The scale and impact of poverty in Britain has been the subject of considerable research over the last century, often documenting the material problems faced by those living on low incomes. In recent years poverty programmes have highlighted the need to shift policy measures to reflect contemporary challenges and the recurrent problems evident in many communities (Goulden, 2010; Haddad and Bance, 2009). Less well documented are the psychological aspects of debt, worklessness and social exclusion associated with deprivation, and the resilience required to cope with the stresses of living in an increasingly unequal society.

Sinking and Swimming: Understanding Britain's Unmet Needs, published by the Young Foundation, is one of a series of recent publications uncovering a new perspective on poverty. Like academics Wilkinson and Pickett (2009) in their analysis of inequality, the LSE's assessment of depression (Centre for Economic Performance, 2006) and Layard's arguments about the key components of happiness and well-being (2006), the Young Foundation attempts to get to grips with needs in a society where increasing numbers of people exhibit serious mental health problems. Backed by 13 charities and funded by The Big Lottery, this 300-plus page report provides a strong body of evidence on both material and psychological needs, using the concept of “acute need” as a starting point.

This focus suggests that the interrelationship between material and emotional aspects of disadvantage is often underplayed. By examining patterns of inequality within contemporary UK society, the wealth of material presented shows how even during the recent period of sustained economic growth many of the indicators of mental wellbeing, such as stress and depression, worsened. The report concludes that welfare services respond poorly to the contemporary and pressing needs of many marginalised individuals and groups. It successfully demonstrates that many issues are not confined to one policy area, for example, employment or housing, but are much more deep rooted and indeed much more complex than policy solutions suggest.
The report does not attempt to discuss theoretical models of well-being such as those focusing on physical health and psychological needs (Huppert, et al., 2005) and social capital (Putnam, 1995). However, what it does very successfully achieve is a clear picture of how some groups are being increasingly alienated and how a lack of friends and family has created more loneliness, particularly for younger people and for elderly groups. The huge rise of people on anti-depressants in the UK over the last 20 years is one illustration of this change, as are findings which show how interrelated material and psychological problems are and how they are experienced by people at different stages of their lives.

These ideas are often discussed as increasingly important features in improving neighbourhoods and raising aspirations, and they reflect a mix of the social and economic factors which influence well-being (Hohti, et al., 2007; Steuer et al., 2007). As well as uncovering a range of these factors, the insights provided by the Young Foundation study builds on recent interpretations of public health such as the World Health Organisation's study which links positive mental health to a state of well-being ‘in which the individual realises his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community’ (WHO, 2007). This is taken forward by the Young Foundation study through the concept of resilience, a focus which provides an opportunity to explore the effectiveness of public policy in the context of the now familiar theme that individual and community well-being do not necessarily increase with economic growth once basic needs have been met (Easterlin, 2001).

The ‘sinking and swimming’ analogy is associated with the concept that some individuals and groups can cope with disadvantage and exclusion but that others can't. Policy makers have often assumed that unless there is serious social dysfunction, coping with poverty and sudden change is the province of individuals, families and communities rather than being the responsibility of welfare services. The report argues that psychological needs have become as pressing as material ones: the risk of loneliness and isolation, the risk of mental illness, the risk of being left behind.

The material assembled in the second section of the report includes new analysis of British Household Panel Study data from two perspectives. The first is the distribution of income and material well-being, and the second the state of mental well being. The discussion concludes that Britain's poorest groups suffer from a wide range of unmet psychological needs and a lack of support which leaves those most socially isolated, the least able to cope with their situation. Symptoms including depression, poor health and fear of crime are evaluated and, when seen in the wider picture of economic and social inequality, raise crucial challenges for Government and policy makers. Inequality is more fundamentally problematic than current debates about “fairness” suggest.

The third part of the report adopts a variety of investigative methods to explore where the most acute needs are and how they are interrelated. By drawing on qualitative techniques, including focus groups, participant observation and interviews, the case studies document the views and experiences of marginalised groups including teenagers, night workers and migrants in a number of locations across the UK. One of the most interesting of these explores the fears and concerns of undocumented migrants in London and their lack of access to basic services such as health care. The dynamics of poverty explained through the case studies adds considerable depth in understanding the position of vulnerable groups and how they cope with needs which are largely unmet.
In bringing together this collection of case studies from various locations across the UK, the Young Foundation successfully assembles findings to support their argument that many people fall through the ‘gaps’ created by a situation where their needs are not being met either by the state, the market or by family and friends, creating in turn fundamental problems of stress and anxiety. The diverse ways in which resilience to psychological impacts is achieved whereby individuals actively manage to sustain their well-being are illustrated, if rather pragmatically, through individual portraits. The psychological needs of many of those affected by poverty are linked to the idea that some people "bounce back" better than others.

This somewhat moralistic tone is one of the report’s weaknesses, and one which may be a dangerous one to take without understanding the wider context and challenges in more depth. Rebuilding lives takes a combination of approaches but one which is systematic and supported over the longer term, factors which service providers have sought to address through better integration at neighbourhood level. Moreover, the standalone case studies would perhaps result in stronger messages if organised more thematically. Indeed, the discussion of transitions such as redundancy and bereavement which can act as a trigger for poorer well-being starts to achieve a more systematic approach.

Further synthesis of the material along these lines would assist in clarifying the implications of the findings. Exploration of the underlying concepts uncovered in the report could also inform a stronger concluding section drawing out a more critical assessment of how poorer communities fail to benefit from institutional responses which have not kept up with the pace of change. There is some illustration through vignettes and narratives of individual and household experiences and their interaction with local services, but the depth of problems uncovered is not always transparent in the policy messages detailed in the final section.

In conclusion, the Young Foundation recommends a focus on helping people make transitions from reliance to independence, arguing for new approaches to help the many people struggling with transitions out of care, prison or family breakdown, and to equip them with the resilience they will need to get by in uncertain times. The conclusion also calls for a better evidence base including data mapping of well-being and for a rethinking of welfare services through the lens of well-being (p. 250).

However, the fundamental problems associated with an increasingly commodified and fragmented state are underplayed as a factor, and the tendency towards philanthropy and general statements calling for better access and public action are disappointing. The reliance on community and third sector interventions is insufficient, and although the report’s findings suggest new types of welfare support, the Coalition’s renewed emphasis on personal responsibility and the punitive aspects of its welfare policy promises very little over the coming period (Cabinet Office, 2010). Much clearer statements about redistribution, minimum incomes and welfare reforms would be justified by the findings, building on the argument that long-term investment to address inequality and improve health and well-being needs to be underpinned by the state and by funding mechanisms which are publically accountable.

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