

Measuring Poverty and Material Deprivation

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Should Statistics Canada add a set of questions on material deprivation — inadequate food, housing, medical care, and other basic needs — to its income surveys? There are two main arguments in favor of doing so. One is that such information about living standards is intrinsically interesting. The other is that such information is needed in order to accurately measure poverty; it is a necessary complement to data on income and other financial assets. A consistent finding from research on material deprivation since the late 1970s is that there is only moderate overlap between households with low (single-year) income and those that lack various basic material goods and services.

Contemporary interest in indicators of material deprivation was initiated by Peter Townsend (1979) in the United Kingdom and by Susan Mayer and Christopher Jencks (1989) in the United States. Their studies led to formal and regularized data collection on material hardship in these two countries, via the "Breadline Britain" studies in the U.K. (Mack and Lansley 1985; Gordon and Pantazis 1997; Gordon et al. 2000) and the Census Bureau's Survey of Income and Program Participation (SIPP) in the U.S. (Beverly 2001a; USBC 2003; Iceland and Bauman 2004; USDHHS 2004; Short 2005). Other researchers in Europe further advanced the study of material well-being in the 1990s (Ringen 1988; Callan, Nolan, and Whelan 1993; Halleröd 1995, 1996; Nolan and Whelan 1996). A battery of material deprivation questions was included in the European Community Household Panel (ECHP) data set, which began in 1994 but was discontinued in the early 2000s. Since the early 1990s interest in indicators of material deprivation has blossomed, with dozens of country-specific and comparative

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studies appearing in academic journals and in working paper publications by research agencies (Mayer 1993, 1995; Edin and Lein 1997; Rector et al. 1999; Burchardt 2000; Layte et al. 2001; Whelan et al. 2001, 2002, 2003; Perry 2002; Bradshaw and Finch 2003; Dekkers 2003; Muffels and Fourage 2004; Rector and Johnson 2004; Boarini and Mira d'Ercole 2006).

Recent interest among scholars and policy makers and trends in data collection in other affluent countries argue strongly in favor of Canada adding items on material deprivation. But what components of material deprivation should be covered? And what specific indicators should be used? This report considers these questions conceptually and empirically, with an emphasis on what Canada might learn from current data collection in other affluent countries.

Conceptual and Measurement Issues

I will focus on the second rationale noted above for collecting data on material deprivation: that it is key to adequate measurement and understanding of poverty. There are a variety of conceptual and measurement choices to make.

Lack of Things and Activities? Or Lack of Resources?

Among researchers and policy makers there is no consensus definition of poverty, but for many it connotes something along the lines of "lack of a societally-acceptable minimal standard of living." This begs several definitional questions. One is whether poverty consists of lacking the things and/or activities that are considered minimally acceptable or lacking the resources needed to have access to those things and activities. After all, some people *choose* to eat little food, live in a small housing unit or a dangerous neighborhood, eschew medical care, or go without a telephone.

Researchers studying material deprivation do not agree on which of these two approaches is preferable. For instance, Townsend (1979) favored a focus on resources, whereas the wave of research in the United Kingdom that Townsend's work immediately spawned, the "Breadline Britain" studies, focused on lack of the things and activities (Mack and Lansley 1985).

At the data collection stage, it is not necessary to choose between these two approaches. Material deprivation questions can be asked in a two-step format: (1) respondents are asked if they lack a certain thing or activity (see below for examples of specific questions); (2) if they say yes, they are then asked whether that is because they do not want it or because they cannot afford it. With this information, an analyst or agency that prefers a conceptualization of deprivation consisting of the lack of various things and/or activities can focus on the information provided by the first step, while those who view deprivation as *involuntary* lack can use the information from both steps.

In my view it is difficult to justify a conceptualization of poverty or deprivation that consists simply in lacking various things or activities. Voluntary lack is neither what the concept typically is thought to refer to nor of much concern for policy makers. A resource-based (capability-based) conceptualization is more compelling. In this view, poverty or deprivation refers to "lack of resources necessary to achieve a societally-acceptable minimal standard of living."

If this view is adopted, information about material deprivation — involuntary lack — is best seen as complementary to that provided by income and other financial assets. Poverty researchers and government agencies have long relied on income in measuring poverty. This owes largely to practical considerations: income is comparatively easy to measure. But there is a conceptual justification as well. Income is a resource that allows households and individuals to acquire the sorts of things — food, housing, medical care, and others — that are deemed central to a minimally decent standard of living.

As an indicator of resources, income is limited in several respects. First, income typically is measured over a single year. In any given year the incomes of some surveyed households will be atypical, due to illness, temporary unemployment, an unusually generous bonus, plentiful opportunity for overtime work, or any of a variety of other reasons. For these households the single-year income measure will over- or understate true income. Asking about income levels in prior years increases the risk of recall bias. Panel data are thus the only way to effectively address this problem. Second, individuals in low-income households often underreport income (Edin and Lein 1997). Third, income measures seldom include the value of near-cash (in-kind) benefits and public services. Fourth, some low-income households have assets — savings, property ownership, and so on — and/or access to credit that increases their ability to consume. For these households, even accurately-reported income understates their financial resources. Fifth, some households have debt, the financing of which reduces consumption ability.

The limitation of income as an adequate measure of resources, at least for those at the low end of the distribution, is suggested by the fact that numerous studies have found only moderate overlap between those with low income and those who lack sufficient food, adequate housing, and so on (Mayer and Jencks 1989; Callan, Nolan, and Whelan 1993; Nolan and Whelan 1996; Gordon and Pantazis 1997; Beverly 2001; Boushey et al. 2001; Perry 2002; Bradshaw and Finch 2003; Iceland and Bauman 2004; Muffels and Fourage 2004; Rector and Johnson 2004; Teitler et al. 2004; USDHHS 2004; Short 2005; Boarini and Mira d'Ercole 2006).

A useful way to address the limitations of income as a measure of resources is to gather information about inability to afford various basic material needs.

Material Deprivation? Or Both Material and Social?

The dominant tendency in the study of poverty has been to focus on *material* resources or needs. However, in Europe there has been considerable interest in the past decade in *social exclusion*, by which is usually meant connections with other individuals or with the broader community and/or the ability to participate actively in social and political life (Atkinson et al. 2002). To the extent the latter are considered part of one's "standard of living," they are perfectly reasonable to include in sets of questions about deprivation. An example would be a question on whether the person can afford to have family or friends over for dinner once in a while. Inability to do so is a social deprivation rather than a material one. Although I focus here on material aspects of deprivation, I include some social aspects as well.

Necessities? Or "Ordinary Living Patterns"?

Should indicators of deprivation focus only on necessities? Or should they also include some items that are not necessary in any reasonable sense of the term but nonetheless are commonplace — what Townsend (1979) referred to as "ordinary living patterns"? Might these appropriately be considered part of a minimally-acceptable standard of living?

There is no correct answer here. Let me merely note that restricting the focus to necessities begs the question of exactly what is "necessary." Necessary for what? Surely in a modern affluent country we should be interested in more than merely subsistence requirements. Hence, it is probably unproductive to get hung up on identifying things that are truly necessary.

One approach to determining what is necessary is to survey the public. The three "Breadline Britain" surveys in 1983, 1990, and 1999 did this. These surveys presented respondents with a list of dozens of items and asked of each whether or not it is "necessary." Figure 1 here shows the share of respondents in the 1999 survey saying that in their view the item "is necessary." I include this information not in order to advocate for or against including any particular one of these items, but merely for informational purposes.

My sense is that this strategy of relying on popular opinion has no inherent advantage. Those who favor this approach generally do so on the grounds that it is less arbitrary than having researchers or policy makers make the decision (Mack and Lansley 1985; Gordon and Pantazis 1997). But respondents tend to be inconsistent in their views about what is and what is not necessary; there is no consensus view (McKay 2004). Moreover, opinion about necessities tends to shift over time. For example, in 1999 fewer than 10% of British respondents said "access to the internet" was a necessity. That share is likely to have increased considerably since then and to continue to do so.



Components and Indicators of Material Deprivation

The most basic material needs are food, clothing, shelter, and health care. Other key aspects of material deprivation include household items such as appliances and a telephone, neighborhood quality and safety, and access to transportation. I also consider some aspects of social deprivation.

I present here a list of the deprivation questions used in the main surveys in the European Union, the United States, the United Kingdom, Ireland, Australia, and New Zealand in recent years. The E.U. data source is Eurostat's Statistics on Income and Living Conditions (SILC) survey for 2003-05. The U.S. source is the 1996 panel of the Census Bureau's Survey of Income and Program Participation (SIPP). For the U.K. the data source is the Department of Work and Pensions' Family Resources Survey (FRS) for 2004. The Irish data source is the Economic and Social Research Institute's Living in Ireland survey (LII). For Australia the data source is the Australian Bureau of Statistics' Household Expenditure Survey (HES) for 1998-99. This survey is done every five years. A subset of the HES material deprivation questions is also included in the Household Income and Labour Dynamics in Australia (HILDA) survey, which is a regular panel survey. The data source for New Zealand is the Ministry of Social Development's New Zealand Living Standards survey (NZLS) for 2004.

Most of the survey questions for the European Union, United Kingdom, Ireland, Australia, and New Zealand distinguish between involuntary and voluntary lack, whereas that is true for only some of the questions in the U.S. SIPP.

Food

European Union: SILC

During the last fortnight was there ever a day (i.e. from getting up to going to bed) when you did not have a substantial meal due to lack of money? Yes or no.

Does your household eat meals with meat, chicken, fish, or vegetarian equivalent every second day?

- Yes
- No because cannot afford
- No other reason

Does your household have a roast joint (or its equivalent) once a week?

- Yes
- No because cannot afford
- No other reason

United States: SIPP

Which of these statements best describes the food eaten in your household in the last four months?

- Enough of the kinds of food we want
- Enough but not always the kinds of food we want to eat
- Sometimes not enough to eat
- Often not enough to eat

"The food that I/we bought just didn't last and I/we didn't have money to get more." Was that often, sometimes, or never true for your household in the last four months?

"I/we couldn't afford to eat balanced meals." Was that often, sometimes, or never true for your household in the last four months?

"My/our children were not eating enough because I/we couldn't afford enough food." Was that often, sometimes, or never true for your household in the last four months?

In the past four months, did anyone in your household ever cut the size of meals or skip meals because there wasn't enough money for food? Yes or No.

In the past four months, did anyone in your household ever eat less than you felt you should because there wasn't enough money to buy food? Yes or No.

In the past four months, did anyone in your household ever not eat for a whole day because there wasn't enough money for food? Yes or No.

United Kingdom: FRS

None

Ireland: LII

During the last two weeks was there ever a day when you did not have a substantial meal at all (I mean from getting up to going to bed) due to a lack of money?

Could you tell me which of the things listed you can avail of? Of the things which you don't have, which would you like to have but must do without because of a lack of money?

- A meal with meat, chicken, or fish every second day if wanted it
- A roast joint of meat or its equivalent once a week

Australia: HES

Went without meals

Could not afford a special meal once a week

New Zealand: NZLS

Bought cheaper cuts of meat or less meat than you would like to buy to help keep down costs?

- Not at all
- A little
- A lot

Gone without fresh fruit and vegetables to help keep down costs?

- Not at all
- A little
- A lot

Clothing

European Union: SILC

None

United States: SIPP

None

United Kingdom: FRS

Could not afford two pairs of all-weather shoes for each adult

Ireland: LII

Could you tell me which of the things listed you can avail of? Of the things which you don't have, which would you like to have but must do without because of a lack of money?

- Warm waterproof coat
- Two pairs strong shoes
- New, not second-hand, clothes

Australia: HES

Could only afford second hand clothes most of the time

New Zealand: NZLS

I am now going to show you some cards naming some different items. Can you please sort these cards into two piles? In one pile I'd like you to put the things that you have, and in the other pile I'd like you to put the things that you don't have. By have, I mean have access to in your household.

- A warm winter coat
- A good pair of shoes
- A best outfit for special occasions

For each of these items that you don't have, can you tell me if you would like to have one?

Is the reason that you don't have that item because of the cost, or some other reason?

I am going to read out a list of things some people do to help keep down costs. In the last 12 months, have you done these things not at all, a little, or a lot?

- Bought second-hand clothing instead of new to help keep down costs?
- Continued wearing clothing that was worn out because you couldn't afford replacement?
- Put off buying clothes for as long as possible to help keep down costs?
- Relied on gifts of clothing to help keep down costs?
- Continued wearing shoes that were worn out because you couldn't afford replacements?
- Child wore clothes or shoes too small or too large because of the cost?

Housing

European Union: SILC

Is this dwelling unit a

- Detached house
- Semi-detached or terraced house
- Apartment or flat in a building with less than 10 dwellings
- Apartment or flat in a building with 10 dwellings or more
- Other kind of dwelling

Do you (or a member of the household) own or rent the dwelling? Own or rent.

How many rooms in the dwelling unit?

The following should not be counted as rooms: kitchenette, scullery, bathroom, toilet, garage, consulting rooms, office, shop.

In what year was the dwelling constructed?

- Don't know
- Before 1919
- 1919-1940
- 1941-1960
- 1961-1970
- 1971-1980
- 1981-1985
- 1986-1990
- 1991-1995
- 1996 or later

Does the dwelling have ... ? Yes or No.

- Running water (piped)
- Central heating
- Hot water (piped)
- Bath or shower
- Toilet (internal)
- Double glazing
- Burglar alarm
- Patio doors
- Garage

Do you have any of the following problems with your dwelling? Yes or no.

- Leaking roof
- Damp walls/ceilings/floors/foundations
- Rot in the doors, window frames or the floor?

Do you have room(s) which are too dark or don't have enough light? Yes or no.

Does the household keep the home adequately warm?

- Yes
- No because cannot afford
- No other reason

Have you ever had to go without heating during the last 12 months through lack of money? (I mean have you had to go without a fire on a cold day, or go to bed to keep warm or light the fire late because of lack of coal/fuel?) Yes or no.

Does the household replace any worn out furniture?

- Yes
- No because cannot afford
- No other reason

Has the household been in arrears at any time in the last 12 months — that is, unable to pay as scheduled rent for accommodation or mortgage payments?

- Yes
- No
- Not applicable for the household

United States: SIPP

Are your living quarters

- Owned or being bought by you or someone in your household
- Rented for cash
- Occupied without payment of cash rent

How many rooms are there in your home? Count the kitchen but do not count the bathrooms.

Are any of the following conditions present in your home? Yes or No.

- Problem with pests such as rats, mice, roaches, or other insects
- A leaking roof or ceiling
- Broken window glass or windows that can't shut
- Exposed electrical wires in the finished areas of your home
- A toilet, hot water heater, or other plumbing that doesn't work
- Holes in the walls or ceiling, or cracks wider than the edge of a dime
- Holes in the floor big enough for someone to catch their foot on

Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with the following: The general state of repair of your home.

Are conditions in your home undesirable enough that you would like to move? Yes or No.

Was there any time in the past 12 months when your household did not pay the full amount of the rent or mortgage? Yes or No.

How about not paying the full amount of the gas, oil, or electricity bills? Was there a time in the past 12 months when that happened to your household? Yes or No.

In the past 12 months, did the gas or electric company turn off service, or the oil company not deliver oil? Yes or No.

How about the telephone company disconnecting service because payments were not made? Was there a time in the past 12 months when that happened to your household? Yes or No.

United Kingdom: FRS

Could not afford ...

- Enough bedrooms for every child over 10 of different sex to have his or her own bedroom
- To keep home adequately warm
- To keep home in a decent state of decoration

Ireland: LII

Does this dwelling have the following? Yes or no.

- A separate kitchen
- A bath or shower
- An indoor flush toilet
- Hot running water
- Central heating or electric storage heater
- A place to sit outside (e.g. garden, terrace)

Do you have any of the following problems with your accommodation? Yes or no.

- Not enough space
- Too dark/not enough light
- Lack of adequate heating
- Leaking roof
- Damp walls, floors, etc.
- Rot in window frames or floors

Could you tell me which of the things listed you can avail of? Of the things which you don't have, which would you like to have but must do without because of a lack of money?

- Dry damp-free dwelling
- Adequate heating
- Central heating
- Indoor toilet in the dwelling which is not shared with other households
- Bath or shower which is not shared with other households
- Able to replace worn out furniture

Has your household been in arrears at any time in the last 12 months, that is, unable to pay as scheduled, any of the following?

- Rent
- Mortgage
- Utility bills

Have you ever had to go without heating during the last year through lack of money? I mean, have you had to go without a fire on a cold day, or go to bed early to keep warm or light the fire late because of a lack of coal/fuel?

How satisfied are you with your present situation in the following areas of your life? Using a scale of 1 to 6 could you indicate your level of satisfaction with each of the following areas. A '1' indicates that you are not satisfied at all while a '6' means that you are fully satisfied. Your housing situation.

Australia: HES

Could not afford to heat home

Could not pay electricity or gas bills on time

New Zealand: NZLS

I am now going to show you some cards naming some different items. Can you please sort these cards into two piles? In one pile I'd like you to put the things that you have, and in the other pile I'd like you to put the things that you don't have. By have, I mean have access to in your household.

- Secure locks
- Heating available in all main rooms
- A good bed
- Warm bedding in winter
- Home contents insurance
- Main electricity (not supplied from on-site battery or generator)

I am going to read out a list of things some people do to help keep down costs. In the last 12 months, have you done these things not at all, a little, or a lot?

- Put up with feeling cold to save heating costs?
- Stayed in bed longer to save heating costs?
- Child shared a bed because of the cost?

For each of these items can you tell me if you have no problem, a minor problem, or a major problem in your current accommodation?

- Draughts
- Dampness
- Plumbing
- Wiring
- Interior paintwork
- Windows
- Doors
- The roof
- Piles or foundations
- Exterior paintwork
- Fencing
- Paving
- House too small for needs

Overall, how would you rate the quality of this accommodation? Very good, good, average, below average, or very below average?

Overall, how suitable is this accommodation for you and your family's needs? Very suitable, suitable, so-so, not suitable, or very unsuitable?

In the last 12 months, have any of the following happened to you or your partner? Not at all, once only, or more than once?

- You couldn't keep up with payments for mortgage or rent
- You couldn't keep up with payments for electricity, gas or water

In the last 12 months, have payments you and your partner have made for the following caused financial difficulty? No, some, or a lot?

- Paying for accommodation
- Paying for plumbing or electrical repairs on your home

Have any of the following happened to you since you turned 18? Number of times and when this last occurred? Once, more than once. During the last 12 months, 1-5 years ago, 6-10 years ago, more than 10 years ago.

- A mortgagee sale of your home
- Eviction from your home/flat
- Major damage to your home
- House or garage burgled

Household Items

European Union: SILC

Do you own a mobile? Yes or no.

Would you like to have a mobile phone but you cannot afford it? Yes or no.

For the following items: If the household does not have an item, could you please tell me whether the household would like to have it but cannot afford it or does not have it for another reason. In the case of the following questions which inquire regarding 'possession' of certain items, possession of the item does not necessarily imply ownership; the item may be rented, leased, or provided on loan.

- Possesses item
- Doesn't possess because cannot afford
- Doesn't possess other reason
- Telephone {fixed line (not a mobile)}
- Colour TV
- Satellite Dish
- Video recorder
- Stereo
- CD Player
- Camcorder/Palmcorder
- Computer
- Washing machine
- Clothes drier
- Dish washer
- Vacuum cleaner
- Fridge
- Deep freeze
- Fridge with separate freezer section
- Microwave
- Deep fat fryer

- Liquidiser
- Food processor

Can your household afford to pay unexpected required expenses (e.g. service/repair of a TV or washing machine)? Yes or no.

Has the household been in arrears at any time in the last 12 months — that is, unable to pay as scheduled utility bills, such as electricity, water, or gas?

- Yes
- No
- Not applicable for the household

United States: SIPP

Do you currently have the following items in your home, in working condition?
Yes or No.

- Washing machine
- Clothes dryer
- Dishwasher
- Refrigerator
- Stand-alone food freezer (separate from refrigerator)
- Color television
- Gas or electric stove (with or without oven)
- Microwave oven
- Videocassette recorder (VCR)
- Air conditioner (central or room)
- Personal computer
- Cellular phone or car phone
- Regular telephone

United Kingdom: FRS

Could not afford ...

- To replace or repair broken electrical goods such as refrigerator or washing machine
- To replace any worn-out furniture

Ireland: LII

Could you tell me which of the things listed you can avail of? Of the things which you don't have, which would you like to have but must do without because of a lack of money?

- Refrigerator
- Washing machine
- Telephone
- Color TV
- Car or van
- VCR
- Microwave
- Deep freeze
- Dishwasher
- Home computer

Australia: HES

Could not pay telephone bills on time

New Zealand: NZLS

I am now going to show you some cards naming some different items. Can you please sort these cards into two piles? In one pile I'd like you to put the things that you have, and in the other pile I'd like you to put the things that you don't have. By have, I mean have access to in your household.

- Telephone
- Washing machine
- Pay TV (e.g. Sky)
- Personal computer
- Access to the internet

For each of these items that you don't have, can you tell me if you would like to have one?

Is the reason that you don't have that item because of the cost, or some other reason?

Do you and your partner own any of the following? For those items that you own, were any of them acquired in the last 12 months?

- Microwave
- Clothes dryer
- Waste disposal unit
- Dishwasher
- Food processor
- Video player
- DVD player
- Stereo
- Power tools

Neighborhood

European Union: SILC

Do you have any of the following problems with your dwelling? Yes or no.

- Noise from neighbours or noise from the street (traffic, business, factories, etc.)
- Pollution, grime, or other environmental problems in the area caused by traffic or industry
- Crime, violence, or vandalism in the area

United States: SIPP

Do you think any of the following conditions are problems in your neighborhood?

- Street noise or heavy street traffic
- Streets in need of repair
- Trash, litter, or garbage in the streets and lots
- Rundown or abandoned houses or buildings
- Industries, businesses, or other non-residential activities
- Odors, smoke, or gas fumes

Do you consider your neighborhood very safe from crime, somewhat safe, somewhat unsafe, or very unsafe?

How about your home? Do you consider it very safe from crime, somewhat safe, somewhat unsafe, or very unsafe?

Is there any area right around your home — that is, within a mile — where you would be afraid to walk alone at night? Yes or no.

In the past month, have you done any of the following because you thought you might be unsafe? Yes or no.

- Have you stayed in your home at certain times?
- Have you taken someone with you or traveled with other people when going out into your neighborhood?
- Have you carried anything to protect yourself?

Overall, is the threat of crime where you live undesirable enough that you would like to move? Yes or No.

United Kingdom: FRS

None

Ireland: LII

Do you have any of the following problems with your accommodation? Yes or no.

- Noise (from neighbors or street)?
- Noise from neighbors?
- Other street noise — traffic, business, factories, etc?
- Pollution or dirt from industry or traffic?
- Vandalism or crime in the area?

How common would you say that each of the things listed on this card is in your neighborhood? For each item listed please say whether or not you think it is very common, fairly common, not very common, or not at all common.

- Graffiti on walls or buildings
- Teenagers hanging around on the streets
- Rubbish and litter lying about
- Homes and gardens in bad condition
- Vandalism and deliberate damage to property
- People being drunk in public

Compared with the rest of Ireland how much crime would you say is in your area? A lot more, a bit more, about the same, a bit less, or a lot less?

Australia: HES

None

New Zealand: NZLS

For each of these items can you tell me if you have no problem, a minor problem or a major problem in your current accommodation? Crime in your neighborhood.

Transportation

European Union: SILC

Do you have a car (do not include a company car which is available for private use)? Yes or no.

Would you like to have a car but you cannot afford it? Yes or no.

United States: SIPP

None

United Kingdom: FRS

None

Ireland: LII

None

Australia: HES

None

New Zealand: NZLS

In the last 12 months, have payments you and your partner have made for the following caused financial difficulty? No, some, or a lot?

- Paying for car registration and Warrant of Fitness
- Paying for car repairs
- Paying for travel to work

Do you and your partner own any of the following? For those items that you own, were any of them acquired in the last 12 months?

- Boat
- Car
- Motorbike or scooter

Do you and your partner own any of the following? For those items that you own, were any of them acquired in the last 12 months? Second car.

Medical Care

European Union: SILC

Are you covered by a medical card? Yes or No.

Have you private medical insurance either in your own name or through another family member?

- Yes, in own name
- Yes, as a family member
- No

Was there any time during the last 12 months when, in your opinion, you needed a medical examination or treatment for a health problem but you did not receive it? Yes or no.

What was the main reason for not consulting a medical specialist?

- Could not afford to (too expensive)
- Waiting list
- Could not take time off work (or could not take time off from caring for children or others)
- Too far to travel or no means of transport
- Fear of doctor/hospitals/examination/treatment
- Wanted to wait and see if problem got better on its own
- Didn't know any good doctor or specialist
- Other reason

Was there any time during the last 12 months when, in your opinion, you needed a dental examination or treatment, but you did not receive it? Yes or no.

What was the main reason for not consulting a dentist?

- Could not afford to (too expensive)
- Waiting list
- Could not take time off work (or could not take time off from caring for children or others)
- Too far to travel or no means of transport
- Fear of dentist/examination/treatment
- Wanted to wait and see if problem got better on its own
- Didn't know any good dentist
- Other reason

United States: SIPP

In the past 12 months, was there a time anyone in your household needed to see a doctor or go to the hospital but did not go? Yes or no.

In the past 12 months, was there a time anyone in your household needed to see a dentist but did not go? Yes or No.

United Kingdom: FRS

None

Ireland: LII

Has your household been in arrears at any time in the last 12 months, that is, unable to pay as scheduled, any of the following? Hospital or medical bills.

Australia: HES

None

New Zealand: NZLS

In the last 12 months, have you done these things not at all, a little, or a lot?

- Postponed or put off visits to the doctor to help keep down costs?
- Gone without glasses you needed because you couldn't afford them?
- *Not* picked up a prescription to help keep down costs?
- Postponed child's visit to the doctor because of the cost?
- Postponed child's visit to the dentist because of the cost?
- Child went without prescription glasses (or contact lenses) when they were needed?

Leisure/Social Activity

European Union: SILC

Can you afford to buy a daily newspaper? Yes or no.

Did you have a morning, afternoon, or evening out in the last fortnight, for your entertainment (something that cost money)? Yes or no.

For what main reason haven't you had a morning afternoon or evening out in the last fortnight?

- Didn't want to
- Full social life in other ways

In the last 12 months has your household paid for a week's holiday away from home?

- Yes
- No because cannot afford
- No other reason

Does the household have family or friends for a drink or meal once a month?

- Yes
- No because cannot afford
- No other reason

Does the household buy presents for family or friends at least once a year?

- Yes
- No because cannot afford
- No other reason

Do the household members have hobbies or leisure activities?

- Yes
- No because cannot afford
- No other reason

Do you have a second home/holiday home? Yes or no.

United States: SIPP

None

United Kingdom: FRS

Could not afford ...

- A holiday away from home one week a year (not staying with relatives)
- To have friends or family for a drink or meal at least once a month
- A hobby or leisure activity
- Leisure equipment for children (for example, sports equipment or a bicycle)
- Celebrations for children on special occasions such as birthdays, Christmas, or other religious festivals
- Play group/nursery/toddler group at least once a week for children of preschool age
- A school trip at least once a term for school-aged children
- Swimming at least once a month for children

Ireland: LII

Could you tell me which of the things listed you can avail of? Of the things which you don't have, which would you like to have but must do without because of a lack of money?

- Paying for a week's holiday away from home (not staying with relatives)
- Has friends for drink/meal once a month
- A daily newspaper
- A hobby or leisure activity
- Presents for friends once a year
- A second home

Did you have an afternoon or evening out in the last fortnight, for your entertainment, something that cost money? From the reasons listed on this card what is the main reason you haven't had an afternoon or evening out in the last fortnight?

- Didn't want to
- Full social life in other ways
- Couldn't afford to
- Can't leave the children
- Illness

How satisfied are you with your present situation in the following areas of your life? Using a scale of 1 to 6 could you indicate your level of satisfaction with each of the following areas. A '1' indicates that you are not satisfied at all while a '6' means that you are fully satisfied.

- Your work or daily activity
- Your financial situation
- The amount of leisure time you have

Australia: HES

Could not afford ...

- A holiday for at least one week a year
- A night out once a fortnight
- Friends or family over for a meal once a month
- Leisure or hobby activities

New Zealand: NZLS

I am now going to show you some cards naming different things to do. Can you please sort these cards into two piles? In one pile I'd like you to put the things that you do, and in the other pile I'd like you to put the things that you don't do.

- Give presents to family or friends on birthdays, Christmas or other special occasions
- Visit the hairdresser once every three months
- Have a holiday away from home every year
- Have a holiday overseas at least once every three years
- Have a night out at least once a fortnight
- Have family or friends over for a meal at least once a month
- Have enough room for family to stay the night

For each of these things that you don't do, can you tell me if you would like to do them?

Is the reason that you don't do this thing because of cost, or some other reason?

I am going to read out a list of things some people do to help keep down costs. In the last 12 months, have you done these things not at all, a little, or a lot?

- Gone without or cut back on visits to family or friends to help keep down costs?
- Done without or cut back on trips to the shops or other local places to help keep down costs?
- Spent less time on hobbies than you would like, to help keep down costs?
- *Not* gone to a funeral or tangi you would have liked to have gone to because of the cost?
- Child went without music, dance, art, or other cultural lessons because of the cost?
- Had to limit your child's involvement in sport because of the cost?

Do you and your partner own any of the following? For those items that you own, were any of them acquired in the last 12 months?

- Holiday home, bach or crib
- Lounge suite less than 5 years old
- Spa pool
- Skiing or snowboarding equipment
- A watch or jewellery item worth more than \$500
- Gym membership

In the last 12 months, have payments you and your partner have made for the following caused financial difficulty? No, some, or a lot?

- Contributing money to your church, marae or other organization
- Providing financial assistance to parents
- Providing financial assistance to extended family members
- Buying birthday or Christmas presents for your children, parents or other family members
- Paying educational fees and other educational costs

I am now going to read out another list of things some people do to help keep down costs. In the last 12 months, have you done these things not at all, a little, or a lot?

- Made do with very limited space for the children to study or play because of the cost?
- Been unable to pay for your child to go on a school outing because of the cost?
- *Not* bought school books or school supplies because of the cost?
- *Not* bought children's books for reading at home because of the cost?

General Difficulty Meeting Basic Needs

European Union: SILC

Has the household had to go into debt within the last 12 months to meet ordinary living expenses (excluding rent, mortgage, utility bills) such as food, Christmas, or back-to-school expenses? Yes or no.

Has the household been in arrears at any time in the last 12 months — that is, unable to pay as scheduled hire purchase installments or other loan payments?

- Yes
- No
- Not applicable for the household

Can you save some of your income regularly? Yes or no.

A household may have different sources of income and more than one household member may contribute to it. Concerning your household's total monthly or weekly income, with which degree of ease or difficulty is the household able to make ends meet?

- With great difficulty
- With difficulty
- With some difficulty
- Fairly easily
- Easily
- Very easily

In your opinion what is the lowest net monthly income your household would need to make ends meet? Please enter amount in Euro. Enter a numeric value between 0.00 and 999999.99.

United States: SIPP

Next are questions about difficulties people sometimes have in meeting their essential household expenses for such things as mortgage or rent payments, utility bills, or important medical care. During the past 12 months, has there been a time when you did not meet all of your essential expenses? Yes or No.

United Kingdom: FRS

Did not have a small amount of money to spend each week on yourself, not on your family

Could not afford regular savings (of £10 a month) for rainy days or retirement

Could not afford to insure contents of dwelling

Ireland: LII

Thinking now of your household's total income, from all sources and from all household members, would you say that your household is able to make ends meet with great difficulty, with difficulty, with some difficulty, fairly easily, easily, or very easily?

Has your household been in arrears at any time in the last 12 months, that is, unable to pay as scheduled, any of the following? Hire purchase installments or credit card debts or other loan repayments.

Has the household had to go into debt at any time in the last 12 months to meet ordinary living expenses such as food, Christmas, back-to-school expenses, rent or mortgage payments? Yes or no.

Do you or anyone in your household currently have to repay debts from hire purchases or any other loans, apart from any mortgage or loan connected with the house and apart from outstanding credit card debts?

To what extent is the repayment of such debts and the interest involved a financial burden on your household? Would you say it is a heavy burden, somewhat of a burden, or not a problem?

When you consider your household's usual income on the one hand and its expenses on the other would you say that there is usually some money left which household members can save? Yes or no.

If you compare your household's present income situation to that of one year ago, would you say that the situation today has clearly improved, improved somewhat, remained the same, deteriorated somewhat, or clearly deteriorated?

Australia: HES

Household spends more money than it gets (over the past 12 months)

Unable to raise \$2,000 in a week for something important

Pawned or sold something

Sought assistance from welfare/community organizations

Sought financial help from friends or family

New Zealand: NZLS

How well does your and your partner's combined total income meet your everyday needs for such things as accommodation, food, clothing and other necessities? Would you say that you have not enough money, just enough money, enough money, or more than enough money?

Now I am going to ask you a couple of questions about your material standard of living – the things that money can buy. Your material standard of living does *not* include your capacity to enjoy life. You should *not* take your health into account.

- Generally, how would you rate your material standard of living? High, fairly high, medium, fairly low, or low?

- Generally, how satisfied are you with your current material standard of living? Would you say you are very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied, very dissatisfied?

- How would you rate your material standard of living now compared to one year ago? And how would you rate your material standard of living now compared to five years ago? Much better, better, about the same, or worse?

In the past 12 months, have you or your partner received any of the following types of support from your family or friends? Yes or no.

- Furniture
- Kitchenware
- Clothing
- Food
- Bedding and linen
- Free or subsidised accommodation
- Children's toys
- Children's clothing
- Use of a vehicle
- Other

Sometimes people find that they need a sum of money at short notice because of an emergency. If all of a sudden you had to get \$1500 at short notice for something, could you get the money within a week? Yes or no. Include the use of credit card, borrowing money from family, etc.

Would you be able to get \$5000 within a week if an emergency came up? Yes or no.

Where would you most likely get the money from?

- I would use my own savings
- I would get a loan from the bank
- I would use my credit card
- I would get a loan from family or friends
- I would sell or pawn something
- I would get a loan from a money lender or finance company
- I would use my flexi-mortgage or revolving credit mortgage
- Other

In the last 12 months, have payments you and your partner have made for the following caused financial difficulty? No, some, or a lot?

- Repaying bank loans (not including home mortgages)
- Repaying loans to friends or family
- Repaying loans to money lenders
- Paying any other bills or debts
- Paying for childcare

In the last 12 months, have payments you and your partner have made for the following caused financial difficulty? No, some, or a lot?

- Buying clothing, tools, or equipment for work
- Paying insurance premiums (i.e. house, contents, car, medical, etc)
- Paying fines or other legal costs

What Should Statistics Canada Do?

My principal suggestions for Statistics Canada are as follows:

Ask Material Deprivation Questions Together with Income Questions

One of the most interesting and (for policy purposes) important issues with respect to material deprivation is the degree to which it overlaps with income poverty and the reasons why such overlap is less than full. To assess this, it is imperative that material deprivation questions be asked in a survey that also collects information on income. Ideally the survey also would include questions about other aspects of financial resources, such as assets and debt, as well as consumption.

Along these lines, I recommend viewing information about material deprivation as complementary to data on income poverty, rather than as a substitute for it. Neither is likely to be a perfect indicator of the well-being of the least well-off in a society. Indeed, some researchers suggest that policy attention be focused on those identified as *both* income poor and materially deprived (Bradshaw and Finch 2003).

Panel Data

One of the key limitations of income as a proxy for resources is that income is typically measured over a single year. It is possible to ask about previous years' income in a standard survey, but the potential for recall bias is substantial. Hence, the best way to accurately measure income over longer periods is via a panel survey, in which the same individuals or households are surveyed repeatedly over a period of multiple years.

Material deprivation questions are, in principle, more likely to accurately gauge long-run income and other resources among those at the low end of the distribution. Yet there is considerable potential value in having panel data for material deprivation items. One advantage is that it is likely to reduce measurement error. Inaccuracies in reporting and exceptional or unrepresentative circumstances will have less impact on statistical estimates if households are surveyed over multiple years. A second advantage is that panel data enable study of over-time mobility among the less advantaged. The degree to which poverty and deprivation tend to be permanent or transitory is an important piece of information for policy makers. A recent study using the European Community Household Panel (ECHP) data for a variety of E.U. countries over the years 1994 to 1997 found that roughly 70% of those identified as materially deprived at any given point in time were persistently in that state over the four-year period, which is considerably larger than the equivalent share for income poverty (Boarini and Mira d'Ercole 2006). This is very helpful information.

Panel data also are particularly useful for determining whether the problem for a group experiencing deprivation — say, immigrants or single parents — is that they are more likely than others to enter this state or that they are less likely than others to exit from it (quickly and permanently) once in it. Is it that they are more likely than other groups to ever be materially deprived? Or is it that they are less likely to escape once they become deprived?

For these reasons I suggest that, if feasible, material deprivation data be collected in a panel survey.

Distinguish Involuntary from Voluntary Deprivation

Questions should distinguish between involuntary (necessity) and voluntary (choice) deprivation. This can be achieved in either of two ways.

One is to formulate questions so that they explicitly target involuntary deprivation. For example, the respondent can be asked "Was there a time in the past year when you or your household could not afford to pay your mortgage or rent?"

The other is to use the two-step question format suggested earlier. The respondent is asked "Was there a time in the past year when you or your household did not pay your mortgage or rent?" If the answer is yes, the respondent is then asked "Was that because you could not afford to do so or for a different reason?"

It allows the analyst to define deprivation either as lack of various items/activities or as involuntary lack.

Which Indicators?

There is no a priori optimal set of indicators of material deprivation. Consequently, I would advise against an effort to reach consensus on the "correct" indicators and questions. In the United States, two excellent research reports — Citro and Michael (1995) and USDHHS (2004) — have led to little or no such consensus regarding measurement of either income poverty or material deprivation. In Europe, the same has been true of the "Atkinson Report" on measurement of social exclusion (Atkinson et al. 2002). The adage that "the perfect is the enemy of the good" applies here. There is a danger that searching for a set of questions that will most effectively tap material deprivation will excessively delay data collection. Rather than spend several years exploring the utility of particular questions, my advice is to select some seemingly good indicators and get the relevant questions into a survey as soon as possible.

Which aspects of material deprivation should be covered? In my view, those highlighted in the previous section — food, clothing, housing, household items, neighborhood, transportation, medical care, leisure/social activity, and general difficulty meeting basic needs — would be quite useful.

Which specific questions? I do not have a specific set of questions to recommend. (*Note:* I could offer such a list if it would help.) I do, however, offer some considerations to guide the selection of specific questions:

Do not use public opinion to guide the choice of questions. Given that previous studies have yielded no consensus among the citizenry regarding what things and activities are necessities, there is little to be gained from letting public opinion guide the choice of indicators.

Do not choose indicators based on their expected correlation with income. For one thing, it is difficult to know in advance how strongly or weakly a particular item will correlate with income. More importantly, one of the key reasons for gathering data on material deprivation is precisely to determine the degree to which deprivation is associated with income (or other measures of financial resources). A strong association should not be imposed at the outset.

Do not choose questions based on how well they are likely to fit in a deprivation index. Many analysts of existing data on material deprivation have chosen to create a composite index of deprivation — typically by summing the number of items on which a household is deprived or by using factor analysis to identify one or more dimensions of deprivation (Nolan and Whelan 1996; Bray 2001; Whelan et al. 2001; Dekkers 2003; USDHHS 2004; Butterworth and Crosier 2005; Guio 2005; Boarini and Mira d'Ercole 2006; Jensen et al. 2006). This can be a useful analytical strategy, as those with limited resources are likely to differ in their choices about what things or activities to do without. But the selection of

questions should not be influenced, much less dictated, by the pursuit of such an index or set of indexes.

Do not insist on only "material" and/or "necessary" items. Some researchers are inclined to insist that deprivation indicators cover only material needs and that they include only necessities. As I suggested earlier, in a modern rich country there are likely to be some aspects of a "minimally-acceptable standard of living" that are social rather than material in nature. And once we move beyond requirements for subsistence, it is very difficult to distinguish in a non-arbitrary fashion between necessities and non-necessities. A flexible approach to these issues is therefore warranted.

Do choose questions to permit cross-country comparison of material deprivation. There are at least 50 and perhaps hundreds of potential indicators of material deprivation to choose among. It is perhaps tempting to choose indicators that will distinguish a country's list from those of other nations. There is a rationale for this; each country is somewhat unique. Yet I would urge Statistics Canada to resist this temptation as much as possible.

Because one potential use of material indicators is to compare Canada's performance with that of other affluent nations, it would be helpful to match at least some — and ideally many — questions with those currently used by other countries. Given that there is no perfect or ideal set of indicators of material deprivation. The two most important existing surveys are the SILC in the European Union and the SIPP in the United States. It might be helpful to include some questions that match those in the SILC and some used in the SIPP. If choosing between the two, I would recommend matching with those in the SILC. The SILC questions were agreed upon after a lengthy period of cross-country negotiation. That does not necessarily mean they are better than those in the SIPP. But it does mean they are probably less easily changed. It seems to me more likely that the U.S. Census Bureau may in the future add some questions to the SIPP that match those in the SILC than vice-versa.

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