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**Public and social security officials' perceptions
of the causes of poverty in Finland**

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Abstract

This article compares attributions for poverty among public and social security officials in Finland. The main question is: How similar or dissimilar are the perceptions of social security officials and citizens regarding the reasons of poverty? The article explores whether attributions of poverty vary between different categories of the poor – immigrants, families with children and retirees. The data derive from two e-mail surveys conducted in Finland in 2008. The results are as follows: First, there are significant differences between the public and social security officials. The public is more likely than the frontline workers to blame individual behaviour or society as causes of poverty. Second, frontline workers' class affiliation cannot explain their distinctive attributions, and thus it is suggested that their profession and professional values explain their perceptions of the causes of poverty. Third, both groups share distinctive causal beliefs when it comes to the different categories of the poor.

Key words: attributions for poverty, street-level bureaucracy, public opinion, social perceptions, poverty

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1 Introduction

Attitudes towards welfare programmes, the role of government and income redistribution have long held a prominent place in the social policy literature (e.g. Coughlin 1980; Svallfors 1995; 2006; Taylor-Gooby 1985; Taylor-Gooby and Svallfors 1999). Yet while there is no shortage of socio-political studies on welfare state legitimacy, empirical research on attributions for poverty has attracted more interest from scholars in the field of social psychology than in social policy. This fact is, however, surprising because attributions for poverty have important socio-political implications. Firstly, attributions for poverty reveal the status of a particular population group in contemporary society, and are therefore an important aspect of the prevailing welfare culture and moral economy of society (Mau 2003; Pfau-Effinger 2005). Secondly, 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 (Bullock 1999). Thirdly, the perceptions have implications for the legitimacy and viability of specific types of anti-poverty policies (Cozzarelli et al. 2001, 208; Blomberg and Kroll 2010).

Most of the previous studies on attributions for poverty have focused on popular perceptions of the causes of poverty (Niemelä 2008; Feagin 1975; Feather 1974; Kluegel and Smith 1986; Morçöl 1997). However, from the policy-making point of view it is crucial to examine also the consistency of opinions between decision-makers and citizens (see e.g. Verba et al. 1987; Taylor-Gooby 1996; Forma 1999). This kind of research strategy would allow us to analyse how far apart or how close are the perceptions of the decision-makers and of the possible objects of their decisions. Street-level social welfare bureaucrats such as social workers or social security officials are in daily contact with the poor; the decisions they take have perhaps the most direct impact on the poor. Thus, a comparative analysis of perceptions concerning the causes of poverty between the public and the frontline social security officials would provide a more relational understanding of how poverty is perceived as well as offer insight into how to strengthen inter-group relations (Bullock 2004).

The purpose of this study is to compare attributions for poverty between the public and frontline social security officials. By exploring whether attributions of poverty vary between different categories of the poor, the article provides, in terms of methodology, an empirical example of the non-generic approach in analysing attributions for poverty. Using the two survey samples from Finland, the study examines whether attributions for poverty vary between immigrants, families with children and the retired.

2 Attributions for poverty

Previous research on public perceptions of poverty has identified three basic causal explanations for poverty: 1) individualistic reasons which emphasise the behaviour of the poor; 2) societal or structural reasons which focus on external societal and economic factors; and 3) fatalistic reasons which place responsibility on luck and fate (Niemelä 2008; Feagin 1972; 1975; Feather 1974; Furnham 1982; Hunt 1996). Yet some of the studies have expanded our understanding by incorporating more contemporary beliefs into the attributional scales emphasising the relevance of psychological (Weiss-Gal et al. 2009) or cultural factors like family dissolution, an anti-work mentality or the cyclical nature of poverty (Bullock et al. 2003; Cozzarelli et al. 2001; Nilson 1981). There have also been theoretical contributions regarding the types of explanations. For example, in order to take into account the degree to which poverty is seen as a result of agency, van Oorschot and Halman (2000) suggested a four-tier typology of explanations in which they distinguished between an individual-societal dimension and a blame-fate dimension.

However, one of the most serious criticisms against mainstream research on attributions for the causes of poverty is that it has relied on a generic, i.e., undifferentiated, conceptualisation of poverty (e.g. Niemelä 2009; Lepianka 2007; Lepianka et al. 2009). Therefore, the mainstream research on poverty attributions fails to acknowledge that different types of poverty might evoke different causal interpretations. The generic conceptualisation of poverty does not take into account that the poor are not necessarily seen as a homogenous group and it “precludes attention to the possibility that different types of poverty are interpreted differently by the public” (Lee et al. 1990, 254). This is also related to the fact that opinions can change easily depending on how questions are framed. This is particularly important when respondents are presented with global questions or asked issues which they may have no specific information about (e.g. Kangas 1997).

In addition, 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 (Appelbaum 2001; 2002; Kangas 2003; van Oorschot 2000; 2006). These results are in line with the welfare attitudes literature which has found “a universal dimension of support” (Coughlin 1980): the public is most in favour of welfare programmes which support older people, followed by the sick and disabled, needy families with children, the unemployed and people on social assistance (also Blekesaune and Quadagno 2003; Forma 1997; Taylor-Gooby 1985).

The above mentioned findings are strong arguments against the generic approach to the study of the attributions for poverty, because it is quite natural to assume that perceptions of the causes of poverty are related to deservingness perceptions (for a summary of the critics against the generic approach, see Niemelä 2009; Lepianka et al. 2009). However, there are only a few studies which have used the non-generic conceptualisation of poverty. Wilson's (1996) 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. Niemelä (2009) found a very similar pattern in examining attributions for poverty regarding the poverty of immigrants, families with children and the retired. Results show that 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.

These results are in line with studies which have examined the causes of homelessness (Lee et al. 1990; Toro and McDonnell 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). The public also distinguishes between welfare recipients and the deserving poor, and thus emphasises individualistic reasons as the cause of welfare recipients' poverty (Gilens 1999). All in all, the evidence of prior non-generic studies suggests that the configuration of causal beliefs is far more complex than has been reported in the mainstream research on poverty attributions.

3 Attitudes of street-level workers

Since the classic examination of street-level bureaucracy in 1970s by Lipsky, Prottas and Weatherley (Lipsky 1980; Prottas 1978; Weatherley and Lipsky 1977), a number of scholars have examined the influence of street-level bureaucratic actions on policy implementation (for an overview, see Meyers and Vorsanger 2003). According to Lipsky (1980, 3) street-level bureaucrats are "public service workers who interact directly with citizens in the course of their jobs, and who have substantial discretion in the execution in their work". Thus, many studies have emphasised that frontline workers, by implementing public policy, are important actors in policy change

because “they translate institutional policy into daily, situated practice on the ground level” (Hjörne et al. 2010, 303; also Hill 2003; May and Winter 2009). Moreover, they play a critical role in citizen entitlements. Human service frontline workers act as gatekeepers to welfare programmes by processing individuals and placing them in administrative categories in order to provide services, treatment, benefits, and other forms of assistance (Prottas 1978; 1979; also Ellis 2007). Thus, “they process large numbers of people and make decisions that label citizens as deserving or not deserving” (Keiser 1999, 94). Consequently, as Lipsky (1980, 6) has argued, the influence of street-level bureaucrats is particularly powerful in the case of the poor who are more likely to be clients of social welfare programmes.

One stream of research examining the determinants of street-level bureaucratic actions points to the importance of the knowledge, attitudes and ideology of frontline workers concerning their work situation and their clients. As Maynard-Moody and Musheno (2003, 6) have concluded in their narrative study of vocational rehabilitation, “street-level decisions and actions are guided less by rules, training, or procedures and more by beliefs and norms, especially beliefs and norms about what is fair”. Another prior research found that the client attributes of frontline workers and various aspects of worker ideology may be consequential for the awarding of benefits or discretionary behaviour in general (e.g. Goodsell 1981; Hasenfeld and Steinmetz 1981; Meyers and Vorsanger 2003, 248).

However, surprisingly little is known about social welfare frontline workers’ attitudes towards the issues of social welfare and the welfare state. Regarding perceptions of the causes of poverty, previous studies have almost entirely focused on social workers or on social work students. Their results have shown that social workers are more likely to endorse structural than individualistic, fatalistic or psychological reasons for poverty (Blomberg and Kroll 2010; Bullock 2004; Rehner et al. 1997; Weiss and Gal 2007; Weiss-Gal et al. 2009; also Reingold and Liu 2009). Studies about social work students’ attitudes provide similar results (Schwartz and Robinson 1991; Sun 2001; Weiss 2003).

Interestingly enough, prior research has also shown that there is a strong relationship between attributions for poverty and attitudes toward policy alternatives. Blomberg and Kroll (2010) examined the relationship between attributions for poverty and support to workfare policy measures among Finnish and Swedish social workers. Those social workers who emphasised individualistic reasons of poverty were more likely to support workfare measures than those who

endorsed structural explanations for the causes of poverty. In addition, Weiss (2003) found that social work students' attributions for poverty were related to support for extending state welfare policies as a means of dealing with poverty. On the other hand, those who endorse individualistic explanations for the causes of poverty were more supportive of a policy that stressed minimising state provision as a means of encouraging the poor to integrate into the workforce. These results are in line with prior research, which has consistently found that structural attributions are related to support for welfare spending and progressive welfare policy, whereas individualistic attributions predict support for restrictive policies and reduced funding (Bullock et al. 2003; Kluegel and Smith 1986).

There are also some studies that have compared frontline workers' attitudes to other population groups. Emphasising the importance of inter-group relations Bullock (2004) compared the poverty perceptions of social workers and welfare recipients. She found that structural attributions for poverty are favoured in both groups. However, recipients expressed stronger support for progressive welfare policies, perceived the welfare system as more legitimate, and regarded discrimination as a more important cause of poverty than did social workers. Also Weiss-Gal et al. (2009) compared social workers' and service users' attitudes. They found that service users attributed more importance than social workers to social-structural causes and to fatalistic causes.

Regarding street-level bureaucrats' attitudes, it is also important to note that their attitudes may be predicted by their class affiliation. By virtue of their role in the production and delivery of human services, they have many things in common with others in the working and middle classes (Hodge 2003). In fact, it has been found that differences of perceptions between social workers and other middle-class professionals concerning the causes of poverty are quite modest (Weiss and Gal 2007). In addition, in examining social workers' attitudes towards various aspects of social policy and the welfare state, Weiss-Gal and Gal (2007) concluded that social workers' attitudes reflect their social position in the middle class more than their professional values. However, as they also argue, their conclusion must be regarded as tentative because they do not compare social workers' attitudes to the attitudes of other middle-class professionals. Thus, there is still a need for solid empirical research examining frontline workers' attitudes and their divergence from middle-class attitudes in general.

4 Purpose of the study

Inspired by the discussion above and in order to gain a better understanding of the attributions for the causes of poverty, this study examines public and street-level social security officials' perceptions of the causes of poverty. The purpose of this article is threefold:

- 1) to compare how much social security officials and popular explanations of poverty differ;
- 2) to analyse whether attributions for poverty vary between different categories of the poor – immigrants, families with children and the retired; and
- 3) to examine the difference in attitudes between social security officials and the public when class-related factors are controlled.

The data derive from a survey conducted in Finland that is usually classified into the Nordic welfare model. According to the institutional logic of welfare attitudes, the Nordic universalism means that poverty is seen more as a result of external than internal reasons (Albrekt Larsen 2006). However, comparative studies have emphasised that Finland is a deviant case in the Nordic cluster because Finns are more likely than their Nordic neighbours to endorse individualistic explanations (Albrekt Larsen 2006, 71; see also Niemelä 2008). Also the results of social workers' attitudes towards the poor have indicated that Finnish social workers endorse more likely individualistic explanations than their Swedish counterparts (Blomberg and Kroll 2010). There has been also an ideational shift from the idea universalism to the idea of selectivism in Finnish social policy (Kuivalainen and Niemelä 2010), which in turn could mean the strengthening trend of individualistic attitudes towards the poor. Hence, there is 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.

Based on prior research we can assume that we will find differences between the public and social security officials. More precisely, we can expect that social security officials are more likely than the public to endorse structural and external reasons (Jones 1994; Bullock 2004). Regarding the different categories of the poor – immigrants, families with children and the retired – previous studies have shown that the public shares distinctive causal beliefs (Lee et al. 1990; Wilson 1996). Moreover, Niemelä (2009), who has used the same Finnish survey that is utilised in this study, has found that this is true regarding the public perceptions. This study extends the scope of analysis to

social security officials and compares the consistency of perceptions between frontline workers and the public.

We can assume that both groups are similar in the sense that their attributions for the causes of poverty among different categories of the poor follow “the universal dimension of support” (Coughlin 1980): support for individualistic explanations increases and support for structural explanations decreases when moving from the retired to families with children and to immigrants. However, based on prior research regarding the class affiliation of frontline workers (Hodge 2003; Weiss-Gal and Gal 2007), it is expected that when we control for class-related factors, differences in attributions for poverty between frontline workers and the public will decrease.

5 Methods

5.1 Data

The data used in this study derive from two internet-based surveys collected at the beginning of 2008. The surveys include a broad set of questions dealing with attitudes to the social security system, the benefit fraud and perceptions of the causes of poverty. The population data (N = 2006) was collected by SIFO Research International, an agency specialising in web-based questionnaires. SIFO sent e-mails to the participants of a net panel in which it was possible to click on a link that automatically opened the respondent’s web browser at the first page of the questionnaire. The net panel consists of about 40.000 active panelists. The recruitment of the panel is done using representative sample sources such as random sample from Population Register Centre and it is done using multiple methods (telephone, paper and online). No self recruitment is allowed.

For the purpose of this study the random sample was taken from the net panel, which represents the Finnish population in terms of age, gender and region between the ages of 19 to 69. Sample size was 3 500 and the response rate was 57 per cent. 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. Overall, analysis showed that the data represents the Finnish population between the ages of 19 to 69 surprisingly well.

The second data set represents street-level social security officials. Much of the previous research on social welfare workers' attitudes has focused on the opinions of social workers (Bullock 2004; Hodge 2003; Weiss and Gal 2007; Weiss-Gal et al. 2009; Weiss-Gal and Gal 2007). However, most of the basic social security in Finland is handled by officials of the Social Insurance Institution of Finland (Finnish acronym: Kela). Kela provides social security benefits "from the cradle to the grave", starting from benefits for families with children and also including financial aid for students, basic unemployment benefits, housing benefits, sickness and disability allowances, rehabilitation, national pensions and survivors' pensions. Therefore, the sampling of this study focused on street-level workers of Kela, who are at the frontline in terms of the delivery of social security benefits in Finland. In addition, their work not only brings them into daily contact with the poor and their circumstances but also makes them frontline experts in the economic circumstances of different population groups. Thus, they are an excellent focus group for a study examining attributions for poverty among different categories of the poor.

The sample size was 1 500 and the response rate was 60 per cent. Consequently, the total number of cases in the data is 893. Kela was responsible for the sampling and it was drawn from the employee register of Kela. It was a random sample from those social security officials working in Kela's local offices whose job title was customer secretary, insurance secretary or customer adviser. The data was collected similarly than the population data by SIFO Research International. A non-response analysis revealed that the data represents Kela's frontline officials in terms of age, gender and geographical area. (See Appendix table 1.)

5.2 Variables and statistical methods

In order to compare attributions for poverty among different categories of the poor, respondents were asked to reply to four questions with a standard set of 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 on a scale of 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; Niemelä 2008). The statements were: 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 social benefits

is too complicated and there is too much bureaucracy, 10) it is an inevitable part of the way the modern world is going, and 11) lack of skills needed in modern working life. On the basis of previous findings statements 1 to 4 represent individualistic reasons, statements 5 and 6 refer to fatalistic explanations and statements 7 to 10 to structural causes. The final statement can be categorised as a structural-individualistic explanation.

The methods used consist of the examination of frequencies, one-way analyses of variance (ANOVA), and examination of means. Separate one-way ANOVAs are conducted for different categories of the poor in order to investigate whether social security officials and the public differ in terms of their perceptions. In order to examine Weiss-Gal's and Gal's (2007) tentative conclusion that frontline workers' attitudes reflect their social position in the middle class more than their professional values, the article analysis the differences in poverty perceptions between social security officials and the public by controlling public perceptions with class-related factors. This analysis is applied by the examination of means and 95 percent Confidence Intervals.

Class-related factors analysed are a self-rated social class position and a self-reported educational status. Because of space considerations, analysis in regard to class-related factors focuses solely on individualistic and purely structural explanations of poverty. The individualistic explanation is a result derived from an additive index constructed from the statements "they have only themselves to blame" and "they are lazy and lack willpower". In a similar vein, the structural explanation is constructed from the statements "the level of social security is too low" and "applying for social benefits is too complicated and there is too much bureaucracy". Thus, the additive indexes vary between -4 (strongly disagree) to 4 (strongly agree) (see Appendix table 2 for descriptive statistics and reliability tests for the indexes).

Instead of applying a simple examination of means of additive indexes, another option would be to follow the procedure applied in previous studies (Niemelä 2008; 2009), which is to undertake a factor analysis in order to explore the possible dimensions along which the explanations of poverty can be combined, and then to compare factor scores by multivariate analysis of variance (MANOVA), and then to examine estimated marginal means by one-way analysis of variance (ANOVA). In regard to general public, this has been done in Niemelä (2009). Regardless of the category of the poor, the analysis suggested only two factors which emphasised the distinction between internal/individual and external/structural explanations. However, applied factor analysis with the data concerning social security officials (not reported here) yielded three – individualistic,

structural and fatalistic – factors. Thus, the comparison of public and frontline workers based on the results of factor analyses is not possible, because factor analyses revealed dissimilar factors.

6 Results

6.1 Attributions for poverty and group differences

Table 1 summarises the descriptive results concerning support for different explanations for the causes of poverty. Moreover, in order to assess whether attributions varied between social security officials and the public, it also shows the results of one-way analyses of variance (ANOVAs). One-way ANOVAs are conducted separately for perceptions of the causes of poverty among immigrants, families and retirees, and for generic poverty. Regarding generic poverty, the public as well as frontline workers give the strongest support to the explanation that the poor lack proper money management skills. Moreover, about half of the population agrees with the statements that poverty is causally linked to lack of skills needed in modern working life, bureaucracy of the social security system and lack of opportunities. A large proportion of the frontline workers also endorses explanations emphasising lack of skills and lack of opportunities.

The results also indicate that there are significant differences between the public and the frontline workers. The public are more likely than the frontline workers to endorse individualistic (themselves to blame, laziness, lack of savings) explanations. Also, they are more likely to point to injustice in society and social security bureaucracy as causes of poverty. On the other hand, social security officials are more likely to agree that the level of social security is too low. All in all, when it comes to different typologies of explanations, the attributions for generic poverty produce a mixed result. While lack of proper money management and lack of skills are reflections of an individual's capabilities, bureaucracy and lack of opportunities are external factors not directly related to individuals.

Table 1. Support for the different explanations of poverty. The proportion of social security officials and population which agrees or strongly agrees with the statement (%) and group differences (F-values and significance level, F) of attributions for poverty.

	Generic		Immigrants		Families		Retired	
	Public	Frontline	Public	Frontline	Public	Frontline	Public	Frontline
Themselves to blame	55.14*** 45.9 33.6		120.12*** 28.8 13.5		53.23*** 23.3 14.3		43.17*** 10.3 5.4	
Laziness	71.56*** 42.4 27.5		133.44*** 33.4 16.3		62.61*** 13.0 6.9		56.81*** 5.6 2.7	
Money management	3.77 ns. 62.3 62.3		40.40*** 30.1 22.5		6.99** 28.1 28.2		6.62* 13.4 12.5	
Savings	54.67*** 29.9 20.6		69.41*** 24.7 13.0		43.35*** 27.7 18.9		47.68*** 28.0 19.6	
Lack of skills	9.22** 49.1 58.1		9.15** 59.7 68.2		13.32*** 18.9 17.8		.043 ns. 29.1 27.5	
Injustice	114.58*** 37.8 21.9		35.17*** 27.3 18.7		131.90*** 43.0 28.8		181.73*** 60.3 41.5	
Level of social security	10.88** 37.0 37.6		.046 ns. 21.5 26.7		1.79 ns. 47.9 52.7		3.36 ns. 58.2 62.5	
Bureaucracy	55.77*** 50.2 44.6		3.12 ns. 41.6 52.0		84.74*** 50.1 41.7		35.25*** 61.3 59.8	
Modern world	6.20* 39.2 35.4		.521 ns. 30.8 30.2		1.69 ns. 29.1 28.2		.081 ns. 28.3 31.5	
Bad luck	2.21 ns. 35.3 22.1		1.09 ns. 31.3 28.9		57.31*** 20.9 12.4		27.06*** 22.2 17.5	
Lack of opportunities	4.99* 50.1 49.8		2.04 ns. 56.9 61.5		124.38*** 32.4 17.8		25.03*** 46.7 43.7	

Note: Significance levels: * $p < 0,05$; ** $p < 0,01$; *** $p < 0,001$

However, the results on attributions for poverty among different categories of the poor – immigrants, families with children and the retired – are rather different, emphasising that causal beliefs are more complex than has been assumed in the mainstream, generic, research on lay poverty explanations. Firstly, support for individualistic statements (themselves to blame, laziness and money management) decreases substantially in both groups when moving from generic poverty to specific categories of the poor. Secondly, as expected above, 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.

Thus, the results follow the universal dimension of support and are in line with previous findings indicating that different groups of the needy are judged by different criteria (e.g. Coughlin 1980; van Oorschot 2000; 2006). Both groups give the strongest support to explanations identifying lack of skills, lack of opportunities and social security bureaucracy as causes of immigrant poverty.

However, in the case of poverty among families and retirees, both groups are more likely to attribute poverty to structural reasons: On the one hand, a large proportion of the population blames bureaucracy and the level of social security as well as injustice in society for poverty among families. Frontline workers, too, emphasise problems of social security but do not blame injustice in society for family poverty. On the other hand, both groups emphasise problems of social security as well as lack of opportunities as explanations for poverty among retirees.

Results of one-way ANOVAs show in general that regardless of the category of the poor, the public is more likely than the frontline workers to endorse individualistic explanations. This is highlighted quite prominently in the results on attributions for poverty among immigrants. In regard to attributions for poverty among families, the public is also more likely than the frontline workers to endorse such explanations as injustice in society, lack of opportunities and individual fate (bad luck). Finally, in regard to attributions for poverty among retirees, the public gives greater weight than the frontline workers not only to injustice in society and individualistic explanations, but also to bureaucracy and fatalistic (bad luck and lack of opportunities) explanations.

6.2 Class-related factors

Class-related factors such as social class and education are traditionally important factors in explaining differences in welfare state attitudes (Svallfors 1995; 2006). Research on attributions for poverty has also emphasised their importance as antecedents of lay poverty explanations (Niemelä 2008; Bullock 1999; Hunt 1996). Therefore, it is natural to ask, regarding frontline workers' attitudes, whether their class affiliation as members of the middle class explains their perceptions (Weiss-Gal and Gal 2007).

Table 2. Support for individual and structural explanations of poverty. Mean score on a nine-point scale (strongly agree = + 4 to strongly disagree = -4) with a 95% Confidence Interval for the mean, and F-value and significance level (Bonferroni).

	Generic		Immigrant		Families		Retired	
	Mean	95 % CI	Mean	95 % CI	Mean	95 % CI	Mean	95 % CI
	Individualistic explanation: themselves to blame and laziness							
Frontline	-0.49	-0.62 – -0.37	-1.24	-1.36 – -1.12	-1.78	-1.90 – -1.66	-2.41	-2.51 – -2.31
Public by social class	21.96***		1.33 ns.		5.71**		7.66***	
Higher	0.45	0.31 – 0.60	-0.23	-0.38 – -0.07	-0.971	-1.12 – -0.83	-1.68	-1.82 – -1.55
Middle	0.26	0.13 – 0.39	-0.19	-0.33 – -0.05	-1.140	-1.27 – -1.01	-1.90	-2.02 – -1.78
Lower	-0.36	-0.55 – -0.16	-0.39	-0.60 – -0.19	-1.385	-1.58 – -1.19	-2.12	-2.30 – -1.94
Public by education	4.49*		18.01***		2.13 ns.		1.19 ns.	
Basic level	0.13	-0.09 – 0.36	0.12	-0.11 – 0.35	-0.96	-1.18 – -0.74	-1.72	-1.92 – -1.52
Vocational / college	0.32	0.20 – 0.44	-0.14	-0.26 – -0.02	-1.12	-1.23 – -1.00	-1.90	-2.00 – -1.79
University	0.02	-0.15 – 0.18	-0.67	-0.84 – 0.50	-1.25	-1.41 – -1.08	-1.89	-2.04 – -1.74
	Structural explanation: inadequacy of and bureaucracy in social security							
Frontline	-0.11	-0.23 – 0.01	-0.22	-0.35 – -0.09	0.14	0.01 – 0.28	0.86	0.74 – 0.99
Public by social class	43.68***		14.84***		40.84***		20.57***	
Higher	-0.07	-0.22 – 0.07	-0.62	-0.76 – -0.47	0.20	0.04 – 0.35	0.90	0.75 – 1.05
Middle	0.45	0.32 – 0.58	-0.23	-0.36 – -0.10	0.69	0.55 – 0.83	1.27	1.13 – 1.40
Lower	1.09	0.89 – 1.29	0.04	-0.16 – 0.24	1.38	1.17 – 1.59	1.71	1.51 – 1.90
Public by education	20.12**		0.09 ns.		11.13***		3.93*	
Basic level	1.03	0.80 – 1.25	-0.27	-0.50 – -0.05	1.12	0.88 – 1.35	1.50	1.27 – 1.73
Vocational / college	0.34	0.23 – 0.46	-0.31	-0.43 – -0.19	0.65	0.52 – 0.77	1.21	1.09 – 1.33
University	0.13	-0.04 – 0.30	-0.34	-0.51 – -0.17	0.40	0.22 – 0.58	1.10	0.93 – 1.27

Note: Significance levels: *p<0,05; **p<0,01; ***p<0,001

Table 2 compares the individualistic and the structural perceptions of frontline workers to those of the general public by social class position and level of education. The results indicate that social class position is a significant determinant of public perceptions of the causes of poverty. Public support for individualistic explanations increases when moving from lower to higher class affiliations. On the other hand, those with a lower class position are more likely to blame inadequacy and bureaucracy of the social security system than those in middle or on higher class positions. Against expectations, however, it seems that frontline workers' class affiliation as members of the middle class does not explain their attributions for poverty. Their strong disagreement with individualistic statements puts their perceptions closest to those with lower class affiliations. On the other hand, when it comes to the structural explanations, their perceptions are in most cases closest to those who have a higher class affiliation. Only in the case of the structural explanations of immigrant poverty are frontline workers' perceptions closest to those of the middle class.

Education is also a significant determinant of public attributions for poverty. However, it has a less powerful association with perceptions than class position, and differences between different educational levels are quite modest. The general result is that support for both individualistic and structural explanations decreases when moving from lower to higher educational status. In both cases the perceptions of frontline workers are closest to those with a higher level of education.

Summing up, then, the results emphasise that frontline workers' strong disagreement with individualistic explanations cannot be explained by class-related factors. Their perceptions are closer to those of the general public as regards the explanation attributing blame to the inadequacy and bureaucracy of the social security system. However, the mean score of the structural explanation is very close to the value of zero, which means that frontline workers neither strongly agree nor strongly disagree with the statements.

7 Discussion

The main purpose of this article was to explore the similarities and differences between social security officials and the general public in terms of their perceptions of the causes of poverty. Even though there is a significant number of social psychological studies on public attributions for poverty as well as some research on frontline workers' perceptions of the causal beliefs on poverty,

no examples exist of a research design that examines these two groups side by side. The second contribution of this article was methodological. Unlike the mainstream research on lay poverty explanations, the article provided an empirical example of a non-generic approach to the study of poverty attributions by exploring whether attributions of poverty vary between different categories of the poor – immigrants, families with children and the retired.

The results of the empirical analysis illustrated both similarities and differences in public and social security officials' perceptions. Large proportions of both groups endorsed lack of proper money management, lack of skills needed in modern working life and lack of opportunities as causes of poverty on a generic level. The findings also indicated that both groups share 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.

However, the results also highlighted significant differences between the public and frontline workers. The distinction between the two groups is sharpest with respect to individualistic explanations. Regardless of the category of the poor, the public is more likely than the frontline workers to endorse individualistic explanations. On the other hand, frontline workers give greater emphasis than the public to the statement that the level of social security is too low. Thus, the results are in line with previous studies, which have found that frontline workers in the field of social welfare emphasise external factors not directly related to individual behaviour (e.g. Bullock 2004). However, contrary to what could be expected based on studies such as Hodge (2003) and Weiss-Gal and Gal (2007), the analysis also showed that street-level bureaucrats' attitudes do not reflect their social position in the middle class. Thus, the result would support the idea that the frontline workers' profession and professional knowledge about social security and the economic circumstances of different population groups explain their perceptions of the causes of poverty.

Previous studies have shown that attributions for poverty are related to the legitimacy and viability of specific types of welfare policies (e.g. Bullock et al. 2003; Weiss 2003). From this perspective, one advantage of the non-generic approach is that perceptions mirror different policy measures for different population groups. Strong support for inadequacies of the social security system as causes of poverty among the retired and families with children would mean that policies that improve the level and implementation of social security would be likely to garner support. On the other hand, regarding poverty among immigrants, perceptions emphasise the distinctive nature of the

immigrants' situation compared to families and retirees. According to the perceptions of frontline workers and the public, immigrants differ in terms of both the opportunities available to them and their capability to manage in modern working life or to apply for the social benefits to which they are entitled. Thus, when it comes to policy recommendations, solutions to improve immigrants' financial circumstances would seem to call for combined strategies. Only an adequate level of social security is not necessarily enough. There is also a need for more extensive and combined actions by means of social work, social security policies as well as employment and educational policies.

Based on studies about deservingness we know 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; van Oorschot 2006). Therefore, stronger support for individualistic explanations for immigrants' poverty would mean that they may have to overcome greater obstacles than families with children or the retired in moving out of impoverished status.

The study also points to the need for future research. First, surprisingly few studies have compared public and street-level attributions for poverty, despite the fact that it would provide more relational understanding of the phenomena as well as offer a better understanding of inter-group relations. In addition, some studies of welfare state attitudes have explored more broadly the consistency of attitudes between decision-making elites and citizens (e.g. Taylor-Gooby 1996; Forma 1999). These studies also provide an example about attributions for poverty that will be useful to future research. From this point of view, an analysis of the perceptions of national-level decision-makers, such as politicians, civil servants and other elite groups involved in the planning and implementation of social welfare policies, would be very interesting.

Second, as Lepianka et al. (2009, 435) have argued, "the complexity of public beliefs calls for such a formulation of survey items that would allow the respondents to express their ambiguity and also make it easier for the researcher to detect the subtleties of public views... Above all, it should involve the non-generic conceptualisation of poverty that would allow capturing the alleged connection between the dominant images of the poor and poverty attributions endorsed." Thus, in order to take the criticism against the generic conceptualisation of poverty seriously, future research should try to develop further the theoretical and empirical fundamentals of the non-generic approach applied in this study.

Finally, an obvious limitation of the study is that it is limited to just one cross-section and one country, and the question is to what extent its findings can be generalised to other countries. On the one hand, with regard to the differences in public and street-level bureaucrats' perceptions, existing studies have found results similar to the present study. On the other hand, it is reasonable to assume that the result according to which attributions for the causes of poverty vary between different categories of the poor can be generalised to other countries. An argument to this effect can be made on the basis of prior research on deservingness and previous non-generic studies of the attributions for poverty. However, in both cases, only future research will answer these questions conclusively.

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Appendices

Appendix table 1. Description of the data.

	<i>Kela officials</i>		Population	
	N	%	N	%
Total	893	100	2006	100
Male	45	5.0	1 003	50.0
Female	848	95.0	1 003	50.0
Geographical area				
	121	13.5	242	12.1
Southern Finland	315	35.3	784	39.1
Western Finland	283	31.7	771	38.4
Eastern Finland	174	19.5	209	10.4
(years, average)		46.4		44.0
Self-reported educational status				
Basic level			311	15.5
Vocational / college			1 148	57.2
University			547	27.3
perceived social class status				
Higher			713	35.5
Middle			896	44.7
Lower			397	19.8

Note: Social class is measured by using a self-rated social class position with the 7-point scale ranging from “the highest ladder” to “the lowest ladder”: 1=higher (1-3), 2=middle (4), 3=lower (5-7).

Appendix table 2. Descriptive statistics of the additive indexes.

	N	Min	Max	Mean	SD	Cronbach's Alpha
Individualistic explanation						
Generic poverty						
Public	2006	- 4.00	4.00	0.21	2.00	.78
Frontline	893	- 4.00	4.00	- 0.49	1.91	.75
Immigrants' poverty						
Families' poverty						
Retirees' poverty						
Generic poverty						
Immigrants' poverty						
Families' poverty						
Retirees' poverty						