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Article:

Grasso, M., Karampampas, S., Temple, L. et al. (2019) Deprivation, class and crisis in Europe: a comparative analysis. *European Societies*, 21 (2). pp. 190-213. ISSN: 1461-6696

<https://doi.org/10.1080/14616696.2019.1584324>

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<http://www.tandfonline.com/10.1080/14616696.2019.1584324>.

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Deprivation, Class and Crisis in Europe: A Comparative Analysis

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Acknowledgements

The authors are extremely grateful to all the participants at the LIVEWHAT paper workshop in Warsaw on 19-20 May, 2016 for their feedback at our presentation and in particular Maria Mexi for her comments as discussant. This work was supported by the European Commission 7th Framework Programme: project name Living with Hard Times (LIVEWHAT) [grant agreement number 613237] coordinated by the University of Geneva (Marco Giugni).

Abstract

Analysing data from an original cross-national survey conducted in 2015 in nine European democracies covering five different types of welfare regime and asking individuals a variety of questions on their deprivation during the crisis, this paper shows that there are important cross-national and cross-class inequalities in deprivation as reported by individuals in different social classes. Cross-nationally, deprivation patterns reflected the welfare regimes of the nine countries as well as the severity of the economic crisis. Working class individuals in countries that were not so deeply affected by the crisis were generally found to be worse off than middle class individuals in countries that were more deeply affected. Semi or unskilled manual classes were found to be the most deprived and class differentials were diminished but not accounted for in multilevel models including a series of controls linked to risk factors and socio-demographic position. At the macro-level, higher inequality as measured by the Gini coefficient was associated with higher levels of reported deprivation. However, cross-level interaction tests did not provide evidence that higher levels of inequality exacerbate class-based inequalities in reported deprivation.

Introduction

Inequality has been steadily increasing in advanced societies (Piketty, 2014, Nolan and Whelan, 2011, Musterd and Ostendorf, 2013, Dorling, 2014, Atkinson, 2015). Intimately related to the debates on rising inequality are debates on the extent of inequalities linked to social class. In fast-changing societies, multiple sources of disadvantage overlap to marginalize deprived groups. In this paper we examine occupational class in relation to the lived experience of deprivation in the current economic crisis across nine European democracies representing five different welfare regimes. Our specific aim is in analysing in a comparative European perspective the influence of social class in the perception of material deprivation. We look at both cross-national and within-country social class differences in reported deprivation.

Recent scholarship has emphasised the utility of non-monetary indicators of deprivation for identifying the poor as well as to more fully capture the wider aspects of deprivation, disadvantage and social exclusion (Nolan and Whelan, 2011). Whereas previous research has tended to employ data from the European Community Household Panel Survey (ECHP, running from 1994-2001) and European Union Statistics on Income And Living Conditions (EU-SILC, running from 2003-2011), in this study we exploit data from a rich, original survey conducted in 2015 in nine European countries. This allows for analysing the most recent trends in reported deprivation levels as well as cutbacks in consumption and difficulties keeping up payments in terms of class differentials within countries as well as between countries during the latest crisis period. Moreover, given that our survey is cross-national and asks standard questions on reported deprivation across countries this allows us to

comparing countries from different types of welfare regimes and which experienced different degrees of economic crisis. This type of analysis allows us to make sense of the way in which citizens in different social sections perceived deprivation during the course of the current crisis as well as looking at inequalities between different classes in reported patterns across European countries.

To analyse these questions, we utilize data collected through an original European cross-national survey (N=18,000) in nine democracies representing five different types of welfare regimes. This survey was designed specifically with our research questions in mind and containing multiple, nuanced indicators of deprivation experiences in times of crisis as well as the relevant individual-level risk factors which we include in multi-level models. Our multilevel models also control for country-level social spending as well as inequality as measured through the Gini coefficient and including cross-level interactions with working class status to test whether inequalities in reported deprivation are exacerbated in contexts marked by lower social spending and higher inequality. This analysis allows us to test for our theoretically-informed hypotheses with respect to the patterns of within-country cross-class and cross-national inequalities in reported deprivation expected based on previous research looking at the European Union in comparative perspective (Nolan and Whelan 2011). In what follows, first we discuss previous literature on deprivation and advances in the study of class. Next we discuss our data and methods. We then present our results and finally conclude with a summary of our key results on cross-national and class-based inequalities during the crisis.

Previous research

For a while now the literature on poverty has emphasised the role that non-monetary measures of deprivation can play an important role for developing our understanding of people's lived experience as well as developing more effective anti-poverty strategies (Nolan and Whelan, 2011). Using cross-nationally comparative indicators is crucial when performing comparative analyses (Nolan and Whelan, 2011). Using non-monetary indicators provides a clear comparative measure of deprivation cross-nationally. Poverty research uses the definition that people are in poverty when "their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities" (Townsend, 1979: 31). In the US this is defined as insufficient resources for basic living needs, defined appropriately for the United States today (Citro and Michael, 1995). This suggests two core elements of poverty: the inability to participate and the fact that the latter is attributed to inadequate resources (Nolan and Whelan, 2011). As Nolan and Whelan (2011) emphasise, in parallel to a large literature e.g. Atkinson et al. (1995) or the *Growing Unequal* OECD study (2008) which has debated and developed methods to establish income cut-offs to distinguish the poor, non-monetary indicators of deprivation and living standards have also been studied for many years. This focus emerged from Townsend's (1979) pioneering work on the use of non-monetary indicators of deprivation to show "what it meant to be poor in Britain at the time in terms of deprivation of everyday items and activities widely regarded as essential" and the key point that "low income could be used to identify the poor but did not tell us all we need to know about what it was like to be

poor and how people arrived in and coped with that situation” (Nolan and Whelan 2011: 2). A more radical critique of income was put forward by others noting that it failed to identify those unable to participate in society due to lack of resources (Nolan and Whelan: 2). For example, Ringen (1987, 1988) argued that income did not adequately capture poverty as it was both unreliable and indirect a measure; Mack and Lansley (1985) preferred to employ deprivation indicators directly to capture social exclusion in Britain, starting a tradition followed by further British ‘poverty and social exclusion’ studies (Gordon et al., 2000, Pantazis et al., 2006). Other studies identified the ‘consistently poor’ as those both on low income and reporting deprivation in basic items (Callan et al., 1993, Nolan and Whelan, 1996) which is also the approach used by the UK combining low income and material deprivation in a range of indicators to monitor child poverty (DWP, 2003). Bradshaw and Finch (2003) also looked at ‘core poverty’ – those reporting their own financial situation as very difficult alongside low income and other forms of deprivation. This discussion illustrates the long tradition of using non-monetary indicators as standalone as well as in a variety of combinations to measure deprivation in many European nations as well as cross-nationally (Nolan and Whelan 2011).

In particular, one of the key advantages of this approach in particular is that it highlights the ways in which poverty and deprivation are ‘not just about money’ and how social exclusion involves poverty which is not just a financial matter of low resources but is also linked to other forms of disadvantage such as in educational opportunities, poor health/access to health services, inadequate housing, as well as exclusion from the labour market (Burchardt et al., 2002, Nolan and Whelan, 2007,

2011). In turn, this recognition has meant that there has been a new focus on measuring and monitoring key dimensions of disadvantage and well-being (Bradshaw and Finch, 2003, Boarini and Mira d'Ercole, 2006). Indeed, in Europe, the definition of poverty formulated by Townsend (1979) is now widely employed and has also been adopted by the European Union (Nolan and Whelan 2011). The European Council's own definition states that "the poor shall be taken to mean persons, families and groups of 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" (EEC, 1985). This definition underlies the EU's Social Inclusion Process which joins member states working to tackle poverty and exclusion through the 'open method of coordination' by agreeing common objectives, national plans to promote social inclusion and joint reports by the Commission and Council (Nolan and Whelan 2011).

In this context, an explicitly multidimensional approach to monitoring social inclusion which includes non-monetary indicators has become particularly salient with the EU enlargement since 2004 given that the inclusion of countries with much lower living standards has made it much harder to make sense of deprivation cross-nationally (Alber et al., 2007, Kogan et al., 2008). With enlargement, the contrasts between richer and poorer member states by average *pro capita* income are now much wider and the income poverty thresholds that had been adopted for the richer countries are higher than average income in the poorer ones so that those living in poverty in richer countries have higher standards of living than the better off in the poorest nations (Nolan and Whelan 2011). In this way the 'at risk of poverty' and

average income *pro capita* estimates yield widely different pictures and so that while the EU strategy has tended to tackle within and between country divergences in living standards as separate issues, there is a deep need for more studies examining cross-nationally comparative non-monetary indicators of deprivation (e.g. Nolan and Whelan 2011), given also the recent context of economic crisis in Europe.

Material deprivation indicators are particularly useful when looking at cross-national differences and for examining patterns by class as we do in this study (for a detailed discussion on this see Nolan and Whelan 2011). Given that in this paper we are particularly interested in examining material deprivation during the period of the crisis we analyse primarily, with original survey data from 2015, whether respondents felt that their household economic condition had deteriorated in the last five years (i.e. since 2010). Moreover, we also analyse an indicator which asks individuals whether they had to reduce the consumption of staple foods in past 5 years for financial/economic reasons. Finally, we analyse an indicator that asks whether they have been struggling with bills. These variables are similar to the material deprivation indicators traditionally used in the literature - particularly those on being able to pay unexpected required expenses, afford consumer durables or whether the household had been in arrears on payments and repayments- based on data analysis of the EU-SILC and the material deprivation indicator included within Laeken indicators adopted by the EU to monitor common progress on poverty and social inclusion since the 2010 outset of the Europe 2020 strategy, with a headline poverty target on reducing by 20 million in 2020 the number of people under poverty and social exclusion.

In particular, in previous research reporting on the patterns of poverty both cross-nationally by welfare regime and by class based on various deprivation measures in the European Community Household Panel Survey and European Union Statistics on Income and Living Conditions, Nolan and Whelan (2011) showed the consequences of different welfare regime arrangements for reported deprivation levels. It also showed that economic vulnerability profiles vary across welfare regimes and therefore different types of welfare regimes – defined by Gallie and Paugam (2000: 3-4) as systems of public regulation that are concerned to assure the protection of individuals and to maintain social cohesion by intervening through both legal measures and the distribution of resources – show different patterns of deprivation. These types of welfare regimes developed by combining Bukodi and Robert (2007) criteria for the strictness of employment protection legislation (EPL) with those reflected in Esping-Andersen's (1990) distinction between three 'worlds of welfare capitalism' (see further Bonoli and Palier, 2001, Ferrera, 1996, Ferrera, 1993) are as follows (Nolan and Whelan 2011: 104): (1) The social democratic regime (e.g. Sweden) which assigns the welfare state an important redistributive role; (2) The corporatist regime (e.g. France, Germany and Switzerland) places less emphasis on redistribution and more on rights to benefits depending on labour market contributions; (3) The liberal regime (e.g. the UK) emphasises the primacy of the market and sees the state as having a residual welfare role; (4) The southern European regime (e.g. Greece, Italy and Spain) is characterised by family support systems with poor labour market policies and uneven benefit system; (5) The post-socialist corporatist regime (e.g. Poland) with transfer-oriented labour market measures and

moderate employment protection (the post-socialist liberal cluster in the Baltic countries have more flexible labour markets and weaker employment protection and are identified as a further group but our study does not include this regime). Nolan and Whelan (2011) note how the social democratic regime offers a comprehensive coverage and how Maitre et al. (2005) had showed that the proportions of households lifted out of poverty was highest for this regime. They also present a rich discussion of the other types of regimes and their expected deprivation rates relative to each other (Nolan and Whelan, 2011: 125-6). This leads to our first hypothesis:

H1: The social democratic regime will have the lowest deprivation rate; the corporatist regime will have the next most favourable; the liberal regime will have higher deprivation relative to the former two, followed by the southern European regime, and finally the post-socialist regimes will exhibit the lowest levels of welfare and transfers and as such the highest rates of deprivation will be expected here.

Moreover, socio-economic differentiation patterns will be different from one regime to another (Nolan and Whelan 2011). Thus, we advance the following hypotheses of the type of patterns that we expect cross-nationally for differences between classes, or within-country inequalities which we will capture in the empirical analysis as the ratio of deprivation between the top, professional managerial class and the lowest, semi/unskilled manual class:

H2: The weakest social differentiation is expected in the social democratic regime; this is followed by the corporatist regime; next will be the southern European regime; followed by the corporatist post-socialist, and finally, the greatest levels of social differentiation should be found in the liberal regime.

As noted above, we focus on socio-economic variation based on social class following Nolan and Whelan (2011: 146) who argue that “the ongoing dispute relating to its importance can be further clarified by comparative analysis” (Atkinson, 2007, Beck, 2007, Goldthorpe, 2007, 2010). As such we expect that:

H3: There will be an important effect of class on reported deprivation with a clear gradient from higher professional to lower manual classes

H4: These effects will not be reducible to other factors i.e. this class effect will be resilient to the addition of a variety of individual level controls detailed further below

It is clear that there is an important overlap here between welfare regimes and typologies of social spending or levels of inequality and as such we control for these as level 2 variables in our multi-level models to capture whether perceived deprivation is higher in contexts marked by greater inequality or lower levels of social spending. At an aggregate level, these cross-national differences can be captured by use of measures of social spending i.e. the extent to which nations spend on social services and the Gini coefficient of inequality. Based on this we expect that:

H5: Social spending will have a negative effect on reported deprivation

H6: Inequality will have a positive effect on reported deprivation

Moreover, we expect that more unequal national contexts and those characterised by lower levels of social spending will exacerbate class differentials and in other words the likelihood that members of the lower manual classes will report deprivation:

H7: The effect of belonging to the semi/unskilled manual class on reported deprivation will be more negative in contexts characterised by lower social spending

H8: The effect of belonging to the semi/unskilled manual class on reported deprivation will be more negative in contexts characterised by higher inequality

Furthermore, scholarship has shown that other than class also other individual-level factors make people more at risk of deprivation. The seminal studies on class focused on the extent of stratification in society and on issues of social mobility (Erikson et al., 1979). Traditionally, class has been understood through occupational status and a worker's position relative to the means of production and of key interest was the understanding the extent of social mobility and its impact on the working class (Heath, 1981). Goldthorpe et al. (1967) and others set out specifically to consider the embourgeoisement thesis (Ryan and Maxwell, 2016). Goldthorpe et al. (1967) argued that despite increased affluence over time, manual workers in their study (i.e. the working class) still experienced lower mobility than non-manual/middle class individuals. This was found with respect to income earned and also relative to the nature of work: repetitive forms of work with little hope for promotion or supervisory roles. Moreover, in terms of sociability, manual workers' networks had remained narrow and limited to family members and a few other working class contacts. Most importantly, with respect to the thesis of embourgeoisement, these workers did not express views showing that they now saw the Conservative party as representing their needs. The key conclusions of this study were that positions in a stratified hierarchy were not solely based on income or possessions but more widely in terms of life-chances, experiences and the nature of relationships with other groups (Goldthorpe 1967: 27): the crucial distinction remaining that manual workers must sell their labour for income.

Goldthorpe et al. (1967) largely adopted a neo-Weberian approach to class and stratification. Others such as Crompton (1987) argued in favour of a Marxist analysis of class for understanding white collar workers or the ‘property less middle class’ that were neither proletariat nor bourgeoisie and the ways in which the expansion of the middle class had challenged the traditional distinction between manual and non-manual workers in Western societies. A similar argument has been echoed more recently in work on ‘the precariat’ and the argument that new sources of inequalities not captured through traditional distinctions (Standing, 2011).

Above all, an understanding of class is linked to questions of inequality since classes are understood in relation to one another in a system of hierarchy and stratification. Classes are distinguished by the nature of people’s employment relationships (e.g. employers and employees), the nature of the wage contract and life chances (Goldthorpe, 2000). It remains clear that questions of class differences with respect to the extent to which classes have to deal with the negative effects of economic crisis for example have critical implications in terms of their relative well-being and life chances. While more cultural approaches to class have also been proposed to study deprivation, it remains critical, as argued by many (e.g. Devine and Savage, 2000, Savage and Williams, 2008), to examine how class inequalities drive material deprivation in contemporary European societies.

A further contribution of our study is to control by social groupings other than class and analyse the extent to which risk factors which make various groups more vulnerable to having experienced a deterioration in financial conditions as a result of the current crisis are associated with or account for the effect of class when we

control for them in subsequent multi-level models. Moreover, as noted above we also test whether country-level inequality and levels of social spending exacerbate class inequalities in this respect. We include important controls pertaining to socio-demographic dimensions discussed in the literature such as gender (Skeggs, 2004), generation (Chauvel, 2006) and education (Vincent et al., 2012). The literature tends to argue that the austerity spending cuts that the economic crisis bring will be most damaging for women since they tend to be more likely to be in caring roles and to use social services (Stacey, 1981, Women's Budget Group, 2015). Moreover, the literature has emphasised the economic difficulties that young generations are experiencing in relation to their parents (Chauvel, 2006) and higher levels of education are seen as a means to attenuate class differentials in material outcomes (Vincent et al. 2012). Moreover, as is well known, issues of class inequality are intermingled with other sources of poverty and multiple deprivation relating to type of occupation and health. Indeed, poverty and deprivation have been shown to be associated with higher mortality and morbidity rates and lower life expectancy as well as with work in unsafe occupations and the more likely exposure to toxic sites (Seccombe, 2002). The literature on health inequalities clearly shows that both subjective and objective measures of deprivation are linked to health outcomes (Weitz, 2001). Moreover, deprivation is also associated with a greater likelihood that one will be living alone and not be married or have children and have lower levels of social contact since it diminishes the chances that one has to marry given economic insecurity makes marriage less attractive (Wilson, 1996). Moreover, deprivation and other types of hardship such as unemployment and precarious work conditions have

been shown to undermine marriages (Conger et al., 1999). Conger et al. (1994) suggested that hardship leads to depression which in turn contributes to more challenging marital relationships and dissatisfaction. More generally, scholarship has highlighted different types of individual-level factors which might mitigate the risk of deprivation: (1) individual level factors such as personality and dispositions e.g. good communication/ problem-solving skills and self-efficacy such as those provided by a good education, good mental and physical health (Garmezy, 1991); (2) family factors that might allow shielding from the more negative effects of deprivation e.g. companionship, social contact and support which can shape a family's ability to endure in the face of risk factors (Seccombe, 2002); (3) community factors e.g. wider webs of social contacts (Bowen et al., 2000). In situations of deprivation, social ties can serve as almost a form of informal insurance, providing financial help, and physical assistance (Aldrich, 2010). Money-lending, a place to stay, help with looking after the children and information are all resources that individuals can rely on their friends to provide even when it may not be accessible from organizations such as the local government, professional childcare services, and other institutions (Aldrich, 2010).

Data and methods

We use an original and rich new source of data from 2015 which allows us to capture cross-national and cross-class reported deprivation during the economic crisis in Europe. More specifically, in order to test our hypotheses we rely on data from an original cross-national survey conducted in 2015 in the context of the [PROJECT

NAME REMOVED FOR PEER REVIEW] project funded by the European Commission under the auspices of their 7th Framework Programme (grant agreement number REMOVED FOR PEER REVIEW). The survey was conducted in nine European countries (for a total N of approximately 18,000 respondents with approximately 2,000 N per country): France, Germany, Greece, Italy, Poland, Spain, Sweden, Switzerland and the UK by a specialised polling agency (YouGov) with samples matched by quotas national population statistics in terms of region, sex, age, and education level. Given the strong association between education and social class this would support the adequate observation of social class. Moreover, the country cases conveniently cover all welfare regime typologies discussed in the theory section with the exception of the liberal variant of the post-socialist model of the Baltic. The total final sample consisted of 17,629 individuals once missing cases were deleted.

As detailed in the discussion section, most studies of deprivation have tended to use the ECHP and EU-SILC datasets. These do not include indicators relating specifically to deterioration in household living standards or the period of the crisis. Moreover, given the data is at the household level in these studies our individual level survey allows to control for further individual level risk factors associated with deprivation to test whether class differentials can be explained by these factors.

Our main dependent variable is reported household deprivation in the last five years. This variable asks individuals whether their household economic situation had deteriorated in the last five years (i.e. between 2010-2015). We also examine two further measures of reported deprivation: whether individuals had to reduce the consumption of staple foods for economic reasons 'Q. In the past 5 years, have you or

anyone else in your household had to take any of the following measures for economic reasons?’ and whether they are struggling to keep up with bills.

As noted in our theoretical section, given the continued importance for socio-economic differentiation, our main independent variable is the social class of the chief wage earner. The eight classes investigated are as follows: 1. Professional or higher technical work - work that requires at least degree-level qualifications (e.g. doctor, accountant, schoolteacher, university lecturer, social worker, systems analyst); 2. Manager or Senior Administrator (e.g. company director, finance manager, personnel manager, senior sales manager, senior local government officer); 3. Clerical (e.g. clerk, secretary); 4. Sales or Services (e.g. commercial traveller, shop assistant, nursery nurse, care assistant, paramedic); 5. Foreman or Supervisor of Other Workers (e.g. building site foreman, supervisor of cleaning workers); 6. Skilled Manual Work (e.g. plumber, electrician, fitter); 7. Semi-Skilled or Unskilled Manual Work (e.g. machine operator, assembler, postman, waitress, cleaner, labourer, driver, bar-worker, call centre worker); 8. Other (e.g. farming, military).

As justified in the theoretical section we also include controls for gender, generation, education level, employment status, health, whether the respondent lived alone or had children at home as well as frequency of social contact with friends and participation in associations. To account for structural effects on reported deprivation, we include measures of social spending and inequality (Gini coefficient) at the aggregate level and furthermore, to examine whether this has implications for class-based inequalities by conducting cross-level interactions tests. Variable descriptive statistics are presented in Table 1.

INSERT TABLE 1

Our dependent variable is measured at the individual level. However, our respondents are nested in their respective countries, so to capture the hierarchical structure of the data, we specify multilevel models with random intercept coefficients to take into account the two-level nature of the data (country and individual). This type of model is useful to correct for the within-country dependence of observations (intraclass correlation) and adjusts both within and between parameter estimates in relation to the clustered nature of the data. Since our dependent variable is dichotomous, we estimate logistic multilevel models with a Gaussian link function. As discussed in more detail in the results section below, after presenting the descriptive results by class and country to test whether patterns reflect H1-2 on cross-national differences and social-differentiation patterns cross-nationally, we then apply a more analytical strategy and specify nine nested multilevel models including subsequently in the five first models a greater number of controls to test the resilience of class differentials to various factors that tend to be associated with deprivation and social exclusion as discussed in the theory section, to test for H3-4. In the last four models we include the level 2 controls to test for H5-6 and their respective cross-level interactions with semi/unskilled manual occupational class to test for H7-8.

Results

Deprivation can be understood in absolute terms, as a proportion of individuals in a given class that reported deprivation. However, deprivation can also be understood in relative terms, or as inequality, in terms of the proportion of individuals in one class

that reported deprivation relative to individuals in other classes. As detailed in H1 and H2 we expect different patterns based on welfare regimes cross-nationally. As such in what follows we comment on both overall and relative results. The first concern of our analysis is to look at the implications of class inequalities for deprivation cross-nationally. Table 2 shows the proportion of individuals in each social class that reported household level deprivation in terms of household economic conditions having deteriorated in the last five years (i.e. between 2010 and 2015). Examining the data in relation to H1 the lowest levels of reported deprivation are to be found, as expected, in the social democratic regime (Sweden), the next lowest levels are found, also as hypothesised in two corporatist regimes (i.e. Germany and Switzerland). However, against H1, the third corporatist regime, France, exhibits higher levels of reported deprivation than the liberal regime (UK) as well as the post-socialist corporatist regime (Poland) and more akin to the higher levels reported in the southern European regimes of Italy and Spain but not as high as Greece. As such we find mixed evidence with respect to H1 for reported deprivation: countries that experienced a deeper economic crisis relative to the others in their welfare regime group stand out with higher levels of reported deprivation and the southern European regime countries report higher deprivation than the corporatist post-socialist regime despite the predictions of H1, presumably also linked to the fact that in this bloc the crisis was deeper than in Poland. Thus, the reported deterioration indicator shows that while patterns broadly fit those expected in H1 there is some movement in the expected ranking relative to the depth of the latest economic crisis.

INSERT TABLE 2

If we examine the evidence for H1 with respect to the indicators on the reduced consumption of staple foods in the past 5 years for financial and economic reasons reported in Table 3 we can see that here the patterns largely reflect those found above though overall absolute levels are slightly lower. The social democratic regime and the two corporatist regimes (Germany and Switzerland), as well as the liberal regime exhibit the lowest levels of deprivation, but France exhibits higher levels, closer to those reported in some of the southern European regimes (Italy) and the post-socialist corporatist regime (Poland) which according to theory should have shown the highest levels of deprivation. Rather, levels of deprivation in Italy and Greece as well as France (two southern European and one corporatist) regime are higher here suggesting that at the deeper economic crisis may have contributed to this slightly different ranking relative to the hypothesised expectations.

INSERT TABLE 3

Finally, examining the evidence for H1 with respect to the third indicator that reports the household as struggling with bills more generally as presented in Table 4, we can see that H1 is supported to some extent, the social democratic regime (Sweden) exhibits the lowest levels, this is followed by one corporatist regime (Germany) and then the liberal regime (UK). However, the other two corporatist regimes (Switzerland and France) display higher levels of struggling with bills even relative to southern European regimes (Spain) and the post-socialist corporatist variant (Poland). The highest levels of reported financial difficulties are once more found in southern European regimes which were also more deeply affected by the economic crisis (Italy and Greece).

INSERT TABLE 4

With respect to the evidence from these three indicators for H2 on social differentiation patterns within countries - where the patterns are expected to be the same as for H1 with the variation that here liberal regimes would be expected to exhibit the highest levels of inequality - we find that while there is some evidence for this with respect to the indicator for the reduced consumption of staple foods (Table 3), by and large patterns do not confirm H2. The highest levels of inequality as captured by the ratio between those in the upper professional class and those in the lowest semi/unskilled manual class for the reported household deprivation measure are found in the social democratic regime. However, it should be noted here levels of reported deprivation are much lower than in the other countries. Even amongst the semi/unskilled manual class only 32 percent report deprivation (relative to 16 percent in the professional class) whereas in the southern European regime of Greece which was also badly hit by the crisis on top of the much weaker transfer systems and poor population coverage there is virtually no inequality between classes in reported levels but even amongst the professional class 84 percent report deprivation (relative to 87 percent in the unskilled manual class). As such these results emphasise the gross cross-national differences in deprivation while also noting that higher levels of inequality and differentiation within countries should be considered with respect to overall reported levels in the country as a whole.

Italy, on the other hand was one of the countries where the proportion of deprivation in the semi/unskilled manual class was quite high and as such one could argue that the poorest individuals here are particularly worse off, both in absolute

terms and also in terms of their relative experience to those in more fortunate positions. Other than Italy, countries with the highest levels of deprivation in semi/unskilled working class (Greece, Spain and France) tended to have relatively lower levels of inequality (with ratios of 1.03, 1.39 and 1.37, respectively). The countries with lower proportions experiencing deprivation on the other hand tended also to be more unequal – including the UK and Switzerland (ratios of 1.52 and 1.45, respectively). Poland on the other hand had relatively lower levels of absolute deprivation accompanied by relatively more equality as well (ratio, 1.31). As such, on balance here evidence for H2 is weak.

Next, in order to test for H3-8 we ran a series of multilevel models with class as the key independent variable and examining the extent to which class and other risk factors account for reported deprivation during the economic crisis with results reported in Table 5. Firstly, testing and confirming H3 we can see that there is a strong class effect on reported deprivation with a clear gradient from the professional to the less skilled manual classes (the other category is more mixed). Testing for H4 by looking at the results from subsequent models we can see that while the effect of class is gradually diminished with the addition of more risk factors and controls in subsequent models it remains strong throughout (we ignore results in models 8 and 9 as these contain cross-level interactions). Testing for H5 in model 6 specifically, we can see that against expectations there is no direct effect of social spending on reported deprivation. As such, other features of welfare regimes are likely to be more relevant at the macro-level for reported individual level deprivation, including inequality levels as tested for in model 7 and confirming H6 with the significant and

positive effect for the Gini coefficient on reported deprivation. However, with respect to H7 and H8 tested for through the cross-level interactions included in models 8 and 9 we find no evidence to support the argument that being in the most unskilled manual occupations has a further heightened effect on reported deprivation in contexts of higher inequality or lower social spending.

INSERT TABLE 5

Finally, the effects of the controls generally reflected those suggested in the theory section based on extant literature with the generational divide prominent in the press with the baby-boomers or 60-70s lucky generation appears standing up to scrutiny in that they are less likely to be deprived than the 1980s generation. However, the youngest two generations are found to only be about as well off as the oldest, Post-WWII generation. The models also show that once we account for class, education level and associational participation are not linked to reported deprivation.

Conclusions

Social class is perhaps the most contested and scrutinized concept in sociology. Intimately related to the debates on the meaning of social class are debates on the extent of inequalities linked to class. In fast-changing societies, multiple sources of disadvantage overlap to marginalize deprived groups. In this paper we examined cross-national and within-country inequalities by social class in reported deprivation during the crisis. We know that inequality has been steadily increasing in advanced societies. Despite being in employment, many individuals in advanced democracies remain financially vulnerable. By analysing data from a new cross-national survey

conducted in 2015 in nine European democracies representing five different types of welfare regime and asking individuals a variety of questions on their deprivation, this paper shows that there are important inequalities as reported by individuals in different social classes and cross-nationally. In general, we found that working class individuals in countries that were not so deeply affected by the crisis were still worse off than middle class individuals in countries that were more deeply affected. Semi or unskilled manual classes were found to be the most deprived.

With this investigation we hope to have made a valuable contribution to the study of cross-national and cross-class differences in deprivation in Europe building on the insights provided in recent scholarship on poverty and deprivation, in particular the work by Nolan and Whelan (2011). To this literature we hope to have added some insights on the dimension of analysing countries during the economic crisis by using a rich and original comparative individual level survey dataset comprising nine European countries covering five different types of welfare regimes collected in 2015 which also allowed us to control for various individual level risk factors. Moreover, in our multilevel models we also tested for whether individual level characteristics interacted with aggregate level factors for exacerbating class differentials in deprivation in more unequal or welfare poor contexts.

We showed that, while countries normally fulfilled the expected welfare regime patterns, those where the crisis was deeper exhibited reported higher relative deprivation levels than would be expected from their welfare regime alone. Moreover, we found the highest levels of cross-class inequality in those countries where overall reported deprivation levels were lower so that the middle class situation

in worse off countries was comparable to that of the working class situation in the richer nations. We also found evidence for very strong class effects on deprivation diminished but persisted to the inclusion of various controls across models as well as that more unequal macro-level contexts exacerbate reported deprivation. In this way, we hope to have shown the value of investigating the relationship between class and deprivation in the context of the economic crisis. In a context of growing inequality across the globe and the rise of perspectives emphasizing the intersectionality of multiple sources of disadvantage, our study examined how the crisis was experienced by European citizens and how stratification impacted on these experiences.

Overall, our results show the importance of examining both within and between country differences in reported deprivation in Europe. Future studies should seek to develop these analyses and further disentangle the underlying mechanisms for class inequalities and deprivation and provide further nuanced evidence-based advice to national and supranational bodies such as the EU (see for e.g. Nolan and Whelan 2011 for an excellent example of this) for developing the most suited targets for effective initiatives of poverty alleviation within and across European countries.

Table 1: Variable descriptive statistics

	mean	sd	min	max
Relative deprivation	0.45	0.50	0	1
Class	3.99	2.37	1	8
Female	0.53	0.50	0	1
Generation	3.53	1.19	1	5
Education (low)	0.24	0.43	0	1
Employment status	2.61	1.77	1	6
Health	6.70	2.34	0	10
Children in home	0.36	0.79	0	19
Living alone	0.16	0.37	0	1
Frequency meeting friends	2.31	0.93	1	4
Associational membership	0.17	0.38	0	1
Social spending	25.18	3.87	19.4	31.9
Gini	0.31	0.03	0.274	0.351
N	17629			

Table 2. Percentage saying their household economic conditions deteriorated in last 5 years

	Fra	Ger	Gre	Ita	Pol	Spa	Swe	Switz.	UK
1. Professional or Higher Technical (e.g. doctor, accountant, schoolteacher)	46	20	84	39	35	46	16	29	29
2. Manager or Senior Administrator (e.g. company director, government officer)	55	18	81	43	32	46	13	28	29
3. Clerical (e.g. clerk, secretary)	54	32	81	55	46	53	20	36	38
4. Sales or Services (e.g. commercial traveller, shop assistant)	48	31	86	64	49	63	23	36	43
5. Foreman or Supervisor (e.g. building site foreman, supervisor of workers)	50	23	77	63	33	55	24	32	42
6. Skilled Manual Work (e.g. plumber, electrician, fitter)	53	33	88	63	46	60	26	33	36
7. Semi/Unskilled Manual (e.g. machine operator, postman, waitress, cleaner)	63	39	87	67	46	64	32	42	44
8. Other (e.g. farming, military)	55	28	86	63	44	54	33	39	44
Total	53	27	85	56	42	54	23	33	35
Ratio Semi/Unskilled Manual to Professional	1.37	1.95	1.03	1.72	1.31	1.39	2.00	1.45	1.52

Table 3. Percentage saying they reduced the consumption of staple foods in past 5 years for financial/economic reasons

	Fra	Ger	Gre	Ita	Pol	Spa	Swe	Switz.	UK
1. Professional or Higher Technical (e.g. doctor, accountant, schoolteacher)	30	11	55	31	25	16	10	21	14
2. Manager or Senior Administrator (e.g. company director, government officer)	29	11	60	38	32	22	10	18	12
3. Clerical (e.g. clerk, secretary)	38	19	65	42	36	24	13	25	26
4. Sales or Services (e.g. commercial traveller, shop assistant)	43	24	72	49	44	35	22	32	26
5. Foreman or Supervisor (e.g. building site foreman, supervisor of workers)	25	18	72	46	28	18	17	24	27
6. Skilled Manual Work (e.g. plumber, electrician, fitter)	42	23	76	46	37	32	16	32	20
7. Semi/Unskilled Manual (e.g. machine operator, postman, waitress, cleaner)	44	35	75	52	44	40	26	41	32
8. Other (e.g. farming, military)	39	20	69	42	29	30	25	30	21
Total	37	19	66	42	34	27	17	26	19
Ratio Semi/Unskilled Manual to Professional	1.47	3.18	1.36	1.68	1.76	2.5	2.6	1.95	2.29

Table 4. Percentage saying their household is struggling with bills

	Fra	Ger	Gre	Ita	Pol	Spa	Swe	Switz.	UK
1. Professional or Higher Technical (e.g. doctor, accountant, schoolteacher)	20	14	63	21	17	12	6	18	11
2. Manager or Senior Administrator (e.g. company director, government officer)	19	10	67	27	20	16	8	17	11
3. Clerical (e.g. clerk, secretary)	27	19	74	26	25	21	8	23	26
4. Sales or Services (e.g. commercial traveller, shop assistant)	28	22	76	32	32	36	20	35	21
5. Foreman or Supervisor (e.g. building site foreman, supervisor of workers)	21	19	69	24	18	20	13	32	19
6. Skilled Manual Work (e.g. plumber, electrician, fitter)	31	22	77	34	21	29	11	30	24
7. Semi/Unskilled Manual (e.g. machine operator, postman, waitress, cleaner)	35	36	77	44	34	34	22	40	29
8. Other (e.g. farming, military)	27	20	72	39	28	26	23	30	23
Total	26	19	71	30	25	23	13	26	18
Ratio Semi/Unskilled Manual to Professional	1.75	2.57	1.22	2.1	2	2.83	3.67	2.22	2.64

Table 5: Multilevel models on reported deprivation/household economic conditions deteriorated in last 5 years

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Class (Ref: Professional)									
Manager or Senior Ad.		-0.01 (0.06)	-0.04 (0.06)	-0.05 (0.06)	-0.03 (0.06)	-0.03 (0.06)	-0.03 (0.06)	-0.03 (0.06)	-0.03 (0.06)
Clerical		0.39*** (0.05)	0.34*** (0.05)	0.30*** (0.06)	0.28*** (0.06)	0.28*** (0.06)	0.28*** (0.06)	0.28*** (0.06)	0.28*** (0.06)
Sales or services		0.49*** (0.06)	0.45*** (0.07)	0.41*** (0.07)	0.39*** (0.07)	0.39*** (0.07)	0.39*** (0.07)	0.39*** (0.07)	0.39*** (0.07)
Foreman or Supervisor		0.27*** (0.08)	0.19* (0.08)	0.16* (0.08)	0.17* (0.08)	0.17* (0.08)	0.17* (0.08)	0.17* (0.08)	0.17* (0.08)
Skilled manual		0.49*** (0.06)	0.43*** (0.06)	0.39*** (0.06)	0.39*** (0.07)	0.39*** (0.07)	0.39*** (0.07)	0.39*** (0.07)	0.39*** (0.07)
Semi/unskilled manual		0.70*** (0.06)	0.60*** (0.07)	0.53*** (0.07)	0.50*** (0.07)	0.50*** (0.07)	0.50*** (0.07)	-0.09 (0.36)	1.20 (0.66)
Other		0.53*** (0.06)	0.41*** (0.07)	0.37*** (0.07)	0.36*** (0.07)	0.36*** (0.07)	0.36*** (0.07)	0.36*** (0.07)	0.36*** (0.07)
Gender (female)									
			0.13*** (0.03)	0.14*** (0.04)	0.12*** (0.04)	0.12*** (0.04)	0.12*** (0.04)	0.12*** (0.04)	0.12*** (0.04)
Generation (Ref: Post-WWII)									
1960-70s			0.34*** (0.09)	0.29** (0.09)	0.28** (0.09)	0.28** (0.09)	0.28** (0.09)	0.28** (0.09)	0.28** (0.09)
1980s			0.58*** (0.10)	0.46*** (0.10)	0.45*** (0.10)	0.45*** (0.10)	0.45*** (0.10)	0.45*** (0.10)	0.45*** (0.10)
1990s			0.25* (0.10)	0.13 (0.10)	0.12 (0.10)	0.12 (0.10)	0.12 (0.10)	0.12 (0.10)	0.12 (0.10)
2000s			-0.16 (0.10)	-0.23* (0.10)	-0.18 (0.11)	-0.18 (0.11)	-0.18 (0.11)	-0.18 (0.11)	-0.19 (0.11)
Education (less than upp. sec.)									
			0.01 (0.04)	-0.02 (0.04)	-0.03 (0.04)	-0.03 (0.04)	-0.03 (0.04)	-0.03 (0.04)	-0.03 (0.04)
Employment Status (Ref: FT)									
PT			0.28*** (0.05)	0.24*** (0.05)	0.25*** (0.05)	0.25*** (0.05)	0.25*** (0.05)	0.25*** (0.05)	0.25*** (0.05)
In education			0.41*** (0.08)	0.43*** (0.08)	0.46*** (0.08)	0.46*** (0.08)	0.46*** (0.08)	0.46*** (0.08)	0.46*** (0.08)

Unemployed	1.03 ^{***} (0.06)	0.96 ^{***} (0.06)	0.95 ^{***} (0.06)	0.95 ^{***} (0.06)	0.95 ^{***} (0.06)	0.95 ^{***} (0.06)	0.95 ^{***} (0.06)		
Retired or disabled	0.52 ^{***} (0.06)	0.34 ^{***} (0.06)	0.35 ^{***} (0.06)	0.35 ^{***} (0.06)	0.35 ^{***} (0.06)	0.35 ^{***} (0.06)	0.35 ^{***} (0.06)		
Caring or unpaid	0.24 ^{**} (0.08)	0.20 ^{**} (0.08)	0.22 ^{**} (0.08)	0.22 ^{**} (0.08)	0.22 ^{**} (0.08)	0.22 ^{**} (0.08)	0.22 ^{**} (0.08)		
Health		-0.13 ^{***} (0.01)	-0.12 ^{***} (0.01)	-0.12 ^{***} (0.01)	-0.12 ^{***} (0.01)	-0.12 ^{***} (0.01)	-0.12 ^{***} (0.01)		
Child in the home		0.04 (0.02)	0.06 [*] (0.02)	0.06 [*] (0.02)	0.06 [*] (0.02)	0.06 [*] (0.02)	0.06 [*] (0.02)		
Living alone			0.24 ^{***} (0.05)	0.24 ^{***} (0.05)	0.25 ^{***} (0.05)	0.24 ^{***} (0.05)	0.24 ^{***} (0.05)		
Frequency meeting friends			-0.15 ^{***} (0.02)	-0.15 ^{***} (0.02)	-0.15 ^{***} (0.02)	-0.15 ^{***} (0.02)	-0.15 ^{***} (0.02)		
Associational membership			-0.06 (0.05)	-0.06 (0.05)	-0.06 (0.05)	-0.06 (0.05)	-0.06 (0.05)		
<i>Macro-level</i>									
Social spending				0.01 (0.07)		0.01 (0.07)			
Gini					20.92 [*] (8.66)		21.20 [*] (8.66)		
<i>Cross-level interaction tests</i>									
Semin/unskilled manual X Social Spending						0.02 (0.01)			
Semin/unskilled manual X Gini							-2.25 (2.10)		
<i>Intercept</i>	-0.19 (0.28)	-0.51 (0.28)	-1.05 ^{***} (0.29)	0.00 (0.31)	0.26 (0.31)	-0.01 (1.88)	-6.26 [*] (2.71)	0.05 (1.89)	-6.35 [*] (2.71)
<i>N</i>	17629	17629	17629	17629	17629	17629	17629	17629	
Log lik.	-10950.55	-10837.63	-10534.34	-10373.30	-10331.58	-10331.57	-10329.33	-10330.20	-10328.76
AIC	21905.11	21693.26	21108.68	20790.60	20713.16	20715.14	20710.66	20714.40	20711.51
BIC	21920.66	21763.26	21264.22	20961.70	20907.60	20917.35	20912.87	20924.38	20921.50
Sigma u	0.82	0.83	0.81	0.84	0.86	0.86	0.67	0.86	0.67
Rho	0.17	0.17	0.17	0.18	0.18	0.18	0.12	0.18	0.12

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