

Poor Britain

Joanna Mack and Stewart Lansley

Chapter 4: The Other Britain

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The Other Britain

The extent of deprivation

There are some times I think to myself it's my fault and that's when I start getting niggly and take it out on the family, which I shouldn't do but the pressure just builds up inside you and you just explode and that's it. But then I'm not the only one. There's three million more who go through the same things and it's just part of life, [An unemployed father]

In recent years there has been growing concern about the increase in the numbers of people living on low incomes. This increase has stemmed from two factors: first, the recession, which has led to a sharp rise in the numbers of unemployed; and, second, the social welfare and taxation policies of the government, which have tended to benefit the rich at the expense of the poor.

However, an increase in the numbers on low incomes does not automatically mean that there has been a rise in the numbers in *poverty*. It may be that this group, although worse off than others, are nevertheless managing adequately. They may not, in other words, be deprived. These questions can only be answered in terms of people's living standards.

The minimum standard of living established by the *Breadline Britain* survey provides a benchmark for judging whether the minimum income provided by the state - supplementary benefit - is adequate. To pursue this question requires a detailed examination of the standard of living of supplementary benefit claimants. Are those on the lowest incomes forced to go without the socially established necessities for living in Britain in the 1980s?

On its own, this will not provide a complete measure of the extent of poverty in Britain today. There are reasons to expect

that there will be some who are not on the very lowest incomes who nevertheless have among the lowest living standards. The living standards of other households must also be examined to see whose are so low that they fall below the minimum standards of society today. This also throws some light on whether the tax and benefit system is working effectively to alleviate poverty: in this context, whether the wider range of benefits - in particular, child benefit - are sufficient.

In the remaining three chapters in Part I, the minimum standards laid down in Chapter 3 will be used to develop a measure of poverty. First, those who are deprived need to be identified. In this study, we have defined deprivation in terms of an enforced lack of socially perceived necessities. The extent and distribution of deprivation is examined in this chapter. In Chapter 5, the effect of these deprivations on people's lives is examined. Whether a person who is deprived is also in poverty will depend on the impact of deprivation on their way of life. In Chapter 6, these two strands are pulled together to distinguish between those 'in poverty' and those who are managing. It is, in our view, important to establish some kind of indication of the extent of poverty in Britain today so as to assess the size of the problem and the implications of this for policy.

The lack of socially perceived necessities

The *Breadline Britain* survey asked respondents which of the thirty-five standard-of-living items they had and which they did not have. For those items that they did not have, they were also asked whether this was by choice or because they could not afford it. This led to two measures of the extent to which people lack the twenty-six items classed by the majority of the population as necessities. First, there are the total numbers of people lacking a necessity for whatever reason, and second there is a smaller group who lack a necessity because they cannot afford it. These two measures are given in Table 4.1. (The picture presented holds for both men and women. There were only two items for which there was a statistically

Table 4.1 *The lack of socially perceived necessities*

<i>The 26 standard-of-living 'necessities' in rank order</i>	<i>% of population^a not having item^b</i>	<i>% of population unable to afford item</i>	<i>% of population not wanting item</i>
Heating	6	6	0
Indoor toilet	1	1	0
Damp-free home	10	8	2
Bath	2	2	0
Beds for everyone	2	1	1
Public transport	9	3	6
Warm water-proof coat	10	7	3
Three meals a day for children ^c	7	4	3
Self-contained accommodation	6	3	3
Two pairs of all-weather shoes	15	11	4
Sufficient bedrooms for children ^c	17	10	7
Refrigerator	2	1	1
Toys for children ^c	5	3	2
Carpets	3	2	1
Celebrations on special occasions	6	4	2
Roast joint once a week	12	7	5
Washing machine	9	5	4
New, not second-hand, clothes	13	8	5
Hobby or leisure activity	21	9	12
Two hot meals a day (adults)	18	4	14
Meat/fish every other day	17	9	8
Presents once a year	8	5	3
Holiday	30	23	7
Leisure equipment for children ^c	17	13	4
Garden	10	5	5
Television	1	^d	1

^aThe responses have been weighted by numbers in household to give the percentage of the population.

^bThis includes both those who do not have an item because they say they do not want it and those who do not have an item because they say they cannot afford it.

^cFamilies with children under 16 only.

^dLess than 0.5%.

significant difference between the sexes: a holiday, which more women went without because they could not afford it, and a hobby, which more women went without because they did not want it.)

Whichever measure is taken, the number of people lacking each of the necessities is substantial. Consider, at this stage, only those who lack a necessity because they cannot afford it and take for the moment, people's evaluation of this as being correct. Applying the survey's findings to the population as a whole, and grouping the necessities together into specific aspects of life, shows that:

- approximately 3 million people in Britain today cannot afford to heat the living areas of their home
- around 6 million go without some essential aspect of clothing - such as a warm waterproof coat - because of lack of money
- some 1.5 million children go without toys or, for older children, leisure and sports equipment because their parents do not have enough money
- nearly 3.5 million people do not have consumer durables such as carpets, a washing machine or a fridge because of lack of money
- around 3 million people cannot afford celebrations at Christmas or presents for the family once a year.
- at least 5.5 million people cannot afford basic items of food such as meat or fish every other day, a roast joint once a week or two hot meals a day.
- nearly half a million children do not have three meals a day because their parents are so short of money.

These figures present a stark picture of the extent to which people cannot afford necessities. Many questions remain, however. Is this use of those who say they cannot afford a necessity an accurate measure of an 'enforced' lack of necessities - or at least the best available? Is it right to exclude those who do not have an item because they do not want it? Townsend, in his pioneering study of poverty in Britain, included all those who did not have one of his standard-of-living items in his measures of poverty and did not 'control' for 'taste' in this way. The argument behind this alternative approach is that people's feelings of 'choice' are themselves

determined by their economic situation, so the feeling that one does not want an item becomes a rationalisation for the fact that one cannot afford it.

Table 4.1 shows that for about one-third of the items it does not matter much which measure is taken - the difference between the two being 1 percentage point or less. For most of the items, however, it makes a significant difference. In general, the difference is greatest for items in the bottom half of the rank order of necessities. That in itself does not tip the balance either for or against excluding those who feel they do not want an item. It is likely that there will be more people who choose, for reasons of taste, to go without those necessities about which there is less consensus than others, but it is equally possible that people will rationalise their lack in this way among those necessities that are more 'marginal'.

To proceed any further, people's lack of items needs to be related to their income. This is also important to check that the people who say they cannot afford an item actually have a shortage of money.

The income measure

The income concept used is *net equivalent household income*. This means that the income measure is exclusive of housing costs, that it refers to the household and not the individual and that each household's income has been 'adjusted' to take account of the household's size and composition. The procedure and its problems are described in Appendix C (pp. 308-14). The discussion is placed in an appendix not because it is unimportant but because it is rather technical. Indeed, the conclusions of this technical discussion are extremely important.

For a wide variety of reasons, three key problems arose with this income measure. First, income is understated. Second, the extent of inequality, particularly in the lower half of the income range, is understated. Third, some households will have been misplaced in the income range; in other words, some people

will have been grouped together as having the same or very similar incomes when in fact they have considerably different incomes. This means that the relationship between income and living standards described in the rest of this chapter will not be as tight as it is in reality.

Controlling for taste

The first question that needs to be examined is which measure of lack of necessities most accurately reflects the numbers going without because of lack of money. Should all those who lack necessities be taken? Or just those who say the lack is because of shortage of money? To answer this question, it is necessary to examine specifically those people who say they do not have an item or do not participate in an activity because they do not want to. If this group was primarily *forced* into this situation, they would be concentrated in the lower income groups.

Table 4.2 shows the relationship between those who do not have an item because they do not want it and their net equivalent household income. To find out whether the 'don't want' answers were independent of income we have calculated correlation coefficients. The correlation coefficient gives a measure of the way in which income affects people's answer: a negative correlation coefficient shows that those on lower incomes are more likely to be giving this answer than those on higher incomes, and a positive correlation coefficient shows the reverse. The statistical 'significance' of the relationship can also be calculated; that is, the probability that the relationship is real rather than occurring just by chance. Table 4.2 shows whether the correlations are significant at the 95 per cent confidence level. This means that the relationship would occur by chance only 5 times out of a 100; that is, 95 times out of a 100 it reflects real differences in behaviour.

The results show that to a large extent those who do not have an item because they do not want it are spread fairly evenly across the income range. For a majority of items, the

Table 4.2 *The lack of necessities from 'choice'*

<i>The 26 standard-of-living 'necessities' in rank order</i>	<i>Net equivalent household income</i>			<i>Correlation coefficient</i>	
	<i>Poorest</i>	<i>Middle</i>	<i>Top</i>		
	<i>10%</i>	<i>10%</i>	<i>10%</i>		
	<i>% not having item from choice^a</i>				
Heating ^b	-	-	-	-	
Indoor toilet	1	2	0	-0.044	NS
Damp-free home	1	3	2	-0.001	NS
Bath ^b	-	-	-	-	
Beds for everyone	0	1	0	-0.048	NS
Public transport	3	8	5	+0.003	NS
Warm water-proof coat	5	2	2	-0.056	NS
3 meals a day for children ^c	0	2	0	-0.035	NS
Self-contained accommodation	2	0	0	-0.044	NS
2 pairs of all-weather shoes	4	4	2	-0.061	*
Sufficient bedrooms for children ^c	3	7	2	-0.029	NS
Refrigerator	0	3	1	-0.039	NS
Toys for children ^c	12	0	0	-0.161	*
Carpets ^b	-	-	-	-	
Celebrations on special occasions	3	8	1	-0.052	NS
Roast joint once a week	4	10	6	-0.031	NS
Washing machine	6	7	9	+0.015	NS
New, not secondhand, clothes	6	2	0	-0.057	*
Hobby or leisure activity	15	11	4	-0.131	*
2 hot meals a day (adults)	10	24	22	+0.083	*
Meat/fish every other day	10	10	7	-0.068	*
Presents once a year	5	1	0	-0.079	*
Holiday	9	11	2	-0.089	*
Leisure equipment for children ^c	5	0	0	-0.050	NS
Garden	10	8	4	-0.046	NS
Television	3	0	2	-0.001	NS

NS = not significant at 95% level.

* = significant at 95% level.

^aThe percentages refer to respondents.

^bUnder 1% of sample.

^cFamilies with children under 16 only.

relationship between income and lack of possession from choice is not statistically significant. However, there are seven items that those on lower incomes are significantly more likely to claim that they do not want than those on higher incomes: two pairs of all-weather shoes, toys for children, new clothes, hobby or leisure activity, meat or fish every other day, presents once a year, and holidays. For some of the items, the fact that the poor are the most likely not to want them may be explained by differences in lifestyles. In particular, the poor are generally less inclined than others to regard a hobby or a holiday as necessities (see Table 3.2, p. 61). For other items the differences are more difficult to explain but could stem from lower expectations. For two of the items, toys and presents, the proportions not wanting the item are very small, so not too much weight should be given to these particular findings. By contrast, there is one item that the better-off are significantly more likely not to want than others: two hot meals a day. This probably stems from differences in lifestyles - reflected in the fact that the better-off are less likely than others to regard two hot meals a day as a necessity (see Table 3.2, p. 61).

Overall, the relationship between income and lack of necessities because of lack of desire suggests that these people are, indeed, largely *choosing* to go without rather than being forced into this situation. To exclude this group from the measure of those who have an enforced lack of a necessity is therefore, to a large extent, to 'control for taste'. However, it is necessary to add some qualifications.

The first and most important qualification relates to the degree of 'choice' that the poor exercise. In Chapter 5 we shall see that, among those whose living standards fall below that of society generally, the exercise of choice is minimal. Those who lack three or four necessities will be seen to exercise a choice between whether to go without meat every other day or whether to go without a roast joint once a week, or between going without variety and adequacy of food and buying a coat. The choice seldom extends to whether to cut back on clothes or go on holiday - because holidays have already been cut back on. Those who are most intensely deprived have fewer choices

left open to them - they cut back on all areas of life and within each area on many aspects. This means that, among those with the lowest living standards, lack of a necessity because they do not want it is likely to stem from very different causes from those whose choice is based on an ability to afford alternatives.

Consider, for example, two hot meals a day. Many of those who are better-off choose not to have this, but this does not mean that their diet will be in any way deprived, simply that they are choosing to concentrate their eating into one meal a day. Among those whose living standards are low who 'choose' not to have two hot meals a day it is likely that this lack will not be made up for in other ways. The feeling that choice is being exercised may be real enough, in that a decision is being made between two limited options, but it is not necessarily a choice that would be made if they had enough money. Tricia, for example, started cutting back on food for herself to buy toys for her children, and in one sense she chose to go without two hot meals a day. Moreover, she is now in the habit of eating just one meal a day - a tea of something like beans on toast with the children - and no longer misses regular food; in that sense, she no longer wants it:

It's just something I've got used to, you know, so I don't think I could eat every day if people put it in front of me. It's just what I've got used to, the way I've got used to living because you are limited to what you can buy and what you can spend and you get into that way of life, and it's hard to get out of it. And it would take a lot to change it.

Recently, Tricia has been suffering from dizziness, which may well have been either caused or exacerbated by her inadequate diet. Thus, although the lack of necessities may be based on a choice, among the poor this lack may nevertheless be a deprivation.

The second major qualification relates to the number of necessities people choose to go without. The number of necessities a person lacks is, generally, of more importance than

the particular necessities they lack. Those who lack one or even two necessities will generally find that the difference this makes to their lives is relatively small. Those who lack many necessities, by contrast, will find their whole way of life is affected. The number of necessities lacked through choice is shown in Table 4.3.

The significance of 'taste' as an influence on people's purchasing of, or participation in, necessities is best measured in the context of the rich, in other words of those who face no financial constraints with regard to their standard of living at this minimal level. While a significant number of the rich choose to go without one or even two necessities, only 4 per cent choose to go without three or more necessities. In the light of the limitations on the income data, this proportion is insignificant. The rich do not choose the lifestyles associated with the lack of necessities. Thus, the role of 'taste' is seen not to affect most people's purchases of necessities at all and never to affect people's purchases of necessities in more than the most marginal of ways.

Table 4.3 *The multiple lack of necessities from 'choice'*

Number of adult necessities ^a lacked	Households in income deciles ^c										
	Adults ^b	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
		<i>% not having items from choices</i>									
0	57	55	42	53	50	48	44	53	50	58	59
1 or more	43	45	58	47	50	52	56	47	50	42	41
2 or more	21	18	27	27	29	28	36	23	25	10	12
3 or more	8	14	10	10	18	11	13	5	10	5	4
4 or more	3	4	6	4	6	6	4	3	1	1	2
5 or more	1	1	2	3	1	3	1	0	0	0	0

^aSee page 106 for the list of the 18 items included.

^bHouseholds have been weighted by the number of adults to give the percentage of the adult population.

^cIncome deciles are formed by grouping all households into tenths according to their income: the 1st decile represents the bottom 10% of households, the 2nd decile the next 10%, etc.

^dOnly those who do not have an item because they say they do not want it are included.

In this context, it is interesting that there are some among the poor who appear to ‘choose’ to cut back on a number of necessities. ‘Controlling for taste’ could thus be seen to minimise, not just the enforced lack of each necessity, but more generally the measurement of levels of deprivation. This is discussed further on pp. 113-17 and in Chapter 6.

In view of the importance of this question, it is worth looking further at which groups of low-income households are the most likely to go without from ‘choice’. One group stands out: the elderly. Table 4.4 shows the proportions of pensioners and non-pensioners on low incomes ‘choosing’ to go without different levels of necessities. Among pensioners on low incomes, 73 per cent ‘choose’ to go without at least one necessity compared to 57 per cent of non-pensioners, and 24 per cent of pensioners ‘choose’ to go without three or more necessities compared to 9 per cent of non-pensioners. While this will to some extent reflect a lower degree of ‘need’ among pensioners, it will also reflect lower expectations and aspirations.

Ernie is a 79-year-old pensioner living on his own. He can no longer cook for himself and instead relies on meals-on-

Table 4.4 *The lack of necessities from ‘choice’ among the elderly*

<i>Number of adult necessities^a lacked</i>	<i>Households in bottom 40% of income range</i>	
	<i>Pensioners</i>	<i>Non-pensioners</i>
	<i>% not having items from choice^b</i>	
0	27	43
1 or more	73	57
2 or more	44	19
3 or more	24	9
4 or more	12	3
5 or more	4	1
6 or more	4	0
7 or more	0	0

^aSee page 106 for the list of the 18 items included.

^bOnly those who do not have an item because they do not want it are included.

wheels. But he does not get a lunch every day, only every other day. He eats half the main course at lunch-time, and half the sweet in the evening. The rest he saves for the next day. His motives are mixed:

I can't eat them. To be fair to myself, I know I haven't got the appetite I used to have. Therefore I just have enough to eat and then I have the rest the next day. It's an economic idea to have as much as you can afford. You can't go beyond your means. I mean, the point is I get the meals Mondays, Wednesdays and Fridays and that costs over a pound, £1.40 for that. I would have to pay twice that if I had it Tuesdays and Thursdays. See what I mean.

Ernie would say that he was going without two hot meals a day from 'choice'. Like many elderly people his appetite is small and in that sense the 'choice' reflects a lower level of 'need'. However, the 'choice' also reflects low expectations stemming from lack of money. The result is that he does not in fact eat as much as he needs, and is gradually losing weight. Even when he is hungry, he does not eat any more because he has to save the rest for another meal. By the standards of today, his eating habits are inadequate: he does not eat enough, his diet lacks variety, and the conditions in which he saves the food and reheats it are unhygienic. In these respects, his lack of food, though perceived in part to stem from choice, would be seen by others to be nevertheless a deprivation.

This is just one example of the low expectations that are typical of many of the elderly. Although the elderly themselves may not feel deprived, they may still be judged on these criteria to be deprived by the standards of society as a whole. To the extent that the elderly's lack of necessities from 'choice' reflects these low expectations, the exclusion of those who do not have necessities because they do not want them is not so much 'controlling for taste' as limiting the measure of poverty only to those who recognise their impoverished situation - which is not the same thing as a more objective measure of poverty.

In summary, the findings suggest that it is worth 'controlling for taste'. There are a few people who lack a range of necessities who are in a position to exercise real choice, so that if 'taste' was not controlled for they would be unjustifiably counted among the deprived. However, the findings also suggest that the importance of 'taste' can be easily over-estimated; in particular, the criticisms of the Townsend study that emphasise the role of 'choice' (see Chapter 2) run this risk. Moreover, 'controlling for taste' by simply excluding those who do not have a necessity because they do not want it does have serious limitations. The effects on the overall measures of the extent of deprivation are examined on pp. 113-17 and a slightly more sophisticated approach to the question of controlling for taste is developed in Chapter 6 in relation to the measurement of poverty. For simplicity, however, the study proceeds in the main to 'control for taste' simply by excluding those who do not have a necessity because they do not want it from the measure of the enforced lack of necessities. As such, these measures present only a *minimal* picture of the extent of deprivation.

An enforced lack of necessities

Central to this study of poverty is the concept of 'an enforced lack of necessities'. Those who do not have necessities because they do not want them have been excluded, in the main, from this measure to ensure that it is interpreted strictly; but there still remains a questionmark over whether those who lack necessities because they say they cannot afford them are really being 'forced' into this situation.

There are a number of reasons why those who are relatively well-off may say that there are one or two necessities they cannot afford. Most importantly, they may interpret the necessities in such a way that what they are referring to no longer reflects a basic standard of living but their own expectations. They may, for example, say they cannot afford a holiday - but a week in a caravan in Skegness is hardly what they have in mind. Clearly, a measure of poverty is not interested in whether a family is able to fly to the Bahamas,

even if this is their interpretation of not being able to afford a holiday. As survey questions are always open to an interpretation not intended in their design, it is important to check whether those who say they cannot afford a necessity are doing so for reasons that reflect genuine financial pressures.

If such 'misinterpretations' were dominant, then people's answers to the question of whether they could not afford necessities would be randomly related to income. This is unlikely because the room for interpretation in most of the questions is relatively limited - but it is important to check. Table 4.5 shows the relationship between those who do not have an item because they cannot afford it and their net equivalent household income. The results show that not being able to afford the necessities is indeed sharply related to income: those on lower incomes are very much more likely to go without necessities because they cannot afford them than are those on higher incomes. The relationships between income and lack of necessities shown in Table 4.5 are underestimates owing to the limitations of the income data. Even so, the relationships are highly significant: for the large majority of items the statistical significance is at the 99.5% level; that is, the likelihood that this relationship is a product of chance is less than 0.5 in every 100.

The figures paint a bleak picture of the day-to-day lives of poor families. The great majority of the population hardly thinks twice about spending money on the activities and items in the list of necessities. Buying the Sunday joint, turning on the central heating, buying new clothes, for example, are activities that are largely taken for granted. For the poor, this is not so. Every penny has to be accounted for in a constant struggle to make ends meet.

Table 4.5 also shows, however, that there are some rich people who say they cannot afford necessities. Overall, this is marginal: the rich can all afford nineteen of the necessities and the proportions unable to afford the remaining seven are all small. That there are a few rich people who say that they cannot afford one or other necessity is in itself unimportant. There is always, at the margins, some room for misinterpretation and

Table 4.5 *The lack of necessities from 'shortage' of money*

<i>The 26 standard-of-living 'necessities' in rank order</i>	<i>Net equivalent household income</i>			<i>Correlation coefficient</i>
	<i>Poorest</i>	<i>Middle</i>	<i>Top</i>	
	<i>10%</i>	<i>10%</i>	<i>10%</i>	
	<i>% not having item because they can't afford it^a</i>			
Heating	17	6	0	- 0.146 *
Indoor toilet	9	1	0	- 0.104 *
Damp-free home	18	4	0	- 0.174 *
Bath	11	1	0	- 0.107 *
Beds for everyone	5	0	0	- 0.085 *
Public transport	3	3	0	- 0.036 NS
Warm water-proof coat	17	6	1	- 0.185 *
3 meals a day for children ^c	12	1	0	- 0.121 *
Self-contained accommodation	2	2	2	- 0.053 NS
2 pairs of all-weather shoes	29	7	0	- 0.184 *
Sufficient bedrooms for children ^c	18	2	0	- 0.155 *
Refrigerator	3	3	1	- 0.067 *
Toys for children ^c	13	0	0	- 0.156 *
Carpets	8	3	0	- 0.090 *
Celebrations on special occasions	14	4	0	- 0.146 *
Roast joint once a week	20	7	4	- 0.119 *
Washing machine	17	3	2	- 0.102 *
New, not second-hand clothes	20	4	0	- 0.180 *
Hobby or leisure activity	16	5	0	- 0.134 *
2 hot meals a day (adults)	7	4	0	- 0.073 *
Meat/fish every other day	23	8	0	- 0.172 *
Presents once a year	13	2	0	- 0.146 *
Holiday	49	17	7	- 0.230 *
Leisure equipment for children ^c	40	9	0	- 0.231 *
Garden	9	3	6	- 0.037 NS
Television ^b	-	-	-	-

NS = not significant at 95% level.

* = significant at 95% level.

^aThe percentages refer to respondents.

^bUnder 1% of sample.

^cFamilies with children under 16 only.

error - and Table 4.5 shows that this is very much just at the margins.

There are, however, a significant number of people in middle-income groups who cannot afford one or other of the necessities. There may, of course, be some misinterpretation among this group about what is being asked for - although the insignificant levels of lack among the rich suggests that this is unlikely to be of any importance. What is far more likely is that this inability to afford necessities among a small minority of those on middle incomes reflects real financial difficulties. Once income rises above the median, the inability to afford necessities drops very sharply.

The reasons why any particular individual cannot afford any particular necessity are complex. Though the immediate cause is shortage of money, there are many other factors that lead to this situation (this is discussed further on pp. 127-32). As a consequence, some people with incomes that are not among the lowest cannot afford one or other of the necessities; while others, on lower incomes, possess these necessities. Similarly, among households on low incomes, some will go without one particular necessity and others without another, for a wide variety of reasons (this is discussed in detail in Chapter 5). Income can be expected to provide a measure only of the *likelihood* that a person will be forced to go without; it is not a complete guide to spending patterns and choices. In these terms, the results are clear-cut: for any one of the necessities, the poor are more likely to go without for lack of money than are others, and for the vast majority of the necessities the differences are sharp.

What is of far more importance than who lacks each of the necessities is the way in which the lack of necessities clusters among certain households. This provides a measure of the extent of different degrees of deprivation. To do this, the necessities must be examined together and not separately. But should all the necessities be included? It has been argued that only those people who have an enforced lack of necessities should be counted as deprived, which means that only those necessities that turn out in practice not to be open to any

misinterpretation should be included. Table 4.5 shows that this holds for the overwhelming majority of necessities, but there remains some doubt over a small minority.

There are three items for which the correlation with income is not significant: lack of money for public transport, lack of self-contained accommodation and lack of a garden. The reasons for this are not entirely obvious. The small proportions of people unable to afford public transport and self-contained accommodation call for caution: these results could be a statistical aberration. However, it is possible that the results have been influenced by the fact that the cost and accessibility of all these items is very dependent on where a person lives; certainly the wide differences between councils in the degree to which they subsidise transport provision in their area could affect this result. Further, as far as public transport is concerned, people in middle-income brackets may have in mind not being able to afford the first-class fare by train from, say, London to Edinburgh whereas the poor are thinking of the bus fare down the road.

Because these reasons may mean that respondents have interpreted their lack of these three specific items in a way that does not reflect the basic standard of living intended, or that their interpretation of not being able to afford these three items does not reflect financial constraint in the way intended, these three items have been excluded from the measurement of deprivation and, in turn, poverty. Being able to afford a television has also been excluded because the numbers who cannot afford it are so small as to make it impossible to test the significance of the relationship with income. (In fact, it makes very little difference whether or not these four items are included, partly because the numbers involved are anyway very small and partly because of the way in which the lack of necessities tends to cluster.)

The remaining twenty-two items enable a tight measure of deprivation and poverty to be examined. For any of these items, the inability to afford it is highly related to income. This is confirmed by looking at households on supplementary benefit (see Table 4.6). There is even greater deprivation among

Table 4.6 *The lack of necessities from 'shortage' of money among supplementary benefit claimants*

22 standard-of living 'necessities' in rank order	Households on supplementary benefit		
	Pensioners	Families	Others ^a
	% not having item because can't afford it		
Heating	11	25	24
Indoor toilet	12	5	8
Damp-free home	15	23	34
Bath	10	5	10
Beds for everyone	3	3	3
Warm water-proof coat	33	28	20
3 meals a day for children ^b	-	15	-
2 pairs of all-weather shoes	19	41	30
Sufficient bedrooms for children ^b	-	12	-
Refrigerator	11	5	5
Toys for children ^b	-	13	-
Carpets	1	19	7
Celebrations on special occasions	8	21	15
Roast joint once a week	11	23	30
Washing machine	18	21	15
New, not secondhand clothes	24	24	29
Hobby or leisure activity	3	29	25
2 hot meals a day (adults)	8	17	11
Meat/fish every other day	9	41	20
Presents once a year	13	24	16
Holiday	27	67	54
Leisure equipment for children ^b	-	46	-

^aThese include some families with children over 16 and households with more than one claimant.

^bFamilies with children under 16 only.

these households than among those on low incomes generally. The problems are greatest for families with children under 16, suggesting that the supplementary benefit rate for children is too low. Problems are also great among households on supplementary benefit with children over 16 and households with more than one claimant (the last column in Table 4.6). Only pensioners appear to fare relatively well - and even then one-third cannot afford a warm, water-proof coat, and one-quarter have to rely on secondhand clothes. Further, much of this difference between pensioners and others is accounted for by the fact that pensioners are more likely to say that they do

not want these goods and activities (see Table 4.4; this question is discussed further on pp. 115-16).

In summary, taking those who go without necessities because they say they cannot afford them provides a useful approximation for those who have an enforced lack of necessities. It is only an approximation, not so much because there are a few at the margins who could objectively be said to be able to afford the necessity, but because there are three key reasons for thinking that the measure is an underestimate.

First, there may be a few people who say they have a necessity when in fact they do not. They may simply be too embarrassed to admit it. Some items, such as three meals a day for children, are particularly likely to have a great deal of stigma attached to their lack.

Second, there will be some among the poor who say they 'have' a necessity when by the standards of society at large their possession could be seen to fall below the most minimal level. Consider heating: there may be some, especially among the elderly, who say they have heating in their living areas, when in fact they can afford to have it on only for an hour or so in the evening, and usually wrap up in rugs or go to bed to keep warm. Because of low expectations, they do not feel that they are forced to go without heating, but this does not necessarily mean that they are not deprived.

Lastly, these low expectations may also mean, as has been seen, that there are some among those who go without necessities from 'choice' who have been 'forced' into this situation. By and large, we would not expect the influence of the first two factors to be great, since the poor's standards are very similar to those of others when measured in other less personal ways (see Chapter 3). The influence of the third, however, is significant and will be dealt with on pp. 113-17 and in Chapter 6. All in all, the measures taken of an enforced lack of necessities should be seen as *minimal*.

Levels of deprivation

To examine how many people are forced to go without necessities and the degree to which some people fall below the

minimum standards of society requires an analysis of the necessities collectively, rather than separately. There are three types of necessities in the list of twenty-two selected for further examination: those that affect all members of a household; those that affect primarily just the respondent, that is the adult members of the household; and items specifically for children. To examine deprivation among adults, the household items and adult items have been grouped together forming a group of eighteen necessities:

- heating
- indoor toilet
- damp-free home
- bath
- enough beds
- refrigerator
- carpets
- celebrations on special occasions
- a roast joint once a week
- a washing machine
- new clothes
- meat or fish every other day
- presents for family or friends once a year
- a holiday away from home for one week a year
- a warm water-proof coat
- two pairs of all-weather shoes
- a hobby or leisure activity
- two hot meals a day.

To examine deprivation among children, the household items have been grouped with the children's items, forming a second group of eighteen necessities:

- heating
- indoor toilet
- damp-free home
- bath

- enough beds
- refrigerator
- carpets
- celebrations on special occasions
- a roast joint once a week
- a washing machine
- new clothes
- meat or fish every other day
- presents for family or friends once a year
- a holiday away from home for one week a year
- three meals a day
- enough bedrooms for every child over 10 of different sex to have his or her own
- toys
- leisure equipment.

Table 4.7 shows the distribution of deprivation among adults and Table 4.8 shows the distribution of deprivation among

Table 4.7 *Levels of deprivation among adults*

<i>Number of adult necessities^a lacked</i>	<i>Households in income deciles^c</i>								
	<i>Adults^b</i>	<i>1st</i>	<i>2nd</i>	<i>3rd</i>	<i>4th</i>	<i>5th</i>	<i>6th</i>	<i>7th</i>	<i>8th</i> <i>9th</i> <i>10th</i>
		<i>% not having items because can't afford it^d</i>							
	66	29	42	55	54	56	65	82	
1 or more	34	71	58	45	46	44	35	18	
2 or more	19	52	35	32	35	28	16	7	
3 or more	12	39	25	22	25	17	8	4	
4 or more	10	34	18	20	17	11	6	3	
5 or more	8	29	16	14	16	10	4	2	
6 or more	5	21	9	10	11	4	2	1	
7 or more	4	19	4	9	7	1	1	0	

^aSee page 106 for the list of the 18 items included,

^bHouseholds have been weighted by the number of adults to give the percentage of the adult population.

^cIncome deciles are formed by grouping all the households into tenths according to their income; the bottom five deciles, the next 20% and the top 30% are given,

^dOnly those who do not have an item because they say they cannot afford it are included.

Table 4.8 *Levels of deprivation among children*

Number of children's necessities ^a lacked	Families in income deciles ^c							8th		
	Children ^b	1st	2nd	3rd	4th	5th	6th	7th	9th	10th
		%not having items because can't afford it ^d								
0	54	17	26	35	47	50	61	81		
1 or more	46	83	74	65	53	50	39	19		
2 or more	29	64	42	49	29	27	11	6		
3 or more	20	55	33	32	24	24	2	2		
4 or more	14	47	27	23	13	13	0	1		
5 or more	11	39	21	22	13	8	0	0		
6 or more	9	28	18	18	8	0	0	0		
7 or more	7	23	8	18	8	0	0	0		

^aSee page 106-7 for the list of the 18 items included.

^bFamilies have been weighted by the number of children to give the percentage of all children lacking necessities.

^cIncome deciles are formed by grouping all the households into tenths according to their income; families in the bottom five deciles, the next 20% and the top 30% are given.

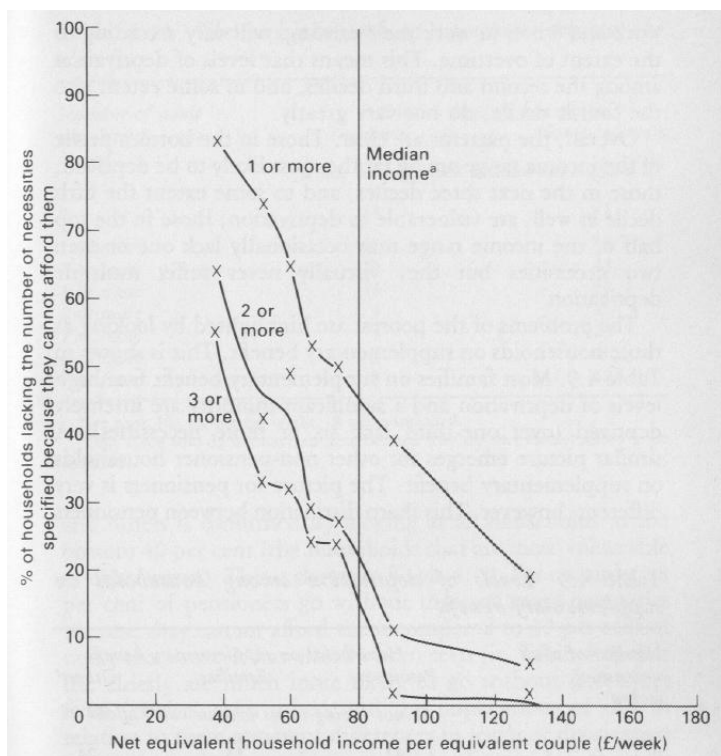
^dOnly those who do not have an item because they say they cannot afford it are included.

families with children. Two important findings emerge. First, the poor in Britain today fare very badly, not just compared to others, but more particularly by the standards set by the majority of people as minimal. Of the bottom 10 per cent in the income range, over one-half cannot afford at least two necessities, over one-third cannot afford four or more necessities, and over one-fifth cannot afford six or more necessities. Over one-quarter of these low-income households, however, say that there are no necessities they cannot afford - but this does not mean that they actually have all the necessities; this discrepancy is discussed on pp. 114-15. Secondly, families with children fare particularly badly. Comparing Tables 4.7 and 4.8 shows that, in each income decile, families fare worst: looking again at those in the bottom decile shows that two-thirds lack two or more necessities, nearly one-half lack four or more necessities and over one-quarter lack six or more necessities. In addition, families with children are more concentrated in the lower income ranges

than households generally, with relatively few families at the top of the income range. Together, these two factors mean that overall deprivation among children is much higher than deprivation among adults: nearly one-half of all children lack at least one necessity because their families cannot afford it compared to one-third of adults; and one-fifth of all children lack three or more necessities compared to just over one-tenth of adults.

The findings also show that deprivation is not confined just to those on the very lowest incomes. This is shown graphically in Figures 4.1 and 4.2, which plot the proportion of each income group lacking various levels of necessities for all households and families, respectively. To some extent this spread of deprivation stems from an element of 'misinterpretation': just as with each of the necessities separately there was a small minority of the better-off who said they could not afford that necessity, so too with the necessities collectively. Looking at those who lack one or more necessities, there is a significant proportion in the upper half of the income range. This also holds, though to a lesser extent, for those who lack two or more necessities. To some extent, people who are better-off put themselves in a position where they have to cut back on necessities - but *only* at the margins. A family who is better off may, for example, sacrifice the annual holiday the year they are buying a larger house, they may even hold back on buying a new deluxe washing machine when their old one breaks down - but they do not make sacrifices that entail cutting back to any greater extent at this basic level.

Looking at the families who lack three or more necessities in Figure 4.2 shows that vulnerability to multiple deprivation does not extend to families in the top half of the income range. Whatever variations there are in the expenditure patterns of better-off families, they do not entail cutting back on necessities to this degree. This division is sharper for families than for households generally. The examination of families on their own avoids many of the problems of classification that lead to households being misplaced in the income range (see Appendix C). This suggests that the small number of better-off

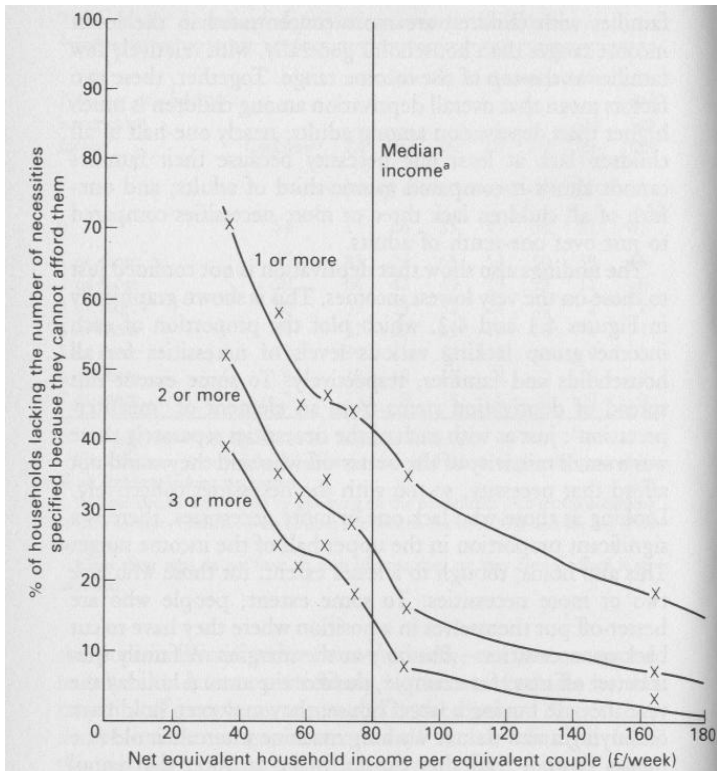


^aThe median is the income level below which 50% of household incomes fall.

Figure 4.1 Levels of deprivation among adults

households showing multiple deprivation among adults (see Figure 4.1 and Table 4.7) are misclassified.

Vulnerability to deprivation does, however, extend throughout the households comprising the bottom half of the income range. While the levels of deprivation are considerably higher among the bottom decile than the others, significant proportions of families in the second and third, and to a lesser extent also the fourth and fifth, deciles face deprivation. This also holds for households generally.



^aThe median is the income level below which 50% of household incomes fall.

Figure 4.2 Levels of deprivation among families

The reasons why households with different incomes nevertheless face similar levels of deprivation are examined on pp. 127-32. At this stage, it is worth noting that in the bottom half of the income range the income differences between large numbers of households are not all that great. Further, there is likely to be a greater degree of week-by-week interchange among those in the bottom income groups because their earnings fluctuate regularly. Those on lower incomes are much more likely to face periods of being out of work and when in work their earnings will vary according to the extent of overtime. This means that levels of deprivation among the

second and third deciles, and to some extent also the fourth decile, do not vary greatly.

Overall, the patterns are clear. Those in the bottom decile of the income range are by far the most likely to be deprived; those in the next three deciles, and to some extent the fifth decile as well, are vulnerable to deprivation; those in the top half of the income range may occasionally lack one or even two necessities but they virtually never suffer multiple deprivation.

The problems of the poorest are highlighted by looking at those households on supplementary benefit. This is shown in Table 4.9. Most families on supplementary benefit face high levels of deprivation and a significant minority are intensely deprived (over one-third lack six or more necessities). A similar picture emerges for other non-pensioner households on supplementary benefit. The picture for pensioners is very different, however. This sharp distinction between pensioners

Table 4.9 *Levels of deprivation among households on supplementary benefit*

<i>Number of adult necessities^a lacked</i>	<i>Households on supplementary benefit</i>		
	<i>Pensioners</i>	<i>Families</i>	<i>Others^c</i>
	<i>% not having items because can't afford it^b</i>		
0	41	13	24
1 or more	59	87	76
2 or more	45	74	63
3 or more	37	60	50
4 or more	36	45	45
5 or more	32	41	40
6 or more	16	34	28
7 or more	7	28	17

^aSee page 106 for the list of the 18 items included.

^bOnly those who do not have an item because they say they cannot afford it are included.

^cThis group includes some families with children over 16 and households with more than one claimant.

Table 4.10 *The enforced lack of necessities among the elderly*

Number of adult necessities ^a lacked	Bottom 40% of households	
	Pensioners	Non-pensioners
	% not having items because can't afford it ^b	
0	58	41
1 or more	42	59
2 or more	29	43
3 or more	13	37
4 or more	9	26
5 or more	8	22
6 or more	3	16
7 or more	3	12

^aSee page 106 for the list of the 18 items included.

^bOnly those who do not have an item because they say they cannot afford it are included.

and others is confirmed by looking at all households in the bottom 40 per cent (the households that are most vulnerable to deprivation). This is shown in Table 4.10. For example, 13 per cent of pensioners go without three or more necessities because they cannot afford them compared to 37 per cent of non-pensioners. It has already been seen (in Table 4.4) that the elderly are much more likely to go without necessities from 'choice' than others and the implications of this in relation to these apparent differences in levels of deprivation between pensioners and others will be discussed in the next section. What is clear from Table 4.10 is that there are widespread problems among non-pensioners on low incomes.

A wider view of the extent of deprivation

Deprivation has so far been measured in terms of those who lack necessities because they explicitly say they cannot afford them. So what has been the effect of excluding those who go without necessities because they say they do not want them? Tables 4.11 and 4.12 show the extent to which adults and

children, respectively, go without necessities for whatever reason.

The increase in the number who go without necessities is most marked for higher-income households at the level of one or two necessities. Large numbers of households choose to go without one or even two necessities for reasons of taste (see Table 4.3). When this group is combined with the smaller numbers of high-income households who lack necessities because they cannot afford them, there is a high proportion of better-off households going without one or two necessities for one reason or another: around half of those in the top 30 per cent go without one or more necessities. But, again, the proportion of better-off households going without three or more necessities is small.

More pertinent to the question of the extent of deprivation is the effect on low-income groups. Among these households,

Table 4.11 *Levels of going without necessities among adults*

<i>Number of adult necessities^a lacked</i>	<i>Households in income deciles^c</i>							<i>8th</i>
	<i>Adults^b</i>	<i>1st</i>	<i>2nd</i>	<i>3rd</i>	<i>4th</i>	<i>5th</i>	<i>6th</i>	<i>9th</i>
	<i>% going without items^d</i>							
0	40	12	15	29	28	29	28	49
1 or more	60	88	85	71	72	71	72	51
2 or more	39	66	65	54	56	51	42	26
3 or more	25	57	41	37	39	33	22	12
4 or more	16	45	32	30	31	21	12	8
5 or more	11	35	23	24	21	15	7	2
6 or more	7	25	15	15	20	8	4	1
7 or more	5	22	6	10	12	6	3	0

^aSee page 106 for the list of the 18 items included.

^bHouseholds have been weighted by the number of adults to give the percentage of the adult population.

^cIncome deciles are formed by grouping all the households into tenths according to their income; the bottom five deciles, the next 20% and the top 30% are given.

^dGoing without refers to both those who do not have an item because they cannot afford it and those who do not have it because they do not want it.

Table 4.12 *Levels of going without necessities among children*

Number of children's necessities ^a lacked	Families in income deciles ^c							
	Children ^b	1st	2nd	3rd	4th	5th	6th	8th
		% going without items ^d						
0	39	14	24	26	32	35	44	74
1 or more	61	86	76	74	68	65	56	26
2 or more	40	71	56	61	49	40	23	12
3 or more	25	62	43	37	28	26	7	7
4 or more	20	52	35	30	21	26	3	5
5 or more	15	42	29	28	19	9	1	0
6 or more	10	36	19	19	8	4	0	0
7 or more	8	24	16	19	8	1	0	0

^aSee page 106-7 for the list of the 18 items included.

^bFamilies have been weighted by the number of children to give the percentage of all children going without necessities.

^cIncome deciles are formed by grouping all the households into tenths according to their income; families in the bottom five deciles, the next 20% and the top 30% are given.

^dGoing without refers to both those who do not have an item because they cannot afford it and those who do not have it because they do not want it.

going without necessities from 'choice' can, at least for some, be seen to be a deprivation. Looking at those on the lowest incomes, the proportion who show no signs of deprivation drops considerably: 12 per cent of households and 14 per cent of families in the bottom decile are left possessing all the necessities. A proportion of these households are not in fact on low incomes and have been misplaced in the income classifications. This can be seen by looking at households on supplementary benefit, a category where there is much less room for confusion. Table 4.13 shows that virtually *all* of the families on supplementary benefit are deprived in one way or another: a mere 3 per cent have all the necessities.

The difference between these two measures of deprivation is particularly sharp for pensioners: for example, while 37 per cent of pensioners on supplementary benefit lack three or more necessities because they say they cannot afford them, 73 per cent actually go without three or more necessities. Measured in

Table 4.13 *Levels of going without among households on supplementary benefit*

<i>Number of adult necessities^a</i>	<i>Households on supplementary benefit</i>		
	<i>Pensioners</i>	<i>Families</i>	<i>Others^c</i>
	<i>% going without items^b</i>		
0	12	3	6
1 or more	88	97	94
2 or more	79	81	88
3 or more	73	76	73
4 or more	50	61	64
5 or more	40	44	54
6 or more	37	41	36
7 or more	29	31	29

^aSee page 106 for the list of the 18 items included.

^bBoth those who do not have an item because they say they cannot afford it and those who do not have an item because they say they do not want it are included.

^cThis group includes some families with children over 16 and households with more than one claimant.

terms of their total lack of necessities, deprivation among pensioners on supplementary benefit is high. When pensioners were compared to others on supplementary benefit in terms of the numbers of necessities they could not afford, pensioners appeared to be significantly less deprived (see Table 4.9). But when pensioners are compared in terms of those who simply do not have the necessities, the differences are much smaller. Pensioners do, nevertheless, remain slightly better off (they are, after all, generally on a higher rate of supplementary benefit), although the differences are slight and most are within the range of statistical error.

Other pensioners on low incomes appear, however, to be somewhat better off than non-pensioner households even when measured in terms of their total lack of necessities. This can be seen in Table 4.14. To a large extent, these differences will reflect the past financial positions of the two groups. Among those pensioners whose current income is low, there will be a significant proportion who can call on savings for

Table 4.14 *The total lack of necessities among the elderly*

Number of adult necessities ^a	Bottom 40% of households	
	Pensioners	Non-Pensioners
	% going without items ^b	
0	17	22
1 or more	83	78
2 or more	62	63
3 or more	33	47
4 or more	26	37
5 or more	19	28
6 or more	14	20
7 or more	8	14

^aSee page 106 for the list of the 18 items included.

^bBoth those who do not have an item because they say they cannot afford it and those who do not have an item because they do not want it are included.

emergencies and for special occasions and holidays, and many will have made sure that their household goods and furnishings were in good condition before they retired. When children are off their hands, many couples go through a period of less financial pressure when they can build up resources for their retirement. Many low-income families, by contrast, will have never experienced times when money was anything but in extremely short supply.

Overall, Table 4.14 indicates that deprivation among those on low incomes may be more extensive than that suggested by people's own judgements of what they can afford and what they want. Among non-pensioner households on low incomes, nearly 50 per cent go without three or more necessities for one reason or another compared to 37 per cent who go without this level of necessities because they explicitly say they cannot afford it. The extent of deprivation in relation to, for example, an enforced lack of three or more necessities clearly lies somewhere between these two positions.

The question of 'fecklessness'

It is sometimes claimed that those on low incomes are not really deprived, simply 'feckless'. The poor's lack of basic goods

is said to reflect extravagant or wasteful expenditure in other aspects of life. For example, David Walker, writing in *The Times*, argues:

The 'problem' of poverty in Britain is a tissue of inadequacy and even fecklessness as well as material want . . . Affecting vignettes of life among the Hackney poor do not of themselves make a case for increased social security payments. They might, instead, suggest that the women of poor families need help and guidance on household management. (Walker, 1983)

This 'thesis' can, to some extent, be tested by examining the possession of items that were not classed as necessities. Although the number of goods classed by the majority of people as only 'desirable' rather than 'necessary' is relatively small, they do reflect a range of goods and activities (cigarettes

Table 4.15 *The lack of other goods from shortage of money*

<i>The 8 'desirable' standard-of-living items in rank order</i>	<i>Net equivalent household income</i>			<i>Correlation coefficient</i>
	<i>Poorest 10%</i>	<i>Middle 10%</i>	<i>Top 10%</i>	
	<i>% not having item because can't afford it</i>			
Best outfit	26	12	0	-0.190 *
Telephone	27	13	0	-0.214 *
Outing for children once a week ^a	32	20	7	-0.192 *
Dressing gown	4	2	0	-0.112 *
Children's friends round once a fortnight ^a	38	14	12	-0.180 *
Night out once a fortnight	34	20	3	-0.186 *
Friends/family round once a month	31	12	5	-0.184 *
Car	37	14	4	-0.249 *

NS = not significant at 95% level.

* = significant at 95% level.

^aFamilies with children under 16 only.

are discussed separately on pp. 124-6). Table 4.15 shows that the relationship between lack of these 'non-necessities' because of shortage of money and low income is highly significant for all the items. Indeed, the relationship between income and the inability to afford goods is stronger for the non-necessities than it is for the necessities. Moreover, for half these 'non-necessities'. the poor are also more likely to go without them because they do not want them (see Table 4.16). Overall, this in turn means that the poor are actually far less likely than others to possess these 'desirable' goods. Indeed, lack of these goods among the poor is widespread and in general far greater than their lack of necessities: for example, well over half of the poor do not have a car, over half do not go out socially and nearly half cannot even have their family or friends round.

The enforced lack of these items would generally be accepted as diminishing people's lives, even though the lack is not of such importance that the items are classed as necessities. In that sense, the poor not only miss out on necessities but also

Table 4.16 *The lack of other goods from 'choice'*

<i>The 8 'desirable' standard-of-living items in rank order</i>	<i>Net equivalent household income</i>			<i>Correlation coefficient</i>
	<i>Poorest</i>	<i>Middle</i>	<i>Top</i>	
	<i>10%</i>	<i>10%</i>	<i>10%</i>	
	<i>% not having item because don't want it</i>			
Best outfit	5	8	3	-0.037 NS
Telephone	7	15	2	-0.112 *
Outing for children once a week ^a	8	12	16	+0.018 NS
Dressing gown	13	9	3	-0.095 *
Children's friends round once a fortnight ^a	11	20	0	-0.089 *
Night out once a fortnight	22	26	28	-0.046 NS
Friends/family round once a month	15	28	14	-0.023 NS
Car	21	24	2	-0.151 *

NS = not significant at 95% level.

* = significant at 95% level.

^aFamilies with children under 16 only.

miss out, to an even greater extent, on the many other activities and goods that make life simply pleasanter or more enjoyable.

However, while the poor are, in general, much less likely to possess these non-necessities, it is still possible that those of the poor who lack necessities are those who spend their money on non-necessities. This too can be tested by looking at the extent to which those who cannot afford necessities also cannot afford the non-necessities. These non-necessities can, as with the necessities, be separated into those that affect all members of the household (a telephone; a car), those that affect primarily just the respondent (a 'best outfit' ; a dressing gown; a night out once a fortnight; friends or family round once a month), and children's items (an outing once a week; their friends round for tea once a fortnight). A group of six goods affecting adults can be formed by combining the household goods and those items for adults, and a group of four goods affecting children by combining the household goods with the children's items. Table 4.17 shows the relationship for adult items between those households who cannot afford necessities and those who

Table 4.17 *The extent to which the deprived miss out in other ways: adults*

No. of other adult goods ^c lacked ^b	Households lacking ^a the adult standard-of-living necessities ^b							
	0	1 or more	2 or more	3 or more	4 or more	5 or more	6 or more	7 or more
		% lacking ^a other adult items ^c						
0	81	25	13	9	7	1	0	1
1 or more	19	75	87	91	93	99	100	99
2 or more	5	48	63	76	80	86	94	92
3 or more	0	24	36	53	58	61	70	73
4 or more	0	13	21	32	35	39	43	47
5 or more	0	3	6	8	11	11	16	16
6	0	1	2	3	4	5	7	5

^aThroughout, 'lack' is taken as those who do not have an item because they cannot afford it and excludes those who do not have it because they do not want it.

^bSee page 106 for the list of the 18 items included.

^cSee above for the list of the 6 items included.

cannot afford the non-necessities and Table 4.18 shows this relationship for children's items.

The reality is completely the reverse of accusations of 'fecklessness'. The more a household goes without the necessities, the more it goes without other goods as well. For example, for both adult items and children's items, all those who lack six or more necessities lack at least one non-necessity and over half lack more than half of the non-necessities; by contrast, only about one-fifth of those who lack none of the necessities lack any of the non-necessities and none lack over half of the non-necessities.

There are, however, some who lack necessities who do not lack any of the 'non-necessities'. This is particularly noticeable for the group lacking one or more necessities: 25 per cent of this group do not lack any 'non-necessity'. The lack of more necessities, however, does involve much more serious financial problems: a large majority of those who lack two or more necessities will have cut back on other goods.

Moreover, Tables 4.17 and 4.18 give a minimal measure of the differences between those who are unable to afford

Table 4.18 *The extent to which the deprived miss out in other ways: children*

No of other children's goods ^c lacked ^d	Families lacking ^a the children's standard-of-living necessities ^b							
	0	1 or more	2 or more	3 or more	4 or more	5 or more	6 or more	7 or more
	% lacking ^a other children's items ^c							
0	78	30	21	18	17	9	0	0
1 or more	22	70	79	82	83	91	100	100
2 or more	5	43	56	64	67	78	93	95
3 or more	0	17	27	33	36	45	58	56
4	0	4	7	9	11	14	16	20

^aThroughout, 'lack' is taken as those who do not have an item because they cannot afford it and excludes those who do not have it because they do not want it.

^bSee page 106-7 for the list of the 18 items included.

^cSee page 120 for the list of the 4 items included.

necessities and others. Those lacking necessities are not only much more likely to go without other goods because they cannot afford them, they are also more likely to go without these goods because they do not want them. The extent to which those who are unable to afford necessities do not *have* other goods is notably higher.

Nevertheless, at all levels of deprivation, households who cannot afford necessities do to a greater or lesser extent possess 'non-necessities'. The extent of possession of 'non-necessities' will depend on past circumstances, the particular current situation of the individual and the relative costs of these 'non-necessities'.

For example, nearly all those who cannot afford necessities do have a dressing gown - an item considered by most people as a 'non-necessity'. Such items may be relatively unimportant compared to heating but are not current day-to-day expenses and are anyway relatively cheap. Some may have 'non-necessities' that cost somewhat more, but that have a limited resale value.

A few of those who lack necessities will possess a car, a 'non-necessity' that entails some day-to-day expense and that many people who are not deprived will have cut out in order to be able to afford necessities. This does not necessarily mean that the small minority of households that lack necessities but possess a car are not deprived. The disabled, for example, are quite likely to possess a car through the state's mobility scheme but be forced to cut back substantially in other ways. Others will also face special circumstances that make it worth facing additional burdens in other areas in order to have the mobility a car provides. Mavis Long, aged 58 and unemployed, lives with her infirm, octogenarian mother. Although unable to afford new clothes, unable to heat the house adequately, and unable to eat properly, she does have a car. She bought it some nine years back, long before her current financial problems arose. Writing in *The Guardian*, she explains why she keeps it:

This year has been particularly hard. Mother has had weeks in hospital . . . Without the car I could not have gone to see

her, so far are we from the hospitals in which she has been cared for. There is no help forthcoming either with public transport fares or with petrol which is less expensive . . . It's hard to keep the car going but well worth the effort. We have no other vice, than that of breathing. We do not smoke, or drink, or gamble. But we can go out into the country, taking our food with us, and get a change, (Nine years out of work: 3,000 job applications rejected', *The Guardian*, 23 June 1984)

Any study of poverty and deprivation depends on generalisations about people's needs and circumstances that will not fit every single individual. While the list of necessities is indicative of a minimum standard of living, certain people will, in preference, choose goods or activities that are not on that list. Often these goods and activities will have a marginal effect on their ability to afford necessities (for example, the dressing gown), and some may entail no additional expense (like the family coming round, which may even result in help). Sometimes, however, these activities will entail cutting back on necessities; this usually reflects differences in circumstances that lead to particular needs.

It should also be remembered that to some extent people from different social classes have different priorities (see Chapter 3). In particular, social security recipients place far greater emphasis on a television than the middle classes. The centrality of the television to the lives of some of the poor will mean that a *few* possess not just a television but also a video-recorder, an item that, though not tested in the survey, is unlikely to be regarded as a necessity by society as a whole. Such examples clearly raise the hackles of some people, in particular those of middle-class backgrounds who anyway disapprove of the television (see, for example, the letters pages of *The Sunday Times*, 28 August 1983). But these cases should be seen in the context of the way that the lives of the poor often become denuded of opportunities and outside interests (see Chapter 5). A culture arises that places an emphasis on aspects of life that meet the disapproval of others whose lives are

remote from such deprivations. In general, however, such differences in priorities are infrequent.

There is, nevertheless, one area of spending among the poor that is not just controversial but also common. A substantial proportion of those who lack necessities smoke (see Table 4.19). Indeed, the poor are more likely to smoke than others. Although, clearly, people who spend money on smoking do not have this money for other things, smoking does not explain why people have inadequate living standards. Those who lack necessities are more likely to smoke regularly than others - but the difference is not that great. Moreover, a majority of the deprived (56 per cent of those who lack one or more necessities) do *not* smoke regularly. Even among the deprived, regular smoking does not explain the differences in their living standards: those who lack more necessities are not notably more likely to smoke. So, while smoking is greater among the deprived, it cannot be put forward as the cause of low living standards.

Nevertheless, some people argue that people who smoke cannot be classed as being in poverty. This view is largely based on a misunderstanding of the situation of the poor and their financial problems. Although at the margins there are some people among those who cannot afford necessities who could afford them if they did not smoke, this is not generally the case. A rough indication of this can be gained by looking at how much more money households who lack three or more

Table 4.19 *The extent of smoking among the deprived*

% having a packet of cigarettes every other day ^c	Lack ^a of adult standard-of living necessities ^b								
	0	1	2	3	4	5	6	7	8 or more
	34	43	39	60	37	56	50		

^a'Lack' is taken as those who do not have an item because they cannot afford it and excludes those who do not have it because they do not want it.

^bSee page 106 for the list of the 18 items included.

^cPercentages refer to respondents and have not been weighted to give the percentage of adults.

necessities need to enable them to afford all the necessities (this is discussed in Chapter 6). Most (around 70 per cent) need at least £10 a week more and very many need as much as £30 a week. The £4 to £6 a week spent on a packet of cigarettes every other day (or even £10 a week) does not make a substantive impact on this 'short-fall': stopping smoking would *not* solve the financial problems of most of the poor.

The fact that the people who are the most deprived are, in general, the most likely to smoke - despite their financial problems - raises the question of why they smoke. Clearly, in some respects they have 'chosen' to do so, but there is also a sense in which their very deprivations *lead* to smoking or at least reinforce the habit and make it more difficult to give up. While, to our knowledge, the question of smoking and deprivation has not been studied specifically, it is our strong impression (based on very many extensive and in-depth contacts with poor households across the country) that smoking often provides the *one* release of tension people have from the constant worries that stem from circumstances that are often desperate and depressing. Elaine struggles to bring up her three young children on the wages her husband brings home from the night-shift at the local factory:

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

That people spend a small proportion of their income on goods that are not essential, whether cigarettes or the other 'non-necessities' identified, does not make their lack of necessities any less of a deprivation. This point is critical. The purpose of identifying the basic needs to which everyone is entitled is to expand people's choices in life and not to limit

personal freedom (see Chapter 2). This is also implicit in the survey's finding of what a minimum standard of living should entail. People did not view necessities in terms just of survival but in terms also of quality and of a life with a degree of pleasantness and enjoyment (see Chapter 3). For example, people considered a hobby or leisure activity as a necessity. If Mavis Long's trips of up to ten miles to take her elderly mother to the countryside are viewed as, say, a leisure activity, then the possession of an old car is in her circumstances in keeping with the view of minimum standards indicated by society as a whole.

This debate on the extent to which the poor should be 'allowed' to spend money on anything other than necessities goes back as far as the discussion of poverty itself. It is this question that led Rowntree to separate 'primary' from 'secondary' poverty. In general, 'primary' poverty excludes the possibility of spending any money on anything but basic needs, while 'secondary' poverty makes some allowance for people's *actual* spending patterns. Rowntree himself, recognising that 'primary' poverty represented an idealised view of the world that bore little relationship to reality, moved in his second study in 1936 to a measure of 'secondary' poverty that made allowance for spending on non-necessities such as beer and tobacco. For such reasons, studies of poverty from then on have taken this view. Similarly, in our view, it is necessary to take account in measures of deprivation and poverty of people's *actual* behaviour patterns rather than take a moral view of what they *should* be in an idealised sense.

In summary, it is not, in the main, the case that those who go without necessities do so because they are more likely than others to be spending their money on other goods. The priorities of the poor are similar to those of society at large. Nearly all those who are forced to cut back on necessities have already cut back in other less essential areas. Of course, some of the poor are 'bad managers', as indeed are some of the rich. In general, however, people face deprivation not because they are 'bad managers', spending rashly on unimportant goods, or because they are 'feckless'. but because they lack money.

Indeed, the poor often 'manage' their money very carefully - and still fail to get by. Tricia is a single parent bringing up two school-aged children on supplementary benefit. She finds herself forced to cut back on heating and food even though she accounts for every penny she spends:

What I do is draw my money on a Monday, and I come home and I sort all my bills out, what I've got to pay there and then paid. Whatever I've got left, then I work from day-to-day. I do my shopping day-to-day. I've tried doing it in bulk but by the time you picked up what you think you need, the time you've paid for it you've got nothing left. So you can't shop like that, you've got to shop from day-to-day. You've got to be careful with what you buy. You can't just buy anything, you go for the cheapest. No matter what it is, you've got to go for the cheapest.

I mean, when I go into Stockport I always walk because it's 30p down and it's 30p back, and if you walk there and back you are saving yourself 60 pence and that's just for one person. You can get a lot with 60p, you can get a loaf and you can get margarine.

Usually by the time you get to Saturday, when most people are doing the shopping, you are down to your last pound. It's very hard for other people to realise what it's like to manage off that type of money.

Other influences on living standards

Although low living standards stem primarily from lack of income, other influences are important. There are considerable differences in the intensity and degree of deprivation between households on very similar incomes. For example, one-quarter of families on supplementary benefit lack only one or two necessities, while over one-quarter lack seven or more necessities. In addition, there are some who are not on the lowest incomes who nevertheless have low living standards: for example, one-quarter of families in the fourth and fifth income decile lack three or more necessities.

To some extent these variations reflect the inadequacies of the income data and the problems of household classification and equivalence (see Appendix C), as a result of which some households are placed in the wrong income group. This helps to explain the small minority of apparently 'better-off' households who cannot afford a range of necessities and the small minority of apparently 'poor' households who show no signs of deprivation. Nevertheless, to a large extent the differences are a reflection of reality.

So why is it that people with similar current incomes have different living standards? Let us compare the situation of Tricia, the single parent with two school-aged children, with that of Pamela, also a single parent. Tricia has two children aged 8 and 11 and Pamela a baby of 9 months. Both families live on the short-term rate of supplementary benefit and both are deprived. Their living standards are very different, however. The reasons are numerous and varied.

Tricia was divorced last year and, though her current income is low, she has known far better times. There were periods in the past when both Tricia and her husband worked, and they could afford new furniture, toys and clothes. Though Tricia's ex-husband is now unemployed and makes no financial contribution to the children, and though Tricia herself can no longer work because her mother, who looked after the children, is now ill, the past stock of resources is still around. Pamela, by sharp contrast, has never had anything. She had worked in a few temporary waitressing jobs before she was pregnant, but never earned enough to buy anything but day-to-day goods. Unmarried, with no help from the baby's father, she has nothing to fall back on.

Tricia's parents live on the same estate in Stockport. They are both now ill, but they can still help out with the more special things like presents for the children. Her husband, though unemployed, takes the children out regularly. Through the local council, a holiday for the children has been arranged and paid for.

Pamela came to London from Scotland where she had been brought up in a children's home. She has no contact with her

mother or her stepfather. Her father is now dead, and anyway beat her when she was a child. A lone parent with a young baby living in an unknown city has few opportunities to make close friends. Her contacts with the social welfare agencies are limited. There is no one to turn to.

The housing conditions of the two families also bring sharp contrasts. Tricia lives in a pleasant, semi-detached council house, in good structural condition. Pamela is in a privately rented attic flat, decaying and decrepit. A newcomer into an area of great housing stress, her chances of getting any council place are limited and her chances of getting a decent council house non-existent. Living in appalling housing conditions causes other problems and other expenses. She has nowhere to wash and dry the nappies and so buys disposable ones. She cannot keep food in the house because mice infest the whole place. So when she eats, she goes to the local cafe. The area is run-down, the crime rate is high, the street itself is known for prostitution and pimps. Pamela keeps a guard dog. Overwhelmed by problems, often depressed, always worried, Pamela smokes. It relieves tension and a cigarette at lunch-time depresses the appetite - to buy a proper meal would be more expensive. But, of course, smoking adds to the financial difficulties. Tricia, on the other hand, gave up smoking when her financial problems intensified. From a much more stable background, with help from family and friends around, she copes with her problems. Tricia, as we have seen, is nevertheless forced to cut back on basic necessities. Even in her relatively favourable circumstances, supplementary benefit is not enough to manage on. For people like Pamela, with additional problems and no resources, the same inadequate income leads to a life of intense deprivation.

These two families illustrate a few of the very many reasons why people on the same income have different living standards. In general, the causes fall into five main areas. First, the demands people face may be different. Families with, for example, an elderly relative nearby may well be worse off than those with no one dependent on them. Parents who have to pay for child care in order to go out to work will be worse off

than those who can leave the children with friends or relations. While the list of necessities gives a general guide of what most people need, some people will have additional needs. The disabled, for example, often require additional equipment or special diets and, although the state makes some provision for this, it is often inadequate (indeed, the situation is worsening: the government has recently announced a reduction in the amount disabled people on supplementary benefit are allowed to keep as part of their special diet allowance).

The second major area is the household's background. People's incomes are not static from year to year or even month to month. In each income group there will be some people who were in the recent past better off and some who were worse off; and this will have a significant impact on their living standards. Some will have built up resources, from financial savings to a well-furnished house. Others will be struggling to save up just these kinds of resources. Yet others who are not at present on the lowest of incomes will have problems hanging over from when their income was less. Past debts are particularly important in lowering people's current living standards (see pp. 158-60). In general, the greater the length of time a household is on a low income, the lower their living standards will slip. Among pensioners, for example, those who have recently retired fare adequately -but, as they become older, resources dwindle, clothes wear out and the financial problems mount up. Among the unemployed, those who have been on the short-term rate of supplementary benefit for a week or two may be just about coping, but, as the months go by, clothes need to be bought, household items replaced, fuel bills come in, the children change school and need a uniform and the local authority has cut out school uniform grants. For the long-term unemployed, who are still on the short-term rate of supplementary benefit even after a year, the situation is often desperate.

The third main area contributing to the variations in living standards among those on apparently similar incomes is the fact that their *actual* incomes may be different. The survey's measure of current income was by no means comprehensive.

Some people will have a second job in the 'black economy' and their income will be undeclared. Some people on benefit will also be making a bit of pocket money on the side, although other studies suggest that the extent of this is relatively limited (see, for example, The Economist Intelligence Unit, 1982). More significantly, fringe benefits will be unevenly spread, again making some households better off than they appear. These benefits will accrue in the main to those who are anyway better off, and by definition to those in work, making the differences between those in work and out of work on similar current incomes sharper than they appear. Even among those dependent on state benefits, there will be some differences in terms of one-off grants that are claimed or unclaimed.

The fourth set of reasons relates to the degree of outside support households receive from, on the one hand, family and friends and, on the other hand, the various welfare agencies - voluntary and state. Even between people with very similar needs and incomes, the extent of this outside help will vary considerably. Some of the elderly, for example, will have children who regularly do the weekly shopping for them; some will have an old people's club nearby where they can go for cut-price lunches and warmth as well as companionship; some will live in areas where the local council services are comprehensive and wide-ranging; while others will have none of these benefits.

The final area is that of housing. This affects people's level of deprivation both directly, in that housing indicators are used in the measure of deprivation, and indirectly, in that bad housing can lead to other deprivations. Access to decent housing is less dependent on income than in the past. The state provision of public housing has improved housing conditions among the poor and weakened the link between poverty and bad housing. Nevertheless, the link is not totally broken. Some poor households fare much worse than others.

For such reasons, the living standards of those on the lowest incomes vary. All are deprived in one way or another, but some end up far worse off. These influences also mean that there are some who are not on the lowest incomes who

nevertheless have low living standards, though seldom the very lowest.

The extent of deprivation

Deprivation in Britain in the 1980s is widespread. Our findings show that vulnerability to deprivation extends throughout the bottom half, and particularly the bottom 30 to 40 per cent, of society. Families with children are especially vulnerable. This suggests that the tax- benefit system generally is not redistributing money where it is needed; this question is pursued further in Chapter 6. Those in the top half of society, by contrast, are comfortably off, able to ride the additional problems that crop up from time to time and that force those who are worse off into deprivation. While a minority of those in the top half cut back on one or even two necessities, they do not cut back to any greater extent on these basic aspects of living.

We have argued that one criterion for the classification of those in poverty is that their lack of necessities is enforced. In this chapter we have seen that nearly all those who lack three or more necessities are forced into this situation. The measurement of poverty will be pursued in Chapter 6. But first the impact of these deprivations on people's lives will be discussed; this is the subject of the next chapter.

It is already clear, however, that the state's minimum income is too low to maintain the minimum standards of society today: all those on supplementary benefit faced deprivation to some degree or other. At the start of the last chapter, Mavis - who is blind, partially deaf and diabetic and who lives on her own on supplementary benefit - was quoted as asking:

A standard of living surely should give you the benefit of making a choice of whether you have a piece of beef or a small chop. A piece of beef would last you two or three days where a chop would last you one. Surely living standards

should be able to give you the choice of being able to buy a small joint?

In the last chapter it was seen that the large majority of people in Britain today agree with this sort of description of minimum living standards. This chapter has shown that for those living on the minimum income provided by the state today, there is only one answer - the one that Mavis gives:

You can't do it.

