Chapter 16

The Nordic Countries: Poverty in a Welfare State

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Introduction

The Nordic countries

Denmark, Finland, Norway, and Sweden[1] are linked together by geography, history, and language. A closer look will, of course, reveal substantial differences among the four countries but these differences are certainly small in an international perspective. The four countries started the postwar era with different experiences of the Second World War. Sweden was not directly involved in the war and had a more or less intact industry and infrastructure. Denmark and Norway had suffered from five years of German occupation and were in the same position as many other European countries when the war ended. Finland had certainly suffered most from the war, with widespread destruction and heavy losses of human life as a result.

All four countries experienced rapid economic growth after the war. Standards of living increased swiftly, unemployment was low, and the prospects for the future were optimistic. The 1950s and 1960s were the period when the so-called Nordic Welfare State model was grounded (Erikson et al. 1987; Esping-Andersen 1990; Kolberg 1993). Sweden, as the forerunner in constructing a welfare state, pursued four lines. First, continuing economic growth and full employment were the cornerstones that would provide the resources on which general welfare was to be built. Second, an income maintenance system would provide income security to the whole population. The goal was not only to provide a minimum income that would keep people above the poverty line but to guarantee everyone earnings that were

related to their labour market income. Thus, an extensive public social insurance system covering different forms of pension schemes, sickness insurance, unemployment insurance, paid parental leave, etc. was introduced. Third, important forms of services such as education and health care would be tax financed and provided by the state with no or a very small contribution from recipients. Fourth, an important feature of the Nordic welfare state was that it should be universal. That is, it should cover major portions of the population, include everyone in the same transfer system, and provide the same type of public service to all citizens. This meant that everyone would have something to gain from maintaining the welfare systems. This is an important feature because it contributes significantly to the legitimacy of the welfare state.

The systems, the time of their introduction, and the speed with which the reforms were carried through differed among the Nordic countries. The similarities were, nevertheless, so substantial that it was justifiable to talk about a Nordic Welfare State model (Esping-Andersen 1990). The Nordic countries continued their expansion of their welfare states during the 1970s and 1980s. At the same time, problems began to pile up. The oil shortage shocks of the 1970s put severe fiscal stress on the Nordic countries and the economic downturn made it increasingly harder to maintain full employment.

The crises hit the Nordic countries in different ways. Denmark had the largest problems and followed the rest of the West European countries down the road of mass unemployment. For Norway, the oil shock meant that it could exploit its own oil resources in the North Sea and thereby escape the economic downturn that most other European countries experienced. Finland and Sweden were among the select group of European countries that, without any oil, managed to escape the reintroduction of mass unemployment in Europe during the late 1970s and early 1980s.

The Nordic welfare states seemed to be standing on solid ground during the second part of the 1980s. The economy was booming, Denmark's economy was recovering, and Sweden and Finland continued to expand their welfare states, as did Norway, which was still benefiting heavily from its oil resources. Under the calm surface, problems piled up. The 1990s started with an economic downturn that in Sweden, and even more so in Finland, developed into a depression. Both countries experienced a dramatic increase in unemployment and negative growth. Severe financial problems forced both Sweden and Finland to make substantial cuts in their state budgets, a process

that is still going on. Again, Norway was hit less hard by economic problems. Denmark also managed to survive the economic downturn much better than Sweden and Finland. One could say that Sweden and Finland experienced at the beginning of the 1990s in a much more dramatic way what Denmark experienced a decade earlier. The present situation makes the survival of a specific Nordic welfare state more uncertain than ever.

The universal approach, the focusing on income maintenance, and the endeavour to reduce all kinds of inequality moved the spotlight away from the narrow question of poverty and focused it on the distribution of resources and well-being in the total population. Poverty was seen as an aspect of inequality that could be solved without any special measures; poverty, it was believed, would simply disappear as overall inequality decreased. The emphasis on inequality was reflected by the dominant position of level-of-living and living-condition research. Because the goal was to shape equality in the total population, research focused on living standards in the total population. In all four countries, so called level-of-living standard surveys were conducted, with Sweden leading the way in the late 1960s (Johansson 1970). In an international perspective these surveys are unique. They cover a broad range of areas dealing with people's living standard and people's ability to mobilise resources, not only economic resources but also such resources as education, health, political skill and labour market position.

The rediscovery of poverty in the 1980s

Since the early 1980s, especially in Denmark, Finland, and Sweden, a new tradition of poverty research has become apparent, though it is very limited when compared with the totality of social science research. The rediscovery of poverty is propelled in large part by radical change in the societal situation. For example, in all the Nordic countries a means tested income support system is aimed at those who cannot support themselves in any other way. In the 1980s all four countries experienced an increase in the number of households dependent on this social assistance. This growth was clearly troublesome because it indicated increased difficulties in achieving a sufficient labour market income, while at the same time clearly showing that the universal welfare system was unable to cope with this situation.

There is more involved here than the changing situation in the Nordic countries. Behind the rediscovery of poverty lies the redefinition and new understanding of the concept and the

nature of poverty in a welfare state. The general belief in the 1960s was that the war against poverty had been won. Then poverty was understood only as an absolute phenomenon – a restriction of physical functioning caused by lack of economic resources. Not until the beginning of 1980s, probably inspired by the work of Peter Townsend (1979), was it also understood in the Nordic countries that economic growth does not automatically alleviate poverty. In fact, it may even produce new kinds of poverty, characterized not only by restricted physical functioning but also by restricted social functioning. This relative poverty, which is defined as a restriction of social function owing to lack of economic resources, was the theme of the new wave of poverty studies in the Nordic countries in the 1980s. It was then that the dynamic nature of poverty was first understood; when conditions change, the criteria of poverty will also change.

In Denmark the poverty discussion was put on the agenda partly because of the fact that Denmark was then the only Nordic country that was a member of the European Union (EU). This fact made it a participant in the poverty programmes conducted by the EU. Denmark was also the Nordic country that was hardest hit by the recession in the late 1970s, experiencing a rapid increase in unemployment. At the beginning of the 1980s journalists and social workers were the first to point out the problem of a rise in poverty (Larsen and Andersen 1989). The new consciousness about poverty was more political than in the other Nordic countries. The Danish Ministry of Social Affairs sponsored a few studies regarding the extent of poverty. The data used were derived from the level-of-living surveys conducted in the mid-1980s (see Hansen 1986).

In Sweden poverty was put on the agenda in the 1980s. This was a period during which Sweden experienced an increase in the number of households dependent on social assistance, a development that occurred despite an economic boom and, particularly during the second half of the decade, an extremely low level of unemployment. It is important to note that social assistance dependency for most households was temporary, not long lasting. This experience raised serious questions about, on the one hand, the ability of the Swedish welfare system to target those sections of the population most in need of help and, on the other hand, the capability of the social assistance system to carry the increasing burden put upon it. These problems emphasized the need for research explicitly concerned with the problem of poverty. Developments in the early 1990s raised an additional and more serious question about the ability of the Swedish welfare state to combat poverty. Financial problems led to major

cuts in the universal income maintenance programmes and, more importantly, the unemployment rate increased rapidly from virtually full employment in the late 1980s to about 8.2 per cent unemployment in 1993, the highest level since the 1930s.

The situation in Finland was very similar to that in Sweden. Until the mid-1980s, Finnish poverty research was almost non-existent. Signs of the new wave of poverty research then became discernible. The driving force behind the development was the expansion of social assistance dependence, increasing consciousness about social exclusion and marginalization, and a totally new interest in investigating the variations in the extent and risk of experiencing economic poverty. Socio-political researchers presented in several forums the inexplicable lack of poverty study. The social administration launched a large project dealing with poverty-related issues. It is interesting to note that the rediscovery took place in the mid-1980s, when economic growth and extra investments in welfare policies were still going on (see Ritakallio 1986). Later, it was shown that the 1980s was a period of decreasing poverty in Finland, in the sense of traditional low-income poverty (see Gustafsson and Uusitalo 1990b; Ritakallio 1994a). There are a great many similarities with Sweden as regards the situation in the early 1990s. Unemployment increased in a hitherto unexpected way. In 1994 approximately 20 per cent of the Finnish labour force was unemployed. Because unemployment, and especially long term unemployment, is an important factor in generating poverty the Finnish welfare state is under severe pressure.

Attention to the issue of poverty did not occur in Norway, even though it also experienced a dramatic increase in the social assistance rate. Empirical poverty research has been almost non-existent in Norway since the beginning of the 1980s. It is hard to find an explanation for the lack of poverty study in Norway; the Nordic countries form such a uniform area that one would presume that the same trends would exist in all the Nordic countries at the same time.

Framework of the chapter

The framework of this chapter is based on four schools of thought, three of which use a quantitative approach. The first defines poverty indirectly and focuses on people's access to different kinds of economic resources; the second concerns poverty defined as dependency on social assistance; and the third defines poverty directly and focus on outcomes, that is, on the standard of living people actually enjoy (Ringen 1987: 145;

1988). The fourth deals with qualitative studies of poverty, mainly focusing on specific sub-groups.

The major focus in all four schools of thought has been to describe empirically the extent, depth, profile and risk-groups of poverty. In some studies the task has also been to describe and explain the changing nature of poverty and to make international comparisons. The theoretical discussion has in most case been limited to the concept and measurement of poverty (Halleröd 1991, 1995a; Hansen 1989; Heikkilä 1990; Jäntti 1991; Ritakallio 1994a)

The restriction to statistical descriptions has been especially typical of cross-sectional studies. New perspectives have been opened up by those studies that have dealt with the changing picture of poverty in the longer term (the dynamics of poverty) as well as by studies that have made international comparisons of the capability of different kinds of social security arrangements to alleviate poverty.

Many interesting poverty-related questions require another kind of research methodology. The central task of qualitative poverty research is to question the meaning of poverty from the point of view of the poor. What does poverty mean in everyday life? The problem with this kind of poverty research is that each study concentrates on one sub-group of the poor (single mothers, unemployed youngsters, immigrants, etc.). In some of these cases, the term "poverty" has not even been used.

Quantitative poverty research

Economic poverty

The methodologies used in the area of economic poverty are the traditional ones, based on different poverty lines that measure poverty by the stage of the income formation process (factor income, disposable income, or gross income). This research needs reliable data on people's incomes and assets (income transfers and taxes included). In the Nordic countries, regular household budget surveys and income distribution surveys form a good quantitative base for studies of this type. Generally, the poverty lines are based on income distribution (the relative income method, i.e. 50 per cent of the median). Political or administrative poverty lines are also used. Their fixing points have been the current minimum pension levels or administrative norms for minimum social assistance (income support).

Denmark's membership in the European Union meant that it was a part of the Poverty Programme launched by the EU. A

direct result of this was a study by Friis (1981), which contains a thorough discussion of income distribution and income problems in Denmark. Friis, for the first time in the Nordic countries, used the EU's 50 per cent of median income as a poverty line. The results showed that 13 per cent of all families in 1977 fell below this poverty line.

In the mid-1980s Hansen (1986) investigated the extent and nature of poverty in Denmark. Hansen used the Danish living conditions surveys and employed a "two- step" poverty line, classifying as poor those households with a yearly income under DKr 100,000 and where the monthly disposable income (income left for food, clothes, etc. when all fixed expenses such as housing costs were paid) was less than DKr 1,000. This study showed that about 3 per cent of the population were living in poverty. These results were widely debated and criticized for severely underestimating the prevalence of poverty in Denmark. This discussion is an example of the fact that the study of poverty has been much more politicized in Denmark than in the other Nordic countries.

An often debated question within the field of poverty research is the issue of the persistence of poverty. Several studies indicate that most households classified as poor on the basis of cross-sectional data are only temporarily in poverty (Duncan 1984). These results were also confirmed in Denmark by Hansen (1990), who showed that only a minor portion of Danish households could be considered as long-term (four years) low income households.

The study of economic poverty in Denmark differs from research in Finland and Sweden in another way. Danish researchers have to a lesser degree trusted the purely economic measurement of poverty. A certain dissatisfaction with the earlier approaches launched a new research tradition where the pure income measurements (low disposable income left after some basic necessities) were supplemented by certain qualitative interview data to demonstrate the connection between household budgets and social and material needs (Andersen and Larsen 1989). The poverty concept adopted here came from the Norwegian Steinar Stjernö (1985), who introduced the term "poverty as the tyranny of scarcity", which makes an operational distinction between physical and social efficiency. This term was seen to be especially illustrative of the effects of modern poverty.

In Finland the most important contributions concerning the extent of economic poverty have been studies by Heikkilä (1990), Ritakallio (1994a,b), and Uusitalo (1989). Heikkilä used cross-sectional data from the 1986 living conditions survey; the others employed the cross-sectional data of six household budget

surveys carried out between 1966 and 1990. The criterion for poverty used in these studies was disposable income, and the equivalent scales (consumption units) were the OECD type. They used several poverty lines side by side. The most common poverty lines were current minimum pension level and 50 per cent of the median equivalent disposable income per consumption unit. Thus, all the studies mentioned analysed relative poverty.

Heikkilä (1990) and Ritakallio (1994a) adapted several operational definitions simultaneously, and Ritakallio also conducted sensitivity analyses within the relative income method. Their results reinforced the view that poverty is such a complex phenomenon that identifying it by means of a single indicator may lead to biased results of the severity of poverty. "Traditional poverty", characterized by continuous subsistence on a low income, seems to have been replaced by new modes of poverty distinguished by unstable labour force position. Furthermore, it has meant that poverty researched indirectly through annual incomes has become more problematic than previously. Given a situation of unstable income, short periods with acceptable income may raise the annual income over the poverty line even though income during the larger part of the year falls below the poverty line.

Uusitalo (1989), Gustafsson and Uusitalo (1990b) and Ritakallio (1994) analysed the shift in the low-income poverty rate over time by using time-series data. They clearly demonstrated the achievements of the welfare state in terms of poverty reduction in Finland. Where the poverty rate decreased steadily from 12.4 per cent in the mid 60s to 2.5 per cent at the end of the 1980s. This was actually the transformation period when the Finnish welfare state developed from marginalism to institutionalism (see Esping-Andersen and Korpi 1987). The decrease in economic poverty in Finland during the whole 1980s was a very different trend compared with several other Western industrial societies. According to Ritakallio (1994c), long term economic poverty almost disappeared until 1990, mainly owing to full employment and effective redistributive policies.

By using Luxembourg Income Study data, Ritakallio (1994c) also made time-series comparisons between six OECD countries in terms of poverty rate and poverty gap. By comparing countries implementing different kinds of social policy he clearly verified the impotence of means-tested social policy in combating poverty. Scandinavian institutional social policy, on the other hand, was proved to be more capable of alleviating poverty equitably among all sections of the population.

In 1984 the Swedish economist Björn Gustafsson published *A Book About Poverty*, in which he discussed a range of topics with relevance for poverty research in a modern welfare state. The empirical part of the book was based on data from the 1979 and 1981 household budget surveys. The incidence and the distribution of poverty in Sweden were estimated, as was the impact of welfare state provision on poverty. Two different poverty lines were used in the study. Both were based on budget calculations but they differed in their generosity. Also shown were the effects of altered assumptions regarding the household's capability of transforming assets into consumption. Another feature of the study is that Gustafsson used both individuals and households as units of analysis. Another study, made in partly similar fashion, was done by Halleröd (1991), using data from the 1986 and 1987 survey of living conditions (ULF). Both Gustafsson's and Halleröd's studies showed that the economic poverty rate in Sweden varied between 5 and 10 per cent of the population. Thus, economic poverty was not a negligible phenomenon in Sweden during the 1980s (see also Gustafsson 1993a). In a more recent study Gustafsson used the 50 per cent of median income poverty line and calculated time-series for the period from the mid-1970s to the beginning of the 1990s. This calculation revealed a continuous increase in relative poverty in Sweden from the beginning of the 1980s and onwards (Gustafsson 1993b).

Two alternative methods of calculating the poverty line have recently been used in Swedish research. The first one was developed by Gustafsson and Lindblom (1993). They defined the poor as those "with a disposable income lower than those for whom the welfare state takes responsibility" (ibid.: 21). The poverty line was set at the mean value for the total range of welfare provision directed to the part of the population that is supposed to work but that does not work for reasons such as disablement or unemployment. Thus, the poverty line is based on norms that in one way or another are related to social policy but are not dependent on one specific budget calculation aimed at a particular purpose. The poverty line is therefore less sensitive to changes in certain social policy programmes at the same time that it allows a broader reflection on the prevailing view of an economic minimum standard in a country. Gustafsson and Lindblom used this poverty line for a comparison of poverty in seven European countries, Australia, Canada, and the USA using data from 1979–82. The results showed, on the one hand, that welfare state provisions in Sweden were relatively generous and, on the other hand, that the poverty rate in Sweden was low compared with most other countries.

The other alternative poverty line recently used in Sweden is the Consensual Poverty Line (CPL) (sometimes referred to as the Subjective Poverty Line) developed in the Netherlands by Goedhart et al. (1977; see also Hagenaars 1986). This approach aims to base the poverty line on people's opinion about a necessary minimum income. The method results in a substantially more generous poverty line compared with the budget calculations used in previous studies and, accordingly, in a higher estimation of the incidence of poverty (Halleröd 1995b). The CPL method has also been used in a comparison of poverty in Sweden and Australia. The results showed that Australia has a higher poverty rate than Sweden and that the distribution of poverty differs between the countries. Poverty in Sweden is mainly a problem for young people. The poverty rate among young people in Australia is also high but the most poverty-stricken part of the population is found among those over the age of 64. The differences in the poverty rate and the distribution of poverty between the two countries can be directly related to differences in welfare state provision and especially in the old age pension schemes (Saunders et al. 1994). The data used to estimate the CPL in Sweden come from a 1992 survey specially designed to study poverty and related problems in Sweden (Halleröd et al. 1993).

Comparative poverty studies

Norway, Sweden and recently Finland, but not Denmark, are members of the Luxembourg Income Study (LIS) (see Smeeding et al. 1990). Comparative studies of poverty based on LIS data emphasize to some degree the distinctiveness of the Nordic countries. Analyses by Mitchell (1993), including Norway and Sweden, and by Ritakallio (1994c), including Finland and Sweden, show that the poverty rate in these countries is comparatively low (see also Jäntti 1993). Another striking feature is that income redistribution in Norway, and even more so in Sweden and Finland, is significantly larger than in other countries. Thus, the poverty-alleviating effect of the welfare state is more radical in these Nordic countries than in most other countries. The basic issues of comparative poverty research have been analysed by several Nordic authors, especially by Øyen (1992).

The social assistance research tradition

Last-resort, means-tested social assistance (income support, supplementary benefit, etc.) forms a strong and widely used

criterion for poverty researchers in the Nordic countries. This tradition stems from the conviction that, in a highly developed welfare state, those eligible and actually depending on these benefits are the worst off.

The need for a closer look at welfare clients grew out of administrative and political concerns. Somewhat surprisingly, both the proportion of the population dependent on social assistance and the total costs of social assistance started to increase in the Nordic countries in the mid-1980s. This development caused individual governments to start several studies on the increased dependency risk and also on the more basic social mechanisms behind this shift. Nonetheless, it is important to see that conducting research on social assistance (dependency, client groups, etc.) cannot automatically be equated with poverty research in a strict sense. This distinction has been stressed with differing degrees of emphasis in the different countries included in this review.

In the mid-1980s the Nordic Council of Ministers launched a cross-Nordic research project that started with a pilot study (Tanninen and Julkunen 1988) and then produced a comparative panel study on long-term dependency in the Nordic capitals in the last part of 1980s (Tanninen and Julkunen 1993). The Nordic research team also published an anthology *On Social Assistance in the Nordic Capitals* (Fridberg et al. 1993). The anthology included analyses of national profiles of benefit dependence, work involvement, and persistent poverty, helplessness, and cumulative deprivation.

In studies on social assistance clients, other poverty definitions and lines have also been used. One more or less surprising research finding from Sweden and Finland has been that a great majority of those dependent on income support are not poor according to the traditional income-based poverty lines, e.g. 50 per cent of median income, or by the social assistance norms themselves (see e.g. Halleröd 1991; Heikkilä 1990, and Ritakallio 1994a). On the other hand, their actual material and non-material living conditions are clearly below average. Another surprising finding when several operationalizations are used simultaneously is a tremendous under-use of income support, at least in Finland. A relatively large proportion of the population was eligible for minimum assistance simply by virtue of their low incomes, but, according to the records, they never exercised this right.

There exists a broad consensus among researchers that social assistance is a very special indicator of poverty, because the local authority responsible for supplying the benefits also conducts

both needs- and means-testing. Another point of view is that, especially during times of recession and increasing unemployment, the social assistance "rate" is a clear indicator of the functioning of the "first-resort", i.e. earnings-related safety net. In time-series studies the social assistance definition of poverty is problematic because of the major changes caused by organizational reforms.

Finnish studies using social assistance as the indicator of poverty should also be mentioned. Lauronen (1988) collected extensive quantitative material on welfare clients, which showed that the most common reason for dependency was unemployment and the lack or insufficiency of unemployment benefit. This finding later gained support from other studies (e.g. Lehto and Lamminpää 1992; Mäntysaari 1993) done during the economic recession at the beginning of 1990s. Ritakallio (1991), using a rather large amount of survey data, investigated the actual living conditions and welfare hardships of welfare clients in several rural and urban settings. His study focused on the accumulation of welfare deprivation among social assistance recipients. In this way, he aimed to chart the emergence of the process of marginalization among the clientele. One of his findings was that clients differ from each other not only in relation to material resources but also in relation to their abilities to transform the material aid they receive into personal welfare. The Finnish research results also point to two typical population groups that share persistent poverty (meaning long-term income support dependency): single middle-aged marginalized men and single mothers. Within the Nordic comparisons this can be seen as a unique Finnish phenomenon.

In Sweden a rather large body of research deals, in one way or another, with the problem of social assistance. In some of these studies, predominantly the older ones, social assistance is used as an indicator of poverty. Recipients of social assistance have been regarded as poor simply based on the fact that they received social assistance (Inghe 1960; Knutsson and Stridsman 1988; Korpi 1971). The poor in Sweden have therefore often been equated with and defined as those receiving social assistance, with no attempt to derive an independent yardstick. It has been argued, however, that such a definition is tautological and logically incoherent: tautological because the system designed to ameliorate poverty is also used to define poverty; and logically incoherent because it is only those who have received help, and who therefore should not be in poverty, who are defined as poor (Saunders et al. 1994: 4). Scholars in the field of social work have also emphasized a distinction between the poor and the recipi-

ents of social assistance (Bergmark 1991: 15; Salonen 1993: 30). There are two main reasons for such a distinction. The first is theoretical. The number of people who receive social assistance is, on the one hand, dependent on political decisions concerning eligibility and generosity in the social policy system and, on the other hand, on people's willingness to apply for social assistance, which, among other things, depends on information and the risk of stigmatization. The incidence and distribution of social assistance recipients are hence not connected with a theoretical understanding of the phenomenon of poverty. The second reason is empirical. There is clearly a connection between social assistance and poverty. People in poverty have, compared with other sections of the population, a higher probability of receiving social assistance. But it is nevertheless the case that most recipients of social assistance are not classified as poor according to more traditional definitions of poverty (Halleröd 1991, 1992).

In Norway it has also been common to distinguish between social assistance and poverty (Stjernö 1985). Terum (1984) described the social assistance rate more narrowly as a measurement of "registered poverty", acknowledging that this definition of poverty has certain limitations. A distinction between social assistance and poverty has also been emphasized in Norway. The recipients of social assistance are not regarded as poor but they are seen as a poverty-threatened group. This view is clearly expressed by Hove (1993), who explored the prevalence of poverty among recipients of social assistance in the capitals of the Nordic countries. According to the measurement of poverty used in this study, 38 per cent of the long-term recipients of social assistance in Helsinki, Oslo, and Stockholm were poor. It was also the case that 59 per cent of the recipients regarded themselves as poor (ibid.: 18).

In the Danish research tradition, the demarcation between social assistance and poverty has been even more strict than in the other Nordic countries. However, it is important to state that much of the research carried out on social assistance recipients has had great relevance for the study of poverty. It is likewise important to be clear that a too narrow focus on social assistance will by definition conceal many aspects of the poverty problem.

Poverty as an accumulation of welfare deprivation

There are two main factors behind the development of the relatively rich Nordic research tradition that tries to combine

the ideas of income-related measurement and living conditions research. One is the certain flatness of the picture given by the economic approach; the other is the Nordic tradition of conducting regular level-of-living surveys. To these two we naturally have to add the theoretical development within the field of poverty research. A wide consensus prevails about the inadequacy of income measures: pure incomes do not give a satisfactory picture of poverty and the degree of the satisfaction of material needs achieved by them.

On the other hand, this approach is problematic in trend studies and in international comparisons. The first problem is the lack of comparable data. Another problem is more a question of principle. According to the relative view of poverty, the criteria for poverty are temporally and regionally determined. For example, the criteria for poverty in the Nordic countries were different in the 1960s than they are now. In the same way the criteria for poverty were different, for example, in Sweden and in Portugal in the 1980s. But how do we define the limits of poverty at different times and in different countries even at the same time, if our research material is data on living conditions? There is no universally applicable solution to the problem of the definition of poverty lines in comparative studies when we use the living conditions data as research material. The methodology of social consensus is one attempt to solve this problem. This will be further discussed later when we deal with the Swedish and Norwegian studies in this area.

The basic idea behind the accumulation of welfare deprivation school of thought is that low income forms a necessary but not sufficient precondition for an adequate concept of poverty. Data are consequently needed both from income, assets, and other material means and from actual well-being in terms of housing, health, education, work involvement, etc. This kind of reasoning comes close to the idea of a deprivation index (Townsend 1979). Basically the welfare deprivation school of thought stresses the outcome-based conceptualization of poverty.

A remarkable amount of research has been done in the Nordic countries on the accumulation of deprivation and links between poor living conditions on an individual level. Some general trends in the results can be listed. First, the sociological welfare research based on Nordic data has not demonstrated very strong links between low income and deprivation in other welfare areas (Erikson & Tåhlin 1987; Halleröd 1991; Hansen 1990; Heikkilä 1990; Ringen 1987; Uusitalo 1975). On the other hand, the links between various components of economic well-being (income, housing, labour market position) are relatively strong. Second,

the empirical overlap between economic poverty and cumulative deprivation is relatively small (Heikkilä 1990). On the other hand, the accumulation of deprivation as such is relatively strong and is linked to some central structural and background variables (Heikkilä 1990). The accumulation of welfare problems is especially common in some marginal groups. Ritakallio (1991) indicated that separated middle-aged men living alone who were social assistance clients constituted a uniform group that suffered from the worst accumulation of problems (see also Fridberg et al. 1993). The position of men without families as the core group of the worst-off is emphasized by the fact that their risk of becoming social assistance recipients is greater than that of other population groups, and among those who receive income support they continue to form the core group of the excluded.

An elaborated analysis of accumulation of deprivation in Sweden was done by Erikson and Tåhlin (1987). They studied the coexistence of welfare problems in seven different welfare areas: health, housing conditions, social relationships, leisure activities, political resources, working conditions, and economic resources (Erikson and Tåhlin 1987: 259). The study was based on level-of-living standard surveys (LNU) from 1968, 1974, and 1981, which made it possible to analyse the development over time. Erikson and Tåhlin did not define a poverty line; in fact they did not talk about poverty at all, but they identified a group who suffered from accumulated deprivation because they had three or more problems. In 1968, 22 per cent fell into this group, in 1974, 12 per cent, and in 1981, 8 per cent. One conclusion is that conditions have improved over time. However, one has to remember that the indicators of welfare problems were not adjusted in line with the general development of living conditions. Results indicating anything other than a substantial decrease in the prevalence of accumulated deprivation would therefore have been sensational.

Three other findings of Erikson and Tåhlin might be of greater importance. First, financial problems were shown to play a central role and were often connected to other problems. One important conclusion was hence "that economic support would probably alleviate many of the different problems which occur" (1987: 274). Second, the incidence of accumulated deprivation was related to age, class, and gender. Elderly people, women, and members of the working class experienced an increased risk of suffering from accumulated deprivation. This relationship was persistent over time. Third, an individual who suffered from one problem had an increased risk of suffering from problems in other areas as well. Despite the fact that the number of indi-

viduals with multiple problems decreased, this pattern was also persistent over time. These results indicated that the mechanism underlying the accumulation of deprivation operated in the same manner in 1981 as in 1968.

Ringen (1985, 1987, 1988) has strongly argued against the use of economic resources as the sole indicator of poverty. Low-income groups "are not homogeneous, either in other resources than income or in way of life" (Ringen 1987b: 164). The actual standard of living will therefore vary considerably among people with low incomes. Poverty should therefore be measured via direct indicators of the living standard that people actually experience. Direct observation of living standards is not enough, however, and low income should still be seen as a necessary precondition for poverty. Ringen therefore suggested a combination of measurement of economic resources and accumulated deprivation. The poor are those who have an income under an economic poverty line and at the same time suffer from accumulated deprivation. "Poverty, in other words, is the result of an accumulation of deprivation in both resources and way of life" (ibid.: 162). Ringen used data from Norway (1985) and Sweden (1987) to show that only a small proportion of the low-income group suffered from accumulated deprivation. His main conclusion was therefore that poverty measured as low income only (or for that matter as accumulated deprivation only) tends to result in a substantial overestimation of the poverty rate.

An unsolved problem in Ringen's approach is that he mixed relative and absolute measures of poverty. He assumed that the economic poverty line should be relative to the income level in the society, but the indicators of living conditions used to measure deprivation were assumed to be absolute and stable over time. It is not clear why we should grant the poor a higher income if the income for the rest of the population is rising but not a higher standard of living if the standard for the rest of the population is rising.

Halleröd (1991; see also Halleröd 1992) discusses different approaches to defining and measuring poverty. Largely following the distinctions made by Ringen (1988), he points out three main strategies used to study poverty. These were measured in the following way:

- an indirect approach based on measurement of money income and a poverty line based on the Swedish Board of Health and Welfare's guiding norm for social assistance;

- a direct definition as an effect of accumulation of deprivation, with those who suffer from at least three problems from a list of nine aspects of living conditions being classified as poor;
- those actually receiving social assistance are classified as poor.

The main object of the study was to investigate to what degree these definitions actually identify the same individuals as poor and if the factors used to explain the prevalence of poverty are the same regardless of definition.

The data set used was the ULF of 1986 and 1987. The overlap of these three definitions was small: 20.6 per cent of the population were poor according to at least one of the definitions, but only 0.5 per cent according to all three definitions. These results were even more striking as a result of the fact that the explanatory factor also differed depending on choice of definition. It was therefore concluded that the concept of poverty does not refer to a single social phenomenon. Poverty is instead a heterogeneous concept and the choice of definition will influence not only the incidence of poverty but also, more fundamentally, the social phenomenon that will be studied.

The latest development in Swedish poverty research is an ongoing project called "Consensual Poverty". The central purpose is to replicate the pioneering study of Mack and Lansley (1985), and poverty is accordingly defined as "an enforced lack of socially perceived necessities" (ibid.: 39). The investigation of people's attitudes towards material consumption and actual patterns of consumption is therefore of central interest. People are regarded as poor if they are deprived to a certain degree of consumption that most other people would regard as "necessary". The first reported results from the project used exactly the same method as Mack and Lansley when identifying the poor; that is, those who lacked three consumption items that a majority of the population regarded as necessities were reckoned as poor (Halleröd et al. 1993).

There are two important reasons that make the direct consensual method preferable compared with earlier attempts to measure poverty in terms of accumulated deprivation. First, the method is designed to measure deprivation in consumption – that is, the part of people's lives that has the closest connection to economic resources. The method is therefore supposed to narrow the gap between economic poverty and accumulated deprivation. Second, we must one way or another decide what is an indicator of deprivation and what is not. In the consensual approach, this decision is to a large degree based on public

opinion and therefore is less arbitrary than other measurements of relative poverty. There are nevertheless a number of problems connected with Mack and Lansley's original approach to measuring poverty. An alternative way of using the consensual approach to measure accumulated deprivation has therefore been developed (Halleröd 1994a,b; Halleröd et al. 1995). It is argued that this method is more theoretically appealing, less arbitrary, and more sensitive to people's preferences concerning necessary consumption than Mack and Lansley's approach.

The data used in the "Consensual Poverty" project were collected via face-to-face interviews in 1992 using a specially designed questionnaire and covers a representative sample of the population aged 20–75 (Halleröd et al. 1993). The survey included a broad spectrum of questions that make it possible to relate the topic of poverty to other relevant areas such as work involvement, work conditions, attitudes, housing, etc. It is also possible to study the relationship between the consensual measurement of accumulated deprivation and the consensual measurement of economic poverty referred to above.

Qualitatively oriented poverty research

Although the bulk of poverty research in the Nordic countries has used quantitative methods of research, some qualitatively oriented poverty research has also been going on since the beginning of the 1980s. Qualitatively oriented research very seldom produces any kind of hypotheses about the causes and effects of poverty; instead, it places a strong emphasis on a phenomenological view of the world. To put it very simply, from qualitative research we can learn what poverty is all about when it comes to the daily life of poor people. There are certain limitations connected with this approach. The results of qualitatively oriented research are hardly ever strictly comparable with each other. The logic of qualitative research is simply different from that of quantitative research.

In his useful article on interpretations of modern poverty, Marklund (1990: 136) divided the explanations of poverty into four classes: marginalization, underclass, feminization, and subculture perspectives. Marklund pointed out that, in all Nordic countries, both available data and the interpretations made by social scientists seem to exclude the perspectives of subculture[2] and feminization. Although the problems of ethnic minorities are now more the focus of discussions than previously, the number of minorities is still comparatively small in all the Nordic countries. The relative cultural homogeneity is, of course, a

natural explanation for the lack of enthusiasm for a subculture paradigm.

The "level of living" approach that prevailed in the Nordic countries from the 1960s grew out of the assumption that a social continuum descends from the level of living of the rich to the level of living of the poor and that no breaks or lacunas occurred. The subculture paradigm society sees not as a culturally homogeneous entity, but as consisting of many different kinds of cultures that to a limited extent share the same life goals (Andersen et al. 1987: 194). According to this view, modern societies consist of differentiated social organizations and modes of living that differ substantially from each other. Cross-sectional surveys do not take these differences into account, and in fact wipe out fundamental distinctions among different modes of life. Qualitative analysis can serve to put social relations and the organization of everyday life into the centre of the analysis (Henriksen 1987: 388).

An example of such a study is Seija Hautamaa's research on the hidden dimensions of poverty, in a study focusing on tenants of the poorest neighbourhoods of Jyväskylä, a medium-sized Finnish town (Hautamaa 1983; Sipilä 1992, 12). Although Hautamaa was describing poverty and marginalization in an old housing area, her main emphasis was on poverty as the experience of a single person as opposed to the experiences of a group or to a description of a poverty-stricken area.[3] The study was based on data from interviews and participant observations. The poor seemed to live one day at a time, unable to plan their lives weeks or years ahead. On the other hand, it did not seem as though they were suffering from low expectation levels, which sometimes is seen as a central feature of the poor (Lewis 1959). It seems that even the most marginalized people in Finnish society do not form a clear-cut, separate subculture; they still share the same goals and expectations as the non-poor.

Nordic social research has produced many studies on different kinds of social problems. Usually, these studies refer to the fact that the minorities in question are also poor, but there is a lack of research concentrating clearly on the question of poverty. For example, there are many reports done by means of a qualitative paradigm on alcoholics and other substance abusers. Addicts are usually poor, but the focus in these studies is not primarily directed towards the problem of poverty. Instead, the drug or alcohol addiction problem is the focus of attention. There is also, as mentioned above, a large and growing body of social work research on social assistance and its effects (for example, Bergmark 1991; Lilja 1989; Mäntysaari 1991; Rostila 1988; Salomaa

1986; Salonen 1993; Svedberg 1994). These studies are not dealt with here because the subjects focused on are primarily social work clients, not the poor as such.

In recent years some research has been devoted to the hitherto unexpected consequences of poverty in the postwar Nordic countries. According to a recent study conducted by a research group in Finland, even hunger is becoming a problem in parts of the country. Hunger is politically a very sensitive issue in Finland, and for that reason the empirical data were gathered by asking people who had had personal experience of hunger to write a letter to the researchers. The research group received 200 letters during a two-month period in 1994. The conclusion of the research was clear: there are people in Finland who suffer from hunger. Hunger was, however, understood relatively, i.e. respondents operationalized it as a situation in which the refrigerator is empty and one has no money for food. Some of these people are the marginalized poor, who have traditionally suffered from lack of resources. However, there are also unemployed people who come from a middle-class background but who are now without means of livelihood. The third group consists of young people living alone who cannot support themselves (Heikkilä et al. 1994).

The experience of being poor in a welfare state

During the 1980s, the worsening unemployment situation in Denmark together with the cutbacks in welfare state expenditure led to a growing number of people suffering from poverty. Andersen and Larsen's study (1989) dealt directly with the problem of being poor in an otherwise affluent society. They wanted to analyse, on the one hand, the effects of poverty on everyday life and individual actions and, on the other hand, the quality of the social policy efforts aimed at diminishing the effects of poverty.

Andersen and Larsen's theoretical framework was influenced by Marxism. The researchers tried to combine the structural societal level with the individual level. According to the authors, there is always a poverty risk in capitalist societies; poverty can be seen as a form of extreme class inequality (Andersen and Larsen 1989: 54).

Andersen and Larsen were basically following Townsend's theory of poverty (1979) when they developed their own definition of poverty. They say that poverty in Denmark is not a question of being totally without resources, but rather a question of being separated from the way of life that the surrounding

society practises and in which they want to participate (Andersen and Larsen 1989: 11). One interesting result of their study was that even the people interviewed defined the concept of poverty in almost the same way as the researchers of the relative poverty school.

As mentioned above, Andersen and Larsen chose to mix a qualitative analysis with quantitative data. The qualitative part of the research was based on interviews with sixteen middle-aged unemployed persons living in the area of Copenhagen. The interviews consisted of questions on the process of marginalization, household budgets, the social consequences of poverty, and the coping strategies of the interviewees. The interviews concerning the life histories of the middle-aged unemployed showed that a typical change had taken place in their lives. In the 1940s and 1950s, life was hard; in the 1960s and at the beginning of the 1970s life was easier and number of opportunities seemed to grow as the expanding labour market and the welfare state provided new opportunities. From the beginning of the 1980s the situation worsened: unemployment increased and social security benefits once again turned out to be insufficient.

Andersen and Larsen also used interviews to gather information about the economic needs of different types of households. These household budget estimations gave a very concrete picture of needs and their costs in a modern society and were widely discussed in the media when the study was published.

In our concluding remarks we will argue that qualitative poverty research seems to be quite underdeveloped in comparison with the quantitative research done in Scandinavia. Studies that explicitly focus on poverty are rare, and the qualitative methods used are not very refined. There are many possible reasons for this. One explanation was suggested by Andersen et al. (1987), who said that Scandinavian welfare researchers find it difficult to accept the central idea of a poverty culture, because this theory sees society as a mixture of contradictory lifestyles and subcultures.

Summary

As has been shown in this review, poverty research has for a long time played a marginal role in the Nordic social research tradition. However, for different reasons, it was put on the agenda during the 1980s. What might then be the concluding, overall assessment of the Nordic state of the art research within the field of poverty studies? We can isolate a few features, positive and

negative, and also point out similarities and differences between the countries assessed.

- Until the beginning of the 1980s the question of poverty was not generally dealt with as a central issue in either social research or social policy. One basic reason for this lay in the general objectives of social policy: the basic objective of the Nordic welfare model was to secure overall equality, not just to guarantee a minimum standard. Policies were explicitly, policies were targeted towards inequality reduction and also towards keeping the unemployment level low. Instead of a distinct poverty research tradition such as existed in the USA and the UK, the Nordic countries took the path of welfare research, which has been the dominating discipline since the early 1960s.
- Once poverty was put on the agenda, Nordic research was able to benefit from the relative richness of large quantitative databases provided by level-of-living surveys and social statistics. There is also a long tradition of cooperation between countries both in harmonization of social statistics and also in conducting comparable surveys of living conditions on a frequent basis. The living conditions surveys offer a unique database for ambitious poverty research. This also implies that poverty research has been policy relevant, i.e. its results have formed an evaluation basis for the assessment of social policies.
- Most of the research done so far has not been very ambitious in a theoretical sense. The welfare state itself has usually been used as the central frame for understanding and even explaining the existing forms of poverty. In addition, the marginalization theory and to some degree the underclass theory have been adopted in the Nordic context.
- There are, of course, differences among the Nordic countries, even though they form a relatively uniform group. Denmark was until recently the only country that was a member of the European Union, which partly explains why the rediscovery of poverty took place earlier in Denmark than in the other Nordic countries. Another explanation is, of course, that Denmark was most seriously hit by the economic downturn in the late 1970s. Within the Nordic group, Denmark can also be viewed as more unusual in the sense that the consciousness of poverty was more political in nature. It seems as if Sweden and Finland share the greatest similarities when it comes to the development of poverty research. In both countries the rediscovery of the poverty issue took place at about at the same

time, and mainstream poverty research has been characterized by economic poverty and social assistance studies. In Norway one cannot discern the same kind of rediscovery of poverty as in the other Nordic countries, a fact that almost certainly reflects the strength of the Norwegian economy.

Concerning the major results, we will emphasize the following three. First of all, the research done so far clearly reveals the dynamics of poverty – the changing composition of poverty risk and incidence. Owing to the social policies adopted, the traditional risk factors such as old age, sickness, and also to some degree unemployment have lost their meaning in explaining economic poverty. Typical risk groups in the 1970s and 1980s were students, young people in general, families with a lot of children, and one-parent families, and also, more recently, the long-term unemployed. The uncertain position of the young and families with children reflects to some degree their difficulties in establishing themselves as independent households. Second, the research results provide clear evidence supporting the assumption that social policy does matter. Strong redistributive policies, which have been one central feature of the Scandinavian model, proved their effectiveness in poverty alleviation. The third main result deals more with methodological issues. Much of empirical research teaches us the somewhat controversial lesson that different operationalizations identify different population groups as poor. Analysis has shown that the three main strategies defining the poor – economic poverty, accumulation of deprivation, and social assistance – to a large degree target different sections of the population. The overlap between alternative measurements is surprisingly small. These results clearly demonstrate the complexity of the poverty phenomenon in developed countries.

At the beginning of 1990s changing societal conditions brought the problem of poverty into public debate much more strongly than was the case in the 1980s. This was especially the case in Sweden and Finland. The major change in these countries was the rapid increase in unemployment and particularly the increase in the number of long-term unemployed. At the same time both countries face huge financial problems. A rapid increase in state budget deficits is leading to substantial cuts in welfare provisions. The combination of the increase in unemployment and a decrease in the ability of the welfare state to fund income maintenance makes the prospects for the future rather pessimistic. Thus, it seems likely that poverty research, at least in Finland and Sweden, will be the focus of attention even more in the future.

As a result of the already discussed well-known reasons, Norway is possibly an exception here too.

In Denmark high unemployment rates are no longer a new phenomenon. The unemployment and long-term unemployment rates have stood at nearly 10 per cent and 3 per cent, respectively, during the past decade. In Denmark, then, the poverty caused by high unemployment is no longer "new poverty". Compared with Sweden and Finland, Denmark has produced extensive research results that are relevant for this situation. These studies will be valuable for researchers in Finland and Sweden.

Another significant challenge for the Nordic countries in general but more specifically for poverty research, will be European integration. Denmark has been a member of the EU since the 1970s. Sweden and Finland decided to join the EU in 1994, whereas Norway decided to remain outside. What kind of institutional impact will integration have on poverty and the Nordic welfare model? This will obviously be one focus of future poverty research in the Nordic countries.

At a theoretical level one can discern some new trends and improvements that will affect future poverty research:

- the increased interest in the life-history and longitudinal approach to poverty;
- the social consensus methodology to define poverty;
- comparative studies of public policies directed at poverty alleviation; and
- follow-up studies that make it possible to understand the changing nature of poverty and to explain the dynamics of poverty.

Notes

1. The Nordic area consists of five countries: Denmark, Finland, Iceland, Norway, and Sweden. Iceland is for practical reasons not included in this review.
2. However, the concept of poverty culture has been widely discussed even in the Nordic countries. A very thought-provoking presentation about the discussion can be found in a report by a Danish group of researchers (Anderson et al. 1987: 194).
3. There are also some other poverty studies connected with the question of housing. Jokinen and Juhila undertook an interesting study of an old working-class area in Tampere (Jokinen and Juhila 1987, 1991).

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