Attributions of Poverty among Social Work and Non-social Work Students in Croatia

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Aim To investigate how students in Croatia perceive causes of poverty and to examine the differences in attributions of poverty between students of social work, economics, and agriculture.

Methods The study included 365 participants, students of social work (n = 143), economics (n = 137), and agriculture (n = 85). We used the newly developed Attribution of Poverty Scale, consisting of 4 factors, as follows: individual causes of poverty (eg, lack of skills and capabilities, lack of effort, poor money management, alcohol abuse); micro-environmental causes (eg, poor family, region, single parenthood); structural/societal causes (eg, poor economy, consequences of political transition, war); and fatalistic causes (eg, bad luck, fate, God's will). We also used a questionnaire that measured 5 dimensions of students' personal values: humanistic values, family values, striving for self-actualization, traditional values, and hedonistic values. In both questionnaires, items were rated on a 5-point Likert-type scale.

Results Students of all three faculties put most emphasis on structural causes of poverty (mean ± standard deviation = 3.54 ± 0.76 on a 1-5 scale), followed by micro-environmental (3.18 ± 0.60), individual (2.95 ± 0.68), and fatalistic causes (1.81 ± 0.74). Social work students perceived individual factors as significantly less important causes of poverty (ANOVA, F-value = 12.55, $P<0.001$) than students of economics and agriculture. We found a correlation between humanistic values and perceived structural (r = 0.267, $P<0.001$) and micro-environmental causes of poverty (r = 0.185, $P<0.001$), and also between traditional values and structural (r = 0.168, $P<0.001$), micro-environmental (r = 0.170, $P<0.001$), and fatalistic causes of poverty (r = 0.149, $P<0.001$).

Conclusion Students see structural/societal factors, such as poor economy and political transition as main causes of poverty in Croatia. Individual factors connected with individual's personal characteristics were considered less important, while luck and fate were considered as least important. Students of social work perceived individual causes to be less important than students of agriculture and economics. Students with strong humanistic and traditional values put more emphasis on external sources of poverty.

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For a long time there were two opposing attitudes about the causes of poverty. Some believed that poverty arose from individual differences, while others believed that poverty should be attributed to economic, political, and cultural factors, operating on a higher, societal level (1).

Exploring common perceptions about causes of poverty, Feagin (2) was the first to systematically study multiple aspects of poverty in different social groups, and found 11 types of beliefs about the causes of poverty, grouping them into 3 categories. His findings were confirmed in other studies (3-11).

The first category include individual or internal causes, explaining poverty in terms of a specific lifestyle of the poor, such as lack of capability, effort, and thrift, laziness, or alcohol abuse. The second category include structural or external causes (5,6,9,12), attributing poverty to unfriendly social, political, cultural, and economic factors such as uneven distribution of wealth, exploitation of the poor, low education levels, low income, or unequal social opportunities. The third group of perceived causes, which Feagin called fatalism, include reasons such as bad luck, illness, fate, or God's will.

The first type of beliefs is based on the presumption that the poor themselves are responsible for their condition, while the other two are based on the idea that they were put in that position by external forces.

Some studies conducted in different countries have found factorial structures that are different from this one. For example, Sheck (5) described 4 factors that indicate beliefs regarding causes of poverty: personal factors, lack of opportunities, exploitation, and fate. Other authors found between 3 (4,13) and 5 factors (11).

After the economic transition and the war in Croatia there were many debates on causes of poverty, but there was no empirical research either on objective causes of poverty, or attitudes, stereotypes, and attributions for causes of poverty. This study presents a contribution to the research of perceived causes of poverty in Croatia, a country burdened with war consequences and political and economic transition at the same time, which led to impoverishment of the society and one part of the population. Poverty is one of the main interests in the field of social work, and future social workers are expected to show greater understanding for the poor. This is the reason why we compared social work and non-social work students in order to examine potential differences in perceived causes of poverty by future experts who will work with the poor and those who will not professionally deal with the people in need.

Participants and methods

Participants

We surveyed a convenience sample of 365 students from Zagreb University. The sample consisted of students with 3 different major subjects: social work (38% of all senior students of third and fourth year of study), economics (7%), and agriculture (20%). It is common to use social work students in this type of research (8), since their field of study exposes them to people in need and develops their sensitivity for such issues. We chose students of economics because of their exposure to information on economic issues on a wider scale, and students of agriculture because they do not come in touch with economic issues or have direct contact with people as a part of their study. Only senior students were included, because we assumed that younger students still had not formed all social attitudes specific for their professional groups.

Demographic data

The majority of social work students were women (n = 139/143, 97.2% female), which

reflected their actual representation in the student population, while the other two groups provided a better gender balance (n = 40/85, 47.6% female students for agriculture and n = 84/137, 61.3% female students for economics) (Table 1).

Table 1. Sociodemographic characteristics of 365 students included in study

Parameter	No. (%) of students
University school:	
social work	143 (39.2)
agriculture	85 (23.3)
economics	137 (37.5)
Gender:	
male	100 (27.6)
female	265 (72.6)
Year of study:	
third	79 (21.6)
fourth	286 (78.4)

Method

Questionnaires were distributed during April and May 2007, during regular classes at the University. They were anonymous and all participants were fully informed about the goals of the research and gave verbal consent. All of the participants provided valid answers on general demographic questions and on questions in the two questionnaires. The study way approved by the ethical committee of the Department of Psychology of the Faculty of Philosophy, Zagreb.

Instruments

a) The first part of questionnaire provided general data on sex, year of the study, and their major subject.

b) Attribution of Poverty Questionnaire is an instrument created for the purpose of this study. It was designed to measure participants' perception about causes of poverty. It has 24 items which are assessed on a 5-point Likert-type scale (1 – not agree at all, 5 – completely agree). Total score range on items and subscales varied from 1 to 5. A higher score implied stronger agreement regarding the importance of the specific cause of poverty.

The instruction stated: "Members of our society live in different financial conditions, whereas causes of poverty may vary from case to case. The following statements describe some of the possible reasons why some people become poor. Please rate to which extent you agree with these statements, ie, how well the statement explains the reasons why some people in our country are poor."

The questionnaire is a modified version of Feagin's (2) Attribution for Poverty Scale, consisting of 11 items, covering 3 factors: individual, structural, and fatalistic. The questionnaire used in this research, in addition to Feagin's 3 original factors, produced a 4th factor – micro-environmental or cultural factor (4).

Since this was the first application of this questionnaire, we also examined its latent structure and psychometric properties.

Latent structure of questionnaire

The principal component analysis with varimax rotation was performed on 24 items that form the scale. The goal of this analysis was to determine the number of independent dimensions of perceived causes of poverty, ie empirically determine possible subscales formed by the items of the Attribution of Poverty Questionnaire.

The analysis resulted in 4 significant principal components according to Kaiser-Guttman's criterion (eigenvalues greater than 1: $\lambda_1 = 3.55$, $\lambda_2 = 2.71$, $\lambda_3 = 1.64$, and $\lambda_4 = 1.52$) and the percentage of explained variance by 4 significant components before rotation was 52.35%. Kaiser-Meyer-Olkin measure of sampling adequacy was 0.754. Six items were not included in the final 4 dimensions, because of their high correlations with multiple factors.

Following the results of factor analysis (Table 2), we divided the questionnaire into 4 factors (subscales) as follows: individual causes of poverty (items: 1, 3, 8, 9, 21), structural causes of poverty (items: 5, 6, 20, 24), micro-environ-

Table 2. Correlations between 18 scale items and four rotated components (Rotated Component Matrix)

Scale Item	Causes of poverty (components):*			
	individual	structural	micro-environmental	fatalistic
They don't now how to manage their finances (item 9)	0.738			
They don 't know how to take advantage of the opportunities offered to them (item 21)	0.735			
They don't work hard enough (item 3)	0.724			
They are not resourceful (item 1)	0.708			
They are generally incapable (item 8)	0.646			
Country's poor economy brought them to that position (item 5)		0.800		
The government doesn't help them enough (item 6)		0.750		
It's because of the transition in our society (malversations in the economic sector after gaining independence) (item 24)		0.748		
There is little justice in our society (item 20)		0.721		
Because of incomplete families (single parents) (item 11)			0.716	
They come from a poor family (item 13)			0.671	
Because they have a large family to support (many children) (item 2)			0.625	
Because of the war and its consequences (item 12)			0.584	
They couldn't afford a good education (item 18)		0.302	0.493	
The environment in which they grew up (neighborhood, region) did not provided equal opportunities for them (item 4)			0.457	
It's their fate (item 22)				0.838
It's God's will (item 10)				0.833
They had bad luck (item 14)				0.653

*The principal component analysis is a multivariate statistical data reduction technique used to explain variability among observed variables in terms of fewer unobserved variables called components. Mathematically, components are formed as linear combinations of observed variables. According to common criteria correlations between observed variables and components that are higher then 0.3 can be regarded significant.

mental causes of poverty (items: 2, 4, 11, 12, 13, 18), and fatalistic causes of poverty (items: 10, 14, 22). Internal/individual factors depend solely on the individual, for example lack of effort, motivation, resourcefulness, skill, capability; structural/societal factors reflect the structure of society, ie economy, social policy, or social justice; micro-environmental factors relate to the aspects of individual's life conditions such as number of family members, transgenerational transfer of poverty, housing; and fatalistic factors include bad luck, fate, and random influences. The Cronbach α reliability coefficient was 0.76 for individual factors subscale (4-items), 0.78 for structural factors subscale (4 items), 0.65 for micro-environmental factors subscale (6 items), and 0.70 for fatalistic factors subscale (3 items). The subscales showed good internal consistency, allowing the formation of composite scores.

c) The questionnaire on values used in this research consisted of 15 items relating to different aspects of values. It was a revised version of a questionnaire on values constructed in 2001 (14). Participants were asked to rate how much each of the values described in the items was important for them personally. Based on their content and previous analyses, some of the items were grouped into five dimensions, factors that represent values in a wider sense: humanistic values (4 items; for example "helping the poor, the ill, and socially rejected"), traditional values (2 items; "living in my own country with my own people"), family values (3 items; "have my own family and children"), strive for self-actualization (2 items; "finish school, gain new knowledge, become an expert in my field"), and hedonistic values (4 items; "have fun, enjoy life, food, and drink"). The scores on each dimension were rescaled to a 1-5 range, where a higher score reflects greater importance of a specific value. The instruction stated: "People value different things in life. Please read the following statements carefully and rate each according to how the things described in them are important to you personally."

Statistical analysis

The results are presented as frequencies and means ± standard deviation (SD). The princi-

pal component analysis with varimax rotation was performed to assess latent structure of the questionnaire. Changes between groups were tested with one-way analysis of variance and post-hoc Scheffe test for independent samples.

Association between attributions of poverty and values were assessed with Pearson correlation coefficient.

We used the Statistical Package for the Social Sciences, version 14.0 (SPSS Inc, Chicago, IL, USA). The level of statistical difference was set at $P<0.001$.

Results

Descriptive statistics for the answers on 24 items of the Attribution of Poverty Questionnaire

In the total sample (n = 365), most students saw poor economy, lack of financial resources necessary for good education, and consequences of economic transition as the most important out of 24 listed causes of poverty (Table 3).

Less importance was placed on individual factors associated with individual's personal characteristics (they do not work hard enough, they are not resourceful, they are generally incapable), while luck and fate were seen as least important. Students perceived causes of poverty as complex and gave more importance to external influences rather than individual's own responsibility (Table 3).

Hierarchy of different perceived causes of poverty

Following the results of factor analysis, we created 4 subscales describing specific dimensions of causes of poverty. Hierarchical order of these 4 factors showed that most importance is given to structural factors (3.54 ± 0.76), followed by micro-environmental (3.19 ± 0.60), individual (2.96 ± 0.68), and fatalistic factors (1.81 ± 0.74) (Figure 1).

Table 3. Frequencies, percentages, means, and standard deviations for 24 items of the questionnaire on attribution of poverty

Item number*	Factor†	Item content	No. (%)of answers in category‡					Mean±SD
			1.00	2.00	3.00	4.00	5.00	
5	STR	Country's poor economy brought them to that position	6 (1.6)	33 (9.0)	92 (25.2)	172 (47.1)	62 (17.0)	3.69 ± 0.91
18	MIC	They couldn't afford a good education	6 (1.7)	32 (8.8)	105 (28.9)	167 (46.0)	53 (14.6)	3.63 ± 0.90
24	STR	It's because of the transition in our society (malversations in the economic sector after gaining independence)	9 (2.5)	38 (10.4)	115 (31.5)	124 (34.0)	79 (21.6)	3.62 ± 1.01
17	O	They lost their job	8 (2.2)	40 (11.0)	108 (29.7)	144 (39.6)	64 (17.6)	3.59 ± 0.97
7	O	They don't have the necessary ties and connections in order to find a good job	8 (2.2)	42 (11.6)	107 (29.5)	145 (39.9)	61 (16.8)	3.58 ± 0.97
20	STR	There is little justice in our society	8 (2.2)	51 (14.0)	128 (35.1)	119 (32.6)	59 (16.2)	3.47 ± 0.99
23	O	They have low education	12 (3.3)	38 (10.4)	138 (37.8)	142 (38.9)	35 (9.6)	3.41 ± 0.92
6	STR	The government doesn't help them enough	10 (2.7)	53 (14.6)	132 (36.3)	122 (33.5)	47 (12.9)	3.39 ± 0.98
16	O	Because of an illness or some physical handicap	11 (3.0)	51 (14.0)	129 (35.4)	131 (36.0)	42 (11.5)	3.39 ± 0.97
12	MIC	Because of the war and its consequences	18 (5.0)	38 (10.5)	140 (38.6)	134 (36.9)	33 (9.1)	3.35 ± 0.96
21	IND	They don 't know how to take advantage of the opportunities offered to them	6 (1.6)	68 (18.6)	147 (40.3)	109 (29.9)	35 (9.6)	3.27 ± 0.93
4	MIC	The environment in which they grew up (neighborhood, region) hadn't provided equal opportunities for them	26 (7.1)	77 (21.1)	100 (27.4)	117 (32.1)	45 (12.3)	3.21 ± 1.13
13	MIC	They come from a poor family	14 (3.8)	72 (19.7)	137 (37.5)	116 (31.8)	26 (7.1)	3.19 ± 0.96
9	IND	They don't now how to manage their finances	18 (4.9)	76 (20.9)	148 (40.7)	95 (26.1)	95 (7.4)	3.10 ± 0.98
19	O	They are addicted to drugs	38 (10.4)	87 (23.9)	107 (29.4)	79 (21.7)	53 (14.6)	3.06 ± 1.21
15	O	They have an alcohol dependency problem	37 (10.1)	82 (22.5)	116 (31.8)	91 (24.9)	91 (10.7)	3.04 ± 1.14
2	MIC	Because they have a large family to support (many children)	25 (6.8)	79 (21.6)	142 (38.9)	101 (27.7)	18 (4.9)	3.02 ± 0.98
3	IND	They don't work hard enough	25 (6.9)	94 (25.8)	152 (41.8)	69 (19.0)	24 (6.6)	2.93 ± 0.99
1	IND	They are not resourceful	20 (5.5)	106 (29.0)	164 (44.9)	66 (18.1)	9 (2.5)	2.83 ± 0.87
11	MIC	Because of incomplete families (single parents)	54 (14.9)	93 (25.6)	127 (35.0)	81 (22.3)	8 (2.2)	2.71 ± 1.04
8	IND	They are generally incapable	41 (11.3)	120 (33.0)	141 (38.7)	49 (13.5)	13 (3.6)	2.65 ± 0.97
14	FAT	They had bad luck	88 (24.1)	112 (30.7)	111 (30.4)	43 (11.8)	11 (3.0)	2.39 ± 1.07
22	FAT	It's their fate	216 (59.3)	90 (24.7)	43 (11.8)	7 (1.9)	8 (2.2)	1.63 ± 0.92
10	FAT	It's God's will	276 (75.6)	45 (12.3)	30 (8.2)	10 (2.7)	4 (1.1)	1.41 ± 0.84

*Items ranked from the first to the last according to their mean value (higher rank means stronger agreement with the statement).
†Description of factor: IND – individual causes of poverty; STR – structural causes of poverty; MIC – micro-environmental causes of poverty; FAT – fatalistic causes of poverty; O – omitted from the final scale after factor analysis because of their high correlations with multiple factors.
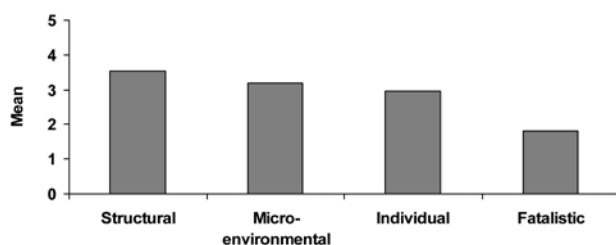‡1 – not agree at all, 5 – completely agree.

Figure 1. Average scores on the 4 different dimensions of causes of poverty for the whole sample.

Students gave similar importance to micro-environmental and individual causes of poverty.

Differences between students of different fields in attributions for poverty

Social work students considered individual factors significantly less important than non-social-work students (F = 12.546, *P*<0.001) (Table 4). Post-hoc Scheffe test analyses showed that social work students differed significantly from students of agriculture (*P*<0.001) and economics (*P*<0.001), while students of agriculture and economics did not differ significantly between themselves (*P*= 0.456).

On other three dimensions, there were no significant differences between the three groups. Additional analyses showed that students' gender did not influence attributions for poverty.

Correlations between values and attributions of poverty

We found low but significant correlations between attributions of poverty and humanistic values (Table 5). Students who had strong humanistic values showed a tendency to see causes of poverty in society and micro-envi-

ronment rather than in personal characteristics of the poor.

Traditional values were correlated with external, but also with fatalistic causes of poverty. Hedonistic values correlated with individual causes of poverty. Participants who expressed strong belief in hedonistic values tended to see causes of poverty in individual traits as well. The strength of striving for self-actualization and family values had no connection with attribution of poverty.

Discussion

Factor analysis of the Attribution of Poverty Scale showed 4 distinct factors to which one can attribute poverty. Three of the factors equal Feagin's Poverty scale, which consisted of three factors: individual, structural, and fatalistic (2). Similar studies conducted in other countries have found factorial structures that differed from this construct. For example, Sheck (5) found the following 4 factors: personal factors, lack of opportunities, exploitation, and fate. Attribution of poverty questionnaire used by Hine et al (11), also a modified version of the Feagin's scale, consisted of

Table 5. Spearman correlations between the perceived causes of poverty and values

Causes of poverty	Values				
	humanistic	family	traditional	hedonistic	self-actualization
Individual	-0.104	-0.059	-0.019	0.184*	0.044
Structural	0.267*	0.082	0.168*	0.082	0.057
Micro environmental	0.185*	0.095	0.170*	0.053	0.035
Fatalistic	0.030	-0.037	0.149*	0.075	-0.056

*P<0.001.

Table 4. Means, standard deviations and results of analysis of variance on four subscales for students of three schools of Zagreb University

Factor/subscale	University School of			F-value	*P*
	Social work	Agriculture	Economics		
Individual	2.75 ± 0.615	3.16 ± 0.639	3.05 ± 0.715	12.546	0.001*
Structural	3.54 ± 0.699	3.60 ± 0.847	3.50 ± 0.763	0.481	0.619
Micro-Environmental	3.24 ± 0.498	3.15 ± 0.742	3.16 ± 0.611	0.797	0.451
Fatalistic	1.78 ± 0.739	1.89 ± 0.809	1.79 ± 0.707	0.672	0.512

*Statistically significant difference was found between social work students vs students of agriculture and economics, Scheffe post hoc test, P<0.001 for both.

the following 5 factors: individualistic (alcohol and drug abuse, laziness); societal-internal to developing nations (overpopulation, government corruption, political instability); societal-external to developing nations (exploitation by foreign countries, global economic system); environmental (poor climate, high rate of disease); and fatalistic (bad luck, will of God). A similar questionnaire by Weiss and Gal (13) measured 3 factors: psychological causes (eg, intra-personal problems, mental difficulties); individualistic causes (eg, individual responsibility is low, they don't want to work); and structural causes (eg, failure of society to create enough jobs, poor people belong to social groups that have been disadvantaged over the years). Cozzarelli's (4) questionnaire consisted of 3 factors: external attributions (eg, failure of the industry to provide enough jobs, being taken advantage of by the rich); internal attributions (eg, lack of effort and laziness by the poor, loose morals); and cultural attributions (eg, the breakdown of the nuclear family, being born into poverty). These environmental influences (cultural attributions) equal our fourth dimension and represent micro-environmental conditions related to immediate social surroundings in which the poor grew up or are living now.

Our results show that, when looking for causes of poverty, participants put most emphasis on structural factors. Many international studies on attributions of poverty have shown that different predictors, such as political processes, economic and cultural factors, and sociodemographic characteristics determine one's inclination toward specific causes of poverty (9,11,15-24). One of the main predictors relevant for the structural factor is a country's political and economic stability, ie, its level of development. There is a tendency in developed countries to overestimate the power of individual factors as opposed to structural, situational, or external factors,

since it is believed that in democratic societies, with equal opportunities for all, individuals are responsible for their own situation. In developing countries there is a greater tendency to attribute causes of poverty to structural factors (5,10).

Social work students, compared with other students, consider individual factors less important. This finding is consistent with international research on differences in attributions of poverty in different professions (8,13,25).

All these findings indicate that social workers tend to see causes of poverty in structural factors, ie, give much less importance to individual factors than other participants. These findings are generally interpreted by scholars as reflecting the workers' and students' internalization of the beliefs and desired values of the social work profession. The assumption is that these attitudes provide a solid foundation for the adoption of intervention methods that emphasize the need to address not only individual needs but also environmental influences (13).

Personal values or believing in a certain political ideology (which in fact itself rests on a system of values) can influence the perception of causes of poverty, which was examined in several studies (2,4,26,27). A good example is the protestant work ethics which implies that everyone can succeed according to his or her own efforts (24). Similarly, ideological conservatives are more likely to attribute domestic poverty to individual factors, whereas liberals prefer explanations that emphasize structural or societal causes (2).

Humanistic values, which were emphasized in this research, had a low but statistically significant correlation with structural and environmental factors in perceived causes of poverty. This means that participants who highly value humanistic values such as, for example, helping the poor, the ill, and the social-

ly rejected, or accepting everyone regardless of their ethnic origin or religion, tend to more often blame the society and the conditions in which the poor grew up rather than the poor people themselves. These findings confirm the hypothesis based on literature that there is a connection between one's values and one's social sensitivity. In some fields of humanities and social sciences, it is important for students to understand the causes of social problems if they want to be more efficient in their later professional engagements.

Among students who emphasize hedonistic values (ie, those who are oriented on themselves and life's pleasures, such as money and fun) there is a tendency to see causes of poverty as arising from individual factors, meaning that they believe the poor themselves contributed to or are entirely responsible for their own circumstances.

Traditional values such as "living in one's own country with one's own people" and "acting according to principles of one's faith" had a positive correlation with all 3 external factors – structural, micro-environmental, and fatalistic. No research has yet investigated the connection between one's system of values and attributions of poverty, but it is interesting to note that one of the predictors of attributing poverty to individual factors in the USA is personal endorsement of conservative ideology, which places great emphasis on traditional values (nation, religion, etc). Therefore, if we compare our findings with those obtained in the USA, we can conclude that they are completely different (2,4,28-32). This can be attributed to several factors: 1) our participants are completely homogenous regarding age and education; 2) it is possible that the dimension of traditional values in this questionnaire does not include all the possible ways to measure traditional values in an individual; and 3) the war and political and economic transition may have contributed to social sensitivity. It is also possible that young people are generally more sensitive to social inequalities.

The main limitation of this study is its limited possibility to generalize findings. Our conclusions relate only to students of three different subjects at the University of Zagreb, and further research is necessary in order to explore perceived causes of poverty in other students, as well as in young people with lower levels of education. Aside from that, it should also be examined how older population perceives the poor and causes of poverty. We should also ask the poor and see what they see as the main cause of their economic circumstances.

Research into the attitudes toward poverty could serve as a good guideline for the creators of social policies focused at preventing or helping eradicate poverty.

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