	12

Although more men viewed a dishwasher and a video as a necessity, the difference between the sexes was least marked amongst those in families with children. The largest differences were found amongst single people and two adult households. Amongst older people, male pensioners were similarly more likely to view the video and the dishwasher as a necessity. Again, this finding reflects the findings of the Swedish study (Nyman, 1996) where men were more likely than women to see ‘luxury items’ as necessities.

**Leisure**

Women and men differ in terms of the amount of leisure time they have available, and what they choose to do with it. Having access to a private car increases opportunities for such leisure activities, as does the greater accessibility of public

space for men. Women with children are more likely to have their leisure time interspersed during the day - often at times when other responsibilities are temporarily lifted, such as when the baby is asleep, or the child is at a playgroup. Women also have less access to private transport, are more reliant on public transport, and see themselves as less able to use public space. However, for both sexes leisure activities require money. These differences are reflected in the responses to questions in the Breadline Britain survey on leisure items as a necessity. There were four items where women and men differed in terms of whether the item was viewed as a necessity, and the difference was statistically significant. Table 4.6 shows the percentages of women and men viewing these items as a necessity, by household type.

**Table 4.6**  
**Perceptions of necessities by sex: Leisure activities (%)**

	Pensioners		Families with children		2+ Adults (inc. couples)		Single People	
	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>
Do you feel that this item is a necessity?								
Night out once a fortnight	41	35	43	41	47	35	55	59
Holiday away, one week a year not with relations	64	59	56	48	58	50	57	50
Monthly meal in restaurant	(24)	(19)	(17)	(13)	(19)	(19)	19	(13)
Holidays abroad once a year	(23)	(12)	(17)	(12)	(25)	(18)	19	16

All four items were more often listed as necessities by men. When further broken down by household type, two of the four - the holiday away from home, and a holiday abroad once a year - are more often seen by men as a necessity across all household types. However, single women were more likely than single men to see a night out once a fortnight as being a necessity and women in households containing two or more adults were equally likely as men to consider a monthly meal in a restaurant as a necessity.

**Social networks and special occasions**

There were some interesting differences in the perception of necessities for items which might be classified under the broad heading of maintaining social networks, with one item in particular, showing a significant difference between women and men. Table 4.7 below summarises these differences by household type.

**Table 4.7**  
**Perceptions of necessities by sex: Social networks**

Do you feel that this item is a necessity?	Pensioners		Families with children		2+ Adults (inc. couples)		Single people	
	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>
Yearly presents for friends and family	68	75	66	75	65	71	66	70

Women were more likely to see yearly presents for friends and family as a necessity, irrespective of household type. The widest gap is between women and men, in families with children, with 75% of women seeing such presents as a necessity, compared with just 66% of men in families.

This difference can be placed in the context of women’s work in families in maintaining kinship and other networks - what has sometimes been described as the emotional housekeeping work women carry out. The issue of social networks and relations is undoubtedly complex and the responses here can only hint at some of the more interesting aspects of how this is gendered. However, a number of studies have shown that familial and community networks are a vital source of both social and practical support for ‘poor’ families (Craig and Glendinning, 1990). Lone mothers in particular talk of the help offered by families - both financial and other kinds of help, such as free childcare - as significant in their own survival (Graham, 1993; Glendinning and Millar, 1992).

**Children’s items**

There were three items where the responses from women and men showed a statistically significant difference, and these items are shown in Table 4.8.

**Table 4.8**  
**Perceptions of necessities by sex: Child development**

Do you feel that this item is a necessity?	Pensioners		Families with children		2+ Adults (inc. couples)		Single people	
	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>
Leisure equipment for children	63	56	70	57	67	58	63	58
Fortnightly, child's friends for tea	57	64	41	49	49	60	52	61
Child's participation in out-of-school activities	65	76	71	67	67	78	62	74

One item - leisure equipment for children - was more often listed by men as a necessity across all household types, with the greatest gap between men and women amongst those living in families. These differences may be explained by men's own participation in leisure activities - which are more likely to be outside the home and to involve physical activity and equipment, compared with women's leisure activities (Social Trends, 1996) - and also the ways in which men's role in childcare is more frequently associated with children's sporting activities and leisure pursuits.

Women were more likely than men to view fortnightly children's friends for tea and children's participation in out-of-school activities as necessities. This difference holds true across all household types, except in families with children where men are more likely than women to see children's participation in out-of-school activities as a necessity.

### **Financial security**

Finally, there were interesting differences in the ways in which each sex felt about issues of financial security, with one item - the need for regular savings - showing a significant difference between men's and women's responses. Table 4.9 below breaks these responses down by household type.



**Table 4.9**  
**Perceptions of necessities by sex: Financial security**

Do you feel that this item is a necessity?	Pensioners		Families with children		2+ Adults (inc. couples)		Single people	
	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>	<i>M</i>	<i>W</i>
Regular savings for retirement\rainy day	64	67	69	65	78	70	73	51

Men were significantly more likely than women to view savings for a rainy day (of around £10 a month) as a necessity, that everyone should be able to afford. However, when broken down by household type this greater tendency of men to view savings as a necessity is found amongst families with children, households with two or more adults and single people - with a particularly wide gap between single men and single women. Amongst pensioners, however, the difference is reversed, with slightly more female pensioners seeing savings for a rainy day as a necessity, compared with men. There are a number of ways these answers might be explored, albeit in a speculative way. Single women - with a younger age profile - may be less likely to consider savings as a necessity because they have been brought up within a society in which there remains an expectation of the male breadwinner - despite the fact that for many women reality does not match this 'ideal'. Similarly, amongst men the implicit notion of having the responsibility for family finances and for being the provider may affect the importance attached to the idea of savings to fall back on. Amongst older people, however, female pensioners may be more likely to view regular savings as a necessity as this may represent for many their only source of income other than the basic state minimum. Whilst the number of women with their own occupational pension has grown over the past few years, few of those women who are now over retirement age receive a pension in their own right. Most are dependent on either their husband's pension, where there is one, or on the basic state pension, together with any savings they may have made over their lives.

## Conclusion

This chapter has explored the extent to which the Breadline Britain survey offers an insight into poverty and deprivation as gendered phenomena. In particular, responses to the questions in the Breadline Britain survey on the perception of necessities suggest that ideas about what constitutes poverty and deprivation may be different for men and women.

What emerges from this analysis is that there are some differences between each sex, in their ideas about necessities. Women more often viewed the following as necessities: meat, fish or a vegetarian equivalent every other day, daily fresh fruit and vegetables, having children's friends round to tea, and children being able to participate in out-of-school activities. However, the list of those items which men were more likely to view as necessities included the following: new clothes, a best outfit, a night out, a holiday away from home, a dishwasher and a video.

These differences begin to suggest that there may be differences in how women and men view poverty - what it means to be 'poor' and which items should be included in a deprivation index - and what the solutions to poverty may consist of. For some time there has been a feminist critique of traditional poverty analysis in that all too often it fails to lift the lid off the 'black box' of intra-household distribution of resources, and does not allow the researcher to view the different experiences of poverty and deprivation that are hidden behind closed doors. However, as the analysis here begins to suggest, there is also a need to critically re-evaluate these assumptions regarding consumption not only in terms of who does what, and who gets what, within the home, but also in terms of what each sex might view as being necessary.

# 5 Poverty and crime

*Christina Pantazis and David Gordon*

## **Introduction**

Crime and fear of crime have emerged as major public and political issues in recent decades. This may, in part, be attributed to the enormous growth in recorded crime since the 1970s, where crimes recorded by the police have been averaging at approximately 5% per annum, reaching 5.4 million in 1992. However, this figure is widely acknowledged to be an under-estimate of the 'true' crime level. According to British Crime Survey (BCS) estimates, the 'true' level of crime is three times as high (Mayhew, Maung and Mirrless-Black, 1993). This growth in crime appears to have been matched by a growth in people's fear of crime, with surveys repeatedly showing crime having surpassed unemployment and health as an issue of major public concern (Jacobs and Worcester, 1991). Many commentators now conclude that fear of crime poses almost as large a threat to society as crime itself (Clemente and Kleinman, 1977).

Since the birth of the study of the victim, it has been acknowledged that victimisation is not a random event. Whilst early research focused on victim typologies to explain why individuals become victims (Von Hentig, 1948) more recent studies have explained how particular lifestyles and routine activities, shaped by structural socio-economic factors, determine patterns of victimisation (Hindelang, Gottfredson and Garofalo, 1978; Cohen and Felson, 1979). The

proponents of these more recent theories argue that there is a direct link between an individual's routine daily activities and their exposure to high-risk victimisation.

Little consideration has been given to the impact of poverty on victimisation by these studies. Nevertheless, a consensus appears to exist between various government departments and some criminologists that 'poor' people experience more crime. A major basis for this belief appears to be the existence of relatively high levels of both victimisation and recorded crime in many poor areas, particularly in areas with large council estates (Ramsay, 1983; Hope, 1986; Hope and Shaw, 1988).

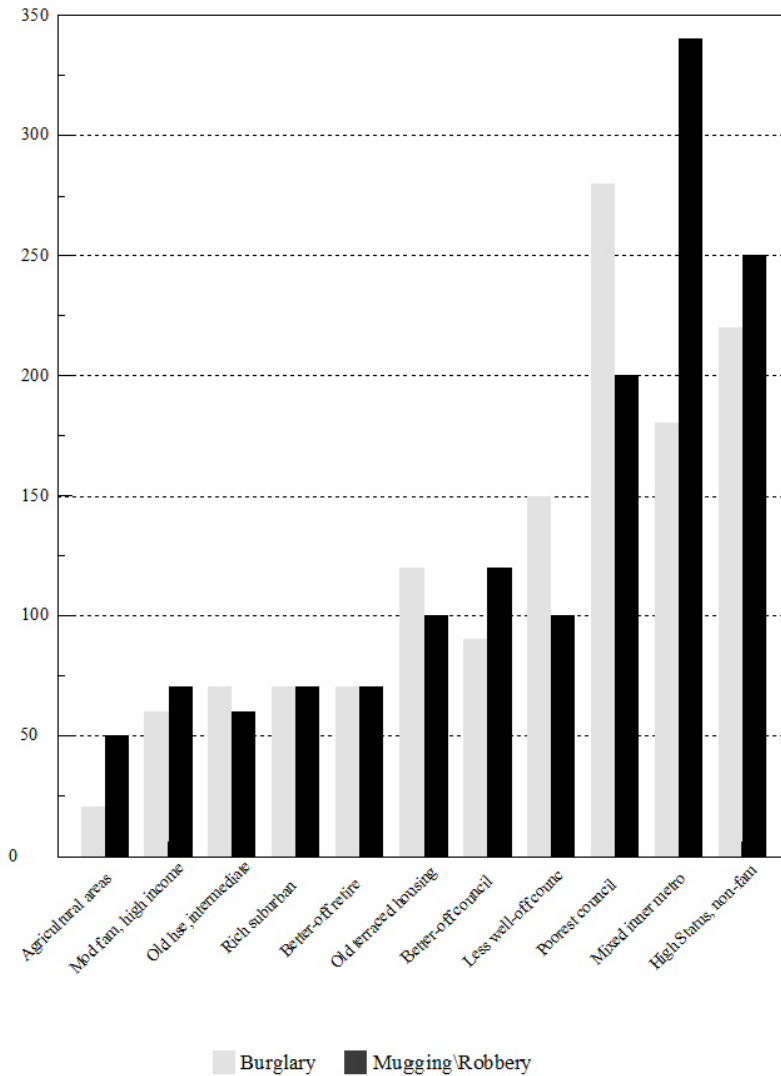
Recent Home Office research reinforces the link between crime and some 'poor' areas (Mayhew and Maung, 1992). Figure 5.1 shows the relative crime rates (national average=100) for burglary and robbery, for residents of different ACORN neighbourhood groups using the combined 1984, 1988 and 1992 BCS (CACI 1992). The Mixed inner metropolitan areas and the Less well off and Poorest council estates suffer from relatively high crime rates. These ACORN neighbourhoods are characterised by low income households. However, High status, non-family areas that are characterised by households with well above average incomes, also suffer from high crime rates. Agricultural areas and Older terraced housing which also typically contain many low income households have respectively very low and average burglary and robbery rates.

In recent decades, the high levels of crime experienced by many poor inner city council estates has received government attention. For instance, in 1979, the Department of the Environment sponsored the Priority Estates Project which aimed to reduce crime on poor and disadvantaged council estates through improved management (Foster and Hope, 1993).

Government departments have not been alone in believing that crime is disproportionately experienced by 'poor' people. Many criminologists also support this view, particularly those operating within the 'left realist' paradigm (Lea and Young, 1984). 'Left realist' criminologists argue that a realistic approach is needed to crime. Essentially this means focusing less on the crimes committed by the rich and powerful, and focusing more on the crimes by working class people. The theoretical rationale for this stance is two-fold. Firstly, it is argued that the crimes of the working class have a great impact on the 'poor'. Secondly, it is argued that the main target of working class crime is the working class itself (Lea and Young, 1984).

The 1990 Breadline Britain survey provides a unique opportunity to analyse in greater depth the relationship between poverty and victimisation and poverty and fear of crime. Victimisation risks and fear of crime will be explored in relation to deprivation, as well as to other indicators of poverty, such as income and social class. However, prior to this, will be a discussion of some of the problems involved in the measurement and definition of crime.

**Figure 5.1**  
**Indexed crime rate for combined 1984, 1988 and 1992**  
**British Crime Surveys by ACORN neighbourhoods**



Source: Mayhew and Maung (1992)

## **Problems of measurement and definition**

The measurement of crime presents a major problem for criminologists. Many crimes are neither reported nor recorded, resulting in the police crime statistics underestimating the 'real' level of crime. Victimization studies, or crime surveys, provide more reliable results and the Home Office has carried out the British Crime Survey (BCS) in England and Wales in 1982, 1984, 1988, 1992, 1994 and 1996, each measuring crime in the previous year (Hough and Mayhew, 1983; Hough and Mayhew, 1985; Mayhew, Elliot and Dowds, 1989; Mayhew, Maung and Mirrlees-Black, 1993).

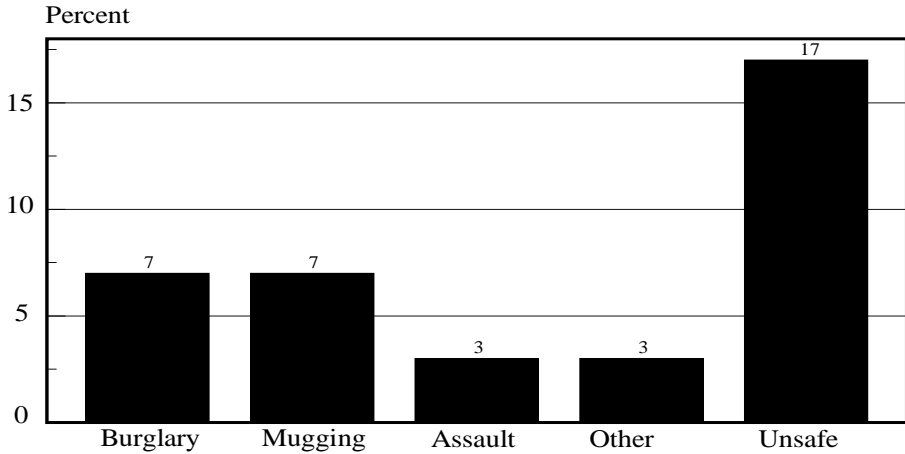
There are obvious advantages to using crime surveys rather than recorded crime statistics. They provide a more accurate picture by assessing the crimes that police statistics fail to include. The 1992 BCS found that only 43% of crimes were reported to the police and that only 30% of crimes were recorded by the police. However, crime surveys do not uncover all crimes. Crimes are underestimated when people conceal crimes committed against them (for example, as in some rape cases where the offender is a friend or family member). Crime surveys will also have problems concerning response rate. For instance, although the BCS achieves a good response rate (77% in 1992), non-respondents may include a disproportionately high number of victims.

Most victimisation surveys count only certain types of crimes. For instance, the 1992 BCS acknowledges that it excludes crimes against organisations (e.g. fraud, shoplifting, fare evasion, commercial burglary and robbery). It also excludes 'victimless' crimes (e.g. drug and alcohol misuse, consensual sexual offences) or crimes where people may not be aware of having been victimised, as in fraud. Crime surveys also rely on a narrow concept of crime. Radical criminologists have demonstrated how crime is socially constructed to encompass the activities of the 'poor' but to exclude the activities of the rich and powerful, and this is reflected in the definition of crime adopted by traditional crime surveys (Sumner, 1976; Box, 1983 and 1987).

## **Findings from the Breadline Britain survey**

Respondents of the Breadline Britain survey were asked whether, in the previous year, they or members of their household had experienced certain types of crime such as burglary, assault, mugging or robbery, or any other crime. Fourteen per cent of respondents said that they or members of their household had experienced crime. Figure 5.2 shows the distribution of crimes experienced by respondents or other household members in the previous year: 7.2% of households had been burgled, 2.5% had been mugged, 2.6% had been assaulted and 2.9% had been victims of other crimes.

**Figure 5.2**  
**Distribution of crime in the previous year and fear of crime**



In the Breadline Britain survey, fear of crime was assessed by asking respondents whether they or members of their household felt unsafe in their local neighbourhood. Seventeen percent of respondents said they feared crime. This is a relatively low result when compared the 1992 BCS figure of 32%. However, this difference may simply be the result of the wording of the questions. The BCS question asked respondents about feeling unsafe when walking alone at night, a question that would predictably give a much higher result, whereas the Breadline Britain survey question was much more specific.

Table 5.1 compares the percentage of crimes experienced in the Breadline Britain survey with the British Crime Survey, the General Household Survey, and recorded crime.

**Table 5.1**  
**Distribution of crime**

Type of Crime	BBS 1990 (%) (n=1,831 households)	BCS 1992 (%) (n=10,059 people)	GHS 1991 (%) (n=9,555 households)	Recorded crime 1991 (% of households)
Burglary	7.2	6.8	4	3.1
Mugged/robbery*	2.5	1.5	-	0.2
Assaulted	2.9	3.4	-	0.4

Note: BCS definition of Mugged/robbery = Robbery and Theft from the person.

The Breadline Britain survey figures correspond closely with the findings of the 1992 BCS. Differences in the figures may result from the fact that the Breadline Britain survey is household-based whereas the BCS is individual-based and that, in the case of assault, different definitions were employed. The burglary rate estimated in the 1991 General Household Survey is much lower because, unlike the BCS, it excludes most attempted burglaries and all people who have moved in the past 12 months. However, when adjustments are made to the BCS data to allow for these differences, the burglary rate is effectively identical to that found in the GHS. As expected, recorded crime is significantly lower for all three offences.

### **Standard of living, social class and income**

Criminologists often maintain that it is the 'poor' or the working class who suffer the most crime. They make little distinction between poverty and social class, often using the terms interchangeably (Lea and Young, 1984). This next section explores in greater depth the relationship between poverty and victimisation and poverty and fear of crime, using the variables of standard of living, social class and household income.

#### *Standard of living*

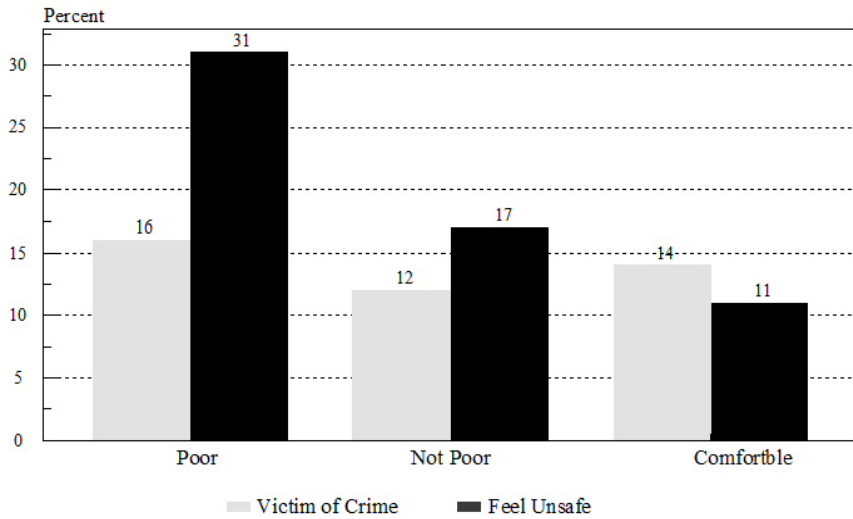
Figure 5.3 illustrates the association between crime, fear of crime and standard of living. The sample has been divided into three groups. The 'poor' group includes all those households living in multiple deprivation (i.e. lacking three or more necessities). The 'not poor' group includes all those households lacking at least two necessities, and the 'comfortable' group includes all other households (i.e. those which can afford all necessities). There is a complicated relationship between standard of living and victimisation but not between standard of living and fear of crime. The 'poor' and the 'comfortable' have roughly equal victimisation rates, 16% and 14% respectively, whilst those 'not poor' have the lowest levels of crime (12%). However, the 'poor' are almost three times as likely to fear crime than the 'comfortable'. Clearly, deprivation, although not closely linked to being a victim of crime, plays an enormous part in feeling unsafe.

#### *Social class*

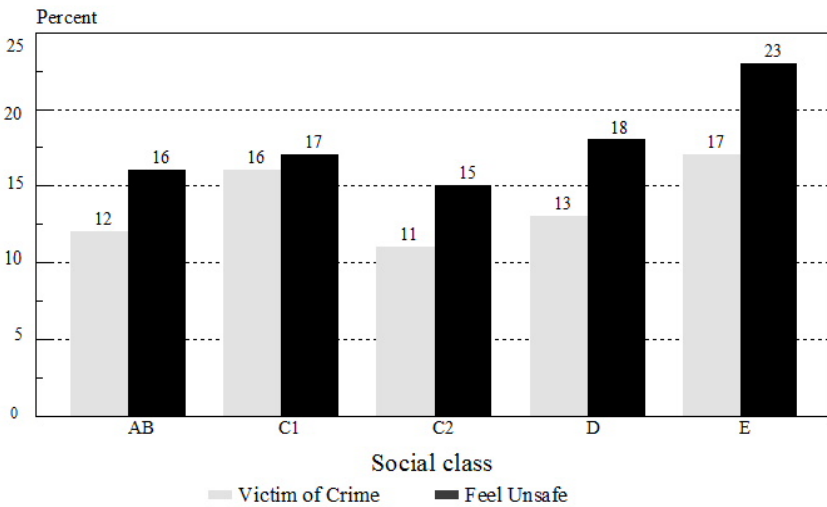
Figure 5.4 illustrates a similarly complicated relationship between social class and victimisation. Victimisation is highest for Social Class E (17%) and lowest for Social Class C2 (11%). Social Class E also has the highest fear of crime (23%). Thus, these findings do not provide support for the claim that working class crime is intra-group.



**Figure 5.3**  
**Percent experiencing crime and fear of crime by standard of living**



**Figure 5.4**  
**Percent experiencing crime and fear of crime by social class**



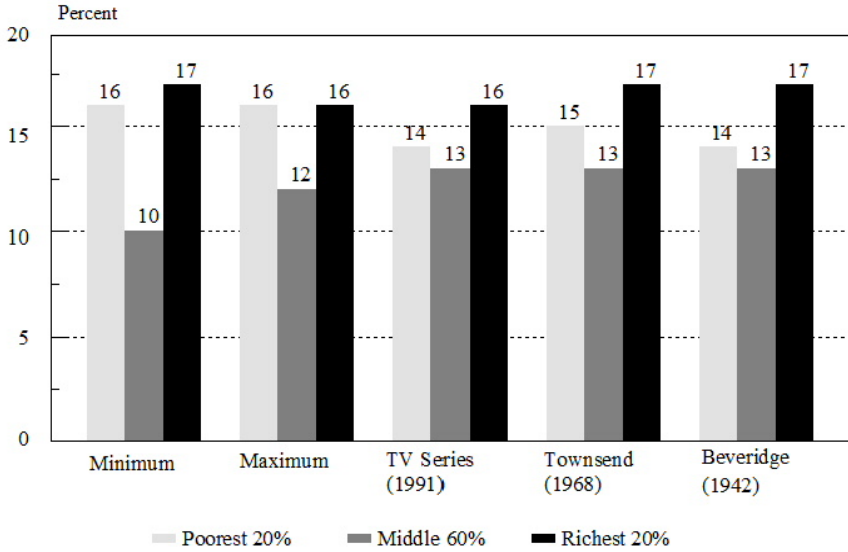
### *Equivalised income*

A roughly U-shaped relationship exists between victimisation and equivalised income (Figure 5.5). Gross household income has been equivalised according to four widely used scales in order to take into account the differing size, composition, and characteristics of households. Minimum income is the actual raw income of the household, whereas Maximum income is simply household income divided by the size of the household (i.e. the income per person). In terms of Minimum income, the Poorest 20% and Richest 20% have roughly equal victimisation rates, 16% and 17% respectively. In terms of Maximum income, the poorest and richest have identical rates (16%). However, with regard to the other three scales the Richest 20% have consistently higher rates of victimisation than the Poorest 20%.

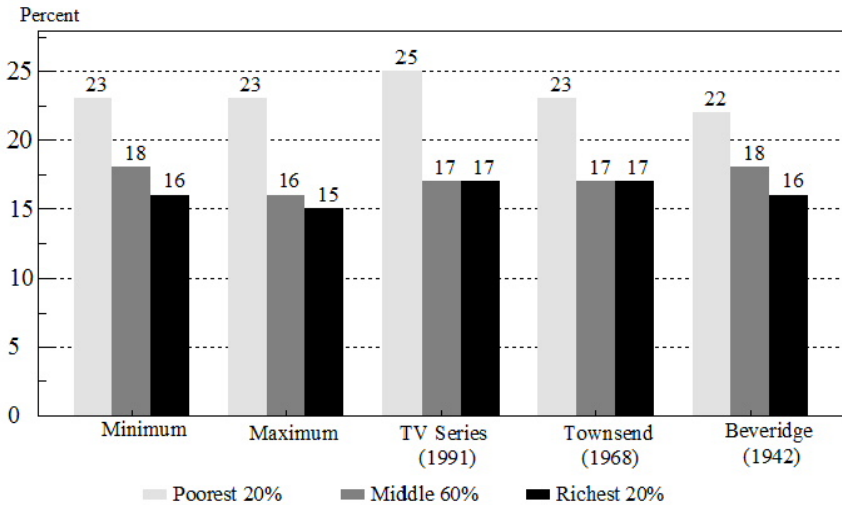
The relationship between fear of crime and household income is shown in Figure 5.6. There is a clear linear relationship between Minimum income and fear of crime. Whereas only 16% of the Richest 20% fear crime, 23% of the Poorest 20% do so. The results across all four types of equivalisation scales are remarkably consistent, showing that fear of crime is disproportionately experienced by the 'poor'.

These analyses, using the Breadline Britain survey, question the assumption that there is a simple positive relationship between poverty and victimisation. The findings show that, regardless of the measure of poverty used, the 'poor' are not necessarily more likely to become victims of crime than the rest of the population. In some instances, the 'better off' suffer by far the greatest levels of crime. However, the results regarding poverty and fear of crime are more conclusive: fear of crime disproportionately affects those living in poverty or on the margins of poverty.

**Figure 5.5**  
**Percent experiencing crime by equivalised household income**



**Figure 5.6**  
**Percent fearing crime by equivalised household income**



## CHAID analysis

In order to assess which individuals were most likely to experience crime and fear crime, the Chi-Squared Automatic Interaction Detector method (CHAID) was used to explore the most significant variables affecting victimisation rates and fear of crime (see Appendix I for details). CHAID analysis allows both the combination of categories within variables and the sorting of variables to produce the most statistically significant results. CHAID also allows the identification of sub-groups with particularly high and low victimisation and fear of crime rates. CHAID 5.1 shows the most significant factors 'explaining' victimisation levels in the Breadline Britain survey. The boxes show the sample size of the sub-group and the percentage of the sample of households with victims of crime. The stems of the CHAID diagram indicate which are the most significant variables, with those of greater significance nearer the top.

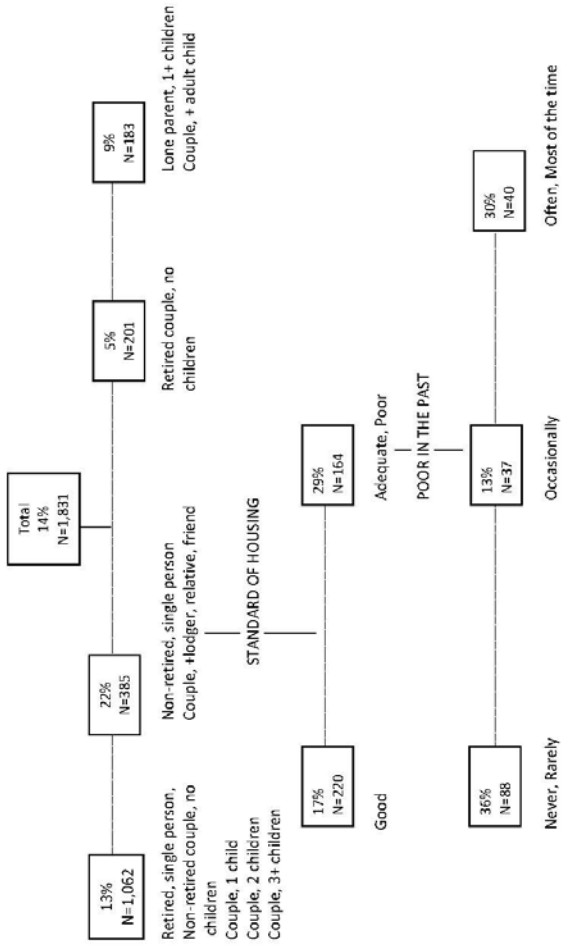
Household type is the most significant factor affecting the likelihood of victimisation. The type that is most victimised is the single non-retired and large, adult only households. In this sub-group of 385 households, 85 households have been victims of crime (22%). This group can be further sub-divided into those who are in 'good' accommodation and those who are in 'poor' or 'adequate' accommodation. Of the 164 households in this latter group, 29% have been victims. This sub-group can again be sub-divided by their history of poverty. The likelihood of being a victim of crime is greatest (36%) for the sub-group who have 'never' or 'rarely' been poor in the past. Student and ex-student households might fit this description (see *The Guardian* 21/9/1993).

The CHAID analysis illustrates that poverty is not a determining factor in explaining victimisation. Type of household is the most statistically significant factor, followed by standard of housing and history of poverty. These factors are more significant than deprivation group, social class, household income, sex and age of the respondent in explaining victimisation risks.

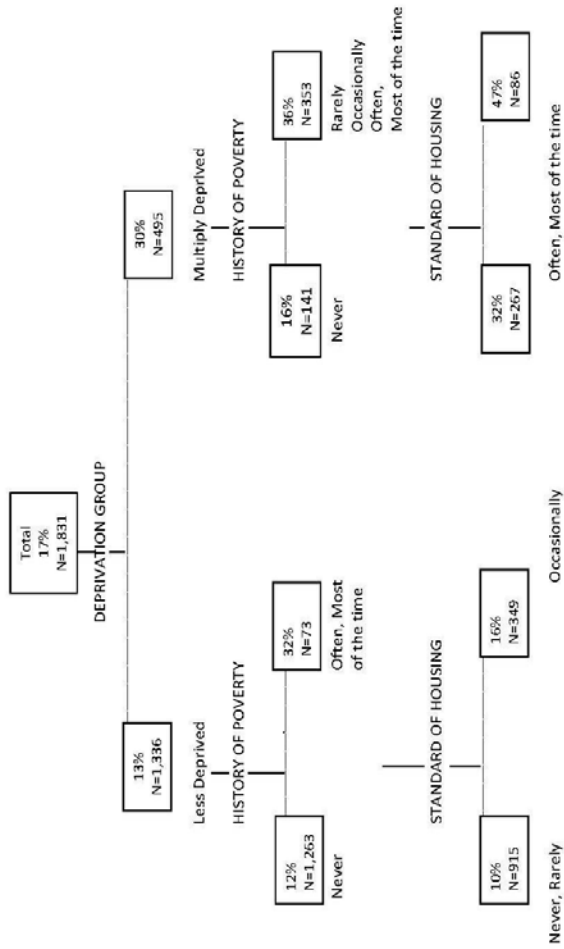
CHAID 5.2 shows the most significant factors relating to fear of crime. In this case, deprivation is the most important factor for people fearing crime, affecting 30% of the multiply deprived. Furthermore, fear of crime increases when deprivation is compounded by a long history of poverty and a poor standard of housing. Of the multiply deprived, 36% who have experienced poverty in the past felt unsafe in their local neighbourhood and, of this group, 47% of those in poor housing fear crime. Age and sex are not as significant in explaining fear of crime.

The next section examines in more detail the relationship between victimisation, fear of crime and the factors found to be most significant in the CHAID analyses.

**CHAID 5.1**  
**Experience of Crime**



**CHAID 5.2**  
**Fear of Crime**



## **Factors affecting crime and fear of crime**

### *History of poverty*

Figure 5.7 shows the association between crime, fear of crime and a history of poverty. There is a linear relationship between fear of crime and a history of poverty. Thirty-three percent of those 'often' or 'mostly' poor fear crime, compared to only 11% of those 'never' poor in the past. Those who have been poor 'most of the time' also face the highest levels of victimisation (24%).

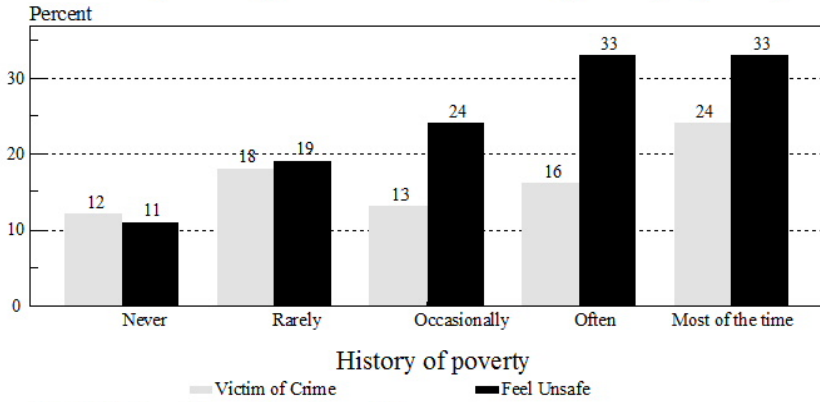
### *Household type*

According to the CHAID analysis, household type is the most important factor explaining victimisation. Figure 5.8 illustrates the relationship between type of household, crime and fear of crime. The group experiencing the most crime is the single, non-retired. One quarter has experienced crime, yet its fear of crime is average (17%). Conversely, lone parents, who have the highest fear of crime (21%), have the second lowest victim rate (9%) and retired couples, who suffer the least crime (5%), have a fear of crime that is just marginally below the average for the whole sample. As these findings indicate, in many types of households, rates of fear do not correspond to actual risks of victimisation. The high levels of deprivation faced by many elderly or lone parent households, may help to explain why they have relatively high rates of fear.

### *Standard of housing*

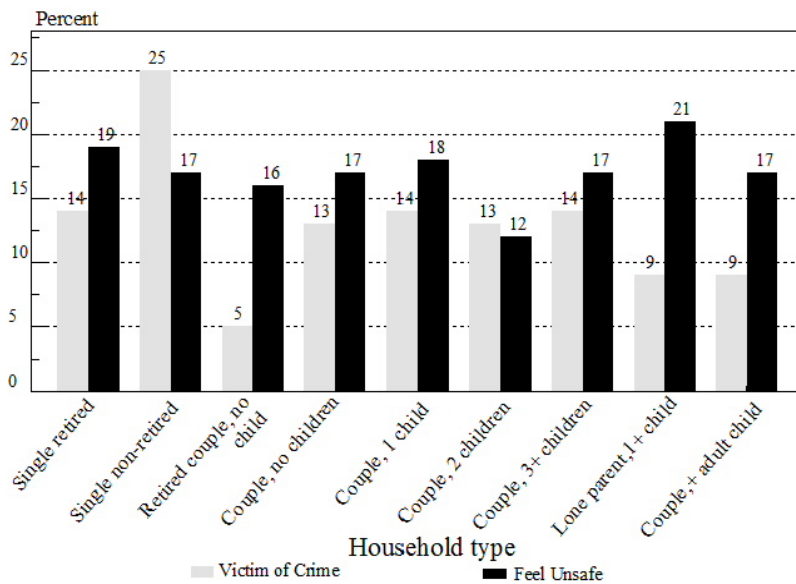
Figure 5.9 shows that both victimisation and fear of crime increase with deteriorating housing standards. Those in 'poor' housing have the highest levels of both victimisation and fear. They are almost twice as likely to experience crime and almost three times more likely to fear crime than those in 'good' housing. Those in 'poor' housing also have a distorted perception of crime, giving rise to a fear of crime which is almost double their actual victimisation rate. Again, factors closely connected to poverty play an important role in experiences of victimisation and fear of crime.

**Figure 5.7**  
**Percent experiencing crime and fear of crime by history of poverty**



Note: % for Do not know: Experience of Crime = 13%  
 Feeling Unsafe = 19%

**Figure 5.8**  
**Percent experiencing crime and fear of crime by type of household**



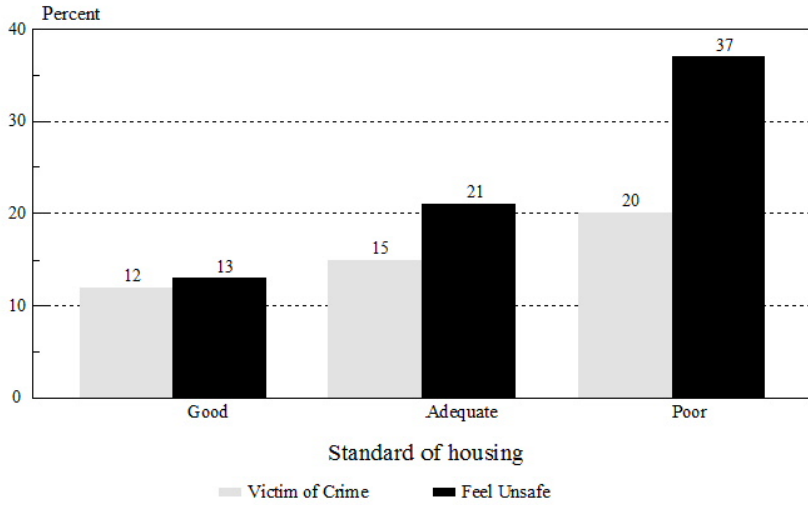


## **Poverty and fear of crime re-examined**

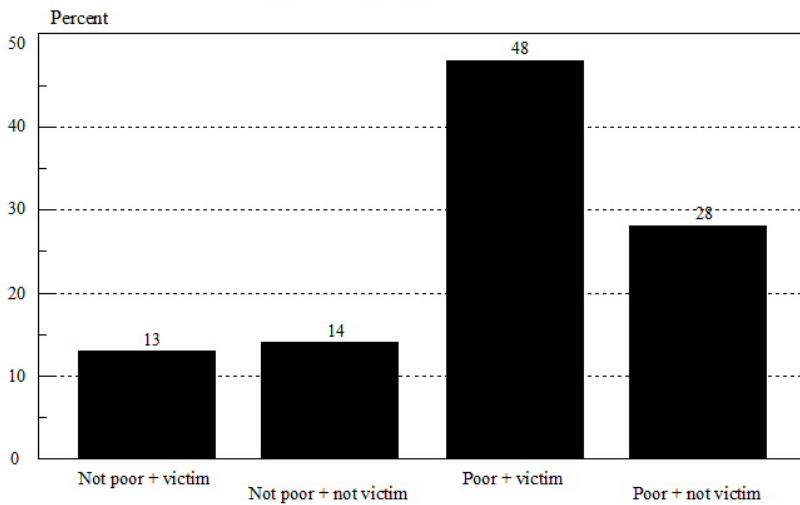
The Breadline Britain survey confirmed the universal finding that rates of fear of crime and actual risks of victimisation do not correspond. Other than some analysis on income, there is very little research on the role of poverty in shaping these distortions (Maxfield, 1987). The Breadline Britain survey undertook an analysis of the impact of poverty on fear of crime, controlling for victimisation. Figure 5.10 compares the rates of fear for different combinations of factors. People living in poverty suffer the highest rates of fear regardless of victimisation; 48% of 'poor' victims also fear crime, compared to only 13% of the rest of the ('non-poor') victimised population.

The finding that poverty is closely associated to fear of crime, exists across different types of households. Figure 5.11 illustrates the relationship between household type and fear of crime, controlling for poverty and victimisation. 'Poor' pensioners experience the greatest fear regardless of whether or not they have experienced crime. Of 'poor' pensioners who have been victims, 62% fear crime. They are seven times more likely to fear crime than 'non-poor' pensioners who have been victims. Similarly, fear of crime is four times greater for 'poor' lone parents as it is for 'non-poor' lone parents; two times greater for other 'poor' families with children; twelve times greater for 'poor' single people; and three times higher for all other 'poor' households.

**Figure 5.9**  
**Percent experiencing crime and fear of crime by standard of housing**



**Figure 5.10**  
**Percent fearing crime by deprivation and victimisation**



## **Fear of crime and lack of insurance**

A considerable amount of research has been carried out on factors contributing to fear of crime (Garofalo, 1981; Box, Hale, and Andrews, 1988; Maxfield, 1987). These factors can be classified under six headings:

- vulnerability - physical and economic
- incivilities, especially in inner cities
- personal knowledge of crime and victimisation
- confidence in the police and the criminal justice system
- perceptions of personal risk
- seriousness of various offences

Vulnerable groups, such as the elderly, lone parents and the homeless, have the highest levels of fear of crime. They also have high deprivation levels. Kim, who appeared in the television series for Breadline Britain, spoke of the constant fear of living in London as a homeless teenager: “I mean it’s bad, it’s scary... because you do get some dodgy people” (Kim-2). Her friend Keisha made the comment: “a pervert walking past... it sometimes frightens you, going up and down the street.” (Kim-4)

The physical characteristics of a neighbourhood or community may also contribute to fear of crime.

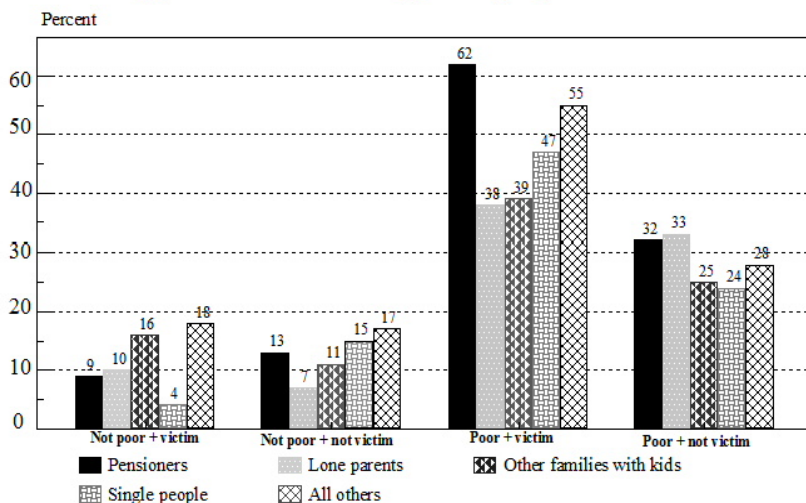
“Noisy neighbours and loud parties, graffiti, teenagers hanging around street corners, drunks and tramps on the streets, rubbish and litter lying around, boarded up houses and flats with broken windows”

can make a neighbourhood threatening and therefore exacerbate people’s fear (Box, Hale and Andrews, 1988). The physical decay of a neighbourhood is also associated with poverty, particularly in inner cities.

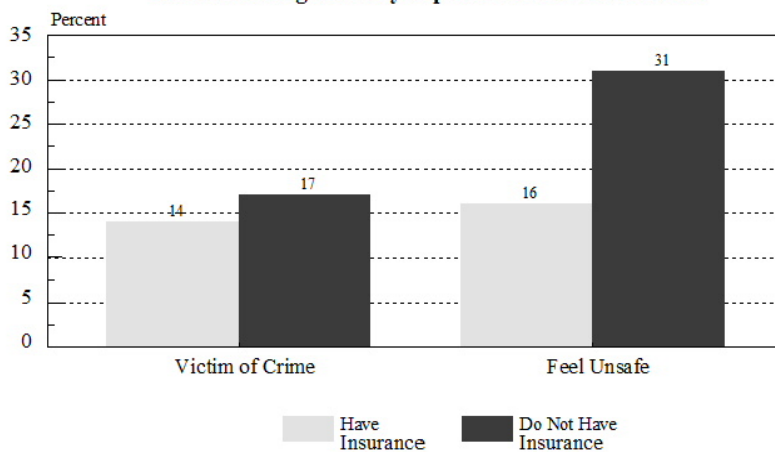
Although fear of crime is often seen as irrational by many criminologists, the effects of crime, particularly property crime, will be greatest on low income households which cannot afford to replace lost possessions. In these circumstances, fear of crime cannot be considered to be irrational. Respondents to the Breadline Britain survey were asked if they had house contents insurance and, if they did not, whether this was because they could not afford it. Figure 5.12 shows that households with no insurance<sup>1</sup> suffer almost twice as much fear of crime as households with insurance, despite having only a 2% higher crime rate.

Eighty-five percent of the group with no insurance suffered from multiple deprivation. As Paula, who also appeared in the television series for Breadline Britain, made clear:

**Figure 5.11**  
**Percent of types of households fearing crime by deprivation and victimisation**



**Figure 5.12**  
**Percent fearing crime by deprivation and victimisation**



\*Excludes those who do not have insurance because they do not want it.

“We haven’t got insurance simply for the fact that we can’t afford it... It’s mainly for your personal possessions, if they break in, that’s just gone... It’s really pot luck, take your chance. You go out and you lock the doors, if they’re broken when you come back there’s nothing you can do about it.”  
(Paula 2)

## **Conclusion**

The Breadline Britain survey found that poverty was more strongly related to fear of crime than actual victimisation. The CHAID analysis of victimisation demonstrated that single people and those living in large non-retired only households experience the highest risks of crime, particularly if they live in poor housing and have never experienced poverty. Thus, high levels of victimisation seem to be associated more with a lack of social cohesion in a community rather than with high levels of poverty. However, there is a definite link between poverty and fear of crime. Poor people suffer from a disproportionately high level of fear of crime regardless of whether or not they have been victimised. This fear is not irrational but results from the greater impact that crime has on ‘poor’ people.

## **Note**

- 
- 1 Those households without insurance because they do not want it have been excluded to prevent distortion in the analysis. This group’s fear of crime is similar to that of the group that possesses insurance rather than the group that cannot afford insurance.



## 6 Poverty and health

*Christina Pantazis and David Gordon*

“If we care about the health of the poor we need to abolish their poverty.”  
(Tony Smith, Associate Editor, *British Medical Journal*, 18-25 August 1990)

### **Introduction**

The recognition that poverty is a primary cause of ill health is again on the political agenda. As socio-economic inequalities have widened so have the differences in state of health. Tuberculosis, a disease with a strong association with poverty, is now on the increase. A recent report has shown that tuberculosis notification rates have risen in the United Kingdom and that this may be related to a rise in economic and social deprivation among a minority of the population (Spence *et al*, 1993).

The evidence proving a link between poverty and ill health is vast. Social class, as measured by the occupation of head of household, is often used to illustrate the relationship between poverty and health (Townsend and Davidson, 1988; Cartwright, 1992). Other measures such as income distribution (Wilkinson, 1992; Blaxter, 1990), car ownership and housing tenure (Goldblatt, 1990), educational level and deprivation (Benzeval *et al*, 1992) also highlight health inequalities.

## **The Black Report**

The alarming findings concerning the persistence of health inequalities between social class groups provided the impetus for the setting up of *The Working Group on Inequalities in Health*. David Ennals, Secretary of State for the Social Services, stated on 27 March 1977:

“The crude differences in mortality rates between the various social classes are worrying. To take the extreme example, in 1971 the death rate for adult men in social class V (unskilled workers) was nearly twice that of adult men in social class I (professional workers)...when you look at death rates for specific diseases the gap is even wider...the first step towards remedial action is to put together what is already known about the problem...it is a major challenge for the next ten or more years to try to narrow the gap in health standards between different social classes.”

The Working Group had three tasks. Firstly, it was to review and analyse the data on social class differences in health. Secondly, it was to identify possible causes for the differences in health and suggest implications for public policy. Finally, it was to suggest further research.

The Group's Report concluded that health inequalities still persisted and had widened in some cases, despite the National Health Service. Using occupational class at the time of death, the Report showed that men and women in Social Class V had well over twice the chance of dying before retirement age than their counterparts in Class I. Class differences in mortality were “a constant feature of the entire human life-span” (Townsend and Davidson, 1988). The Report also found a similar class gradient with use of health services.

The Working Group concluded ‘materialist’ factors such as income, employment, education, housing, transport and specific work conditions were responsible for these health inequalities. Cultural and genetic explanations had some relevance, the latter being particularly important in early childhood. However, the overwhelming evidence was that social and economic factors were more important.

The Group recommended a broad approach by emphasising preventative, primary and community health care. It advocated a radical improvement in the material lives of the ‘poorer’ sections of society, particularly children and those with disabilities. Specifically, it recommended increasing child benefit and disablement allowance, introducing maternity grants and infant care allowances. It also suggested improved nurseries, ante-natal clinics, sheltered housing, and improvements relating to work conditions.

The Report received a hostile reception by the new, Conservative, Secretary of State, Patrick Jenkin and there was no publication by HMSO. The 260 duplicated copies of the Report were made available on the Friday before the August Bank Holiday. Commenting on the £2 billion a year required to meet the



recommendations made by the Working Group, the Secretary of State claimed that it was:

“unrealistic in present or any foreseeable economic circumstances, quite apart from any judgement that may be formed of the effectiveness of such expenditure in dealing with problems identified.”

Margaret Whitehead's *The Health Divide* (1988) provided a review of studies on health inequalities since the 1980 Black Report. Whilst acknowledging improvements in health, particularly in life expectancy and infant mortality, Whitehead wrote:

“Improvements in the health of the poor have failed to keep up with improvements enjoyed by the prosperous - a detail which is hidden when only overall health trends are quoted.”

The review confirmed the findings of the Black Report and concluded that recent evidence further demonstrated that socio-economic factors were most important in explaining health inequalities between different social groups.

### **Alternative explanations of health inequalities**

Alternative explanations of inequalities in health fall into three main groups: artefact explanations; theories of natural or social selection and lifestyle or cultural explanations.

#### *Artefact explanations*

A key finding of many studies on inequalities in health has been that, despite the overall decline in mortality rates since the Second World War, the differences in mortality rates between Social Class I, II and IV, V have increased (Hart, 1986; Davy-Smith *et al*, 1990). Health inequalities have widened despite the overall improvements in the health of the population (Townsend and Davidson, 1988; Whitehead, 1988). This finding has been challenged on the grounds that it may be a statistical artefact resulting from the changing relative sizes of Social Classes I, II and IV, V since the War (Illsley, 1986; Carr-Hill, 1990). Statistical problems arising from inaccuracies in the recording of occupation on Death Certificates have also made the finding questionable. However, no evidence has been advanced to show that changing class sizes explain widening mortality rates between social classes. Instead, these authors speculate on the importance of statistical artefact as an explanation of apparent health inequalities.

There is, however, evidence that mere 'artefact' cannot explain away health inequalities. Successive Census Reports show that poorer occupational classes have

contracted in size less than is supposed. Furthermore, the OPCS Longitudinal Study provides evidence, free from statistical problems, that there is a clear gradient between classes in mortality rates. There is also a consistent pattern between poverty and health found in studies using other indicators of socio-economic circumstance, such as income, housing tenure, car ownership and education level.

### *Theories of natural or social selection*

The 1980s saw a revival of the old nineteenth century ‘social selection’ explanation. According to this view, health inequalities are explained by a health selection process. It suggests that health status is a major factor for social mobility:

“People in poor health would tend to move down the occupational scale and concentrate in the lower social classes, while people in good health would tend to move up into higher social classes.” (Whitehead, 1988)

Illsley’s 1955 study demonstrated a link between the height of women and social mobility. In his study, taller women tended to move up the social class scale at marriage, while shorter women tended to move down the scale. Taking height as an indicator of health before marriage, Illsley argued that a health selection process was operating at marriage and therefore contributing to class differentials in health. Illsley’s 1986 Aberdeen study of first time mothers and the outcome of their pregnancies showed a gradient in prenatal mortality, birth weight of babies and health of mothers between occupational classes. Another study involving the construction of a probability model attempted to show how an increase in the rate of mobility increased with social class mortality differences (Stern, 1983).

Social mobility can account for some of the social class mortality and morbidity differences. The key question is how much of the difference can mobility explain? The National Child Development Study (NCDS) has been investigating the health of a cohort of 17,000 children born in 1958. Studies drawing on the NCDS data have shown that social mobility/selection can only account for a small proportion of the inequalities in health. Fogelman *et al* (1989) looked at the health of those who had remained in a stable social background. Mobility could not explain the differences in health between different socio-economic groups because no mobility had taken place. Power *et al* (1990) found that: “previous health and development, especially early in childhood, are not important in explaining class inequalities in health in young adults.” In this study, large social class inequalities in health persisted at age 23 even after controlling for childhood ill health at ages 7, 11 and 16, as well as harmful behaviours such as smoking in adolescence.

### *Lifestyle or cultural explanations*

Lifestyle or cultural explanations explain health inequalities in terms of an individual adopting a lifestyle, involving :

“excessive consumption of harmful commodities, refined foods, tobacco, or by lack of exercise, or under-utilisation of preventative health care, vaccination, ante-natal surveillance or contraception.” (Townsend and Davidson, 1988, p110)

Lifestyle or cultural explanations are ‘victim-blaming’ because an individual’s health status is seen as their own responsibility.

Conservative Health Minister Edwina Currie did much to publicise the case for lifestyle explanations. She argued that ignorance explained the health inequalities between North and South, saying “The problem very often for people is just ignorance - failing to realise that they do have some control over their lives.” Apparently, poverty could not explain health inequalities because “this nation spends £900 million a year on crisps; eating well can be done just as cheaply as eating badly.”

Much of the research on health has focused on the lifestyle differences between social class groups. Lifestyle differences can partly explain health inequalities between social classes. Cigarette smoking is a good example. Studies that have established the class gradient for cigarette smoking all show that the percentage of smokers steadily increases from Social Class AB to Social Class E (OPCS, 1986). There is a similar class gradient for smoking-related diseases, such as coronary heart disease and lung cancer. This suggests that lifestyles play a part in explaining health inequalities. The crucial question regarding lifestyle explanations is the *extent* to which they do this.

Studies have shown that even after controlling for lifestyle factors, health inequalities persist. Marmot *et al* (1984) re-examined the 1967-69 Whitehall study of 17,530 civil servants which showed the importance of both smoking and employment grade in relation to coronary heart disease. There was a relationship between smoking and poor health in the highest grade. However, employees in lower grades were also susceptible to coronary heart disease, regardless of whether or not they were smokers.

Lifestyle explanations of health inequalities may have some limiting influence. Yet, such explanations are inadequate if they fail to account for the social and economic pressures that encourage lower social class groups to adopt certain lifestyles. Even Edwina Currie recognised this when she said that it was easy for her to make judgements about control over one’s life. An explanation of health inequalities in terms of behaviour must therefore incorporate an understanding of how lifestyles are shaped by socio-economic pressures.

## **Results from the Breadline Britain survey**

The Breadline Britain survey attempted to assess the relationship between poverty and health. The scope of this enquiry was two-fold. Firstly, it was to examine whether ‘poor’ people have disproportionately higher illness and disability rates than the rest of the population. Secondly, it was to examine whether they make more use of health services.

### *A definition of ‘health’*

‘Health’ is not a static concept. “It varies among different groups within a single society and between societies, as well as in any single society over time” (Morris, 1975). Definitions of health are therefore vast. At the end of the Second World War, the World Health Organisation (WHO) adopted a definition of health which included a social element as well as a concern with disease and the healing process. Its definition involved “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity” (WHO, 1948, p100). This ‘social’ model of health placed an emphasis on physical fitness, good diet, immunisation, and health education. There is now a consensus that health is a resource. “[Health is] a positive concept emphasising social and personal resources as well as physical capacities” (WHO, 1984).

The adoption of much wider definitions of health is in part due to the successes of medical science in reducing mortality rates. Social scientists have also influenced the social model by providing evidence for the link between health and social environment and therefore the role of socio-economic factors in the promotion of health and the causation of disease.

### *Measuring health*

A systematic study of health requires indicators of health. There are many measures to choose from: mortality rates, prevalence or incidence of morbidity rates, sickness-absence rates and restricted activity rates. Indicators of health will therefore vary from country to country, as well as according to the objectives of the study. In industrialised nations, mortality rates are of less relevance because of the success in reducing premature death (Benzeval *et al*, 1992).

In recent years, there has been growing support for a ‘subjective’ measurement of health. Whether people feel themselves to be ill is an important dimension to health. Evidence demonstrates that self-assessment of health status is a good measure of health (Wannamethee and Sahper, 1991 and Mossey and Shapiro, 1982). The Breadline Britain survey added this ‘subjective’ element to the measurement of health.

In Q27a, respondents were asked:

“Do you or does anybody else in your household have any long-standing illness, disability or infirmity? By long-standing I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time?”

### **Social class and health**

Much of the literature on health and poverty has focused on health inequalities between social class groups. Historically, occupational classification has measured social class:

“Partly because it has been regarded as more potent than some alternatives, but partly because it has been regarded as the most convenient for statistical measurement and analysis. Occupation not simply designates type of work but tends also to show broadly how strenuous or unhealthy it is, what are the likely working conditions - for example whether it is indoors or outdoors and whether there is exposure to noise, dust or vibration - and what amenities and facilities are available, as well as level of remuneration and likely access to fringe benefits.” (Townsend and Davidson 1988, pp39-40)

It was for these reasons that the Black Report Working Group chose to employ the Registrar General’s occupation classification.

However, social class is not necessarily the best indicator of poverty. A deprivation index is a more precise measure of people’s material circumstances. Results from the Breadline Britain survey show that deprivation exists even in the highest social class, 80% of the ‘poor’ are in social classes D and E, 1% are in social class AB (see Chapter 3). Previous poverty due to unemployment or time spent in education may account for this. The unequal distribution of income within families is another factor (see Chapter 4). Daly (1989) has shown that some women who do not work outside the home live in poverty because their (working) husbands fail to transfer sufficient income to them. However, if the Registrar General’s classification of social class according to the occupation of the head of household is used, this type of deprivation remains hidden. In the following section, we examine the relationship between poverty and health in the Breadline Britain survey, using deprivation indices rather than social class.

## Deprivation and health

The results of the Breadline Britain survey show the persistence of health inequalities. In 1990, 'poor' people still experience worse health than the rest of the population and they make more use of health services excluding preventative care.

The Breadline Britain survey reinforces the results of the study *The Health Status of Londoners: A comparative perspective* (Benzeval *et al*, 1992), that used a similar methodology (Townsend, 1987; Townsend *et al*, 1987). This study found that the 'multiply deprived' are almost ten times more likely to consider themselves as having poor health; twice as likely to have had an illness in the previous two weeks and more than three times as likely to have had a major health problem in the last year than the 'less deprived'.

Furthermore, other studies on the use of a full range of primary care services (preventative and curative), have shown that manual groups use General Practitioner services more than non-manual groups (OPCS, 1986).<sup>1</sup>

Figure 6.1 shows the relationship between deprivation and long-standing illness in the Breadline Britain survey. Of respondents living in poverty, 44% reported that they or somebody in their household was suffering a long-standing illness, compared with only 28% of 'less deprived' respondents.

Figure 6.2 illustrates inequalities with respect to disability. In Q27b, the questionnaire asked:

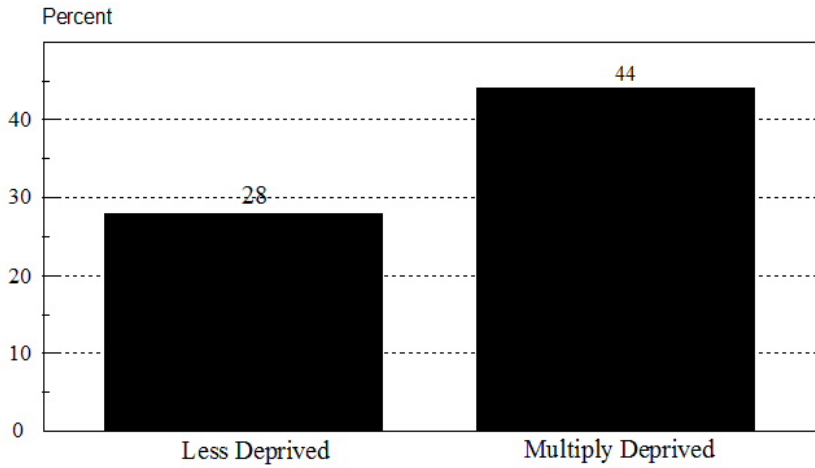
“Are you/anybody else in your household registered as disabled or in receipt of a disability benefit such as attendance allowance or need physical aids such as a wheel chair?”

'Poor' households are more likely to contain persons with a disability. Of the 'multiply deprived' households, 17% reported that somebody was in receipt of disability related benefit, compared with only 9% of the 'less deprived' households. Respondents were also asked, in Q28a(b):

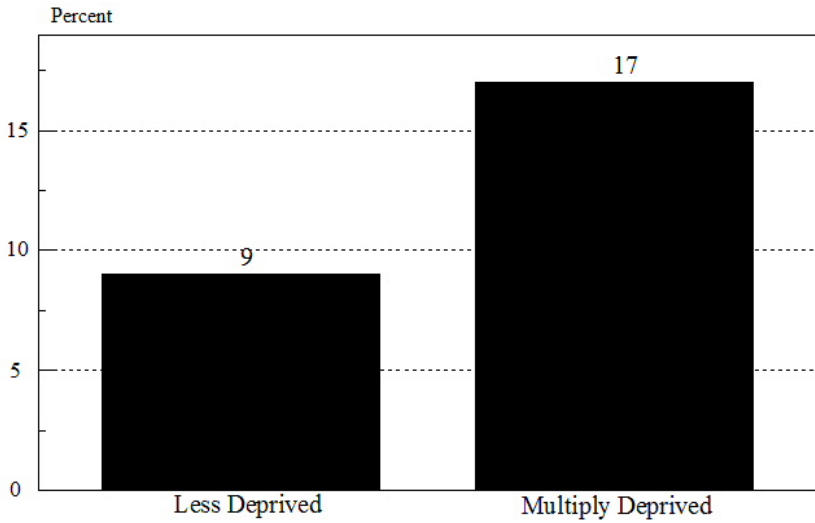
“How many times have you (or other household member) consulted a Doctor for reasons other than pregnancy, contraception, screening or other preventative health care services in the last 12 months?”

Figure 6.3 shows the relationship between deprivation and frequency of visits to the doctor. Compared with the rest of the population, 'poor' households make more frequent visits to the doctor. Of the 'multiply deprived', 33% make between one and two visits to the doctor over a one year period, compared with only 26% of the 'less deprived'.

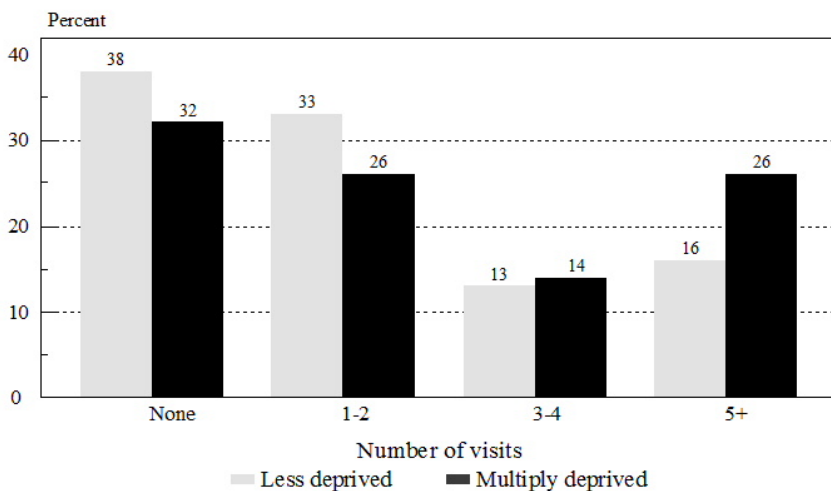
**Figure 6.1**  
**Percent with long-standing illness by deprivation group**



**Figure 6.2**  
**Percent of receipt of disability related benefit by deprivation group**



**Figure 6.3**  
**Percent visiting their GP in the last year by deprivation group**



Note: Excludes visits to the doctor for pregnancy, contraception, screening or other preventative health care.

**Figure 6.4**  
**Percent having hospital treatment in the last year by deprivation group**

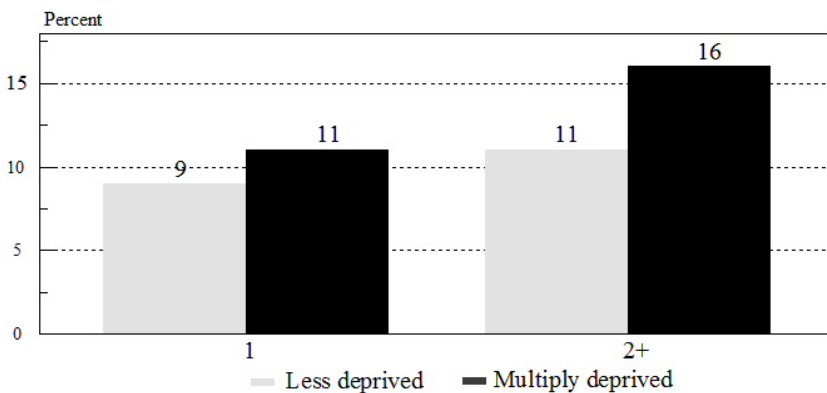




Figure 6.4 illustrates the relationship between deprivation and frequency of hospital treatment in the last year. The survey (Q29a & b) asked:

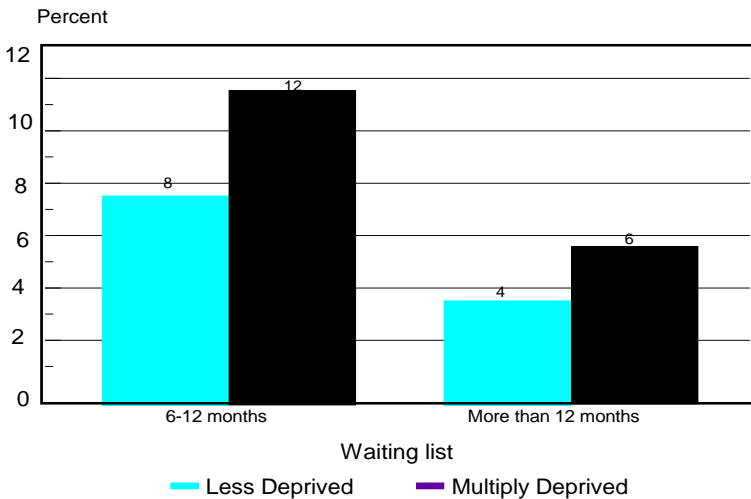
“How many times have you (or a member of your household) required hospital treatment for reasons other than pregnancy, screening or other preventative health care in the last 12 months?”

Poor households have more frequent hospital treatment with 16% having had two or more hospital treatments in the last year, compared with 11% of the rest of the population. In Q2, respondents were asked:

“Now, thinking about health related problems, I would like you to tell me whether each of the following applies to you personally or to anyone in your household now. a) Health problems caused or made worse by housing situation; b) On hospital waiting list for more than 6 months; c) On hospital waiting list for more than 12 months?”

Figure 6.5 demonstrates the relationship between deprivation and hospital waiting lists. ‘Poor’ households wait longer on hospital waiting lists despite having worse health. Compared with the rest of the population, the ‘multiply deprived’ are one and a half times more likely to be on hospital waiting lists for both more than six months and more than twelve months.

**Figure 6.5**  
**Percent on hospital waiting lists by deprivation group**



## Standard of housing and health

Standard of housing has important implications for health. Blackburn (1990) explained the impact of housing on health:

“The quality of our home environment has an important bearing on our quality of life. Most people spend at least half of their waking hours at home....Housing is, therefore, a major health resource.” (p.77)

Certain housing situations can cause or aggravate health problems. Figure 6.6 shows the relationship between deprivation and health problems caused or made worse by housing situation. ‘Poor’ households are more likely to have health problems adversely affected by their housing situation. Of the ‘multiply deprived’, 19% feel that this is the case, compared with only 5% of the ‘less deprived’.

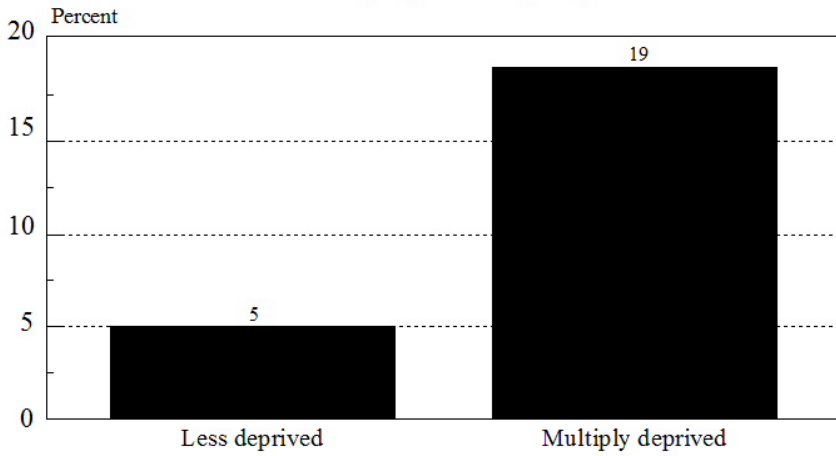
‘Poorer’ households are clearly more likely to have health problems associated with their housing situation as they are more likely to live in housing conditions that are damp, over crowded, badly designed and generally in a bad state of repair. Poor people are also likely to spend proportionately more time at home. This applies particularly to women, if they are looking after children, and the unemployed.

In the Breadline Britain TV series, a mother living with her two small children on welfare benefits complained that her Bed and Breakfast accommodation had a whole door covered in asbestos and a ceiling infested with cockroaches. She explained:

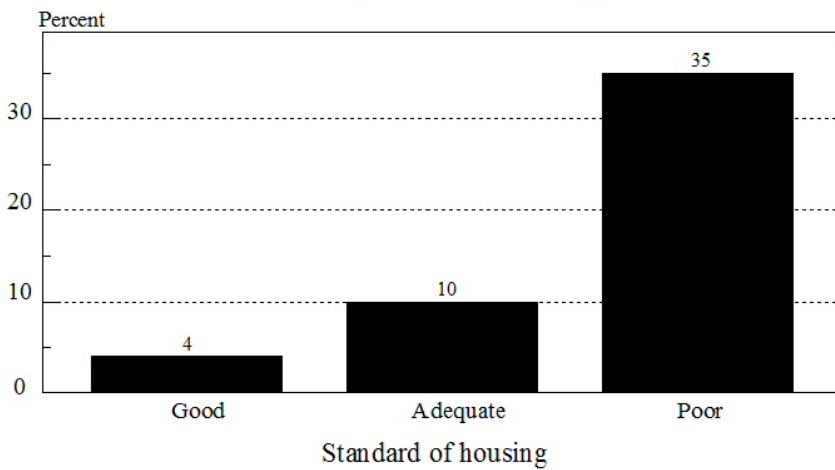
“My daughter has got asthma.... I was offered a flat but the doctor came round looked at the house and said that it was so bad that I couldn’t take it because of my daughter’s health. It would probably kill her. That’s what the doctor said, and the council still didn’t do anything about it. The doctor also told the council that I was suicidal, that I’d tried to commit suicide, but they still didn’t help me.” (Vox Pops - Mothers)

Figure 6.7 shows the relationship between standard of housing and health problems caused or worsened by housing situation. There is a clear relationship between households with health problems caused or worsened by housing situation and a deteriorating standard of housing. Only 4% of those living in ‘good’ accommodation claimed that their health problem was adversely affected by their housing situation compared with over one-third of those in ‘poor’ accommodation. Those in ‘poor’ accommodation are almost ten times more likely to have health problems connected with their housing situation than those in ‘good’ accommodation. Other studies have also shown that housing inequalities contribute to the relative inequalities in health (Townsend and Davidson, 1988; Whitehead, 1988).

**Figure 6.6**  
**Percent with health problems caused or made worse as a result of housing situation by deprivation group**



**Figure 6.7**  
**Percent with health problems caused or made worse as a result of housing situation by standard of housing**



## **Inequalities and long-standing illness**

The Breadline Britain survey established a clear link between deprivation and inequalities in health. CHAID analyses (see Appendix I ) were undertaken in order to identify the most significant factors affecting long-standing illness and disability and particularly to assess the relative contribution of poverty and poverty-related factors. CHAID 6.1 shows that a total of 570 respondents either have a long-standing illness or live in a household where someone else does. This represents 31% of the whole sample which is a similar proportion to that found by the 1990 General Household Survey where 33% of men and 35% of women reported suffering from a long-standing illness.

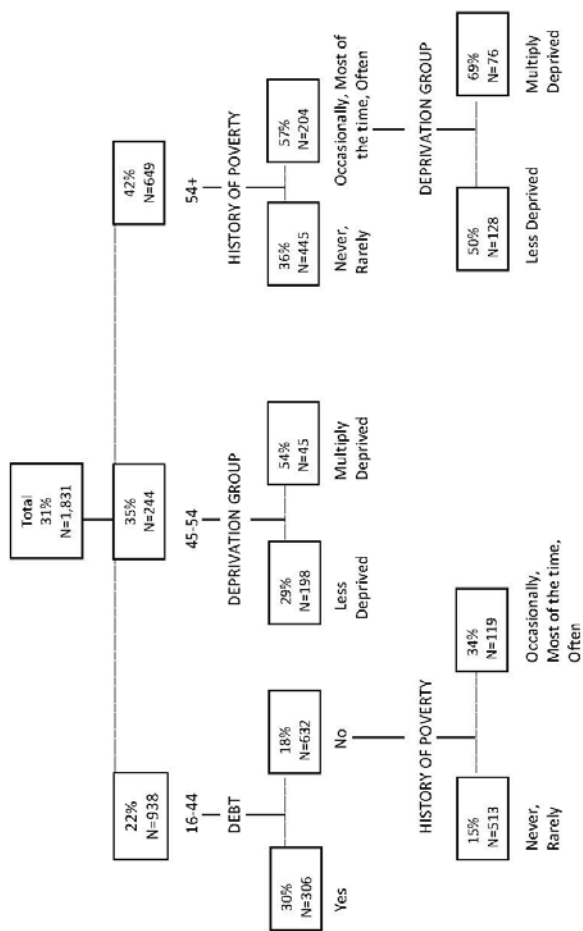
As expected, age is the most important factor affecting long-standing illness<sup>2</sup>. However, for every age group, deprivation and poverty-related factors (previous poverty and debt) have the greatest contributory impact on health status. This suggests that when the effects of age are taken into account, health differentials are best explained by poverty and poverty-related factors.

The highest illness rate is experienced by those aged 54 and over. Of this sub-group of 649 households, 42% contain someone suffering from a long-standing illness. This sub-group can be further sub-divided by their history of poverty. Of those who have had either an 'occasional' or a substantial history of poverty, 57% have an illness. This sub-group can again be sub-divided by deprivation. Almost 70% of those aged 54+ who have been 'poor in the past' and are currently 'living in poverty' have a long-standing illness.

The second highest rate of illness is experienced by those aged between 45-54. Of this age group, 35% have a long-standing illness. Deprivation is the most important factor affecting this group's health status. This sub-group has an illness rate of 54%.

The lowest illness rate occurs in the age group 16-44. Those least likely to have a limiting long-standing illness are aged 16-44, have no debt problems and have 'never' or 'rarely' been poor in the past (15%).

**CHAID 6.1**  
Experience of long-standing illness



## **Factors affecting long-standing illness**

### *Age*

The CHAID analysis showed that age is the most important factor affecting long-standing illness. The Breadline Britain survey had a similar proportion of people with a long-standing illness as the 1990 General Household Survey. Differences in prevalence rates for illness between surveys are often due to differences in the wording of the illness questions. Forrest and Gordon (1993) argued that both the position and the wording of questions about illness will affect prevalence rates.

### *A history of poverty*

Previous poverty is a major contributory factor affecting long-standing illness. Figure 6.8 shows that there is a clear linear relationship between a history of poverty and illness. Only 25% of households that have 'never' lived in poverty contain somebody with a long-standing illness, compared with 52% of those households that have been poor 'most of the time'.

### *Debt*

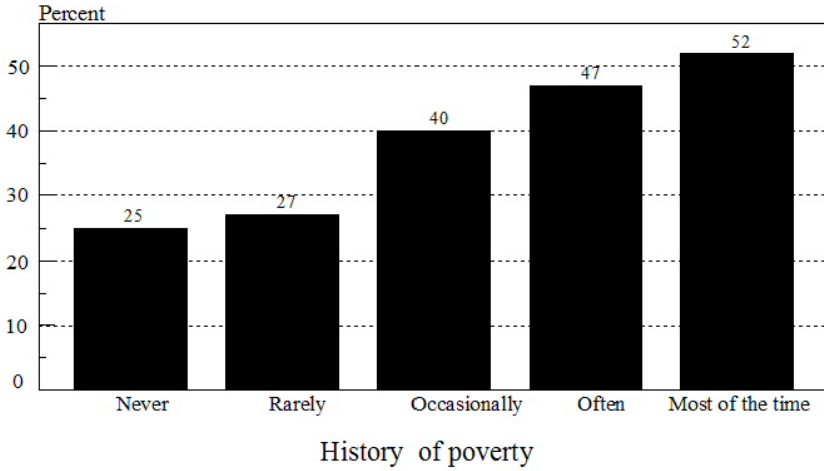
Figure 6.9 shows the association between illness and debt. Indebted households are more likely to contain somebody suffering a long-standing illness. Of households in debt, there are 36% containing somebody with a illness, compared with only 30% of households not in debt.

## **Inequalities and disability**

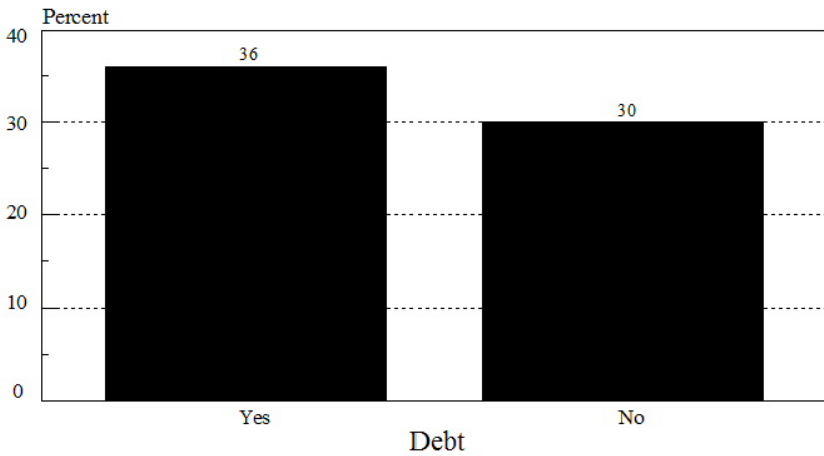
The Breadline Britain survey found that 187 households contained someone suffering from a disability (10%). CHAID 6.2 shows the most statistically significant factors affecting disability. As expected, age is the most important factor. The ageing process is responsible for impairments that cause many disabilities (Martin *et al*, 1988). After allowing for age, deprivation and other poverty-related factors (previous poverty, social class, Income Support, and debt) have the greatest impact on disability.

The disability rate is highest for those aged 45+, at 16%. This sub-group can be further sub-divided by deprivation. Of the multiply deprived, 28% have a disability. This sub-group can be again sub-divided by its history of poverty. Rather surprisingly, the 'occasionally' poor have highest disability rate (44%). The fact that the 'less deprived' in the age sub-group 45+ have a disability rate that is also higher than that of the whole sample (13%) indicates that disability occurs with age, independently of deprivation level - although, disability is twice as likely in situations of poverty.

**Figure 6.8**  
**Percent with a long-standing illness by history of poverty**

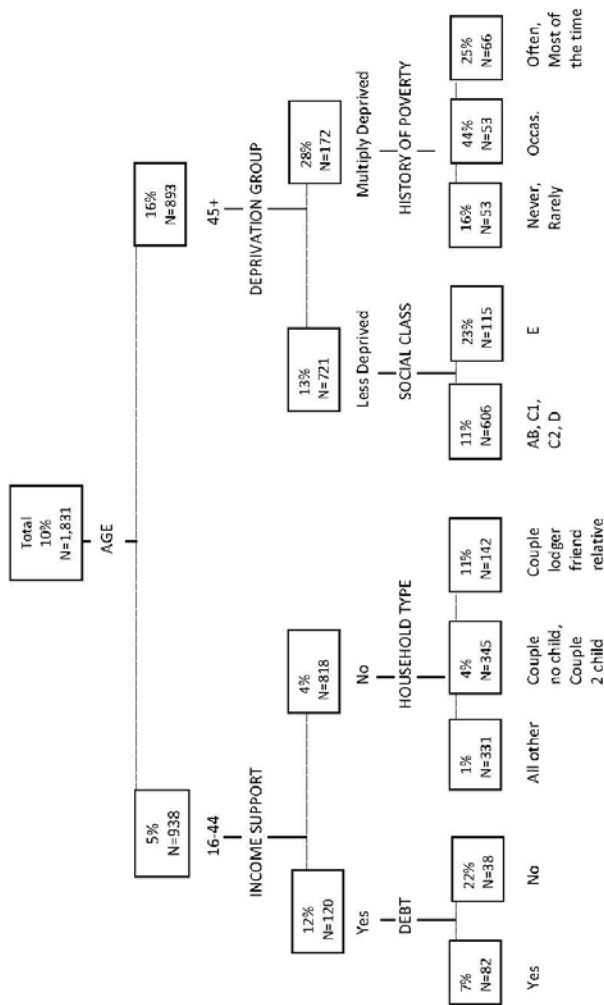


**Figure 6.9**  
**Percent with a long-standing illness by debt**



\*Owe money to family/friends or money lenders.

**CHAID 6.2**  
Experience of disability





The lowest disability rate (5%) is experienced by those aged 16-44. This age sub-group can be sub-divided by receipt of Income Support. Of those on Income Support, 12% have a disability. This sub-group can again be sub-divided by debt. The disability rate is 22% for those not in debt compared with only 7% for those in debt. One explanation for this is that some people on Income Support can rely on friends and relatives for financial support. This financial support may be indicative of a social support network which acts to alleviate the effects of poverty.

## **Factors affecting disability**

### *A history of poverty*

A history of poverty is a significant contributory factor affecting disability. Figure 6.10 illustrates a near linear relationship between disability and history of poverty. Only 7% of households that have 'never' been poor contain somebody with a disability, compared with 19% of households that have 'often' been poor.

### *Social class*

Figure 6.11 illustrates the relationship between disability and social class. The disability rate is 7% for Classes AB, C1 and C2. There is a three-fold increase (21%) in the disability rate for households in Social Class E.

### *Income support*

Figure 6.12 illustrates the relationship between disability and Income Support. The disability rate for those households claiming Income Support is 17%, compared with only 9% for all other households.

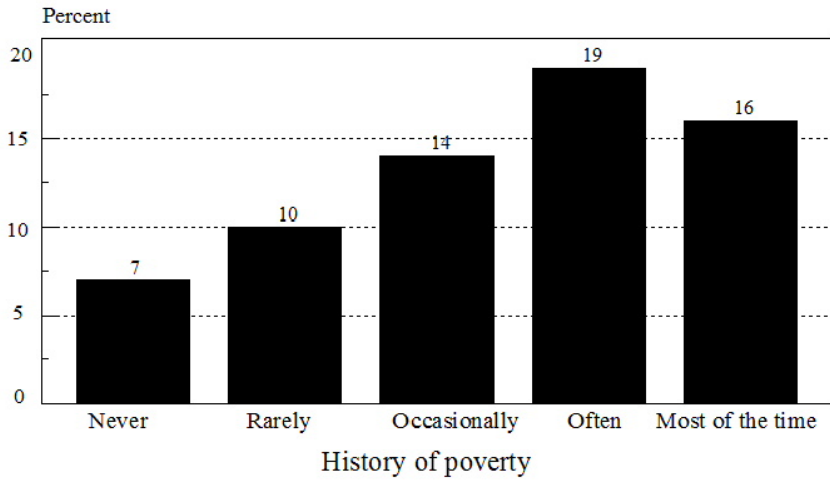
### *Debt*

Figure 6.13 shows that there is little relationship between disability and debt. Those households in debt have a marginally lower disability rate than those not in debt.

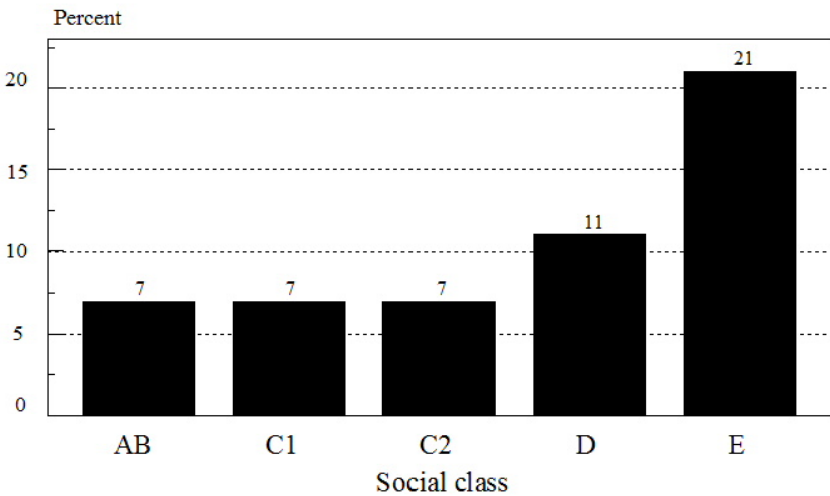
### *Household type*

Figure 6.14 illustrates that there is a wide variation in the disability rates. Households with at least one retired person have the highest rate and households with children have the lowest. The average disability rate for all households with at least one retired person is 24%, whereas for households with children it is roughly 6%. However, within the former classification there are wide differences.

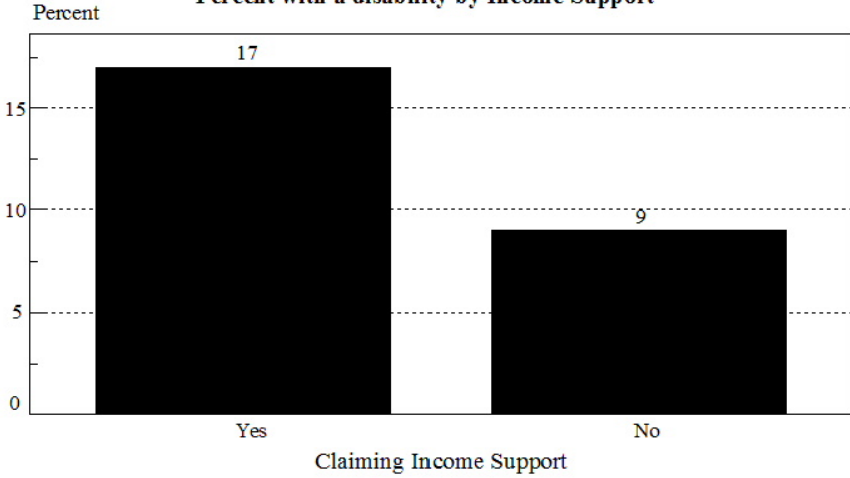
**Figure 6.10**  
**Percent with a disability by history of poverty**



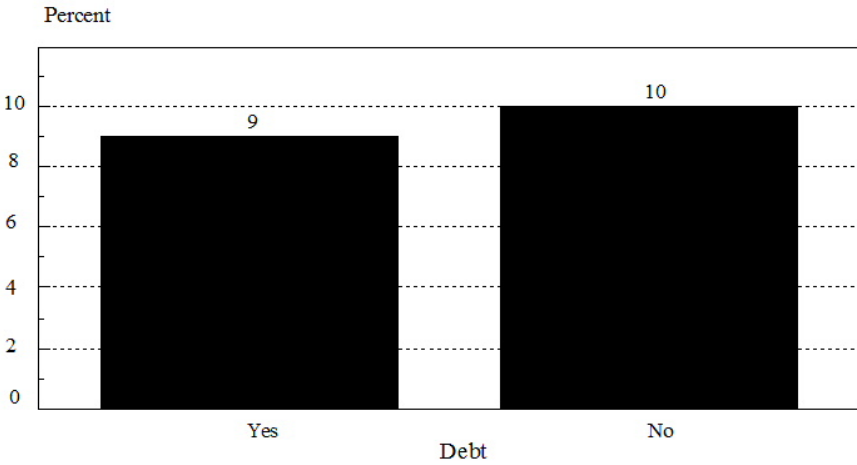
**Figure 6.11**  
**Percent with a disability by social class**



**Figure 6.12**  
**Percent with a disability by Income Support**

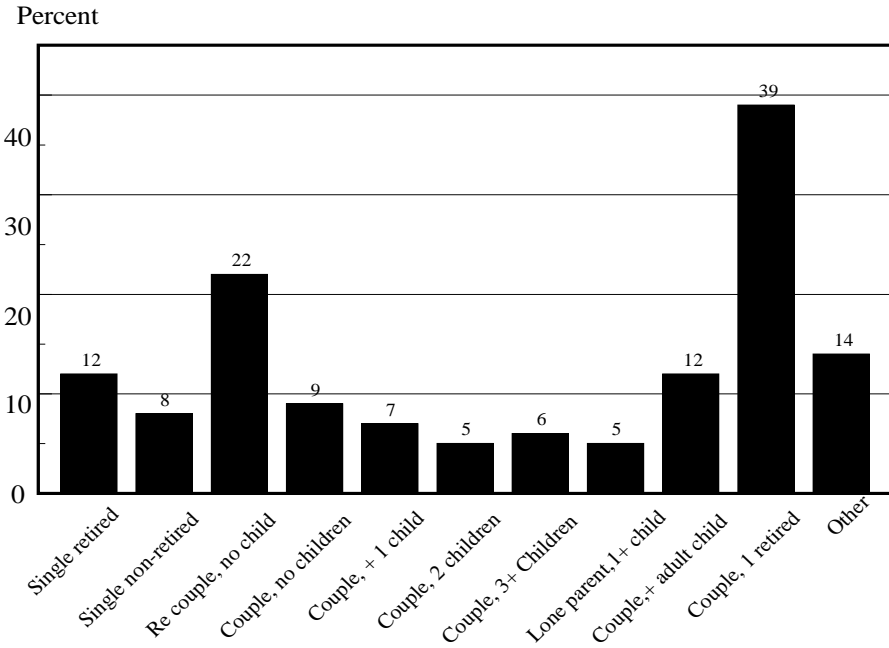


**Figure 6.13**  
**Percent with a disability by debt**



\*Owes money to either family/friend or money lender.

**Figure 6.14**  
**Percent with a disability by household type**



## Conclusion

The 1990s have seen the re-emergence of health as a poverty issue. Socio-economic factors are replacing ideas of lifestyle and social mobility as determining influences on health status. Studies have shown that diseases of poverty, such as tuberculosis, are once again on the increase.

The Breadline Britain survey shows that, in 1990, 'poor' households were one and a half times more likely to contain somebody with a long-standing illness and twice as likely to contain somebody suffering a disability. Consequently, 'poor' households made more use of non-preventative health care. They were one and a half times as likely to visit their doctor on more than five occasions and had at least two hospital treatments over a one year period. Yet, they wait longer on hospital waiting lists. 'Poor' households are one and a half times more likely to be on hospital waiting lists of more than six months and of more than twelve months.

The CHAID analyses of illness and disability showed that, after age, poverty and poverty-related variables such as previous poverty, social class and reliance on Income Support were the most statistically significant influences on health. In most instances, deprivation was the primary cause of ill-health. The implications for health policy are clear. The cheapest and most effective way of improving the health of the population would be to reduce poverty.

## Notes

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- 1        There is plenty of evidence that members of Social Classes IV and V make less use of preventative services, e.g. Blaxter, 1984; Crombie, 1984; Nutbeam and Catford, 1987 and Fisher *et al*, 1983.
  
- 2        Note, we are assuming that the age of respondents and their partners fall in the same broad age bands.

# 7 Poverty and mental health

*Sarah Payne*

## **Introduction**

This chapter concentrates on one specific aspect of the relationship between health and poverty: the impact on mental health of living in or on the margins of poverty. There is a substantial body of evidence which demonstrates the link between poverty and poor health in terms of both premature mortality and also morbidity. The experience of ill-health is greater amongst those who suffer from poverty and deprivation, whether this morbidity is measured by people's own perceptions or by objective measures of health status (Townsend *et al*, 1992). Studies have shown an association between poverty and poor mental health (Burgess *et al*, 1992; Jarman *et al*, 1992) and this is reflected in the responses to the 1990 Breadline Britain survey.

## **Poverty, deprivation and mental health**

The evidence relating to the impact of poverty on mental health comes from a variety of sources. Some research has focused on people who have been treated for psychiatric illness and the extent to which these patients may come from lower occupational groups or live in 'poorer' areas (Burgess *et al*, 1992; Jarman *et al*, 1992).

Community studies have been based largely on random samples, designed to measure the prevalence of specific forms of mental distress in the population as a whole. Such studies explore the distribution of psychiatric symptoms alongside a range of socio-economic variables including education, employment, income and housing (e.g. Srole *et al.*, 1963). In addition, attempts to explain the over-representation of different sub-groups with mental health problems (for example, the prominence of women and people from black and some ethnic minority groups amongst psychiatric patients) have also explored the higher rates of poverty and deprivation amongst such populations (Cox, 1986; Belle, 1988 and 1990; Payne, 1991).

Other research has highlighted links between specific aspects of deprivation, such as poor housing and unemployment and poor mental health (Brenner, 1973; Hammarstrom, 1994; Kammerling and O'Connor, 1994). However, there are relatively few studies that have focused directly on the link between poverty and mental well-being. Therefore, the 1990 Breadline Britain survey is particularly valuable in that it offers unusually rich data on poverty, deprivation and the respondents' mental health.

Studies that have suggested a link between poverty and poor mental health have been unable to prove the direction of causality. One explanation is the social causation model, which suggests that poverty causes poor mental health (Faris and Dunham, 1939), arguing that people who are 'poor' suffer a deterioration in their mental health as a result of the stress and burdens of living on a low income and the result of being denied the goods, services and social relations which are taken for granted by others. If this is the case, we would expect that long-term poverty and poverty without prospect of improvement to be the most damaging to mental health, whilst short-term poverty, particularly for those with a prospect of improvement, may be expected to have less effect.

The other direction in which causality might be interpreted suggests that people suffering mental health problems are more likely to become 'poor' because they are unable to hold onto paid employment or because periodic treatment as an in-patient interrupts and limits opportunities for both employment and housing. Some studies have suggested that people suffering with problems in mental health are more likely to be found in 'poorer' areas, not only because of the lower cost of living and, in particular, cheaper housing but also because, in more fragmented or disintegrated areas, such people are more able to fit in (Muijen and Brooking, 1989). This argument is based on the notion of 'drift' and was a significant aspect of social psychiatric research during the 1950s and 1960s (Gruenberg, 1961; Freeman, 1994). It focused primarily on people with the most severe or chronic mental health problems, in particular people diagnosed as being schizophrenic.

One of the problems with the 'drift' debate was that the focus was largely on the severely ill and was thus unable to explain the greater risk of poverty and deprivation amongst those suffering milder forms of disturbance. More recently, most commentators have accepted that explanations for individual mental health and

social circumstances will probably comprise a mixture of different influences (Muijen and Brooking, 1989).

The evidence shows that there is an increased risk of poor mental health when an individual's life is stressful and beyond their control. One of the most important studies of women's depression (Brown and Harris, 1978 and 1989) found that depression was significantly more likely to occur in the face of untoward events or difficulties, including poor quality housing, overcrowding or a reduction in income. Later studies have supported these findings with higher rates of both treated and untreated mental ill-health found amongst those living in 'poorer' areas or suffering from housing difficulties and other forms of deprivation (Staples, 1992; Jarman *et al*, 1992; Manketlow, 1994).

The findings presented below draw on the 1990 Breadline Britain survey to explore ways in which the experience of poor mental health relates to poverty, housing condition, employment status, household type and neighbourhood circumstances. In addition, given the increased risk of treatment for mental health problems experienced by women and by people from some minority ethnic groups, the chapter explores the experience of mental health and poverty for these groups.

### **Measuring mental health problems**

Problems arise in the measurement of mental ill-health because of the difficulty in determining what actually constitutes mental illness. A system of measurement should be able to distinguish between the different diagnostic categories used by the medical profession and also the ways in which concepts of depression, mental illness and distress are used by the general population. Treated mental illness is not an accurate objective measurement of the prevalence of mental illness in a population. It is only a reflection of the perceptions of mental illness of the individual, their friends and family and the extent to which this perception is shared by the medical profession, combined with the availability of psychiatric treatment. The vast proportion of psychiatric care is carried out in the community and, in general practice, over 90% of all mental health consultations are with GPs (Sheppard *et al*, 1966; Muijen and Brooking, 1989). There are also filters to more specialist care and different groups of the population pass through these filters more readily. For example, men are more likely to be referred to a consultant psychiatrist than women despite the fact that more women present with mental health problems (Goldberg and Huxley, 1980; Sheppard, 1991).

A number of studies have concentrated on a subjective measurement of health, accepting that self-perceptions are generally good measures of health status (Blaxter, 1990; Wannamethee and Shaper, 1991). It is particularly important that any measurement should reflect the individual's own perception of their state of well-being rather than an external assessment, given that such external assessment is not necessarily objective but is affected by bias (Littlewood and Lipsedge, 1988; Miles, 1988). It is significant that around two-thirds of those assessed in community



surveys as suffering psychiatric symptoms are also being seen by the medical services for psychiatric treatment; around one third are not. This shows that, in mental health as in other health areas, there is an untreated group of the population who would not be included in a survey which recognised only those in treatment. The results of the 1990 Breadline Britain survey reflect how people themselves feel about their own mental health and, in particular, how far respondents feel that being 'poor' has affected their mental health.

In Q13b respondents were asked:

"Have there been times in the past year when you've felt isolated and cut off from society because of lack of money?"

In addition, Q18 asked:

"A number of people have told us they have different kinds of personal difficulties these days. Which if any of the items on this card have you worried about or have you experienced in the past month due to lack of money?"

The items listed included being depressed; worry about relations with friends or with one's family; being bored; feeling looked down on by other people; feeling a failure; feeling a lack of hope for the future and feelings of letting their family down. A score of one (equal weighting for each response) was assigned for each symptom mentioned in Q18 and noted by a respondent and this was summed to produce a 'mental health score'.

These questions are not based on a clinical schedule which has been subjected to validity testing, such as the General Health Questionnaire (GHQ) (Davenport *et al*, 1987) and the responses are not, therefore, open to the degree of significance testing or comparison with other surveys that such a schedule would have allowed. However, the responses do offer a much broader range of ideas about the nature of the link between mental well-being and poverty than is possible with a schedule which is based on clinically definable psychiatric illness. The 1990 Breadline Britain survey highlights the impact of living in deprived circumstances on the person's well being. These effects might not be measured as mental illness by a clinician but are nonetheless likely to affect daily interaction with others, feelings of confidence and enjoyment of life.

**Poverty and mental health**

The results from the 1990 Breadline Britain survey show that people who were ‘poor’ experienced worse mental health than the population as a whole. Those people in the survey who were ‘multiply deprived’ were more than four times as likely to report one or more symptoms of poor mental health compared with those who were not multiply deprived. Table 7.1 shows the difference in terms of the experience of a range of mental health difficulties due to a lack of money.

**Table 7.1  
Percentage of respondents reporting mental health symptoms  
due to lack of money, by deprivation**

Symptoms	Not multiply deprived <i>n=1450</i>	Multiply deprived <i>n=381</i>
Isolation	8.7	46.7
Depression	8.9	41.9
Worry about relations with friends	1.5	6.2
Worry about relations with family	2.5	11.7
Experienced/worry about being bored	8.2	29.3
Experienced/worry about people looking down on you	1.5	14.2
Experienced/worry about feeling a failure	2.6	17.3
Lack of hope for future	6.2	28.2
Letting down your family	4.7	19.5

The ‘multiply deprived’ respondents were more than five times as likely to feel isolated, four times more likely to be depressed and more than nine times as likely to feel looked down on. The ‘multiply deprived’ group were more likely than the ‘less deprived’ to report a problem due to a lack of money in all of the questions on mental well-being. These findings are consistent with results from other surveys which have demonstrated higher rates of depression amongst those living in poverty/deprivation (Brown and Harris, 1978; Belle, 1988).

Being ‘poor’ excludes people from the norms of society and inhibits social interaction in a range of ways; being unable to afford leisure activities outside the home, or feeling unable to invite friends into the home, due to lack of money to buy food or drinks or because the home itself is overcrowded or in bad repair. The effect of this is to increase the risk of social isolation and to decrease the person’s ability to participate in society. This, in turn, may affect mental health and evidence suggests that, for most people, well-being is dependent on feeling part of a

community or society and reduced opportunities for social activities are likely to lead to boredom and feelings of low self-esteem (Belle, 1988; Payne, 1991).

It is clear that people living in poverty are likely to suffer poorer mental health and an increased risk of clinically defined illness.

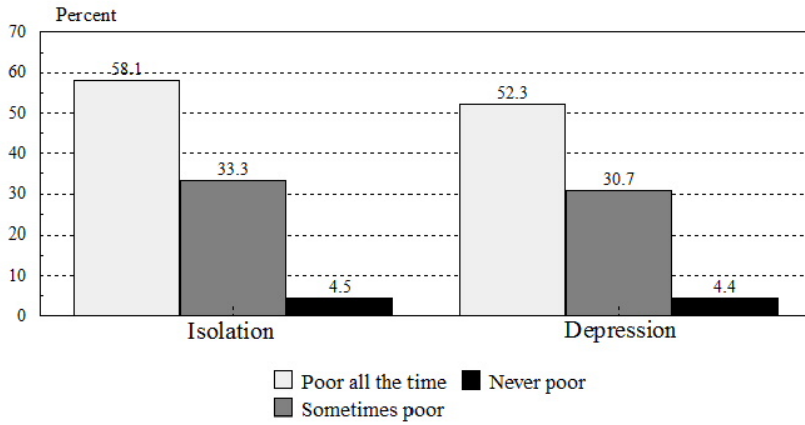
One respondent in the survey described how poverty had affected his mental well-being:

“Sometimes I just crack up in here. I get so depressed. I mean, just drives you round the bend the money situation now like. You have to pay this, you have to pay that, and all that, and the government just don’t realise. They have no idea as far as I’m concerned, they’re not bothered, they don’t care. It’s stupid, it is.” (John)

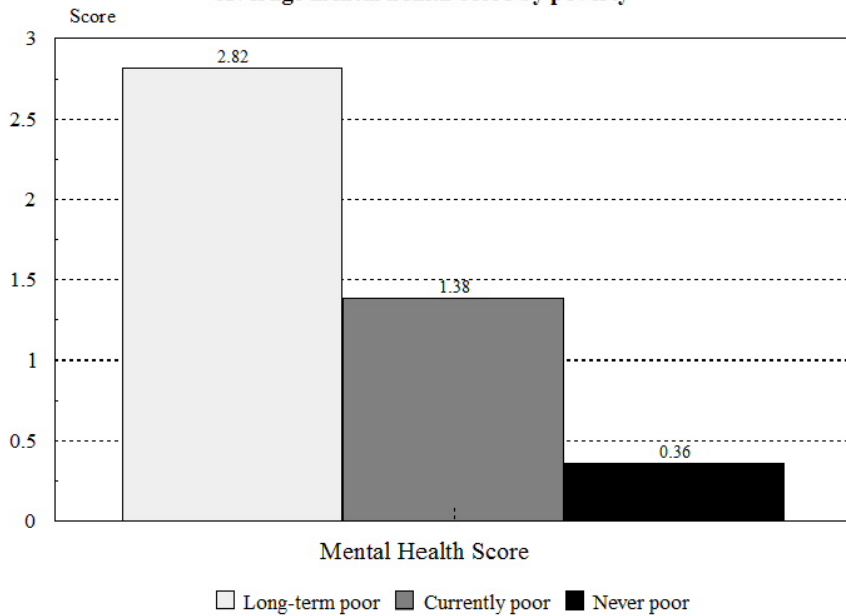
Subjective measures of poverty also appear to be related to poor mental health prospects. As Figure 7.1 shows, self-perceptions of poverty are also related to feelings of isolation and depression. Those who described themselves as ‘always poor’ were thirteen times as likely as the ‘never poor’ to report feeling isolated and twelve times as likely as the ‘never poor’ to report feeling depressed.

Not only does poverty or deprivation increase the risk of depression and isolation but prolonged poverty (where the experience of being ‘poor’ or deprived is long lasting) appears to have the worst effect. In the Breadline Britain survey, respondents were categorised as ‘long-term poor’ when they lacked three or more necessities (objective poverty), considered that they are ‘genuinely poor’ now ‘all the time’ (subjective poverty) and also have lived in poverty in the past either ‘often’ or ‘most of the time’ (see Chapter 1). Figure 7.2 shows that the average ‘mental health score’ of these respondents was nearly ten times that of those respondents who were ‘not poor’ and over twice that of respondents who were currently ‘poor’ but did not have a long history of continuous poverty.

**Figure 7.1**  
**Percentage feeling isolated and depressed by present level of poverty**



**Figure 7.2**  
**Average mental health score by poverty**



## **Poverty, ethnicity and mental health**

A number of studies have examined the higher rates of treated mental illness amongst different minority ethnic groups. These studies have also demonstrated higher risks of poverty amongst people from minority ethnic groups (Thorogood, 1987; Littlewood and Lipsedge, 1988; Oppenheim, 1990).

Reasons for this over-representation include the effects of poverty on mental health, the impact of the experience of racism and discrimination on mental health and also the impact of racism and discrimination on the risk of being judged to be mentally ill and in need of psychiatric treatment (Littlewood and Lipsedge, 1988, Fernando, 1995).

Since the Breadline Britain survey was nationally representative, the number of respondents from minority ethnic groups was small. The proportion of the sample from minority ethnic groups was the same as the proportion of the population from minority ethnic groups as a whole. However, it is unlikely to be entirely representative of the minority ethnic population since many minority ethnic groups are concentrated in the inner city areas of the major conurbations and are not evenly distributed, geographically or otherwise.

However, the debate around mental health and ethnicity is a significant one and even indicative evidence, such as the Breadline Britain survey provides, is useful in assessing the likely impact of poverty and deprivation on mental well-being. The small number of respondents have been re-grouped into two simple categories: black and Asian respondents (N=54) and white UK and Irish respondents (N=1722). Though simplistic and obviously limited in that different minority groups have very different experiences of both mental health and deprivation (Fernando, 1995), the results do highlight some interesting differences which reflect other research findings and suggest that this is an important dimension of the distribution of mental well-being in the survey.

Overall, people from black and Asian groups were nearly twice as likely to report one or more symptoms of poor mental health as a consequence of financial difficulties, in comparison with the white UK and Irish population. As Table 7.2 shows, black and Asian respondents were more likely to be suffering from depression and isolation and were much more likely to be worrying about relationships with their families or about letting their families down or worrying about being looked down on. This is important in the context of the opportunities for positive experiences and for close relationships with others, which might act to decrease the risks of poor mental health as a result of poverty (Brown and Harris, 1978 and 1989). A number of studies have demonstrated the importance of families and other forms of social support for people from minority ethnic groups, as a means of countering a racist and discriminatory culture (Thorogood, 1987; Fernando, 1995).

**Table 7.2**  
**Percentages of each ethnic group reporting mental health symptoms as a result of money difficulties**

Symptoms	Black/Asian <i>n=54</i>	White UK/Irish <i>n=1722</i>
Isolation	25.0	16.5
Depression	25.1	15.6
Worry about relations with friends	5.4	2.4
Worry about relations with family	12.1	4.3
Experienced/worry about being bored	19.9	12.5
Experienced/worry about people looking down on you	13.0	4.0
Experienced/worry about feeling a failure	5.5	5.7
Lack of hope for future	20.8	10.7
Letting down your family	15.4	7.7

However, it is also interesting that the white UK/Irish respondents and the black/Asian respondents are equally likely to say that they do not feel a failure due to lack of money. Living in an area which is ‘poor’ or being part of a community where lack of money is commonplace may reduce such feelings of failure even where the individual may still feel depressed or isolated due to lack of money.

### **Gender, poverty and mental health**

There is a greater likelihood that women will see themselves, or be seen by others, as suffering from poor mental health. Women are over-represented in figures for treated mental illness, whether this is as an in-patient in a psychiatric unit or as an out-patient (Ussher, 1991; Belle, 1990; Payne, 1995 and 1996). Women are also more likely to suffer poverty and deprivation and this appears to form at least part of the explanation of women’s higher rates for psychiatric treatment (Belle, 1988 and 1990).

Particular groups of women are both more likely to suffer poverty and are more at risk of poor mental health, for example, lone mothers and older women living alone (Graham, 1993; Groves, 1992). This pattern was also found by the Breadline Britain survey.

A criticism of much poverty research is the way in which households are treated as a ‘black box’ in that resources are often assumed to be shared equally within the family or at least according to need (Glendinning and Millar, 1992; Pahl, 1989). Research into the division of resources within households clearly demonstrates that

this assumption is false and that, where there is inequality in the distribution of resources it is often women who are most at risk of receiving too little. In 'poor' households, both women and men will restrict their own use or consumption of resources so that more is available for children and women will cut back on their own consumption so as to allow more for men (Daly, 1989; Payne, 1991).

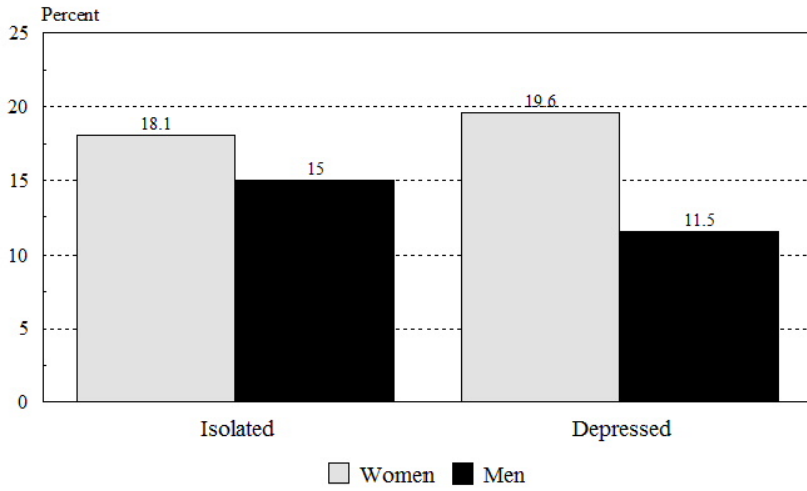
Poverty may be experienced differently by women and men within households and this affects the stresses which in turn impact on mental health. When families are 'poor', women are more likely to carry the burden of managing the household's finances and making ends meet (Land, 1983; Daly, 1989). Equally, we cannot assume that resources are shared in more affluent households, where women may suffer deprivation in ways which are hidden from view (Pahl, 1989) and which may produce their own, particular, kinds of stress. Women outside the labour market, with no earned income of their own, are particularly vulnerable. Brown's recent work on women's depression describes the impact of poverty and increased risk of threatening 'events' on women's mental well-being:

“what they had in common appeared to be a sense of imprisonment in a non-rewarding and deprived setting with the event itself underlining how little they could do about extracting themselves.” (Brown, 1992)

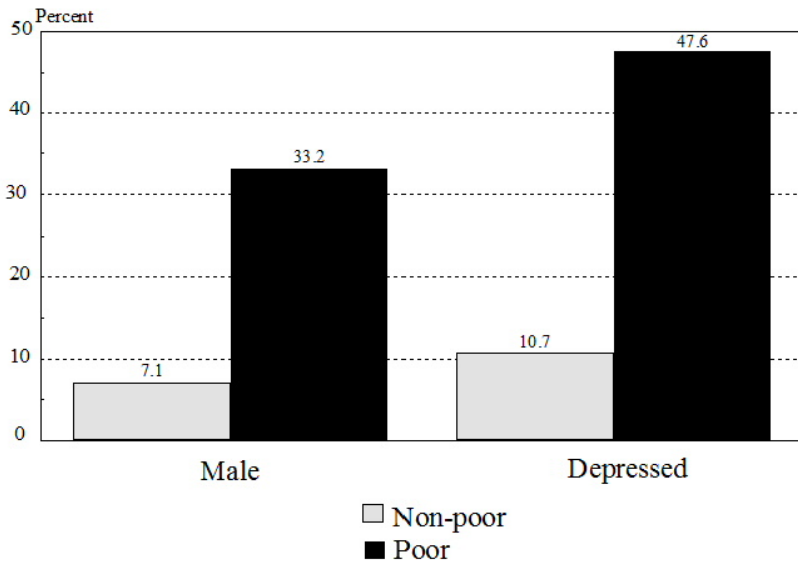
In the Breadline Britain survey, women were more likely than men to describe themselves as suffering from mental health difficulties as a result of lack of money. In particular, more female respondents than male said that they had recently felt isolated or depressed due to a lack of money, as Figure 7.3 shows.

Since both poverty and gender have been shown to influence mental well-being it is necessary to explore the impact of poverty on the mental health of each sex. Figure 7.4 shows that 'poor' men and women were around four and a half times as likely to suffer from depression than 'non-poor' men and women. However, women were still more likely than men to suffer from depression after controlling for the effects of poverty. The impact of poverty in causing depression seems to be slightly greater for men than for women (e.g. 'poor' men are 4.7 times more likely to be depressed than 'non-poor' men, whereas 'poor' women are 4.4 times more likely to be depressed than 'non-poor' women).

**Figure 7.3**  
**Percent feeling isolated and depressed by gender**



**Figure 7.4**  
**Percent feeling isolated and depressed by gender and deprivation group**





## Poverty, household type and mental health

One of the variables linked with poverty and health is household type. For example, parents of young children are particularly vulnerable to poverty, have poorer health and also feature prominently in figures for treated and untreated psychiatric illness (Oppenheim, 1990; Payne, 1991; Graham, 1993). However, mothers, rather than fathers, and lone mothers in particular, appear to be most vulnerable. The data on poor health amongst both cohabiting/married and lone mothers shows that, for all women with children, poor health is associated with indicators of poverty (Graham, 1991).

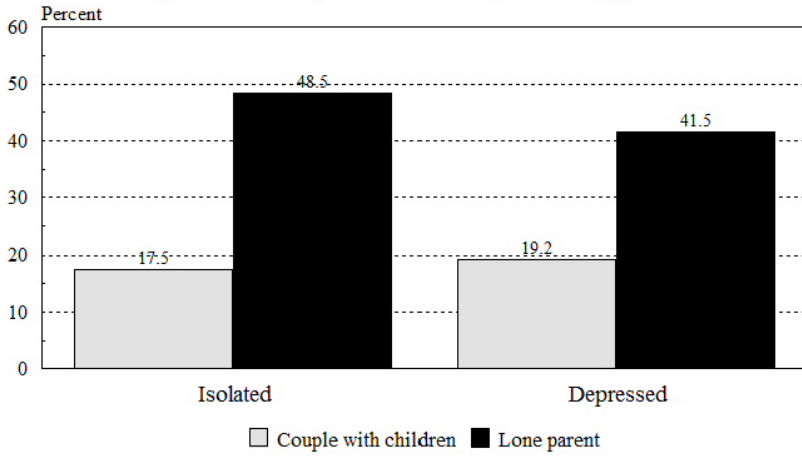
Figure 7.5 shows the responses to questions on isolation and depression as a result of lack of money by household type for families with children. Nearly half the lone parents in this study reported feelings of isolation as a result of lacking money, compared with less than a fifth of the parents in two-parent households. Similarly, over 40% of the lone parents reported feeling depressed due to a lack of money, compared with less than a fifth of the two-parent households. Is this due to the greater risk of poverty amongst lone parents or the greater risk of isolation and depression amongst people with sole responsibility for children who may, in consequence, have fewer opportunities for social activities? As one of the lone mothers in the survey said:

“Since I’ve been in bed and breakfast our relationship has just gone down. It’s - I think it’s mainly me. I’ll admit to that. It’s just that he can go away, he can go to his - go to where he lives and he’s - he goes out. But me, I’ve got Rickie with me 24 hours a day, most of the time. I don’t get no time to myself. And with ‘im there, I lash out - you lash out to people near to you - closest to you lash out on.” (Alison)

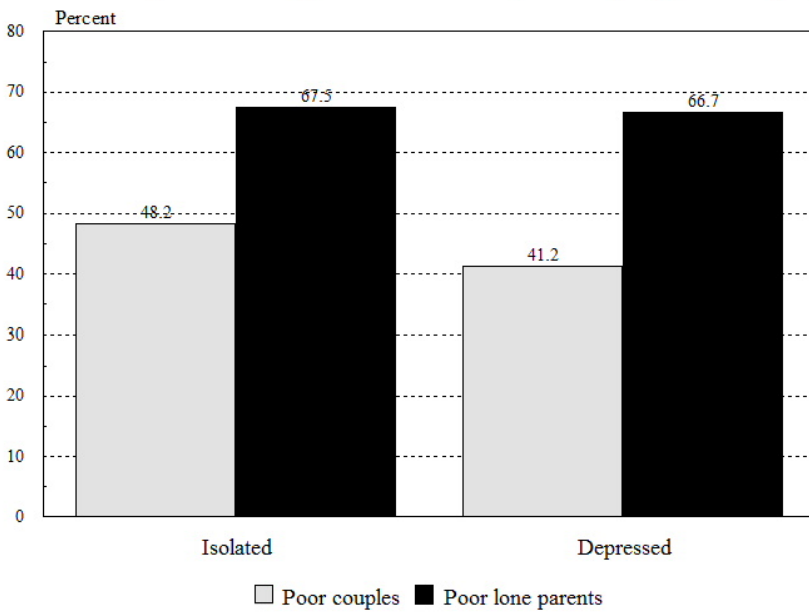
Figure 7.6 looks at responses to the questions on depression and isolation by lone parents and parents in couple households who were also ‘multiply deprived’. Isolation due to lack of money was reported by a much greater proportion of ‘poor’ lone parents (67.5%), compared with ‘poor’ couples with children (48.2%). Similarly, ‘poor’ lone parents were much more likely to report feelings of depression due to lack of money, compared with ‘poor’ couples with children.

Again, this reflects findings in other studies, which show that lone parents are particularly at risk of both poverty and poor mental health (Payne, 1991; Glendinning and Millar, 1992). Isolation is increased because lone parents are less able to afford the cost of social activities outside the home, are less likely to be able to afford the costs of childcare in order to go out and are less likely to be in paid employment which decreases isolation and increases self-esteem (Brown and Harris, 1989).

**Figure 7.5**  
**Percent of parents feeling isolated and depressed by type of household**



**Figure 7.6**  
**Percent of parents feeling isolated and/or depressed by deprivation group**



**Employment status and mental health**

The relationship between employment status and mental health has been explored frequently (Arber, 1987). For men, the focus has often been on the link between unemployment and poor mental health and, in particular, the extent to which suicide is greater amongst the unemployed (Platt, 1986). For women, especially for women with childcare responsibilities, it is the complexity of women’s lives in the paid labour market combined with unpaid labour in the home that has been the focus (Arber *et al*, 1985). In particular, it is the combination of motherhood, domestic labour and paid employment which is significant in determining women’s health and also their vulnerability to poverty (Graham, 1993).

In the survey, those respondents who were of working age but who were at that time out of the labour market were more likely than both the retired group and those currently in paid employment to report one or more mental health symptoms. One measure of this is the average ‘mental health score’ for different groups. The mean score for housewives was nearly twice that of people in full-time employment and nearly three times that of those in part-time employment. The average score for those respondents classified as unemployed but seeking work was higher still, being over three times the score for the full-time employed.

Table 7.3 shows mental health difficulties among the unemployed, housewives and the full-time employed.

**Table 7.3**  
**Percentage of those reporting mental health difficulties,**  
**as a result of lack of money, by category of employment status:**  
**unemployed, housewives and full-time employed**

Symptoms	Unemployed <i>n=174</i>	Housewife <i>n=104</i>	Full-time employed <i>n=988</i>
Felt isolated	46.9	34.5	13.1
Depressed	39.3	31.3	13.0
Worry about relations with friends	6.1	2.2	2.6
Worry about relations with family	11.7	5.6	4.4
Worry about being bored	32.0	20.4	11.4
Worry about being looked down on	14.2	7.1	2.9
Worry about feeling a failure	15.5	9.0	5.1
Worry/lack of hope for future	26.4	17.6	9.5
Worry about letting down your family	23.1	11.3	6.9

The greatest risk to mental well-being is suffered by those who are unemployed. People in this group are 3.5 times as likely to say that they feel isolated compared

with people in full-time employment - nearly half of those who are unemployed feel isolated due to lack of money. Nearly 40% of the unemployed describe themselves as depressed, three times as many as those in full-time employment and nearly a third of the unemployed describe themselves as bored, due to a lack of money. These results clearly suggest that unemployment has a major impact not only on income but also on people's mental well-being.

Rates of isolation and depression amongst housewives are over twice that for people in full-time employment. Whilst the status of housewife may conceal unemployment, studies have also shown that being a housewife is in itself stressful (see, for example, Radloff, 1977) and that the stress of domestic work is greater in circumstances of poverty and deprivation (Daly, 1989; Brannen and Wilson, 1989).

### **Housing and neighbourhood poverty and mental health**

Housing and the local area conditions impact on levels of stress, in particular for those with primary responsibility for maintaining a pleasant home environment and for those who spend most hours in that environment. This mostly affects women but also people with limited mobility. A neighbourhood which is uninviting or which feels unsafe may act to limit a person's movements and an environment with few facilities for leisure activities similarly limits opportunities for social interaction, particularly for those on a low income who cannot afford transport to other areas.

Previous studies of the relationship between housing tenure and mental health have suggested that poorer mental health is experienced by those in both local authority and privately rented accommodation (OPCS, 1995). Whilst the type of tenure itself may be seen as an indicator for other forms of deprivation, there is also evidence that those living in the poorest quality housing, in any tenure group, experience the greatest threat to their mental well-being (see Payne, 1991). Studies have also highlighted the impact of a poor local environment on mental health (Hollingshead and Redlich, 1958; Faris and Dunham, 1939; Parry-Jones and Queloz, 1991). It remains true that the majority of those treated by the psychiatric services are to be found in poorer areas and the workload of both GPs and mental health teams in poorer areas of the community is greater (Muijen and Brooking, 1989; Hollander and Tobiansky, 1990; Freeman, 1994).

Answers to the mental health questions in the 1990 Breadline Britain survey support not only a link between poor mental health and housing tenure but also between poor mental health and the quality of housing and environment. Overall, the average 'mental health score' for all those who rented was higher than the average score for owner occupiers. The average score for respondents in local authority housing was 1.2, three times worse than the score of those who were owner occupiers (0.4). The average score of people in private rented accommodation was also high (0.9). Table 7.4 shows that local authority and

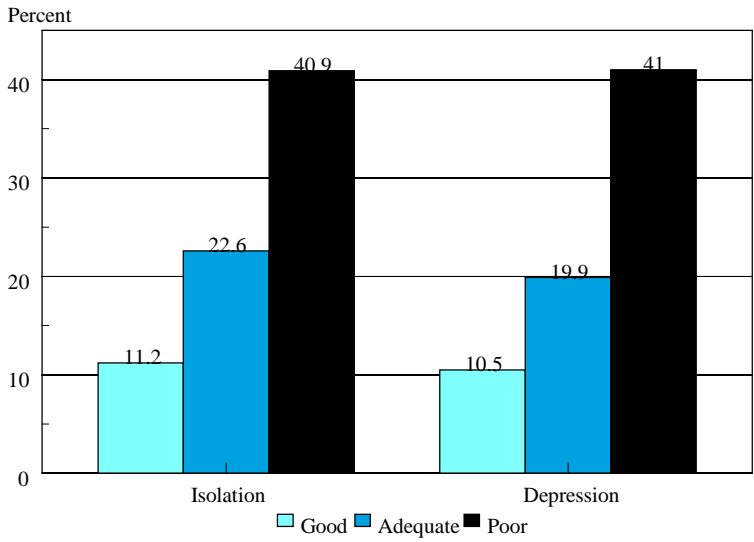
housing association tenants report much higher levels of isolation, depression and other mental health difficulties than owner occupiers.

**Table 7.4**  
**Percentage of respondents experiencing mental health difficulties**  
**as result of lack of money, by tenure group**

Symptoms	Owner occupied <i>n=1208</i>	Local Authority <i>n=469</i>	Private rented <i>n=108</i>
Felt isolated	9.7	33.5	22.1
Depressed	9.9	29.5	17.5
Worry about relations with friends	2.2	3.0	2.9
Worry about relations with family	2.9	6.3	8.0
Worry about being bored	7.0	24.4	22.4
Worry about being looked down on	1.7	8.5	8.7
Worry about feeling a failure	4.0	8.9	9.2
Worry/lack of hope for future	6.8	20.2	17.0
Worry about letting down your family	4.7	14.6	9.5

In addition to housing tenure, the quality of housing is also important. People living in housing which was in a poor state of repair were four times as likely to report isolation, depression and other worries compared with those people living in good quality housing. Figure 7.7 shows the proportion of respondents who felt isolated and depressed by standard of housing.

**Figure 7.7**  
**Percent feeling isolated and depressed by standard of housing**



Similarly, people living in a 'poor' neighbourhood were also more likely to report mental health worries due to lack of money. There were three questions in the survey focusing on the neighbourhood in which people live. A quarter of those who felt that their local area was unpleasant or dirty reported that they felt isolated due to a lack of money, compared with 14.3% who did not perceive their neighbourhood in this way. The group living in a 'poor' area were also more likely to report the experience of depression (20.3% compared with 13.9%). Q1b extended this question to ask if "there is a lack of pleasant, open spaces within easy reach". Again, more of those living in an area without such amenities reported isolation and depression and also reported feeling bored. The third question, Q1c, asked about incivilities, if "there are houses boarded up/with broken windows nearby", again, those living in more derelict areas reported higher rates of isolation, depression and boredom.

The impact of a poor environment is wide ranging, affecting feelings of security and isolation:

"High rates of vandalism, whether real or imagined, increase fear, isolation and alienation, and inhibit people from going out to meet others. Overcrowded housing reduces the ability to regulate the nature and frequency of social interaction and high rise flats contribute to difficulties in supervising children, restriction of social interaction and lack of territorial markers and defensible space." (Muijen and Brooking, 1989, p.119)

The greatest impact on mental health is to be found amongst those living in the increasingly marginalised local authority housing, housing which is not only in poor condition but which is increasingly occupied by the poorest in our society: lone mothers on income support, people without paid work, the sick and disabled.

## **Conclusion**

The material presented in this chapter suggests that there is a very real relationship between the experience of poverty and deprivation and the risk of poor mental health. Those respondents to the 1990 Breadline Britain survey who were living in poverty were more likely to report a range of problems reflecting mental well-being. Logistic regression analysis of depression, sex, ethnicity and deprivation status indicates that this increased vulnerability does not simply reflect the greater numbers of women or people from minority ethnic groups living in poverty. People living in poverty were more than 7 times as likely to suffer poor mental health than those who were not, whilst the impact of both gender and ethnicity was more muted. The Breadline Britain survey also shows that those who are in one of the groups most likely to be deprived - the unemployed and lone parents - reported high rates of difficulties and people whose living environment was 'poor' were also more likely to report problems. Poor mental health is a feature of poverty both as it is assessed

objectively by the Breadline Britain index and also, subjectively, by the respondents' own assessment of their poverty status. Being 'poor', then, is likely to significantly affect mental health. The solution to this appalling additional burden on the 'poor' is not, however, a dose of psychiatry. The greatest risk factor is poverty and the solution to this problem comes from policies which are directed towards the eradication of poverty in the 1990s.



## 8 Poverty, debt and benefits

*Christina Pantazis and David Gordon*

### **Introduction**

This chapter explores the relationship between both poverty and debt and poverty and state benefits. Personal debt is increasingly being seen as a problem. In 1988, the Citizens Advice Bureau reported half a million requests for help with debts. This figure has probably increased due to the effects of the recession. The ‘poor’ are particularly vulnerable to debt because their incomes are generally too low to cover even their basic needs.

There are a number of strategies that ‘poor’ households or individuals can adopt (Ford, 1991). Informal help from family or friends is a common resort. In the Breadline Britain survey, 20% of households had borrowed from friends or family. ‘Poor’ households were four times as likely to borrow money from friends or family than other households. Many of the people interviewed in the television series for Breadline Britain expressed their predicament. Richard, who lives on state benefits, explained the help he receives from his mother:

“We only get through the week if we go down to my mother’s and borrow some money off her, and she helps us out that way. Or she’ll have Robert up at her house and we just have the little ‘un here. So there’s just me, my wife and the little ‘un here, while Robert is at his nannas and he gets fed over there. That helps us out a lot, having one less mouth to feed.”

Alternatively, many 'poor' people simply go without. In the television series, many people talked about their daily dilemma of incurring debt or going without. Paula, her disabled husband and their two children, who live on state benefits, explained: "It's a case of ...like going into debt or going without. So most of the time we have to go without."

Finally, 'poor' households can borrow from credit agencies. The types of credit predominantly used by 'poor' households include the Social Fund loan system<sup>1</sup>, mail order ('club catalogue') credit, 'tally men', money lenders and 'cheque-traders'. All these are used exclusively by those living in, or on the margins of, poverty (NCC Survey, 1980; Adler and Wozniak, 1981; Berthoud and Kempson, 1992).

Berthoud and Kempson (1992) found that, amongst low income borrowers, mail order was one of the two most frequently used forms of credit. Mail order provides the means to purchase clothes, shoes and household goods and pay for them over many weeks, thus effectively spreading the cost to small, manageable payments.

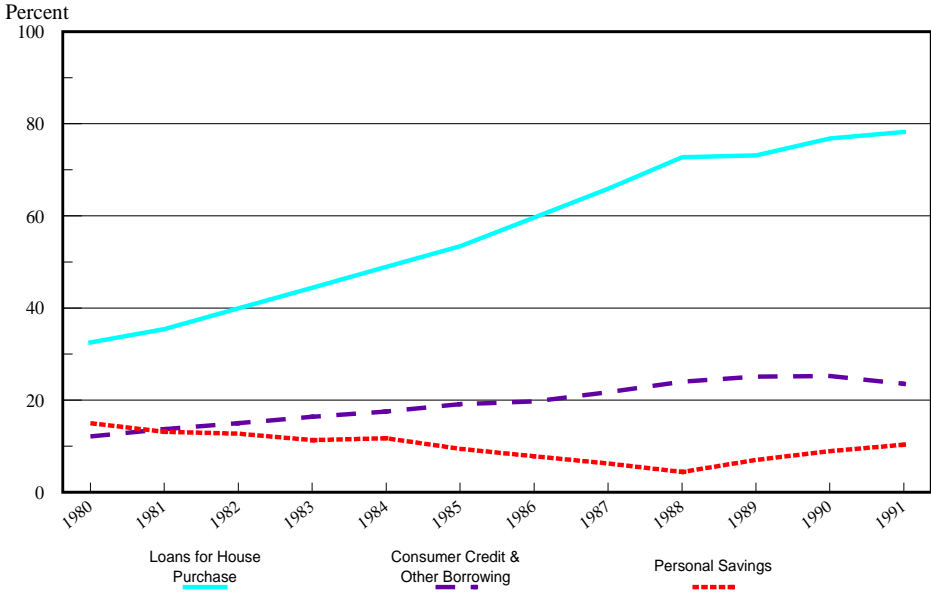
Traditionally, 'poor' households have also turned to money lenders for unsecured loans. In the Breadline Britain survey, 'poor' households were roughly ten times more likely to borrow from money lenders than all other households. In 1987, the Birmingham Settlement Money Advice Centre found that the average Annualised Percentage Rate (APR) for loans supplied by legally registered money lenders was 52%. Illegal money lenders are also an option for the 'poor'. A report on the Strathclyde region in Scotland (Bolchever *et al*, 1986) found that: "Illegal money lending...flourishes in areas suffering from a high level of poverty, where they prey on the most financially disadvantaged members of society." The same report claimed that 'loan sharks' operated openly, often outside benefit offices, post offices and pubs. In one case, an illegal money lender was found to have 62 benefit books in his possession with a face value of £23,000.

## **The 1980s and the growth of credit**

Financial deregulation during the 1980s, combined with an increase in real incomes for the average household, led to an increase in both the supply and use of credit. Figure 8.1 shows that, by 1990, loans for house purchases, consumer credit and other personal borrowings represented more than 100% of the total personal disposal income of the population as a whole, e.g., in 1990, the population of Britain borrowed more money than it earned after taxes.

On the supply side, financial markets were deregulated and cash incentives offered to council tenants wishing to purchase their homes. For the first time, many 'poorer' households borrowed large sums of money via formal credit arrangements and many were drawn into home ownership. However, many of those taking advantage of looser credit regulations were not doing so out of choice.

**Figure 8.1**  
**Loans for house purchases, consumer credit and other borrowing and savings as a percentage of total personal disposable income 1980-1991**



Source: Financial Statistics

Public Attitudes Survey (PAS) for the Office of Fair Trading showed that, amongst low-income respondents, ‘necessity’ rather than ‘convenience’ was a more important reason to use credit. Overall, 36% of all respondents said they used credit out of necessity. However, for those on low weekly incomes of between £50 and £100, the number of respondents giving ‘necessity’ as a reason was 45%. For those unemployed for less than six months, it was 52% and for those unemployed for more than six months, 64%.

Whilst the use of credit by ‘poorer’ households relates to meeting day-to-day necessities, special occasions and celebrations place an additional burden on their financial budgets. Paula explained the financial problems she faces every Christmas:

“For Christmas we had the catalogue for the children, because you can’t really go out and get second hand toys for them, because obviously the kiddies are going to know they’re not new. So we normally go into debt at Christmas. And then we get them and it takes us near enough twelve months to pay that off. So by the time Christmas is around again, you’re just

finishing off one and you're starting again for the next year. That's the only way we can do it."

**The distribution of debt**

Confusion can arise over use of the words ‘credit’ and ‘debt’ and they are often used interchangeably. Berthoud and Kempson (1992) make a clear distinction between the two. ‘Credit’ is the money people borrow and ‘debt’ is any commitments that are causing financial problems. Debt includes arrears on all types of household expenses, such as rent, mortgages and fuel debts, as well as consumer credit, such as hire purchase. There are many reasons why people might fall into debt. Berthoud and Kempson (1992), in their study of uses of personal credit and problems of debt, identified five causes of debt:

- 1 Poverty, i.e. debtors do not have the money to meet day-to-day expenditure.
- 2 A major change in personal circumstances which reduces income, or increases their spending needs unexpectedly. For example, redundancy, illness or lone-parenthood.
- 3 Over-commitment by debtors.
- 4 Money mis-management.
- 5 Delay or refusal to pay, e.g. the Poll Tax.

In the same study, respondents were asked to say why they felt they had fallen into debt (Table 8.1). This shows that over 50% of respondents blamed income-related factors for their debts and only 16% said they had either overlooked or withheld payments.

**Table 8.1**  
**Respondent’s own assessment of reasons for debt**

Reason given	%
Insufficient income	25
Reduced income	26
Changes in circumstances	7
Over-commitment	24
Unexpected bills	10
Overlooked payments	8
Withheld payments	8
Creditor action	7
Benefit problems	5

Source: Berthoud and Kempson (1992)

On average, 15% of households in this study had debt problems. However, these debt problems were not evenly distributed throughout the income groups. Only 3% of households with incomes above £400 per week had debt repayment problems

whereas 28% of households with incomes below £100 per week had such problems. Table 8.2 shows the incidence of debt for non-pensioner households, broken down by net weekly income.

**Table 8.2**  
**Incidence of debt for non-pensioner households**

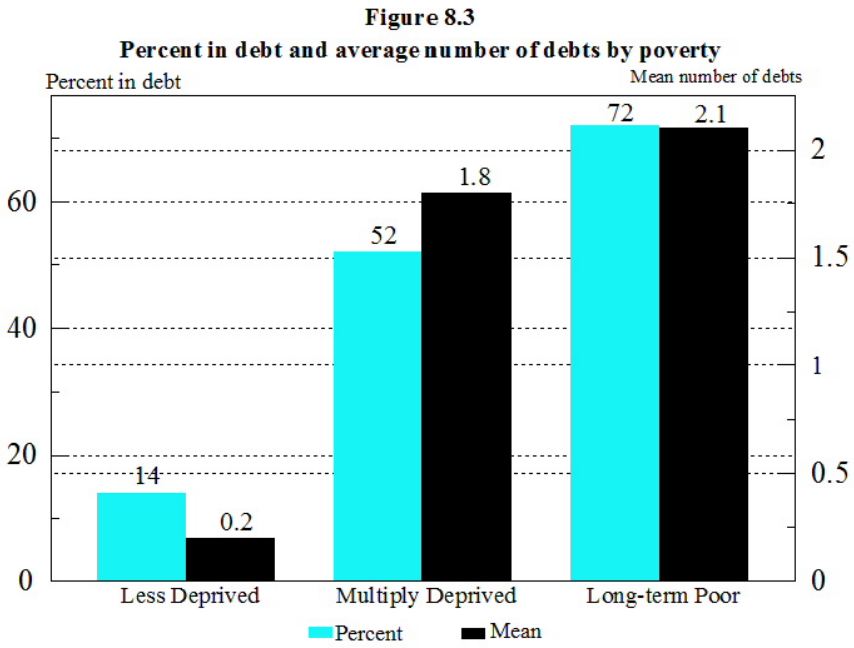
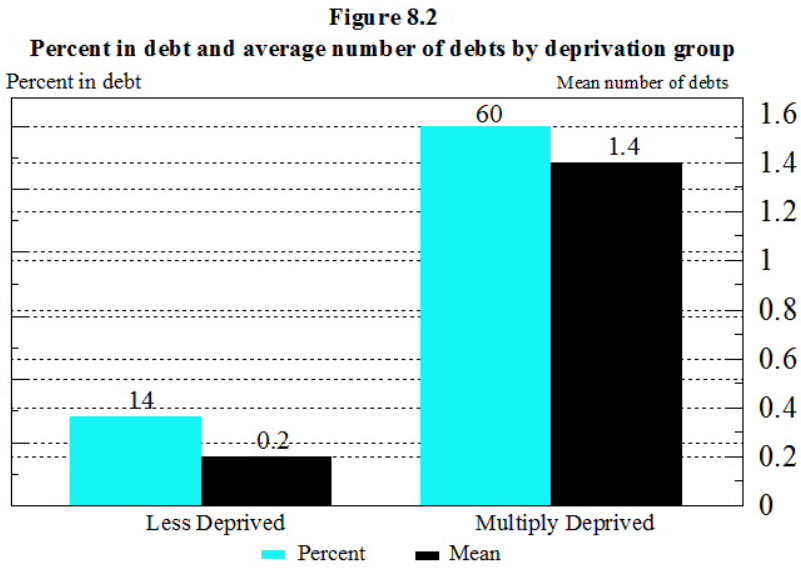
Net weekly income	Percentage with debts
Up to £100	28
£100-150	25
£150-200	15
£200-250	11
£250-300	11
£300-400	8
£400 or more	3
Average	15

Source: Berthoud and Kempson (1990)

Household type also influences the risk of debt; large families were found to have more debts than small families and over 40% of lone parent families had one or more problem debts. Berthoud and Kempson’s (1992) study showed that some families are more likely to fall into debt than others. They identified three causative factors: age, children and level of income. When two of these factors were combined, there was a far higher risk of debt. This particularly affected young households and families on low incomes.

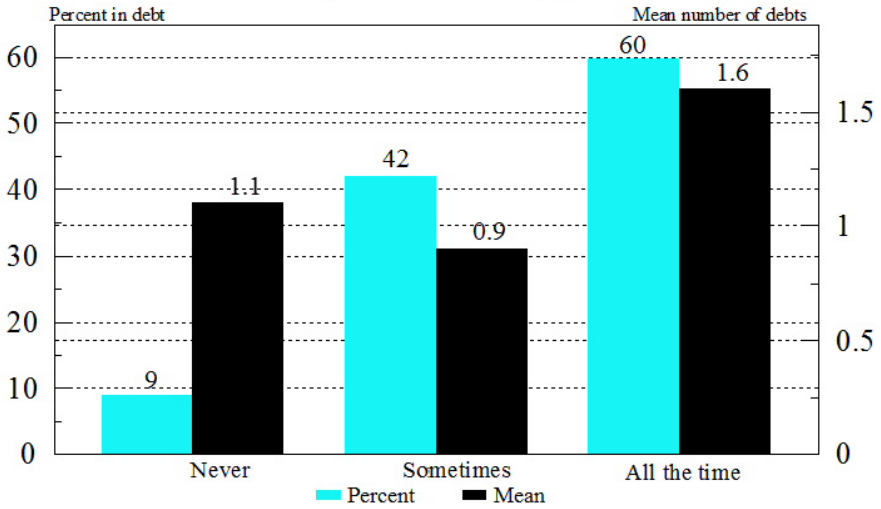
In the Breadline Britain survey, where a household said it was seriously behind with an expense, this was classified as a ‘problem debt’<sup>2</sup>. The survey provided more evidence on the link between debt and poorer households. Figures 8.2 to 8.5 show the relationship between the incidence of debt and poverty. Figure 8.2 illustrates that more than half of ‘poor’ households have debts (56%). Compared with all other households, ‘poor’ households are four times as likely to have debts, and have, on average seven times the number of debts. Households defined as ‘long-term poor’<sup>3</sup> have the greatest debt problems. Figure 8.3 shows that 72% of these households are indebted with an average of two debts.

These findings are reinforced when poverty is measured ‘subjectively’. Figure 8.4 shows the link between debt and current poverty. Those defining themselves as genuinely ‘poor all the time’ are more than six times as likely to be in debt as those claiming ‘never’ to have experienced poverty. They have, on average, sixteen times the number of debts as those ‘never’ poor. Figure 8.5 demonstrates a clear linear relationship between the incidence of debt and the respondent’s history of poverty. Households with a substantial history of poverty (i.e. ‘often’ or ‘mostly’ poor) are over four times as likely to have debts, as those households that have ‘never’ experienced poverty. They also have, on average, seven times the number of debts as those households that have ‘never been poor’.



**Figure 8.4**

**Percent in debt and average number of debts by present level of poverty**



**Figure 8.5**

**Percent in debt and average number of debts by history of poverty**

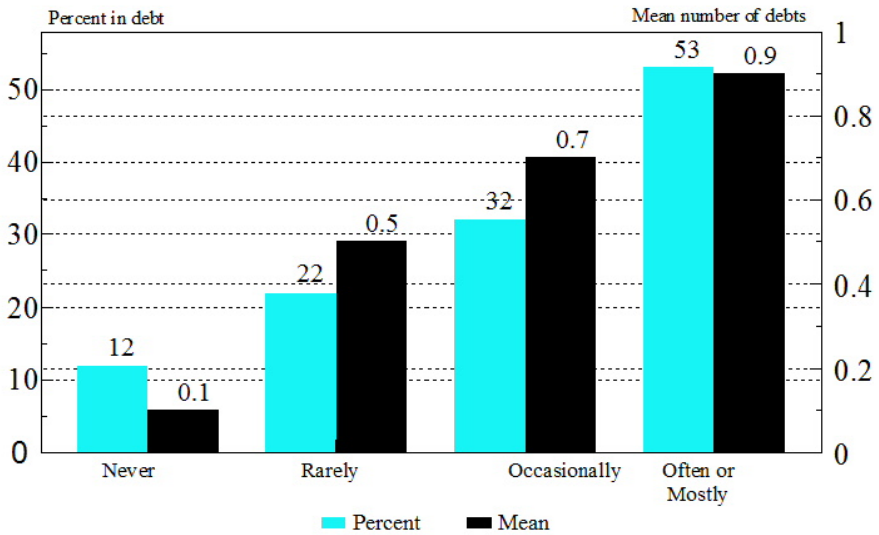




Table 8.3 shows the mean and median deprivation scores for households in debt for each service or credit commitment. The last column shows the percentage of households in debt that are 'poor'. The mean deprivation score for most items is over four, with rent, gas, electricity, hire purchase goods and other loans scoring over five. More than two-thirds of households with rent, gas and hire purchase debts are 'poor'. Households with hire purchase debts have the highest mean deprivation score (5.8). By contrast, the mean deprivation score of households with credit card debts is only 2.9 and only 37% of households with credit card debts are 'poor'. This reflects the relative inaccessibility of this form of credit to 'poorer' households.

By far the greatest number of households that are in debt are seriously behind with their Poll Tax payments. Households are more than twice as likely to suffer from Poll Tax debt than from any other form of debt. Despite this, the average deprivation score of those households with serious Poll Tax arrears is relatively low (4.1), compared with households with most other kinds of debt. This may be due to high Poll Tax bills placing financial strain even on households that are 'not poor' or to deliberate non-payment. The 1983 Breadline Britain survey found that only 4% of households had serious rates arrears whereas, in 1990, 14% of households had serious Poll Tax arrears. No other type of debt exhibits anything like this 3.5 times increase.

Apart from credit card and telephone debt, 'poor' households are the majority of households with all other forms of debt. Rather surprisingly, 61% of households with mortgage debts are 'poor'. However, the 1990 Breadline Britain survey interviews took place at the beginning of the recession and before the major collapse in house prices (see Appendix I).

**Table 8.3**  
**Deprivation scores of those in debt and % of those in debt who are 'poor'**

Type of debt	Number of respondents in debt	Mean deprivation score	Median deprivation score	% of households in debt that are 'poor'
Rent	114	5.6	5	72
Gas	83	5.6	5	69
Electricity	124	5.1	4	64
Goods on HP	36	5.8	5	71
Mortgage	43	4.1	3	61
Poll Tax	253	4.1	3	54
Credit card	43	2.9	1	37
Mail order	61	5.0	4	64
Telephone	74	4.1	3	50
Other loans	32	5.4	3	56

Table 8.4 shows the percentage of 'poorer' households that are in debt. The Poll Tax presents the greatest difficulty for both 'poor' and 'non-poor' households.

Thirty six percent of ‘poor’ households are seriously behind with Poll Tax payments, followed by rent arrears at 22%, electricity debts at 21% and telephone debts at 19%.

Fewer ‘poor’ households had credit card payment, mortgage repayment and hire purchase debts. As would be expected, those declaring themselves genuinely ‘poor all the time’ now experience slightly more problems with debt than those declaring themselves to be poor ‘often’ or ‘most of the time’ in the past. There is remarkable similarity in the results between those ‘objectively’ defined and those ‘subjectively’ defined as ‘poor’ again demonstrating that the results obtained from scientific ‘objective’ measurement of poverty correspond closely with people’s own perceptions and understanding of poverty.

**Table 8.4**  
**Experience of poverty and debt**

Type of debt	Poor (Multiply deprived)		Poor ‘all the time’ now		Poor ‘often’ or ‘most of the time’ in the past	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
Rent	82	22	44	25	54	26
Gas	58	15	34	19	32	19
Electricity	79	21	49	27	46	21
Goods on HP	26	7	14	8	16	9
Mortgage	26	7	11	6	11	7
Poll Tax	137	36	60	34	67	34
Credit card	16	4	11	6	8	4
Catalogue	39	10	25	14	28	15
Telephone	37	19	27	15	18	11
Other loans	18	5	11	6	9	4

### **Deprivation and fuel debt**

Fuel debt presents a particular problem for households. There are many reasons why households may get into debt with their gas and electricity bills. Apart from the general factors contributing to the likelihood of debt (see above), there are also specific reasons for fuel debt. A need for extra heating because of illness, old age or because there are young children in the household, or an unexpectedly high bill may lead to debt. Berthoud and Kempson (1992) showed that fuel debts are strongly associated with poverty. In their study the mean income of those seriously behind with payments was only £120 per week. There is a strong correlation between poverty and fuel debts, often because the root causes of fuel debt relate to multiple factors common to impoverished circumstances. ‘Poor’ households have specific problems with fuel debt:

- They spend a greater proportion of their total expenditure on fuel costs. In 1990, the poorest 20% of households spent 10.4% of their expenditure on

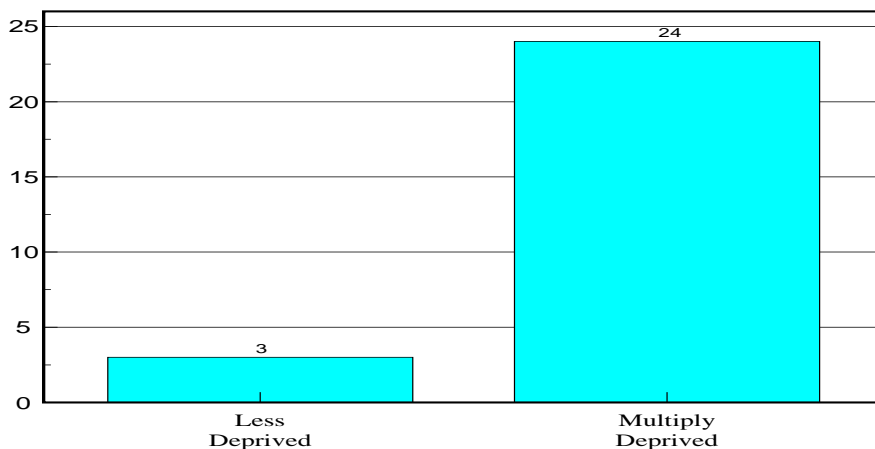
fuel, compared with the richest 20%, who spent only 3.1% of their expenditure (FES 1990).

- Fuel costs have risen steadily since the 1970s. This has been due to both increases in the price of imported fuel and important changes in the government's overall energy strategy. Consequently, fuel prices have risen dramatically compared with increases in the general retail price index (RPI) which is used to govern increases in social security benefits.
- A high proportion of poorer households live in rented accommodation, which may be more likely to be badly insulated, damp and more expensive to heat.

'Poor' households are likely to have problems in budgeting for large quarterly bills because, firstly, they are more likely to receive income on a weekly basis. Secondly, they are left with little or no surplus income to meet unexpectedly high bills. In these circumstances they have few options. Many 'go without' in order to save money. This may involve reducing their heating to levels which might be detrimental to health and also dangerous if alternative forms of lighting or heating, such as candles, are used. Others reduce the number of cooked meals or minimise the use of hot water in order to save money. Reducing other expenditure, such as food or clothing, in order to keep the home heated is another option. Finally, they can get into debt, with the attendant risk of disconnection.

In the 1990 Breadline Britain survey, almost 8% of respondents were seriously behind with paying their gas and electricity bills. Of those with fuel debts, 65% were 'poor'. The mean deprivation score for households with fuel debts is 5.2 (see Table 8.3). Figure 8.6 shows the percentage of the households that are in debt to fuel companies. 'Multiply deprived' households are more likely to have fuel debt, 24% compared with only 3% of 'less deprived' households.

**Figure 8.6**  
**Percent with fuel debts by deprivation group**



Various payment methods have been introduced for families in hardship or for families with a history of arrears. One of these is ‘fuel direct’, whereby customers in debt, who are also in receipt of state benefits, can have their gas or electricity payments deducted from their benefit cheque. However, for many households, the problems of debt still remain. Richard, living on income support, pays for his gas by ‘fuel direct’. He explained the consequences of this method of payment:

“Well it’ll push us into more debt. And we’ll have to cut down on different things. But there’s nothing I can really possibly cut down anymore than what we’re actually doing now, but...we’ll have to. Instead of getting a full loaf we’ll have to get half a loaf or something like that, it’s the only way I can see. Instead of getting say a large loaf, we’ll have to get a small loaf. Instead of getting five pounds of potatoes, we’ll get three pounds or something like that.”

For many families, fuel debt leads inevitably to disconnection. The evidence shows that a large proportion of those disconnected have below average incomes and are families with young children (Berthoud, 1981 and Rowlingson and Kempson, 1993). They are likely to be unable to pay rather than unwilling to pay. The plight of households who are without fuel is horrendous. Indeed they are being denied one of their basic needs. An MP once remarked that disconnection is “a barbaric punishment which is much more akin to Dickensian debtors’ prison than to a twentieth century society” (John Cartwright MP, *Hansard* Vol 984).

### **Poverty and benefits**

The purpose of this next section is to analyse the extent of poverty amongst households receiving state benefits. Excluding all households containing

pensioners, there are 542 households (35%) where one or more persons receive state benefits.<sup>4</sup> Table 8.5 illustrates the proportion of households in receipt of benefits that live in poverty. It also shows their deprivation and income levels. A large proportion of households receiving benefits are 'poor' (41%), their respective mean and median deprivation scores are 3.2 and 2. The high levels of poverty faced by households receiving benefits is reflected in their low level of income. The average weekly income levels of households receiving benefits is also illustrated in Table 8.5. The actual average weekly income for households receiving benefits is only £139, compared to £277 for non-benefit households. Similarly, when income is equivalised to take into account household size, the weekly income for individuals is a mere £61.

**Table 8.5**  
**Poverty and income of households where one or more persons**  
**receive benefits - excluding households with pensioners**

% Poor	Mean deprivation score	Median deprivation score	Minimum mean weekly household income (£)	Maximum mean weekly household income (£)
41	3.2	2	139	61

Benefit claimants are not a homogenous group. Their deprivation and income levels vary according to the type of benefits they receive. Table 8.6 illustrates for each type of benefit the proportion of households living in poverty, deprivation and income levels. More than half of households on means-tested benefits, such as Unemployment Benefit, Income Support, Housing Benefit, and Family Credit, are 'poor'. This is a result of means-tested benefits being concentrated on the poorest. Thus, households in receipt of these benefits also face the highest levels of deprivation. These households have an average deprivation score of over 4 and a median deprivation score of at least 3.

Households receiving Family Credit experience the highest levels of poverty. Family Credit is paid to those in employment (or self employment) and who have at least one child. Almost 60% of households receiving Family Credit can be 'objectively' defined as 'poor' and they have respective mean and median deprivation scores of 4.4 and 3. These results highlight the high levels of poverty faced by many families with children. Those in receipt of Unemployment Benefit, Income Support or Housing Benefit also face high levels of poverty. Around 55-56% of these households live in poverty and they have an average deprivation score of at least 4.

Only around one third of households receiving benefits related to their health status are 'poor'. These households also have low deprivation scores. Recipients of Sickness Benefit, Invalidity Benefit and Attendance or Mobility Allowance have an average deprivation score of around 2 and a median deprivation score of 1. A total of 344 households receive Community Charge benefit. Although a large proportion of Community Charge benefit recipients are 'poor' (45%), their median deprivation score is only 2. This indicates that 'non-poor' households also receive help towards their Community Charge bills.

**Table 8.6**  
**Poverty and income of households where one or more persons**  
**receive benefits - excluding all households with pensioners**

Type of Benefit	Number	% Poor	Mean deprivation score	Median deprivation score	Min mean household income (£/wk)	Max mean household income (£/wk)
Unemployment Benefit	108	56	4.0	4	121	52
Sickness Benefit	56	27	2.1	1	164	65
Invalidity Pension	100	27	2.0	1	151	69
Income Support	219	55	4.4	4	96	45
Family Credit	25	59	4.4	3	162	40
Housing Benefit	247	56	4.4	3	91	52
Community Charge	344	45	3.5	2	125	57
Attendance/Mobility Allowance	65	36	2.4	1	163	69

Inequalities in income exist between the different recipients of benefits. Minimum or actual average weekly household income is greatest for those receiving Sickness Benefit (£164) and Attendance/Mobility Allowance (£163), and lowest for those on Housing Benefit (£91) and Income Support (£96). Recipients of Sickness Benefit, Attendance Allowance and Family Credit have higher income levels because such payments are made in addition to other benefits or income. Sickness Benefit and Attendance Allowance are made to people who are already in receipt of other benefits, such as Income Support or Unemployment Benefit, whilst Family Credit is a payment for those people who are working 16 hours or more a week (and who have at least one child). As expected, when income is equivalised to take into account household size, the lowest weekly income is received by households in receipt of Family Credit (£40).

Many benefit households are likely to be in receipt of more than one benefit. It is therefore useful to examine the relationship between poverty and number of benefits. Table 8.7 demonstrates that there is an attendant rise in poverty as the number of benefits received by the household increases. Of households receiving one benefit, only 26% are 'poor' compared to 58% of households receiving three or more benefits.

**Table 8.7**  
**Households receiving benefits that are 'poor' (%)**

Number of benefits	None <i>n=997</i>	One <i>n=182</i>	Two <i>n=171</i>	Three plus <i>n=189</i>
Percent 'poor'	11	26	39	58

**Conclusion**

In 1990, British households borrowed more money than they earned after tax. However, this historically high level of borrowing did not present a problem for the majority of households. Debt was largely a problem for a minority of 'poor' households. This situation may have changed owing to the intensification of the recession in the early 1990s and the collapse of house values that has resulted in many owner occupied households experiencing problems of negative equity.

There is also little evidence to suggest that the problems of fuel debt have improved. The recent imposition of VAT on fuel will almost inevitably increase the hardships already experienced by many 'poor' households.

A large proportion of British households in receipt of state benefits are living in poverty. Over 40% of households containing no pensioners that receive benefits are 'poor'. The proportion of people living in poverty increases as more benefits are received by a household. This indicates a failing of the benefit system to act as a safety-net and therefore to protect people from falling into poverty.



## Notes

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- 1 Social Fund loans are only available to those people receiving Income Support as long as they are not assessed as ‘too poor’ to repay the loan.
- 2 ‘Problem debt’ is defined by Question 14 “Have there been times in the past year when you were seriously behind in paying for any of the following items” (see Appendix 2 for details).
- 3 Defined as those who are ‘objectively’ poor (i.e. lacked three or more necessities, who perceive themselves as currently living in poverty, and who have had a substantial history of poverty. The ‘long-term poor’ accounted for 75 households, representing 4% of the total sample.
- 4 As a result of the probable under-sampling of poor pensioners in the survey, pension households have been excluded from the analysis in order to avoid possible distortion of results.



## 9 Poverty and local public services

*Glen Bramley*

### **Introduction**

This chapter considers the role played by local government in alleviating poverty through the provision of local public services. It is based mainly on the data collected in the 1990 Breadline Britain survey on a selection of specific services provided by local authorities but set in a comparative context provided by the author's research on the usage of local services.

Local government represents a substantial part of the overall welfare state in Britain and is particularly important in the provision of services in kind as opposed to cash benefits. Until recently, our knowledge of the distribution of such benefits in kind has been very patchy but recent surveys, including many carried out by MORI for individual authorities, have provided a fuller picture (Bramley *et al*, 1989, Bramley, 1990a and Bramley and Smart, 1993). The central question motivating these studies has been whether local public services are an effective mechanism of redistribution in favour of the 'poor' and disadvantaged or whether many of these services are in fact used more by the better off. Is the capture of welfare state services by middle class interests a particular feature of local government?

Examination of survey evidence about the use of and attitudes towards local government services also highlights a number of other issues. Comparison of usage patterns across services aids our understanding of the different nature of different services, in terms of how they are rationed and delivered and the differing role of

demand and supply mechanisms. For example, Bramley and Le Grand (1992) emphasise the broad distinction between 'needs rationed' and 'demand led' services, while Bramley and Smart (1993) offer a more detailed eight-fold classification also taking account of pure public goods, compulsion, the packaging of services, charging and means tests. Another important feature of local government services is the significant degree of local discretion in spending and delivery, giving rise to considerable differences in what services are supplied and in what ways.

Comparisons across different local jurisdictions can reveal the extent to which local political and policy differences can impact on both the level and distribution of benefits. A third area of interest is the lessons which can be learned from relating usage of services to people's general preferences for, or valuations of, those same services. We can identify indirect, or external, benefits as well as direct user benefits and these are particularly important for some of the social care services.

In this collection, we are mainly addressing the issue of poverty. Thus the central question is about how much use the 'poor' make of local services. Does the provision of good quality public services at the local level, free or subsidised, enable households who are 'poor' in terms of income and command over private material consumption goods to at least gain access to a range of benefits in the fields of education, social and child care, recreation, transport and information? Are there still significant problems of access and quality which limit the effective use and benefit which 'poor' households can derive from such services? Are these problems more apparent among the poorest and most deprived households? Is access and use more limited in certain locations, due to the level of local authority expenditure and provision or to other characteristics of localities? Government grants are distributed to local authorities in a way which is intended to equalise for differences in local needs (Bramley, 1990b); does the evidence suggest that these grants are doing an adequate job? How important or essential are these local services?

These questions are tackled in this chapter by an analysis of two questions from the 1990 Breadline Britain survey. One of these questions (Q23) gave respondents a list of 11 selected local services and asked whether they used each service and if so whether it was adequate, or if they did not use it whether this was because the service was not relevant, unavailable/inadequate, or if they could not afford to use it (see Appendix II).

The other question (Q22) asked whether respondents considered each of these services essential or not. The 11 services were divided into groups according to whether they were relevant to all adults, to families with children under five or of school age, or chiefly relevant to pensioners or people with disabilities. The first approach to the analysis involves tabulating usage rates by household type against key indicators of socio-economic status, including class, income and deprivation, for the whole national sample. This enables us to see the general distributional pattern for different services, allowing crudely for the influence of demographic factors which are often the most important determinant of usage. The analysis can be refined by looking at the patterns of responses indicating service inadequacy and deterrence of usage.

The second approach is to use multivariate statistical models to predict usage as a function of a wide range of individual household attributes. This helps to sort out the relative role of different factors, including income and demographic factors as well as more specific attributes like car ownership, disability or ethnicity. Refinements here enable us to distinguish the determinants of effective demand, need and supply constraints.

Thirdly, we can address the question of how far people's location affects their chances of getting access to adequate local services. We do this in part by referring to the comparative evidence compiled in Bramley and Smart (1993) but also by incorporating in the statistical models a linkage between the Breadline Britain survey data for individual households and data on the neighbourhoods and local authorities where respondents lived, particularly data on spending levels.

Local authorities provide a wide range of services and the Breadline Britain survey is rather selective in the services it identifies. Nevertheless, those selected are reasonably representative of some of the more interesting services. Major services excluded are those which fall into the category of public goods, where usage cannot very meaningfully be attributed to individuals (e.g. law and order), services which are universal (e.g. refuse collection) or compulsory for particular groups (e.g. education from 5 to 16) and services which are intended to provide a uniform scale of benefits to eligible households (e.g. Housing Benefit, covered elsewhere in the survey). The services included are subject to significant local discretion in provision, provide private benefits to individual users and are subject to a mixture of demand side influences. Some are available to the population at large, while others are targeted on particular groups and rationed on the basis of some assessment of need. Unlike the Cheshire survey reported in Bramley *et al* (1989), this survey does not measure the volume of usage per household. The same applies to the other MORI surveys reported in Bramley and Smart (1993) but, unlike those surveys, the usage question here provides richer information in terms of a range of responses referring to adequacy and affordability. Other parts of the survey also provide much richer information on some of the factors which might influence service usage, including income, deprivation and aspects of need.

### **Distributional profiles of different services**

The first approach employed is to tabulate usage rates by household types against a number of measures of socio-economic (dis)advantage. Household type is important here because many local services are either specifically targeted on certain groups (e.g. the elderly) or are of greater relevance to households at certain stages in their lives. As with much of the welfare state, the most important redistributions effected by local services may be demographic (or horizontal) between different age groups and household types, rather than as between different income or class groups (vertical). Simple comparisons of usage rates by income, for example, may be misleading because of the confounding effects of demography. Cross-tabulating by

household type provides a rough check on this; firstly, by enabling us to observe different socio-economic profiles within different demographic groups and, secondly, by enabling us to perform a general standardisation procedure. This entails calculating what the usage rate for each income, class or deprivation group would be if that group had the same demographic structure as the overall national population.

Table 9.1 summarises the results of this exercise for the 11 services identified in this survey. Three socio-economic measures are used: social (occupational) class; equivalent income (adjusted for household structure) and deprivation (see Chapter 1 and Appendix I).

**Table 9.1**  
**Usage rates and standardised usage ratios by class, equivalent income and deprivation for 11 local services**

Service	Usage rate (%)	Usage ratio by class	Usage ratios equivalent income	Usage ratio by deprivation
Libraries	64	1.40	0.95	1.36
Sports & Swimming	55	1.34	1.39	1.19
Museums & galleries	39	2.03	1.60	1.56
Adult evening classes	22	1.88	1.29	1.52
Bus services	67	0.77	0.77	0.85
Child care	61	0.92	0.75	1.26
Play facilities	62	0.93	0.80	1.31
School meals	52	0.70	0.71	0.79
Home help	10.3	0.62	0.93	0.84
Meals on wheels	4.7	0.32	0.00	0.57
Special transport	9.6	0.29	0.06	0.94

Note: Usage ratios are the ratio between the usage rate for the most advantaged group and that for the least advantaged group, with four class groups, five income groups, and two deprivation groups. For the first group of services the relevant population is all households; for the second group households with children under five or at school; for the third group all elderly plus households with one or more disabled members.

Social class is particularly useful for comparisons with the other MORI surveys and may be a strong predictor for some services where middle class capture is a possibility. Equivalent income provides a single standard measure of current command over material resources. Deprivation is a particular focus of this study and captures a broader picture of disadvantage, reflecting past as well as present circumstances of households.

In each case we show, as a summary measure of the distributional profile, the ratio of usage by the top (most advantaged) group to usage by the bottom (least advantaged) group, after standardisation for household type. In commenting on these patterns, we draw out any particular features of the distribution across middle groups which may be obscured by these simple ratios. Comments are also offered on how these results compare with those derived from particular authorities in Bramley and Smart (1993). The table also shows the average usage rate for all relevant households. In this table usage includes those who used the service but classified it as inadequate, while the denominator comprises all relevant households including those answering 'don't know'.

The first group of services are open to all and essentially demand-led (Bramley and Le Grand, 1992). Apart from bus services, use of these services shows a pro-rich bias to varying degrees. This characteristic is rather typical of demand-led services. They represent normal economic goods, mainly in the leisure field, which 'better off' people tend to want to consume more of. Although they are free or subsidised, there are some costs involved in using them, including charges in some cases and the time and money costs of getting access to them.

The pro-rich pattern applies across the three measures of (dis)advantage used, although class is more important in some cases, those where cultural preference factors play more of a part. It is clear from the last column that the 'poor' make significantly less use of local public services in the leisure field, the difference being of the order of 20-50%. These services are not only failing to compensate for other deprivations but problems of access to them are on balance worsening the deprivation of some households. Another way of looking at these services, in particular, is that they represent examples of 'participating in the normal life of the community'. The evidence suggests that 'multiply deprived' households are less likely to participate in this 'normal life of the community'.

The patterns of use in Table 9.1 are broadly consistent with those found in particular local authority surveys. This is generally true for libraries and museums. The Breadline Britain national results for use of adult education evening classes suggest less of a bias to better off middle class usage than in any of the four local surveys reviewed in Bramley and Smart (1993) but the bias revealed in Table 9.1 is still quite marked. The middle class bias for sports and swimming is also less in the Breadline Britain survey than in some of the local surveys.

Buses provide the main mode of local public transport in most areas although the extent to which they receive subsidy varies. The finding that general bus services are used more by the less well off is consistent with the Cheshire survey, although there were some aspects of subsidised bus provision (e.g. home to school) that were shown in that survey to be pro-rich. It is not surprising that buses are used more by poorer households because such households are less likely to have the use of a car, let alone more than one car. Locational factors also play a part; bus services survive more in urban areas, where many poorer people are concentrated.

Buses may be regarded as a cheaper, slower, lower quality mode of transport, which better off people tend to choose to avoid if they can. However, bus services

are important in many instances for giving people access to a range of other opportunities, services and facilities and their availability and affordability may be seen as crucial in enabling participation in the life of the community. Thus, from the usage evidence, bus services seem to be making some positive contribution to improving the position of the disadvantaged, although this is not very dramatic. 'Multiply deprived' households are only 15-20% more likely than other households to use buses. We should also take account of the evidence below on quality and supply constraints.

Children's services present a rather mixed picture. For both child care services (nurseries, playgroups) and child play facilities, the distribution is moderately pro-poor on income, closer to neutral on class and somewhat in favour of the 'less deprived' over the 'multiply deprived'. Examination of more detailed patterns reveals that, for these two services, usage peaks in one of the intermediate class (C2) or income (second highest quintile) groups, rather than sloping smoothly up or down the socio-economic scale. Various factors could account for this; in the case of child care, working mothers would tend to make more use of the service and have higher incomes. For smaller and lone parent families, deprivation is associated with lower usage, while for larger and complex families, deprivation is positively associated with usage.

School meals are much more consistent in showing a pro-poor bias on all three overall indicators. The detailed data shows more fluctuation within the intermediate groups, with some signs of peaks in take-up in the poorest group and in better off groups. This may be because of the role of free school meals targeted on the poorest group, with take-up among the rest being influenced by the relationship between income and charges and the incidence of working mothers. Cheshire data, which separated free and paid meals, confirmed that they had opposite distributions.

The final group of services considered here are social care and related services mainly intended for dependent elderly people and others with some form of disability. The original Cheshire usage study (Bramley *et al.*, 1989), highlighted social care services for elderly and other clients as the main examples of strongly 'pro-poor' services. The more recent comparative work using MORI local surveys modified this conclusion slightly, by suggesting that the pro-poor character of these services could not be taken completely for granted. It depended in part on the rationing criteria used, given that these are broadly in the category of 'needs rationed services'.

The pro-poor character is more apparent if one looks at income, particularly total household income but also equivalent income, and is less apparent in terms of class or deprivation (see Table 9.1). The fact that home help and special transport are only slightly more likely to be used by the more deprived households is a rather surprising finding. This may imply that targeting is ineffective, or that the criteria used to allocate these services (heavily related to health/disability factors and household situation) are not in fact strongly correlated with poverty and multiple deprivation, especially within the retired group.



## Supply constraints

We are able to shed more light on the patterns of usage of these local services by considering the incidence of constraints associated with the availability, quality and cost of services. The range of possible responses to the Breadline Britain service usage question includes three ways in which supply constraints can affect usage. Firstly, the service may be used but perceived as inadequate. Secondly, it may not be used because it is unavailable or inadequate in some way and, thirdly, it may not be used because the respondent cannot afford to use it. We bracket these three responses together to provide an index of supply constraint in the broad sense. In this way, the survey provides a unique additional source of evidence on the extent to which inadequacies of service provision arise across different services and impact on different groups.

We can also consider some additional services beyond the selected 11, including some important local public goods, by using responses to other questions in the survey. These deal with local environmental quality, open space, school resources (teacher availability, books, etc.), housing disrepair (due to landlord inaction or inability to afford) and crime (being a victim or feeling unsafe). Table 9.2 summarises these responses for high and low equivalent income groups and households below and above the key deprivation threshold (enforced lack of three or more socially perceived necessities).

The results for income are not very clear cut, at least when comparing the top and bottom groups. For quite a few services, the lowest income group report either a similar level of constraints or a lower level than the top group. However, examination of the figures across all five income quintiles shows in many cases a U-shaped pattern, with constraints falling as income rises up to the third or fourth quintile and then rising sharply for the top group(s). One explanation for this may be that the highest income groups are more concerned about the quality of provision. A second explanation, particularly for the needs-rationed services, may be that the rationing systems are effectively excluding the better off. It is certainly true that the greater incidence of constraints for the top income group is more pronounced for the social care services.

**Table 9.2**  
**Supply, quality or cost constraints on usage by equivalent income**  
**and deprivation for 11 local services**

Service	Proportion of households constrained (%)			
	Equivalent Income		Deprived	
	<i>Top</i>	<i>Bottom</i>	<i>No</i>	<i>Yes</i>
Libraries	12	12	9	14
Sports & Swimming	20	18	20	15
Museums & galleries	25	19	17	21
Adult evening classes	9	16	9	20
Bus services	35	24	25	29
Child care	38	30	29	28
Play facilities	26	55	39	57
School meals	35	33	19	33
Home help	24	7	8	7
Meals on wheels	79	33	44	46
Special transport	83	38	55	52
Local area dirty etc.	20	39	22	42
Local open space	13	37	19	43
School resources	5	10		
Home disrepair	2	16	3	19
Crime victim/unsafe	29	30	22	39

Note: For the first eleven services, the percentage of relevant households using service but inadequate, not using because inadequate/unavailable, or can't afford, excluding don't know; for remainder, percentage of all households reporting problems.

Nevertheless, there are some services where the low income households are more constrained: adult education and children's play facilities. Also, the additional set of services identified at the bottom of the table show a much stronger tendency for supply constraints or quality problems to be experienced more often by lowest income group. This is true for all of these cases except crime (see Chapter 5). The 'poor' seem to be more disadvantaged by their local public goods environment than by their access to individual services. This is strongly confirmed by the analysis in terms of deprivation. The 'poor' are much more likely to live in bad housing and in bad neighbourhoods.

Even for the individual user services in the upper part of the table, deprived households are more likely to report supply constraints in most cases, except sports and child care (need based rationing probably helps here). This suggests that the lower usage of leisure services by the deprived is not just a matter of tastes, preferences and relevance of services. For the rationed social care services, supply constraints are as likely to hit the multiply deprived as the rest of the population.

The differences between the services also provide interesting evidence on the relative adequacy of different kinds of local service provision. For example, the incidence of supply constraints is generally low for libraries and adult education. This is consistent with other evidence discussed in Bramley and Smart (1993), which suggested that the library service, in particular, was very highly developed and accessible. Services which seem to be much more frequently cited as inadequate include buses, child care, school meals and meals on wheels, and more especially children's play facilities and special transport.

## **Multivariate models**

The next step in the analysis of usage is to undertake a multivariate statistical analysis to try to separate out the simultaneous influence of a large number of factors which may influence outcomes. We first do this using variables that represent the individual attributes of households using data from within the survey. Excluded at this stage are measures of the characteristics of areas, particularly the local authorities in which people live and the levels of service which they provide. Up to twenty individual attribute variables are included in the analysis, although the number is reduced for certain services as appropriate. Apart from class, income and deprivation, these include: demographic factors like age, sex, household types and number of children; economic activity factors like working full and part time and unemployment, including past and long term unemployment; housing tenure (council); health and disability; black and Asian ethnic groups; car ownership and receipt of benefits.

In reporting these results we concentrate on class, income and deprivation, partly to reduce the amount of detail, but we should remember that some of the other variables may capture some of the effects of poverty and deprivation. Table 9.3 draws out the key findings for the particular variables of greatest interest, using t-statistics from a logistic (logit) model to indicate the direction and statistical significance of the effects. The logistic model is appropriate to this situation where the variable to be explained takes the dichotomous (yes/no) form.

For the first four demand-led general services, the pattern is fairly consistent with the somewhat simpler analysis of Table 9.1. Higher social class exerts a positive influence on usage which is statistically significant in all cases except sports and swimming. Once allowance is made for all of the other influences, including class and deprivation, equivalent income does not have a strong or significant influence, although its direction is positive in most cases. Deprivation still has a consistently negative effect, although this is not statistically significant for libraries and sports. Most of the other significant influences for these services are demographic. In adult education particularly other income-related factors (car ownership, benefits) reinforce the pattern. Ethnicity is not generally very significant, but for libraries and adult education black respondents are more likely to use the services.

**Table 9.3**  
**Influence of class, equivalent income and deprivation on usage of 11**  
**local services in multivariate models (t-statistics in logistics models**  
**including up to 20 individual household attributes)**

<i>Significance (t-statistic)</i>				
Service	Class AB	Class C1	Equivalent Income	Deprivation
Libraries	3.54	3.06	-2.00	-1.23
Sports & Swimming	1.26	1.50	2.11	-1.49
Museums & Galleries	2.82	2.14	0.71	-1.76
Adult Evening Classes	1.36	2.93	1.25	-1.54
Bus services	-0.42	-0.05	-3.12	-1.54
Child care	-3.20	-1.67	0.92	-2.50
Play facilities	-1.72	-1.02	-0.19	-2.20
School Meals	1.49	0.11	-1.15	0.64
Home Help	1.77	1.13	-0.09	-1.13
Meals on wheels	0.26	0.22	0.59	0.01
Special transport	0.58	1.10	-0.92	-0.73

Note: t-statistics indicate the direction and significance of the effect of the particular variable on the probability of usage of each service, allowing for the simultaneous influence of all of the other variables included in the analysis; values greater than about 1.7 shown in bold indicate significance at the 10% level, and greater than 2.0 at the 5% level.

Broadly speaking, for demand-led services in the leisure field, our earlier conclusion that these services are used more by the higher socio-economic groups, and less by the most deprived, still stands.

As in the earlier analysis, bus services show a rather different pattern, with class having a negative influence although this is not statistically significant. Income has a significant negative effect on bus usage, even after allowing for the strong negative effect of car ownership ( $t=-7.31$ ). Deprivation again has a negative effect, but this is of marginal statistical significance. So for this important service, some success is achieved in counteracting material disadvantage, but this is not very dramatic.

For child care and children's play facilities, usage is negatively associated with social class, while the income variable is again insignificant. But the most deprived households are still significantly less likely to use these services. For children's play there are also negative associations with receiving benefits and past unemployment. Lone parents are not significantly more likely to use these services either. Socio-economic variables as a group have a significant influence on constraints on usage. Since these are services where one would have hoped and expected that local government provision might materially help to compensate for other disadvantages, this finding is a source of concern. The evidence given above that these services

may be particularly under-provided may be relevant here, and taken together these findings reinforce the arguments which have achieved national prominence recently for better pre-school provision.

The results for school meals suggest a more neutral pattern, in that none of the key variables are statistically significant and the deprivation effect may be weakly positive. Social class DE (semi/unskilled manual) and disability are positively related to usage. Socio-economic variables as a whole have only a limited effect on improving the usage model and an insignificant extra effect on the prediction of constraints.

The needs-based social care services are expected to be related to single elderly status and health/disability problems. This is true for home helps and special transport, but not apparently for meals on wheels. After allowing for these and other factors, there is still a tendency for there to be a positive relationship with high social class, which is rather surprising, although this is counterbalanced by a positive association with Class DE. The association with income is not significant. These are services which we would hope and expect would be particularly targeted on the most deprived, but this does not appear to be the case; for two of the services the direction of the effect is negative, although not statistically significant. Socio-economic variables as a group generally give a significant improvement to the model predictions, particularly of constraints on usage. These results rather confirm the findings of the author in some local surveys that these services are not consistently targeted on the least well off.

Overall, this multivariate modelling exercise confirms many of our earlier findings, while providing more detailed insights into some of the factors which affect usage of local government services. The picture is a disappointing one in terms of the hope that publicly provided local services might play a significant role in countering the material deprivations of the poorest households in Britain. It suggests that local government may still have some way to go in tailoring its service delivery practices to contribute effectively to anti-poverty strategies.

### **Local expenditure, needs and service usage**

This technique can be extended to take account of the influence of factors which are associated with the area in which people live as well as attributes of individuals/households. This approach is sometimes known as ‘multi-level modelling’. The evidence presented here is exploratory and concentrates on two issues where area-level effects are potentially important both for the incidence of deprivation and for policies to counter deprivation. These two issues are:

- the influence of local authority expenditure (on the services in question) on outcomes, in terms of usage or constraints on usage;
- the influence of type of neighbourhood, particularly ‘deprived’ areas, on outcomes, allowing for other individual influences.

In general, we would expect local authority expenditure on a particular service, say libraries, to have a positive relationship with the probability of using the service and a negative association with the experience of constraints on usage or problems with a service. This assumes that extra expenditure, at the margin, contributes to the quality, range, delivery and accessibility of a service in such a way that more usage is encouraged and constraints on usage are overcome. This need not necessarily apply, for example where the service is strictly rationed and the expenditure affects quality rather than quantity, or where the service is so well provided that the market is effectively saturated. Part of the motive for including local expenditure in the model is to see how this effect operates in different services.

A second motive is to see whether including this factor in the model alters the influence of any of the individual variables, such as income, class or deprivation. Are we to any degree confounding individual and area effects, who you are versus where you are? In general, standards of provision of local services are not uniform, and variations in expenditure are a major if not the only cause of such differences. There may be systematic associations between where different income/class/deprivation groups live and the supply/quality of local services, and if so this would mean that some confounding of the two effects is a real danger. In practice, in nearly all cases the inclusion of these extra area level variables does not seriously alter the effects of the income, class and deprivation variables from those shown in Table 9.3. Indeed, in the majority of cases the effect of the class/income/deprivation variables is slightly reinforced.

In order to interpret local expenditure effects, it is helpful to take account where possible of the government's official measure of local expenditure need, known as Standard Spending Assessment (SSA). This measure determines both the amount of grant received by each local authority and, to an increasing extent, the maximum level of spending permitted under so-called 'capping' rules (Audit Commission, 1993). If the SSA reflects the relative needs and costs of different areas in an appropriate way, then it is not expenditure per se but expenditure relative to SSA which should indicate the standard of service being provided. For example, if expenditure is 150% of SSA we would expect the service to be much better than if it were only 50%, and we would expect usage rates to reflect this. We could use this relative measure of expenditure, in some models, rather than raw per capita expenditure, but in many cases the services covered by SSAs are much broader or not precisely related to the services identified in the survey. In addition, it is often not possible to match actual expenditure precisely to the relevant SSA.

Of course the SSA may not be a particularly good measure of need. This is especially so for individual services now because, since 1990, SSA has been calculated for rather large combinations of services. Including the SSA (per capita) measure in the model as well as actual expenditure may provide some indication of the extent to which SSA is systematically not reflecting need in the right degree. For example, if usage was negatively associated with SSA and constraints were

positively associated with SSA, we might tentatively conclude that SSA was not compensating sufficiently for variations in needs.

The way we incorporate local expenditure and SSA in the analysis is to link the households in the Breadline survey to a file of data on expenditure and SSA for the local authorities in which respondents live. The location of the sampling clusters (enumeration districts) used for the survey provides the link. The financial data refer to the financial year 1990/91. Expenditure is deflated for London area cost differences and divided by a relevant population (e.g. elderly, children). There are several practical limitations to these data which make them less than ideal. Firstly, standards of service may reflect spending in previous years. Secondly, SSAs are as already mentioned only calculated for groups of services, which are generally broader than the categories used in the Breadline survey. In some cases (e.g. children's' play), the expenditure data refer to a broader category (e.g. recreation) within which the particular service we are interested may only be a small part. Thirdly, we have to discard sample households in Wales and Scotland, because SSA and/or expenditure data are not available on a comparable basis. We are also unable to link part of the booster sample. Fourthly, for some services provision in non-metropolitan areas is made by a higher tier county authority.

Accessibility to services may be affected by the geographical characteristics of local areas. We try to take account of this by including one rather crude measure of population sparsity at the district level.

To test for the effect of neighbourhood characteristics we are able to make use of the ACORN classification of Enumeration Districts, which can also be linked to the sampling points (see Appendix I). Two of the ACORN types representing the most deprived types of area are tested, D (older terraced housing) and G (the most deprived council estates); dummy variables for these neighbourhoods are included in some of the regression models, as shown in Table 9.4.

**Table 9.4**  
**Influence of expenditure and area type on usage**  
**(t-statistics in logistics models including up to 20 individual attributes)**

<i>Significance (t-statistic)</i>					
Service	Expend- iture	SSA	Sparsity	Acorn Area Type D	G
Libraries	0.42	0.46	0.26	1.04	1.28
Sports & Swimming	1.51	-0.82	-0.03	0.09	-0.82
Museums & Galleries	0.70	3.44	-1.26	-3.12	-2.05
Adult Evening Classes	1.40	-0.57	0.60	-0.20	-0.61
Bus services	0.34	0.85	-2.53	-0.05	-1.59
Child care	1.94*	0.45	1.05	-0.40	-1.31
Play facilities	0.41	-1.22	-0.08	0.15	0.54
School Meals	0.82	0.24	1.59	-.68	-0.95
Home Help	1.25	0.66	0.14	-1.25	0.67
Meals on wheels	2.48*	-1.00	0.98	-0.10	0.87
Special transport	0.30	-1.12	1.14	-0.30	0.73

Note: Interpretation of t-statistics as in Table 9.3. Sparsity is district area divided by district population. ACORN classification: type D areas are 'older terraced housing', type G are council estates with the most serious social problems. Expenditure and SSA are divided by the relevant population. \*In these cases two expenditure or SSA variables are both included, and the statistic shown is the larger of the two.

In fact, these variables are rarely significant once allowance is made for the individual/household variables. Only in the case of museums and (marginally) bus services does one or both of these variables show a significant negative effect on usage. In the models for constraints/problems, the type G areas (worst council estates) show significantly less constraints on school meals usage but more problems with the area being dirty etc. The lack of significant independent area effects apparent from this test suggests that the strong focus of some urban deprivation research and policy initiatives on small area initiatives and indicators may be somewhat misplaced.

Expenditure on libraries does not appear to have a very significant or consistent effect on the use of libraries, after allowing for individual variables (see Table 9.4). We argued above, partly based on other evidence, that the libraries service is highly developed, and it may be that this is a case of a service approaching saturation level. Other services where none of the financial effects seem to be very significant include children's play, school meals and special transport. However, for all of these to varying degrees the expenditure and SSA data are not closely related to the particular services covered in the survey question.

For sports and swimming, and childcare (nurseries) the relationships are slightly stronger although still not very significant. Here, expenditure is positively



associated with usage, and negatively with constraints. In this case, the normal hypothesised relationship between spending on provision and take-up seems to apply. These two services come closest to the 'ideal' pattern: expenditure increases usage while reducing problems and constraints, and there are no indications of systematic inadequacies in SSA.

The results for museums are similar for expenditure, but different in other ways. SSA level has a strong positive association with usage, while sparsity has a negative association; this reflects the greater availability and role of museums in central cities. This service is the clearest case where neighbourhood type affects usage, with both ACORN types D and G having significantly lower usage of museums.

Adult education evening classes usage rises with expenditure, but so also does the reporting of constraints. Thus, expenditure may not be varying enough to meet need. SSA has a negative association with constraints, however, implying if anything an overcompensation. This paradoxical finding may well reflect the fact that the service is a small part of a much larger block for both expenditure and SSA purposes, but that the two financial variables are somewhat differently defined. Meals on wheels is a similar case.

For bus services the expenditure on subsidies seems to have little effect on usage, but there is a positive association between SSA and reported constraints. This suggests that SSA may be under-compensating for need in this case, one which has been very controversial in central-local relations in the past. Bus usage is significantly lower in sparse rural areas, an unsurprising finding, since this is where services are poorest. It is interesting to note a negative association with the most deprived council estates also.

Home help is the most important of the needs-based social care services targeted on elderly and disabled people, and it is one for which the data on provision are rather more extensive. Higher expenditure increases usage, but it is interesting to note that there is a significant positive association between expenditure and constraints. There is also a positive association between SSA and constraints. This suggests that neither SSAs (determined by central government) nor expenditure (determined by local government) are compensating fully for needs variations.

There is a similar pattern in the positive association of expenditure and SSA with the range of local environmental problems identified in Table 9.5. The positive association with SSA suggests that this official needs assessment under-compensates for these problems. However, as with children's' play the expenditure variables are also positively associated with these problems. The causality may be running in a different way here: localities with particularly poor local environments may demand more expenditure, but that expenditure is insufficient to overcome the environmental problems.

**Table 9.5**  
**Association of expenditure, standard spending assessment and**  
**sparsity on constraints and problems (t-statistics in logistic models)**

<i>Significance (t statistics)</i>					
Service	<i>2 variables</i>		<i>full model</i>		
	Expend	SSA	Expend	SSA	Sparsity
Libraries	0.98	0.12	0.30	0.91	1.54
Sports & Swimming	-1.48	0.28	-0.22	0.13	1.69
Museums & Galleries	-1.41	-1.74	-0.96	0.31	2.06
Adult Evening Classes	1.45	-2.13	1.78	-0.64	0.08
Bus services	-1.05	2.96	-0.50	2.48	0.81
Child care	1.0*	-0.76	-1.69	-0.33	-2.02
Play facilities	1.50	0.68	0.76	1.08	0.53
School Meals	-0.88	0.84	0.18	-0.02	-0.39
Home Help	2.69	-2.05	2.53	-1.69	2.26
Meals on wheels	1.12	-1.58	1.59	-1.88	2.08
Special transport	-0.77	-0.83	-0.28	-0.91	1.03
Local area dirty etc.			1.81	1.58	-0.92
Local open space			2.01	-0.59	-0.80
School resources			0.29	2.21	-0.00
Home disrepair			0.54	1.65	-1.47
Crime victim/unsafe			1.80	2.67	-2.58

Note: Interpretation as in Table 9.4; first two columns show results for model with only these two variables included, while columns 3 and 4 show the effect of these variables in the full model.

Overall these patterns are a reflection of the fact that environmental problems, high spending and high SSAs are all associated with London and other central cities.

Finally, we can reflect on the extent to which constraints are a function of urban-rural location, by referring to the effect of the sparsity variable shown in the last column of Table 9.5. It appears that two kinds of services seem to leave rural dwellers with more problems of access to adequate services: facility-based leisure services like sports and museums, and domiciliary social care services like home helps. A number of reasons could lie behind these patterns. In the leisure case there is clearly a physical access and availability issue, since major facilities tend to be located in towns. In the case of the home help service, the reasons are less clear but may relate to different styles of rationing in rural local authorities. For child care (nursery) services and those services relating mainly to the local environment, shown at the bottom of the table, constraints or problems are generally less in the rural locations. Crime and security seems to be the type of local environmental problem which most sharply distinguishes rural and urban locations.

The evidence presented in this section is partly exploratory. It provides confirmation for some of the key findings on the use made of local services and

constraints on usage experienced by different socio-economic groups. In particular, the tendency for deprived households to have their deprivation reinforced in terms of access to some of these local services is confirmed. Higher levels of local spending on services seems to increase usage in some but not all cases. The results also provide some indirect evidence that the official system of needs assessment underpinning the allocation of resources between local authorities (SSAs) may under-compensate for differences in needs in some cases and may not adequately reflect urban and rural situations. In this respect the evidence provides a pointer to a new way of looking at the adequacy of territorial needs indicators. Hitherto, such indicators and assessments have been derived mainly by analysing past patterns of expenditure. This study has explored in a limited way the possibility of examining this issue from the standpoint of outcomes, as suggested in Bramley (1990b).

### **How essential are local services?**

So far in this chapter we have concentrated on the actual use of local public services, and on evidence of supply constraints which limit effective usage. The Breadline Britain survey also asked respondents to indicate which of the selected services they believed to be essential rather than just desirable. The responses to this question may be evaluated in two distinct but related contexts.

Firstly, in the context of the overall philosophy and approach of the Breadline Britain study, we can evaluate or rank these local public services alongside the range of private material consumption items in terms of how widespread is the belief that they are necessary or essential for an adequate life in Britain today. Such evidence is particularly important for an theory of needs founded on the concept of consensus, or widespread and hence stable political agreement.

Secondly, by relating views about the essential nature of services to the actual usage of those services, one can derive some indication of the extent to which these services are 'public goods' in the economic sense, in that they generate external benefits to non-users as well as private benefits to direct users. These indicators can be related to measures based on local spending preferences which try to capture the same phenomenon, as discussed in Bramley (1990a) and Bramley and Smart (1993, pp 62-84).

The responses to this question which are shown in Table 9.6 are rather striking. For most of the services identified, the proportion of respondents rating the services as essential is very high. For all but two, the proportion is nearly 80% or more. Only museums and galleries fall below the criterion of a substantial majority regarding the service as essential and even here there is a small majority supporting this proposition. Even in the leisure oriented services of libraries and sports, the majorities for treating these as essential are very large. For bus services, children's services and services for elderly and disabled people the support is overwhelming.

Need based local public services for children, elderly and disabled people and the basic access provided by bus services are in the same league as the most

essential of private consumption goods: meals, heating, basic housing amenities, waterproof clothing. Key leisure services like libraries and sports are not quite so universally supported but are still well up the league table, alongside things like meat/fish, all-weather shoes, carpets, toys, washing machines and enough separate bedrooms.

**Table 9.6**  
**Proportion of respondents regarding selected local services**  
**as essential and desirable (%)**

Service	Essential	Desirable
Libraries	79	20
Sports & Swimming	79	20
Museums & galleries	52	47
Adult evening classes	70	28
Bus services	96	2
Child care	90	9
Play facilities	92	7
School meals	87	11
Home help	95	2
Meals on wheels	93	4
Special transport	95	2

We can compare these findings with those of Bramley and Smart (1993, Table 7), who looked at the relationship between people who said in local surveys they wanted more spent on particular services and those who actually used those services. This evidence provides strong support for the proposition that needs based services targeted at groups like the elderly, disabled and children are widely supported by non-users. For example, in the case of social care of the elderly, non-users were nearly as likely (75%) as users to favour more spending and 88% of those favouring more spending were non-users. Similar ratios were found for social services for those with physical disabilities and children (non-users 54% as likely to want more spending and non-users accounting for 95% of those wanting more spending). In other words, these services are not just private goods but act in a significant way as public goods in the economic sense, with members of a wider public being willing to spend more through local taxes to secure provision.

This phenomenon applies more widely to many of the services provided by local authorities, although not always so strikingly as in the social care case. For example, such services as consumer advice, housing advice, countryside, youth clubs and further education and training score quite highly on these indicators. Even in the case of sport and leisure services, non-users are 69% as likely as users to

favour more spending and a majority (55%) of those favouring more spending are non-users. Libraries and adult education score less highly, however.

### **Conclusion**

The services provided by local government are diverse and the way they are targeted or rationed varies significantly, so we would not expect all to play an equal role in countering or alleviating poverty. Nevertheless, the findings reported in this chapter present a rather disappointing message on the distributional impact of local public services, particularly in relation to the poorest households. The results are based on an analysis of patterns of usage (and reasons for non-usage) of 11 selected services and some broader problems indirectly related to local services. We can compare relatively simple usage rates for different socio-economic groups, with crude demographic standardisation, with the results of more complex multivariate models, with and without the inclusion of area characteristics including service expenditure measures. These comparisons modify some of the detail but confirm the general shape of the results.

Demand-led services in the leisure field open to a broad spectrum of the population tend to be used more by the better off or the middle classes, and less by the 'multiply deprived' households. This conclusion applies to varying degrees to libraries, sports facilities, museums/galleries and adult education. The one general public service examined which shows a different pattern is bus services, which are used more by lower income households, particularly those without a car.

Services targeted on children present a more mixed picture, with less class bias but still a lower level of use by the most deprived. Underlying factors here may be a generally inadequate level of provision of nursery and play facilities and the influence of working mothers on access and take-up. School meals are neutral overall, with free meals boosting take-up among the poorest but charges possibly deterring usage among moderate income households.

Services targeted on the elderly and people with disabilities, including home help, meals on wheels and special transport, are distributed in a more pro-poor fashion than general demand-led services. We would expect this given the fact that these services are normally rationed on the basis of a needs assessment. Given this explicit rationing, it is surprising that our findings do not indicate a stronger degree of targeting. Once account is taken of the incidence of constraints (quality problems and deterred users) or the multivariate model results, it is necessary to qualify the overall conclusion somewhat. The most deprived are as likely to experience quality/access/cost problems as other households and are if anything less likely to use services holding other factors constant (although these relationships are not very significant statistically). There even seems to be some bias in favour of the higher social class households in the modelling results, especially for home help. This evidence suggests that further attention should be given to rationing processes, which may inadvertently disadvantage those who are most economically disadvantaged, perhaps by undue focus on health-related criteria or in other ways.

Although the available data are less than ideal, the modelling exercise using linked data on local expenditures suggests that in at least some cases higher expenditure can boost usage and reduce constraints on access. This and other evidence suggests that different local services are unevenly developed relative to underlying need; for example, libraries are highly developed in contrast with child care and play facilities or some social care services. In a number of cases evidence of constrained consumption relating positively to Standard Spending Assessment levels is consistent with a view that SSAs may under-compensate for differences in need between localities. Only rather limited support is found for the proposition that people living in the most deprived neighbourhoods are less likely to use local services than people with the same individual characteristics in other neighbourhoods. However, it is clear that the poor are much more likely to live in poor local environments and that local expenditure on environmental services is not sufficient to offset this effect.

In spite of these mixed findings on the redistributive role of local services, it is clear that there is widespread support for the provision of good quality local public services. Large majorities rate most of these services as essential, particularly the social care services but also some of the more general leisure and information services. This can be linked to evidence from some local surveys which suggest that many non-users are willing to pay more for better services, which implies that many of these services provide 'public' as well as 'private' benefits and that provision should continue to be regarded as a public responsibility.

# 10 Adapting the consensual definition of poverty

*Bjørn Halleröd, Jonathan Bradshaw and Hilary Holmes*

## **Introduction**

The *consensual definition of poverty*, developed by Mack and Lansley (1985), represents one of the most important contributions to modern poverty research. The approach has several advantages compared to traditional ‘expert definitions’. Firstly, a definition based on value judgements held by the population would probably reflect poverty as a social phenomenon in a more appropriate way. Secondly, there may be a better chance of getting broad public support for the definition. Thirdly, it is likely that poverty research based on a widely accepted definition will have a greater impact on political decisions and ultimately on social policy.

The purpose of this chapter is to develop this ‘consensual definition of poverty’. The original Mack and Lansley approach will be compared with a new method developed by Halleröd (1994a and 1994b), using Swedish data but applied for the first time in an analysis of the data collected in the 1990 Breadline Britain Survey.

The original study was, to a large extent, a development and refinement of the theoretical and empirical work of Townsend (1979). Thus, the study was conducted in the tradition of direct measurement of poverty and Mack and Lansley defined poverty as ‘enforced lack of socially perceived necessities’ (1985, p39).

'Necessities' were restricted to a set of consumption items and people were regarded as 'poor' if they could not maintain a standard of consumption that was perceived as necessary by a majority of the population. Their empirical approach was based on two steps - identifying the necessities and identifying those who could not afford them (see Chapter 1).

The way Mack and Lansley defined, measured and finally identified those in poverty has been labelled 'the consensual poverty line'. Whilst the approach has had a vast impact on poverty research, the term 'consensual' is problematic and causes some confusion. The first attempt to develop a consensual poverty line was made by Goedhart, Halberstadt, Kapteyn and Van Praag (1977). They tried to establish an economic poverty line based on public opinion. Thus, the consensual poverty line was first used as a label for an indirect definition of poverty. The indirect approach has been further developed in several studies and is widely applied (see, for example, Van Praag *et al*, 1980; Haganaars, 1986; Saunders and Matheson, 1992). Another problem, to be addressed later, is that Mack and Lansley's definition does not reflect a state of consensus within the population. This can also be said of the indirect consensual poverty line (Saunders and Matheson, 1992, p47).

### **Critique of Mack and Lansley**

The researchers have gone further than any of their predecessors in an effort to relate the definition of poverty to the view of public opinion and to reduce the impact of arbitrary decisions.

“.....we have aimed to exclude our own personal value judgements by taking the consensual judgement of society at large about people's needs. We hope to have moved towards what Sen describes as 'an objective diagnosis of condition' based on 'an objective understanding of 'feelings'.” (Mack and Lansley, 1985, p46)

There were nevertheless several arbitrary aspects and decisions remaining in their approach. These decisions are partly connected with the design of the survey and partly with the interpretation of the data.

Firstly, the way a study is designed will always have an important impact on the results. The results will therefore always reflect the researchers' interpretation of poverty. The core of the study was to identify necessities and those who went without them, using a list of 44 items selected by Mack and Lansley. They argued that the items 'on the one hand distinguished between the 'poor' and others, and on the other hand, to be of some significance to many people' (Mack and Lansley, 1985, p50). The argument is not that the goal was not achieved but that it was Mack and Lansley themselves who made the ultimate decision as to which items could be regarded as necessities. So, although the respondents decided which items on the list were necessary, they did not decide which items should be included on the list.



However, the reliability analysis demonstrated that, even if Mack and Lansley had chosen a completely different set of questions about necessities, the results they obtained would have been effectively identical (see Chapter 1).

Secondly, the term 'consensus' refers to a situation where everyone has the same opinion. A consensual definition of poverty should therefore refer to a definition that everybody accepts and that reflects 'the views of society as a whole' (Mack and Lansley, 1985, p42). That is, however, not the case in Mack and Lansley's study. They decided that an item was a necessity if more than 50% of the population perceived it as such. Whilst it is seen as reasonable to let the majority decide what is necessary, 'majority' is not the same as 'consensus' and there are no theoretical reasons to take the level for 'necessities' as 50% rather than 30% or 70% or any other level. The decision is ultimately arbitrary.

The classification of consumer items into necessities and non-necessities is problematic if the consensual approach is interpreted as a ranking of preferences, as shown by the following example. Analysis of the 1990 Mack and Lansley data shows that, of the 44 items on the list, 32 items were identified as necessities by at least 50% of respondents. Let us imagine that a person X has an order of preferences identical to the standard preferences held by public opinion and also imagine that X wants to consume all the items on the list but can only afford 32 of them, namely those regarded as necessities by the majority of the population. X is a very rational human being so she or he does consume all the necessary items but nothing more. X will, if Mack and Lansley's approach is used, not be deprived at all and certainly not be 'poor' because she or he does not lack any of the necessities. The fact that she or he cannot afford anything else does not change that picture.

Let us then imagine Y who has quite a different order of preferences. Y also wants to have all the items on the list but the difference is that Y can afford all but three of them. Since Y's order of preferences is different from the majority of the population, these three are regarded as necessities and Y, in lacking them, is perceived to be 'poor' even though her or his actual consumption reflects choice and not constraint.

Although X and Y are unlikely to exist in the real world, they highlight an unresolved dilemma in Mack and Lansley's approach. The closer a person's order of preferences is to the aggregated preferences held by general public opinion, the more likely it is that she or he will try to consume in accordance with these aggregated preferences. The consequence of this, other things being equal, is that the closer a person's choices are to the average choice, the less likely that person is to be seen as deprived or 'poor'.

A third problem in this consensual definition of poverty is the important conclusion that there is a high degree of homogeneity in people's opinions of necessary consumption (see Chapter 3). Necessities were accounted as such by a majority of the population, independent of differences in demographic and social composition. However, these results do not imply that there are no differences in the extent to which different parts of society classified consumption as necessary. It only means that it is unusual that these differences change majority conditions. The point is best illustrated by a dressing gown! The 1990 Breadline Britain data shows,

for example, that as only 42% of the population regard a dressing gown as necessary, it is not a necessity. However, older people classify a dressing gown as necessary to a much higher degree than younger people - 78% of female single people and 85% of female respondents in couples over 75 years of age considered a dressing gown as necessary. The proportion for both single people and childless couples under 20 years of age is zero. Mack and Lansley's approach would still lead to the conclusion that a dressing gown is not a necessity even though the difference between the age groups is so significant. It is also significantly different by age and family composition.

The UK data show that there are statistically significant differences (at the 0.01 level) between age groups, men and women and different types of household on 19 of the 44 consumer items listed. These differences are hidden if Mack and Lansley's approach is used.

Finally, Mack and Lansley (1985, p39) did, as mentioned above, define poverty as 'enforced lack of socially perceived necessities'. They decided that people who could not afford three or more of the necessities were 'poor'. It could be argued that the poverty line should have been set at a score of one if a necessity is really a necessity. This raises the bigger and more general question of the need for a poverty line at all.

Poverty in an advanced society is not just a question of 'obvious want and squalor', it is also a question of being able to keep up with the ordinary lifestyle of that society. This was the main point made by Townsend (Abel-Smith and Townsend, 1965; Townsend, 1970, 1979). To relate poverty to ordinary lifestyle means that the centre of attention is moved from subsistence to social integration. Mack and Lansley's concept of poverty is more strict than Townsend's and poverty is still based on the notion of deviation from ordinary lifestyle and not just a matter of starvation and malnutrition. This is because 'socially perceived necessities', by definition, are related to the ordinary lifestyle of a society and it is this connection which makes Mack and Lansley's definition relative.

The question then is, how big should this deviation be before it is called poverty? Both Townsend (1979) and Mack and Lansley (1985) argued that poverty is the outcome of accumulated deprivation. Thus, deprivation is not the same as poverty. This is not to say that a small amount of deprivation is totally unproblematic for the deprived but the term 'ordinary lifestyle' refers to a mean value for the total population and the fact that most people tend to deviate to some degree from 'ordinary' is not a problem. The implication is that enforced lack of socially perceived necessities must be concentrated on a relatively small part of the population before there can be talk of poverty. It is hard to argue that poverty equals an exclusion from ordinary lifestyle if this is not the case. Necessities are necessary because they are a normal part of daily life for most people. What defining poverty is all about is finding indicators which separate people suffering from multiple deprivation and hardship from people who live more or less ordinary but not necessarily totally unproblematic lives. How many problems and how much hardship must a person suffer before they are regarded as 'poor'?

It will be argued here that a poverty line serves a purpose if the definition of poverty is indirect, i.e. poverty is understood to be a lack of economic resources. The poverty line can be applied straightaway in these cases or can at least be used as guidance in social policy programmes but the value of the poverty line diminishes if the poverty is defined directly. This is especially the case when the deprivation index is restricted to a set of consumer items. To abolish poverty defined as 'lack of socially perceived necessities' would mean that the authorities would have to provide the 'poor' with these necessities. Such a policy implies 'planned consumption' and does not appear to be a realistic option. Furthermore, strict application of Mack and Lansley's poverty line would mean that a family lacking three necessities, for example a garden, a roast meat joint or its equivalent once a week and a washing machine, should have the right to be provided with these things. A family lacking just two necessities, for example heating to warm living areas of the home if it's cold and indoor toilet, should not have the same right because they are not below the poverty line. Direct observation of living conditions must be seen as indicators of poverty, not absolute evidence of poverty.

Mack and Lansley do not suggest that the 'poor' should be provided with the necessities they lack. They suggested instead a more common approach and proposed a guaranteed minimum income equivalent with 150% of the norm for social benefits. To use findings based on a direct definition of poverty to suggest income transfers directed to people at the lower end of the income distribution is, however, not enough. The aim of a direct definition is to identify people who are actually suffering hardship. There are, as mentioned above, several studies that have shown that the overlap between direct and indirect poverty is small (Heikkilä, 1991; Hallerod, 1991, 1995; Van den Bosch, 1992; Muffels *et al*, 1992; Bradshaw *et al*, 1993; Nolan and Whelan 1995; Kangas and Ritakallio 1995). Thus, a guaranteed minimum income would only help a part, not necessarily the major part, of the population suffering the severest hardship. Direct definitions of poverty are mainly used because a straightforward relationship between economic resources and standards of living can be questioned. There are other components to the social fabric which affect people's living conditions and influence standards of living. To identify these components is one of the most important tasks for poverty research, a task that can only be solved by using direct definitions of poverty.

### **The proportional deprivation index**

An alternative way to measure poverty is labelled the 'proportional deprivation index' (PDI). The PDI is based on the same basic assumptions as Mack and Lansley's original approach and poverty is still seen as a 'lack of social perceived necessities'. The aim of the PDI is to deal with shortcomings in their deprivation index and thereby strengthen the relationship between the preferences of consumption held by public opinion and a direct definition of poverty. It could be argued that the PDI is more theoretically appealing than the deprivation index (Majority Necessities Index) used by Mack and Lansley because it is less sensitive

to the consumer items included in the list, does not make arbitrary classifications of necessary and non-necessary consumption, decreases the sensitivity to individual preferences and takes account of significant differences in preferences between demographic and social categories.

The PDI is not based on a classification of consumption of necessities and non-necessities. Instead of dividing consumption into two groups, each item is given a weight based on the proportion of the population that regards it as necessary. This approach makes it possible to include every item on the list in the deprivation index and gives each item a value based on the proportion of the population that sees it as necessary. The immediate advantage of this procedure is that we do not need an arbitrary classification of necessities. It can therefore be argued that the PDI gives a better reflection of preferences held by public opinion.

The MNI is sensitive to the items included on the list and this sensitivity increases when necessary consumption is defined. One list of consumer items may result in just a few items being defined as necessary while another may result in several. The number of consumer items defined as necessities will have an impact on the result. The PDI also depends on a choice of consumer items but the sensitivity is smaller because the choice will only affect the relative importance of each item, not the number of items on which the deprivation index is based.

Public opinion weighting has been further adjusted to reflect the differences between the various social and demographic groups. Thus, the PDI approach takes account of these differences by adjusting the weighting for each consumer item according to significant differences within the population. Account could be taken of the variation in the preferences of any number of different social or demographic groups but we have chosen three important characteristics - sex, age and family composition (whether they are single or couples with or without children).

## **Empirical analysis**

The main purpose of the empirical analysis is to compare the outcomes of the PDI and the MNI regarding (a) the extent to which they are targeting the same part of the population and (b) whether the causes of poverty differ depending on the index used. The analysis can be seen as a validation for the robustness in Mack and Lansley's approach to direct consensual poverty definition. The reliability of the definition will increase if the differences between the indexes are small and decrease if the opposite is true.

## **Necessary consumption and lack of consumption**

The list of consumer items, the proportion of the population regarding them as necessary and the proportion of the population that cannot afford them are presented in Table 10.1.

There are ten items in the list which 90% or more of the participants in the 1990 study regard as necessities:

- Two meals a day
- Heating to warm living areas of the home if it is cold
- Refrigerator
- Indoor toilet, not shared with another household
- Bath, not shared with another household
- Beds for everyone in the house
- Damp free home
- Warm waterproof coat
- Three meals a day for children
- Enough money to keep house decently decorated

There are 32 items that over 50% of the population regard as necessities including those mentioned above and these are the items on which the Majority Necessities Index (MNI) is based.

**Table 10.1**  
**Proportion of the population regarding consumer items as necessary and proportion of the population that cannot afford them (n=1831)**

Consumer item	Necessary, should be able to afford (%)	Would like to have, can't afford (%)
Two meals a day	90	1
Meat/fish/vegetarian every other day	77	4
Heating to warm living areas of home if it is cold	97	3
A dressing gown	42	2
Two pairs all weather shoes	74	5
New, not second hand clothes	65	4
A television	58	1
A roast joint/vegetarian equiv. once a week	64	6
Carpets in living room and bedrooms	78	2
Telephone	56	7
Refrigerator	92	1
Indoor toilet, not shared with another household	97	0.1
Bath, not shared with another household	95	0.2
Beds for everyone in household	95	1
Damp-free home	98	2
A car	26	18
A night out once a fortnight	42	14
A packet of cigarettes every other day	18	5
A hobby or leisure activity	67	7
A holiday away one week a year, not with relatives	54	20
Celebrations on special occasions e.g. Christmas	74	4
Presents for family/friends once a year	69	5
Friends/family for meal once a month	37	10
A warm waterproof coat	91	4
A 'best outfit'	54	8
A washing machine	73	0.4
3 meals daily for children	90	0.4
Toys for children e.g. dolls, models	84	1
Leisure equipment for children e.g. bicycle	61	2
Own bedroom for all children 10+ of different sex	82	2
An outing for children once a week	53	4
Children's friends for tea/snack once a fortnight	52	3
A dishwasher	4	18
A meal in restaurant once a month	17	22
Regular savings (£10/month) for rainy day	68	30
A video	13	10
Enough money to keep house decently decorated	92	15
Holidays abroad once a year	17	32
Coach/train fares to visit family/friends 4 times a year	39	19
Insurance contents of dwelling	88	10
Fruit and vegetables every day	88	6
A home computer	5	16
Money to pay for special lessons e.g. music	39	6
Money to participate in out of school activities	69	3

## Accumulated deprivation

The distribution of MNI is shown in Table 10.2. (Note that, for technical reasons, this analysis has had to be undertaken on the unweighted data file which means that the results will be slightly different from those elsewhere in this book which are based on the weighted data file.) Nearly half of the population do not lack any of the items regarded as necessities by the majority of the population. About 17% lack one necessity and about 8% lack two necessities. The remaining 28%<sup>1</sup> lack three or more necessities and can be regarded as suffering from accumulated deprivation or living in poverty.

**Table 10.2**  
**The population distributed in accordance**  
**with values on the MNI (n=1831)**

Score on the MNI	0	1	2	3	4	5	6	7	8+
Share of population	47.5	16.7	7.8	5.6	4.9	3.3	2.5	2.5	9.2

The Proportional Deprivation Index (PDI) depends on specific weights which have been given to each item. The score on the PDI is therefore the outcome of the number of items a person says he or she wants to have but cannot afford and the specific weight assigned to each item using the demographic variables outlined above (the weightings are summarised in Appendix I). The distribution of deprivation according to the PDI is shown in Table 10.3 and compared with MNI.

**Table 10.3**  
**Distribution of PDI and MNI in deciles. Mean value of PDI and MNI by decile**  
**and share of total deprivation in each decile**

Percentile	Mean PDI	Mean MNI	Percent PDI	Percent MNI
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0.6	0
5	1.19	0	2.7	0
6	2.39	1	4.6	7.5
7	3.50	2	8.4	7.0
8	3.90	3	14.4	7.8
9	5.42	5.2	23.8	30.9
10	6.95	11.2	45.6	46.7

Given the way it is derived, PDI is distributed more widely in the population with PDI scores appearing in some of the lower decile groups. However, only a slightly lower proportion of PDI is concentrated in the top decile.

**The overlap between MNI and PDI**

The main purposes of poverty research are to define a poverty line and count the ‘poor’. In this case the purpose is not to estimate the number of people classified as ‘poor’, but to see to what extent different definitions identify the same people as ‘poor’. For this purpose three poverty lines based on the MNI are constructed - one based on a score of three or more on the deprivation index (labelled MNIa), one at a score of four or more (MNIb) and one set at a score of five or more (MNIc). According to these the poverty lines 28.1%, 22.2% and 17.4% respectively of the population are ‘poor’. The poverty lines based on the PDI are fixed at levels that will create the same proportion of people in poverty and are accordingly labelled PDIa, PDIb and PDIc. Thus the same number of people are classified as ‘poor’ whichever index is used. The crucial question is whether these definitions are targeting the same groups of people.

**Table 10.4a**  
**Overlap between PDI and MNI. Percent of population and percent of poor (in brackets)**

	Poor according to at least one poverty line	Poor according to both MNI and PDI	Poor MNI only	Poor PDI only
PDIa & MNIa	29.8 (100)	26.5 (89.0)	1.6 (5.4)	1.6 (5.4)
PDIb & MNIb	24.0 (100)	20.6 (86.3)	1.6 (6.8)	1.6 (6.8)
PDIc & MNIc	18.3 (100)	16.5 (90.0)	0.9 (5.1)	0.9 (5.1)

The overlap between poverty defined via the MNI and PDI is, as can be seen in Table 10.4a, very substantial. Thirty percent of the survey sample falls under the first poverty lines and 89% of that group is ‘poor’ according to both definitions. Twenty four percent of the population are ‘poor’ according to the second set of poverty lines and over 86% are ‘poor’ according to both definitions. The third group contains over 18% of the population and the pattern is confirmed -the overlap is 90%.

The overall large overlap is to be expected since the underlying approach for both definitions is the same. Table 10.4a shows that although there may be substantial differences in the ranking of deprivation between the PDI and the MNI,



most of those who fall below the PDI poverty lines also fall below the MNI lines. Nevertheless, between 14% and 10% of those defined as ‘poor’ by one definition are ‘not poor’ by the other and the results also indicate that the overlap is greatest at the most severe poverty definition (c).

One of the possible objections to the PDI index is that it incorporates some items that Mack and Lansley included in the 1990 study which were not poverty indicators but luxury items used to provide a spread of responses and not necessarily to measure deprivation. If these items are measuring deprivation, then including them in the PDI index will make it a less accurate measure, though if they are not considered to be necessities they will only have a small weighting. There are twelve such items:

- Dressing gown
- Monthly meal in a restaurant
- Car
- Video
- Night out once a fortnight
- Holidays abroad once per year
- Pack of cigarettes every other day
- Coach/train fares to visit others
- Ask others to a meal once a month
- Home computer
- Dishwasher
- Child’s music/dance/sport lessons

Table 10.4b explores the overlap between the two measures with these twelve items excluded from the PDI measure. It can be seen that there are only very small changes in the proportion defined as ‘poor’ by at least one of the measures. The proportion defined as ‘poor’ according to both definitions increases for both a, b and c. So although PDI appears to be closer to MNI when the twelve items are excluded, because the difference is not very great we continue the analysis with all the items included in PDI.

**Table 10.4b**  
**Overlap between PDI and MNI. Percent of population and percent of poor (in brackets), excluding ‘luxury’ items**

	Poor according to at least one poverty line	Poor according to both MNI and PDI	Poor MNI only	Poor PDI only
PDIA & MNIA	28.5 (100)	27.6 (97.1)	0.4 (1.5)	0.4 (1.5)
PDIb & MNIb	22.8 (100)	21.7 (95.2)	0.5 (2.4)	0.5 (2.4)
PDIC & MNIC	18.1 (100)	16.7 (92.1)	0.7 (3.9)	0.7 (3.9)

### **Lack of social perceived necessities and other indicators of bad living conditions**

One important finding by Mack and Lansley (1985) was that people with low material standards also tend to have other problems. This corresponds with Townsend's work in the late 1960's and is confirmed by the results of the 1990 Breadline Britain survey (Gosschalk and Frayman 1992) (see Chapters 3, 6, and 7).

In Table 10.5, we compare the proportion of those having other problems with those who are PDI poor and MNI poor. The comparison is restricted here to a and b levels. In general, both measures give very similar proportions with other problems. Where there are differences it is usually the MNI measure which gives a higher proportion with other problems. Thus, more MNIB poor are short of money for food, isolated for lack of money, borrowing from family or friends, believe they are genuinely poor and so on. In contrast, more of the PDIB poor are unemployed, have houses in a poor state of repair and are receiving housing benefit.

Overall, the results show that lack of socially perceived necessities and other forms of deprivation are closely connected. Those suffering material hardship suffer from other problems to a much higher degree than those who live above the poverty lines. Labelling those as 'poor' who lack three or more items, considered as necessities by over 50% of the population, is justified by the self appraisal of those so identified but the PDI measure might be still better.

**Table 10.5**  
**Self-evaluation of material standard and reported difficulties in making ends meet**

		PD1a poor %	PD1b poor %	MN1a poor %	MN1b poor %
Short of money for food	Yes	68.7	60.2	70.7	61.4
	No	21.6	16.0	20.9	15.9
Isolated for lack of money	Yes	64.5	56.1	66.0	58.6
	No	17.7	12.4	16.9	11.9
Borrow from friends/family	Yes	55.3	45.9	56.4	47.5
	No	18.2	13.6	17.5	13.0
Borrow from money lenders	Yes	58.7	56.0	60.0	56.0
	No	26.8	20.8	26.5	20.8
Genuinely poor	Always	68.9	60.4	70.3	61.3
	Sometimes	43.2	34.2	43.2	34.5
	Never	10.0	6.3	9.2	6.2
Ever lived in poverty	Never	12.9	8.5	12.3	9.1
	Rarely	22.2	19.5	24.1	18.8
	Occasionally	38.6	29.7	37.4	28.0
	Often	59.7	49.5	59.1	51.1
	Most of time	69.7	60.6	69.7	64.6
Been depressed in last month	Yes	19.7	14.5	19.4	14.9
	No	60.4	51.6	60.7	50.8
Worried about relationships with friends	Yes	27.5	21.6	27.3	21.7
	No	51.8	46.3	50.0	44.4
Worried about relationships with family	Yes	26.3	20.6	26.1	20.8
	No	60.4	49.1	59.4	49.1
Being bored	No	23.2	17.8	22.5	17.8
	Yes	53.5	44.9	55.8	45.5
Not having enough money	No	20.3	14.9	20.0	14.9
	Yes	68.2	59.6	68.5	60.3
Feeling looked down on	No	25.7	19.9	25.2	20.0
	Yes	68.8	59.6	72.5	60.6
Feeling a failure	No	25.3	20.0	25.1	19.8
	Yes	65.9	52.3	65.9	55.3
Lack of hope	No	22.8	17.9	23.0	17.8
	Yes	61.2	49.2	58.5	50.4
Letting down family	No	24.1	18.8	24.0	18.5
	Yes	62.0	50.5	60.5	54.0
None of these	No	50.8	41.0	50.6	41.3
	Yes	10.2	7.4	10.0	7.3
Problems at school	Yes	27.2	21.2	26.8	21.1
	No	34.2	28.4	34.9	29.8
State of repair	Good	16.4	11.1	16.0	12.7
	Average	37.0	30.5	37.0	28.6
	Poor	58.6	51.8	59.5	50.5
Victim of crime	Yes	38.0	30.3	38.3	30.1
	No	23.8	18.6	23.3	18.9
Respondent unemployed	Yes	34.9	33.7	38.4	31.4
	No	14.5	10.6	14.8	10.8
Spouse employed	Yes	42.2	40.0	44.4	37.8
	No	15.1	12.4	15.9	12.2
How long unemployed over last 10 years	Never	12.5	9.3	11.6	9.1
	Less 2 months	21.3	17.5	22.5	17.5
	2-6 months	24.3	16.5	26.1	16.5
	7-12 months	35.3	30.9	36.8	25.0
	12+ months	54.1	46.3	52.8	45.9

**Table 10.5 (continued)**

		PD1a	PD1b	MN1a	MN1b
		poor %	poor %	poor %	poor %
Respondent has long-standing illness	No	26.0	20.7	25.9	20.9
	Yes	37.5	28.9	36.7	28.6
Other household member with long-standing illness/disability	No	26.4	20.5	26.3	20.6
	Yes	36.4	30.4	35.8	30.4
Registered disabled (respondent)	No	27.4	21.8	27.2	21.9
	Yes	39.8	29.7	39.8	29.7
Registered disabled (other household members)	No	27.4	21.6	27.2	21.5
	Yes	40.0	32.2	40.0	35.7
Not registered disabled	No	36.2	28.0	36.2	29.3
	Yes	27.0	21.4	26.8	21.3
Receiving unemployment benefits	Yes	58.9	50.3	56.8	48.6
	No	24.8	19.1	24.8	19.4
Receiving Sickness Benefit	Yes	45.9	36.1	43.6	34.6
	No	26.9	21.2	26.8	21.4
Receiving Invalidity Benefit	Yes	38.1	29.9	34.7	27.9
	No	27.4	21.6	27.4	21.9
Receiving Income Support	Yes	59.9	52.2	60.4	53.8
	No	20.4	14.9	20.0	14.6
Receiving Family Credit	Yes	57.1	49.2	57.1	47.6
Receiving Family Credit	No	27.2	21.3	27.0	21.5
Receiving Housing Benefit	Yes	59.7	48.8	58.8	50.2
	No	18.5	14.1	18.5	13.8
Receiving Poll-Tax Benefit	Yes	51.0	41.3	49.9	42.4
	No	18.6	14.3	18.8	14.0
Receiving Attendance Allowance	Yes	41.6	32.6	41.6	31.1
	No	26.7	21.1	26.4	21.4
Receiving State Pension	Yes	23.7	15.0	22.6	15.8
	No	29.5	24.3	29.5	24.2
Receiving Private Pension	Yes	24.0	16.2	22.8	15.0
Receiving Private Pension	No	29.2	28.6	29.2	24.0
Time spent on Income Support	< 3 months	48.6	45.7	45.7	40.0
	<6 months	42.9	38.1	42.9	42.9
	<12 months	61.8	58.2	61.8	54.5
	1+ year	68.3	58.1	68.7	60.4
	No	20.0	14.5	19.8	14.5
Have you ever had Income Support	In last year	45.3	41.3	48.0	41.3
	Last 5 years	33.3	29.5	32.6	28.7
	Over 5 years	22.8	12.7	22.8	15.2
	No never	16.6	11.3	16.4	11.2
Do you contribute to an occupational/private pension scheme	Yes	11.0	7.3	11.6	7.5
	No	21.7	16.9	21.5	17.3
	Don't know	16.7	16.7	25.0	16.7
How do you vote	Conservative	9.7	8.0	10.7	8.0
	Labour	29.2	22.3	28.0	23.1
	Liberal Dem	15.8	11.6	15.8	11.6
	Green	20.8	18.9	20.8	18.9
	Other	25.0	18.8	25.0	20.8
	None/DK	36.4	29.1	36.3	28.8

## **Deprivation and income**

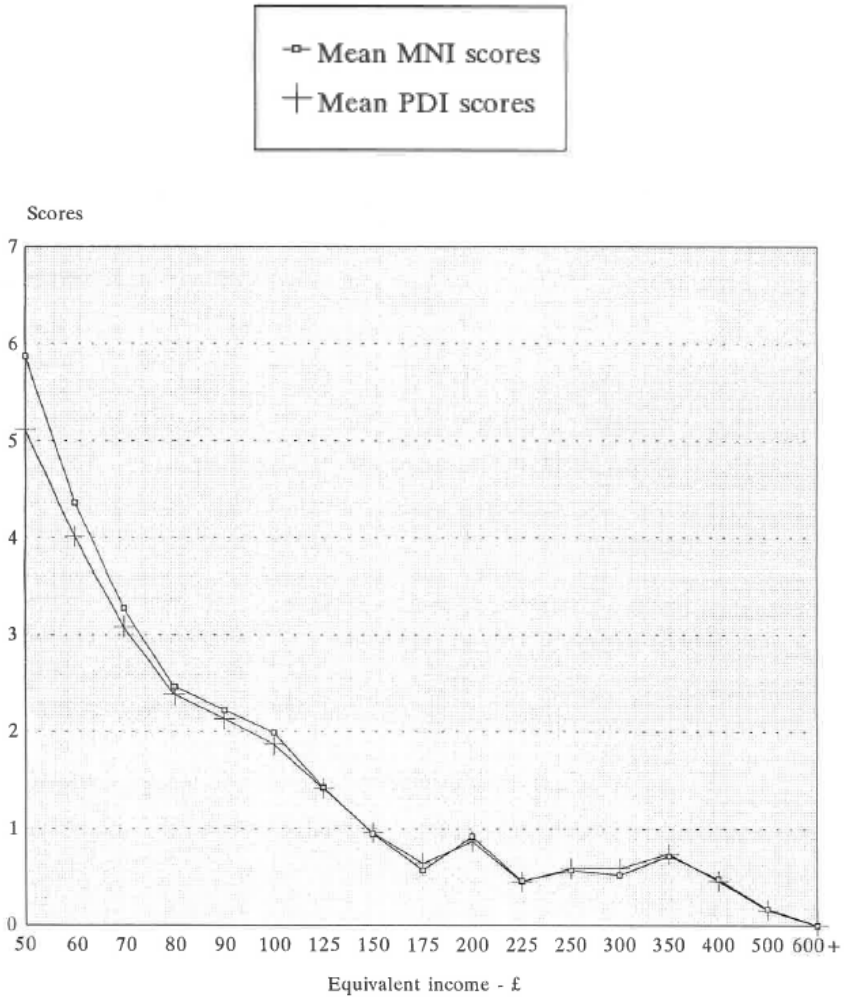
The reason for using direct measurement of poverty is the assumption that financial resources do not reflect a standard of living in an acceptable way. People have different abilities to transform equal amounts of money into equal living standards. People live under different circumstances and so need different amounts of money to gain the same standard. Although the connection between the two is important, both MNI and PDI are based on the assumption that lack of consumption is due to a shortage of economic resources. The problem is that 'shortage of economic resources' does not correlate perfectly with the size of income - people who, for one reason or another, have to spend a lot of money will soon run out of money even if they have a relatively high income. However, it is easier to run out of money if the income is small from the beginning. A correlation between income and deprivation should therefore be expected.

The income data used here is based on information collected at interview and it is not totally satisfactory. Respondents were asked to place their net weekly household income (after deduction of tax and national insurance) within a range of incomes provided. For the purposes of the analysis, we have assumed that their income falls in the middle of the range they identified.

Chart 1 shows the relationship between both MNI, PDI and equivalent net disposable income. Both MNI and PDI scores increase as income falls and there is clearly a threshold, at about £150 per week where decreasing income leads to an accelerated increase in deprivation. These results correspond with earlier findings - both Mack and Lansley (1985) and Townsend (1979) argued that deprivation accelerated at a certain income level and both estimated that income level to be approximately 150% of the level of UK Supplementary Benefit.

**Fig. 10.1**

**Relationship between equivalent household income and MNI, PDI**



In Table 10.6, the population has been divided into income deciles based on net disposable income and the percentage in each decile which falls under the poverty lines PD1a, PD1b, MN1a, and MN1b is shown. The table shows a strong relationship between income and poverty.

**Table 10.6**  
**Percentage of the population living in poverty**  
**by income decile of net disposable income**  
**(The percentage of poor in each decile is shown in brackets) (n=1119)**

Decile	PD1a (%)	PD1b (%)	MN1a (%)	MN1b (%)
1 Lowest	56.3 (19.6)	47.7 (20.5)	57.8 (20.2)	(46.1 (19.5)
2	54.4 (20.2)	44.1 (20.1)	54.4 (20.2)	47.8 (21.5)
3	48.4 (8.2)	41.9 (8.7)	46.8 (7.9)	41.9 (8.6)
4	41.7 (19.1)	32.1 (18.1)	39.9 (18.3)	34.5 (19.1)
5	42.9 (10.6)	37.4 (11.4)	42.9 (10.6)	35.2 (10.6)
6	31.2 (7.9)	23.7 (7.4)	30.1 (7.6)	23.7 (7.3)
7	16.5 (3.5)	13.9 (3.7)	19.0 (4.1)	12.7 (3.3)
8	12.8 (4.1)	10.3 (4.0)	14.5 (4.6)	11.1 (4.3)
9	14.9 (4.9)	9.9 (4.0)	14.0 (4.6)	9.9 (4.0)
10 Highest	5.6 (1.9)	4.8 (2.0)	5.6 (1.9)	4.8 (2.1)

More than half of the population in the lowest decile falls below the poverty lines MN1a and PD1a and over half in the second decile. The pattern of the relationship between income and MNI and PDI is very similar; however it can also be seen that neither measure has all the poor concentrated in the bottom deciles. Indeed both (a) measures have about 7% of the poor in the upper two deciles.

The relationship between income and deprivation is complicated. Table 10.6 is based on the household's net disposable income and no adjustment has been made for household composition. This problem is usually tackled by the use of an equivalence scale which adjusts the household's income according to its composition. The purpose of an equivalence scale is to construct a formula which

assigns the same level of 'well being' to households of different sizes with the same equivalent income. The equivalence scale used here is based on the concept that a single person needs 70% of the income of a couple to achieve the same living standard and a couple or single parent with children needs 50% more than a childless couple for each child. The effect that the application of this equivalence scale to income will have on the results can be seen in Table 10.7.

**Table 10.7**  
**Percentage of the population living in poverty**  
**by income decile of equivalent income**  
**(The percentage of poor in each decile is shown in brackets) (n=1119)**

Decile	PD1a (%)	PD1b (%)	MN1a (%)	MN1b (%)
1 Lowest	71.0 (25.3)	61.8 (27.2)	73.3 (26.2)	63.4 (27.4)
2	68.0 (18.5)	62.0 (20.8)	68.0 (18.5)	61.0 (20.1)
3	51.9 (15.0)	42.5 (15.1)	48.1 (13.9)	41.5 (14.5)
4	37.3 (12.0)	28.8 (11.4)	36.4 (11.7)	26.3 (10.2)
5	28.8 (5.7)	20.5 (5.0)	27.4 (5.4)	23.3 (5.6)
6	24.8 (10.1)	19.5 (9.7)	25.5 (10.4)	20.1 (9.9)
7	24.3 (7.1)	13.1 (4.7)	22.4 (6.5)	15.9 (5.6)
8	6.5 (1.9)	3.7 (1.3)	7.5 (2.2)	5.6 (2.0)
9	9.1 (3.0)	7.4 (3.0)	10.9 (3.8)	7.0 (3.0)
10 Highest	4.7 (1.4)	4.7 (1.7)	5.1 (1.4)	5.1 (1.7)

The main difference between Tables 10.6 and 10.7 is that poverty is more concentrated in the lowest income deciles when equivalent income is used and the PDI measures give a slightly lower proportion of the bottom deciles being 'poor'. The proportion of the 'poor' in the top two deciles is reduced.

It is hard to justify that such a high percentage of the population in the two highest net disposable income deciles are 'poor'. This problem diminishes if the poverty lines are given less importance and the lack of socially perceived necessities are seen as indicators of poverty. The proportion of the population falling under the poverty lines can then be seen as being at risk of being 'poor'. This makes the



interpretation of Tables 10.6 and 10.7 easier - people living in households with few economic resources have a high risk of being 'poor'. This risk decreases substantially as income increases and so the lack of socially perceived necessities is to a high degree the outcome of insufficient economic resources.

The fact that some people living in households in the upper end of the income strata fall under the poverty lines can be interpreted in two ways. Firstly, both the PDI and the MNI are, as has been pointed out earlier, sensitive to people's preferences. The priority that different people give to different consumer items and their expectations of possessing them does affect the results. Thus 'rich' people can fall under a poverty line because their preferences and expectations are odd in comparison to the rest of the population.

Secondly, the incomes used here are, as in most poverty studies, household incomes. The basic assumption behind this is that resources are equally shared within the household. This is not necessarily the case, or, to put it more strongly, it is certainly not the case in all households. The questions on which the PDI and MNI are based are answered by the respondent, not the household. It is possible for the respondent to be 'poor' even though she or he lives in a household with a high income simply because she/he does not have access to or influence over the money. The results used here could be the outcome of a 'poor' respondent living in a wealthy household.

### **Who is poor?**

Even when poverty is defined directly, the prevalence of poverty is generally seen as an effect of lack of money and the poor are, as shown above, over represented in the lower end of the income distribution. Limited access to economic resources is therefore one of the main explanations for poverty. However, although the size of income is an important factor in making ends meet in a household's economy, it is not the only one and there are several other factors which influence the prevalence of poverty. It is obvious that long term low income causes bigger difficulties than short term low income and one problem is the lack of information about the duration of low income. Neither does income, as measured here, give any information about the households' assets. It will clearly make a large difference if a household owns a house and has money in the bank or if it is in debt and completely dependent on its weekly income. It is also important to acknowledge differences in the way households manage their income and expenditure. Differences in capabilities to transform money into consumption will lead to variance in living standard among households with equivalent incomes (Sen, 1988). Our data make it possible to analyse the impact of a number of variables, besides income, on the risk of falling under one of the poverty lines. The results are summarised in Table 10.8.

It has long been argued that there is an ongoing feminisation of poverty (Goldberg and Kremen, 1987). Women have a weaker position in the labour market. Also, there is the breakdown of the traditional two parent family and the increasing number of sole parents, usually women. Women also tend to be poorer in

retirement. It can be seen that a higher proportion of women are 'poor' by both measures and by both measures they form a majority of the 'poor'.

Gender is of course related to household composition. The highest risk of being in poverty is being a lone parent family but the largest group in poverty are couples with children. The family type with the lowest chance of being in poverty and the lowest proportion of poor households are childless couples. The results are very similar for both MNI and PDI measures but PDI gives rather lower poverty rates for single people, lone parents and couples with children and rather higher rates for couples with no children. This finding, together with the results on gender above, may suggest that PDI is more sensitive to female evaluations of necessities. Another interesting result is the difference between men and women in the group couple with children. The risk that the household will be counted as 'poor' increases if the respondent is a women. This result was also found in Sweden (Halleröd, 1995) and clearly indicates differences between men and women in the conception of the households needs and how well they are meet. It also gives some initial support to the thesis of an unequal intra household distribution of recourses (Pahl, 1989).

The more children there are, the greater the chances of being 'poor' - families with three or more children have twice the chance of being 'poor' as families without children. Nevertheless, about three quarters of all families in poverty only have one or two children. The MNI measure gives slightly higher poverty rates for large families. The largest group of families with children in poverty are couples with three or more children.

About half of all those who are divorced are living in poverty. Another important variable is age. Poverty is traditionally connected with old age but relieving old people from poverty has been an important concern in most developed countries with a modern welfare state and there is probably no other area where welfare states have had so much success (Rowntree, 1942; Rowntree and Lavers, 1951; Vogel, 1987). Today, the highest chances of being in poverty are among the 20-35 age group (probably because these are child rearing years with only one breadwinner). They also form the largest proportion of the 'poor'. The second highest chance of being in poverty under both measures is the 35-45 age group, only then followed by the over 75's.

About two thirds of the unemployed are living in poverty and they form nearly a quarter of the 'poor'. The chances of poverty increase as social class status falls. Over half of social class E are in poverty and nearly half the 'poor' are concentrated in this class. Finally, there are clearly higher risks of poverty in some racial groups than others, with Afro-Caribbeans and the Irish having the highest poverty rates and Asians the lowest. However, over 90% of the 'poor' are white UK citizens.

**Table 10.8**  
**Proportion of population in poverty according to PDIs and MNIs**

Category of Respondent	PDiA	PDiB	MNiA	MNiA
	% poverty	% poor	% poverty	% poor
Man	24.8	41.8	23.7	40.2
Woman	31.4	58.2	32.0	59.8
All single, no child	31.0	17.8	32.3	18.7
All single with child	66.7	13.9	69.4	14.6
All couples, no child	16.8	12.4	15.0	11.1
All couples, no child	32.4	32.1	33.0	32.9
Other	23.1	23.8	21.8	22.6
Man, single, no child	30.4	10.7	29.7	10.3
Woman, single, no child	31.4	12.7	34.6	13.9
Man, single + child	50.0	1.0	50.0	1.0
Woman, single + child	68.0	17.3	71.0	17.9
Man, couple no child	15.3	8.4	12.5	6.8
Woman, couple no child	18.8	7.9	18.2	7.6
Man, couple + child	30.3	17.5	30.3	17.4
Woman, couple + child	34.2	24.6	35.2	25.2
0 child	23.0	54.0	22.2	52.4
1 child	33.7	12.8	33.2	12.7
2 children	35.2	17.2	36.8	18.1
3 or more children	48.5	16.1	50.3	16.8
Single, 1 child	58.3	8.8	55.6	8.2
Single, 2 or more children	70.8	21.4	76.4	22.5
Couple, 1 child	28.1	18.9	28.1	18.4
Couple, 2 children	26.1	22.7	27.1	23.0
Couple 3 or more children	46.2	28.2	46.9	27.9
Divorced	50.7	13.2	51.5	13.5
Not divorced	24.5	86.8	24.2	86.5
Age 16-20	22.1	5.2	22.1	5.7
Age 20-35	33.3	37.3	34.8	39.4
Age 35-45	30.4	18.8	30.7	19.1
Age 45-55	23.2	11.0	20.7	9.9
Age 55-65	25.0	11.4	22.0	10.1
Age 65-75	24.5	10.3	24.1	10.1
Age 75+	27.7	6.0	27.7	6.0
Social Class E	60.6	48.2	60.3	48.3
Social Class D	33.6	26.9	33.6	27.1
Social Class C2	17.0	14.9	17.0	15.0
Social Class C1	12.7	9.1	12.2	8.8
Social Class AB	2.7	1.0	2.2	0.8
Unemployed	66.1	22.6	65.0	22.4
Not unemployed	21.8	77.4	21.7	77.6
Afro-Caribbean/African	44.7	4.1	38.3	3.5
Asian	15.4	0.8	15.4	0.8
Irish	41.4	2.3	41.4	2.3
White UK	28.1	91.7	28.1	92.4
Other	17.6	1.2	14.7	1.0

## Conclusion

The purpose of this chapter has been to extend the consensual measure of poverty developed by Mack and Lansley by first including the whole range of social indicators they used (not just those considered necessities by more than half the population) and, secondly, by taking account of the diversity of the judgements of what is a necessity by different groups in society. Thus a new Proportional Deprivation Index was developed which was a function of all items lacking, weighted by the proportion of that particular sex, age, family type considering them a necessity.

The results broadly confirm the robustness and reliability of the Mack and Lansley consensual measure. There is considerable overlap between the two measures - over three quarters are 'poor' by both measures and both measures relate very similarly to other indicators of hardship and income and both provide very similar estimates of the characteristics of the 'poor'.

Nevertheless, between 5% and 7% of the 'poor' are missed by one or other measure and there are quite strong theoretical reasons for using a consensual measure that does not use an arbitrary cut off point of 50% and does take account of the variety of judgements different types of people in society consider as necessities.

## Note

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<sup>1</sup> Note that 28% of the unweighted sample lacked three or more necessities and can be defined as 'poor'. When the sample is weighted to reflect the British population this figure is reduced to 20.8%.

# 11 Conclusions and summary

*David Gordon and Christina Pantazis*

The Breadline Britain in the 1990s survey provides us with the only comprehensive view of the extent, nature and effects of poverty at the beginning of the decade. No other national survey has attempted to directly measure poverty at the beginning of the 1990s. It is an indictment on the state of British social science that there is no comparable academic work. Domino Films, London Weekend Television, the Joseph Rowntree Foundation and MORI must be thanked for filling in this important gap in our knowledge of British society.

The value of this knowledge can be judged in the light of the considerable importance placed on estimating the extent of deprivation/poverty from the 1991 Census, in order to form an equitable basis for distributing resources over the next decade to local government and health authorities.

The conclusions from the Breadline Britain surveys are clear and unambiguous; the number of people living in poverty rose during the 1980s from 14% of households (approximately 7.5 million people), in 1983, to 20% of households (approximately 11 million people), in 1990. This increase in poverty over the 1980s is a sharp reverse of the general historical trend of a progressive decline in the extent of poverty that occurred between the 1930s and 1970s.

The facts about poverty at the beginning of the 1990s are so stark that they bear repeating:

- Roughly 10 million people in Britain cannot afford adequate housing: for example, their home is unheated, damp or the older children have to share bedrooms.
- About 7 million go without essential clothing, such as a warm waterproof coat, because of lack of money.
- There are approximately 2.5 million children who are forced to go without at least one of the things they need, like three meals a day, toys or out of school activities.
- Around 5 million people are not properly fed by today's standards; they do not have enough fresh fruit and vegetables, or two meals a day, for example.
- About 6.5 million people cannot afford one or more essential household goods, like a fridge, a telephone or carpets for living areas.

Some groups were more likely than others to be living in need. The following households were 'objectively' living in poverty in 1990:

- 60% of households where the head is unemployed and seeking work
- 48% of households containing seven or more people
- 47% of households that rent from local authorities
- 44% of respondents who were divorced/separated
- 41% of lone parent households
- 37% of households renting from a housing association
- 30% of respondents with no educational qualifications

The Breadline Britain surveys have not just revealed the facts about poverty but have also made possible a number of theoretical advances in the study of poverty. Chapter 1 showed that the approach adopted by the Breadline Britain surveys, the 'consensual' or 'perceived' direct measurement of poverty, produced reliable and valid scientific estimates on its extent. These estimates were also shown to be independent of the questions chosen by Mack and Lansley (see Chapters 1 and 10). Effectively identical results would have been obtained if any other reliable set of 32 deprivation questions had been asked.

This 'scientific' approach to measuring poverty has allowed a number of unexpected phenomena to be identified. For example, the fact that, in 1991, 52% of all female criminal convictions resulted from TV licence offences had previously remained hidden in the criminal statistics.

The belief that poverty is caused by laziness and lack of will power has been shown to relate directly to the respondents' likely experience of poverty. The public's attitude to the causes of poverty has changed significantly during the 1980s.

The number of people who consider that ‘people live in need’ because ‘there is much injustice in society’ more than doubled between 1976 and 1990 (from 16% in 1976 to 40% in 1990). Attitudes to the causes of poverty appear to be related to both direct and indirect experience of poverty.

The Breadline Britain surveys provided some data on the dynamics of poverty. Of respondents, 46% have experienced at least a brief period of poverty at some time in the past (Chapter 1, Table 1.6). Fortunately, for the overwhelming majority, their experience of ‘living in poverty’ is relatively brief. Only 4% of households, which can objectively be described as ‘poor’, also have a long history of living in poverty.

Chapter 2, by Professor Peter Townsend, discussed the six major approaches that have been used in the developed world to measure poverty. None of these methods is without fault, however, as all assessments of poverty based solely on absolute or relative income criteria can be shown to be seriously flawed. The ‘perceived’ and ‘relative’ deprivation methodologies have brighter prospects for national and international use. They have complementary advantages as scientific instruments and as socially revelatory and practical standards for the investigation and reduction of poverty.

Chapter 3 highlights the high degree of consensus, across all divisions in society, on the necessity of a range of common possessions and activities. Society, as a whole, clearly does have a view on what is necessary for a decent standard of living. Other findings were that:

- 70% of all respondents think that the government is doing ‘too little’ to help alleviate poverty
- 75% of all voters support a 1p in the £ income tax increase to help alleviate poverty. There is a high degree of consensus for this policy across the divisions in society: even 70% of Conservatives support such a tax increase.

The ‘relative’ theory of poverty predicts that, as a society becomes wealthier, so its views on what constitutes an unacceptable ‘standard of living’ will change. This predicted change in attitudes was shown to have occurred between 1983 and 1990.

In Chapter 4 a greater proportion of women respondents reported that they had experienced poverty at some point during their lives, and a slightly greater proportion reported the on-going experience of poverty in 1990s. For example,

- Nearly 50% of women had lived in poverty at some time during their lives, compared with only 42% of men.
- Amongst the oldest population (65+), women were twice as likely to consider themselves ‘poor’ either all the time or sometimes - two fifths of women compared with only 19% of men.

- Women in lone parent and single person households were more likely to be living in circumstances of multiple deprivation. For example, 55% of female lone parents were living in poverty in 1990.
- In terms of perceptions of necessities, statistically significant gender differences were found in relation to 16 out of 44 items. There were some strong patterns in the type of items which were more likely to be perceived as necessities by the different sexes. Women were more likely to regard certain food items, clothing items and various items relating to children as necessities, and men were more likely to view leisure items and consumer durables as necessities. These responses begin to suggest that there may be differences in how men and women view poverty.

Chapter 5 examined the controversial relationship between poverty and crime:

- In the 1990 Breadline Britain survey, 14% of households had experienced crime in the previous year and 17% feared crime.
- Experience of crime was highest for single, non-retired and large, adult only households living in 'poor' or 'adequate' accommodation. Thirty-six percent of this group experienced crime, two and a half times the national average figure. Students and ex-student households might fit this description.
- The survey found no evidence to support the common-held belief that 'poor' households experience more crime. Victimization seemed to be more closely connected to social cohesion rather than poverty.
- Poverty and poverty-related factors were closely connected with fear of crime. The highest rates of fear were experienced by those suffering from multiple deprivation, who were also living in 'poor' housing and who had been 'poor' most of their lives. Forty-seven percent of this group feared crime.
- In terms of household type, poor pensioners who had also been victims of crime, had a rate of fear of 62%. This was seven times higher than the rate of fear experienced by their counterparts who were not living in poverty.
- Lack of insurance seems to be a key reason why those living in circumstances of multiple deprivation fear crime. Respondents were twice as likely to fear crime if they lacked contents insurance because they could not afford it.

Chapter 6 looked at the now firmly established relationship between poverty and ill health. The key findings were:

- Multiply deprived respondents were one and half times as likely to report a long-standing illness and twice as likely to report a disability in their household.



- They were one and a half times as likely to visit their General Practitioner and have at least two hospital treatments over a one year period.
- Yet, multiply deprived households were one and a half times as likely to be on hospital waiting lists for both more than six months and more than twelve months.
- Housing is a key issue in the development of health. Multiply deprived respondents were three and a half times more likely to have health problems adversely affected by their housing situation. Poor people are more likely to live in conditions that are damp, over-crowded, badly designed and generally in a bad state of repair.
- Age was the most statistically significant influence on illness and disability. However, for every age group, deprivation and poverty related factors (previous poverty, debt, social class and Income Support) had the most important contribution to health status.

Chapter 7 analysed the relationship between poverty and mental health. People living in poverty were more than seven times more likely to suffer poor mental health than those who were not, whilst the impact of both gender and ethnicity were more marked.

- The 'poor' were more than five times as likely to feel isolated, four times more likely to be depressed and more than nine times as likely to feel looked down on.
- People from black and Asian groups were nearly twice as likely to report one or more symptoms of poor mental health as a consequence of financial difficulties, in comparison with the white UK and Irish population.
- Women were more likely than men to describe themselves as suffering from mental health difficulties as a result of lack of money.
- Women were more likely than men to suffer from depression after controlling for the effects of poverty. However, the impact of poverty in causing depression seems to be slightly greater for men than for women (e.g. 'poor' men are 4.7 times more likely to be depressed than non-poor men, whereas 'poor' women are 4.4 times more likely to be depressed than non-poor women).
- Nearly half the lone parents in this study reported feelings of isolation as a result of lacking money, compared with less than a fifth of the parents in two-parent households. Similarly, over 40% of the lone parents reported feeling depressed due to a lack of money, compared with less than a fifth of the two-parent households.

Chapter 8 looked at the inter-relationships between poverty, debt and state benefits. Apart from credit card and telephone debt, 'poor' households are the majority of households with all other forms of debt.

- The Poll Tax presented the greatest difficulty for both 'poor' and 'non-poor' households. Thirty six percent of 'poor' households are seriously behind with Poll Tax payments, followed by rent at 22%, electricity at 21% and telephone at 19%.
- In the 1990 Breadline Britain survey, almost 8% of respondents were seriously behind with paying their gas and electricity bills. Of those with fuel debts, 65% were 'poor'. Of the 'poor', 24% have fuel debts, compared to only 3% of the rest of households.

Recent debates surrounding welfare spending have focused on the curtailment of state benefits. However, the Breadline Britain survey shows that households receiving benefits already face high levels of poverty.

- Forty one percent of households receiving benefits have become 'poor', indicating that the benefit system fails to act as a safety-net.
- Those on means-tested benefits, such as Unemployment Benefit, Income Support, Housing Benefit, and Family Credit, are more likely to be 'poor'. More than half of these benefit claimants live in poverty.
- Households receiving Family Credit experience the highest levels of poverty. Almost 60% of these households live in poverty. They lack an average of 4.4 benefits, highlighting the high levels of poverty faced by households of families with children.
- Households receiving Housing Benefit or Income Support also face high levels of poverty. Around 55% of households receiving either Housing Benefit or Income Support live in poverty. They lack an average of 4.4 necessities.
- Many 'benefit' households are likely to be in receipt of more than one benefit. There is a concomitant rise in poverty with the increase in the number of benefits received. Fifty eight percent of households receiving three or more benefits live in poverty.

Chapter 9, by Professor Glen Bramley, examined the important role that Local Government Services can play in ameliorating the effects of poverty. The services provided by local government are diverse and the way they are targeted or rationed varies significantly, so we would not expect all to play an equal role in countering or alleviating poverty. Nevertheless, the findings reported in Chapter 9 present a rather disappointing message on the re-distributional impact of local public services, particularly in relation to poorest households.

Demand-led services in the leisure field, open to a broad spectrum of the population, tend to be used more by the better off or the middle classes and less by 'multiply deprived' households. This conclusion applies to varying degrees to libraries, sports facilities, museums/galleries and adult education. The one general public service examined which shows a different pattern is the public bus service, which is used more by lower income households, particularly those without a car.

Services targeted on children present a more mixed picture, with less class bias but still a lower level of use by the most deprived. Services targeted on the elderly and people with disabilities, including home help, meals on wheels and special transport, are distributed in a more 'pro-poor' fashion than general demand-led services. We would expect this, given the fact that these services are normally rationed on the basis of a needs assessment. Given this explicit rationing, it is surprising that our findings do not indicate a stronger degree of targeting. Once account is taken of the incidence of constraints (quality problems and deterred users), the most deprived are as likely to experience quality/access/cost problems as other households and are, if anything, less likely to use services. There even seems to be some bias in favour of the higher social class households, especially for home help. This evidence suggests that further attention should be given to rationing processes, which may inadvertently disadvantage those who are poorest, perhaps by undue focus on health-related criteria or in other ways.

Finally, in Chapter 10, Dr Bjørn Halleröd, Professor Jonathan Bradshaw and Dr Hilary Holmes examined possible developments of the consensual definition of poverty as formulated by Mack and Lansley (1985). The method was extended, firstly, by including the whole range of social indicators measured in the survey (not just those considered necessities by more than half the population) and, secondly, by taking account of the diversity of the judgements of what is a necessity by different groups in society. A new Proportional Deprivation Index was developed as a function of all items lacking, weighted by the proportion of that particular sex, age, family type considering them a necessity.

The results broadly confirm the robustness and reliability of the Mack and Lansley consensual measure. There is considerable overlap between the two measures - over three quarters are 'poor' by both measures and both measures relate very similarly to other indicators of hardship and income and both provide very similar estimates of the characteristics of the 'poor'. These findings confirm the reliability and attitudinal results discussed in Chapters 1 and 4.

## **Conclusion**

The 1980s were characterised by increases in the wealth and standard of living of the majority but also by a rapid increase in the numbers of people forced to live in poverty. Britain has become an increasingly polarised nation, containing stark social and economic divisions. The growth of poverty is the root cause of many of the social ills that are of public concern. There is considerable unease in British

society about the consequences of increasing deprivation and the lack of social justice that this implies. There are large majorities amongst all social groups that are both willing to pay increased taxes and want the government to be more active in reducing need. Many consider it obscene that, in one of the richest nations on earth, one in five is suffering from the effects of poverty and being progressively excluded from the normal activities of society.

Whilst poverty remains so widespread, Britain will never be a nation at ease with itself.



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# Appendix I: Technical appendix

## **Survey methodology**

This report is based on the Breadline Britain in the 1990s survey, conducted by MORI on behalf of LWT and Domino Films, with additional funding from the Joseph Rowntree Foundation. The six programmes of *Breadline Britain in the 1990s* were first broadcast on the ITV network in April and May 1991 and looked at poverty in Britain through the lives of eight people and families in Birmingham, Liverpool, Manchester, Teesside and London. Additional information has been included from the transcripts of the detailed interviews with these people and families.

*Breadline Britain in the 1990s* updates and extends the pioneering work carried out for LWT and Domino Films' Breadline Britain series which was first broadcast as four programmes in the summer of 1983. For the Breadline Britain in the 1990s survey, MORI interviewed a quota sample of 1319 adults aged 16+, face-to-face in their homes, between 14 and 25 July 1990. Additional fieldwork among households living in particularly deprived areas was carried out between 26 November and 9 December 1990, with 512 quota interviews conducted face-to-face in home. Quotas were based on sex, age and working status. Aggregated data was weighted by age, household type, tenure and ACORN housing type to be representative of the population of Great Britain (Frayman, 1991).



In order to ensure a large sample of people, living in deprived areas, over-sampling was targeted at ACORN areas known to contain poor households in particular at ACORN Group G areas, which are characterised as (CACI, 1992):

### **Group G: Council Estates - Category III**

This Group comprises those council estates likely to have the most serious social problems, with exceptional levels of unemployment, overcrowding, large and single parent families and a widespread lack of private transport.

Such estates house large numbers of residents dependent upon the State for the provision of basic services.

ACORN Group G has four sub-categories:

#### **G22: New Council Estates in Inner Cities**

This Type includes modern local authority complexes, often in inner cities, housing homeless single people and single parent families in small flats, suitable neither for pensioners, nor for large families.

Much of the recent council housing in inner London falls into this category.

The Type is atypical of local authority housing by having many young single people and high proportions of people born in the West Indies.

The inner city location of this type of neighbourhood is reflected in the high levels of unemployment and unskilled workers. The decline of manufacturing jobs in the inner city results in dependence on public transport to reach clerical and semi-skilled jobs in service industries.

Half the people in the Type have household incomes of less than £10,000 and financial investments such as ownership of credit cards, wills and building insurance are roughly half the national average. Car ownership is also low.

#### **G23: Overspill Estates, Higher Unemployment**

This neighbourhood Type consists mostly of large local authority schemes on the outskirts of provincial English cities, designed in the form of medium-rise flats with walkways. Residents, re-housed from older communities in the inner city, find themselves distant from relatives and familiar shops and pubs and continue to be dependent upon buses.

These areas tend to have large numbers of residents who are unskilled and unemployed; consequently these are the areas where

there are the most large and single parent families, the most overcrowding and the lowest levels of car ownership, within the English cities where they are found.

#### **G24: Council Estates with some Overcrowding**

Type 24 consists mostly of modern council estates in Scotland containing small houses and flats, unsuitable for the large families that live in them. The residents are frequently families with children of school age, there being relatively few single people or pensioners.

There is often a severe shortage of craft skills and unemployment tends to be high.

#### **G25: Council Estates with Greatest Hardship**

In this Type, much of the labour force is likely to be unemployed. A relatively high proportion of households live in circumstances of overcrowding and car ownership is very low.

Almost all of this type of area is found in West Central Scotland, Tayside and Merseyside.

Due to high unemployment and serious overcrowding, these estates provide some of the most intractable social problems in the UK.

Nearly 40% of the annual household income in this Type is likely to be below £5,000. Use of credit in the form of hire purchase is high, but participation in other financial investments is very low, especially in bank and building society accounts.

In 1991, just over 7% of the British population was estimated to be living in ACORN Group G areas (CACI, 1991).

### **CHAID Chi-Squared Automatic Interaction Detector Methodology**

CHAID stands for Chi-Squared Automatic Interaction Detector. It is based on an algorithm developed by Kass in 1980. It has only recently become available as an add-in to the SPSS statistical package.

CHAID belongs to a family of techniques known as Classification Trees, which include AID (Automatic Interaction Detector) and CART (Classification And Regression Trees) techniques. These techniques can be used to perform discriminant analysis on categorical as opposed to continuous data.

The relative newness of these techniques means that little is known about them. However, CHAID has the advantage that it can produce intuitive, easy to

understand, classification rules. It can also identify sub-groupings within the data that would be impossible to detect with conventional techniques.

In 1988, the US Committee on Applied and Theoretical Statistics' expert panel on Discriminant and Cluster Analysis considered that the status of Classification Trees was best summarised by the main developers (Breiman *et al*, 1984)

Binary trees give an interesting and often illuminating way of looking at data in classification or regression problems. They should not be used to the exclusion of other methods. We do not claim they are always better. They do add a flexible nonparametric tool to the data analyst's arsenal.

## **SOCIAL CLASS DEFINITIONS**

- A Professionals such as doctors, surgeons, solicitors or dentists; chartered people like architects; fully qualified people with a large degree of responsibility such as senior editors, senior civil servants, town clerks, senior business executives and managers, and high-ranking grades of the Services.
- B People with very responsible jobs such as university lecturers, matrons of hospitals, heads of local government departments; middle management in business; qualified scientists, bank managers and upper grades of the Services, police inspectors.
- C1 All others doing non-manual jobs; nurses, technicians, pharmacists, salesmen, publicans, people in clerical positions and middle ranks of the Services, police sergeants.
- C2 Skilled manual workers/craftsmen who have served apprenticeships; foremen, manual workers with special qualifications such as long-distance lorry drivers, security officers and lower grades of Services/police constables.
- D Semi-skilled and unskilled manual workers, including labourers and mates of occupations in the C2 grade and people serving apprenticeships; machine minders, farm labourers, bus and railway conductors, laboratory assistants, postmen, waiter/waitress, door-to door and van salesmen.
- E Those on lowest levels of subsistence including pensioners, casual workers, and others with minimum levels of income. (Source: Jacobs and Worcester, 1991)

## Appendix II: Annotated questionnaire

**Q1. Thinking about the area where you live, I would like you to tell me whether each of the following applies.**

	Yes	No	DK
The local area is dirty and unpleasant	26	73	1
There is a lack of pleasant, open spaces within easy reach	23	76	1
There are houses boarded up/with broken windows nearby	16	83	1

**Q2. Now, thinking about health related problems, I would like you to tell me whether each of the following applies to you personally or to anyone in your household now.**

	Yes	No	DK
Health problems caused/made worse by housing situation	8	91	1
On hospital waiting list for > 6 months	9	90	1
On hospital waiting list for > 12 months	4	94	2

SHUFFLEBOARD SIDE 1 AND CREAM CARDS

EXCLUDE CARDS 27 TO 32 (ASTERISKED), WHICH RELATE TO CHILDREN

**Q3. On these cards are a number of different items which relate to our standard of living. Please would you indicate by placing the cards in the appropriate box the living standards you feel all adults should have in Britain today. BOX A is for items which you think are necessary, which all adults should be able to afford and which they should not have to do without. BOX B is for items which may be desirable but are not necessary. Do you feel differently about any items if the adult is a pensioner?**

GIVE CARDS 27 TO 32 RELATING TO CHILDREN(\*)

**Q4. And do you feel differently for any items in the case of families with children?**

	A Necessary	B Desirable	DK
1. Two meals a day	90	10	*
2. Meat or fish or vegetarian equivalent every other day	77	21	2
3. Heating to warm living areas of the home if it's cold	97	2	1
4. A dressing gown	42	56	2
5. Two pairs of all weather shoes	74	25	1
6. New, not second hand, clothes	65	34	1
7. A television	58	41	1
8. A roast joint or its vegetarian equivalent once a week	64	35	1
9. Carpets in living rooms and bedrooms in the home	78	21	1
10. Telephone	56	43	1
11. Refrigerator	92	7	1
12. Indoor toilet, not shared with another household	97	3	*
13. Bath, not shared with another household	95	4	1
14. Beds for everyone in the household	95	4	1
15. Damp-free home	97	2	1
16. A car	26	73	1
17. A night out once a fortnight	42	57	1
18. A packet of cigarettes every other day	18	79	3
19. A hobby or leisure activity	67	32	1
20. A holiday away from home for one week a year, not with relatives	54	45	1

21. Celebrations on special occasions such as Christmas	74	25	1
22. Presents for friends or family once a year	69	30	1
23. Friends/family round for a meal once a month	37	61	2
24. A warm waterproof coat	91	8	1
25. A "best outfit" for special occasions	54	45	1
26. A washing machine	73	26	1
27. *3meals a day for children	90	8	2
28. *Toys for children e.g. dolls or models	85	14	1
29. *Leisure equipment for children e.g. sports equipment or a bicycle	61	38	1
30. *Enough bedrooms for every child over 10 of different sex to have his/her own bedroom	82	16	2
31. *An outing for children once a week	53	45	2
32. *Children's friends round for tea/ a snack once a fortnight	46	2	

#### SHUFFLEBOARD SIDE 1 AND BLUE CARDS

EXCLUDE CARDS 43 AND 44 (ASTERISKED), WHICH RELATE TO CHILDREN

**Q5** On these cards are a number of different items which relate to our standard of living. Please would you indicate by placing the cards in the appropriate box the living standards you feel all adults should have in Britain today. **BOX A** is for items which you think are necessary, which all adults should be able to afford and which they should not have to do without. **BOX B** is for items which may be desirable but are not necessary.

GIVE CARDS 43 AND 44 RELATING TO CHILDREN(\*)

**Q6** Now could you do the same, this time thinking of a family with children.

	A Necessary	B Desirable	DK
33. A dishwasher	5	94	1
34. A meal in a restaurant once a month	17	82	1
35. Regular savings (of £10 a month) for 'rainy days' or retirement	67	31	2
36. A video	13	85	2
37. Enough money to keep your home in a decent state of decoration	92	7	1
38. Holidays abroad once a year	17	81	2

39. Coach/train fares to visit family/friends in other parts of the country four times a year	39	59	2
40. Insurance of contents of dwelling	88	11	1
41. Fresh fruit and vegetables every day	88	11	1
42. A home computer	5	92	3
43. *Paying for special lessons such as music, dance or sport	59	2	
44. *Participation in out-of-school activities e.g. sports, orchestra/band, Scouts/Guides	69	29	2

## SHOWCARD A

**Q7 Why, in your opinion, are there people who live in need? Here are four opinions - which is the closest to yours?**

Because they have been unlucky	10
Because of laziness and lack of willpower	20
Because there is much injustice in our society	40
It's an inevitable part of modern progress	19
None of these	3
Don't know	8

**Q8 Still thinking about people who lack the things you have said are necessities for living in Britain today, do you think that the Government is doing too much, too little or about the right amount to help these people?**

Too much	5
Too little	70
About the right amount	18
Don't know	7

**Q9a** If the Government proposed to increase income tax by one penny (1p) in the pound to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy?

Support	75	<b>GO TO Q9b</b>
Oppose	18	<b>GO TO Q10</b>
Don't know	7	<b>GO TO Q10</b>

**Q9b** If the Government proposed to increase income tax by five pence (5p) in the pound to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy? (*Number answering 1369*)

Support	43	(58)
Oppose	26	(35)
Don't know	6	(7)

**Q10** Thinking about the items you have said are necessities, most people in Britain will be able to afford all of them. But some will lack one or more because they can't afford them. How many of these necessities would someone have to lack, because they can't afford them, before you would describe them as living in poverty by the standards of Britain today?

One	3	Six	5
Two	3	Seven	2
Three	5	Eight to Ten	16
Four	4	More than Ten	27
Five	6	Don't know	29



## SHUFFLEBOARD SIDE 2 AND CREAM CARDS

EXCLUDE CARDS 27 TO 32 (ASTERISKED), IF NO CHILDREN LIVING AT HOME

**Q11** Now, could you please put the cream cards into these four boxes:

	<b>A</b> Have and couldn't do without	<b>B</b> Have and could do without	<b>C</b> Don't have but don't want	<b>D</b> Don't have and can't afford	<b>NA</b> <b>DK</b>
Two meals a day	81	13	4	1	1
Meat/fish/vegn equivalent every other day	64	26	5	3	2
Heating to warm living areas of the home if it's cold	91	5	*	3	1
A dressing gown	34	50	14	1	1
Two pairs of all weather shoes	70	20	5	4	1
New, not second hand clothes	58	31	5	4	2
A television	57	39	1	1	2
A roast joint or its vegetarian equivalent once a week	47	37	9	6	1
Carpets in living rooms and bedrooms in the home	76	20	1	2	1
Telephone	62	25	5	7	1
Refrigerator	91	6	1	1	1
Indoor toilet, not shared with another household	95	3	1	*	1
Bath, not shared with another household	94	4	1	*	1
Beds for everyone in the household	95	2	*	1	2
Damp-free home	91	3	2	2	2
A car	41	22	17	18	2
A night out once a fortnight	23	39	22	14	2
A packet of cigarettes every other day	19	17	56	5	3
A hobby or leisure activity	48	28	15	6	3
A holiday away from home for one week a year, not with relatives	31	34	13	20	2
Celebrations on special occasions such as Xmas	63	28	4	4	1
Presents for friends or family once a year	59	30	4	5	2
Friends/family round for a meal once a month	26	42	19	10	3
A warm waterproof coat	80	11	4	4	1
A "best outfit" for special occasions	46	39	5	8	2
A washing machine	71	16	6	4	3
*3 meals a day for children	25	3	1	*	71
*Toys for children e.g. dolls or models	21	7	*	1	71
*Leisure equipment for children e.g. sports equipment or a bicycle	15	11	1	2	71
*Enough bedrooms for every child over 10 of different sex to have his/her own bedroom	21	4	1	2	72
*An outing for children once a week	10	12	2	4	72
*Children's friends round for tea/a snack once a fortnight	7	14	5	2	72

## SHUFFLEBOARD SIDE 2 AND BLUE CARDS

EXCLUDE CARDS 43 AND 44 (ASTERISKED), IF NO CHILDREN LIVING AT HOME

**Q12** Now, could you please put the blue cards into these four boxes:

	A Have and couldn't do without	B Have and could do without	C Don't have but don't want	D Don't have and can't afford	N/A DK
A dishwasher	4	13	64	18	1
A meal in a restaurant once a month	8	35	33	22	2
Regular savings (of £10 a month) for 'rainy days' or retirement	45	15	6	30	4
A video	13	53	21	11	2
Enough money to keep your home in a decent state of decoration	75	6	2	15	2
Holidays abroad once a year	12	26	28	32	2
Coach/train fares to visit family/friends in other parts of the country four times a year	20	28	27	19	6
Insurance of contents of dwelling	78	5	4	10	3
Fresh fruit and vegetables every day	75	13	5	6	1
A home computer	3	20	58	16	3
*Paying for special lessons such as music, dance or sport	6	8	8	6	72
Participation in out-of-school activities e.g. sports, orchestra/band, Scouts/Guides	11	8	5	3	73

**Q13a** A number of people have told us they have had to miss out on meals because of a lack of money. Have there been times during the past year when you did not have enough money to buy food you (and your family) needed?

**Q13b** Have there been times in the past year when you've felt isolated and cut off from society because of lack of money ?

	Q13a Food	Q13b Isolated
Yes	11	17
No	88	81
Don't know	1	2

**Q14** Have there been times during the past year when you were seriously behind in paying for any of the following items?

Rent	6
Gas	5
Electricity	7
Goods on hire purchase	2
Mortgage repayments	2
Community Charge/Poll Tax	14
Credit card payments	2
Mail order catalogue payments	3
Telephone	4
Other loans	2
None of these	77
No answer	*

**Q15** And have there been times during the past year when you have had to borrow money from a) friends or family or b) money lenders, excluding banks or building societies, in order to pay for your day-to-day needs?

	<i>Friends/family</i>	<i>Moneylenders</i>
Yes	20	2
No	80	96
Don't know	*	2

**Q16 Do you think you could genuinely say you are poor now, all the time, sometimes, or never?**

All the time	10
Sometimes	25
Never	64
Don't know	1

SHOWCARD C

**Q17 Looking back over your adult life, how often have there been times in your life when you think you have lived in poverty by the standards of that time?**

Never	53
Rarely	15
Occasionally	19
Often	8
Most of the time	4
Don't know	1

SHOWCARD D

**Q18 A number of people have told us they have different kinds of personal difficulties these days. Which if any of the items on this card have you worried about or have you experienced in the past month due to lack of money?**

1	Being depressed	16
2	Relations with your friends	2
3	Relations with your family	4
4	Being bored	13
5	Not having enough money for day-to-day living	12
6	Feeling looked down upon by other people	4
7	Feeling a failure	6
8	Lack of hope for the future	11
9	Letting down your family	8
10	None of these	65
11	No answer	*

SHOWCARD E

**Q19 (FOR THOSE WITH CHILDREN OF SCHOOL AGE ONLY) Here is a list of problems which some children of school age have experienced at school. Which, if any, of the following apply to your children?**

Child has missed classes because of teacher shortage	4
Child has shared school books in key subjects	4
Child has found difficulty in obtaining school books for homework	3
Other problems due to lack of resources at school:	3
None	1
	1
DK	5

**Q20a Would you describe the state of repair of your home as good, adequate or poor?**

Good	62	
Adequate	29	
Poor	8	<b>GO TO Q20b</b>
Don't know	1	

**Q20b If state of repair described as POOR: Why do you say that?**

Can't afford repairs	2
Landlord has failed to make repairs	4
Haven't got around to doing repairs	1
Other	1
Don't know	*

SHOWCARD F

**Q21 Now, on the subject of crime, which, if any, of the following applies to you or other members of your household?**

Burgled in the last year	7
Mugged/robbed in the last year	2
Assaulted in the last year	3
Feel unsafe in local neighbourhood	17
Other	3
None of these	71
Don't know	*

SHOWCARD G

**Q22 I am going to read out a number of services which affect our standard of living which are usually provided or subsidised by local councils or other public bodies. Please could you tell me whether you think that these services are essential and should be available or whether they may be desirable but are not essential.**

*Essential Desirable DK*

**ALL ADULTS**

Libraries	79	20	1
Public sports facilities e.g. swimming pools	79	20	1
Museums and galleries	52	47	1
Evening classes	70	28	2
Frequent and regular bus services	96	2	2

**FAMILIES WITH CHILDREN UNDER 5**

Childcare facilities such as nurseries or playgroups	90	9	1
Play facilities for children to play safely nearby	92	7	1

**FAMILIES WITH SCHOOL AGE CHILDREN**

Good quality school meals	87	11	2
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**PENSIONERS OR PEOPLE WITH DISABILITIES**

Access to home help	95	2	3
Access to meals on wheels	93	4	3
Special transport for those with mobility problems	95	2	3

## SHOWCARD H

**Q23** Now, could you please tell me the category in which you would put the following items.

	Use - adequate	Use - in- adequate	Don't use - don't want/ not relevant	Don't use - unavail- able/ unsuit- able	Don't use - can't afford	Don't know
<b>ALL ADULTS</b>						
Libraries	56	8	33	2	*	1
Public sports facilities e.g. swimming pools	44	10	39	4	1	2
Museums and galleries	32	7	49	8	2	2
Evening classes	19	3	68	5	2	3
Frequent and regular bus services	46	21	27	4	*	2
<b>FAMILIES WITH CHILDREN UNDER 5</b> ( <i>Number answering 305</i> )						
Childcare facilities such as nurseries or playgroups	7 (42)	3 (18)	4 (24)	2 (8)	* (1)	1 (7)
Play facilities for children to play safely nearby	6 (35)	5 (27)	3 (16)	2 (15)	* (*)	1 (7)
<b>FAMILIES WITH SCHOOL AGE CHILDREN</b> ( <i>Number answering 447</i> )						
Good quality school meals	10 (39)	3 (12)	4 (19)	1 (5)	* (*)	6 (25)
<b>PENSIONERS OR PEOPLE WITH DISABILITIES</b> ( <i>Number answering 657</i> )						
Access to home help	3 (9)	1 (2)	16 (45)	1 (2)	* (1)	15 (42)
Access to meals on wheels	1 (3)	* (1)	19 (52)	1 (2)	0 (0)	15 (42)
Special transport for those with mobility problems	3 (8)	1 (2)	16 (46)	1 (3)	0 (0)	15 (41)

UNEMPLOYMENT

I'd now like to ask you some questions about unemployment. By unemployment, I mean either those registered as unemployed or those not entitled to benefit but available for and seeking work.

**Q24 Are you/your spouse/partner unemployed at present? If yes, for how long?**

	<i>Respondent</i>	<i>Spouse/Partner</i>
Yes, up to 3 months	3	1
Yes, 3 to 5 months	1	*
Yes, 6 to 11 months	1	1
Yes, 12 months or longer	7	3
No, not currently unemployed	55	39
Not applicable	33	56

**Q25 Have you/your spouse/partner been unemployed in the last year?**

	<i>Respondent</i> <i>(1008)</i>	<i>Spouse/Partner</i> <i>(709)</i>
Yes	4 (7)	2 (6)
No	49 (89)	35 (90)
Not applicable	2 (4)	2 (4)

SHOWCARD I

**Q26 Looking back over the last ten years, for how long have you been unemployed?**

Never	43
Less than 2 months in total	4
2 to 6 months in total	7
7 to 12 months in total	3
Over 12 months in total	17
Not relevant	21
Don't know	5



## HEALTH

**Q27a Do you or does anybody else in your household have any long-standing illness, disability or infirmity? By long-standing I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time.**

Yes, respondent	20
Yes, other household member/s	14
No	68
No answer	1

**Q27b Are you/anybody else in your household registered as disabled or in receipt of a disability benefit such as attendance allowance or need physical aids such as a wheel chair?**

Yes, respondent	6
Yes, other household member/s	5
No	88
No answer	2

**Q28a How many times have you consulted a Doctor for reasons other than pregnancy, contraception, screening or other preventative health care services in the last 12 months?**

None	27
1 to 2	31
3 to 4	14
5 to 7	9
8 to 10	2
11 to 15	6
16+	3
Don't know	1
Not applicable	3
No answer	4

**Q28b** How many times have other members of your household consulted a Doctor for reasons other than pregnancy, contraception, screening or other preventative health care services in the last 12 months?

None	18
1 to 2	18
3 to 4	9
5 to 7	8
8 to 10	4
11 to 15	5
16+	3
Don't know	4
Not applicable	28
No answer	3

**Q29a** How many times have you required hospital treatment for reasons other than pregnancy, screening or other preventative health care in the last 12 months? *(Number answering 1695)*

None	64	(69)
1	12	(13)
2	4	(5)
3	2	(2)
4 to 5	1	(1)
6 to 9	1	(1)
10+	2	(2)
Don't know	1	(1)
Not applicable	6	(6)

**Q29b** How many times have other members of your household required hospital treatment for reasons other than pregnancy, screening or other preventative health care in the last 12 months? *(Number answering 1732)*

None	44	(46)
1	11	(11)
2	4	(4)
3	2	(2)
4 to 5	1	(2)
6 to 9	1	(1)
10 plus	1	(1)
Don't know	2	(2)
Not applicable	29	(31)

**Q30 How many people in this household at present receive: (READ OUT)**

	<i>None</i>	<i>One</i>	<i>Two</i>	<i>Three</i>	<i>No answer</i>
Unemployment benefit	91	6	1	* +	2
Sickness benefit	94	3	*	0	3
Invalidity pension	91	6	*	*	3
Income support, the old supplementary benefit	85	12	1	*	2
Family credit, the old FIS	95	2	*	*	3
Housing benefit	82	14	2	*	2
Community charge/Poll Tax benefit	75	16	7	*	2
Attendance or mobility allowance (or other disability benefit)	92	4	*	0	4
A state retirement pension	74	16	8	*	2
An occupational or private pension	80	17	1	0	2

**Q31 Do you or does your spouse/partner get Income Support, the old supplementary benefit, nowadays or not? If yes, for how long have you/has he/she been getting it?**

Yes, for up to 3 months	1	
Yes, for up to 6 months	1	
Yes, for up to 12 months	2	
Yes, for over a year	8	
No	87	<b>ASK Q32</b>
No answer	1	

**Q32 Have you or your spouse ever received Income Support/Supplementary Benefit, except as a student, or not? (Number answering 1589)**

Yes, in the last year	3	(3)
Yes, in the last 5 years	6	(7)
Yes, more than 5 years ago	4	(5)
No, never	73	(84)
No answer	1	(1)

IF IN WORK, ASK Q33, IF NOT GO TO Q34

**Q33 Do you contribute to an occupational/private pension scheme or not?**  
(Number answering 967)

Yes	28	(53)
No	24	(46)
Don't know	1	(1)

SHOWCARD J

INCOME

**Q 34 Please could you indicate the letter from this card for the group in which you place the total household income after deductions for tax and national insurance. Does this figure include?**

- All earnings from every source
- Child Benefit (IF CHILDREN IN HOUSEHOLD)
- Housing benefit
- Community Charge/Poll Tax benefit
- All Social Security benefits
- Income of both husband/wife
- Income of other members of the household (e.g. parents, adult son/daughter)
- Income from investment and savings

<i>Net Income/Take Home Pay (per week)</i>	<i>Number</i>	<i>Net Income/Take Home Pay (per week)</i>	<i>Number</i>
Under £50	4	£200-£224	5
£50-59	4	£225-£249	4
£60-69	3	£250-£299	6
£70-79	4	£300-£349	4
£80-89	3	£350-£400	3
£90-99	3	£400-£499	3
£100-124	6	£500-£599	3
£125-£149	6	£600 plus	3
£150-£174	5	Don't know	15
£175-£199	5	Refused to say	11

(IF DON'T KNOW PER WEEK, ASK FOR NET INCOME PER YEAR)

IF HOUSEHOLD RECEIVES INCOME SUPPORT OR HOUSING BENEFIT (see Q30), ASK Qs35 & 36. OTHERS GO TO Q37

**Q35a When you gave me your household income, did you include all contributions to the cost of the rent paid on your behalf in the figure you gave?**

Yes	11	<b>ASK Q36</b>
No	6	<b>GO TO Q35b</b>
Not applicable	83	

**Q35b How much income is your household receiving from Housing benefit?**

IF HOUSEHOLD RECEIVES COMMUNITY CHARGE/POLL TAX BENEFIT (see Q30), ASK:

**Q36a And did you include all contributions to the cost of your Community Charge/Poll Tax in the figure you gave?**

Yes	9	<b>GO TO Q37</b>
No	9	<b>ASK Q36b</b>
Not applicable	82	

**Q36b And how much income is your household receiving from Community Charge/Poll Tax benefit?**

**Q37 Generally speaking, do you think of yourself as Conservative, Labour, Liberal Democrat, Green or what?**

Conservative	22
Labour	24
Liberal Democrat	7
Green	4
Other	2
None/Don't know/Refused to say	43

**Q38** And finally, I've been asking you all these questions for one of the ITV television companies. They'd be very interested in talking directly to some of the people who have helped in the survey. They do not at this stage want to ask to film you, just to talk to you. Would you be prepared to be contacted by the television company?

Yes	35
No	56
No answer	9

**DERIVED DEMOGRAPHICS**

**C1 AGE OF RESPONDENT**

<i>Age range</i>	<i>Male</i> (878)		<i>Female</i> (953)	
16 to 19	4	(8)	4	(8)
20 to 24	4	(8)	4	(8)
25 to 34	9	(19)	10	(20)
35 to 44	7	(16)	8	(16)
45 to 54	7	(14)	7	(13)
55 to 59	4	(8)	3	(6)
60 to 64	4	(8)	4	(7)
65 to 69	3	(7)	4	(8)
70 to 74	3	(6)	3	(5)
75 to 79	2	(4)	3	(5)
80 plus	1	(2)	2	(4)

**C2 HEAD OF HOUSEHOLD**

Head of household	62
Not head of household	38

**C3 OCCUPATION OF HEAD OF HOUSEHOLD**

AB	14
C1	26
C2	23
D	19
E	18

**C4 HOME OWNERSHIP DETAILS** (*Number answering 1829*)

Owned outright	23
Being bought on mortgage	43
Rented from local authority	26
Rented from private landlord	5
Housing association	1
Other	2

**C5 ACCOMMODATION DETAILS** (*Number answering 1825*)

House/bungalow (entire property)	80
Flat/maisonette	19
Single room/bedsit	1
Other	*

**C6 EMPLOYMENT STATUS**

	<i>Respondent</i>		<i>Head of Household</i>	
	<i>(442)</i>		<i>(1829)</i>	
Full time (31+hours)	6	<i>(27)</i>	55	<i>(55)</i>
Part time (8 to 30 hours)	2	<i>(9)</i>	4	<i>(4)</i>
Not working (0 to 7 hours)	1	<i>(3)</i>	1	<i>(1)</i>
In full time education or training	1	<i>(4)</i>	2	<i>(2)</i>
Unemployed and seeking work	3	<i>(12)</i>	5	<i>(5)</i>
Unemployed but not seeking work	3	<i>(11)</i>	4	<i>(4)</i>
Housewife	3	<i>(12)</i>	6	<i>(6)</i>
Retired	5	<i>(22)</i>	23	<i>(23)</i>

**C7 NUMBER IN HOUSEHOLD**

	<i>Frequency</i>		<i>Frequency</i>	
One	25	Five	6	
Two	34	Six	1	
Three	17	Seven Plus	1	
Four	16			

**C8 to C12 CHILDREN IN HOUSEHOLD**

	<i>None</i>	<i>One</i>	<i>Two</i>	<i>Three +</i>
Aged 0 to 5	83	12	4	1
Aged 6 to 10	87	9	3	1
Aged 11 to 15	88	9	3	*
Aged 16 to 17	92	7	1	*
Aged 18+	91	8	1	*

**C13 TYPE OF HOUSEHOLD (CODE MUST DESCRIBE ALL MEMBERS OF HOUSEHOLD FULLY, SINGLE CODE ONLY)**

Single person, retired	14
Single person, not retired	11
Couple, no children, retired	10
Couple, no children, not retired	20
Couple, 1 child under 18	8
Couple, 2 children under 18	12
Couple, 3 children under 18	4
Couple, 4+ children under 18	1
Lone parent, 1 child under 16	2
Lone parent, 2 children under 16	2
Three adults (no children under 16):	
Couple plus adult child	5
Couple plus non-retired lodger, relative, friend	1
Couple plus retired person	1
Other	9

**C14 MARITAL STATUS (Number answering 1823)**

Married/cohabiting	59
Widowed	13
Divorced/separated	7
Single	21
Other	*



SHOWCARD X

**QA** Please could you tell me which of the categories on this card best describes your race or ethnic origin? *(Number answering 1806)*

Afro-Caribbean/African	2	(2)
Asian	1	(1)
Irish	1	(1)
White UK	93	(94)
Other	2	(2)

**QB** What were the highest educational or professional qualifications you had when you left full time education?

**QC** Since leaving full time education, have you gained any additional qualifications from full or part time study? **IF YES: Which ones? (CODE HIGHEST QUALIFICATIONS BELOW)**

	<i>QB (1747)</i>		<i>QC (1684)</i>	
Government training scheme certificate	*	(*)	*	(*)
School certificate	7	(7)	*	(*)
CSE's	7	(8)	*	(*)
GCE O levels or equivalent	16	(17)	1	(1)
GCE A levels or equivalent	6	(6)	*	(*)
BTEC	*	(*)	1	(1)
ONC/OND	*	(*)	1	(1)
HNC/HND	*	(*)	1	(2)
City & Guilds	1	(1)	4	(5)
Membership of chartered institute	0	(0)	1	(1)
Other professional qualifications	2	(2)	6	(6)
Degree or higher	5	(5)	2	(2)
Still in full time education	0	(0)	0	(0)
Other	4	(4)	9	(9)
None	47	(50)	66	(72)

## Appendix III: Additional tables

**Table A.1**  
**The perception of necessities: 1983 and 1990 compared**

Standard-of-living items in rank order	% claiming item as	
	1990	1983
A damp-free home	98	96
Heating to warm living areas in the home if it's cold	97	97
An inside toilet (not shared with another household)	97	96
Bath, not shared with another household	95	94
Beds for everyone in the household	95	94
A decent state of decoration in the home	92	-
Fridge	92	77
Warm waterproof coat	91	87
Three meals a day for children	90	82
Two meals a day (for adults)	90	64
Insurance of contents of dwelling	88	-
Daily fresh fruit and vegetables	88	-
Toys for children e.g. dolls or models	84	71
Bedrooms for every child over 10 of different sexes	82	77
Carpets in living rooms and bedrooms	78	70
Meat/fish (or vegetarian equivalent) every other day	77	63
Two pairs all-weather shoes	74	78
Celebrations on special occasions	74	69
Washing machine	73	67
Presents for friends or family once a year	69	63
Child's participation in out-of-school activities	69	-
Regular savings of £10 a month for "rainy days" or retirement	68	-
Hobby or leisure activity	67	64
New, not second hand, clothes	65	64
Weekly roast/vegetarian equivalent	64	67
Leisure equipment for children e.g. sports equipment	61	57
A television	58	51
A telephone	56	43
An annual week's holiday away, not with relatives	54	63
A "best outfit" for special occasions	54	48
An outing for children once a week	53	40
Children's friends round for tea/snack fortnightly	52	37
A dressing gown	42	38
A night out fortnightly	42	36
Child's music/dance/sport lessons	39	-
Fares to visit friends in other parts of the country 4 times a year	39	-
Friends/family for a meal monthly	37	32
A car	26	22
Pack of cigarettes every other day	18	14
Holidays abroad annually	17	-
Restaurant meal monthly	17	-
A video	13	-
A home computer	5	-
A dishwasher	4	-

**Table A.2**  
**Percent lacking item because they can't afford it: 1983 and 1990 compared**

	% lacking each items	
	1990	1983
A damp-free home	2	7
Heating to warm living areas in the home if it's cold	3	5
An inside toilet (not shared with another household)	*	2
Bath, not shared with another household	*	2
Beds for everyone in the household	1	1
A decent state of decoration in the home	15	-
Fridge	1	2
Warm waterproof coat	4	7
Three meals a day for children	*	2
Two meals a day (for adults)	1	3
Insurance of contents of dwelling	10	-
Daily fresh fruit and vegetables	6	-
Toys for children e.g. dolls or models	1	2
Bedrooms for every child over 10 of different sexes	2	3
Carpets in living rooms and bedrooms	2	2
Meat/fish (or vegetarian equivalent) every other day	3	8
Two pairs all-weather shoes	4	9
Celebrations on special occasions	4	4
Washing machine	4	6
Presents for friends or family once a year	5	5
Child's participation in out-of-school activities	3	-
Regular savings of £10 a month for "rainy days" or retirement	30	-
Hobby or leisure activity	6	7
New, not second hand, clothes	4	6
Weekly roast/vegetarian equivalent	6	7
Leisure equipment for children e.g. sports equipment	2	6
A television	1	*
A telephone	7	11
An annual week's holiday away, not with relatives	20	21
A "best outfit" for special occasions	8	10
An outing for children once a week	4	9
Children's friends round for tea/snack fortnightly	2	5
A dressing gown	1	3
A night out fortnightly	14	17
Child's music/dance/sport lessons	6	-
Fares to visit friends in other parts of the country 4 times a year a	19	-
Friends/family for a meal monthly	10	11
A car	18	22
Pack of cigarettes every other day	5	6
Holidays abroad annually	32	-
Restaurant meal monthly	22	-
A video	11	-
A home computer	16	-
A dishwasher	18	-

**Table A.3**  
**Deprivation and the perception of necessities**

Standard-of-living items in rank order for the whole sample	Less Deprived	Multiply Deprived
A damp-free home	97	98
Heating to warm living areas in the home if it's cold	97	97
An inside toilet (not shared with another household)	97	96
Bath, not shared with another household	95	96
Beds for everyone in the household	94	96
A decent state of decoration in the home	91	94
Fridge	92	92
Warm waterproof coat	92	88
Three meals a day for children	90	91
Two meals a day (for adults)	90	87
Insurance of contents of dwelling	89	88
Daily fresh fruit and vegetables	89	83
Toys for children e.g. dolls or models	85	83
Bedrooms for every child over 10 of different sexes	81	88
Carpets in living rooms and bedrooms	76	87
Meat/fish (or vegetarian equivalent) every other day	76	79
Two pairs all-weather shoes	74	75
Celebrations on special occasions	75	71
Washing machine	71	78
Presents for friends or family once a year	69	67
Child's participation in out-of-school activities	70	66
Regular savings of £10 a month for "rainy days" or retirement	68	66
Hobby or leisure activity	70	57
New, not second hand, clothes	64	69
Weekly roast/vegetarian equivalent	63	68
Leisure equipment for children e.g. sports equipment	60	62
A television	56	67
A telephone	57	53
An annual week's holiday away, not with relatives	56	50
A "best outfit" for special occasions	56	48
An outing for children once a week	52	55
Children's friends round for tea/snack fortnightly	53	51
A dressing gown	42	43
A night out fortnightly	41	45
Child's music/dance/sport lessons	40	35
Fares to visit friends in other parts of the country 4 times a year	38	39
Friends/family for a meal monthly	39	30
A car	28	21
Pack of cigarettes every other day	15	28
Holidays abroad annually	18	15
Restaurant meal monthly	17	15
A video	12	15
A home computer	5	5
A dishwasher	4	6

**Table A.4**  
**Present level of poverty and the perception of necessities**  
**Q.16 “Do you think you could genuinely say you are poor now, all the time, sometimes, or never?”**

Standard-of-living items in rank order for the whole sample	All the	Sometimes	Never
A damp-free home	97	98	98
Heating to warm living areas in the home if it's cold	96	98	96
An inside toilet (not shared with another household)	98	95	97
Bath, not shared with another household	95	95	95
Beds for everyone in the household	95	98	93
A decent state of decoration in the home	91	93	92
Fridge	88	92	93
Warm waterproof coat	87	92	92
Three meals a day for children	89	91	91
Two meals a day (for adults)	88	89	91
Insurance of contents of dwelling	85	89	89
Daily fresh fruit and vegetables	83	87	89
Toys for children e.g. dolls or models	86	83	85
Bedrooms for every child over 10 of different sexes	88	87	80
Carpets in living rooms and bedrooms	88	88	73
Meat/fish (or vegetarian equivalent) every other day	78	80	76
Two pairs all-weather shoes	75	78	72
Celebrations on special occasions	80	72	74
Washing machine	77	73	72
Presents for friends or family once a year	70	71	69
Child's participation in out-of-school activities	64	66	71
Regular savings of £10 a month for "rainy days" or retirement	65	66	69
Hobby or leisure activity	62	64	70
New, not second hand, clothes	70	63	65
Weekly roast/vegetarian equivalent	71	66	62
Leisure equipment for children e.g. sports equipment	66	63	59
A television	68	60	56
A telephone	61	54	57
An annual week's holiday away, not with relatives	56	55	54
A "best outfit" for special occasions	57	57	53
An outing for children once a week	61	55	51
Children's friends round for tea/snack fortnightly	61	46	53
A dressing gown	51	39	42
A night out fortnightly	54	45	40
Child's music/dance/sport lessons	35	36	41
Fares to visit friends in other parts of the country 4 times a year	46	36	38
Friends/family for a meal monthly	39	34	38
A car	21	23	28
Pack of cigarettes every other day	33	24	13
Holidays abroad annually	17	19	16
Restaurant meal monthly	20	17	17
A video	20	17	10
A home computer	8	7	4
A dishwasher	6	6	4

**Table A.5 History of poverty and the perception of necessities**  
**Q.17 'Looking back over your adult life, how often have there been times in your life when you think you have lived in poverty by the standards of that time?'**

Standard-of-living items in rank order for the whole sample	Never (n=977)	Rarely (n=277)	Occasion-ally (n=343)	Often (n=150)	Most of the time (n=65)
A damp-free home	97	97	99	97	99
Heating to warm living areas in the home if it's cold	97	96	98	94	98
An inside toilet (not shared with another household)	97	95	96	96	97
Bath, not shared with another household	97	92	94	94	97
Beds for everyone in the household	94	94	96	97	96
A decent state of decoration in the home	92	89	93	94	92
Fridge	93	92	95	82	89
Warm waterproof coat	91	95	92	85	88
Three meals a day for children	91	92	87	93	94
Two meals a day (for adults)	92	88	88	88	84
Insurance of contents of dwelling	90	90	88	83	85
Daily fresh fruit and vegetables	89	88	89	85	77
Toys for children e.g. dolls or models	84	86	83	83	91
Bedrooms for every child over 10 of different sexes	80	84	84	86	95
Carpets in living rooms and bedrooms	75	79	85	84	86
Meat/fish (or vegetarian equivalent) every other day	75	77	79	80	78
Two pairs all-weather shoes	71	79	76	81	67
Celebrations on special occasions	74	76	72	72	83
Washing machine	72	72	74	75	78
Presents for friends or family once a year	67	74	69	70	72
Child's participation in out-of-school activities	68	73	70	69	61
Regular savings of £10 a month for "rainy days"	68	67	68	67	71
Hobby or leisure activity	69	74	64	58	61
New, not second hand, clothes	67	60	63	69	72
Weekly roast/vegetarian equivalent	63	64	65	64	74
Leisure equipment for children e.g. sports equipment	58	67	64	59	66
A television	56	53	61	61	77
A telephone	56	53	56	59	63
An annual week's holiday away, not with relatives	53	57	57	52	59
A "best outfit" for special occasions	55	56	53	47	60
An outing for children once a week	52	53	50	62	67
Children's friends round for tea/snack fortnightly	52	56	49	59	55
A dressing gown	41	41	42	43	62
A night out fortnightly	41	42	41	50	49
Child's music/dance/sport lessons	39	42	38	41	33
Fares to visit friends in other parts of the country	38	37	40	47	34
Friends/family for a meal monthly	36	46	33	37	43
A car	28	25	24	28	22
Pack of cigarettes every other day	14	16	19	28	36
Holidays abroad annually	17	20	16	17	18
Restaurant meal monthly	17	19	16	16	17
A video	11	16	14	18	22
A home computer	5	5	6	3	13
A dishwasher	5	3	5	4	4

**Table A.6**  
**Education and the perception of necessities**

Standard-of-living items in rank order for the whole sample	Degree or equiv.	A'Level or equiv.	GCE/CSE	None
A damp-free home	95	100	98	99
Heating to warm living areas in the home if it's cold	93	99	97	98
An inside toilet (not shared with another household)	96	97	98	96
Bath, not shared with another household	94	98	98	94
Beds for everyone in the household	94	96	96	95
A decent state of decoration in the home	91	89	90	94
Fridge	90	94	92	92
Warm waterproof coat	94	96	92	91
Three meals a day for children	85	87	92	91
Two meals a day (for adults)	85	90	91	90
Insurance of contents of dwelling	91	90	88	89
Daily fresh fruit and vegetables	91	92	86	88
Toys for children e.g. dolls or models	85	81	86	83
Bedrooms for every child over 10 of different sexes	77	76	79	88
Carpets in living rooms and bedrooms	64	77	82	82
Meat/fish (or vegetarian equivalent) every other day	78	84	77	77
Two pairs all-weather shoes	68	77	70	80
Celebrations on special occasions	75	65	77	74
Washing machine	55	59	76	79
Presents for friends or family once a year	62	70	72	70
Child's participation in out-of-school activities	74	80	67	67
Regular savings of £10 a month for "rainy days"	66	72	70	66
Hobby or leisure activity	76	74	67	64
New, not second hand, clothes	53	61	65	72
Weekly roast/vegetarian equivalent	51	51	60	73
Leisure equipment for children e.g. sports equipment	59	56	62	61
A television	41	33	56	67
A telephone	53	44	53	61
An annual week's holiday away, not with relatives	53	34	55	59
A "best outfit" for special occasions	47	52	59	56
An outing for children once a week	44	55	53	55
Children's friends round for tea/snack fortnightly	57	51	45	54
A dressing gown	31	28	39	52
A night out fortnightly	33	45	44	45
Child's music/dance/sport lessons	44	28	39	37
Fares to visit friends in other parts of the country	38	22	36	44
Friends/family for a meal monthly	37	36	35	39
A car	24	23	28	28
Pack of cigarettes every other day	10	15	16	21
Holidays abroad annually	13	11	19	17
Restaurant meal monthly	16	7	17	19
A video	11	8	12	16
A home computer	3	5	6	6
A dishwasher	3	5	5	5



**Table A.7**  
**Social class and the perception of necessities**

Standard-of-living items in rank order for sample	Social Class (% classing item as necessity)				
	AB	C1	C2	D	E
A damp-free home	97	98	98	99	96
Heating to warm living areas in the home if it's cold	97	96	96	98	96
An inside toilet (not shared with another household)	95	98	96	95	97
Bath, not shared with another household	94	96	95	95	94
Beds for everyone in the household	93	95	95	96	94
A decent state of decoration in the home	92	89	93	95	92
Fridge	92	93	95	89	90
Warm waterproof coat	92	94	91	89	89
Three meals a day for children	88	91	90	92	89
Two meals a day (for adults)	91	89	90	90	88
Insurance of contents of dwelling	93	90	87	90	82
Daily fresh fruit and vegetables	94	90	87	85	85
Toys for children e.g. dolls or models	83	84	84	83	87
Bedrooms for every child over 10 of different sexes	79	80	82	84	86
Carpets in living rooms and bedrooms	62	74	80	85	90
Meat/fish (or vegetarian equivalent) every other day	77	78	79	71	77
Two pairs all-weather shoes	67	68	77	78	79
Celebrations on special occasions	71	73	76	73	77
Washing machine	63	69	77	80	74
Presents for friends or family once a year	62	66	71	70	75
Child's participation in out-of-school activities	84	72	67	61	63
Regular savings of £10 a month for "rainy days"	72	66	73	66	61
Hobby or leisure activity	77	70	68	66	57
New, not second hand, clothes	60	63	65	72	66
Weekly roast/vegetarian equivalent	62	59	68	66	65
Leisure equipment for children e.g. sports equipment	59	61	61	61	61
A television	42	52	61	65	68
A telephone	49	60	55	53	62
An annual week's holiday away, not with relatives	52	51	54	62	54
A "best outfit" for special occasions	42	55	56	59	58
An outing for children once a week	51	47	54	60	54
Children's friends round for tea/snack fortnightly	61	53	50	49	50
A dressing gown	42	34	41	42	57
A night out fortnightly	35	41	46	48	39
Child's music/dance/sport lessons	42	44	42	34	31
Fares to visit friends in other parts of the country	32	35	40	42	43
Friends/family for a meal monthly	44	36	39	34	36
A Car	25	28	32	28	17
Pack of cigarettes every other day	8	10	20	24	26
Holidays abroad annually	12	17	19	19	17
Restaurant meal monthly	17	13	19	18	19
A video	5	12	13	18	17
A home computer	5	3	7	4	7
A dishwasher	3	4	5	6	5

**Table A.8**  
**Age and the perception of necessities**

Standard-of-living items in rank order	Age groups (% classing item as necessity)					
	16-24	25-34	35-44	45-54	55-64	65+
A damp-free home	95	98	99	98	98	97
Heating to warm living areas in the home if it's cold	97	97	96	98	96	97
An inside toilet (not shared with another household)	96	97	98	97	98	95
Bath, not shared with another household	93	98	97	92	96	94
Beds for everyone in the household	95	98	96	93	95	91
A decent state of decoration in the home	91	90	92	91	94	93
Fridge	92	93	92	93	92	90
Warm waterproof coat	85	91	93	93	93	92
Three meals a day for children	93	89	90	90	89	91
Two meals a day (for adults)	95	86	86	85	91	93
Insurance of contents of dwelling	87	88	90	89	91	86
Daily fresh fruit and vegetables	87	86	87	90	89	88
Toys for children e.g. dolls or models	90	84	84	82	83	84
Bedrooms for every child over 10 of different sexes	77	76	86	84	89	83
Carpets in living rooms and bedrooms	82	79	76	75	75	82
Meat/fish (or vegetarian equivalent) every other day	70	76	74	84	74	81
Two pairs all-weather shoes	63	68	75	76	78	82
Celebrations on special occasions	77	71	80	71	67	76
Washing machine	68	73	77	76	75	68
Presents for friends or family once a year	72	69	65	67	64	74
Child's participation in out-of-school activities	64	66	71	74	73	67
Regular savings of £10 a month for "rainy days"	68	64	72	72	68	63
Hobby or leisure activity	67	63	73	65	75	64
New, not second hand, clothes	59	61	64	73	67	69
Weekly roast/vegetarian equivalent	55	51	68	71	71	70
Leisure equipment for children e.g. sports equipment	62	62	60	60	60	59
A television	53	48	57	51	64	72
A telephone	45	49	51	53	62	74
An annual week's holiday away, not with relatives	46	48	57	55	63	58
A "best outfit" for special occasions	54	49	55	54	55	60
An outing for children once a week	57	51	53	50	57	51
Children's friends round for tea/snack fortnightly	50	45	49	52	57	59
A dressing gown	24	32	34	42	53	65
A night out fortnightly	50	43	47	42	40	34
Child's music/dance/sport lessons	38	35	35	44	41	41
Fares to visit friends in other parts of the country	31	31	35	39	42	52
Friends/family for a meal monthly	35	30	37	33	45	44
A car	22	25	25	32	33	24
Pack of cigarettes every other day	20	14	20	19	19	15
Holidays abroad annually	23	17	11	14	22	16
Restaurant meal monthly	13	13	18	19	22	18
A video	17	13	10	13	14	12
A home computer	4	8	6	4	6	4
A dishwasher	4	3	6	4	6	4

**Table A.9**  
**Sex and the perception of necessities**

Standard-of-living items in rank order for the whole sample	Male (n=878)	Female (n=953)
A damp-free home	97	98
Heating to warm living areas in the home if it's cold	96	97
An inside toilet (not shared with another household)	96	97
Bath, not shared with another household	95	96
Beds for everyone in the household	94	95
A decent state of decoration in the home	92	92
Fridge	91	93
Warm waterproof coat	90	92
Three meals a day for children	89	92
Two meals a day (for adults)	89	91
Insurance of contents of dwelling	87	89
Daily fresh fruit and vegetables	86	90
Toys for children e.g. dolls or models	84	84
Bedrooms for every child over 10 of different sexes	82	83
Carpets in living rooms and bedrooms	79	78
Meat/fish (or vegetarian equivalent) every other day	73	79
Two pairs all-weather shoes	72	75
Celebrations on special occasions	73	75
Washing machine	72	74
Presents for friends or family once a year	65	72
Child's participation in out-of-school activities	65	72
Regular savings of £10 a month for "rainy days" or retirement	70	65
Hobby or leisure activity	70	65
New, not second hand, clothes	68	63
Weekly roast/vegetarian equivalent	64	64
Leisure equipment for children e.g. sports equipment or bicycle	65	57
A television	58	58
A telephone	54	58
An annual week's holiday away, not with relatives	58	51
A "best outfit" for special occasions	58	51
An outing for children once a week	55	51
Children's friends round for tea/snack fortnightly	48	56
A dressing gown	35	50
A night out fortnightly	46	39
Child's music/dance/sport lessons	38	40
Fares to visit friends in other parts of the country 4 times a year	39	38
Friends/family for a meal monthly	38	37
A car	28	25
Pack of cigarettes every other day	19	17
Holidays abroad annually	21	14
Restaurant meal monthly	19	15
A video	15	11
A home computer	6	5
A dishwasher	6	3

**Table A.10**  
**Household type and the perception of necessities (% classing item as necessity)**

Standard-of-living items in rank order for the sample as a whole	Pensioners All Groups (n=439)	Lone parent (n=73)	All with Children (n=458)	All others (n=659)	Single people (n=201)
A damp-free home	96	95	98	98	98
Heating to warm living areas in the home if it's cold	97	96	96	98	94
An inside toilet (not shared with another household)	95	98	97	97	97
Bath, not shared with another household	93	95	96	95	95
Beds for everyone in the household	90	100	96	96	94
A decent state of decoration in the home	92	92	91	92	93
Fridge	91	89	94	94	85
Warm waterproof coat	92	85	91	91	91
Three meals a day for children	91	83	90	92	86
Two meals a day (for adults)	93	82	89	90	86
Insurance of contents of dwelling	87	81	90	91	80
Daily fresh fruit and vegetables	88	92	88	90	80
Toys for children e.g. dolls or models	84	89	85	85	82
Bedrooms for every child over 10 of different sexes	85	80	79	84	79
Carpets in living rooms and bedrooms	80	90	79	76	79
Meat/fish (or vegetarian equivalent) every other day	80	71	75	77	72
Two pairs all-weather shoes	81	69	71	72	74
Celebrations on special occasions	75	73	80	71	69
Washing machine	69	72	82	73	58
Presents for friends or family once a year	71	68	72	66	66
Child's participation in out-of-school activities	69	70	69	70	63
Regular savings of £10 a month for "rainy days"	64	58	65	73	65
Hobby or leisure activity	65	58	65	71	69
New, not second hand, clothes	67	65	63	65	68
Weekly roast/vegetarian equivalent	67	63	59	65	66
Leisure equipment for children	58	59	63	62	60
A television	69	63	56	52	56
A telephone	73	36	50	53	52
An annual week's holiday away, not with relatives	60	41	51	54	54
A "best outfit" for special occasions	58	61	51	52	59
An outing for children once a week	55	59	48	54	57
Children's friends round for tea/snack fortnightly	60	65	41	53	54
A dressing gown	63	36	35	38	31
A night out fortnightly	37	47	38	44	57
Child's music/dance/sport lessons	39	38	39	40	35
Fares to visit friends in other parts of the country	51	30	29	37	40
Friends/family for a meal monthly	44	29	33	37	37
A car	25	11	31	30	14
Pack of cigarettes every other day	14	32	15	16	30
Holidays abroad annually	16	11	14	20	18
Restaurant meal monthly	21	19	14	16	19
A video	11	14	12	14	14
A home computer	3	6	8	5	3
A dishwasher	4	3	4	6	3

**Table A.11**  
**Political views and the perception of necessities**

Standard-of-living items in rank order for sample as a whole	People identifying with (% classing item as necessity)			
	Con (n=395)	Lab (n=435)	Lib Dem (n=122)	Greens (n=61)
A damp-free home	98	98	97	98
Heating to warm living areas in the home if it's cold	95	97	96	100
An inside toilet (not shared with another household)	98	95	96	95
Bath, not shared with another household	97	95	95	94
Beds for everyone in the household	93	93	91	100
A decent state of decoration in the home	95	91	94	96
Fridge	93	94	88	93
Warm waterproof coat	88	91	97	97
Three meals a day for children	90	91	87	91
Two meals a day (for adults)	90	92	86	82
Insurance of contents of dwelling	89	91	91	78
Daily fresh fruit and vegetables	87	86	97	96
Toys for children e.g. dolls or models	85	81	82	98
Bedrooms for every child over 10 of different sexes	80	84	78	87
Carpets in living rooms and bedrooms	71	85	68	61
Meat/fish (or vegetarian equivalent) every other day	76	76	78	87
Two pairs all-weather shoes	67	77	68	84
Celebrations on special occasions	72	79	79	73
Washing machine	68	79	69	67
Presents for friends or family once a year	67	70	64	62
Child's participation in out-of-school activities	77	65	83	78
Regular savings of £10 a month for "rainy days"	69	68	79	60
Hobby or leisure activity	72	69	76	80
New, not second hand, clothes	62	69	59	45
Weekly roast/vegetarian equivalent	64	70	66	54
Leisure equipment for children	59	67	62	70
A television	54	62	46	47
A telephone	63	59	54	53
An annual week's holiday away, not with relatives	54	62	40	48
A "best outfit" for special occasions	49	58	47	47
An outing for children once a week	50	59	48	45
Children's friends round for tea/snack fortnightly	56	50	52	55
A dressing gown	42	42	42	25
A night out fortnightly	35	49	30	44
Child's music/dance/sport lessons	47	40	41	61
Fares to visit friends in other parts of the	32	41	34	43
Friends/family for a meal monthly	40	37	37	43
A car	31	30	25	26
Pack of cigarettes every other day	13	19	8	10
Holidays abroad annually	10	21	14	7
Restaurant meal monthly	15	19	12	9
A video	7	14	6	14
A home computer	4	6	3	3
A dishwasher	3	5	4	3

**Table A.12**  
**Political views and commitment to necessities**

**Q.9a** “If the Government proposed to increase income tax by one penny (1p) in the pound to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy?”

	All (n=1,014)	People identifying with (%)			Greens
		Con	Lab	Lib Dem	
Support	74	70	73	79	91
Oppose	21	26	20	17	5
Don't Know	5	4	7	4	4

**Table A.13**

**Q.9b** “If the Government proposed to increase income tax by five pence (5p) in the pound to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy?”(question applies to those who agree with a penny increase in tax.

	All (n=746)	People identifying with (%)			Greens
		Con	Lab	Lib Dem	
Support	56	45	64	61	61
Oppose	37	51	27	34	31
Don't Know	7	4	9	5	8

**Table A.14**  
**The relationship between the perception of necessities and possession of items**

Standard-of-living items in rank order	% claiming	% of population
A damp-free home	98	94
Heating to warm living areas in the home if it's cold	97	96
An inside toilet (not shared with another household)	97	98
Bath, not shared with another household	95	97
Beds for everyone in the household	95	97
A decent state of decoration in the home	92	81
Fridge	92	98
Warm waterproof coat	91	91
Three meals a day for children	90	74
Two meals a day (for adults)	90	94
Insurance of contents of dwelling	88	83
Daily fresh fruit and vegetables	88	88
Toys for children e.g. dolls or models	84	75
Bedrooms for every child over 10 of different sexes	82	65
Carpets in living rooms and bedrooms	78	96
Meat/fish (or vegetarian equivalent) every other day	77	90
Two pairs all-weather shoes	74	90
Celebrations on special occasions	74	91
Washing machine	73	88
Presents for friends or family once a year	69	90
Child's participation in out-of-school activities	69	50
Regular savings of £10 a month for "rainy days" or retirement	68	60
Hobby or leisure activity	67	76
New, not second hand, clothes	65	89
Weekly roast/vegetarian equivalent	64	84
Leisure equipment for children e.g. sports equipment	61	67
A television	58	97
A telephone	56	87
An annual week's holiday away, not with relatives	54	65
A "best outfit" for special occasions	54	85
An outing for children once a week	53	58
Children's friends round for tea/snack fortnightly	52	55
A dressing gown	42	83
A night out fortnightly	42	62
Child's music/dance/sport lessons	39	38
Fares to visit friends in other parts of the country 4 times year	39	48
Friends/family for a meal monthly	37	67
A car	26	63
Pack of cigarettes every other day	18	37
Holidays abroad annually	17	38
Restaurant meal monthly	17	44
A video	13	66
A home computer	5	26
A dishwasher	4	17

Note: Figures in italics= Families with children only

**Table A.15**  
**The personal possession of items and the perception of necessities**

Standard-of-living items in rank order for sample as a whole	Have/ could not do without	Have/ could do without	Don't have/ don't want	Don't have/ can't afford
A damp-free home	98	88	(97)	(89)
Heating to warm living areas in the home if it's cold	97	88	-	-
An inside toilet (not shared with another household)	97	92	-	-
Bath, not shared with another household	96	77	(52)	-
Beds for everyone in the household	97	(56)	-	-
A decent state of decoration in the home	94	75	(83)	90
Fridge	95	63	-	-
Warm waterproof coat	95	78	76	79
Three meals a day for children	95	62	-	-
Two meals a day (for adults)	95	67	59	74
Insurance of contents of dwelling	95	61	31	77
Daily fresh fruit and vegetables	94	74	48	79
Toys for children e.g. dolls or models	94	63	-	-
Bedrooms for every child over 10 of different sexes	89	49	(76)	(68)
Carpets in living rooms and bedrooms	88	48	(21)	(71)
Meat/fish (or vegetarian equivalent) every other day	88	58	26	77
Two pairs all-weather shoes	85	49	16	63
Celebrations on special occasions	84	61	37	48
Washing machine	85	44	28	54
Presents for friends or family once a year	82	51	24	56
Child's participation in out-of-school activities	82	66	59	62
Regular savings of £10 a month for "rainy days"	88	51	23	56
Hobby or leisure activity	84	61	39	47
New, not second hand, clothes	80	42	49	62
Weekly roast/vegetarian equivalent	88	45	25	48
Leisure equipment for children	80	48	(53)	(57)
A television	76	31	-	-
A telephone	70	34	15	38
An annual week's holiday away, not with relatives	79	49	28	47
A "best outfit" for special occasions	75	40	22	32
An outing for children once a week	73	38	(16)	44
Children's friends round for tea/snack fortnightly	72	41	12	(38)
A dressing gown	73	30	14	(44)
A night out fortnightly	68	41	18	44
Child's music/dance/sport lessons	66	35	27	33
Fares to visit friends in other parts of the country	69	34	22	39
Friends/family for a meal monthly	62	34	16	26
A car	47	18	6	12
Pack of cigarettes every other day	56	19	5	16
Holidays abroad annually	50	16	5	15
Restaurant meal monthly	60	18	7	13
A video	48	9	3	10
A home computer	21	8	3	8
A dishwasher	25	7	2	7