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POVERTY: FACTS AND FEELINGS

Abstract

The welfare state and related social policies brought significant novelties to the recognition and consideration of poverty. On the one hand, poverty was no longer considered the private matter of the poor but rather became subject to the generosity of the higher social classes. At the same time, research into poverty developed substantially. Such research began approximately a century ago with the investigation of poverty in absolute terms. From the nineteen-sixties onward, different concepts and methods were applied to poverty investigation. In particular, basic human needs in both the narrow and broad sense of the term as well as the subjective perception of poverty became the determining factors of these investigations.

The notions of subsistence poverty and relative poverty expressed in terms of access to food, clothing and housing or in terms of money necessary to purchase such goods also frequently underlie poverty investigation. Poverty research in Slovenia cannot "compete" with poverty investigation standards elsewhere as regards either conceptualisation or applied measures.

In this article, the author considers the objective and subjective aspects of poverty in Slovenia. She compares the social-structural characteristics of those who are objectively poor (using the average household income as a provisional poverty-line) and those who have a perception of themselves as poor, reporting a lack of money to make ends meet.

To perceive of one's risk of impoverishment subjectively, social-structural factors have a statistically weak impact which proves that the threat of poverty goes beyond social limits. By contrast, education and employment status significantly influence household income while gender and age have an insignificant impact on it. The author concludes that feelings about one's actual living conditions brings a balance to merely measuring them by objective facts.

Keywords: well-being, poverty, living conditions.

INTRODUCTION

During the last two centuries social reformers have aggressively promoted the concept of equal access to welfare. State welfare strategies concerned, in particular, those who were unable to provide for themselves for any number of reasons. Before the explosion of welfare state, charity and moral

obligations towards those living on the margins of society was the most prevalent strategy for the eradication of poverty. Such a method might have been successful were it not for the fact that it perpetually revealed the distance between those who provided help and charity and those who received it. The rise of industrialism and associated social problems emphasised the growing lacunae between the wealth of the upper classes and the impoverishment of the working class and revealed it to be a definitive factor retarding the progress of society. Given the perspective provided by the last century, what is revealed is that it was not altruism toward those who suffered from the ill effects of industrialism which launched the first anti-poverty schemes but rather the fear of the potential power of the working class. The Bismarckian model of social insurance (Baldwin 1993) and Beveridge's programme of universal implementation of the social right to a decent living standard became the cornerstones of social policy (Able-Smith 1992; Baldwin 1992). Moreover, the British welfare model unintentionally reflected the Scandinavian model which had been in operation since the beginning of the century. In certain countries, employment and its benefits are still the major guarantees of social security but since the advent of social policy programmes which had the effect of expelling employees from the workplace, employment became no longer the sole responsibility of the worker. On the contrary, employment has since that time become the permanent concern of the state. Business cycles oscillate between prosperity and recession; hence, since the late nineteenth century, the perception of social solidarity seeks to find a balance between the individual's basic needs and the resources in society which fulfil them.

The economic capacities of both sides of this equation, the state's and the individual's, vary both through time and from country to country. Further, both sides often differ in their perception of basic needs and in their expectations of each other. The promoters of anti-poverty programmes repetitiously intone basic needs and the necessary resources for fulfilling them regardless of changes in time and space. In this respect, such programmes reflect the distribution of society's economic capacities on the one hand and the political will to redistribute social wealth more equally on the other hand. In any case, in its implementation of welfare strategies, the state applies its own propositions and rules.

When researchers become involved in the topic of poverty, the situation inevitably become more complicated. Researchers apply different concepts of those in need, make different assumptions about the life-style preferences of the poor and subsequently develop a different set of tools to measure the target group's way of life as well as their life-style choices.

WAYS OF CONSIDERING POVERTY

Almost one hundred years have passed since the first survey of the poor was conducted. The first Rowntree analysis of the poor in York (Rowntree 1946) was the milestone and essentially serves as the starting point for the 'industry of poverty investigation' (Beveridge in Abel-Smith 1992) in England and elsewhere. As Townsend observes, during the twentieth century

three concepts of poverty evolved as the basis for international and comparative work in the area. These concepts relate principally to ideas of subsistence, basic needs and relative deprivation (Townsend 1993, 30).

The most well-known and widely disseminated subsistence approach to poverty research came to fruition in the works of Rowntree in the UK and Orchansky in the USA. Followers of their ideas and methods applied them either strictly or more loosely elsewhere in the world. The basic point of departure of the subsistence approach to poverty is the specific calculation of the cost of meeting the minimum dietary needs in any society. It is very transparent and is easily applied in the comparison of various countries yet, in terms of measuring the risk and incidence of poverty, certain analysts find it to be a highly problematic approach. The major criticism concerns the interpretation of human needs as being predominantly physical needs - food, shelter and clothing - as opposed to more general social needs (Townsend 1993, 31). In contrast, these analysts argue that people are dependent on collectively produced and (re)distributed utilities and facilities on the one hand and their own way and style of consumption on the other hand.

The second 'branch' of poverty research was launched in the nineteen-sixties and advocated the notion of basic needs while seeking to complement growth indicators with social development indicators. This branch flowered in the nineteen-seventies with the filling in the 'social blank' left by nutritionists and the subsistence approach. The emphasis was shifted to the minimum facilities required by local communities as a whole rather than the needs of the individual or of the family unit for physical survival. By supplementing it with a more local aspect of welfare, the subsistence approach was substantially broadened yet the national growth of material wealth has persisted to be the basic factor for poverty eradication. Townsend believed that the broadening of the conceptualisation of poverty from the individual alone to the local community could be completed by the theory of relative deprivation; this shift would contribute substantially to the more comprehensive and rigorous social meaning of poverty. In other words, poverty may be understood as solely applying to those who are the victims of unequal distribution of resources or the range of explanation can be substantially widened to include those whose resources limit their ability to fulfil elaborated social demands and customs. The latter group may be materially and socially deprived in a variety of ways, but what is relevant is the relation between actual deprivation and its subjective perception. Unfortunately and perhaps because of its complexity, the third 'branch' of poverty research conceptualisation is less 'popular' and less widely disseminated among analysts than the first two. Hence, it has rarely been applied in international comparative studies.

The global review of poverty research has yielded plentiful results (Øyen et al 1996). However, the Slovenian tradition, particularly in sociology, is not competitive in this area as sociologists concentrate primarily on analysing poverty in the limited framework of well-being. However, the wealth of data produced by the recent Quality-of-Life surveys takes us a step closer to more in-depth poverty investigation. The available informa-

tion broadens access to the meaning of life on the margins of a decent living standard. Moreover, the data has made it possible to perform a comparative analysis of two categories of respondents: the first group imperiled by poverty objectively and subjectively (that is by their perception) and the second group being already beyond these threats. Further, there are separate observations of those who are considered objectively poor (utilising the monetary poverty line) and those who subjectively perceive themselves as endangered by impoverishment (utilising the non-monetary poverty line). Therefore, it is legitimate to expect that both categories will view their living conditions in a different way. What is of primary relevance is neither the poverty rate in Slovenia nor the risk of impoverishment, but the level of living of the categories observed through the access to living resources.

LIVING AT THE BRINK OF POVERTY: FACTS COUNTER FEELINGS

POVERTY RESEARCH TRADITION IN SLOVENIA

Compared to sociology, Slovenian economics have thus far competed more successfully on the level of international poverty research standards. Poverty line calculation was started in the late sixties, during the period when the investigation of poverty 'mushroomed' in the international context. In recent years, economists have primarily focused their research on poverty rates and the composition of households at risk for poverty. Similar to the situation in the USA (Miller 1996), Slovenian research has had a decisive impact on official poverty line calculation which employs a conceptual mix of the subsistence and basic human needs approaches. Šumi (1986) took an interest in this approach and has applied it to specific Slovenian conditions. Stanovnik (1991), by way of contrast, followed the nutritionist ideas of Orchansky. As was the case in other Central European countries, poverty investigation was started in the late nineteen-sixties but failed to attract the interest of researchers or politicians until the early nineteen-eighties. During that period, politicians rejected even the use of the term 'poverty' because of the commonly-held belief that socialism had managed to eradicate this 'social evil'. In addition, welfare state strategies that had been formulated in connection with the Bismarckian model of social insurance and were implemented for wage earners and salary workers (and, in the early nineteen-sixties, farmers joined the insured as well) served to uphold the belief in the 'successful eradication' of poverty. The early nineteen-eighties (a decade later than in Western countries) ushered in a state welfare crisis as the gap between social expenditures and available resources started to widen. Groups which had hitherto been protected by social policies were no longer certain of maintaining their social security. In contrast to common perception, poverty rates did not increase substantially as measured in terms of poverty composition. Young urban families with dependent off-spring started to replace the 'old' poverty categories, that is the elder and rural population (Novak 1996).

As elsewhere in the world, the deepening crisis provided the impetus to increase the intensity and frequency of poverty research. Strictly speaking, sociology 'entered' the poverty 'association' a few decades later than economists. Sociologists have not, since their entry into the field, managed to close the resulting gap.

CONCEPTUAL FRAMEWORK

Because economists have strictly limited their analytical approach to poverty investigation to the use of monetary measures - that is, to the calculation of the poverty line, of poverty rates and poverty composition - there is no rationale for sociologists to imitate this analytical pattern. Rather, the examination of living conditions in a broader perspective added on to the monetary aspect of well-being would provide a new value which would enhance the current knowledge of poverty. Further, taking into account the subjective perception of poverty as well would also contribute an additional stock of knowledge about the subject in Slovenia.

The conceptual basis of the Slovenian Quality-of-Life survey rests upon Allardt's trinity of basic needs: 'to have' concerns material and impersonal needs, 'to love' concerns social needs and 'to be' stresses personal development needs (Allardt 1993). If one utilises Allardt's conceptual framework then the level of satisfaction of basic needs remains a significant point. Standard of living, taking into consideration the gap between wants and available resources, thus becomes the broader frame of analysis. If one adheres to the concept of (unequal) access to living resources, then actual living conditions come closer to the conceptualisation of poverty. The latter approach is similar to Ringen's suggestion that poverty research should primarily focus on the way people can afford to live rather than on their aspirations as to how they want to live (Ringen 1985, 1988). Molly Orchansky's notion of 'poverty being in the eye of beholder' (Orchansky 1969) strongly supports the above analytical view. Moreover, the subjective perception of the (in)ability to make ends meet does not essentially undermine this framework.

MEASURING TOOLS

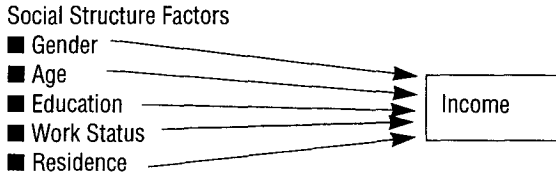
(Limited) Access to living resources reveals its two-sided nature. If the analyst wishes to approach its essence, the difference between actual living conditions and subjective perception of poverty risk should attract the analyst's interest. The use of both monetary and non-monetary measures will also broaden the analytical perspective.

Three sets of indicators help in the consideration of the subject under investigation: namely, indicators measuring social structure factors, income and overall well-being. In this analytical framework, social structure factors include gender, age, acquired education, work status and residence. In theory and in accordance with Weber's definition of social class, these factors should result in the respondent's income (see figure 1). It differs from disposable income (equal to household income after tax reduction) and should in turn result in a household's well-being as measured by indicators of well-being, that is material and housing conditions (See figure 2).

The current analysis will focus on testing three hypotheses where each of them corresponds to a separate part of this double-sided subject.

The first hypothesis assumes that social structure factors - and particularly gender, age, work status and education - influence the household income non-monotonously.

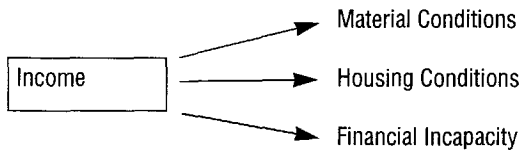
**Figure 1:
SOCIAL STRUCTURE IMPACTS ON INCOME**



Numerous references support the thesis that female gender, old age, ethnic minority status and unemployment significantly influence the risk of impoverishment as well as the potential transformation of these groups into social minorities (Townsend 1979). Moreover, all too frequently these factors also operate as multipliers which augment the vulnerability of particular groups such as female-headed one-parent households, immigrants, retirees and widows, young families with a high number of dependant offspring, families living on welfare, etc (Hauser, Fischer 1990; Ringen 1986; Smeeding 1991).

The second hypothesis assumes that income effects access to living resources which in turn translates into well-being.

**Figure 2:
WELL-BEING**



Finally, the third hypothesis assumes that subjective perception of living conditions differs significantly from actual living conditions.

Townsend's (1993) concept of relative deprivation could serve as a useful starting point for testing the third hypothesis. In addition, a number of ideas also emerged from the subjective approach to poverty as applied in 'Leyden's poverty line' which, along with related calculations (Goedhart et al 1977), enable a more thorough and rigorous exploration of poverty

(Deeleck, Van den Bosch 1992). In particular, this second approach highlights the relation between monetary and non-monetary measures when respondents directly compare their disposable income with their aspirations. The current analysis will consider living conditions which fall into both categories: those who are objectively poor as reflected by the monetary measure and those who report the perception of threats of impoverishment. However, the results will not be considered in the framework of relative deprivation but rather in the framework of the difference between objective poverty and its subjective perception.

The indicators used are intended to meet the conceptual requirements of the current analysis through the combination of information on social structure factors, income and well-being and the perception of the risk of impoverishment. Though, (perception of) poverty lies in eyes of beholder (Orchansky) what is relevant for the purpose of the current analysis is the way people actually do live not how they want to live. The latter point is also significant but should be analyzed in other research. In addition, while we recognize that factors of social class frequently operate within a vicious circle of impoverished living conditions, we will not be including this aspect in the current analysis.

The indicators used in the current analysis are as follows:

1. Social structure indicators including indicators of gender, age (from eighteen years up), acquired education, work status (employed, self-employed, farmers, retired, housewives, students, etc.) and residence (rural residence, centre of a municipality or centre of a region, residence in the two largest cities in Slovenia, Ljubljana or Maribor, etc.). The indicator of household composition includes the above list as well as factors such as whether one lives alone, with a sibling, in a one-parent family, in a nuclear family or in an extended family.

2. Well-being indicators include a different sets of factors which measure:

- material living conditions as reflected by:
possession of items such as telephone, car, household appliances (stove, washing machine, refrigerator, dishwasher, microwave oven, etc.) and electronic equipment (such as TV, video, stereo and personal computer);
- financial capacity reflected by the ability to collect a certain amount of money in a week (equal to five-times average income in June 1994 - USD 720);
- sub-standard housing conditions (no bathroom, no toilet, humidity, density - less than 15 square meters per person);
- ability to have a vacation outside of hometown.

3. Poverty indicators include monetary and non-monetary measures. Monetary measure is fifty per cent of the median household income per head. Asymmetrical distribution of income proposes the use of the median as a poverty line calculation method rather than an average income as a measure of poverty. Since the income indicator omits such information as tax reductions and household composition, the author has decided to abandon the term 'disposable household income' and solely utilise the term

'income'. Non-monetary measures include the respondents' impressions of failure to make ends meet for basic needs such as food, shelter, and clothing. Regardless of how arbitrary this measure is, two sets of poverty indicators will help to make a distinction between the two categories of the poor: the first as measured by household income and the second by the subjective perception of poverty risk. Monetary measures will provide the 'objective' aspect of poverty and non-monetary measure will provide the 'subjective' aspect. Yet the arbitrary nature of these measures still persists and therefore the differentiation between 'poor' and 'not poor' respondents remains a provisional one.

Cross-tabulations, the contingency coefficient and Cramer's V-test are the statistical methods employed.

INADEQUATE WELL-BEING: NON-MONETARY AND MONETARY ASPECTS

Utilising household expenditures and the modified OECD scale (fifty per cent of median income), statistical data on poverty indicates that, in 1993, 6.9 per cent of Slovenian households lived below the poverty line (Ruzic 1994, 307). Further, additional sources of information support the conclusion that factors such as retirement, living alone, old age, and lower education substantially increase the risk of poverty (Žnidaršič 1995). As shown in the current analysis, some of these findings contradict the results of the Quality-of-Life survey on poverty.

The Quality-of-Life Survey was conducted from May to June 1994. In this period, guaranteed income was USD 144.00 (Rode 1995). To understand these figures, the survey data reveals that average household income per head was USD 252.00 during the same time frame. The data clearly shows that income varies across different educational echelons and proves the initial assumption: that the higher the educational level the higher the average household income per head. By contrast, gender and age seem to be statistically insignificant as regards income distribution. Those who report the perception of the threat of impoverishment tend to make less money than those who do not report such fears but income distribution reveals that the inability to make ends meet has little to do with the amount of available money. Regardless of responses in the category of 'not making ends meet' or 'making ends meet', among the total pool of respondents those with the highest level of education report having twice as much income per head than those with the lowest level of education. Respondents of all educational backgrounds report the (substantial) lack of money for satisfying their needs and wants (Novak 1995, 327).

Comparison between non-monetary and monetary poverty line aspects (Table 1) indirectly confirms the claim that income is a significant well-being factor but far from being, by itself, a sufficient indicator of well-being. The data shows that every fifth respondent reports having income below the monetary poverty line while twice as many respondents (42.2 per cent) report an inability to make ends meet for food, shelter, and clothing. As would be expected, those who have income below the monetary poverty line

also show a much lower ability to make ends meet than those above it: 32.9 per cent of the 'monetary poor' cannot afford to purchase needed food (compared to 10.8 per cent of the 'monetary non-poor'); 21.8 per cent of the 'monetary poor' cannot afford adequate shelter (compared to 9.0 per cent of the 'monetary non-poor'), and; 65.3 per cent of the 'monetary poor' can hardly purchase any clothing (compared to 32.6 per cent of the 'monetary non-poor'). These figures also reflect the priorities of expenditures. Regardless of the category of respondent, shelter comes first and clothing comes last (see Table 1 in the supplement).

Table 1:
INABILITY TO MAKE ENDS MEET AS REGARDS THE MONETARY POVERTY LINE

Inability to Make Ends Meet	Household Income per Head (50 per cents of median)			
		Below	Above	All
For None	N	106	843	949
Item	%	32.8	63.9	57.8
For One	N	95	307	402
Item	%	29.4	23.3	24.5
For Two	N	76	122	198
Items	%	23.7	9.2	12.1
For Three	N	46	46	92
Items	%	14.2	3.5	5.6
All	N	322	1318	1640
	%	19.6	80.4	100.0
Significance Chi Sq.		.00000		
Cramer's V-test .		29681		

Various studies have claimed that factors such as female gender, old age, unemployment and ethnic minority status substantially affect the risk of poverty (Townsend 1979). Further, certain sources of information support the conclusion that female headed one-parent families and children represent particularly vulnerable groups (Hauser, Fischer 1990; Rainwater 1992). Townsend also believes that old age increases the threat of impoverishment (Townsend 1979) but recent trends tend to counter this thesis (Smeeding 1991). However, in Slovenia certain statistical studies have tended to support Townsend's set of poverty factors (Žnidaršič 1995). Nevertheless, the Quality-of-Life Survey data revealed a statistically insignificant relationship between the incidence of poverty and social structure factors such as gender and age. (see Table 2)

Where is this difference between major factors affecting the incidence of poverty supposed to come from? It could be the consequence of different dimensions that were included in the analysis. Namely, in statistical analysis poverty is observed through expenditure while in the Quality of Life Survey the household income per capita represents the major monetary measure. Hypothetically, the main difference in results derives from this fact. However, including expenditure instead of income as a monetary measure

also has its significant rationale. In Central Eastern European societies the income from the second economy that is frequently untaxed is a substantial factor of well-being. Certain approximations in Slovenia state that it could represent 20 per cent of a household budget. Regarding this fact, measuring household expenditure gives a better view of well-being than measuring one (taxed) income alone. As shown, this method fails in certain aspect as well. Frequently, it has been proved that particularly pensioners save money in greater extent than other categories. This also means they expend relatively less of their income. Hence, different significance of old age as a factor of poverty incidence as stressed in statistical analysis (Znidaršič 1995) and the Quality-of-Life survey could derive from employing either expenditure or income as a monetary measure.

Education and household composition were seen as the most significant factors effecting the respondents' living conditions. Low education and living in one-parent households affected the risk of impoverishment to a greater extent than gender and old age. However, it is clear that social structure factors like age and particularly education do influence the subjective perception of this risk as regards the potential inability to make ends meet though this relationship is statistically weak (see Tables 2, 3, 4 in the supplement). Retirement by itself tends to increase the risk of impoverishment only insignificantly (Novak et al 1995). In conclusion, the first hypothesis which assumed that social structure factors influence household income passed the test although each factor showed a different degree of influence.

What essentially matters? Is it the actual living conditions as measured by analysts or the subjective perception of living conditions as reported by respondents? Does poverty lie in the eyes of the observer or in the eyes of the one being observed? Both perspectives have attracted various researchers whose theories could be included in this analysis as well. Social structure indicators and well-being indicators will also help us to answer these questions (Table 2).

Evidently, the subjective perception of the risk of impoverishment is important although its relationship with objective poverty is statistically weak. Further, the condition of having no telephone, for example, and financial incapacity only reflect a strong relationship between observed aspects. Moreover, financial incapacity, in particular, leads to the conclusion that the risk of impoverishment could be experienced in the near future. The weak relationship between the subjective perception of poverty and actual living conditions points to certain other factors which may effect this relationship more significantly than do selected social structure factors. Feelings about poverty appear to go beyond actual living conditions and, moreover, beyond social structure factors. (The figures in Tables 2, 3, 4 in the supplement support this thesis as well.) Presumably, testing Duesenberry's 'emulation hypothesis' (Douthitt, Macdonald, Mullis 1992) would lead to even more valuable findings which could explain this relationship. This hypothesis seeks to prove the fact that the imitation of consumption patterns of others has a greater impact on one's needs and wants than

one's actual financial capacity. Sociologists might refine this by adding that the higher the level of education, the weaker the impact of the reference group.

Table 2:
SOCIAL STRUCTURE FACTORS AND WELL-BEING AS REGARDS THE NON-MONETARY AND MONETARY POVERTY LINE PRIVATE

Indicators	Below Non-monetary Poverty Line		Below Monetary Poverty Line	
	%	Cramer's V-test	%	Cramer's V-test
Social Structure Factors:				
- Female Gender	45.6 *	.11	20.1	.01
- Old Age (Above 65 Years)	48.5 *	.10	22.4	.06
- No Education	51.2 *	.13	38.4 *	.29
- Unemployed	58.4 *	.09	39.9 *	.25
- One-Parent Family	47.6 *	.07	22.6 *	.15
- Rural Residence	40.5	.03	25.9 *	.19
Well-being:				
- No Telephone	50.2 *	.21	37.2 *	.27
- No Car	43.6 *	.16	28.3 *	.16
- No Electronic Equipment	55.2 *	.11	60.9 *	.30
- Sub-standard Household Appliances	48.9 *	.09	48.8 *	.23
- Sub-standard Housing Conditions	51.3 *	.15	31.6 *	.25
- Financial Incapacity	51.7 *	.27	28.8 *	.24
- Inability to have a Vacation Outside of Home-town	47.6 *	.16	29.3 *	.24

Agenda:

*Significance Chi Sq. <.05

Truly, the (perception of) poverty lies in the eyes of beholder. In this case, it lies in the eyes of the respondent. What might the observer conclude after employing objective measures of poverty incidence? In strong contrast to subjective perspectives, the figures in Table 2 confirm a strong statistical relationship between actual living conditions measured by both social structure and well-being indicators and the monetary poverty line. Interestingly enough, these findings prove our initial hypothesis to be correct. Social structure factors do non-monotonously influence the household income per head. In direct contrast to gender and age, educational level and employment status effect the incidence of poverty. Regardless of a few statistically weak relationships, income provision has a significant impact on well-being. In this case, Ringen's support of the way-of-life direction of poverty analysis proves to be an appropriate selection. The subjective aspect of poverty risk is relevant as well, but as indicated above, actual living conditions defined by the monetary poverty line perspective reveals a stronger relationship regarding the first hypothesis and proves the second hypothesis to be correct.

IMPOVERISHMENT BEYOND ACTUAL LIVING CONDITIONS

As indicated above, the analysis treats several major points but its primary task was to prove that both aspects of poverty (subjective and objective) are relevant. Social structure factors have a statistically weak impact on the subjective perception of one's risk of impoverishment. Indeed, the threat of poverty exceeds social limits. The fear of poverty may be experienced by those who are socially 'well-equipped' while those who have insufficient qualifications may not be subject to this fear at all. Feelings about poverty thus appear to transcend limitations posed by social structure factors. In contrast, the monetary measure of poverty discerns the actual social nature of decreased living conditions. Educational level and employment status were shown to significantly influence income while gender and age had an insignificant impact on it. Available income significantly effects one's well-being (Figure 3).

Figure 3:
NON-MONETARY AND MONETARY POVERTY

Indicators	Non-monetary Poverty	Monetary Poverty
Social structure	-	- Education - Employment Status
Well-being	- Financial Incapacity	- Household Facilities - Housing Conditions - Financial Incapacity - Vacation

To predict actual living conditions, the researcher should first observe the objective aspect and employ monetary poverty measure in order to build a corresponding analytical framework. In addition to this aspect, the respondent's own estimation of her or his own living conditions will broaden the analysis beyond its initial framework. It is a clear indication that feelings about one's well-being brings a balance to the objective measuring of facts. Aspirations about one's living conditions are relevant as well. They could be considered either as wants or needs; the researcher could also interpret them as a threat of the inability to make ends meet. Finally, the researcher should abandon the oscillation between the subjective and objective aspects of well-being by transcending the dilemma of which perspective is more reliable. The subjective aspect concerns the individual's estimation of living conditions and also reflects the individual's ability to manipulate and control living resources. This talent is far from being distributed statistically normally among the population. Moreover, it is unevenly distributed among objectively measured 'haves' and 'have nots'.

Regardless of the analytical approach, poverty research should attempt to avoid the arbitrary use of 'choice' and 'opportunity'. Some may choose to go on vacation or to eat meat. Others may not have such an opportunity; they must choose only among those items which they can afford. The selection

between the subjective and the objective aspect is not the opportunity to choose between way-of-life analysis and life-style analysis. In other words, it is hard to believe that living in poverty could be the free exercise of choice for a bizarre life-style.

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SUPPLEMENT

**Table 1:
LIVING IN NON-MONETARY AND MONETARY POVERTY**

Inability of Making Ends Meet for	Monetary Poverty Line		Significance Chi Sq.	Contingency Coefficient
	Below %	Above %		
Food	32.9	10.8	.00000	.23819
Shelter	21.8	9.0	.00000	.15594
Clothing	65.3	32.6	.00000	.25719

**Table 2:
GENDER AND NON-MONETARY POVERTY**

Gender		Inability of Making Ends Meet for a Number of Items				
		None	One	Two	Three	All
Male	N	555	172	95	36	858
	%	64.7	20.0	11.1	4.2	47.6
Female	N	516	256	109	66	946
	%	54.5	27.0	11.5	7.0	52.4
All	N	1071	428	204	102	1804
	%	59.4	23.7	11.3	5.6	100.0
Significance Chi Sq.		.00003				
Cramer's V-test		.11447				

Table 3:
AGE AND NON-MONETARY POVERTY

Age (Years)	Inability of Making Ends Meet for a Number of Items					All
	None	One	Two	Three		
18-24	N	170	48	14	11	243
	%	70.0	19.7	5.6	4.7	13.5
25-34	N	210	83	48	25	365
	%	57.5	22.6	13.1	6.7	20.2
35-44	N	198	111	35	17	360
	%	54.9	30.7	9.6	4.8	20.0
45-54	N	152	74	53	16	295
	%	51.5	25.1	17.9	5.5	16.4
55-64	N	137	58	34	12	240
	%	57.1	23.9	13.9	5.0	13.3
Above 65	N	204	56	21	20	301
	%	67.7	18.6	7.1	6.6	16.7
All	N	1071	429	204	102	1805
	%	59.3	23.8	11.3	5.6	100.0

Significance Chi Sq. .00000
Cramer's V-test .10031

Table 4:
EDUCATION AND NON-MONETARY POVERTY

Education	Inability of Making Ends Meet for a Number of Items					All
	None	One	Two	Three		
Without Education	N	126	54	43	35	258
	%	48.8	21.0	16.8	13.4	14.3
Primary School	N	272	125	72	32	50
	%	54.3	24.9	14.4	6.4	27.8
Two/Three Years	N	265	107	58	19	45
	%	59.0	23.9	12.9	4.3	24.9
Secondary School	N	280	105	27	14	425
	%	65.9	24.6	6.2	3.3	23.6
College, University	N	126	38	4	2	170
	%	74.2	22.5	2.3	1.0	9.4
All	N	1070	429	204	102	1805
	%	59.3	23.8	11.3	5.6	100.0

Significance Chi Sq. .00000
Cramer's V-test .13026