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**SOCIAL SECURITY, POVERTY AND SOCIAL EXCLUSION: EVIDENCE FROM
THE POVERTY AND SOCIAL EXCLUSION SURVEY OF BRITAIN**

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PREFACE

This Working Paper arose from the *1999 Poverty and Social Exclusion Survey of Britain* funded by the Joseph Rowntree Foundation. The *1999 PSE Survey of Britain* is the most comprehensive and scientifically rigorous survey of its kind ever undertaken. It provides unparalleled detail about deprivation and exclusion among the British population at the close of the twentieth century. It uses a particularly powerful scientific approach to measuring poverty which:

- incorporates the views of members of the public, rather than judgments by social scientists, about what are the necessities of life in modern Britain
- calculates the levels of deprivation that constitutes poverty using scientific methods rather than arbitrary decisions.

The *1999 PSE Survey of Britain* is also the first national study to attempt to measure social exclusion, and to introduce a methodology for poverty and social exclusion which is internationally comparable. Three data sets were used:

- The *1998-9 General Household Survey* (GHS) provided data on the socio-economic circumstances of the respondents, including their incomes
- The *June 1999 ONS Omnibus Survey* included questions designed to establish from a sample of the general population what items and activities they consider to be necessities.
- A follow-up survey of a sub-sample of respondents to the 1998-9 GHS were interviewed in late 1999 to establish how many lacked items identified as necessities, and also to collect other information on poverty and social exclusion.

Further details about the *1999 Poverty and Social Exclusion Survey of Britain* are available at: <http://www.bris.ac.uk/poverty/pse/>

1 INTRODUCTION

Overall, the *1999 Poverty and Social Exclusion Survey* aims to understand better the meaning of poverty and social exclusion and to chart the extent of each amongst the British population as a whole and of particular subgroups. This working paper focuses on the extent and nature of poverty and social exclusion among recipients of particular social security benefits: Income Support and Jobseeker's Allowance. People receiving these benefits are amongst the most vulnerable to both poverty and social exclusion.

1.1 BACKGROUND AND POLICY CONTEXT

Between 1979 and 1998/99 average incomes in Britain increased by around one half (DSS, 2000a). However, much of this growth is concentrated on people at the higher end of the income distribution so that inequality of incomes also increased over the same time period. The DSS (2000a) report states that two effects have occurred as a consequence of unequal growth in incomes: (i) relative poverty thresholds have risen in real terms; and, (ii) a higher proportion of people have fallen below the threshold.

The Labour Government has stated that it is, 'committed to tackling poverty, promoting social inclusion and increasing opportunity for all' (Cm4445, 1999). A multifaceted policy approach has been adopted aimed at providing, 'work for those who can, security for those who cannot', and the parallel commitment of 'making work pay'. By this is meant primarily that people will receive training, education and other support to help them into paid work, and financial support if working in low paid jobs (e.g. Working Family's Tax Credit (WFTC)). The introduction of the National Minimum Wage is also expected to help make work pay.

It is less clear that increased support will be available for those who cannot take the primary route - paid work - out of poverty. A Minimum Income Guarantee has been introduced for pensioners, which guarantees a minimum weekly income of £70 for single pensioners and £116.60 for couples. In addition, there has been increased support for children through increases in Child Benefit and in the amounts of child premia paid under Income Support and Jobseeker's Allowance. There have also been changes in benefits for people with disabilities. Yet government has not increased significantly basic rates of Income Support and Jobseeker's Allowance.

A further innovation of the current government has been the creation of the Social Exclusion Unit; a body set up to investigate the causes and consequences of social exclusion and to create policies for tackling it. Poverty and social exclusion are not just considered from the viewpoint of the individual but also from a spatial perspective.

'..one of the most powerful manifestations of poverty and social exclusion occurs when whole communities find themselves trapped outside mainstream society, suffering from a range of interrelated problems like high rates of worklessness; high crime rates; low educational achievement; and poor health'

(Cm4445).

One response to this has been the introduction of the New Deal for Regeneration, involving modification of the Single Regeneration Budget (SRB) and the New Deal for Communities (NDC). The basic aim is to involve local people, businesses and enterprises in developing local projects that integrate and complement national initiatives to reduce the prevalence of core problems in deprived neighbourhoods. Many other locally based initiatives have also been introduced, for example Action Zones for education, employment and health.

1.2 SOCIAL SECURITY

The social security system provides a means of support for people with low incomes and also pays Child Benefit and the basic state retirement pension for those

who have contributed the requisite National Insurance Contributions. It has been estimated that spending on social security increased in real terms by 4.5 per cent per year between 1948 and 1998 (DSS, 2000a), and whilst some of this increased spending is planned as part of government policy (e.g. pensions and Child Benefit), much has not. Social, demographic and economic changes account for unplanned expenditure arising from:

- changes in family composition resulting in greater numbers of lone parents;
- increases in unemployment, particularly those that have left older, unskilled workers dependent on benefits;
- increases in the numbers of retired people as the population ages (DSS, 2000a).

It is arguable whether social security in the UK is ever intended to alleviate poverty. Certainly, the original introduction of unemployment and sickness benefits is intended to act as a safety net to protect people with short-term, transitional problems until they could return to work. In contrast, pensions and benefits for children can be seen as a means of transferring money from more, to less affluent periods of the life cycle. In general, social security is targeted towards people either at specific times in their life-cycle when they are potentially financially vulnerable (childhood¹ and old age), people who are vulnerable because of severe, long-term circumstances (disabled people) or people undergoing transitory down-turns (e.g. unemployed and temporarily sick people).

There are a large number of social security benefits but the main benefits, excluding pensions and child benefit, are Income Support (IS) and Jobseeker's Allowance (JSA). The latter benefit is paid only to those registered as unemployed and seeking work. Income Support is the principal benefit performing a safety net function for families on low incomes. These are mainly people over retirement age, people with

¹ Lone parents are probably best thought of as being included in this group as they receive Income Support because they are the sole carer of one or more children. However, this is distinct from the universal Child Benefit provision.

disabilities who have not paid the requisite National Insurance Credits to claim Incapacity Benefit, lone parents and a heterogeneous group typically labelled as 'other' in Social Security statistics. A common characteristic of all these people is that the vast majority are jobless. Although benefit recipients are allowed to work a limited number of hours each week, few actually do so (Ashworth and Youngs, 2000; Smith et al., 1998).

Joblessness or, in official terms 'worklessness' is recognised as one of the major routes into poverty, and the present government's main aim is to overcome exclusion from work in order to alleviate poverty. However, the concern of this paper is not with routes in and out of poverty or social exclusion, but rather with the link between poverty, social exclusion and benefit receipt. That people on benefits face a high risk of poverty is well known (particularly now that the concept of poverty has official recognition). This is demonstrated by the Department of Social Security's 'Households Below Average Income' (HBAI) series which shows that large percentages of benefit recipients fall into the bottom quintile of the income distribution (e.g. DSS, 2000b). However, it is of interest to know not only how many benefit recipients are poor but how many are socially excluded, and how poverty or exclusion manifests itself. Though much research has been done on the financial and domestic circumstances of families on low incomes (e.g. Kempson, 1996), the Poverty and Social Exclusion Survey of Britain (PSE) is the first to allow a thorough investigation of a range of measures of poverty and social exclusion in the same survey.

1.3 DEFINING POVERTY AND SOCIAL EXCLUSION

Poverty has always resisted a universally agreed definition in the UK. Recent proxy measurements of poverty have used a particular cut-off point on the income or expenditure distribution, below which a person, family or household is defined as poor. For example, the Households Below Average Income (HBAI) statistics (DSS,

2000a), refers to an increase in real terms in the poverty threshold, as well as an increase in the numbers falling below the threshold.

Whilst poverty is undoubtedly caused, at least in part, by low income, and low income might have many causes, low income itself is not sufficient to explain poverty. Families on low income who are previously affluent may have savings that can help overcome initial and/or transitory low income problems, thus avoiding poverty. People who would be on a reasonable income in one area of the country might find that income insufficient in more affluent areas of the country. Families with similar incomes may have differentially effective budgeting strategies or spending priorities, some of which may tip them towards poverty whilst others keep their heads above water. Moreover, household based measures of income assume an equal (or fixed proportional) allocation of that income between different family members. For children at least, this is definitely not the case: parents tend to protect spending on children at the sacrifice of spending on themselves (Middleton et al., 1997). Income measures are also severely limited in what they can tell us about the meaning of poverty in people's lives. What do poor people go without that the rest of society takes for granted?

The consequences are that income measures of poverty alone impede a more thorough understanding of the meaning and extent of poverty. A large number of poverty measures are included in the PSE study, but the one that counters many of the criticisms faced by other poverty measures is based on 'deprivation of socially approved necessities'. This measure has its origins in Mack and Lansley's (1998) 'Breadline Britain' study.

In summary, the 'necessities deprivation' measure of poverty is based on items and activities thought to be necessities by more than 50 per cent of a representative sample of the British adult population. Deprivation of two or more items because of

lack of money, and having a low income are used as the criteria for defining a person as poor².

Social exclusion is a much more recent concept than poverty but has been equally resistant to an agreed definition. An official, albeit loose, recent definition is that social exclusion, 'occurs where different factors combine to trap individuals and areas in a spiral of disadvantage' (Cm4445, 1999).

Social exclusion is said to appear in many guises, as is evident from various government documents (e.g. Cm4445, 1999; SEU, 1998). However, for the purposes of this study four dimensions of social exclusion have been identified and, for the first time, measured in the same survey:

- Labour market exclusion, which is the subject of another working paper in this series³;
- Exclusion from adequate income or resources, or poverty;
- Service exclusion;
- Exclusion from social participation and relationships.

This paper focuses on the last three of these.

Service exclusion has been divided into two main areas:

- Exclusion from the main household utilities, either because of disconnection or using less than needed because of lack of money;
- Exclusion from local services, public and/or private, either because they are not available or because the respondent cannot afford them.

Exclusion from social participation and relationships is considered along three main dimensions:

- Exclusion from participation in social activities because of lack of money;
- Deprivation of support in times of need;
- Disengagement from civic life.

² A more detailed description of the measure can be found in Gordon et. al. (2000)

The next section of this paper describes the extent of ‘necessities deprivation’ or poverty among benefit recipients, Section 3 examines the different measures of social exclusion described above and Section 4 summarises the findings and suggests some conclusions.

For the purposes of this working paper recipients of Job Seeker’s Allowance have been combined with Income Support recipients because of small numbers. In total 331 (unweighted) respondents received Income Support or Jobseeker’s Allowance, of whom 16 per cent received Jobseeker’s Allowance. However, a weighting adjustment is applied to adjust for differential selection procedures⁴ and to make the population of respondents representative of the population of adults in Britain. Thus, data are reported based on a weighted total of 151 Income Support/JSA respondents.

For the sake of brevity, the term Income Support is hereafter used to mean recipients of Income Support or Jobseeker’s Allowance, except when stated otherwise.

2 POVERTY IN THE INCOME SUPPORT POPULATION

This section first describes patterns of deprivation of necessary items and activities experienced by Income Support/Jobseeker’s Allowance recipients. Next, the extent of poverty among benefit recipients is examined and how poverty levels vary according to individual characteristics. Next, patterns of deprivation among poor benefit recipients are explored. Finally, the link between poverty and other socio-economic circumstances is considered.

³ Adelman et. al. (2001)

⁴ People at the lower end of the income distribution are given a higher selection probability than those further up the income distribution. For a complete description of sampling and weighting procedures see Annex A.

2.1 NECESSITIES: THE 'HAVE NOTS'

The 'necessities deprivation' measure of poverty offers an insight into the pattern of deprivation that people experience. For the purposes of this paper each necessity is given an equal weight in terms of importance for creating the poverty measure. This is legitimate for the purpose of creating a poverty measure that is defined in relation to participation in British society today. However, it is intuitively reasonable to consider that deprivation of certain necessities gives cause for greater concern than the deprivation of others. Intuitively, starving is a more severe form of poverty than lacking an outfit for special occasions.

People may lack a necessity either through choice or through lack of money, and it is the latter with which this paper is centrally concerned. However, a comparison of what people choose to go without can also be enlightening. It may be that deprivation of a particular item or activity over a long period of time might lead to a situation where people believe that they have 'chosen' to go without - they have adjusted to deprivation or 'learned to be poor'⁵. Although a longitudinal study is needed to investigate this fully, this section does produce some possibly supporting evidence.

It is apparent from Table 2.1 that Income Support recipients are, in virtually all cases, more likely to lack each item for reasons of cost than non-Income Support recipients. Therefore, poverty is likely to be higher among the Income Support population than among non-Income Support recipients. In terms of choice, the two groups are more similar to each other, but for many items Income Support recipients are more likely to say that they do not have them through choice.

⁵ See Shropshire and Middleton (1999) for an exploration of whether children 'learn to be poor'.

Table 2.1 Going Without Democratically Defined Necessities

	Cell Per cent			
	Income Support/JSA recipients		No Income Support/JSA	
	Don't have/ don't want	Don't have/ can't afford	Don't have/ don't want	Don't have/ can't afford
Food				
Two meals a day	3	3	3	0
Fresh fruit & veg daily	8	10	6	4
Meat/fish/veg equivalent every other day	8	6	4	1
Roast/veg equivalent weekly	14	14	11	2
Clothing				
Warm waterproof coat	3	12	2	3
Appropriate clothes for job interviews	20	15	12	3
Two pairs all weather shoes	4	18	4	4
Outfit for special occasions	5	13	3	3
Environmental				
Heating to warm house	1	7	0	2
Damp free home	4	14	3	5
Replace/repair broken electrical goods	9	41	6	9
Afford keep house in decent state of decoration	3	38	1	11
Housing contents insurance	13	32	4	6
Telephone	4	5	0	1
Carpets in living/bed rooms	1	7	2	2
Replace worn-out furniture	12	51	11	18
Social Participation				
Visiting friends/family in hospital	13	6	8	3
Visits to friends/family	5	8	3	2
Celebrations on special occasions	4	7	2	1
Visit school (parents evening etc.)	26	3	34	2
Money to attend weddings/funerals	5	9	3	2
Collect children from school	34	4	36	2
Friends/family round for meal	21	15	9	5
Money for presents friend/family annually	1	13	1	2
Personal activities				
Hobby/leisure activity	17	18	12	6
Savings	8	56	7	22
Small amount of money for self	1	35	3	11

Holiday away from home annually	19	48	14	14
Dictionary	16	4	5	1

There are two possible reasons for this pattern of choice based differences. First, as suggested above, Income Support recipients may reduce their wants and expectations in line with their constrained circumstances; i.e. they may learn to be poor. Secondly, there may be differences in the distribution of other socio-economic characteristics in the two populations that explain these differences in the patterns of necessities lacked through choice.

Overall, the pattern of deprivation amongst both the Income Support and non-Income Support populations shows that the necessities least likely to be lacking because of money are food, followed by items of clothing and those related to social participation. Deprivation is greatest for necessities labelled as 'environmental' and those relating to personal activities.

However, the pattern of food deprivation among Income Support recipients is quite startling. Despite the Government's recommendation that people should eat five items of fresh fruit and vegetables daily, 10 per cent of Income Support recipients cannot afford to eat fresh fruit and vegetables daily. Extrapolating to the Income Support population as a whole, which is approximately 5,000,000 recipients in February 2000⁶, this translates to around half a million people. In comparison to those not on benefit, Income Support recipients are 2 ½ times as likely to be deprived of fresh fruit and vegetables. Perhaps of even more concern are the three per cent of Income Support recipients (150,000) who cannot afford two meals a day. Six per cent of Income Support recipients cannot afford a meat/fish or vegetarian equivalent every other day, compared to only one per cent of non-recipients. These

⁶ 3.81 million Income Support recipients and 1.2 million JSA recipients (DSS Press Releases). Recipients given by the DSS are actually benefit units, whereas the PSE survey is based on individuals. Thus, more than ½ a million people would be deprived of daily fresh fruit and vegetables.

findings have profound implications for diet and health, and may be a factor in the higher mortality rates observed amongst the poor.

Eight per cent of Income Support recipients say they do not want a meat/fish vegetarian equivalent every other day which, at twice the rate of non-recipients, is intriguing. Again, it would be interesting to know if this simply reflects differences in lifestyle choices linked to differences in characteristics between the populations, or if it is the result of Income Support recipients adapting to life on a low income.

An even greater number of Income Support recipients are deprived of a weekly roast, or vegetarian equivalent, (14 per cent), seven times more than among the non-Income Support population. In both populations the proportions choosing to do without this item are relatively high (over 10 per cent), but this should not distract from the main point: 700,000 Income Support recipients cannot afford to make this choice.

Clothing deprivation, on average, is much higher than food deprivation amongst Income Support recipients, but only slightly higher amongst non-recipients. Income Support recipients are around four times as likely as non recipients to experience financial deprivation of clothing goods, with nearly one fifth not having two pairs of all weather shoes. In general Income Support recipients are about as likely as non-recipients not to want clothing items, the exception being clothing for job interviews which recipients are less likely to want. This in part may be explained by the fact that a substantial proportion of Income Support recipients are not required to be available for work (pensioners, lone parents and disabled recipients).

The 'social participation' necessities most likely to be lacking by Income Support recipients are being able to afford to have family and friends round for a meal (15 per cent), and having money for annual presents for friends and family (13 per cent). Under such circumstances maintaining social relationships is likely to be more

difficult and, if this leads to social isolation, less social support may be available in times of crisis. The overall level of social participation deprivation among non-Income Support recipients is much lower than among recipients.

The 'environmental necessities' Income Support recipients are most likely to lack are those involving maintenance of the home: replacing worn out furniture (51 per cent), replacing or repairing broken electrical goods (41 per cent), keeping the house in a decent state of repair (38 per cent). Further, 32 per cent are unable to afford housing contents insurance, thereby making them particularly vulnerable to loss. Fourteen per cent of recipients live with damp in the home and seven per cent are unable to afford heating for the home. These two items are of particular concern in that they potentially threaten the health of individuals. In comparison non-recipients experience much lower levels of 'environmental' deprivation than recipients. However, among non-recipients 18 per cent are unable to afford to replace worn out furniture and 11 per cent cannot afford to keep the house in a decent state of decoration.

Many Income Support recipients report that lack of money restricts their 'personal activities'. In particular, over half (56 per cent) cannot afford to save at least £10 each month for a 'rainy day' or retirement. Their capacity to support themselves is therefore severely eroded, leaving them particularly vulnerable in times of financial crisis. Just under a half of recipients cannot afford an annual holiday away from home (48 per cent), 35 per cent do not have even a small amount of money weekly to spend on themselves rather than their family, and just under a fifth are unable to afford to pursue a hobby or leisure activity.

Levels of 'personal activities' deprivation amongst non-recipients are also quite high, though not nearly as high as for Income Support recipients. Again, a substantial minority of non-recipients (22 per cent) do not have savings, 14 per cent cannot afford an annual holiday and 11 per cent lack money for themselves.

2.2 POOR INCOME SUPPORT RECIPIENTS

The poverty measure, defined as being unable to afford two or more necessities and having a low income, shows that overall 70 per cent of Income Support recipients are poor (Table 2.2). This is more than 2 ½ times higher than amongst the general population of British adults (26 per cent, Gordon et al., 2000).

Income Support recipients most likely to be poor are:

- lone parents (90 per cent),
- people permanently unable to work (85 per cent),
- people with no educational qualifications (79 per cent) or only GCE/GCSE equivalents (79 per cent).

In addition, recipients aged under 24 (81 per cent) or between 35 and 44 (84 per cent) are also likely to be poor. However, these age related differences appear to be caused primarily because these groups contain high proportions of lone parents: 40 per cent of recipients aged between 35 and 44 in the study were lone parents, as were 31 per cent of those aged between 16 and 24.

Table 2.2 Characteristics of Poor Income Support Recipients

	Cell per cent
	Poor
Sex	
Male	70
Female	70
Family Type*	
Single person	63
Lone parent	90
Couple – no children	61
Couple – with children	75
Multi-occupied household	66
Economic Activity	
Working (part-time/voluntary)	73
Training scheme/college	60

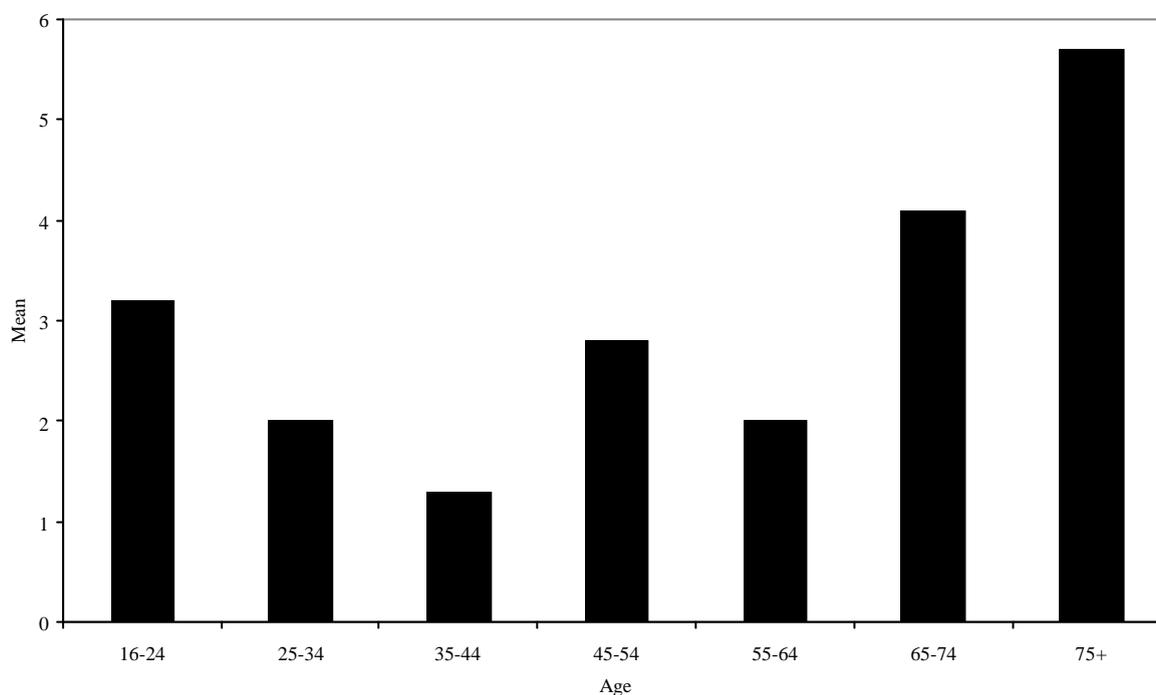
Unemployed	70
Permanently unable to work	85
Retired/other	48
Education level*	
A levels or higher	64
GCE equivalent	79
CSE equivalent	62
None	79
Unknown/other	46
Age*	
Under 24	81
25-34	72
35-44	84
45-54	73
55-64	68
65-74	60
75+	35
Tenure	
Owned outright	54
Owned with mortgage	73
Social rent	71
Private rent	77
Urban/rural	
1 million plus	76
100,000-999,999	67
10,000-99,999	69
1,000-9,999	67
<1,000	73
Long-standing illness	
Yes	70
No	70
Health state	
No pain or discomfort	72
Moderate pain or discomfort	66
Extreme pain or discomfort	75
All	70

Recipients least likely to be poor are retired (48 per cent), have indeterminate or no educational qualifications (46 per cent), are aged 75 or over (35 per cent), own their own house outright (54 per cent).

Particular groups of Income Support recipients also have much lower expectations and this may be linked to the experience of living in poverty (Figure 2.1). Income Support recipients aged 75 and over say that they do not have, on average, five necessities because they do not want them, rather than because they cannot afford them. This is much greater than for recipients in other age groups, although lower expectations are also evident for people aged between 65 and 74. It is not clear to what extent these age related differences are caused by a generation gap in expectations, or have been learned by living in poverty and reducing expectations to match circumstances.

A further intriguing finding is that young people (aged 16-24) also often lack things because they do not want them (mean = 3.3), rather than because they cannot afford them. The fact that people of this age are more likely to be poor than are people of other ages, excepting those aged 35-44 (Table 2.2), suggests they may be learning to lower their expectations. However, people of this age generally have lower expectations (Gordon et al., 2000), but this could be the effect of experiences of poverty amongst this generation, or that young people genuinely have fewer needs.

Figure 2.1: Income Support Recipients: Average Number of Necessities not Wanted



2.3 PATTERNS OF POVERTY AMONG INCOME SUPPORT RECIPIENTS

Differences between poor and non-poor recipients are stark: those who are not poor lack hardly any of the necessities (Table 2.3). In contrast, relatively large percentages of poor Income Support recipients cannot afford each item. Not surprisingly, the pattern of deprivation amongst poor Income Support recipients follows the same pattern as for Income Support recipients as a whole. That is, they are least likely to be deprived of food, followed by social participation and clothing; and most likely to be deprived of environmental items and personal necessities.

Among poor Income Support recipients:

- 74 per cent cannot afford small amounts of regular savings;
- 70 per cent cannot afford to replace worn-out furniture;
- 67 per cent go without an annual holiday away from home;
- 56 per cent are unable to afford to replace or repair broken electrical goods;

- 51 per cent cannot keep the house in a good state of decoration;
- 48 per cent have no money to spend on themselves;
- 45 per cent have no contents insurance.

It is notable that many of these necessities relate to the maintenance and/or replacement of goods, including contents insurance and savings to meet untoward events.

However, important though these items are, lacking necessities vital for good health must be of even greater concern. In the Income Support population as a whole, 10 per cent of recipients are unable to afford daily fresh fruit and vegetables, but this rises by nearly one half to 14 per cent of poor recipients. Similarly, in the poor population nearly twice as many cannot afford two meals a day compared to the Income Support population as a whole, and nearly one fifth of poor recipients cannot afford a weekly roast (or vegetarian equivalent). Just over one tenth cannot afford heating for their home.

The proportion of Income Support recipients who want but cannot afford appropriate clothes for job interviews rises from 15 per cent in the overall Income Support population to one fifth of poor recipients. Given that work is a fundamental route out of poverty, this lack is likely to reduce the chance of finding a job.

Table 2.3 Income Support Recipients: Pattern of Poverty

	Cell per cent	
	Poor recipients	Non-poor recipients
Environmental		
Heating to warm house	11	0
Damp free home	16	7
Replace/repair broken electrical goods	56	2
Afford keep house in decent state of decoration	51	2
Housing contents insurance	45	0
Telephone	8	0
Carpets in living/bed rooms	9	0
Replace worn-out furniture	70	4
Social Participation		
Visiting friends/family in hospital	9	0
Visits to friends/family	11	0
Celebrations on special occasions	8	2
Visit school (parents evening etc.)	5	0
Money to attend weddings/funerals	12	0
Collect children from school	6	0
Friends/family round for meal	21	0
Money for presents friend/family annually	16	2
Food		
Two meals a day	5	0
Fresh fruit & veg daily	14	0
Meat/fish/veg equivalent every other day	9	0
Roast/veg equivalent weekly	19	0
Clothing		
Warm waterproof coat	17	0
Appropriate clothes for job interviews	21	0
Two pairs all weather shoes	26	0
Outfit for special occasions	18	0
Personal activities		
Hobby/leisure activity	26	0
Savings	74	7
Small amount of money for self	48	0
Holiday away from home annually	67	2
Dictionary	6	0

2.4 NECESSITIES POVERTY AND OTHER POVERTY INDICATORS

Respondents in the PSE survey were asked if they thought they were currently living in poverty all of the time, some of the time or never. More than three-quarters (76 per cent) of poor recipients say that they are poor all or some of the time, compared with less than one-third of non-poor recipients (31 per cent, Table 2.4).

It has been shown above that many poor Income Support recipients cannot afford to maintain their goods and property, suggesting that they may have been poor over a long time period. There is some support for this in the finding that one fifth of poor recipients say that they have often lived in poverty throughout their life, and a further 32 per cent that they have occasionally lived in poverty. In contrast, only nine per cent of non-poor recipients say that they have often been poor, and 64 per cent that they have never been poor.

Poverty is often associated with poor housing, both at an individual and neighbourhood level. However, overall the majority of poor recipients (two thirds) are either very or fairly satisfied with the area in which they live, compared with 74 per cent of non-poor recipients. Yet 12 per cent of poor recipients are very dissatisfied with their area, almost twice as many as among the non-poor.

Table 2.4 Characteristics of Poor Income Support Recipients

	Cell per cent	
	Poor	Non-poor
Do you think you could genuinely say you are poor		
All the time	31	2
Sometimes	45	29
Never	24	69
Looking back over your 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	28	64
Rarely	11	9
Occasionally	32	18
Often	20	9
How satisfied are you with this area as a place to live?		
Very satisfied	32	46
Fairly satisfied	36	28
Neither satisfied nor dissatisfied	7	9
Fairly dissatisfied	12	11
Very dissatisfied	12	7
How would you describe the state of repair of your house		
Good	43	64
Adequate	36	31
Poor	21	4

Some necessities-poor Income Support recipients are experiencing poverty, at least in part, because they cannot afford to look after their home adequately, either through a lack of heating, the presence of damp or inadequate decoration. Housing problems were further investigated in the survey by asking respondents how they would describe the state of their home. Poor Income Support recipients are five times as likely as non-recipients to describe the state of their home as 'poor', 21 per cent compared to four per cent respectively. Conversely, under half (43 per cent) of the poor recipients say that their home is in a good state of repair compared to nearly two thirds of non-poor recipients.

Further investigations into the state of repair of people's housing show that non-poor recipients are more likely than poor recipients to report no housing problems, 60 per cent and 40 per cent respectively (Table 2.5). Moreover, poor recipients are always more likely to experience each type of housing problem than are non-poor recipients. The most common problem is a shortage of space, both for poor and non-poor recipients. However, one fifth of poor people (21 per cent) have rot in their window frames or doors and damp is a problem for nearly as many (19 per cent). Moreover, 16 per cent lack adequate heating and 11 per cent report mould, though this is also reported by seven per cent of non-poor recipients.

Table 2.5 Accommodation Problems Faced by Income Support Recipients

Cell per cent

	Poor	Non-poor
Shortage of space	28	17
Too dark, not enough light	12	6
Lack of adequate heating facilities	16	7
Leaky roof	8	1
Damp walls, floors, foundations	19	8
Rot in window frames or doors	21	9
Mould	11	7
No place to sit outside	10	6
Other	4	3
None	40	61

Note: more than one response was possible.

These findings must increase concern about the link between poverty and ill-health. In fact, 20 per cent of poor Income Support recipients report that they believe their health has been affected adversely by their housing, compared to only four per cent of non-poor recipients.

2.5 BENEFIT RECEIPT AND POVERTY: AN INTERIM SUMMARY

The level of deprivation faced by people receiving Income Support or Job Seeker's Allowance is much greater than for non-recipients, though the pattern of deprivation is similar for members of both populations. Though poverty and Income Support receipt are not synonymous, 70 per cent poverty of Income Support recipients are poor on the necessities deprivation measure, over 2 ½ times more than among non-recipients.

Much of the experience of poverty in the Income Support population relates to being unable to afford adequate maintenance of the home, including electrical goods, furniture and decor, and an inability to afford to save to cover such problems, or to insure to cope with disasters. However, substantial minorities of recipients also experience food deprivation that suggests an insufficient diet, and cannot afford to heat their home. In fact one fifth of poor recipients believe that their housing problems have led to adverse consequences for their health.

Poverty is only one potential problem for Income Support recipients, another is social exclusion. Whilst exclusion may often be related to lack of money, this need not necessarily always be the case. One possible advantage of being out of work, for whatever reason, is the potential for greater social contact with friends and family, or increased time to engage in social or civic activities.

3 SOCIAL EXCLUSION

As described in Section 1, there are two remaining broad dimensions of social exclusion to be considered in this working paper:

- Service Exclusion
- Exclusion from Social Participation or Relations

3.1 SERVICE EXCLUSION

3.1.1 Utilities deprivation

“In the main, poor people’s debts are for basic household bills – rent, mortgage, gas, electricity, water and Council Tax” (Kempson, 1996). Income Support recipients who get into debt with some of the main utilities’ providers can have amounts deducted from their benefit to pay off arrears. This can help to ensure that supplies are maintained, but reduces further their already low levels of disposable income.

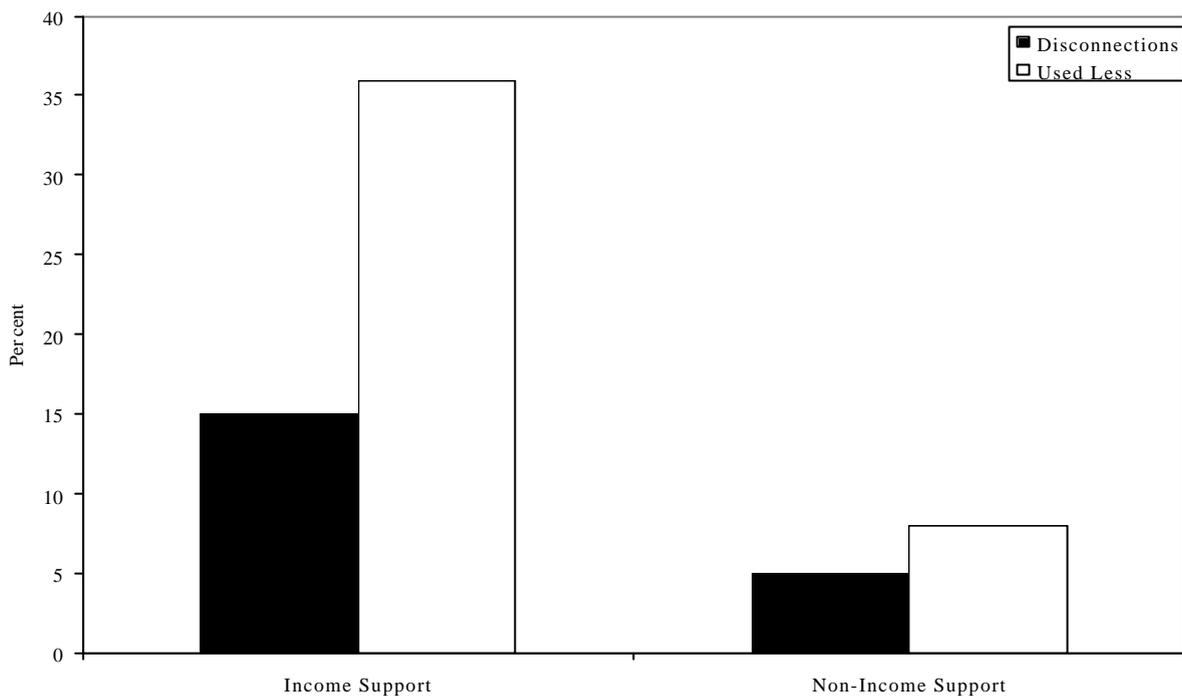
Exclusion from the main utilities was investigated by asking respondents if they had been disconnected from gas, water, electric or telephone⁷ services in the last 12 months; or if a lack of money had caused them to use less than they needed.

Disconnections from utilities are generally relatively rare. However, in line with earlier research reviewed by Kempson (1996), Income Support recipients are much more vulnerable to disconnections than non- recipients (Figure 3.1). Almost one in seven recipients of Income Support had experienced disconnection from one or more utilities in the previous year, compared to only one in twenty non-recipients.

Kempson (1996) also reported that fear of disconnection is a stimulus to rationing use. Restrictions on the use of utilities because of lack of money are even greater than the experience of disconnection. Income Support recipients are 2 ½ times more likely to have cut back on their usage of one or more utilities than they are to have

been disconnected, compared to a difference of just over 1 ½ times for non-recipients. In fact, 36 per cent of recipients have cut back compared to eight per cent of non-recipients or, put another way, recipients are 4 ½ times more likely to have cut back.

Figure 3.1 Disconnections from and Restrictions on Utility Use



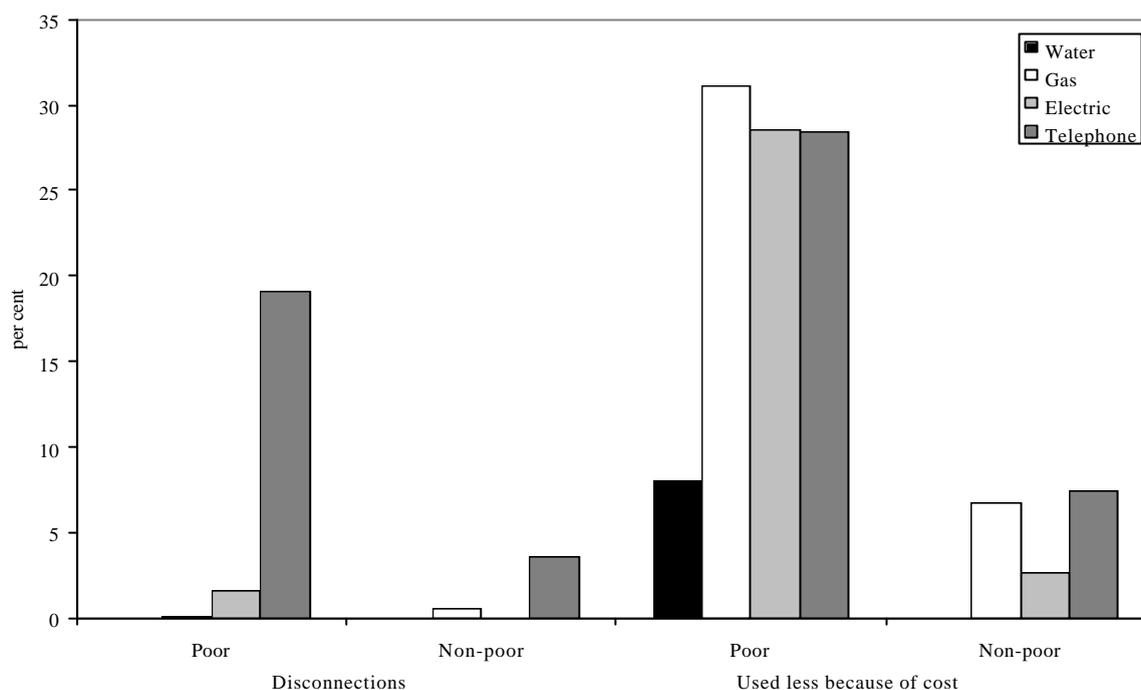
Turning to the rate of disconnections from each utility, 1 ½ per cent of poor Income Support recipients have been disconnected from their electricity supply, compared to no non-poor recipients (Figure 3.1). Less than one per cent of both poor and non-poor recipients have had their gas supply disconnected. None have experienced water disconnections. However, 19 per cent of poor recipients have had their telephone disconnected, five times the rate for non-poor recipients.

Poor Income Support recipients are much more likely to cut back their utility usage than are non-poor recipients. About three in ten have rationed their use of gas,

⁷ Telephone debts cannot be deducted directly from Income Support payments.

electric and telephone. Among non-poor Income Support recipients rationing is highest for telephone (eight per cent) and gas (seven per cent) services.

Figure 3.2 Disconnections from and Restrictions on Utility Use: Poor and Non-Poor Income Support Recipients



3.1.2 Exclusion from local services

There are certain local services that the majority of people take for granted; such as transport, health, leisure, shopping and education. Some of these services are publicly provided and others privately. However, the availability of such services can vary substantially according to geographic location. Even where provided, these services might be inadequate or people may not be able to afford them. Thus, people might be excluded from services either because they do not exist in their area (geographical exclusion), or because they cannot afford to use them (financial exclusion).

Respondents were given a list of both publicly and privately provided services. For each they were asked if they used the service and, if so, whether they found it

adequate or not. If they did not use it, they were asked whether that was because they could not afford the service, because it was unavailable or unsuitable or because it was not relevant to them.

In general, geographical exclusion is far more common than financial exclusion, both for those in receipt of Income Support and those who are not (Table 3.1).

Table 3.1 Exclusion From Local Services

	Income Support recipients					Non-Income Support recipients				
	Use - adeq uate	Use - inad equat e	Don't use - unav ailab le/ unsu itabl e	Don't use - can't affor d	Don't use - don't want/ irrel evant	Use - adeq uate	Use - inad equat e	Don't use - unav ailab le/ unsu itabl e	Don't use - can't afford	Don't use - don't want/ irrelevant
Public Services										
Do you use libraries	51	5	4	1	39	56	6	2	0	36
Do you use public sports facilities	32	6	6	3	53	40	7	5	1	47
Do you use museums and galleries	20	2	11	5	61	30	4	13	1	52
Do you use evening classes	15	1	5	3	76	18	2	5	3	72
Do you use a public/community/village hall	16	7	13	1	63	33	3	8	0	56
Do you use a hospital with an A&E department	79	11	1	0	9	75	13	2	0	10
Do you use a doctor	94	4	0	0	2	92	6	0	0	2
Do you use a dentist	77	7	1	0	1	83	5	1	0	10
Do you use an optician	78	3	1	1	17	78	3	1	1	17
Do you use a Post Office	92	5	0	0	3	93	5	0	0	2
Private Services										
Do you use a place of worship	23	3	5	0	69	31	1	2	0	66
Do you use bus services	45	23	7	1	23	38	14	6	0	43
Do you use a train or tube station	36	13	9	6	37	38	10	10	1	42
Do you use petrol stations	43	2	1	1	53	78	2	2	1	17
Do you use chemists	95	1	0	0	4	94	3	1	0	3
Do you use a corner shop	72	8	7	1	13	73	7	8	0	12
Do you use medium	87	9	2	0	3	93	4	2	0	2

to large supermarkets										
Do you use banks or building societies	74	5	2	3	17	89	7	1	0	3
Do you use the pub	44	5	2	7	42	55	4	2	2	37
Do you use a cinema or the theatre	29	10	8	12	41	47	6	10	4	33

The patterns both of financial and geographical exclusion are fairly similar for Income Support recipients and people not receiving Income Support. The services Income Support recipients are more likely to be deprived of relative to non-recipients are:

- Cinema/theatre.
- A public house.
- Train/tube station.
- Museums/galleries.

The services that Income Support recipients are more likely to find inadequate than non-recipients are:

- Bus services.
- Cinema/theatre.
- Medium/large supermarkets.
- Public/community/village hall.

Travel seems to be a particular problem for Income Support recipients. A substantial minority of Income Support recipients say that bus services are unsuitable/unavailable or inadequate (30 per cent), half as many again as the number of non-recipients who face this problem (20 per cent). In addition, around one fifth of both recipients and non-recipients find train/tube services inadequate or unavailable, but six times as many Income Support recipients are unable to afford train/tube services. The primary alternative to public transport - the car- is not an option for the majority of Income Support recipients, 53 per cent stated that petrol

stations are irrelevant to them, presumably because they had no car. In comparison, only 17 per cent of non-Income Support recipients say that petrol stations are irrelevant.

Concern has been expressed in previous work about poor people and their relative lack of access to shopping facilities (Dobson et. al. 1994). In part, this relates to savings that can be made by bulk purchases, but also to buying goods at 'corner shops', which tend to be more expensive than supermarkets. The majority of Income Support recipients in the PSE survey shop at medium to large supermarkets and say that these are adequate. However, nine per cent of recipients say they are inadequate. This is over twice the number of non-Income Support recipients reporting medium to large supermarkets as inadequate.

Access to banking services is another issue that is often raised in relation to poor people⁸. Income Support recipients are slightly less likely than those not on Income Support to experience exclusion from banking services. However, they are nearly six times as likely as non-recipients to claim not to want to use banking services (17 per cent, and three per cent, respectively).

Of the publicly provided medical services, over one tenth of both Income Support recipients and non-recipients describe their local hospital as inadequate, though other health care services fare better.

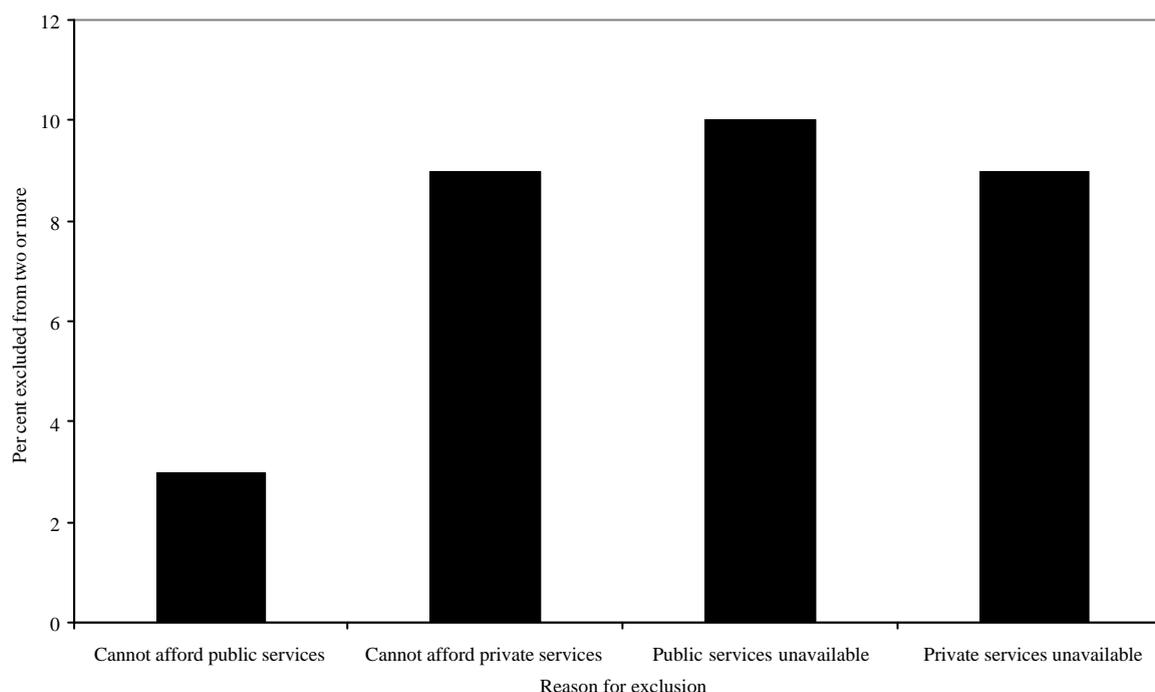
In order to gain a broader picture of service exclusion a distinction is made between people excluded from none or one service and those excluded from two or more services. Public and private services are examined separately and financial exclusion is distinguished from geographical exclusion.

Using these distinctions, it is apparent that few Income Support recipients cannot afford to use public services (three per cent), but the availability or suitability of

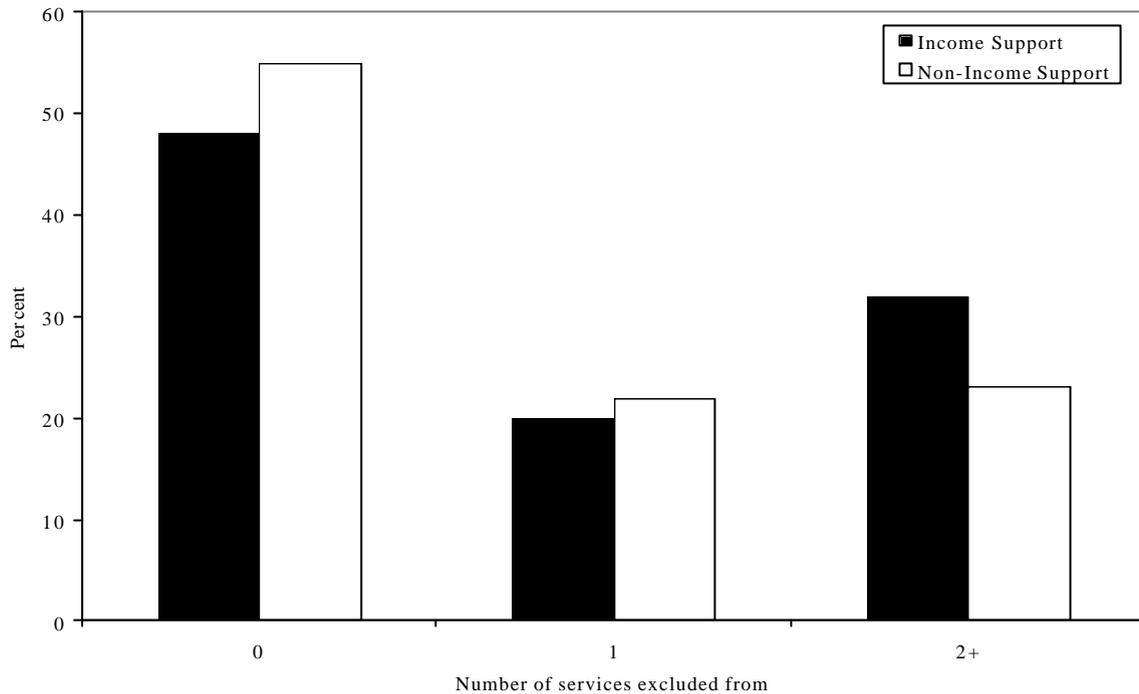
⁸ Goodwin et. al. (2001)

them is lacking for one tenth of recipients (Figure 3.3). Financial exclusion from private services is greater, with nine per cent unable to afford to use them and nine per cent stating that they are unavailable or unsuitable.

Figure 3.3 Income Support Recipients: Exclusion from Public and Private Services



An index of overall service exclusion was created by counting the number of public and private services people are excluded from either because they cannot afford the service or because it is unsuitable or unavailable. Approximately one third of Income Support recipients are excluded from two or more of the services, either because they cannot afford to participate or because the service is unavailable or unsuitable in their area (Figure 3.4). In contrast, 23 per cent of non-recipients are excluded from two or more services. Approximately one fifth of both Income Support recipients and non-recipients are excluded from one service; 48 per cent of recipients are deprived of no services compared to 55 per cent of non-recipients.

Figure 3.4 Number of Services Excluded From

A number of personal characteristics were investigated for an association with service exclusion amongst Income Support recipients. Of these only health was significant. Forty per cent of people with a long-standing illness are excluded from two or more services, compared to 22 per cent of people with no such illness (Table 3.2).

Taking into account the level of pain described by the respondent, both a moderate amount of pain or discomfort and extreme pain or discomfort are equally associated with service exclusion.

Table 3.2 Characteristics of Income Support Recipients Excluded from Services
Row per cent

	None	One	Two or more
Health state*			
No pain or discomfort	57	21	23
Moderate pain or discomfort	38	19	43
Extreme pain or discomfort	38	19	44
Long-standing illness*			
Yes	42	18	40
No	57	22	22
All	48	20	32

3.2 SOCIAL ACTIVITIES AND RELATIONS

3.2.1 Exclusion from social activities

Fifteen activities were included in the list of necessities used as the basis for measuring poverty. Of these 15 items, nine were endorsed as necessities by over 50 per cent of the adult population. These activities have already been discussed (Section 2.3), so will only be covered briefly here.

Income Support recipients are more likely than non-recipients to be excluded from all but one of the nine activities thought to be necessary by more than 50 per cent of adults and all of the remaining six activities (Table 3.3). An annual holiday away from home is most likely to be gone without both by Income Support recipients (48 per cent) and non-recipients (14 per cent). Contacts with friends and family are more likely to be restricted by lack of money for Income Support recipients than for non-recipients. Recipients are six times more likely to be unable to afford celebrations on special occasions such as birthdays or Christmas; four times more likely to be unable to visit friends and family; 4 ½ times more likely to be unable to attend

weddings and funerals; and twice as likely to be unable to visit family and friends in hospital. Nearly one fifth of both recipients and non-recipients also are unable to participate in a hobby. Income Support recipients are also far more likely to be excluded from social activities that were said to be necessary by less than 50 per cent of the population. However, the rate of non-participation is also higher for non-recipients of Income Support for these activities.

Table 3.3 Participation in Social Activities

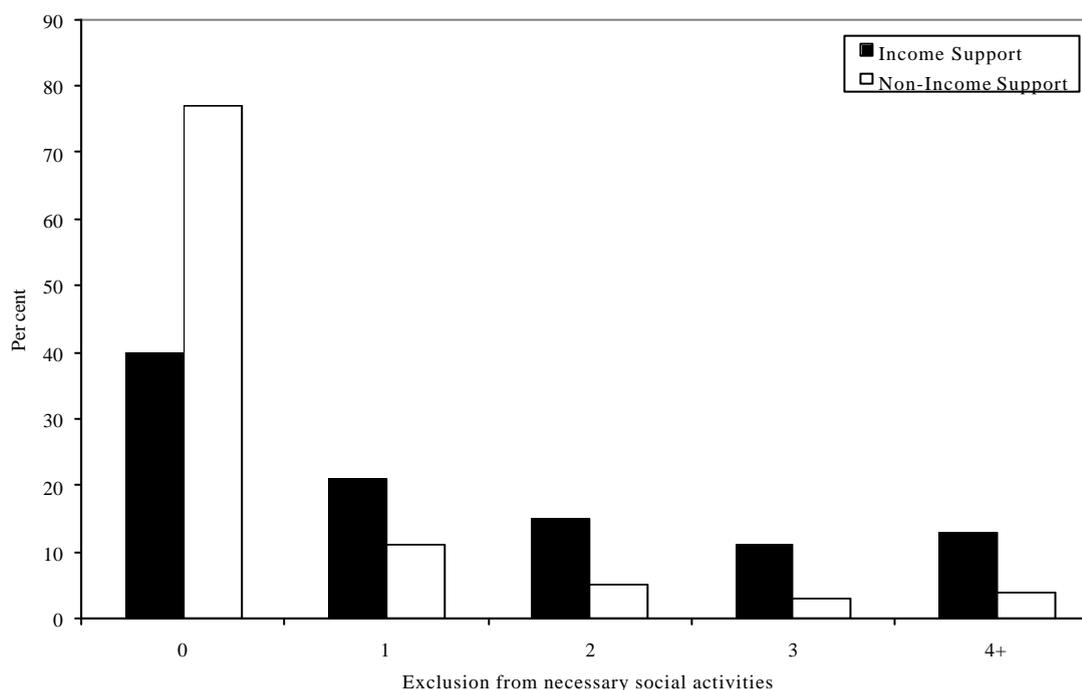
	% endorsed by popn.	Income Support recipients			Non-recipients of Income Support		
		Do	Don't do/don't want	Don't do/no t afford	Do	Don't do/don't want	Don't do/no t afford
Visiting friends/family in hospital	92	77	16	6	84	13	3
Visits to friends/family	84	86	6	8	95	4	2
Celebrations on special occasions	83	89	5	6	96	3	1
Visiting school: sports day/parents evening	81	42	54	3	37	62	2
Attending weddings and funerals	80	84	7	9	94	4	2
A hobby	78	65	17	18	65	17	18
Collecting children from school	75	31	65	4	31	67	2
Friends/family round for a meal	64	64	21	15	87	9	5
Annual holiday away from home	55	32	21	48	70	16	14
Attending place of worship	42	24	70	6	31	69	1
Coach/train fares to visit family	38	17	44	39	26	60	13
An evening out fortnightly	37	48	18	34	63	24	14
A meal in restaurant/pub monthly	26	27	25	47	62	23	15
Pub once fortnightly	20	38	32	29	46	46	8
Holiday abroad once a year	19	15	23	62	49	27	23

Note: Activities in italics were endorsed as necessities by over 50 per cent of the adult population. These items are included in the index used to create the deprivation scale and poverty index.

A simple index of exclusion from social activities is constructed by counting up the number of necessary activities (i.e. giving a maximum score of nine) in which people said they cannot afford to participate.

Income Support recipients, not surprisingly given previous results, are far more likely to be excluded from one or more activities than those not on Income Support. Only 40 per cent of Income Support recipients are not excluded from any of the necessary activities - just over half the proportion for non-recipients (77 per cent - Figure 3.5). In fact, Income Support recipients are around three to four times more likely to be excluded from one, two, three and four or more activities than are non-recipients.

Figure 3.5 Number of Social Activities from which Respondents Excluded



‘Activities exclusion’ was then defined by imposing an arbitrary cut-off point of two or more activities, and was examined according to a number of personal characteristics. Only three were found to have any significant association: economic activity, education and age (Table 3.4).

Activities exclusion is lowest amongst Income Support recipients who say that they are working (recipients may work up to 16 hours a week, their partners up to 24), or that they have retired, or are inactive. Only six per cent of recipients aged 75 or over are activities excluded. This cannot be explained by lower expectations since exclusion is defined as activities being unavailable because of lack of money. Income Support recipients with A levels are less likely to be excluded and this it may reflect a greater degree of affluence built up with income from previous work.

Conversely, exclusion is highest amongst those who are unemployed, at college or on a training scheme or who are permanently unable to work. This latter group is of particular concern because they cannot solve their exclusion by earning income through work. Exclusion is also high among 25 to 34 year olds and those with less than A level qualifications.

Table 3.4 Income Support Recipients Unable to Afford Two or More Social Activities

	Cell per cent
Economic Activity	
Working	20
GTS/college	44
Unemployed	46
Permanently unable to work	50
Retired/other inactive	19
Education	
A levels or higher	32
GCE/equivalent	48
CSE/equivalent	46
None	48
Unknown/other	15
Age	
16-24	39
25-34	53
35-44	52
45-54	39

55-64	37
65-74	30
75+	6

All	40
-----	----

Respondents who said that they could not afford to participate in any one of the activities or who did not want to participate for other reasons were asked why they did not take part (Table 3.5). Not surprisingly, cost is a major factor in non-participation: 68 per cent of non-participants gave cost as a reason. However, cost is by no means the only constraint on non-participation. A lack of interest was given as a reason by over one fifth of Income Support recipients, but is more likely for those excluded from none or one activity (46 per cent), and least likely for those excluded from two or more (seven per cent).

Other important constraints are transport (14 per cent), childcare responsibilities (13 per cent), having someone to go out with (13 per cent) and physical well-being (12 per cent). Transport is more problematic for those excluded from more activities: 19 per cent of recipients excluded from two or more activities give transport as a reason, compared to five per cent of those excluded from none or one activity. Childcare constraints follow a similar pattern, the figures, respectively are 20 per cent and three per cent. Infirmity is more problematic for people excluded from no or one activity, as is having someone to go out with.

Table 3.5 Income Support Recipients' Reasons for Non-Participation in Social Activities

Excluded from:			
	0/1 activities	2 or more activities	All
Not interested	46	7	22
Can't afford to	35	87	68
Fear of burglary or vandalism	4	5	4
Fear of personal attack	7	7	7
Lack of time because of childcare responsibilities	3	20	13
Lack of time because of other caring responsibilities	1	0	<1
Can't go out because of other caring responsibilities	2	5	4
Too old/sick/disabled	19	9	12
Lack of time because of paid work	1	3	2
No vehicle/poor public transport	5	19	14
No one to go out with	15	11	13
Problems with physical access	2	5	4
Feel unwelcome	2	5	3
None of these	5	1	2

Note: Income Support/JSA recipients are allowed to work up to 16 hours a week whilst remaining entitled to benefit.

3.2.2 Exclusion from support

Another important component of social exclusion could be having no one to turn to for help in times of crisis. In order to explore this, respondents were asked what level of support they would expect in seven situations from people they lived with, family, friends and others (Table 3.6).

In general, relatively high levels of support are expected to be available both by Income Support recipients and non-recipients. However, non-recipients expect higher levels of support in all seven situations than recipients.

Lower levels of support are expected by respondents who care for someone else (32 per cent of recipients and 28 per cent of non-recipients expect little or no support). Similarly, fewer people expect support if they are upset because of problems with a spouse or partner (28 per cent of recipients and 22 per cent of non-recipients). In addition, one fifth of recipients would expect no or little support with heavy household jobs or to receive advice on important life events, compared to 12 per cent of non-recipients.

Table 3.6 Expectations of Support

Row per cent within category

	Income Support recipients		Non-Income Support recipients	
	None/ not much	Some/ a lot	None/ not much	Some/ a lot
Home help during personal illness	14	86	8	92
Help with heavy household jobs	20	80	12	88
Advice on important life events/changes	20	80	12	88
Upset because of problems with spouse/partner	28	71	22	78
Feeling depressed/someone to talk to	16	84	11	89
Someone to look after a person you care for	32	68	28	72
Someone to look after the home when away	16	83	10	90

Totalling the number of situations where a person would anticipate some or a lot of support to create a simple index shows that non recipients would receive support in more situations (mean 5.8) than recipients (mean 5.4). Albeit small, this difference is statistically significant.

Support was examined according to a number of key characteristics for both recipients and non-recipients of Income Support (Table 3.7). People with higher

educational attainment expect the greatest levels of support, followed by those with no educational qualifications. The lowest levels of support are anticipated by people with an unknown qualification, typically older people. Those with GCE and CSE, or their equivalents, expect intermediate levels of support. This pattern of findings is the same for both recipients and non-recipients of Income Support.

Among Income Support recipients levels of social support decline with age. However, this is not true for non-recipients, where levels of support initially increase with age before declining. Social support is greatest among people aged between 35 and 44, in the non-recipient population, but for those on Income Support, people of this age range expect much lower levels of social support. Recipients aged 65 or over have the lowest levels of support.

Non-recipients in rural locations with a population of less than 1,000 expect the highest levels of support, but for recipients support is at its lowest level in these areas. However, in more populous rural locations (1,000-9,999 residents) Income Support recipients anticipate receiving greater levels of support than non-recipients or than recipients living in more populated locations.

Income Support recipients who have a long-standing illness are more likely to expect no or little support than recipients without such illnesses. Although non-recipients with long standing illnesses would also expect to receive less support than fit non-recipients the difference here is much smaller.

Table 3.7 Characteristics and Expected Mean Levels of Support

	Income Support recipients	Non-Income Support recipients
Education*		
A levels or higher	5.8	6.1
GCE/equivalent	5.3	5.8
CSE/equivalent	5.2	5.7
None	5.5	5.8
Unknown/other	4.7	5.3
Age+		
16-24	5.9	5.8
25-34	5.9	6.0
35-44	5.0	6.3
45-54	5.5	5.8
55-64	5.3	5.8
65-74	4.7	5.6
75+	4.8	5.2
Population Size+		
1 million plus	5.4	5.7
100,000-999,999	5.4	5.9
10,000-99,999	5.5	5.9
1,000-9,999	6.0	5.7
<1,000	4.7	6.1
Health state*		
No pain or discomfort	5.7	6.0
Moderate pain or discomfort	5.0	5.6
Extreme pain or discomfort	5.3	4.9
Long-standing illness*		
Yes	5.2	5.7
No	5.7	5.9
All		

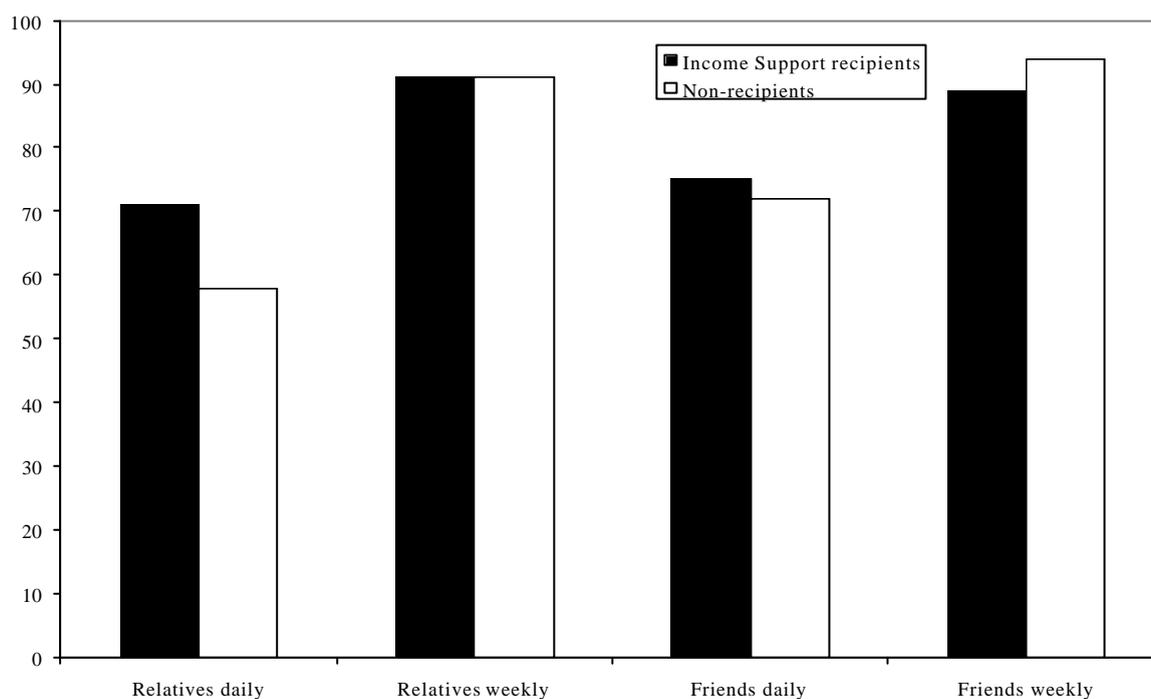
* Main effect for characteristic significant.

+ Interaction effect between characteristics and benefit status significant.

3.2.3 Social Isolation

Contact with friends and family is high and, on a daily basis, Income Support recipients see their relatives more often than non-recipients, 71 per cent and 58 per cent, respectively (Figure 3.6). However, over a weekly period, this difference evens out so that 91 per cent of both recipients and non-recipients of Income Support have contact with relatives. Contact with friends on a daily basis is slightly higher than for relatives, 75 per cent of recipients see their friends daily, as do 72 per cent non-recipients. Over a week, the figures rise to 89 per cent of Income Support recipients who see friends and 93 per cent of non-recipients.

Figure 3.6 Contacts With Family and Friends



3.2.4 Civic engagement

Apparently increasing levels of apathy towards traditional politics, reflected in lower voter turn outs and a number of opinion polls and studies, has raised concern among politicians, pundits and academics in recent years. The fear is that people who are already marginalised because of poverty are being excluded, or are

excluding themselves, from involvement in the democratic process. However, involvement in traditional politics is only one aspect of civic engagement. The PSE survey asked respondents about their involvement in a number of activities that might be described as civic activism over the previous three years, and also about their current membership of a range of organisations or groups.

The vast majority of respondents have been involved in civic activism, though this is more prevalent for non-recipients of Income Support than for recipients (Figure 3.7). Eighty four per cent of non-recipients have been involved in at least one civic activity compared to 71 per cent of recipients. In virtually all cases, more non-recipients are politically active than recipients. For both recipients and non-recipients, voting is the most prevalent activity, primarily in the general election, but substantial numbers also claim to have voted in local elections. Although to a lesser extent, fund-raising is also a fairly common activity.

Figure 3.7 Involvement in Civic Activities

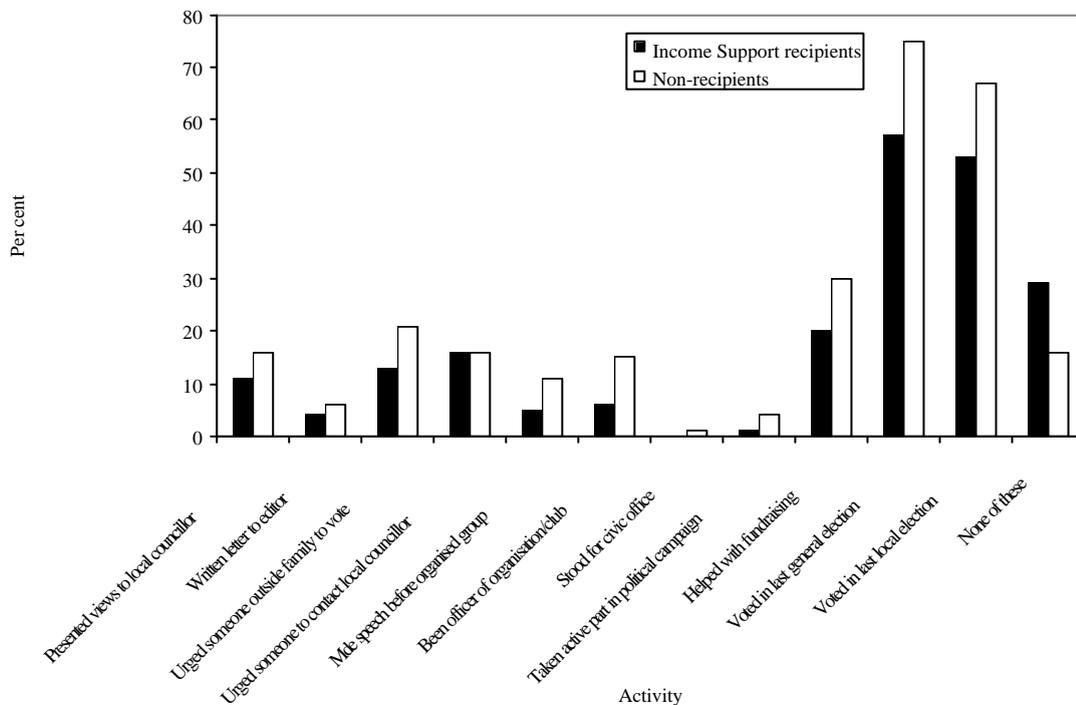
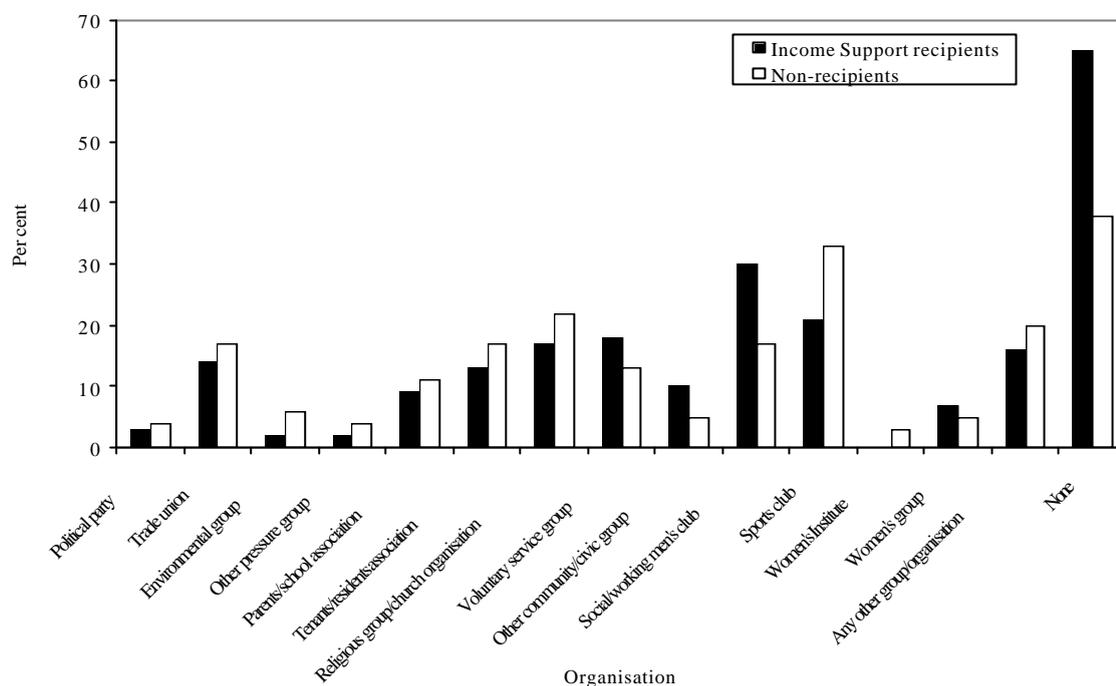


Figure 3.8 Membership of Clubs and Organisations

Membership of civic organisations is far more common amongst non-recipients of Income Support than recipients (Figure 3.8). Only 38 per cent of non-recipients are not involved in any of the organisations compared to 65 per cent of recipients. However, despite the fact that recipients are less likely overall to belong to an organisation, they are more likely to be members of a social club, voluntary service, other community/civic, or women's group than non-recipients. This may, perhaps, reflect having more time to attend clubs and organisations than among non-recipients, particularly those who are in work.

Logistic regression analysis was undertaken to find evidence for differential levels of civic engagement between different groups of people in the recipient and non-recipient populations (Table 3.8). This analysis confirmed that people receiving Income Support are, on average, less likely to be engaged in society, except for membership of certain organisations mentioned above. In addition, the analyses explored, first, which characteristics are more or less strongly associated with civic engagement; and, secondly, whether or not patterns of engagement associated with

a given set of characteristics (e.g. age group) differed according to whether people received Income Support or not.

Turning first to the issue of civic activism, this is less likely to be undertaken by poor people, whether they are in receipt of Income Support or not. Although Table 3.8 appears to suggest that the difference between poor and non-poor people's civic activism is only apparent for non-recipients of Income Support, this was not supported by the results of the statistical modelling.

Couples without children are most likely to be involved in civic activities, whether they receive Income Support or not. In general, it would be expected that better qualified people would be more likely to active and this is true to some extent. People with A-levels are most likely to be involved in activities but people with GCE equivalents are least likely, along with those with no educational qualifications. People with CSE equivalents and those with unknown educational attainments fall in between.

Young people are least likely to have been involved in civic activism, particularly if aged 24 or under, but also those aged between 25 and 34. People most likely to be involved are aged between 55 and 64. The association between activism and housing tenure shows that people in local authority rented accommodation are least likely to be involved in campaigning.

Illness did not affect activism. Those with an illness or who are in pain are as likely to be involved in campaigning as those without illness or pain.

In terms of membership of clubs and organisations, poverty, education, age, tenure and health are all related to differential levels of organisational membership. Not only are non-Income Support recipients more likely on average to belong to a club or organisation than non-recipients, if they are not poor they are also

disproportionately more likely to belong (64 per cent). The better educated the person, the greater the chance that they belonged to a club or organisation. The relationship between joining a group and age is significant but no discernible pattern is evident in the results. The relationship between membership of an organisation, tenure and benefit status is also complex. In effect, differences in tenure mask the association between benefit status and organisation membership, although people living in the local authority rented sector are unequivocally the group least likely to belong to a club or organisation. People living in the private rented sector are also less likely than home-owners to belong. Finally, not only are people with health problems less likely to join an organisation, this tendency increases with an increasing severity of pain.

Table 3.8 Characteristics of Respondents Engaged in Civic Life

Cell per cent

	Income Support recipients		Non-Income Support recipients	
	Civic Activism	Member of organisation	Civic Activism	Member of organisation
Poor	*	*+		
Yes	71	37	78	46
No	72	32	86	64
Family Type	*			
Single person	78	37	85	60
Lone parent	75	37	82	48
Couple – no children	87	29	88	59
Couple – with children	69	31	81	63
Multi-occupied households	54	40	83	62
Education	*	*		
A levels or higher	82	64	92	75
GCE/equivalent	73	39	78	59
CSE/equivalent	83	33	85	52
None	61	29	78	43
Unknown/other	79	27	85	55
Age	*	*		
16-24	65	41	57	55
25-34	68	23	75	55
35-44	68	54	91	68
45-54	64	33	86	64
55-64	90	42	94	61
65-74	80	33	89	58
75+	72	19	85	56
Tenure	*x	*x		
Owned outright	83	31	90	61
Owned with mortgage	65	59	84	65
Social rent	69	31	68	41
Private rent	82	38	91	52
Health state		*		
No pain or discomfort	66	41	83	63
Moderate pain or discomfort	78	29	87	57

Extreme discomfort	pain	or	81	27	81	36
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Notes: logistic regression analysis was undertaken for civic activities and membership of organisations. Each characteristic was entered separately as a main effect along with benefit status and an interaction term between the two was included. Significant results are given under the Income Support recipient columns for the relevant characteristic, the main effect for benefit status is significant in all cases except when marked with an 'x'.

Key:

* Main effect for characteristic significant.

+ Interaction effect between characteristics and benefit status significant.

x No significant main effect for benefit status

4 SUMMARY

Poverty and benefit receipt are not synonymous. However, the vast majority of Income Support/Job Seeker's Allowance recipients in this study are poor; their poverty level is over two and a half times that of the adult population as a whole in Britain. Poverty for these benefit recipients primarily manifests itself as an inability to cope with extra burdens (no savings and/or housing contents insurance), and maintaining the home and its contents (keeping the house in a good state of decoration, the inability to replace worn-out furniture and broken electrical goods). But a minority also lack adequate food to maintain a healthy diet and sufficient clothing.

Lone parent Income Support recipients are particularly likely to be poor (90 per cent). This may be the result of relatively long periods of time spent on benefit which is known to be associated with a running down of resources (Ashworth, 1997; Shaw et al., 1996). In addition, a substantial minority of lone parents are young when they begin their families (Cm4342 SEU, 1999), and so may not have had time to build up resources on which they can rely in times of poverty.

The presence of children appears more generally to be associated with poverty: three-quarters of couples with children, on Income Support, are also poor. Given that children receive similar levels of average spending in low income families to those in more affluent families (Middleton et al., 1997), this must be at the expense

of consumption for the adult members of the household, thus driving the parents into poverty.

Age is also associated with poverty. Recipients aged between 35 and 44 are particularly at risk of poverty, but this may be in part because this age group is most likely to have children. Young people (aged under 24) are also likely to be poor, again most likely the result of having had insufficient time to build up resources. Many of this group are young people still living with their parents (42 per cent), or lone parents (30 per cent).

In contrast, older recipient and those who are retired are least likely to be poor. This may be partly because they have built up resources prior to their old age, at least in terms of goods. However, it may also be that this group has lower expectations, as seen in their higher propensity to say that they do not want items and activities in the index.

The link between poverty and poor housing is apparent with many more poor recipients living in houses with rot and damp, and inadequate heating. Not only are they more likely to be dissatisfied with their housing, but poor recipients are also much more likely to believe that their housing was having an adverse affect on their health.

Income Support recipients are seldom disconnected from the basic utilities, although they are more likely to experience this than adults in general. However, using less utilities than is needed because of lack of money is far more common. More poor Income Support recipients had rationed their use of gas and electric than the non-poor; around one third for each service. In addition, one third also restricted their use of the telephone.

Exclusion from services because of lack of money is quite rare, but when it does occur seems to be concentrated on cultural opportunities, such as visits to the

theatre or cinema, and museums or galleries. In general, Income Support recipients are more likely to be excluded from privately funded services than publicly funded ones.

Service inadequacy operates at a geographic level and often impacts upon both Income Support recipients and the general population alike. However, Income Support recipients may experience a greater risk of exclusion from these services if inadequate services tend to be located in areas with proportionately greater numbers of Income Support recipients. Such clustering of deprivation is well known, (SEU, 1998).

Of all the characteristics examined for an association with exclusion from services, only poor health was significant. A number of reasons could underlie this relationship, ranging from increased costs, transport and access problems if the illness is mobility related. There is also some indication that residents in areas with small populations are also adversely affected, as are those living in privately rented accommodation. The problems with rural locations are more easily understood because of the probable need to travel to use a number of the services. However, the relationship between tenure and exclusion might simply be a proxy for financial difficulties.

Income Support recipients are far more likely to be excluded from social activities than are adults in general. Social activities are particularly problematic for Income Support recipients with children. This is probably partly because of childcare costs and partly the extra costs of activities when children are involved. Ill health is another factor that restricts participation in activities, particularly for those experiencing extreme levels of pain or discomfort.

Factors other than cost also cause exclusion from activities, including childcare problems, lack of transport, infirmity and having no companion.

Exclusion from support in times of crisis is not overly common, and Income Support recipients are no more vulnerable than are members of the adult population as a whole. Single people are amongst the most vulnerable. People living in couples tend to be protected by having a partner on whom they can rely. However, recipients with health problems are more likely to be excluded from social support – a further source of anxiety in addition to their primary health problem.

Civic disengagement is more common among Income Support recipients. Almost 30 per cent of Income Support recipients reported no involvement in civic activities, including voting in the General Election. Recipients are also generally less likely to be involved in club and organisations in their community.

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