Attributions for poverty in Finland: a non-generic approach

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This article analyses three specific categories of the poor – immigrants, families with children and the retired – and compares the perceptions gained from this analysis to generic attributions of the causes of poverty. It examines whether different explanations can be attributed to certain socio-economic characteristics and political ideologies. The data derive from a survey conducted in Finland in 2008. The results indicate 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 that blame the individual increases and support for explanations that blame structural conditions decreases. In addition, when the poor are divided into specific categories the dominant three-tier typology of poverty explanations does not seem to hold. Instead, the public is more likely to distinguish between internal and external reasons for non-generic poverty. The results suggest that the hypotheses of in-group favouritism and self-interest are supported. In addition, political ideology is strongly associated with attributions for poverty.

Keywords: attributions for poverty, public opinion, causes of poverty, social perceptions, poverty, Finland.

Introduction

While empirical research on poverty has identified different circumstances and risks that can affect an individual's economic situation, mainstream social psychological literature on attributions for the causes of poverty has relied on a generic, i.e., undifferentiated, conceptualisation of poverty. In his pioneering studies Feagin (1972; 1975) found eleven reasons that Americans often gave to explain the causes of poverty. He categorised these reasons a priori into three basic categories: 1) individualistic reasons that emphasised the behaviour of the poor; 2) societal or structural reasons that focused on external societal and economic factors; and 3) fatalistic reasons that placed responsibility on luck and fate. Later, many factor analytic studies have given empirical support to Feagin's categorisation (Feather, 1974; Hunt, 1996; Morçöl, 1997; Niemelä, 2008).

The existing studies have shed considerable light on public perceptions of the causes of poverty. Recent studies have made important methodological contributions by adding more contemporary beliefs into the attributional scales, such as cultural factors like family dissolution, an anti-work men-

tality and the cyclical nature of poverty (Cozzarelli et al., 2001; Bullock et al., 2003). Moreover, there has been considerable development regarding the independent variables that determine poverty attributions. These have included socio-demographic determinants (Hunt, 1996; Morçöl, 1997; Bullock, 1999), race and ethnicity (Hunt, 1996; Gilens, 1999), political affiliation/ideology (Feagin, 1975; Zucker & Weiner, 1993; Albrekt Larsen, 2006, 83), religion and religiosity (Halman & Oorschot, 1999), personal experience of poverty (Saunders, 2003), public awareness of poverty (Wilson, 1996; Lepianka, 2007), and wider values, beliefs and attitudes (Cozzarelli et al., 2001; Kluegel & Smith, 1986; Bullock et al., 2003; Niemelä, 2008).

However, one of the most serious criticisms against the mainstream research on poverty attributions is that prior research has almost exclusively relied on a generic, i.e., undifferentiated, conceptualisation of poverty (Lepianka, 2007, 12–13; Lepianka et al., 2009, 431–433; Wilson, 1996). Therefore, the mainstream research on poverty attributions overlooks the fact pointed out by empirical poverty literature that poverty risks are associated with different circumstances, thus failing to acknowledge that different types of poverty might evoke different causal interpretations. For example, studies on deservingness have shown that different groups of the needy are judged by different criteria and that the public differentiates between deserving and undeserving poor (Oorschot, 2000; 2006; Applebaum, 2001; Kangas, 2003). Also, existing studies focusing on the lay explanations of unemployment (Furnham, 1982), homelessness (Lee et al., 1990; Toro & McDonell, 1992; Lee et al., 2004) or welfare recipiency (Kangas, 1995; Gilens, 1999) have indicated that different types of material destitution are attributed at least somewhat differently than they are in the generic stud-

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ies about poverty perceptions.

Inspired by the discussion above and to gain a better understanding of poverty attributions, this study provides an empirical example of a non-generic approach to poverty attributions. Using survey data from Finland, the study analyses three specific categories of the poor – immigrants, families with children and the retired – and compares the perceptions gained from the analysis to generic attributions of the causes of poverty. In addition, the article investigates to what extent socio-economic characteristics and political ideology are associated with different lay explanations of poverty.

Need for a non-generic approach of poverty attributions

The early Poor Laws of the 19th century already often emphasised the distinction between those who do and those who do not deserve help and relief. In those days the former included the aged, the sick and the children, whereas the latter group comprised individuals who were capable of work, unemployed or idle paupers (Katz, 1989). The development of the modern welfare states illuminates these distinctions. For example, the very title of Skocpol's (1992) influential book *Protecting Soldiers and Mothers* highlights the ways in which social policy in the United States has been guided historically by categories of deservingness. Skocpol (1992, 149) argues that "institutional and cultural oppositions between morally 'deserving' and the less deserving run like fault lines through the entire history of American social provision".

These distinctions between deserving and undeserving also persist among the public. Indeed, in his cross-sectional survey of eight rich countries Coughlin (1980) found "a universal dimension of support" because the ranking of the deserving groups followed the same pattern in all examined countries. The public is most in favour of support for older people, followed by the sick and disabled, needy families with children, the unemployed and people on social assistance. Also other studies have shown that this is a truly universal element in the moral economy of present-day Western welfare states (Taylor-Gooby, 1985; Blekesaune & Quadagno, 2003). The position of immigrants is an extension to Coughlin's support dimension. In the European comparison needy immigrants are at the bottom of the deservingness ranking, and negative views on immigrants are associated with higher conditionality of support (Oorschot, 2000; 2006). Studies in the United States have also shown that factors like race and ethnicity have great importance for the level of public support for welfare benefits (Gilens, 1999; Alesina & Glaeser, 2004).

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

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

Relating to the images of the poor, the third argument against the generic conceptualisation can be derived from the public opinion research, which has consistently shown that opinions change easily depending on how questions are framed, i.e. how questions are worded (Kangas, 1997). This is particularly important when respondents are presented with global questions or asked about issues that they may have no specific knowledge or information about (Will, 1993).

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

These results are in line with other American studies that have examined the causes of homelessness (Lee et al., 1990; Toro & McDonell, 1992) and welfare recipients (Gilens, 1999). For example, in contrast to views on generic poverty,

public perceptions of the causes of homelessness seem to favour external factors over individualistic ones (Lee et al., 1990). In addition, the public distinguishes between welfare recipients and the deserving poor, and thus emphasises individualistic reasons as the causes of welfare recipients' poverty (Gilens, 1999). Hence, prior non-generic American studies show that the public have a more layered view of the causes of poverty.

Research design

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

Hypotheses

Different categories of the poor examined in this article represent different positions on the scale of the "universal dimension of support". Based on previous literature on deservingness we can state that immigrants are at the bottom, families with children in the middle and the retired at the top of the deservingness scale (Oorschot, 2000; 2006). Regarding the different types of explanations, previous research has given support to Feagin's (1975) three basic categories: individualistic, societal/structural and fatalistic reasons. Therefore, we can hypothesise (hypothesis 1) that we will find these three basic categories when examining public perceptions of poverty. Consequently, in regard to different categories of the poor we can hypothesise (hypothesis 2) that attributions for the causes of poverty among different categories of the poor follow the universal dimension of support: support for individualistic explanations increases and support for structural explanations decreases when moving from the retired to families with children and to immigrants. Because the deservingness criteria emphasise the criterion of control or locus of responsibility, we can assume that the fatalistic explanation, as an external reason for poverty, shows a similar variation between different categories of the poor as do the structural explanations.

In regard to the antecedents of poverty attributions, earlier studies have not revealed clear or consistent patterns. This is especially true in the case of socio-economic characteristics and, therefore, it is difficult to form any solid hypotheses.

However, the self-interest and group membership hypotheses can provide a more interesting basis for analysis. According to this model the group membership of a person can influence perceptions of a target's deservingness and causal poverty attributions (Feather, 1999, 98–102). Even though earlier results have shown that in-group favouritism does not always occur, we can expect in-group members to endorse external beliefs more forcefully, and internal beliefs less forcefully, than out-group members (hypothesis 3). Thus, we can hypothesise that those in a lower social and economic position are more likely to hold external and structural beliefs about the reasons for poverty than those in higher social and economic positions. In addition, regarding the categories of the poor addressed in the study, we can expect that families with children regard external attributions of the poverty of needy families as more likely than others. In a similar vein, we can assume that the retired emphasise external attributions of poverty among the needy retired. Unfortunately the data used in this article do not indicate whether a given respondent is an immigrant or not.

Finally, earlier studies have identified political ideology to be an important determinant of the perceptions of poverty. Pro-welfare attitudes are positively associated with structural reasons and negatively correlated with individualistic perceptions of the causes of poverty (Kluegel & Smith, 1986; Niemelä, 2008). In a similar vein, structuralism is positively correlated with social legitimacy, whereas individualism is positively correlated with perceived dishonesty (Bullock, 1999). We can therefore hypothesise (hypothesis 4) that respondents on the left of the political spectrum are more likely to endorse external and structural attributions for poverty, while those on the right attribute poverty to internal and individualistic reasons.

Data

During the last two decades the use of Internet-based surveys has grown especially in the field of market research, but also in social and political sciences. This has been possible because of the rapid diffusion of Internet use and access during the same time period. It has also fostered the development of online survey techniques designed to address the problems of non-coverage and hard-to-reach groups and the selection and sampling biases of Internet panels (Das et al., 2010). Yet, there are still problems to be solved. Studies comparing online surveys to more traditional survey methods have found that differences in composition between samples can have varying effects for different dependent variables (Sparrow & Curtice, 2004). However, this depends on the design of the net panel.

The data used in this study derive from an Internet-based survey titled *Attitudes towards Social Security* (N = 2006), which was carried out at the beginning of 2008. The survey includes questions dealing with attitudes towards the social security system and benefit fraud and with perceptions of the causes of poverty. SIFO Research International, an agency specialising in web-based questionnaires, was responsible for the sampling and data collection. SIFO sent participants

of the net panel e-mail messages that featured a link that the participants could click to launch their web browser and move to the first page of the questionnaire. The net panel consists of about 40 000 active panelists. Recruitment to the panel is done using representative sample sources such as a random sample from the Population Register Centre and with the help of multiple methods (telephone, paper and online). No self recruitment is allowed. For the purpose of this study a random sample was taken from the net panel, which represents the Finnish population in terms of age, gender and region. The panelists are aged between 19 and 69. The sample size was 3 500 and the response rate 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, the analysis showed that the data represent the Finnish population between ages 19 and 69 surprisingly well.

In order to compare attributions for poverty among different categories of the poor, respondents were asked four questions with the same statements: 1) why are people poor in general; 2) why are immigrants poor; 3) why are families with children poor; and 4) why are the retired poor. The respondents were asked whether they agreed or disagreed with eleven statements about the causes of poverty ranging from 1 (strongly agree) to 5 (strongly disagree). The statements were as follows: 1) they have been unlucky, 2) there is injustice in society, 3) they have not had the opportunities that other people have, 4) they have only themselves to blame, 5) they are lazy and lack willpower, 6) they do not have proper money management skills, 7) the level of social security is too low, 8) applying for benefits is too complicated and there is too much bureaucracy, 9) it is an inevitable part of the way the modern world is going, 10) they have not saved money for a rainy day, 11) they lack skills needed in modern working life. Most of the statements were adapted from earlier studies (e.g. Feagin, 1972; Oorschot & Halman, 2000; Saunders, 2003).

The independent variables included in the analysis are gender, age, family type, labour market status, income, social class position and political position. Social class is measured in terms of self-rated social class position with a 7-point scale ranging from the "highest ladder" to the "lowest ladder". In a similar vein, political position is measured with a 7-point scale ranging from "left-wing" to "right-wing". Household income refers to the household's self-reported disposable monthly income. In order to make different households comparable, household incomes are divided by the number of consumption units in the household. The equivalence scale from which the consumption units are derived is a square root scale which divides household income by the square root of household size. Respondent's age and family type are examined in order to analyse the group membership hypothesis. The variable in regard to family type measures whether or not the respondent is retired or belongs to the group of families with children.

Methods

The methods used consist of factor analysis, the examination of frequencies and correlations and, as a multivariate method, multivariate analysis of variance (MANOVA). Factor analysis is applied to explore the possible dimensions along which the explanations of poverty can be combined. Direct oblimin rotation is the rotation method used in the analysis. The use of an oblique solution in which the factors are allowed to be correlated is justified because we can assume that internal/individualistic and external/structural attributions are correlated negatively. Correlations between factor scores are applied in order to examine the relationship between perceptions of the causes of poverty among different categories of the poor. MANOVA is utilised to examine the main effects of independent variables on different types of explanations of poverty. MANOVA analysis also includes a subsequent ANOVA analysis, which helps to interpret different explanations separately. Therefore, a test of between-subject effects (ANOVA) and estimated marginal means is examined as well.

Results

Attributions for poverty

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

Table 1 shows that the non-generic approach yields different results. In general, support for individualistic explanations decreases substantially when moving from generic poverty to specific categories of the poor. In the case of immigrants Finns point to lack of skills, lack of opportunities and bureaucracy in social security as the causes of poverty, while in the case of poverty among families and retirees, Finns are more likely to attribute poverty to structural reasons. Interestingly enough, as assumed in hypothesis 2, support for explanations that blame the individual increases and support for explanations that blame structural conditions or emphasise bad luck as the cause of poverty decreases when

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

	Generic		*Immigrants*		*Families*		*Retired*	
	%	Mean score (95 % CI)	%	Mean score (95 % CI)	%	Mean score (95 % CI)	%	Mean score (95 % CI)
Individualistic attributions								
Themselves to blame	45.9	.16 (.12 – .21)	28.8	-.17 (-.22 – -.12)	23.3	-.38 (-.43 – -.33)	10.3	-.82 (-.86 – -.77)
Laziness and lack of willpower	42.4	.04 (-.01 – .09)	33.4	-.08 (-.13 – -.03)	13	-.75 (-.80 – -.70)	5.6	-1.05 (-1.09 – -1.02)
Lack of proper money management	62.3	.5 (.46 – .55)	30.1	-.03 (-.07 – .02)	28.1	-.30 (-.35 – -.25)	13.4	-.73 (-.78 – -.69)
Lack of savings	29.9	-.23 (-.28 – -.18)	24.7	-.23 (-.28 – -.18)	27.7	-.25 (-.30 – -.20)	28	-.30 (-.35 – -.24)
Individualistic-structural attribution								
Lack of skills needed in modern working life	49.1	.19 (.14 – .24)	59.7	.48 (-43 – .53)	18.9	-.49 (-.54 – -.44)	29.1	-.14 (-.19 – -.09)
Structural attributions								
Injustice in society	37.8	-.04 (-.09 – .01)	27.3	-.36 (-.41 – -.30)	43	.10 (.05 – .16)	60.3	.55 (.49 – .59)
Low level of social security	37	.07 (.02 – .12)	21.5	-.40 (-.45 – -.35)	47.9	.30 (.25 – .36)	58.2	.57 (.52 – .62)
Bureaucracy in social security	50.2	.32 (.27 – .37)	41.6	.09 (.03 – .14)	50.1	.35 (.30 – .40)	61.3	.65 (.60 – .70)
The modern world	39.2	-.02 (-.07 – .04)	30.8	-.13 (-.18 – -.08)	29.1	-.21 (-.26 – -.16)	28.3	-.22 (-.27 – -.16)
Fatalistic attributions								
Bad luck	35.3	-.20 (-.27 – -.14)	31.3	-.24 (-.29 – -.19)	20.9	-.48 (-.53 – -.43)	22.2	-.41 (-.46 – -.36)
Lack of opportunities	50.1	.18 (.13 – .23)	56.9	.30 (.25 – .36)	32.4	-.18 (-.23 – -.13)	46.7	.23 (.18 – .28)

moving from the retired to families with children and to immigrants. Thus, the results support hypothesis 2 and emphasise that causal beliefs are more complex than has been assumed in the mainstream, or generic, research on lay poverty explanations.

Types of explanations

Regarding the basic dimensions of poverty attributions, hypothesis 1 stated that we can distinguish between individualistic, societal/structural and fatalistic reasons for poverty. In order to examine the possible dimensions along which explanations of poverty can be combined, attribution statements were subjected to two different factor analyses. In the first factor analysis the extraction was based on eigenvalues (values should be greater than 1). As indicated in Table 2, the results support the above mentioned hypothesis only in the case of generic poverty. Yet, the result is not clear because the third factor is a mixture of structural and fatalistic attributions (i.e., not a pure representation of the fatalistic explanation but a structural-fatalistic one). However, the re-

sults pertaining to generic poverty differ substantially from those relating to non-generic poverty. In regard to different categories of the poor – immigrants, families with children and the retired – we can find only two factors that clearly distinguish between internal and external reasons.

A second factor analysis (not reported here) was carried out in order to test whether we can detect also the third factor in the attributions for non-generic poverty and whether this third factor represents the fatalistic or the structural-fatalistic explanation. Therefore, the extraction was based on a fixed number of factors (three factors should be extracted). However, this analysis gave a very mixed picture of the third factor because it represented individualistic, structural and fatalistic reasons. Moreover, the factor loadings of the fatalistic items with factor loadings over .40 were lower than those of the individualistic or structural items. This result was robust in all three categories of the poor.

Thus, the results indicate that we cannot find a fatalistic attribution for the causes of non-generic poverty and therefore the analyses do not support hypothesis 1. One possible explanation for the finding can be derived from the the-

Table 2
Factor analyses of the perceptions of the causes of poverty[1]

	I	II	III	h²
The causes of poverty in general				
Themselves to blame	**.703**	-.244	-.253	.555
Laziness and lack of willpower	**.802**	-.206	-.177	.672
Lack of proper money management	**.703**	-.155	-.067	.498
Lack of savings	**.476**	.008	.164	.231
Lack of skills needed in modern working life	.355	.008	.157	.154
Injustice in society	-.222	**.570**	**.649**	.555
Low level of social security	-.226	**.729**	.241	.546
Bureaucracy in social security	-.179	**.755**	.282	.574
The modern world	.090	.313	.212	.125
Bad luck	.046	.155	**.490**	.245
Lack of opportunities	-.154	.401	**.665**	.476
Eigenvalue	*3.192*	*1.980*	*1.128*	
% variance explained	*29.02*	*18.00*	*10.26*	*57.27*
The causes of poverty among immigrants				
Themselves to blame	**.675**	-.332		.533
Laziness and lack of willpower	**.810**	-.304		.714
Lack of proper money management	**.751**	-.172		.577
Lack of savings	**.546**	-.037		.298
Lack of skills needed in modern working life	.362	.097		.147
Injustice in society	-.161	**.744**		.564
Low level of social security	-.035	**.593**		.352
Bureaucracy in social security	-.107	**.633**		.403
The modern world	.244	.252		.133
Bad luck	-.022	**.512**		.262
Lack of opportunities	-.173	**.669**		.462
Eigenvalue	*3.398*	*2.178*		
% variance explained	*30.89*	*19.80*		*50.69*
The causes of poverty among families				
Themselves to blame	**.672**	-.208		.492
Laziness and lack of willpower	**.797**	-.134		.651
Lack of proper money management	**.751**	-.166		.590
Lack of savings	**.606**	-.007		.367
Lack of skills needed in modern working life	**.616**	.139		.400
Injustice in society	-.167	**.790**		.650
Low level of social security	-.211	**.663**		.481
Bureaucracy in social security	-.097	**.632**		.407
The modern world	.282	.307		.175
Bad luck	.318	**.407**		.269
Lack of opportunities	.005	**.743**		.552
Eigenvalue	*3.394*	*2.679*		
% variance explained	*30.85*	*24.35*		*55.21*
The causes of poverty among retirees				
Themselves to blame	**.771**	-.203		.637
Laziness and lack of willpower	**.820**	-.163		.700
Lack of proper money management	**.742**	-.116		.565
Lack of savings	**.538**	-.082		.296
Lack of skills needed in modern working life	.353	.090		.133
Injustice in society	-.128	**.745**		.572
Low level of social security	-.133	**.672**		.470
Bureaucracy in social security	-.078	**.648**		.427
The modern world	.298	.229		.141
Bad luck	.312	.343		.214
Lack of opportunities	.032	**.652**		.426
Eigenvalue	*3.227*	*2.427*		
% variance explained	*29.34*	*22.06*		*51.40*

[1] *Extraction method: Maximum likelihood, Rotation method: Direct Oblimin with Kaiser Niemelization.*

Table 3
Correlations between factor scores.

Factor	1	2	3	4	5	6	7	8	9
1. Generic (I)	1	-.23***	-.11***	.39***	-.12***	.44***	-.18***	.31***	-.12***
2. Generic (S)		1	.57***	.09***	.38***	-.06**	.62***	.05*	.46***
3. Generic (S-F)			1	.10***	.37***	.08***	.47***	.13***	.36***
4. Immigrants (Int)				1	-.16***	.46***	.13***	.37***	.07**
5. Immigrants (Ext)					1	-.03	.39***	.07**	.30***
6. Families (Int)						1	-.04**	.56***	-.01
7. Families (Ext)							1	.11***	.50***
8. Retired (Int)								1	-.04*
9. Retired (Ext)									1

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

ory of deservingness criteria. When employed with specific categories of the poor, it is easier for respondents to make judgements about deservingness than is the case with generic poverty, where the referent is vague and abstract. Thus, emphasising the locus-of-responsibility, attributions for non-generic poverty is more likely to distinguish between internal and external reasons.

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

Determinants of perceptions by the category of the poor

Based on the group membership hypothesis we expected that there exists in-group favouritism; i.e., that those in a lower social and economic positions are more likely to favour external beliefs about the reasons for poverty, with families with children being more likely to endorse external reasons for the poverty of needy families and the retired tending to emphasise external attributions of poverty among the needy retired (hypothesis 3). Moreover, hypothesis 4 assumed that political ideology matters; i.e., those on the left of the political spectrum are more likely to endorse external/structural attributions than those on the right. Because the focus of the article is on the non-generic approach, the following analysis will focus only on the three specific categories of the poor – immigrants, families with children and the retired.

In order to examine the main effects of independent variables on the different types of explanations, we next perform a multivariate analysis of variance (MANOVA). Dependent variables are the factor scores obtained from the factor analyses presented above (Table 2). Descriptive statistics of the

scores are presented in Appendix Table 1. The results of Wilks's lambda in Table 4 show that regardless of the independent variable, the value of lambda is more than 0.90. This means that group differences are very small. In addition, the results of eta squared show that the effect sizes are in general very small as well. These results are in line with our expectations since the previous studies have found that socio-economic variables have a limited role in explaining the attributions for poverty (Hunt, 1996; Niemelä, 2008). With regard to poverty among immigrants and families with children we can, however, see that the effect sizes of political position are somewhat stronger than the effect sizes of other independent variables.

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

The results of estimated marginal means in Table 5 show that regardless of the category of the poor, women are more inclined than men to support external explanations. Age is significantly related to internal and external explanations of immigrant and retiree poverty. Analysis shows that younger age groups are more likely than older age groups to endorse

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

	Wilks' lambda	F	Sig.	Partial eta squared	Observed power[a]
Immigrants					
Intercept	.999	.866	.421	.001	.200
Gender	.989	10.533	.000	.011	.989
Age	.984	3.976	.000	.008	.993
Family	.999	.904	.405	.001	.207
Retired	1.000	.242	.785	.000	.088
Income	.990	2.293	.019	.005	.885
Social class position	.988	1.984	.022	.006	.927
Political position	.949	8.407	.000	.026	1.000
Families with children					
Intercept	.998	1.722	.179	.002	.363
Gender	.997	2.646	.071	.003	.527
Age	.992	1.902	.055	.004	.805
Family	.972	27.391	.000	.028	1.000
Retired	.999	1.099	.333	.001	.244
Income	.987	3.043	.002	.006	.963
Social class position	.980	3.321	.000	.010	.997
Political position	.958	6.954	.000	.021	1.000
Retired					
Intercept	.998	2.104	.122	.002	.434
Gender	.986	13.981	.000	.014	.999
Age	.973	6.700	.000	.014	1.000
Family	.999	.763	.466	.001	.181
Retired	.999	1.146	.318	.001	.253
Income	.995	1.228	.278	.003	.577
Social class position	.972	4.581	.000	.014	1.000
Political position	.974	4.223	.000	.013	1.000

[a] *Alpha = 0.05.*

internal causes for poverty among immigrants. On the other hand, age differences in the perceptions of the causes of retiree poverty indicate that, in line with the group membership hypothesis, older age groups are more inclined to support external reasons. Internal explanations, on the other hand, are more likely to find the lowest support in the 30-to-49 age group.

While the results of age differences support the group membership hypothesis, there are no statistically significant differences with respect to whether or not the respondent is retired. Thus, the finding indicates that the group membership hypothesis is not fully supported. However, the effect of family type gives strong support to the hypothesis. Families with children are more likely to endorse external than internal reasons as the cause of poverty among families.

Income is significantly related to internal explanations of immigrant poverty and external explanations of family poverty. Even though differences between income groups are small, the results show that people with high income levels are more inclined than people on low incomes to support internal explanations of immigrant poverty. In addition,

with respect to the causes of poverty among families with children, lower income groups are more likely than higher income groups to attribute poverty to external reasons. This result is in line with the results of social class position, which indicate that support for external reasons of family poverty increases when moving from the highest social class position to the lowest. The pattern of social class position is similar also in the case of poverty among retirees. However, in regard to poverty among immigrants, the mean differences between social class positions do not reveal clear or solid results. Hence, an analysis of the social and economic position also supports in-group favouritism or the self-interest hypothesis (hypothesis 3). Those on low incomes or lower down on the social ladder are more likely to endorse external reasons for poverty.

Finally, Table 5 lends strong support to hypothesis 4, which assumed that political ideology does matter. Regardless of the category of the poor, respondents on the left of the political spectrum are more likely to endorse external attributions for poverty, while those on the right attribute poverty to internal explanations. This result is in line with previous

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

	Immigrants		Families with children		Retired	
	Factor 1 Internal	Factor 2 External	Factor 1 Internal	Factor 2 External	Factor 1 Internal	Factor 2 External
Grand mean	.043	-.070	-.048	.101	-.115	.054
Gender	(.007)	(.006)	(.003)	(.000)	(.006)	(.008)
Male	.120	-.140	.002	-	-.037	-.030
Female	-.034	-.001	-.097	-	-.192	.137
F	*12.779****	*10.923****	*5.129**	*.157*	*12.426****	*15.828****
Age	(.012)	(.005)	(.004)	(.004)	(.013)	(.015)
-29	.197	-.072	-	-	.053	-.143
30-39	.149	-.161	-	-	-.171	.026
40-49	-.035	-.113	-	-	-.279	.071
50-59	-.026	-.087	-	-	-.118	.093
60-69	-.069	.081	-	-	-.059	.220
F	*5.717****	*2.403**	*1.701*	*2.111*	*6.453****	*7.060****
Family type	(.000)	(.000)	(.016)	(.012)	(.000)	(.001)
Families with children	-	-	-.170	.204	-	-
Other	-	-	.075	-.003	-	-
F	*.738*	*.846*	*31.272****	*18.154****	*.001*	*1.525*
Labour market status	(.000)	(.000)	(.001)	(.000)	(.000)	(.001)
Retired	-	-	-	-	-	-
Other	-	-	-	-	-	-
F	*.398*	*.137*	*2.194*	*.005*	*0.621*	*1.652*
Income quintile	(.004)	(.005)	(.002)	(.011)	(.004)	(.001)
Highest	-.021	-	-	.045	-	-
II	.035	-	-	-.037	-	-
III	-.037	-	-	.076	-	-
IV	-.006	-	-	.154	-	-
Lowest	.172	-	-	.265	-	-
F	*2.432**	*2.074*	*.891*	*5.218****	*1.936*	*.529*
Social class position	(.009)	(.003)	(.002)	(.018)	(.005)	(.024)
1. Highest	-.176	-	-	-.205	-	-.433
2	.180	-	-	-.110	-	-.134
3	.002	-	-	-.072	-	-.092
4	.072	-	-	.007	-	-.015
5	-.024	-	-	.181	-	.248
6	-.161	-	-	.244	-	.229
7. Lowest	.401	-	-	.661	-	.543
F	*2.955***	*1.022*	*.726*	*5.947****	*1.493*	*7.780**
Political position	(.021)	(.037)	(.014)	(.028)	(.011)	(.015)
1. Right	.570	-.814	.079	-.303	-.260	-.280
2	.177	-.171	.082	-.147	.105	-.125
3	.083	-.105	.084	-.085	-.015	-.085
4	.044	-.039	.082	.113	.052	.031
5	-.175	.156	-.184	.230	-.168	.143
6	-.269	.523	-.210	.476	-.082	.319
7. Left	-.127	-.044	-.267	.421	-.435	.372
F	*6.711****	*12.187****	*4.697****	*9.350****	*3.496***	*5.006****

research on determinants of the causes of generic poverty (Zucker & Weiner, 1993; Albrekt Larsen, 2006, 83).

Discussion

The results of the empirical analysis illustrate that causal beliefs are far more complex than has been assumed in the mainstream research on attributions for poverty, which has relied on a generic conceptualisation of poverty. Analysis showed that attributions for generic poverty are very different from the more specific categories of the poor. For instance, individualistic attribution is regardless of the category of the poor much less prominent in the case of non-generic poverty than in the case of undifferentiated generic poverty. Thus, the distinctiveness of the Finnish poverty attributions in the Nordic comparison is not that evident when the different categories of the poor are taken into account.

The findings indicated that the public shares distinctive causal beliefs about different categories of the poor. Support for explanations that blame the individual increases and support for explanations that blame structural conditions decreases when moving from the retired to families with children and to immigrants. In addition, the three-tier typology of popular poverty attributions that has dominated much of the mainstream literature does not seem to hold when it comes to the attributions for poverty of the different categories of the poor. Regardless of the category of the poor, the analysis suggested only two dimensions, which emphasised the distinction between internal/individual and external/structural explanations.

Moreover, an interesting finding regarding the antecedents of lay poverty explanations is that the mean differences in perceptions varied in a similar way regardless of the category of the poor. The results suggested also that there was in-group favouritism in perceptions of the causes of family or retiree poverty. Also, the self-interest hypothesis was supported. In addition, there appeared to be strong support for the hypothesis that an individual's political ideology is related to attributions for poverty.

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

Overall, the findings of this study, and its limitations, hold critical implications for future research. First, analysis clearly showed that attributions for poverty vary between specific categories of the poor and highlighted that the combination of the attribution theory and the theory of deservingness was successful. Thus, one important methodological lesson is that future research should take the criticism of the generic conceptualisation of poverty seriously and try to develop the theoretical and empirical grounds of the non-generic approach further. Second, the use of more contemporary statements in the attributional scale was an important methodological contribution. In order, for example, to explore policy implications more thoroughly, there is a need for future research to focus on the level and adequacy of welfare allowances. The demand to develop attributional scales is particularly important when considering larger comparative surveys, which include only a standard forced-choice question about the causes of poverty with four different statements (see Lepianka et al., 2009).

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

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Appendix Table 1
Descriptive statistics of the factor scores.

	N	*Min*	*Max*	*Mean*	*SD*
Generic poverty					
F1: Individualistic	2006	-2.58	2.17	0.00	.90
F2: Structural	2006	-2.23	1.95	0.00	.87
F3: Structural -Fatalistic	2006	-2.16	2.28	0.00	.81
Immigrants' poverty					
F1: Internal	2006	-2.42	2.61	0.00	.91
F2: External	2006	-2.37	2.59	0.00	.89
Families' poverty					
F1: Internal	2006	-1.87	2.89	0.00	.92
F2: External	2006	-2.3	2.18	0.00	.91
Retirees' poverty					
F1: Internal	2005	-1.72	3.43	0.00	.92
F2: External	2005	-2.71	1.79	0.00	.89