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JOHN VEIT-WILSON'S PAPERS
ON CONCEPTS, DEFINITIONS AND MEASURES OF POVERTY,
ON INCOME ADEQUACY AND ON MINIMUM INCOME STANDARDS.

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POVERTY AND THE ADEQUACY OF SOCIAL SECURITY.

> *Social Security*: the principle or practice of public provision for the economic security and social welfare of the individual and his (sic) family (as through social insurance or assistance) ... (Webster's [US] *Third New International Dictionary.*)

What is meant by 'adequacy', and in particular the adequacy of social security? Why does adequacy matter and who does it matter to? This chapter aims to introduce the issues surrounding the concept of adequacy in income maintenance systems and their relationship to ideas and measures of levels of living and of poverty. It addresses four key questions about adequacy – for what? for how long? for whom? who says so? – and considers if UK social security is adequate.

In this chapter, the term 'social security' will be taken to include categorical, contributory and means-tested forms of state income maintenance cash benefits. Where means-tested systems of benefits and exemptions alone are meant, the general term 'social assistance' is used, or the specific national name. The scope of income maintenance by the state, in its wider and narrower senses, is outlined below. Unless otherwise stated, the concept of adequacy is discussed in terms of the material and social resources people need in order to achieve specified standards and qualities of living in their societies.

WHY DOES ADEQUACY MATTER?

Adequacy matters for both moral and functional reasons. Some people believe that no member of modern societies[1] ought to suffer from enforced deprivation of what society defines as required for decency and dignity. The adequacy of earnings and social security are issues of self-interest for everyone who experiences the precariousness of employment. Some people have always suffered from this insecurity; increasing numbers are experiencing it as the labour markets are restructured, yet it is widely seen as functional to the workings of productive labour markets and economies. Inadequacy of resources also matters to everyone who encounters or copes with the consequences of social exclusion, irrespective if their motive is compassion or fear. In modern society, poverty and its consequences affects everyone in some way, indirectly if not directly.

A great deal has been written about what it means to be poor and deprived in the UK and elsewhere and offering evidence that social security incomes or low earnings have long been inadequate for a participatory lifestyle (Kempson 1996). Some of the statistics of inequality in money incomes or control over resources through time are discussed elsewhere in this book. But this vast body of evidence of poor lives still tells us nothing about what resources would be just enough to prevent them. Similarly, the statistics of inequalities cannot tell us anything about the adequacy or inadequacy of those unequal incomes. To find out what adequate social security would be, we need

[1] Note that this is a wider category than that of citizens. If all human beings matter, caring for them cannot be confined only to those who have national citizenship or residence permits, however defined.

independent measures of the range of resources required to enable people to take a minimally decent and dignified part in social life, and what part social security plays among those resources. This chapter is therefore not about the evidence of poverty and inequality but about these adequacy issues alone.

WHAT IS THE INCOME MAINTENANCE SYSTEM?

Security in the total experience of living is provided by many factors, intangible as well as material, collective as well as personal, by stocks of resources as well as by flows of income, in kind as well as in cash. Within all modern societies the flow of cash income forms a valued part of the total ‘power over resources through time’[2] which individuals, families or households need in order to achieve and secure the socially recognised and approved levels of living. It implies status and gives self-esteem as well as giving access to opportunities for choices and exchange into valued goods, services and experiences.[3] Social security is only a residual part of income maintenance as a whole, which governments may provide when the normal parts of the system fail to do their job properly. The income maintenance system includes everything which affects the flows and stocks of money resources people have with which to meet their needs. This system can be defined widely, to include factors like health and housing, education and job opportunities, or more narrowly to focus on all kinds and sources of incomes, savings and taxes.

The level of a household’s disposable income has usually been influenced by the interaction of a large number of these factors, as well as by its own needs. Therefore one cannot ‘read off’ the adequacy of a total household income from the level of cash benefits alone. It may be affected by government action over any of these other areas, singly or in combination. Minimum wages and tax thresholds are equally important parts of the whole picture. Governments have power (even if they choose not to use it) to take the resources needed for participation partly or wholly out of the market system and distribute them in other ways, such as on the basis of individual need or collective benefit. Governments make choices about managing the different parts of the income maintenance system, and different social or income groups vary widely in the value of the benefits they receive in different ways -- what is known as ‘the social division of welfare’ (Titmuss 1958 and a large subsequent literature). How one judges the growth in inequality and poverty in the UK in the 1980s (Hills 1995) depends on one’s values. It was seen as desirable by people who welcome social inequality and define poverty in terms of static material standards (Moore 1989), but unacceptable by egalitarians and those who see poverty as dynamic. Values and ideologies set the standards; politics writes the agendas; social science examines the results.

VALUES AND IDEOLOGIES.

In such a value-laden subject, the underlying approach must be set out first. In every society there are conventional assumptions and beliefs which affect social behaviour, including the beliefs about the ways in which power should be exercised by some on behalf of themselves and others. One of the most important values refers to people themselves: either all people matter, or some matter less than others. In the end, we have to decide what matters most: each human being, or something else such as ‘society’, ‘the nation’, ‘the economy’ or ‘the laws of history’. This is often expressed in religious or ideological terms but it does not need to be.

Other values relevant to this discussion are those of solidarity or of individualism (members of society should care about each other because of their common membership, or individuals should care only for themselves and their dependents). Note how argument also takes place about the elasticity of such values, about the boundaries of such societies and who a person’s dependents are (or even ‘who is my neighbour?’). The answers to such value questions influence our judgements about the strategies used by governments to ensure adequacy of resources for all in society or only for some. This is the realm of political ideologies.

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[2] Richard Titmuss’s phrase.

[3] Though by no means all; many people continue to find personal purchasing power inappropriate as a means of access to meaningful human relationships, and its role in meeting a person’s needs for health care or education is politically contentious in the UK.

The abstract term 'adequacy' has many meanings; this chapter discusses only those which concern sufficient resources to support a certain minimally-acceptable level of living. What that level of living is depends on the society and time in which it is lived. That social context also defines the resources which are needed to take part in that society and be recognised in it as having decency and dignity. The terms 'decency' and 'dignity' describe and summarise how people need to be treated and what they need to experience in order to achieve the qualities of participation in and belonging to their societies, reflecting the value that they matter.

THE CONTEXT OF ADEQUACY.

What are the income maintenance contexts in which the concept of adequacy arises? There are at least three distinct aspects:

(1) What people need for a decent level of living in modern industrial society, and what is meant by deprivation and poverty when people's resources are insufficient to meet socially defined needs. The boundaries between adequate and inadequate resources are often described as poverty lines.

(2) How these questions are perceived by governments and whether they affect government policies. The standards governments use for assessing the adequacy of their income maintenance policies have been called Governmental Minimum Income Standards (MIS)(Veit-Wilson 1998).

(3) What role in meeting needs is played by the current government's income maintenance policies as a whole and social security in particular. Adequacy of social security affects how people dependent on it can achieve the decent level of living mentioned above.

Each of these is a large subject in itself and aspects have been discussed elsewhere in this book. Since they are often confused with each other, the table shows some distinctions (extracted from Veit-Wilson 1998 p 8).

Endless trouble is caused by trying to force poverty lines into politically credible forms. The term 'poverty line' should certainly not be used for both scientific and political measures indistinguishably. The discussion of the adequacy of social security is strictly a matter of examining the MIS used by governments and of their benefit scale levels, including the means tests for the remission of charges. It may refer to the findings of social science research about poverty lines but MIS are not poverty lines and are themselves often based on other government considerations and political objectives.

POVERTY LINES are best described as the income levels or bands which are statistically found most closely to approximate to the boundaries between:

- high probability of correlation between high rates of complex socially-defined deprivations and low incomes; and
- low probability of correlation between incomes and deprivations.

Poverty lines are scientific measures of the minimum incomes individuals and households are discovered to need in order to take part in the society in which they live and to avoid what is defined as deprivation and exclusion in that society. There are broadly two kinds:

(1) **empirical** poverty lines based on statistical survey evidence
(a) showing the minimum income levels at which people in fact are able and do take part decently in society and avoid deprivation, or
(b) showing what the population itself reports would on average be just sufficient to 'make ends meet'.

(2) **prescriptive** poverty lines based on experts' calculations of the minimum income which ought to be sufficient for minimally decent participation as socially defined if used according to the budgeted prescriptions based on (empirical) evidence of prevailing adequate living patterns.

Scientific research into poverty boundaries reveals what that society's standards of adequacy are, irrespective of their political implications. The judgement about adequacy, the minimally acceptable real level of living, comes from *social science evidence* of society's standards and not from considerations of political viability or cost.

GOVERNMENTAL MINIMUM INCOME STANDARDS (MIS) are political criteria of the adequacy of income levels for some minimum real level of living (for a given period or indefinitely, of some section or all of the population) embodied in or symbolised by a formal administrative instrument or other construct.

Governmental MIS are often called 'official poverty lines', but the standards used are based on political considerations and not scientific findings (though the MIS could make use of them).

The standard of adequacy of MIS is primarily a political reflection of that government's values, *ideology* and electoral considerations.

SOCIAL SECURITY and SOCIAL ASSISTANCE BENEFITS are based on political decisions about how much the government is willing to pay to people in certain categories. Not all the recipients of social security are categorised as poor, nor is its aim necessarily to provide a sufficient income to combat poverty. The aim may be to help people maintain their previous levels of living, or support their own efforts to get out of poverty. Though by definition designed for the poor, the actual levels of social assistance may be demonstrably inadequate to meet minimum income needs for social participation.

Social security and social assistance benefits levels are based on MIS in some countries. Social assistance benefit levels are sometimes called 'official poverty lines' but this confuses the political decisions on standards and benefits with the scientific evidence of income needs.

The standard of adequacy of social security is primarily a *political* consideration of feasibility and cost.

Among the considerations which European Union governments may take into account is the recommendations of the European Commission on the importance of setting standards of adequacy. The European Commission has in recent years taken initiatives to encourage member states to protect not only their workers but also those who have been unable to enter the labour market or who have left it. It asked member states to consider the minimal adequacy of their income maintenance provisions, recognising 'the basic right of a person to sufficient resources and social assistance to live in a manner compatible with human dignity' and 'to organise the implementation of this right' by 'fixing the amount of resources considered sufficient to cover essential needs with regard to respect for human dignity, taking account of living standards and price levels in the Member State concerned, for different types and sizes of households' (EC 1992).

Elsewhere, the EC uses such phrases as a level of living 'worthy of a human being', or the ability to 'appear in public without shame', or to 'take part in the life of the community', as well as defining the poor as 'persons whose resources (material, cultural and social) are so limited as to

exclude them from the minimum acceptable way of life in the Member State in which they live'. In Europe, therefore, the 'adequacy' of social security must therefore mean benefits large enough to enable people to live 'in a manner compatible with human dignity'. A minimally adequate level of living or decent way of life must be one which respects human worth and dignity and does not lead to people being ashamed or excluded.

There is thus no simple or even single answer to the question of what an adequate level of social security benefit might be. The concept of adequacy itself can be explained only if we first specify our objectives in context. Whichever word we use – adequacy, sufficiency, enough, necessities, needs, minimum – can be understood only if we explicitly state for what, for whom, and according to whom (Dubnoff 1985). If the objective is a particular level of living, then one must ask not only about its contents but also for how long, the duration for which it is to be adequate. The questions about perspectives – for whom the level of living is adequate and who says that it is – are often forgotten, but they are absolutely inseparable from the question of contents and duration. What is enough for you may be too little or too much for someone else; it may be enough for a short time but not for long; what you think about the question may differ from other people's views. But the questions need not remain at this general and subjective level: collective agreement is possible and can be implemented by governments.

The next section of the chapter addresses the general issues raised by the four questions about adequacy, drawing examples from other countries beside the UK. The final section briefly reviews the basis of social security in the UK, showing that adequacy issues have never so far played a part in government thinking.

ADEQUACY FOR WHAT?

Before the question of 'adequacy for what' one must establish what people require in order to live in society. This is the much-argued question of human needs.

Human needs.

The concept of human needs covers a wide field. Just as with the word 'adequacy', needs can be discussed only in terms of the question 'needed for what?'. Here is a brief and all-embracing definition of human needs based on a clear objective:

'Human needs' means the full range of intangible and material resources that are required over time to achieve the production, maintenance and reproduction of the fully autonomous, fully participating adult human in the particular society to which he or she belongs.

The most basic needs every human has are the intangibles of having a society to be a recognised member of, and meaningful and supportive relationships throughout life within it. Material resources may support the physical organism but it is the full range of social and psychological resources which are required for the experience of humanity.[4] This statement about human needs is not a matter of dogmatic belief. If it is contested, the argument must be in terms of what is discoverable about all human societies and the resources required for societies to exist and for humans to flourish in them. It must not be about what someone elsewhere thinks is necessary or redundant among those resources. The important distinction between the social scientific approach of discovering what is needed, and people's ordinary approach of prescribing what ought to be needed (from some subjective point of view) is often overlooked, and this confusion between the empirical and the normative has seriously hampered the proper discussion of the subject of needs and adequacy.

The list of all the tangible and intangible resources required over a life span or even longer to enable a human being to become and remain a fully autonomous and participating adult member of his or her specified society would be a long and detailed one. It would be made even more complex if one includes what is required to provide and maintain the spatial and economic context in which that society continues and reproduces itself. The very many human societies exist under widely differing geographical and economic conditions and have always each defined in different ways what they mean by full participation.

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[4] This fundamental point is often forgotten by those who try to specify human needs starting with material resources such as food or shelter, as if these were the most basic in defining and maintaining humanity.

Abstract definitions of needs are therefore no guide to what is required in specific social contexts. This is what is meant by saying that human needs are always relative to the society in which they are expressed.[5] The specific resources required to meet needs inevitably vary by social context, time and possibility. Where the resources are lacking or are withheld, then the needs may not be met and the individual or group can be described as deprived in terms of that society and its definitions of needs.[6]

Perspectives on poverty measures.

The idea of poverty has taken many forms over the past century in which definitions and operational measures have been developed, and some of the issues have been discussed in earlier chapters. Many of the arguments concerned artificially low measures such as 'primary poverty' or 'minimum subsistence'. These approaches were asocial, that is, they were not concerned with ideas of adequacy for human life as it is lived in real society (Veit-Wilson 1986, 1992). Asocial measures like these were instead constructed in order to make debating points about intolerably low incomes (for instance Rowntree 1901) or to justify setting social security levels below low wage rates (for instance Beveridge 1942). People devise poverty measures for a variety of different and conflicting purposes (Veit-Wilson 1998 pp 38-40) and anyone can set up such artificial measures; the question is, what are they set up for and what relation do they have to the realities of social life?

To address the purpose of how to identify the poor in social terms and distinguish them from the non-poor (for instance in order to count them or study the causes of their poverty) social scientists have used a variety of methods to try to define and discover the boundaries of deprived levels of living, the condition of poverty based on inadequate resources, from which the poor suffer. Townsend (1954; 1962; 1979) was among the first to stress that because the standards by which an adequate level of living is defined in practice (even if not in the abstract) must inevitably come from society itself, poverty can logically be defined only in terms of lack of the minimum level of resources required to take part in society according to that society's own standards. Prescriptions based on other societies or other standards cannot function as criteria of poverty as such, whatever other purposes they may fulfil.

Since money functions as a virtually universal resource, one approach to assessing the adequacy of incomes is to see how far they enable people to acquire socially defined necessities (Townsend 1979, 1993; Mack and Lansley 1985; Gordon and Pantazis 1997). Social surveys discover scientifically what the majority of people in that society and time take to be the social necessities which no one should be without. These are in fact only a small selection of all the resources needed for an adequate level of living, but they act as key indicators of actual or potential deprivation. The surveys also discover at what income levels people on average are deprived of one or more of these socially-defined necessities. These approaches may confine themselves to identifying as deprivation indicators just a few of the key resources and experiences which people acquire by spending their own disposable incomes (Mack and Lansley 1985), or they may include wider ranges of resources including access to intangibles and resources provided collectively or at any rate not out of personal disposable incomes (Townsend 1979). For instance, one may not be 'poor' if one lacks the resource of social acceptability, but one may be unable to participate fully in society and thus be deprived in many ways.

Such an approach does not necessarily find a single cash threshold or draw a hard 'poverty line' between the poor and the non-poor. Mack and Lansley's national surveys in 1983 and 1990 found that most households across the income scale could claim to suffer enforced deprivation of one or two social necessities, but that three or more deprivations were clearly correlated with lower income. The boundary was thus a band of income, above which there was no probable correlation

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[5] This point is often misunderstood by those who think that 'relativity' means purely subjective opinions or distributive percentages. In fact, their assertions about 'absolute' needs are often nothing more than expressions of their own subjective views. A scientific observer might discover that in a given social context a certain resource is an 'absolute' necessity to achieve the desired social objective, but over time and in other contexts the form of that specified resource might change, relatively.

[6] Note that what is socially needed is not the abstraction 'food' but the right kind of conventionally eaten food served in the right way. For detailed scholarly discussions of issues surrounding the question of human needs, see for instance Doyal and Gough (1991), or Ware and Goodin (1990).

between income level and a low number of deprivations, and below which there was a high risk of correlation between greater deprivation and lower income. Similarly, Townsend and his colleagues' survey work in London (in 1985-86) suggested that there were broad thresholds of income below which there were higher clusterings of socially-defined multiple deprivations (Townsend and Gordon 1993).

Some social scientists have approached the question of discovering social measures of poverty more narrowly in terms of the material resources, particularly personal disposable money incomes, needed for an adequate level of living. Among the approaches adopted from this perspective are those which ask samples of the population to estimate the minimum income levels they need 'to get along' or 'to make ends meet'. From this point of view, poverty has been defined as having an income below one of these levels, or such that the family or household can only make ends meet 'with some difficulty' (Van den Bosch 1993; see also the chapter below on poverty in Europe). If one assumes that social values and conditions are similar, then different expenditure patterns can also be indicators of adequate or deprived levels of living. Is a household of given composition spending enough to meet its nutritional or cultural needs adequately according to the standards of its society?

Each of these approaches raises many questions. Some are technical, concerned with the survey or statistical methods used. But behind them lies the larger issue of the choice of necessities and of standards. Each of these approaches has abstracted just a few of the human needs from the enormous list which could be composed. The deprivation indicator approach takes key resources and discovers the income levels at which people are deprived of them, assuming that the remaining multiplicity of resources would also be acquired or are irrelevant to the question posed. The attitudinal approach to minimally adequate income levels also ignores the many other material and social resources, taking them as being outside the frame of the question for those purposes.

The specific context of our question about adequacy is therefore the sphere within which people do or do not have enough personal disposable income to meet those of their socially-defined needs which in this society they expect to meet by spending money. We are not looking at those requirements which are not bought, important though they may be. The next contextual issue is then the scope of the system within which people are enabled to acquire enough money.

Many resources, material, social and psychological, are required in combination to enable people to take part decently in society and to achieve dignity in their experience. The adequacy of people's control over each of these resources can be measured in terms of its ability to achieve the objective. But social security is primarily about governments transferring cash resources, and, in that context, adequacy of social security means benefits which provide at least the minimum income claimants require in their specific circumstances to meet the goal of enabling them to take a decent part in society according to the relevant prevailing social standards (adequate level), and to have the benefit administered in a way which enhances their dignity (adequate tone).

But a simple assertion about a participation standard of adequacy for incomes still leaves several questions unanswered: for instance, does the minimally adequate amount needed vary by the length of time one has to live on it? Is there and ought there to be more than one standard of participation, and if so, how should it differ between people and in cost? From whose perspective are these different standards defensible? We turn now to examine these further questions.

ADEQUACY FOR HOW LONG?

What period of time do we have in mind when we talk about the adequacy of resources to meet specified needs? The timescale in which needs can be identified may vary enormously. At the shortest it can mean immediate satisfaction of an individual's urgent unmet needs. At the other extreme, if the objective is the continuity of human societies and the maintenance of the integrity of the earth's environment, it will be longer than any individual life-span.

Timescale.

How can we tell which timescale is relevant to identifying needs? Some approaches have assumed that the key identificatory issue is urgency. Maslow's much-quoted hierarchy of five levels of need (1943 pp 395) ranged from non-postponable physiological needs to long-term self-actualising 'higher' needs, each level coming into consciousness as the preceding level was satisfied. Originally

devised prescriptively in the context of planning employment incentives, Maslow's approach has little value in reflecting how people themselves rank their needs. Doyal and Gough among others point out (1991 pp 35-36) that people pursuing dangerous sports appear to rank self-actualisation higher than physiological safety, and in any case what motivates people may not be a good guide to a description or ranking of their needs.

In reality, the question of timescale often arises in the context of our assumptions about what the reasons are for needs being unmet, and who should be responsible for meeting them. For instance, if we see someone is thirsty or hungry, ill-educated or homeless, we may assume that the instant need is for a drink of water, some food, schooling or a home. The immediate problems of ensuring adequate provision to meet the needs of, for example, refugees and other migrants, forces longer-term considerations out of the picture.[7] But if we ask how the need is to be met and who is to meet it, then we have to look at the availability of the resources required and who is responsible for providing them. Enormous capital investment in infrastructures and staff are needed for the supply of food or water, houses or schools. The time scale may be reckoned in years and the costs will be far beyond the capacity of any individual to pay. Thus the interpretation of an individual's immediate needs presupposes that in his or her society there is a prior long-term provision which has been made by collective activity, whether capitalist or cooperative -- and it is this which sets the context for the definition of individual needs over time.

The normal way of calculating what to charge for such long-term costs of provision is to add up everything taken into account[8] and divide the result between the users. But when are we users of, for example, schools or hospitals? We benefit from the education of others as well as ourselves, especially between generations, just as we do from knowing hospitals are there even when we are not using them. Thus the adequacy of the direct resources needed, or of the money people may need to pay for them through taxes or charges, cannot be measured in simplistic terms of who is using the resources just now.

The same issues apply to individual needs for resources over a long period. An important example of the issue of time scale in assessing the adequacy of social security arises when we consider the level of means-tested social assistance benefits in the UK and other countries (for example Income Support or Jobseeker's Allowance). One of the most important issues has been, are the weekly or monthly minimum benefit levels meant to be enough only for what is consumed during those periods? Or should they also cover some saving for durables which are not bought as frequently but which need replacing from time to time, 'lumpy purchases' such as bedding and furniture or the larger clothing items?[9]

From the UK's original social assistance scheme (Unemployment Assistance (UA) introduced in 1935) onwards[10], the administrators have been either ambivalent or downright mendacious about whether the benefits were meant only to meet immediate subsistence needs or be adequate also for savings to replace durables. The planners of the UA scheme explicitly excluded everything from their calculations of minimum benefit needs except weekly expenditure on food, clothing, fuel/hygiene and rent, but within weeks of the introduction of the scheme, claimants asking for help to buy other items were being told by officials that the benefits were enough 'for all normal needs' (Veit-Wilson 1989 p 84). What they meant was not that benefits were enough for all the normal needs of families participating fully according to the prevailing social standards, but that the low-paid working class families had to live on similar levels normally, even if they could not participate. To these officials, 'normality' therefore meant an inadequate level of living over time and not participation in normal society.

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[7] Consider for example the arguments about whether anything more than temporary provision is justified for migrants, because it might encourage settlement instead of return.

[8] Such as the fixed and running costs of the provision including depreciation, plus interest on capital employed and perhaps a profit element (more rarely a contribution to the wider environmental and other external costs). The prior costs of having trained staff available for hire are rarely included but should not be forgotten.

[9] The question of whether saving for 'luxuries' such as holidays are to be included is a different one, considered under the heading of 'adequacy for whom?'.

[10] Which was called Supplementary Benefit between the end of the National Assistance scheme in 1966 and the introduction of Income Support in 1988.

Similarly, a government departmental survey in 1964-65 found that National Assistance officials were making similar statements to claimants, either out of ignorance or a misplaced desire to save departmental funds at the cost of claimants' rights (Veit-Wilson 1999 pp 141-144). While the Supplementary Benefit scheme from 1980 to 1988 covered exceptional needs very explicitly as additions to the weekly scales, the Income Support scheme has implied they are generally included, since the Social Fund which may cover their cost usually does so in the form of loans to be repaid out of the weekly benefit. The inability of low-income families to repay such loans is commonly used by officials as a reason for not granting them (Huby and Dix 1992).

The problem is similar in other countries. For instance, countries such as Germany and Sweden have used studies of minimum levels of living over a year or more as the basis of their national recommendations to local authorities for social assistance scales.[11] But the local authorities, who administer social assistance in these countries, often decide to cut out the cash sums which are meant to cover savings for the repair or replacement of household goods periodically. Their reason is that the spells of dependence on social assistance are merely temporary; claimants will not be dependent long enough to need to repair or replace items, and if they do they must make a separate application. But they may justify higher benefit scales for people who are expected to be long-term claimants, such as the disabled or elderly. In this respect, their argument is similar to that which justified the Long-term Addition to Supplementary Benefit in the UK from 1966 to 1988. We might want to argue about such differences, for instance if we believe that the principle of equity requires that even short-term claimants should receive enough social assistance to be able to save for their longer term needs if other citizens are expected to have enough discretionary income to do so. The ability to save is an aspect of taking part in normal society.

The adequacy of a person's disposable income (from sources such as social security) over a period of time can be assessed only in terms of what a person whose dignity is recognised would need in order to continue to take a minimally decent part in society over similar short or long periods of time.

This argument about the adequacy of income levels for shorter or longer periods, depending on what has to be covered and what conventional standards are, often gets mixed up with two different arguments. One argument confuses the minimum amount of money which people need (in order to achieve the socially-defined adequate level of living over time) with the amount of money governments are willing to pay in social security and social assistance benefits for shorter or longer periods. The first of these is a question which can be answered only by the findings of social science research; it is not the same as the political matter of setting benefit rates, perhaps to be paid from taxation.

The second argument confuses the issue of duration adequacy with the question of how different social groups experience the adequacy of social security over different periods of time. This is really a question of 'adequacy for whom?' rather than of 'how long?' and is discussed next.

ADEQUACY FOR WHOM?

Whose needs are we talking about? When benefit levels are under discussion, it is commonplace that some publics and policy-makers in the UK have used the stereotype that social security or assistance is only for 'them' not 'us' and then only for short periods of time. But the assumption that society can be divided into 'we the people and they the poor' (as Sargent Shriver put it during the US 'War on Poverty' in the 1960s) is not supported by the evidence. Most people in modern industrial societies share similar values and aspirations, and what are sometimes described as (sub)cultures of poverty are not chosen (and certainly not genetic) but arise from material deprivations and social isolation (Valentine 1968; Brown and Madge 1982). The distinction between those currently poor or not poor is valid only in the very short term. So many more people pass through periods of poverty, or of dependence on social assistance benefits, than are poor just now, that in the longer term the better distinction for the majority of the population may be between those currently poor and those at risk of poverty at some future point in time. When currently non-poor people

[11] Germany uses studies of the actual expenditure patterns of low-earning households; Sweden uses constructed budgets for the costs of minimally adequate levels of living [information correct at time of writing].

consider the adequacy of social security, the thought that they themselves may have to live on it in the future can radically change their perception of its adequacy.

Precariousness.

Precariousness of adequate income has always been a problem for some sections of the population in industrial society, as Rowntree pointed out in his graphic description of the poverty cycle (1901). This assumed constant low household earnings but fluctuating numbers dependent on them. But fluctuation also applied to the demand for working class labour, and this has been increasingly experienced during the past few decades, at least in the UK, by what were previously thought of as the economically secure middle classes. Changes in the labour market such as the increasing insecurity of even middle class occupations, in the patterns of occupational careers and in employment conditions, and also in family construction and breakup, have meant that wider population groups across the social class spectrum are at risk of experiencing periods of income inadequacy according to their own current social expectations and standards (Walker with Ashworth 1994; Falkingham and Hills 1995).

The greater the level of material affluence enjoyed over time, the more that a person may have built up existing commitments based on that level of cultural expectations. A major example in the UK is mortgages to buy houses. What a person sees as an adequate level of social security in unemployment or family separation to continue to meet these commitments may then vary according to the degree of subjective relative deprivation (Runciman 1972) they apply to the judgement. Different social class experiences of enjoying courtesy, deference and accuracy from for instance bank employees may also lead to varying judgements of the psychological adequacy of the ‘tone’ of social security, the way in which the system is administered. An example is the contrast between the public acquiescence in the inadequate tone of Income Support but reaction against similar shortcomings in the Child Support Agency.

Compensation.

A similar position arises when we consider those aspects of social security which aim to provide compensation for diswelfares, for example the consequences of illnesses or injuries. What is judged to be an adequate level will depend on a variety of assumptions about the style and level of living which the individual has experienced previously and should now be provided. Allowing for additional expenses, is the level of living on social security benefits to be similar to that which other claimant groups experience, or should it vary; and if so, how and why? Examples of stratified practice and its inconsistent justifications in the UK are clear when we consider the differences in the current treatment of injury cases in which legal judgements can extract sums large enough for lifetime maintenance, generally from insurance firms, and those in which the ‘causal agents’ of the diswelfare cannot be identified and sued, leaving the damaged individual dependent on Invalidity Benefit or its successor Incapacity Benefit.

Stratification.

In each social context we have to ask two questions about standards. First, is there only one reference level of living to measure participation against, or conventional lifestyle to pursue, or more than one? Second, and separately, ought this to give rise to stratified standards in measuring the adequacy of social security?

This is no place for a clever ‘postmodernist’ argument about the impossibility of ranking the acceptability of a variety of forms of freely chosen lifestyles. In spite of the adoption of unconventional lifestyles by some (mainly younger) people, most people are still traditional in rejecting lifestyles associated with poverty if they have the choice. For millions of people the issue is brutal and immediate: they are deprived of what their society defines as social necessities, and they cannot take a dignified part in ordinary society without them. Only when these unmet needs are satisfied might they, too, consider the question of their own choices of lifestyle. This reveals that the relevant question is whether people have the resources with which to make their own choices between differing lifestyles, so that they can take part in conventional or eccentric lifestyle as they wish and are not forced into a low-status lifestyle without choice. Adequacy of resources therefore means having enough with which to exercise freedom of choice about participation, not suffering social exclusion

enforced by inadequate resources. Within modern society, individual freedom of choice (in many even if not all areas of life) is of course an aspect of autonomy, an important psychological resource absolutely required for even minimal social participation.

At the national level in modern industrial states, the question of this stratification of expected standards varies considerably. Research into governmental minimum income standards (which may not be the same as the level of actual social security or other income maintenance benefits) shows wide variations in the degree of social stratification of standards (Veit-Wilson 1998 pp 79-82). At one extreme lie the Nordic countries where the prevailing assumption is that the minimum social assistance standards must be 'reasonable'.[12] The governmental organisations which devise the measures take this to mean 'for all citizens', by no means just for the poor. Indeed, the entire focus of social concern in Nordic countries until very recent years has been on society's average level of living; the question of poverty was disregarded. At the other extreme lie countries like France, Germany and USA, where the prevailing assumption is that the standards need only be adequate for the low-paid working class's level of living; no one would defend them as good enough for the middle class. In between, there are countries like Australia and the Netherlands where the adequacy standards are related to measures of minimum wages, in other words for low-paid workers, but where the conventional lifestyle is relatively undifferentiated in class terms and the minimum standards are relatively high and would probably be minimally acceptable to average citizens.[13]

Ethnicity.

The question of adequacy for what? in these class-stratified contexts is then seen as adequacy of what for whom? since the 'what' is assumed to vary by social class lifestyle. In countries with an ethnic mix, the question of class may be subsumed under other questions of cultural difference in lifestyle. The minimally adequate resources required to meet needs will then be defined in different ways. For instance, although USA is an enormous ethnic mix, the prevailing assumptions about adequate lifestyles are remarkably homogenous (consumerist, based on conventional European ideas of the family as the basic unit for the distribution of resources). By contrast, in Aotearoa/New Zealand's much smaller population there are three very different ethnic groups, Maori, Pakeha (European) and Pacific Islander. Each has its distinct patterns of familial sharing, and therefore a single concept of adequacy of social security is very problematic, since neither the units within which sharing takes place, nor the resources to be shared, are the same (Waldegrave and Frater 1996).

To summarise, the question of adequacy for whom in income maintenance must be answered in terms of how far any stratification of culture, lifestyles and levels of living in a country are tolerated or even prescribed, and how far and why these differences are then supported by the government's social security system. This is not the same question as that of implementing equal citizenship rights. The Germans and French would probably argue that their Constitutions entitle all citizens to equal rights, for instance in Germany to a level of social assistance 'worthy of a human' (*menschenwürdig*). At the same time, they see that humans are differentially placed in material terms in society and believe that human worth and belonging to society are compatible with wide ranges of material inequalities. Similar claims were made in European pre-industrial feudal society. The issue can be tested empirically: do not only the majority of the population but even the recipients of the lowest level of social security experience that the benefits enable them to pursue a minimally decent level of living as defined in that society, and maintain their dignity as members of it?

> The adequacy of social security must also be tested in terms of who it is for. In a stratified society, a variety of benefit levels may be justified in terms of protecting differentially placed people against subjective relative deprivation. Each previous level of living will have its own assessment of adequacy. But the key issue for poverty is *whether the lowest benefits are minimally adequate for everyone in that society according to its prevailing standards of decency and dignity*.

[12] Finland, Norway and Sweden were studied. The requirement is written into law in the latter two countries.

[13] A Dutch survey in the mid-1970s found the statutory minimum wage was higher than the national attitudinal poverty line (Goedhart et al., 1977). And why should it not always be so?

To answer the question therefore requires us to examine the values about human worth and the power to impose them which are held in different societies. Egalitarians will argue with the proponents of traditional feudal views (who hold that that hierarchically unequal but integrated organic communities are possible) about the adequacy of single or multiple standards for social security benefits. But the key issue for poverty is whether the lowest level of benefits would be recognised by all as providing decency and dignity. Again, this is not the same issue as that of political ideologies about the role of the state using its powers one way or another; the humanistic values may cut across the simplistic left-right divide about how to implement them.[14] This leads us to the fourth question, adequate according to whom?

ADEQUATE ACCORDING TO WHOM?

Whose perspectives? Poor or non-poor? Who knows best what people's needs are? For most things, we assume we ourselves are the best judges of our own needs: what are essential necessities and what are luxuries we could do without if we had to. We know what we want to eat, but when there is a technical question of nutritional needs then we turn to the experts. But they are there to advise us, not to decide on our behalf what we should eat. And we certainly do not want other people telling us how to live.

So why are we so keen to do it to other people? If we look at the way the poor are treated by governments in the UK, we see that they are not trusted to know their own interests best. Richer people have always used their power to define poorer people's needs, but their self-interested prescriptions have no validity as guides to what the majority of ordinary people in society think are necessities for participatory adequacy. Both science and consistency suggest that the only reliable way of finding out what are socially-defined necessities and the income levels at which they are available is to carry out social research. If people are to be valued, their opinions must be made to count in the definition of what they want to participate in. What are subjective views at the individual level become an objective social fact at the level of whole populations.[15]

But those who are poor rarely get to play any part in the discussion of the adequacy of their resources; the talking is generally conducted by the non-poor in terms of what they are prepared to pay the poor. Various social actors may take part in this argument. For instance, there are those who are poor now, and those, many more, who may at some point in their lives become so if the income maintenance system is not improved. There are those who are not poor and who fear having to share their resources with the poor, for instance by taxation or (in insurance risk sharing) by having to pay higher premiums to cover other people's higher risks. There are also governments at national and local levels with many competing claims on their resources. And there are the social and other scientists studying the other actors and sometimes getting into the act themselves, as experts advising governments and other groups on questions of adequacy for some purpose.

Asking the poor alone what they need will however give an incomplete picture of what the non-poor define as required for participation. The people who live in deprived situations may be so used to their unmet needs and so lacking in resources to meet them that they have realistically adjusted their expectations and life-styles downwards.[16] Better placed people must not then assume that the poor have freely chosen this low level of living or constrained lifestyle. Nor must they confuse the consequence, the way in which people cope with inadequate resources, with the cause: their poverty. Some people keep up appearances and starve themselves; others try to eat, clothe, warm and entertain their families and neglect appearances.

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[14] Note also that the ideologists of both left and right who do not share the *a priori* belief in the value of individual humans, are prepared to sacrifice some of them in the interests of what they see as a greater good, whatever name they may give it. The assertions that minimum wages or Income Support benefits must be kept below the minimally adequate level 'in the interests of the country or the economy' are examples of such vicarious sacrifice. It is pointless to ask in response whose country it is or in whose interest the economy is managed by the government; the answer clearly excludes the poor.

[15] A banal truism at the level of democratic electoral politics, but curiously opposed by some ostensible 'democrats' when it comes to setting standards of adequacy.

[16] Just what the UK government wants long-term dependents on Income Support to do.

Whose perspectives? Expertise.

The question of who is talking about who else's needs applies to every aspect of life. It runs from the most concrete examples of how much housing space and amenities people should have, or variety in the food they eat and stock of clothing they buy, or how much to spend on taking part in social life, to the most intangible examples of how much respect and politeness people expect in their relationships and exchanges with others.

Those who control technical knowledge, the experts, often play a role in setting such standards. To take three of thousands of examples, a government committee advised on the minimum adequacy standards to which local authority housing should be built to enable people to live decent lives in it.[17] Other expert committees advise government on the nutritional content of food and on health aspects of lifestyle. In the commercial sector, experts on marketing advise companies on attractive modes of selling their products by being courteous and considerate to customers, and this too affects the styles of behaviour which people come to expect in their dealings with public suppliers of services.[18] But the technical knowledge and advice itself and the contexts in which they can be offered are not uncontestable. Decent housing may be unaffordable; diets can be chosen only from what the commercial markets offer; tax cuts diminish resources available for public sector personal services. The 'experts' are people bringing their own social pre-suppositions into the question. The questions they are asked to advise on are only those which the current government considers important. The experts retained by governments are those with views they like; other equally expert views may be ignored.

Expertise which conforms to the natural science ideal model of openness, replicability and testability, can help to discover and expose the issues surrounding the adequacy of any standard. But opaque dogma, even from officially recognised experts, may have no more validity in establishing defensible adequacy standards than any other subjective opinion on its own. The poverty academics may try to develop tools which have the integrity of the social sciences; the governmental people are instead concerned with setting standards which symbolise their social values, their ideological beliefs and aspirations, and their specific policy objectives – and which have political credibility.[19] MIS reflect power and ideology, not necessarily scientific integrity.

Package deal thinking.

When people suggest that others in the same society have generally different human needs, that is social stratification. People who are unequally placed in society often have taken-for-granted ideas that when they talk about minimum standards to meet needs, they mean good enough for the less well-placed. Anything more might be 'too expensive', although if the standards were for themselves they would be 'not good enough' or worth paying more for. But we must not deny the demonstrable existence of people's socially defined needs just because someone else does not want to share the costs of meeting them. To do so is an example of 'package deal thinking' (Fox 1979) when testable facts get muddled up with values and beliefs about what ought to be, and both of them with the strategies to be pursued to achieve it.[20] Each of these should be considered separately.

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[17] The Parker Morris Report (CHAC 1961). A later Conservative government abandoned these standards on the grounds that they could no longer be afforded. There was no empirical evidence that social decency standards had fallen, but the government abandoned egalitarian standards and adopted stratified approaches in which public housing standards had to be 'less-eligible' than private sector house-building which did not meet Parker Morris standards.

[18] This was widely held to have helped to break down previous public acquiescence in the bureaucratic and personally inconsiderate way in which public services and nationalised industries were administered. Whether or not the levels of benefits were adequate, their tone certainly was not.

[19] Political credibility – or perhaps expediency – can be strongly antagonistic to scientific validity. The widespread belief (at least among right-wing politicians in the UK) in the existence of an 'underclass' or a 'dependency culture' among the long term unemployed and single mothers continues to be completely unsupported by all research, which instead shows the 'normality' of the values of the people who are suffering greatly (to the extent of serious ill health) from the lack of adequate social security in the UK. Among many studies showing this is Kempson et al. 1994, from the respected Policy Studies Institute. See also Cohen et al. 1992 and Walker 1993.

[20] A notable example in discussion of the adequacy of social security is Ray's paper with that title (1993). He lists seven criteria, three of which are value statements about the level and tone of social security, but he then conflates these with four which are about government strategies to control the behaviour of the poor.

Government objectives.

Whose government is it anyway? What responsibilities should it have to intervene in the workings of markets and other mechanisms for distributing power over resources through time, in the interests of those who lack resources for adequate participation? Who should ensure that the costs of ensuring adequacy for all are paid, and that the costs of diswelfares are not allowed to lie where they fall?[21] This enormous field of argument is relevant here only to the extent that we cannot understand prescriptions for adequacy until we are clear about the values, ideology and objective interests and objectives of those who are prescribing for others, and the 'discourse' in which such claims are framed.[22] This naturally includes the members of governments and their current administrators who make and implement social security policy for the poor.

Governments, national or local, have many and often competing objectives. The relief of poverty may not be among the objectives of a government's social security system; if poverty is identified as a political issue at all, it is only one amongst many problems and may have little electoral importance. In reality, the making and implementation of policy is affected by a wide variety of considerations in varying political, economic and social contexts. These have been examined in Chapter 3 [of the book in which this chapter appeared], but it is worth remembering that for most governments managing the economy in the widest sense has generally had more political salience than have the claims of the poor. Not only do the many competing demands on government resources at both national and local levels have to be brought forcibly together in a single budget, but an appropriate rhetoric has to be marshalled to rationalise the choices made by politicians and administrators.

Even when politicians talk about justice and equity in the social security system, they may not mean combating poverty. Justice may mean social insurance provisions which give benefits related to the various levels of contributions made, or social assistance benefits according to what people are deemed to deserve. A 'just' level of compensation often depends on a person's previous position, however rich. Equity may require similar treatment for similar conditions, but it may mean different causes justify differential treatment. Neither justice nor equity may give someone an adequate social security income if they have not contributed (or sufficiently so), or if their characteristics are unacceptable, or even if they receive equitable benefits which are however inadequate for their needs.

When it comes to questions of what governments can afford to pay to provide adequate social security, the social security department (agency or quango) has to balance the competing demands of current or future contributors against Treasury and taxpayers, as well as current claimants. This gets even more complicated when the administering organisations are commercial firms acting as agents for government policy. Then the higher salaries for senior management than government officials, and the need for profits for shareholders, act as further constraints on benefits.

The absence of agreement on objectives can lead to much confusion in political argument about the adequacy of social security. Politicians may claim that the provisions of some income maintenance policy are 'adequate' for the objectives set for it. These objectives may be political or economic, or related to the administrative principles of the social security or taxation system in question. But at the same time the policy may be inadequate for the objective of combating poverty.

IS SOCIAL SECURITY ADEQUATE IN THE UK?

A (very) brief history of social security adequacy standards would note that the UK's means-tested and contributory social security benefit scales have never been based on any independent evidence of what is minimally required to take part in social life, either long or short term. Only one attempt has ever been made by a government department, in the 1960s, to assess the adequacy of

[21] 'Power over resources through time' and ensuring that the costs of diswelfares 'are not allowed to lie where they fall' were both expressions of the doyen of British social policy analysts, Richard Titmuss (1907-1973). His values were humanistic, egalitarian and solidaristic.

[22] Discourse in this technical sense refers to the package of paradigmatic ideas and the vocabulary with which they are expressed. Discourses can be in conflict as more or less plausible to competing groups; one may be dominant to the effective exclusion of others in a country's political arguments, or be widely accepted as the prevailing wisdom without totally silencing another. Examples are the historicist/centralist discourse used in former communist countries, or the individualist/economistic discourse favoured by the 'New Right' and dominant in the UK and USA in the 1980s.

assistance benefits. The finding that they were generally inadequate was kept secret, but only benefits for pensioners were increased as a result (Veit-Wilson 1999). Scientific findings about poverty measures have not been used for social security, and all social security scales have been set on principles other than adequacy.

UK governments have no MIS. Instead, social security scales for people of working age have been justified by nothing more than the principle that the benefits must be held below the level of low wage rates -- what has been known since the 1834 Poor Law Reform Act as the principle of 'less-eligibility' (Veit-Wilson 1989 p 87). Since the lowest wages, even when supplemented by children's allowances, have themselves always been inadequate for social participation by families according to national standards as long as research has been carried out (see any UK survey or calculation from Rowntree 1901 to Kempson et al. 1994) it is hardly surprising that the assistance benefits have also been inadequate for this objective.

From the beginning of the twentieth century up to the 1960s, the only standards in use in the UK were based on Seebohm Rowntree's pioneering attempts to devise prescriptive poverty measures. These were either his asocial 'primary poverty' minimum subsistence measure which he had designed to be inadequate to show disbelievers that the poor lacked enough money, not will-power, to escape poverty (Rowntree 1901; and see Veit-Wilson 1986), or his 'Human Needs of Labour' prescription for minimum wage rates (Rowntree 1918 and 1937). Others then used them to count the poor, although because they were too low for adequacy they underestimated the numbers. The Beveridge Committee in 1942, making recommendations for social security benefit levels, adopted a variant of the 1901 primary poverty measure and claimed that it was enough "for subsistence in all normal cases" (Beveridge 1942 p 122). Many then seemed to have overlooked the reference to subsistence and thought this meant social adequacy (Veit-Wilson 1992; 1994).

However, in the absence of allowances to vary the family benefit according to the number of dependent children, minimum adequacy levels for social security always foundered on the less-eligibility principle. The first UK attempt to set national means-tested assistance scales, for the unemployed in 1934, was explicitly based on nothing more defensible than this principle because:

> ... there was no scientific standard for the calculation of all the needs to be covered by the Board; the matter was one of social convention and expediency. The Office had therefore proceeded on the principle of less eligibility; they had tried to produce a scale under which, for the ordinary family of man, wife and 3 children who had no resources, the allowance would be below net wages without having to call into operation the wage stop clause. (Unemployment Assistance Board Minutes 13.9.34, quoted in Veit-Wilson 1992 p 288.)

As far as reference to setting adequacy standards was concerned, nothing changed between this date and the Department of Health and Social Security's assertion in 1979:

> The real policy decisions have been to move Supplementary Benefit rates in line with National Insurance Rates. These in turn have moved in line with movements in prices or earnings -- but on quite different assumptions about the relationship between benefits and earnings than might apply for coherently developed policy on income levels necessary to combat poverty. (DHSS 1979 p 89; the figures can be found in Bradshaw and Lynes 1995.)

A former Permanent Secretary of DHSS reported that until he retired in 1987 there continued to be, as in 1934, no scientific (as opposed to political) basis for the level of the social security benefit scales (Veit-Wilson 1999 p 118).

The situation in the 1990s is, then, that the UK social security benefit levels are not now and never have been based on any conception of adequacy in the terms with which this chapter is concerned. But that does not necessarily mean that they were or are inadequate. To find out if they are adequate, we must seek evidence from independent surveys which use defensible standards of adequacy to compare with the benefit levels, or with the levels of living actually experienced by people dependent on the social security benefits. Information about the adequacy of social security in terms of participatory standards comes from surveys which discover the income levels at which what

society defines as minimum participatory levels of living are actually pursued, and which then compare them with the level of cash benefits.

Empirical surveys.

Two national UK surveys of poverty, Townsend and his colleagues' in 1969 (Townsend 1979), and Mack and Lansley's in 1983 (1985), both calculated the adequacy of social assistance in terms of the poverty thresholds they discovered. Both found that the prevailing social assistance benefit levels were only about two-thirds to three-quarters of what would be required for minimal participation. In spite of much methodological qualification and argument, no contrary evidence of adequacy has been produced.

Townsend and his colleagues also carried out a study in 1985-86 in London which compared the social assistance benefit levels with the minimum income levels discovered by statistical analysis to correlate with avoiding multiple deprivations and with the levels which respondents reported as the minimum required to avoid poverty (using attitudinal measures of income adequacy). They found a high degree of agreement between the self-assessed minimum incomes and the findings of their sophisticated statistical techniques.[23] The social assistance rates were found to be only half to two-thirds of the income required for minimal adequacy (Townsend 1993 pp 61-62).

Normative studies.

The University of York Family Budget Unit carried out studies of 'modest but adequate' and 'low cost' budgets for a range of household types in the early 1990s. The budgets were based on empirical studies of actual consumption patterns in order to capture social convention, but adjusted in order to meet prescribed standards (for instance of nutrition or housing space). The 'mba' budget was not intended to represent a participatory minimum but in fact its components had been compared closely with the empirically derived Mack and Lansley standard of what a majority of the population defined as necessities. The 'low cost' budget was adjusted downwards by chosing fewer and lower priced goods and services and extending their lives. This resulted in an arguably poor level of living by current UK standards. Nevertheless, comparison of the 'low cost' budgets with the social assistance benefit levels for different household types showed that social assistance was adequate only for single pensioners in local authority rented housing. The benefits for all other household types were only around three-quarters of this minimally adequate standard (Yu in Bradshaw 1993 p 212).

Other approaches.

There is a large body of accumulated evidence over many years, too extensive to cite in detail here, that most people living on the low social security and assistance benefits or on low earnings in the UK are not able to enjoy minimally adequate social participation according to conventional standards. While this body of evidence illustrates inadequacy, it does not explain where adequacy would lie. Nor do the studies of the changing relationships between the incomes of the population as a whole and those of the poorest, even though they may suggest where problems of inadequate resources might be found.

Official UK approaches to adequacy questions.

Ever since there has been a national social assistance scheme in the UK, poverty has persisted because of official endorsement of less eligibility in income maintenance combined with the failure to ensure that the lowest earnings were adequate, in themselves or through supplementation. Issues of adequacy in terms of participation were becoming recognised privately within the governmental system from the 1960s but no government considered them sufficiently salient to implement adequacy policies.

In one of its final reports, the official Supplementary Benefits Commission expressed the view that "To keep out of poverty, (assistance claimants) must have an income which enables them to participate in the life of the community", and gave examples of what this meant in terms of both level and tone, including full social life and the avoidance of shame and the ability "to live in a way which

[23] Except for couples under 60 without dependent children.

ensures ... that public officials ... treat them with the courtesy due to every member of the public" (SBC 1979 p 2). But the SBC was abolished by the incoming Conservative government of 1979. Since then, government ministers and officials have claimed that no independent measure of minimal adequacy is possible since all such expressions reflect nothing more than individual subjective opinion about points on an elastic continuum of tolerable inequalities (DHSS 1985; Moore 1989; DSS 1989). Their conclusion that poverty no longer exists in the UK thus implies that all forms of income maintenance must be adequate, though the criteria for this judgement have not been revealed.

CONCLUSION.

The answer to setting adequate levels is clearly complicated. The first essential is to know what adequacy means in a specific society in terms of the four questions above. That is a matter for scientific research. Much of this is still unmapped territory, even in those countries in which there has been some research on their poverty lines. Inadequate social security is not inevitable, and governments can and do pay adequate benefits in some other countries. Dutch experience in the 1970s showed that income maintenance levels could be set above the prevailing attitudinal poverty line (Goedhart et al. 1977). Some Nordic countries have a statutory obligation to pay social assistance benefits which would be considered reasonable for maintaining the level of living of the population as a whole. Since the beginning of the 1980s, there have been official studies of minimum income standards in at least six countries (Australia, Belgium, Germany, New Zealand, Sweden, USA). All showed that the level and tone of benefits are consequences of political decisions which themselves arise from the interaction of government ideology with the politically salient constraints of the moment.

In modern society the state has the power to abolish poverty, even if governments do not want to accept the responsibility or use power for that purpose. Governments may not know or care where the boundaries of poverty are. If they do, they may not use them to set their own standards of minimal adequacy for income maintenance. And even if they have such standards they may not use them to determine the cash levels of any or all parts of the income maintenance system -- minimum wages, tax thresholds or social security benefits. Prevailing values about the urgency of combating the poverty of all inhabitants of a country may be in conflict; the degree of social stratification may inhibit sufficient concern about the level of living and exclusion of those on the lowest incomes.

If one believes that identifying the problem of poverty inherently implies an imperative to combat it, the first requisite is clarity about the issues involved. This chapter has tried to address some of them. Dynamic standards of adequacy for the various social security and other provisions are indispensable, first as aspirations and later for monitoring continuing effectiveness in achievement. Because of the UK's experience of government neglect of these issues over decades, it is easy to become despondent about the potential for action. But the examples from other countries show that a search for adequacy standards and plans for implementing them need not be seen as naively utopian.

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