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Does the conceptualisation of poverty matter?

Empirical example of non-generic approach of poverty attributions

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Acknowledgements

Abstract

Mainstream research on lay poverty explanations has almost exclusively explored perceptions of the causes of poverty using a generic, i.e., undifferentiated, conceptualisation of poverty. Thus, this approach fails to account for the many faces of poverty and different circumstances which can affect an individual's economic situation. This article analyses three specific categories of the poor – immigrants, families with children and the retired – and compares these perceptions to generic attributions of the causes of poverty. Moreover, it examines whether different explanations can be attributed to certain socio-economic characteristics and political ideology. The data derive from a survey conducted in Finland in 2008. The results indicate that causal beliefs are more complex than has been assumed in the mainstream research on attributions for poverty. The public shares distinctive causal beliefs when it comes to the different categories of the poor. When moving from the retired to families with children and to immigrants, support for explanations which blame the individual increases and support for explanations which blame structural conditions decreases. Applied multivariate analysis indicates that attributions for the causes of poverty are to some extent related to socioeconomic characteristics and political ideology. However, the effects, as well as the group differences, are small.

Contents

1 Introduction

While empirical research on poverty has identified different circumstances and risks which can affect an individual's economic situation, mainstream social psychological literature on attributions for the causes of poverty has relied on a generic, i.e., undifferentiated, conceptualisation of poverty. In his pioneering studies Feagin (1972 and 1975) found eleven reasons that Americans often gave to explain the causes of poverty. Based on his interviews he categorized these reasons *a priori* into three basic categories: 1) individualistic reasons which emphasised the behaviour of the poor; 2) societal or structural reasons which focused on external societal and economic factors; and 3) fatalistic reasons which placed responsibility on luck and fate. Later, many factor analytic studies have given empirical support to Feagin's categorisation (e.g. Feather 1974; Furnham 1982a; Hunt 1996; Morçöl 1997; Abouchedid and Nasser 2002; Nasser et al. 2002; Niemelä 2008). Yet some of the recent studies have expanded our understanding by incorporating more contemporary beliefs into the attributional scales. These recent works emphasise especially the relevance of cultural attributions for poverty (Cozzarelli et al. 2001; Bullock et al. 2003).

A number of within-country studies and some comparative studies have shown that there are large differences between countries and welfare regimes regarding the lay explanations of poverty. Many studies have highlighted that individualistic attributions tend to be favoured over structural or fatalistic explanations in the United States (Feagin 1975; Kluegel and Smith 1986; Alesina and Glaeser 2004), reflecting the strength of the dominant individualistic ideology of the country. However, findings originating from outside the Unites States reveal in general different and somewhat mixed results. For example Australians are less likely than Americans to blame poverty on poor people themselves (Feather 1974). Interestingly enough most Australians tend to disagree with individualistic explanations. Instead they attribute poverty to structural and societal reasons (Saunders 2002, 153–155 and 2003). In addition, in Northern European countries such as the Netherlands, Sweden, Denmark and Norway, but also in France, the idea that poverty is caused by one's own behaviour is not supported (van Oorschot and Halman 2000, 11–12; Albrekt Larsen 2006, 66–71). On the other hand, in Eastern European countries, blame for poverty is attached to the flaws of the economic system and to individuals themselves (Stephenson 2000; Gorshkov and Tikhonova 2006; Lepianka 2007).

Prior research on the lay explanations for poverty has also consistently found a number of antecedents for the perceptions of the causes of poverty. These have included socio-

demographic determinants such as gender, age, education and occupational status (Furnham 1982b; Hunt 1996; Morçöl 1997; Bullock 1999; Reutter et al. 2006), race and ethnicity (Hunt 1996, 2002 and 2004; Gilens 1999), political affiliation/ideology (Feagin 1975; Pandey et al. 1982; Zucker and Weiner 1993; Albrekt Larsen 2006, 83), religion and religiosity (Ditch 1984; Halman and van Oorschot 1999), personal experience of poverty (Morçöl 1997; Saunders 2002), public awareness of poverty (Wilson 1996; Gallie and Paugam 2002; Reutter et al. 2006; Lepianka 2007), belief in the Protestant work ethic (Cozzarelli et al. 2001), belief in a just world (Furnham and Gunter 1984; Cozzarelli et al. 2001; Harper and Manasse 2001), and attitudes towards the welfare state (Kluegel and Smith 1986; Bullock 1999; Bullock et al. 2003; Niemelä 2008).

The existing studies have shed considerable light on public perceptions of the causes of poverty. However, one shortcoming in the attributional literature has been the continued use of scales that were constructed during the 1970s and 1980s. However, recent studies have made important methodological contributions by adding more contemporary beliefs into the attributional scales, such as cultural factors like family dissolution, an anti-work mentality and the cyclical nature of poverty (Cozzarelli et al. 2001; Bullock et al. 2003). There have also been theoretical contributions regarding the types of explanations, for example by van Oorschot and Halman (2000), who argued that not only can an individual-societal dimension be distinguished but that a blame-fate dimension can be distinguished as well. Moreover, there has been considerable development regarding the independent variables which determine poverty attributions. Besides the socio-demographic factors, which tend to have only modest explanatory power, existing literature has explored factors which emphasise the role of wider values and beliefs, ethnicity, public awareness of poverty and the (national) context in which those beliefs are held (for a detailed summary, see Lepianka 2007, 13–44).

However, one of the most serious criticisms against the mainstream research on attributions of the causes of poverty is that prior research has almost exclusively relied on a generic, i.e., undifferentiated, conceptualisation of poverty (Wilson 1996; Lepianka 2007, 12–13). Therefore, the mainstream research on poverty attributions overlooks the fact pointed out by empirical poverty literature that poverty risks are associated with different circumstances (Nolan and Whelan 1996; Atkinson 1998), and it thus fails to acknowledge that different types of poverty might evoke different causal interpretations. For example, studies on deservingness have shown that different groups of the needy are judged by different criteria and that the public differentiates between deserving and undeserving poor (van Oorschot 2000 and 2006; Appelbaum 2001 and 2002; Kangas 2003). Also, existing studies which have focused on the lay explanations of unemployment (Furnham 1982c), homelessness (Lee et al. 1990 and 2004;

Toro and McDonell 1992) or welfare recipients (Kangas 1995; Gilens 1999) have indicated that different types of material destitution are attributed, at least to some extent, differently than in the generic studies about poverty perceptions.

Inspired by the discussion above and to gain a better understanding of the attributions for the causes of poverty, this study represents the non-generic approach. Using the national representative sample from Finland, this study provides an empirical example of whether the attributions of poverty vary between different population groups: immigrants, families with children and the retired. In addition, the article investigates whether different explanations can be attributed to certain socio-economic characteristics or political ideology. The article is structured as follows: Section 2 presents the theory of deservingness criteria in order to highlight the importance of the non-generic approach of poverty attributions. In addition, criticism against the generic conceptualisation of poverty is discussed in more detail in Section 3. The research design, hypotheses as well as survey data and methods are described in Section 4. The results of the study are presented in Section 5. Finally, the main conclusions, implications and limitations of the study are discussed in Section 6.

2 Lessons from theories of deservingness criteria

Already the early Poor Laws of the 19th century often implicitly or explicitly raised the question of who deserves help and relief. In those days deserving groups were quite often aged, sick or children, whereas undeserving groups were individuals who were capable of work, unemployed or idle paupers (Katz 1989; Hindle 2004). Also the development of the modern welfare states illuminates these distinctions. For example, the very title of Skocpol's (1992) influential book *Protecting Soldiers and Mothers* highlights the ways in which social policy in the United States has been guided historically by categories of deservingness. Skocpol argues that "institutional and cultural oppositions between morally 'deserving' and the less deserving run like fault lines through the entire history of American social provision" (Skocpol 1992, 149). In addition, from the perspective of deservingness it is not surprising that the development of social insurance schemes has followed the same path in almost every country. The origins of the modern social insurance schemes are in work-accident insurance, to which were later added sickness insurance, pensions, unemployment insurance and family benefits (see Väisänen 1992; Wennemo 1994).

These distinctions between deserving and undeserving also persist among the public. Indeed, in his cross-sectional survey Coughlin (1980) found "a universal dimension of support" because the ranking of the deserving groups followed the same pattern in all examined countries. The public is most in favour of support for older people, followed by the sick and disabled, needy families with children, the unemployed and people on social assistance. More recent studies have shown that this is a truly universal element in the moral economy and popular welfare culture of present-day Western welfare states (Forma 1997; Appelbaum 2002; Blekesaune and Quadagno 2003; van Oorschot 2006). One important extension to Coughlin's support dimension is, however, the position of immigrants. In the European comparison needy immigrants are at the bottom of the deservingness rank order, and negative views on immigrants are associated with higher conditionality of support (van Oorschot 2006). This result is not surprising since studies in the United States have shown that factors like race and ethnicity have great importance for the level of public support for welfare benefits and for the development of social policy (Quadagno 1990; Gilens 1999; Alesina and Glaeser 2004).

What are the exact criteria of deservingness which underlie the above mentioned categories and their relative order? Following van Oorschot's (2000) five deservingness criteria, the first and most important criterion is control over neediness, the idea being that people who are seen as being personally responsible for their neediness are seen as less deserving. Control over neediness corresponds with De Swaan's (1988) "disability" criterion and with Cook's (1979) "locus of responsibility" criterion. A second criterion is the level of need, which means that generally the level of support people are willing to offer to the needy depends on the degree of neediness. Thus, people with greater need are seen as more deserving. A third criterion is identity, which refers to the importance of feeling a shared identity with the groups who are to be supported. This criterion corresponds with De Swaan's "proximity" and Cook's "pleasantness" criteria, i.e., the deserving are those poor people who belong to "us". This criterion is especially important when considering the willingness to support needy people from ethnic minorities and immigrant groups (Appelbaum 2002; van Oorschot 2005). A fourth criterion is attitude, which corresponds with De Swaan's "docility" and Cook's "gratefulness" criteria. According to this criterion, those needy people who are likeable, grateful, compliant, and ask for nothing are seen as more deserving than those who make impudent demands. Finally, a fifth criterion is reciprocity, which emphasises that those needy people who have contributed to our group before or who may be expected to be able to return the favour in the future are more deserving. This criterion is particularly important when considering the willingness to support social benefits directed to older people (such as pensions) or to children (such as family allowances).

3 Criticism against the generic conceptualisation of poverty

The "universal dimension of support", the empirical foundation that the public perceives the deservingness of different groups of people differently, is a strong argument against the generic approach to study the attributions for poverty. It is quite natural to assume that perceptions of the causes of poverty are related to deservingness perceptions. Indeed, prior research supports this assumption. The criterion of control or locus of responsibility seems to be of particular importance. Zucker and Weiner (1993), for example, found a positive relationship between blame and controllability on one hand and attribution of poverty to individual causes on the other. The perceived cause of poverty was related to responsibility judgements and perceived responsibility was related to pity and anger. Similarly, when the cause of poverty is attributed to the individual rather than to some external source, the person is viewed more negatively and others are less likely to help that individual (Appelbaum 2001).

Another argument against the generic conceptualisation of poverty is that it fails to take into account that the poor are not necessarily seen as a homogenous group. As Lee et al. (1990, 253–254) have argued, "[w]hen employed as a general stimulus, 'poverty' may call up images ranging from welfare mothers to migrant labourers, depending upon a respondent's background, level of information, racial attitudes, and so on. In short, the generic approach precludes attention to the possibility that different types of poverty are interpreted differently by the public". Empirical evidence gives support to this argument. Those whose opinions about the causes of poverty are not that strong or unambiguous, find it more difficult to perceive a given life situation as a situation of material need. In addition, those who explain poverty in individualistic terms associate poverty with situations which might be interpreted as societal and external rather than individual problems. (Lepianka 2007, 68–70.)

Relating to the images of the poor, the third argument against the generic conceptualisation can be derived from the public opinion research, which has consistently shown that opinions change easily depending on how questions are framed, i.e. what kind of information is provided and, in general, how questions are worded (Smith 1987; Rasinski 1989; Kangas 1997). This is particularly important when respondents are presented with global questions or asked about issues which they may have no specific knowledge or information about (Will 1993). As Lee et al. (1990, 263) have argued, "focusing on any particular category of poor in a survey affects the frequency with which various causal beliefs are reported. From the respondent'0s perspective, blaming the poor for their situation would appear easier to do when the referent is vague and abstract rather than precise and human."

All in all, these arguments suggest that poverty attributions should be studied using the differentiated conceptualisation of poverty. However, there are only a few studies which have used the non-generic conceptualisation of poverty. Wilson (1996) examined beliefs about the causes of poverty regarding welfare dependency, homelessness and impoverished migrant labourers. His results show that different poverty explanations accounted for poverty in different categories of the poor: while individualistic beliefs are dominant for the poverty of welfare dependents, structural and fatalistic attributions are emphasised for homelessness and both structural and individualistic explanations of poverty are attributed to migrant labourers. Thus, the evidence suggests that the configuration of causal beliefs is far more complex than has been reported in the mainstream research on poverty attributions. Accordingly, Wilson (1996, 424) concludes that "an important methodological lesson that emerges from this study is the need for future research to examine causal beliefs at a similarly specific level".

These results are in line with studies which have examined the causes of homelessness (Lee et al. 1990; Toro and McDonell 1992) and welfare recipients (Gilens 1999). For example, in contrast to views on generic poverty, public perceptions of the causes of homelessness seem to favour external factors over individualistic ones (Lee et al. 1990). On the other hand, in line with the theory of deservingness criteria, the public distinguishes between welfare recipients and the deserving poor, and thus emphasises individualistic reasons as the causes of welfare recipients' poverty (Gilens 1999).

4 Research design

In order to take the criticism of the generic conceptualisation of poverty seriously, this article seeks to provide an empirical example of the non-generic approach. The article explores whether attributions of poverty vary between different categories of the poor – immigrants, families with children and the retired –, and investigates whether different explanations can be attributed to certain socio-economic characteristics and political ideologies. The data derive from a survey conducted in Finland that is usually classified into the Nordic welfare model. Previous comparative results have indicated that Finland is a deviant case in the Nordic cluster because Finns are more likely than their Nordic neighbours to endorse individualistic explanations (van Oorschot and Halman 2000; Albrekt Larsen 2006, 71). Also, previous country-specific analysis has shown that support for individualistic explanations is substantial, even though structural explanations receive the greatest support (Niemelä 2008). There is therefore a need for a detailed country-specific analysis in order to see whether the

distinctiveness of the Finnish case might change when different categories of the poor are taken into account.

4.1 Hypotheses

Different categories of the poor examined in this article represent different positions on the scale of "the universal dimension of support". While immigrants are at the bottom of the deservingness scale, families with children are somewhere in the middle and the retired hold the highest position in the deservingness rank order. Consequently, we can hypothesise (hypothesis 1) that attributions for the causes of poverty among different categories of the poor follow the universal dimension of support: support for individualistic explanations increases and support for structural explanations decreases when moving from the retired to families with children and to immigrants.

Considering the different types of explanations, previous research has given support to Feagin's (1975) three basic categories: the individualistic, the societal/structural and the fatalistic reasons. Therefore, we can hypothesise (hypothesis 2a) that we will find these three basic categories when examining public perceptions of generic poverty. However, as we learnt from the literature on the deservingness criteria, the most important deservingness criterion is control over neediness, and thus judgements about deservingness mainly distinguish between deserving and undeserving poor. Therefore, we can hypothesise (hypothesis 2b) that unlike in the case of generic poverty, when examining the perceptions of the causes of poverty among different categories of the poor, we can find only two explanations which emphasise the locus of responsibility and therefore distinguish between internal and external reasons.

In regard to the antecedents of poverty attributions, earlier studies have not revealed clear or consistent patterns. This is especially true in the case of socio-economic characteristics and, therefore, it is difficult to form any solid hypotheses as to whether they are associated with perceptions of the causes of poverty. However, the group membership hypothesis can provide a more interesting basis for analysis. According to this model the group membership of a person can influence perceptions of a target's deservingness and causal poverty attributions (Feather 1999, 98–102). Even though earlier results have shown that in-group favouritism does not always occur, we can expect in-group members to endorse external beliefs more forcefully, and internal beliefs less forcefully, than out-group members (hypothesis 3). Regarding the categories of the poor addressed in the current study, we can expect that

families with children regard external attributions of the poverty of needy families as more likely than others. In a similar vein, we can assume that the retired emphasise external attributions of poverty among the needy retired. Unfortunately the data used in this article do not indicate whether a given respondent is an immigrant or not.

Finally, earlier studies have identified political ideology to be an important determinant of the perceptions of poverty. We can therefore hypothesise (hypothesis 4) that respondents on the left of the political spectrum are more likely to endorse external and structural attributions for poverty, while those on the right attribute poverty to internal and individualistic reasons.

4.2 Data

The data used in this study derive from an Internet-based survey ($n = 2006$) carried out at the beginning of 2008. Data was collected as part of a Nordic research project regarding the misuse of social benefits (see SOU 2008). The survey includes a broad set of questions dealing with attitudes to the social security system, to the misuse of social benefits and to perceptions of the causes of poverty. SIFO Research International, an agency specialising in web-based questionnaires, was responsible for the sampling and data collection. SIFO sent e-mails to participants of a net panel, in which it was possible to click on a link that launched the respondent's web browser and took the respondent to the first page of the questionnaire. The response rate was 50 per cent which was in line with surveys conducted in other Nordic countries. The data represents the Finnish population between the ages of 19 to 69. A non-response analysis did not reveal any systematic bias associated with gender, education or social and political position. However, the age group 30–39 years is underrepresented and the youngest age group is overrepresented. In addition, when it comes to socio-economic position, the unemployed are slightly underrepresented.

4.3 Dependent and independent variables

In order to compare attributions for poverty among different categories of the poor, respondents were asked four questions with the same statements: 1) why are people poor in general; 2) why are immigrants poor; 3) why are families with children poor; and 4) why are the retired poor. The respondents were asked whether they agreed or disagreed with eleven statements about the causes of poverty ranging from 1 (strongly agree) to 5 (strongly

disagree). Most of the statements were adapted from earlier studies (e.g. Feagin 1972; van Oorschot and Halman 2000; Saunders 2003). However, in order to explore policy implications more thoroughly two additional statements concerning the level and bureaucracy of social security were added to the questionnaire. Moreover, regarding the labour market conditions, one additional question about the individual's capability to respond to the demands of modern working life was added as well.

Statements included 1) they have only themselves to blame, 2) they are lazy and lack willpower, 3) lack of proper money management, 4) they have not saved money for a rainy day, 5) they have been unlucky, 6) they have not had the opportunities that other people have, 7) injustice in society, 8) the level of social security is too low, 9) applying for benefits is too complicated and there is too much bureaucracy, 10) it is an inevitable part of the way the modern world is going, 11) lack of skills which are needed in modern working life. Statements 1 to 4 represent individualistic reasons, statements 5 and 6 fatalistic explanations, and statements 7 to 10 structural causes. The final statement can be categorised as a structural-individualistic explanation.

The independent variables included in the analysis are gender, age, family type, labour market status, income, social class position and political position. Household income refers to the household's disposable monthly income. In order to make different households comparable, household incomes are divided by the number of consumption units in the household. The equivalence scale from which the consumption units are derived is a square root scale which divides household income by the square root of household size.

4.4 Statistical methods

The methods used consist of the examination of frequencies, factor analysis, correlations and, as a multivariate method, multivariate analysis of variance (MANOVA). Factor analysis is applied to explore the possible dimensions along which the explanations of poverty can be combined. Correlations between factor scores are applied in order to examine the relationship between perceptions of the causes of poverty of different categories of the poor. MANOVA is utilized to examine the main effects of independent variables on different types of explanations of poverty. MANOVA analysis also includes a subsequent ANOVA analysis, which helps to interpret different explanations separately. Therefore, a test of between-subject effects (ANOVA) and estimated marginal means is examined as well.

5 Results

5.1 Attributions for poverty

The responses to a question asking whether or not people agree with a series of statements about the causes of poverty are summarised in Table 1 (p. 15). When focusing on average scores of generic poverty, the four factors that most respondents agree with are the lack of proper money management, bureaucracy in social security, lack of opportunities and lack of skills which are needed in modern working life. Thus, a consideration of the attributions for generic poverty provides a mixed result. While the lack of proper money management and lack of skills reflect individuals' capabilities, bureaucracy in social security and lack of opportunities are external factors not directly related to individuals. There is also quite substantial support for individual blame explanations, with over 40 per cent agreeing with the idea that the poor are lazy and have only themselves to blame for their economic hardship. The shares of the individualistic explanations of poverty in Finland are remarkably high especially in the Nordic comparison. This result is in line with previous studies, Finns are far more likely than their Nordic neighbours to agree with individualistic explanations (van Oorschot and Halman, 2000; Albrekt Larsen 2006; also Niemelä 2008).

Table 1 shows that the non-generic approach yields different results. In general, support for individualistic explanations decreases substantially when moving from generic poverty to specific categories of the poor. In the case of immigrants Finns point to lack of skills, lack of opportunities and bureaucracy in social security as the causes of poverty, while in the case of poverty among families and retirees, Finns are more likely to attribute poverty to structural reasons. Interestingly enough, as assumed in hypothesis 1, attributions for the causes of poverty among different categories of the poor follow the universal dimension of support. Support for explanations which blame the individual increases and support for explanations which blame structural conditions decreases when moving from the retired to families with children and to immigrants. Thus, the results support hypothesis 1 and emphasise that causal beliefs are more complex than has been assumed in the mainstream, generic, research on lay poverty explanations.

Table 1. Public support for the different explanations of poverty. The proportion of population which agrees or strongly agrees with the statement and mean score on a five-point scale (strongly agree = +2 to strongly disagree = −2), with a 95% Confidence Interval for the mean.

	Generic		Immigrants		Families		Retired	
	%	Mean score (95 % CI)	%	Mean score (95 % CI)	%	Mean score (95 % CI)	%	Mean score (95 % CI)
Individualistic attributions								
(Mostly) they have only themselves to blame	45.9	0.16 (0.12–0.21)	28.8	−0.17 (−0.22− −0.12)	23.3	−0.38 (−0.43− −0.33)	10.3	−0.82 (−0.86− −0.77)
They are lazy and lack willpower	42.4	0.04 (−0.01–0.09)	33.4	−0.08 (−0.13− −0.03)	13.0	−0.75 (−0.80− −0.70)	5.6	−1.05 (−1.09− −1.02)
Lack of proper money management	62.3	0.50 (0.46–0.55)	30.1	−0.03 (−0.07–0.02)	28.1	−0.30 (−0.35− −0.25)	13.4	−0.73 (−0.78− −0.69)
They have not saved money for a rainy day	29.9	−0.23 (−0.28− −0.18)	24.7	−0.23 (−0.28− −0.18)	27.7	−0.25 (−0.30− −0.20)	28.0	−0.30 (−0.35− −0.24)
Individualistic-structural attribution								
Lack of skills which are needed in modern working life	49.1	0.19 (0.14− 0.24)	59.7	0.48 (−0.43–0.53)	18.9	−0.49 (−0.54− −0.44)	29.1	−0.14 (−0.19− −0.09)
Structural attributions								
Injustice in society	37.8	−0.04 (−0.09− 0.01)	27.3	−0.36 (−0.41− −0.30)	43.0	0.10 (0.05–0.16)	60.3	0.55 (0.49–0.59)
The level of social security is too low	37.0	0.07 (0.02–0.12)	21.5	−0.40 (−0.45− −0.35)	47.9	0.30 (0.25–0.36)	58.2	0.57 (0.52–0.62)
Applying for benefits is too complicated and there is too much bureaucracy	50.2	0.32 (0.27− 0.37)	41.6	0.09 (0.03–0.14)	50.1	0.35 (0.30–0.40)	61.3	0.65 (0.60–0.70)
It is an inevitable part of the way the modern world is going	39.2	−0.02 (−0.07–0.04)	30.8	−0.13 (−0.18− −0.08)	29.1	−0.21 (−0.26− −0.16)	28.3	−0.22 (−0.27− −0.16)
Fatalistic attributions								
They have been unlucky	35.3	−0.20 (−0.27− −0.14)	31.3	−0.24 (−0.29− −0.19)	20.9	−0.48 (−0.53− −0.43)	22.2	−0.41 (−0.46− −0.36)
They have not had the opportunities that other people have	50.1	0.18 (0.13–0.23)	56.9	0.30 (0.25–0.36)	32.4	−0.18 (−0.23− −0.13)	46.7	0.23 (0.18–0.28)

5.2 Types of explanations

Regarding the basic dimensions of poverty attributions, we stated in hypothesis 2a that we can distinguish between individualistic, societal/structural and fatalistic reasons in public perceptions of generic poverty. However, when exploring causes of poverty among different categories of the poor, we supposed in hypothesis 2b that based on the theory of deservingness criteria we can find only two types of explanations which emphasise the distinction between internal and external reasons. In order to examine the possible dimensions along which explanations of poverty can be combined, attribution statements were subjected to two different factor analyses. In the first factor analysis the extraction was based on Eigenvalues (values should be greater than 1). As indicated in Table 2 (p. 16), the results support the above

Table 2. Varimax-rotated factor matrixes of the perceptions of the causes of poverty[a].

	I	II	III	h²
The causes of poverty in general				
(Mostly) they have only themselves to blame	**0.691**	−0.123	−0.250	0.555
They are lazy and lack willpower	**0.794**	−0.089	−0.182	0.672
Lack of proper money management	**0.699**	−0.072	−0.071	0.498
They have not saved money for a rainy day	**0.477**	−0.018	0.056	0.231
Lack of skills which are needed in modern working life	0.359	0.008	0.157	0.154
Injustice in society	−0.182	**0.434**	**0.578**	0.555
The level of social security is too low	−0.177	**0.710**	0.104	0.546
Applying for benefits is too complicated and there is too much bureaucracy	−0.128	**0.733**	0.140	0.574
It is an inevitable part of the way the modern world is going	0.113	0.299	0.152	0.125
They have been unlucky	0.060	0.052	**0.488**	0.245
They have not had the opportunities that other people have	−.124	0.253	**0.630**	0.476
Eigenvalue	3.192	1.980	1.128	
% variance explained	29.02	18.00	10.26	57.27
The causes of poverty among immigrants				
(Mostly) they have only themselves to blame	−0.304	**0.664**		0.533
They are lazy and lack willpower	−0.270	**0.800**		0.714
Lack of proper money management	−0.140	**0.746**		0.577
They have not saved money for a rainy day	−0.015	**0.546**		0.298
Lack of skills which are needed in modern working life	0.113	0.367		0.147
Injustice in society	**0.739**	−0.133		0.564
The level of social security is too low	**0.593**	−0.012		0.352
Applying for benefits is too complicated and there is too much bureaucracy	**0.630**	−0.083		0.403
It is an inevitable part of the way the modern world is going	0.262	0.254		0.133
They have been unlucky	**0.512**	−0.003		0.262
They have not had the opportunities that other people have	−0.015	**0.546**		0.298
Eigenvalue	3.398	2.178		
% variance explained	30.89	19.80		50.69
The causes of poverty among families				
(Mostly) they have only themselves to blame	**0.670**	−0.206		0.492
They are lazy and lack willpower	**0.796**	−0.132		0.651
Lack of proper money management	**0.750**	−0.164		0.590
They have not saved money for a rainy day	**0.606**	−0.006		0.367
Lack of skills which are needed in modern working life	**0.617**	0.141		0.400
Injustice in society	−0.162	**0.790**		0.650
The level of social security is too low	−0.207	**0.662**		0.481
Applying for benefits is too complicated and there is too much bureaucracy	−0.093	**0.632**		0.407
It is an inevitable part of the way the modern world is going	0.284	0.308		0.175
They have been unlucky	0.320	**0.408**		0.269
They have not had the opportunities that other people have	0.010	**0.743**		0.552
Eigenvalue	3.394	2.679		
% variance explained	30.85	24.35		55.21
The causes of poverty among retirees				
(Mostly) they have only themselves to blame	**0.772**	−0.206		0.637
They are lazy and lack willpower	**0.820**	−0.167		0.700
Lack of proper money management	**0.742**	−0.119		0.565
They have not saved money for a rainy day	**0.538**	−0.083		0.296
Lack of skills which are needed in modern working life	0.353	0.085		0.133
Injustice in society	−0.129	**0.745**		0.572
The level of social security is too low	−0.134	**0.672**		0.470
Applying for benefits is too complicated and there is too much bureaucracy	−0.079	**0.649**		0.427
It is an inevitable part of the way the modern world is going	0.297	0.228		0.141
They have been unlucky	0.312	0.343		0.214
They have not had the opportunities that other people have	0.031	**0.652**		0.426
Eigenvalue	3.227	2.427		
% variance explained	29.34	22.06		51.40

[a] Extraction method: Maximum likelihood.

mentioned hypotheses. In the case of generic poverty, the results confirm the three basic categories of poverty explanations. However, regarding the different categories of the poor – immigrants, families with children and the retired – we can find only two factors which clearly distinguish between internal/individual and external/structural reasons.

A second factor analysis (not reported here) was carried out in order to test whether we can detect also the third factor in the attributions for non-generic poverty and whether this third factor represents the fatalistic explanation. Therefore, the extraction was based on the fixed number of factors (three factors should be extracted). However, this analysis provided a very mixed picture with the third factor to emerge representing individualistic, structural and fatalistic reasons. Moreover, the factor loadings of the fatalistic items with factor loadings over .40 were lower than those of individualistic or structural items. This result was robust in all three categories of the poor. Thus, the results indicate that we cannot find any clear fatalistic attribution regarding the perceptions of the causes of non-generic poverty and therefore the analyses support hypotheses 2a and 2b.

In addition, Table 3 indicates that there are consistent patterns across the three different categories of the poor; first, especially the internal/individual explanations are strongly correlated; second, the external/structural explanations are moderately correlated as well; and third, there are very low levels of correlation between the internal/individual and the external/structural reasons. Moreover, the comparison between the generic and non-generic conceptualisations of poverty makes clear that the generic fatalistic explanation is correlated moderately with the external/structural explanation in each specific category of the poor.

Table 3. Correlations between factor scores.

Factor	1	2	3	4	5	6	7	8	9
1. Generic (I)	1	−0.04*	−0.10***	−0.08***	0.40***	0.43***	−0.13***	0.30***	−0.09***
2. Generic (S)		1	0.19***	0.32***	0.13***	−0.04	0.54***	0.03	0.42***
3. Generic (F)			1	0.31***	0.06**	0.07**	0.37***	0.10***	0.27***
4. Immigrants (Ext)				1	−0.10***	−0.02	0.38***	0.07**	0.28***
5. Immigrants (Int)					1	0.45***	0.14***	0.37***	0.06**
6. Families (Int)						1	−0.06**	0.57***	−0.04
7. Families (Ext)							1	0.09***	0.48***
8. Retired (Int)								1	−0.12***
9. Retired (Ext)									1

Note: I = Individualistic, S = Structural, F = Fatalistic, Int = Internal, Ext = External.

5.3 Determinants of perceptions by the category of the poor

Prior research on attributions for poverty has found that socio-economic characteristics have only a modest and inconsistent explanatory power in explaining the perceptions of the causes of poverty. It is therefore difficult to form any solid hypotheses as to whether socio-economic characteristics are associated with perceptions of the causes of poverty. In light of prior research we can expect them to have only a very limited role. However, based on the group membership hypothesis we can expect that there exists in-group favouritism; i.e., families with children are more likely to endorse external reasons for the poverty of needy families and the retired to emphasise external attributions of poverty among the needy retired (hypothesis 3). Moreover, hypothesis 4 assumes that political ideology matters, i.e. those on the left of the political spectrum are more likely to endorse external/structural attributions than those on the right. Because the focus of the article is on the non-generic approach, the following analysis will focus only on the three specific categories of the poor – immigrants, families with children and the retired.

In order to examine the main effects of independent variables on the different types of explanations, the next step is multivariate analysis of variance (MANOVA). Dependent variables are the factor scores from the factor analyses presented above (Table 2, p.16). Descriptive statistics of the scores are presented in Appendix table (p. 28). The results of Wilks's lambda in Table 4 (p. 19) show that regardless of the independent variable, the value of lambda is more than 0.90. This means that group differences are very small. In addition, the results of eta squared show that the effect sizes are in general very small as well. These results are in line with our expectations since the previous studies have found that socio-economic variables have a limited role in explaining the attributions for poverty (Hunt 1996; Reutter et al. 2006; Niemelä 2008). In regard to poverty among immigrants and families with children we can, however, see that the effect sizes of political position are somewhat stronger than the effect sizes of other independent variables.

Table 4. MANOVA for the determinants of the perceptions of the causes of three categories of poverty.

	Wilks' lambda	F	Sig.	Partial eta squared	Observed power[a]
			Immigrants		
Intercept	0.999	0.866	0.421	0.001	0.200
Gender	0.989	10.533	0.000	0.011	0.989
Age	0.984	3.976	0.000	0.008	0.993
Family	0.999	0.904	0.405	0.001	0.207
Retired	1.000	0.242	0.785	0.000	0.088
Income	0.990	2.293	0.019	0.005	0.885
Social class position	0.988	1.984	0.022	0.006	0.927
Political position	0.949	8.407	0.000	0.026	1.000
			Families with children		
Intercept	0.998	1.722	0.179	0.002	0.363
Gender	0.997	2.646	0.071	0.003	0.527
Age	0.992	1.902	0.055	0.004	0.805
Family	0.972	27.391	0.000	0.028	1.000
Retired	0.999	1.099	0.333	0.001	0.244
Income	0.987	3.043	0.002	0.006	0.963
Social class position	0.980	3.321	0.000	0.010	0.997
Political position	0.958	6.954	0.000	0.021	1.000
			Retired		
Intercept	0.998	2.104	0.122	0.002	0.434
Gender	0.986	13.981	0.000	0.014	0.999
Age	0.973	6.700	0.000	0.014	1.000
Family	0.999	0.763	0.466	0.001	0.181
Retired	0.999	1.146	0.318	0.001	0.253
Income	0.995	1.228	0.278	0.003	0.577
Social class position	0.972	4.581	0.000	0.014	1.000
Political position	0.974	4.223	0.000	0.013	1.000

[a] Alpha = 0.05.

Regarding the group differences, Table 4 shows that regardless of the category of the poor, there are statistically significant differences between class positions and political positions. However, there are some variations between different categories of the poor whether or not socio-demographic variables matter. There are statistically significant differences in the perceptions of immigrant poverty by gender, age and income. On the other hand, the results on lay explanations of poverty among families show that there are statistically significant differences only in terms of family status and income. And finally, in the case of the retired, there are statistically significant gender and age differences. The multivariate test results indicate whether certain variables are significant. However, they do not show in what way the levels involved in each significant variable are different. For example, while the results indicate that political position explains attributions for poverty to a significant degree, they do not show in what way people at different positions on the political spectrum perceive causes of poverty differently. In order to find this out, the MANOVA analysis includes a subsequent ANOVA analysis, which makes it possible to interpret different explanations separately.

The results of estimated marginal means in Table 5 (p. 21) show that regardless of the category of the poor, men are more inclined than women to support external explanations. Age is significantly related only to internal explanations of immigrant poverty as well as to both internal and external explanations of retiree poverty. Analysis shows that older age groups are more likely than younger age groups to endorse internal causes for poverty among immigrants. On the other hand, age differences in the perceptions of the causes of retiree poverty indicate that contrary to the group membership hypothesis older age groups do not endorse external attributions. Results show that younger age groups are more inclined to support external reasons. Internal explanations, on the other hand, are more likely to find support in the 30-to-49 age group.

Also the fact that there are no statistically significant differences with respect to whether or not the respondent is retired indicates that the group membership hypothesis is not supported. This result is in line with the result of family type. Interestingly enough, family type gives a totally opposite picture than the group membership hypothesis would suggest: families with children are more likely to endorse internal than external reasons as the cause of poverty among families. Thus, the analyses show that hypothesis 4 is not supported. This result is in line with studies which have found that claimants of public welfare seem to hold negative views about other recipients (Golding and Middleton 1982, 178; Bullock 1999).

The result can be explained both from institutional and social psychological perspectives. A possible institutional explanation could be the universal nature of entitlement to family and pension benefits in Finland. Unlike the minimum income security benefits such as housing allowance, social assistance or basic unemployment benefit, they are universal or earnings-related benefits, which mean that their level is higher than that of the minimum income security benefits. In addition, the universal nature of entitlement to family and pension benefits means less bureaucracy than is the case with benefits that include harsher means-tested elements. From the social psychological perspective, the result could be explained by the fact that perceptions are related to a range of group-specific variables such as a person's degree of identification with the in-group, the norms and values that the group holds as well as the cohesiveness and the degree of the homogeneity of the in-group (Feather 1999, 101). The retired and families with children are broad concepts. This means that they are as a group heterogeneous and they include a large set of different values. The results might be different if more specific categories of the poor were studied, such as lone parents or retired women.

Table 5. ANOVA tests of between-subjects effects and estimated marginal means of independent variables on the perceptions of the causes of poverty. F-value, significance level (Bonferroni) and partial eta squared in parentheses.

		Immigrants		Families with children		Retired	
		Factor 1 External	**Factor 2 Internal**	**Factor 1 Internal**	**Factor 2 External**	**Factor 1 Internal**	**Factor 2 External**
Grand mean		0.069	−0.041	0.047	−0.101	0.115	−0.054
Gender		(0.005)	(0.006)	(0.003)	(0.000)	(.006)	(0.008)
Male		0.135	−0.115	−0.003	–	0.037	0.030
Female		0.002	0.034	0.097	–	0.192	−0.138
	F	10.025***	12.000***	4.187*	0.124	12.455***	15.912***
Age		(0.005)	(0.012)	(0.004)	(0.004)	(0.013)	(0.015)
−29		–	−0.195	–	–	−0.053	0.143
30−39		–	−0.143	–	–	0.171	−0.027
40−49		–	0.040	–	–	0.279	−0.072
50−59		–	0.029	–	–	0.118	−0.094
60−69		–	0.066	–	–	0.059	−0.221
	F	2.338	5.681***	1.695	2.108	6.461***	7.084***
Family type		(0.000)	(0.000)	(0.016)	(0.012)	(0.000)	(0.001)
Families with children		–	–	0.169	−0.204	–	–
Other		–	–	−0.075	0.003	–	–
	F	0.923	0.805	30.951***	23.657***	0.001	1.525
Labour market status		(0.000)	(0.000)	(0.001)	(0.000)	(0.000)	(0.001)
Retired		–	–	–	–	–	–
Other		–	–	–	–	–	–
	F	0.119	0.384	2.195	0.005	0.619	1.646
Income quintile		(0.004)	(0.005)	(0.002)	(0.011)	(0.004)	(0.001)
Highest		–	0.023	–	−0.045	–	–
II		–	−0.029	–	0.037	–	–
III		–	−0.038	–	−0.076	–	–
IV		–	0.009	–	−0.154	–	–
Lowest		–	−0.170	–	−0.265	–	–
	F	2.101	2.458*	0.881	5.213***	1.937	0.531
Social class position		(0.003)	(0.009)	(0.002)	(0.018)	(0.005)	(0.024)
1. Highest		–	0.180	–	0.206	–	0.434
2.		–	−0.171	–	0.110	–	0.134
3.		–	0.001	–	0.072	–	0.092
4.		–	−0.070	–	−0.006	–	−0.016
5.		–	0.026	–	−0.180	–	−0.248
6.		–	0.163	–	−0.244	–	−0.230
7. Lowest		–	−0.415	–	−0.661	–	−0.544
	F	2.101	2.960**	0.719	5.943***	1.499	7.796***
Political position		(0.035)	(0.019)	(0.014)	(0.028)	(0.011)	(0.015)
1. Left		0.792	−0.539	−0.078	0.302	0.260	0.279
2.		0.164	−0.171	−0.082	0.147	−0.105	0.126
3.		0.101	−0.079	−0.084	0.085	0.015	0.085
4.		0.037	−0.043	−0.083	−0.114	−0.052	−0.031
5.		−0.149	0.170	0.183	−0.229	0.168	−0.143
6.		−0.513	0.249	0.207	−0.475	0.083	−0.319
7. Right		0.050	0.129	0.265	−0.420	0.435	−0.374
	F	11.568***	6.130***	4.641***	9.323***	3.500***	5.017***

Income is significantly related to internal explanation of immigrant poverty and external explanation of family poverty. Even though differences between income groups are small, the results show that people with high income levels are more inclined to support internal explanations of immigrant poverty than people on average and low incomes. On the other hand, in regard to the causes of poverty of families with children, higher income groups are more likely than lower income groups to attribute poverty to external reasons. This result is in line with the results of social class position, which indicate that support for external reasons of family poverty increases when moving from the lowest social class position to the highest. The pattern of social class position is similar also in the case of poverty among retirees. However, in regard to poverty among immigrants, the mean differences between social class positions do not reveal clear or solid results.

Finally, Table 5 lends strong support to hypothesis 4, which assumed that political ideology does matter. Regardless of the category of the poor, respondents on the left of the political spectrum are more likely to endorse external attributions for poverty, while those on the right attribute poverty to internal explanations. This result is in line with previous research on determinants of the causes of generic poverty (Zucker and Weiner 1993; Albrekt Larsen 2006, 83).

6 Conclusions

The results of the empirical analysis illustrate that causal beliefs are far more complex than has been assumed in the mainstream research on attributions for poverty, which has relied on a generic conceptualisation of poverty. The findings indicated that the public shares distinctive causal beliefs for different categories of the poor. Support for explanations that blame the individual increases and support for explanations that blame structural conditions decreases when moving from the retired to families with children and to immigrants. In addition, the three-tier typology of popular poverty attributions which has dominated much of the mainstream literature does not seem to hold when it comes to the attributions for poverty of the different categories of the poor. Regardless of the category of the poor, the analysis suggested only two dimensions which emphasised the distinction between internal/individual and external/structural explanations.

Moreover, even though group differences were small, the different types of explanations are connected – at least to some extent – with socio-economic characteristics and political

ideology. In general, an interesting finding regarding the antecedents of lay poverty explanations is that the mean differences in perceptions varied in a similar way regardless of the category of the poor. However, as previous studies have shown, socioeconomic variables explain only very little to a moderate amount of the variance in the possible reasons for poverty. The results suggested also that there was no in-group favouritism in perceptions of the causes of family or retiree poverty. Instead, there appeared to be strong support for the hypothesis that an individual's political ideology is related to attributions for poverty.

The results have important policy implications. Attributions for poverty of the specific categories of the poor reveal the status of the particular population group in contemporary society. In addition, individuals' perceptions of poverty influence their interactions with the poor, and therefore, causal beliefs about poverty have consequences for the poor themselves in their day-to-day interactions with the public. Perhaps most importantly, the perceptions have implications for the legitimacy and viability of specific types of anti-poverty policies. Studies about deservingness have consistently emphasised that if the need is perceived as self-acquired and the poor are judged to be responsible for their poverty, then general opinion is uncharitable and more restrictive policies may be considered appropriate (Appelbaum 2001; Kangas 2003). Thus, immigrants with more individualistic perceptions of their poverty may have to overcome greater obstacles than families with children or the retired in moving out of impoverished status.

Overall, the findings of this study, and its limitations, hold critical implications for future research. First, analysis clearly showed that attributions for poverty vary between specific categories of the poor and highlighted that the combination of the attribution theory and the theory of deservingness was successful. Thus, one important methodological lesson is that future research should try to develop the theoretical and empirical grounds of the non-generic approach. Second, the use of more contemporary statements in the attributional scale was an important methodological contribution. In order, for example, to explore policy implications more thoroughly, there is a need for future research to focus on the level and adequacy of welfare allowances. In general, only a few previous studies have incorporated more contemporary beliefs into their attributional scales and all of them have used only small samples in a restricted geographical area (Cozzarelli et al. 2001; Bullock et al. 2003). Thus, the demand to develop attributional scales is particularly important when considering larger comparative surveys.

Third, as pointed out in the analysis of determinants, a large proportion of variance remains unexplained and socio-economic variables have a very limited role. Therefore, there is a need

to include a larger set of different types of independent variables in the analysis. Other attitudes, values and beliefs, in particular, should be studied more thoroughly, such as the role of religion and of values related to work ethic and social equality. Fourth, this study is limited to just one cross-section and one country. As with any other social issue, comparisons between different time periods and countries would enrich our understanding of the phenomenon in question. Cross-national comparisons would also make it possible to examine macro-level characteristics which could account for differences in individual attributions for poverty. Focusing only on one country also raises questions about the generalisation of the results. Judging from the prior research on deservingness it is reasonable to assume that attributions for poverty follow "the universal dimension of support" also in other countries. The results of American studies which have emphasised non-generic conceptualisation of poverty support also this assumption (Lee et al. 1990; Wilson 1996). Only future research will answer this question conclusively.

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Appendix table. Descriptive statistics of the factor scores.

	n	Min	Max	Mean	SD
Generic poverty					
F1: Individualistic	2006	−2.34	2.70	0.00	0.90
F2: Structural	2006	−2.06	2.44	0.00	0.84
F3: Fatalistic	2006	−2.38	2.22	0.00	0.78
Immigrants' poverty					
F1: External	2006	−2.61	2.38	0.00	0.89
F2: Internal	2006	−2.70	2.50	0.00	0.90
Families' poverty					
F1: Internal	2006	−2.91	1.87	0.00	0.92
F2: External	2006	−2.18	2.30	0.00	0.91
Retirees' poverty					
F1: Internal	2005	−3.43	1.72	0.00	0.92
F2: External	2005	−1.79	2.72	0.00	0.89