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**How useful is the concept of social exclusion when applied to rural older people
in the UK and the US?**

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Abstract

This paper explores the now widespread use of the concept 'social exclusion' in the UK and examines why discourses of social exclusion have not been used in the US. The relationship between social exclusion and poverty is critically applied to rural older people, a group only recently appearing in debates about social exclusion in the UK. Despite extensive debates about social exclusion in the UK, we show that state provided income programmes are crucial to reducing poverty among older people and that data to indicate progress on addressing any of the more relational aspects of social exclusion are largely insufficient.

Key Words: poverty, social exclusion, rural older people

La notion d'exclusion sociale, à quoi est-ce qu'elle sert quand elle est appliquée aux personnes âgées des zones rurales au Royaume-Uni et aux Etats-Unis?

Moffatt & Glasgow

Cet article cherche à étudier l'emploi très répandu de la notion d'exclusion sociale au Royaume-Uni et à examiner pourquoi des discours sur l'exclusion sociale n'ont pas été employés aux Etats-Unis. On applique d'un oeil critique le rapport entre l'exclusion sociale et la pauvreté aux personnes âgées des zones rurales, un groupe qui ne fait figure que récemment dans les débats sur l'exclusion sociale au Royaume-Uni. En dépit des débats approfondis sur l'exclusion sociale au Royaume-Uni, on montre que les prestations financières sont d'une importance cruciale dans le but de réduire la pauvreté des personnes âgées et que les données sur les progrès faits afin d'aborder l'exclusion sociale dans toutes ses perspectives plutôt relationnelles sont dans une large mesure insuffisantes.

Pauvreté / Exclusion sociale / Personnes âgées des zones rurales

Wie nützlich ist das Konzept der sozialen Ausgrenzung bei einer Anwendung auf ältere Menschen in ländlichen Gebieten Großbritanniens und der USA?

Suzanne Moffatt and Nina Glasgow

Abstract

In diesem Beitrag untersuchen wir die inzwischen weit verbreitete Nutzung des Konzepts der 'sozialen Ausgrenzung' in Großbritannien und versuchen herauszufinden, warum die Diskurse der sozialen Ausgrenzung in den USA bisher noch keine Anwendung gefunden haben.

Die Beziehung zwischen sozialer Ausgrenzung und Armut wird kritisch auf ältere Menschen in ländlichen Gebieten angewandt – eine Gruppe, die erst in jüngster Zeit in den Debatten über soziale Ausgrenzung in Großbritannien aufgetaucht ist. Wir zeigen, dass trotz umfangreicher Debatten über soziale Ausgrenzung in Großbritannien staatliche Einkommensprogramme ein unverzichtbares Instrument zur Senkung der Altersarmut darstellen und dass die Daten zur Ermittlung des Fortschritts bei der Lösung von eher relationalen Aspekten der sozialen Ausgrenzung größtenteils unzureichend sind.

Key Words:

Armut Soziale Ausgrenzung Ältere Menschen in ländlichen Gebieten

¿Cuál es la utilidad del concepto de la exclusión social cuando se aplica a ancianos de zonas rurales del Reino Unido y los EE.UU.?

Suzanne Moffatt and Nina Glasgow

Abstract

En este artículo analizamos el uso ahora bien extendido del concepto de 'exclusión social' en el Reino Unido y examinamos por qué los discursos de exclusión social no se han utilizado en los Estados Unidos.

La relación entre la exclusión social y la pobreza se aplica críticamente a ancianos de zonas rurales, un grupo que tan sólo recientemente ha aparecido en el debate sobre la exclusión social en el Reino Unido. Pese a los amplios debates sobre la exclusión social en el Reino Unido, mostramos que los programas de ingresos proporcionados por el Estado son cruciales para reducir la pobreza entre la población anciana y que, en gran medida, son insuficientes los datos para indicar los avances en solucionar cualquiera de los aspectos más relativos de la exclusión social.

Key Words:

Pobreza Exclusión social Ancianos de zonas rurales

Jel codes: I3 - Welfare and Poverty I - Health, Education, and Welfare

Introduction

The widespread use of the concept *social exclusion* in United Kingdom (UK) and European Union (EU) social science research and policy has been an attempt to understand the multi-dimensional, dynamic processes that surround poverty and low income. Social exclusion is a broader concept than poverty, and its use is aimed toward understanding processes of change that result in individuals' or groups' exclusion from mainstream society, with consequent reductions in life-chances (PHILIP and SHUCKSMITH, 2003; BARNES, 2005).

Until recently the social exclusion literature focused on children and working-age people, not older people, and even fewer studies have focused on social exclusion among *rural* older people. Yet societies all over the world, especially in more developed countries, are ageing rapidly and, within countries, rural areas are ageing more rapidly than urban areas (LOWE and SPEAKMAN, 2006). We thus believe examination of the relationship between poverty and social exclusion among rural older people is particularly warranted.

A diversity of conditions exists across rural areas, some of which are due to historical legacies and some to rapid changes in contemporary rural structures. For example, significant in-migration primarily from cities of pre- and post-retirement age individuals alters economic and other characteristics of high-growth rural retirement destinations, and often results in improved economic indicators in destination communities (BROWN and GLASGOW, 2008). Other rural communities have stagnant or declining populations with high concentrations of older people, and a differing, less favourable set of local conditions, opportunity structures and social relationships. This diversity in conditions across rural areas (CLOKE *et al.* 1995)

points to another important reason for studying poverty and social exclusion among rural older people.

The purpose of our paper is to critically apply the concept of social exclusion to rural older people. We focus on three key issues: (a) why we would expect poverty and social exclusion to be more prevalent among rural than urban older residents; (b) whether a focus on social exclusion, rather than poverty per se, is likely to more successfully contribute to poverty alleviation among older people; and, (c) why we believe academic, political and policy discourses on social exclusion have not entered discussions of poverty in the US. Our paper is structured as follows. We begin by conceptualising social exclusion and then comparing this with contemporary debates on poverty. We then examine data findings on poverty among older people in the US and UK, before going on to focus on the measurement of social exclusion and the application of these measurements to older people. In the final section of the paper, we discuss the key issues outlined above.

Conceptualising social exclusion

The term social exclusion is widely used in social policy throughout Europe, Canada and Australia, yet is notable by its absence in the United States (US). Within the European Union (EU), the promotion of social inclusion and social cohesion has been a central strategic political goal. In the UK the social exclusion concept, in its various definitions, has formed the basis for a raft of social policies, aimed at tackling social exclusion or its corollary, enhancing social inclusion. In 1997 the New Labour government established a Social Exclusion Unit. The widespread use of the term requires some exploration, and BYRNE (2005) provides an excellent overview of the concept's emergence, which originated in France, arguing that it is rooted in longstanding political discourses about inequality that, on the one hand, blame the

poor and promulgate notions of a cultural underclass transmitting disadvantage across generations, and, on the other hand, raise concerns about the rights of the poor.

BYRNE (2005) views social exclusion as a continuation of long running culture vs. structure debates.

It is generally agreed that the term 'social exclusion' gained currency throughout the early 1990s in the UK as a more acceptable way of discussing 'poverty,' a phenomenon not recognised by Conservative politicians between 1979 and 1997 (BURCHARDT et al., 2002; LEVITAS, 2006). This was over a period of time when the proportion of UK citizens living in households with less than 60 per cent of the median household income (a *relative* measure of poverty) increased from 14 per cent in 1983 to 21 per cent in 1990 (GORDON and PANTAZIS, 1997). Between the beginning and the end of the 1990s, 'social exclusion' went from being a little known and little used term to one frequently invoked, although as HILLS (2002:226) points out, one that is used in different ways with the danger of 'talking at cross purposes.'

Social exclusion is itself a contested term, but VEIT-WILSON (1998:45) makes an important distinction in its conceptualisation:

In the 'weak' version of this discourse, the solutions lie in altering these excluded peoples' handicapping characteristics and enhancing their integration into dominant society. 'Stronger' forms of this discourse also emphasise the role of those who are doing the excluding and therefore aim for solutions [that address factors] which reduce the powers of the excluded.

Essentially, the weak version of social exclusion depoliticised the poverty and income distribution debate (VEIT-WILSON, 1998, LEVITAS, 2006). BYRNE (2005: 57) contends that:

New Labour's inability to conceive of social exclusion as a process engendered by any agents other than the excluded, commits the party to the weakest possible weak version as a basis for social politics.

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3 LEVITAS (1998) reviews the different and competing discourses of social
4 exclusion which she characterises in three ways: first, as a traditional redistributive
5 discourse (RED), second, a moral underclass discourse (MUD), and, third, a social
6 integrationist discourse (SID). She suggests that MUD and SID now underlie the
7 social politics of New Labour. Certainly, the rhetoric of New Labour is replete with
8 ‘equality of opportunity’ but ‘equality of outcome’ has largely been expunged from
9 the record (LEVITAS, 2006).

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11 BURCHARDT *et al.* (2002) emphasise the breadth of the term ‘social
12 exclusion,’ arising from differing standpoints about its underlying causes which can
13 be summarised as due to: individual behaviour and moral values; institutions and
14 systems – from the welfare state to late capitalism and globalisation; and
15 discrimination and lack of enforced rights. These differing views about the causes are
16 related to differing views about individual *agency*. One view is that social exclusion
17 is due to a lack of agency on the part of the excluded (blaming the individual) and the
18 other is that exclusion is the outcome of the economic, political and civil institutions
19 that make up the system. ATKINSON (1998) asserts that *agency* is a key issue in the
20 social exclusion debate. Those taking positions which hold that individual agency is
21 the primary explanation suggest a neo-liberal agenda lacking a genuine interest in
22 reducing poverty and social exclusion.

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50 Social exclusion versus poverty

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52 Most writers on the subject begin by differentiating the concepts ‘social
53 exclusion’ and ‘poverty.’ Social exclusion is often couched in terms of what it can
54 add to analyses of poverty and deprivation. BURCHARDT *et al.* (2002:1) emphasise
55 the common ground that social exclusion has with the idea of ‘capability poverty’
56 (SEN, 1992), with both reflecting ‘forms of non-participation in society, arising from
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constraint rather than choice.’ WALKER and WALKER (1997:8) in their comparison of poverty and social exclusion suggest that the latter is:

... a more comprehensive formulation [than poverty]... which refers to the dynamic process of being shut out, fully or partially, from any of the social, economic, political or cultural systems which may determine the social integration of a person in society. Social exclusion may, therefore, be seen as the denial (or the non-realisation) of the civil, political and social rights of citizenship.

Social exclusion is not just denial of material security but rather includes being cut off from society more generally (SHUCKSMITH, 2001). A primary goal of government policy then becomes social integration and social cohesion with society. However, while it is important to clarify conceptually the difference between poverty and social exclusion, it can be difficult in practice to do so because of the strong association between both.

BURCHARDT *et al.* (2002:6) argue that the concept of social exclusion is a valid way of broadening research on poverty and multiple forms of deprivation because it enables the identification of those unable to participate in society as a result of discrimination, chronic ill-health, geographical isolation, or cultural identification. Indeed for many years in the UK, exclusion from social participation has been included in definitions of poverty (MACK and LANSLEY, 1985; TOWNSEND, 1979). In fact, a leading group of researchers on deprivation in the UK have titled their most recent survey, ‘The Poverty and Social Exclusion Survey’ (PANTAZIS *et al.*, 2006: 7), the purpose of which is to measure the scale and severity of poverty among adults and children and to ‘extend this tradition to the modern investigation of social exclusion so that for the first time the relationship between poverty and social exclusion can be examined in depth.’

Social exclusion, however, remains a contested concept within the UK.

ATKINSON (1998:6) argues that ‘exclusion means all things to all people,’ and

SILVER (1995:536) suggests that the expression is so, ‘evocative, ambiguous and elastic that it can be defined in many different ways.’

MICKLEWRIGHT (2002) asks whether social exclusion offers any greater value than a multi-dimensional measure of poverty or deprivation and suggests that the term ‘poverty’ has greater resonance than exclusion and is also more easily defined. Usefully, he draws attention to differences in conceptualisations and measurement of poverty between the established member states of the EU and the US. The US takes an *absolute* approach to poverty measurement, while the UK views and measures poverty *relatively*. Official poverty statistics in the UK set the poverty threshold at 60 per cent of the median income of the British population as a whole (BARNES, 2005). This *relative* measure is adjusted as median income goes up or down in the UK. In the US, the poverty threshold is set based on an assessment of how much income is needed for a decent standard of living, taking into account the size of the household and age of household head. This *absolute* measure of poverty is adjusted as the Consumer Price Index (inflation indicator) rises or falls. It is not, however, adjusted as the median income of the population goes up or down. Scholars have contended that it is this emphasis in the UK on one’s economic and social position *relative* to others in society that spurred discourses on social exclusion. The focus on *absolute* poverty very likely helps explain why social exclusion is not a common discourse in the US.

The US, however, has many more sources of longitudinal data upon which to draw to examine trends in poverty and the dynamic pathways into and out of poverty. This has led to a US focus on antecedents and consequences of poverty, with a recognition among researchers and policy makers that factors such as the politics of poverty and the institutional structures that perpetuate discrimination against

minorities, women, older people and other groups are associated with low income and poverty (SNIPP *et al.*, 1993). Poverty of place and the social isolation of individuals and communities have been seen as precursors to individual-level poverty (GLASGOW *et al.*, 1993; SNIPP *et al.*, 1993; GLASGOW and BROWN, 1998) – an emphasis similar to discourses on social exclusion in Britain. WILSON'S (1990) analysis of the urban underclass, or ghetto poverty, in US cities implies that social exclusion is one cause of poverty. He demonstrates that the underclass is socially isolated and that its members have lost social buffers and role models, which he contends contribute to social behaviour counter to obtaining education and securing jobs. Therefore, poverty analysts in both the UK and the US have argued that poverty represents more than economic hardship, but in the US arguments have not been couched in social exclusion terminology.

The direction of causation is not clear from discussions of poverty and social exclusion. Does material poverty result in social exclusion, or does social exclusion cause poverty and low income? In various definitions, poverty is taken to be one component of the definition of social exclusion (i.e., exclusion from material resources). The general model that researchers and policy analysts in the UK seem to work from is that an increase in policies to address social exclusion results in a decline in exclusion (i.e., greater integration in society), which in turn results in a decline in material poverty. Schematically, this general model is:

Policy (up) → Social Exclusion (down) → Poverty (down)

Leaving aside policies to address social exclusion, we would argue that two-way causation operates in the dynamic processes of poverty and social exclusion. For example, a poverty level income is associated with poorer health status (KAWACHI *et al.*, 1999; CHANDOLA *et al.*, 2007). But also an individual whose health declines

sharply as a discrete event can fall into poverty due to the high cost of health care in the US, or if s/he becomes disabled and unable to work (SCHILLER, 2004).

Measuring social exclusion

Establishing appropriate indicators of social exclusion is difficult because it is not a unitary concept which can be captured in a single measure such as relative lack of income. The choice of indicators depends not only on the underlying conceptualisation of social exclusion, but also the available data. The UK Centre for the Analysis of Social Exclusion's (CASE) initial definition was: 'an individual is socially excluded if he or she does not participate in the key activities of the society in which he/she lives; ... the individual is not participating for reasons beyond his/her control; and he or she would like to participate' (BURCHARDT *et al.*, 2002: 30, 32). In operational terms, this concept is limited to examining participation in key activities of consumption; production; political engagement; and social interaction, as this is information that can be obtained from the British Household Panel Survey (BHPS). LEVITAS (2006) illustrates the problems of mapping available indicators to definitions, which is particularly problematic in relation to those in unpaid work, the disabled, and men and women over retirement age. For example, non-employment is socially legitimate among older persons, who therefore are not necessarily socially excluded. LEVITAS (2006) examined the links between poverty and social exclusion on eight dimensions including poverty; not in paid work; jobless household; service exclusion; non-participation in social activities; socially isolated; poor social support; and disengaged. She found approximately three quarters of those surveyed were socially excluded on one or more indicators, but less than one quarter on four or more indicators. She concludes:

The question might therefore be posed as to whether social exclusion is a coherent or useful concept. Given that much of what social exclusion covers ... is either integral to or consequent on the concept of overall poverty, it might be seen as dispensable. On the other hand, social exclusion does draw attention to the social aspects and consequences of poverty, which, despite being incorporated into the definition of overall poverty, are not necessarily at the forefront of people's minds (LEVITAS, 2006:154).

Poverty among older people in the UK and US

We turn now to examine what the available data tell us about the degree to which poverty is experienced by older people in the UK and US. Since the formation of the welfare state in 1948, successive UK governments have not undertaken, nor funded, nationally representative studies on poverty (PANTAZIS *et al.*, 2006) although since 1989 government statistics have been available on households below average income (DEPARTMENT FOR WORK AND PENSIONS, 2006a). By contrast, since the 1960's, a number of sources of longitudinal data in the US have shown trends and the dynamic pathways into and out of poverty (RANK, 2005). The different definitions of poverty and the consequent non-comparability of datasets make UK/US comparisons difficult. From the existing data, however, it is possible to ascertain some idea of poverty trends for older people in the UK and US separately and also to make some, albeit limited, comparisons. We noted earlier that in the UK the period from the early 1980s was one in which income inequalities across the population as a whole increased substantially and this was also the case in the US (RANK, 2005). Using an absolute measure of poverty, RANK (2005) points out that poverty in the US today is more severe than it was forty years ago when the measure of absolute poverty was first defined and used. GLENNERSTER (2002:90) comments that,

If the present rate of income growth continues and the poverty line remains unchanged, the poverty line will soon be equivalent not to half of median earnings [as it was when it was invented], but to a quarter of median earnings.

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Poverty rates among older people (those aged 65 and older) in the US have fallen 35 per cent since 1959 and currently stand at 10.4 per cent which is below the overall poverty rate of 12.1 per cent (RANK, 2005). This trend can be directly attributed to the Social Security system and the introduction of Medicare in 1965 and is in stark contrast to the opposite trend for children. Nonetheless, RANK and HIRSCHL (1999) show that the risk of experiencing a spell of poverty increases with age and that nearly 30 per cent of 60 year olds will experience poverty at some point in their later years. These data also highlight the influence of race, education and marital status on the risk of poverty in later life, showing the importance of life course trajectories. For example, 13 per cent of white, married women with twelve or more years of education experience poverty by age 85; the equivalent figure for black, unmarried women with fewer than twelve years of education is a staggering 88 per cent (RANK and HIRSCHL, 1999).

A similar overall trend in the improvement in living standards for people over state pension age can be discerned from the available UK data, although the data do not stretch back to the 1950's. Between 1979 and 1996/97 the position of pensioners improved relative to the rest of society (EVANDROU and FALKINGHAM, 2005). Average gross incomes of all pensioner households increased in real terms by 62 per cent (DEPARTMENT FOR WORK AND PENSIONS, 2004). For those in the poorest fifth of the population, however, incomes grew by only 31 per cent, less than the growth in real earnings, and all the evidence suggests that income inequalities in later life are widening (BARDASI *et al.*, 2002; HIGGS *et al.*, 2005). An analysis of low income dynamics using British Household Panel Survey data for the period 1991-2004 showed that the proportion of pensioners persistently living below 60 per cent of

median income rose between 1991-2001, but fell thereafter (DEPARTMENT FOR WORK AND PENSIONS, 2006b). The longitudinal data indicated that pensioners had relatively low levels of transition out of poverty, which, if it occurred, was associated with a rise in state-provided income benefits.

There are no currently available comparable datasets on poverty among older US and UK citizens. RANK (2005), however, draws upon the Luxembourg Income Study (LIS) to compare income and poverty levels among older people in the UK and US in the 1990s. The percentage of older people living below 50 per cent of the median income was 20.7 per cent (US) and 13.9 per cent (UK); the overall average of all eighteen developed countries included in the study was 11.6 per cent. Imposing the official US poverty line definition on LIS data, the percentage of the older population living in poverty was 13.6 per cent (US) and 15.7 per cent (UK) (RANK, 2005). The overall average for the eleven countries where data were available was 8.6 per cent. On both measures, Australia had the highest proportions of older people living in poverty, followed by the US and the UK,

... even though the United States is considerably wealthier than each of the comparison nations, it has a higher rate of absolute poverty than nearly all the comparison countries. (RANK, 2005: 35)

Applying the concept of social exclusion to older people

Although some UK researchers have proposed alternative definitions appropriate to older people, one difficulty when applying the concept of social exclusion to older people is the centrality in most definitions of labour force participation. PATSIOS (2006) examined four dimensions of social exclusion among people of pensionable age (exclusion from adequate income, the labour market, services and social relations). Arguably, the labour market dimension was of little relevance since 93 per cent of the sample were economically inactive. This may

change through the combined impacts of the UK Age Discrimination Act and the policy drive to extend working life beyond state pension age. Although still small, the US has recently experienced an up-tick in the proportion of older men in the labour force full time (GENDELL, 2006). This is thought to be due to feelings of increasing insecurity regarding the solvency of the Social Security system and whether employer-provided pensions and personal savings are adequate to carry individuals through their “retirement” years. With greater longevity in an increasingly aged society and a faltering economy, anxieties about economic security seem to be propelling older people to work longer.

SCHARF *et al.* (2005) point out three ways in which discourses of social exclusion need to be developed to better reflect the lives of older people: first, by shifting the focus somewhat from participation in the paid labour market; second, acknowledging that older people are less likely than other age groups to move out of poverty/social exclusion, particularly where income is concerned; and, third, recognising that because older people tend to spend more time in their immediate locality than younger people, the neighbourhood dimension is particularly salient. Their empirical work centred on deprived parts of three English cities, from which they recruited 600 people aged 60 and over for interviews. They operationalised their definition of social exclusion as exclusion from: material resources; social relations; civic activities; basic services; and neighbourhood. Approximately one third were not excluded on any domains; one third were excluded on a single domain; and one third experienced two or more forms of social exclusion. ‘Renting from a social landlord, having two or more social housing problems, recent experience of crime, poor or very poor health and limiting longstanding illness were all closely associated with the experience of multiple exclusion’ (SCHARF *et al.*, 2005:83). They conclude that

social exclusion is a valuable way of examining disadvantage in later life which reaches:

... beyond some of the traditional concerns of social gerontologists with phenomena such as poverty, deprivation and social isolation ... [encompassing] issues such as older people's participation in civic society, and access to services and amenities ... exclusion can be helpful when addressing the specific impacts on older people of growing spatial inequalities within society as a whole (SCHARF *et al.*, 2005:83).

The largest UK study on social exclusion to date is one which used the English Longitudinal Study of Ageing (ELSA) (MARMOT *et al.*, 2003). BARNES *et al.* (2006) constructed seven dimensions of social exclusion which were: social and family relationships; cultural and leisure activities; civic activities; basic services; neighbourhood; financial products; and material goods. They found that 29 per cent of older people were excluded on one dimension; 13 per cent on two dimensions and seven per cent on three or more. The seven per cent of multiply excluded older people amounts to 1.1 million people in the older population - in other words, a substantial number of older people whose well-being and quality of life is considerably compromised (BARNES *et al.*, 2006).

It is important to recognise also that exclusion from a good education early in a person's life, affects life course trajectories for occupational and income attainment and hence material and social resources brought into old age (BARNES, 2002). Although older people are unlikely to further their education or to be working and earning income currently, greater emphasis should be given to analysing the history and biography of how individuals' life courses play out over time and space (GLASGOW *et al.*, 1993).

Social Exclusion among Rural Older People

Usefully applying the concept of social exclusion to older people involves recognising that exclusion from the labour force is not the primary component. A crucial element, however, is place. SCHARF *et al.* (2005) highlighted the particular relevance of the spatial dimension for disadvantage among older people living in three inner city urban areas of England. In the UK, GILBERT *et al.* (2006) undertook a longitudinal analysis which showed the persistence of poverty past retirement age and that income decreased with advancing age, placing older women in remote rural areas at particular risk of poverty in later life. PHILIP and SHUCKSMITH (2003) similarly concluded that older rural residents, particularly widows, are among the UK's poorest elderly. For rural older people, particularly those in remote areas, it is likely that their exclusion from basic services, social relations and civic activities is greater than among their counterparts in urban areas with a similar level of income. SCHARF and BARTLAM (2008), in a qualitative study, found that lack of material resources, inadequate or poor social relations, lack of access to services and amenities and disadvantages linked to rural community change (loss of local services, lack of locally affordable housing, changing local population) negatively affected older people's experiences of ageing in the countryside. In the US, the RURAL SOCIOLOGICAL SOCIETY TASK FORCE ON PERSISTENT RURAL POVERTY (1993) observed that, 'it is as though central cities are poverty craters surrounded by a ridge of high income beyond which lies a plain of [rural] poverty reaching to the next suburban ridge'. Poverty in the older population of the US is concentrated first in rural areas and small towns and second in inner city areas of metropolises (GLASGOW and BROWN, 1998). A comparison of poverty rates among those aged 65 and over in 2002 showed that 10 per cent were classed as being in poverty in metropolitan areas

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3 compared to 11.9 per cent in nonmetropolitan areas (ECONOMIC RESEARCH
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5 SERVICE, 2004).
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8 In both the UK and the US, a clear geographical dimension to poverty levels is
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10 found among older people. Poverty and social exclusion are high on average in inner
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12 city neighbourhoods, especially those with high concentrations of minorities. But
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14 poverty is also high in many rural areas, especially remote and rural minority
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16 communities. Older residents in remote rural areas of both the UK and US have
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18 *higher* poverty rates than their central city counterparts (ECONOMIC RESEARCH
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20 SERVICE, 2004; PHILIP and GILBERT, 2007). Despite the level of discourse on
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22 social exclusion in the UK, a dearth of work has applied the concept to rural older
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24 people. We believe that since poverty is more prevalent among rural than urban older
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26 residents, so too, is social exclusion likely to be greater in rural areas of both the UK
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28 and the US. We explore the reasons for this in the next section. In doing so, we argue
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30 that social exclusion can be a useful extension to debates and policies on poverty
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32 amelioration because it explicitly acknowledges the importance of the relational and
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34 spatial dimensions of poverty. We recognise, however, that poverty alleviation is an
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36 important precursor to reducing social exclusion, and as a result prefer to use the term
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38 'poverty and social exclusion.'
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48 Why would we expect poverty and social exclusion to be more prevalent among rural
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50 than urban older residents?
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52 First among the reasons that one would expect poverty and social exclusion to
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54 be particularly high among older rural residents is that low-wage, low-skill jobs and
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56 high un- and under-employment are more characteristic of rural than urban
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58 communities. Those who spend their adult years living and working in the secondary
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60 labour markets of rural areas have a greater likelihood of arriving at old age with the

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3 cumulative disadvantage of having had low incomes throughout their adult life course
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5 (GLASGOW *et al.*, 1993; PHILIP and SHUCKSMITH, 2003). Working-age low
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7 income individuals are likely to experience forms of social exclusion beyond
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9 *economic* exclusion, which are then carried into old age and perhaps even magnified
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11 during latter stages of the life course. Some who live in a rural area during the
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13 retirement years, however, lived in an urban area during their working years where
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15 they had a greater probability of acquiring a good education and affluence and thus
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17 were able to bring economic and social assets to their new communities (BROWN
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19 and GLASGOW, 2008; GLASGOW and BROWN, 2006).
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25 Second, rural communities often lack basic services, and older people without
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27 the physical capability and/or the financial means to travel to urban centres risk
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29 exclusion from services needed for a high quality of life (SCHARF and BARTLAM,
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31 2008). The limited access to services often extends to such public services as health
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33 care, social care, welfare, housing, transport, education and information, as well as to
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35 commercial services such as shops, grocery stores and banks (GIARCHI, 2006). Low
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37 income rural pensioners may not have the financial resources to acquire services from
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39 more distant, larger communities, and they may no longer drive, own a car or have
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41 other means of transport to the city. In rural areas of the UK, 40 per cent of people
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43 aged over 75 do not have access to a car (DEPARTMENT FOR THE
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45 ENVIRONMENT, FOOD AND RURAL AFFAIRS, 2004). Older individuals
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47 frequently also have chronic illnesses and disabilities that limit their physical
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49 capability to travel to the nearest population centre where they could obtain services.
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56 Rural communities, with their small size populations and sparse settlement
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58 patterns, impose constraints on older residents that may also foster exclusion from
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60 civic engagement, a component of social exclusion identified as salient to older

people (SCHARF *et al.*, 2005). Small rural places have fewer community organizations than more populous places, thus limiting the sheer number of opportunities for civic engagement among elderly *and* non-elderly residents. On the other hand, small communities are noted for their friendliness and hospitality, which may facilitate older residents' involvement in local political action and the community service organizations that do exist. Recent case studies conducted in four locales spread across the US found that older newcomers to rural retirement communities quickly become mainstays of volunteers in their destinations and often are also instrumental in founding new civic and cultural organizations (BROWN and GLASGOW, 2008). Older newcomers to rural retirement destinations, however, are typically affluent, and this finding probably does not speak to the level of civic engagement of low income rural older people. This is an area where more research is needed in order to clarify the nature and extent of civic engagement among poor rural elderly individuals and households.

Geographic mobility of young people from remote rural communities to cities in search of better educational and job opportunities often leaves behind the older parental generation (WENGER, 1996, PILLEMER and GLASGOW, 2000;). The 'ageing in place' that often occurs in remote rural communities results from chronic out-migration of young people, which reduces face-to-face contact between parents and their adult offspring. As non-kin members of informal social networks die or move away, older people become particularly vulnerable to social isolation and perhaps other forms of social exclusion. In particular, older rural residents in communities characterized by high ageing in place are vulnerable to exclusion from social relationships. A recent UK report found high levels of loneliness among older rural residents (OFFICE OF THE DEPUTY PRIME MINISTER, 2006). MORTON

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(2004) found that *remote* rural counties in the US have higher mortality rates than rural counties in close proximity to metropolitan counties, rural counties that have somewhat larger places within them, or metropolitan counties. Higher mortality in remote rural counties could be due to exclusion from health services, from informal care networks, social relationships more generally and/or exclusion from material resources. Regardless of root causes, this finding is suggestive of the spatial dimensions of social exclusion and poverty.

In both the UK and the US, scenic rural communities with ample outdoor recreational opportunities have become magnets, attracting retirees who move from cities to live in countryside areas. Rural retirement migration has been an important trend of the last three decades in both the UK and the US. The in-movement of relatively well-off retirees, however, strains local housing affordability for longer-term older residents as well as young adults trying to enter the housing market (BROWN and GLASGOW, 2008; GIARCHI, 2006). The increased demand for houses drives up housing prices and property tax assessments, making it difficult for some longer-term older residents to remain in rural retirement in-migration destinations. For older people, such housing displacements come at a time in their life course when they are vulnerable to multiple forms of social exclusion. Older newcomers, on the other hand, quickly become involved in voluntary organizations and informal networks in rural retirement destinations (GLASGOW and BROWN, 2006), suggesting that they have little difficulty becoming civically and socially integrated. This most likely is associated with the relatively high income, good health, marital status and other characteristics indicative of cumulative advantage among the older in-movers.

Particular aspects of rural culture and attitudes limit the material resources of low income older residents. Rural residents, including those who are older, are less likely to take-up benefit entitlements than are persons living in urban settings (RANK and HIRSCHL, 1993; SHUCKSMITH, 2001). A pressing need exists for rural areas to provide better access to information and advice about benefit entitlements. A study conducted in urban North East England, found that a welfare rights advice service delivered in conjunction with primary medical care resulted in greater take-up of entitlements among older people (MOFFATT and SCAMBLER, 2008). Lack of knowledge of entitlements was found to be the major barrier to claiming, and this was closely connected to experiences over the life course when health and welfare programmes were delivered in a more universal manner (MOFFATT and HIGGS, 2007). Though this service was delivered in a metropolitan area, such a service for low income older rural residents would probably produce a similar result. Both SHUCKSMITH (2001), writing about the UK, and RANK and HIRSCHL (1993), writing about the US, however, have found that rural residents feel more stigmatized and less anonymous in receiving welfare benefits than do urban residents. The desire to be self-reliant is also a common attitude among rural residents (SCHARF and BARTLAM, 2008). Both factors may restrict older inhabitants' take-up of cash and other entitlement benefits.

From this discussion, it is clear that rural environments, especially remote rural communities, present a number of barriers to older people's income adequacy and social inclusion. Rural areas are diverse, however, and this discussion cannot be generalized to all rural areas. Rural areas near cities and rural places that do not have significant minority populations and those with an influx of affluent retirees are spared some barriers to the social inclusion of older people.

Will a focus on social exclusion, rather than poverty per se, be more likely to contribute to poverty alleviation among rural older people?

The policy focus for tackling social exclusion among older people in the UK has, in practice, revolved around reducing pensioner poverty through increasing the uptake of means-tested state benefits (DEPARTMENT FOR WORK AND PENSIONS, 2006a). Pronounced falls occurred in the proportions of pensioners below low-income thresholds, held constant in real terms (*absolute* poverty), from 32 per cent in 1994/95 to 12 per cent in 2005/06. The proportion living below 60 per cent of median income fell during the equivalent time period from 24 per cent to 21 per cent (DEPARTMENT FOR WORK AND PENSIONS, 2006c). These are considerable improvements, although a substantial number, 2.2 million pensioners, are living below the contemporary threshold income. The most recent evidence concerning take-up of means-tested benefits in England shows significant geographical differences; older people in remote rural areas are significantly less likely to claim their entitlements compared with those in non-remote rural areas and urban areas (STATE OF THE COUNTRYSIDE UPDATE, 2007). Given that rural England is ageing faster than elsewhere, if this trend continues, it will affect a larger and ever-increasing proportion of the rural population over time, thereby increasing rural disadvantage.

In a review of the impact of specific policies aimed at reducing social exclusion among older people, PHILLIPSON and SCHARF (2004:8) concluded that their impact has been uneven and they have been ‘less successful in challenging inequalities which are carried through into old age and which reflect the experiences of particular birth cohorts and groups within these cohorts.’

The relational and spatial dimensions of social exclusion are hard to measure, and it does not seem there have been: (a) any major policies to tackle social exclusion among older people that could be differentiated from other sections of the population. For example, the many urban regeneration schemes show no clear evidence that the needs of older people have received systematic attention. (b) A number of measures have been implemented to tackle age-based discrimination, e.g. National Service Framework for Older People and Better Government for Older People in the UK. However, it appears that many of these initiatives are taken up by well-educated, relatively well-off older people, and that the socially excluded are rarely engaged (MOFFATT and HIGGS, 2007). Any attention being paid to social exclusion among rural older people has been very recent, and we do not have access to data that would allow an empirical evaluation of whether a focus on social exclusion has occurred concomitantly with a reduction in poverty among rural older people. The various forms of social exclusion faced by older people demonstrated by BARNES *et al.* (2006) highlight the need for a comprehensive strategy and call for the involvement of a number of different public, private and voluntary organisations. The UK Government devised an initiative aiming to 'end inequalities for older people' with its 'Sure Start to Later Life' report (SOCIAL EXCLUSION UNIT FINAL REPORT, 2006). Part of this involves increasing older people's access to information about community services by means of a 'single gateway.' In the absence of adequate income levels and good transport infrastructure, however, it is difficult to see how this initiative will improve the situation for the most vulnerable and excluded older rural people any more than any previous initiatives.

At present, within the UK, it appears that policies for older people which are framed within a social exclusion discourse amount to not much more than what would

have occurred within a poverty discourse. Clearly, a reduction in older people's poverty levels is to be welcomed, although current UK initiatives do not embrace all older people living in poverty, particularly those at greatest risk, such as rural older women. What most scholars do agree on is that the most significant difference for poorer older people are policies that have increased their incomes (BREWER et al., 2007). Specifically in relation to rural older people, SCHARF and BARTLAM (2008) highlight the importance of concentrating on tackling poverty, particularly in the context of an ageing rural population and current UK trends of rising rural poverty (COMMISSION FOR RURAL COMMUNITIES (2008). Despite the existence of a social exclusion discourse within UK policy circles, it appears that this has not been fully translated into policies which incorporate relational and spatial dimensions that are notably different from those which existed hitherto. To a large extent, this is probably due to the difficulties of measuring the more relational aspects of social exclusion. The lack of a policy focus on the spatial aspects, however, may be due to the overwhelmingly urban emphasis the social exclusion debate has had. With a few notable exceptions, it is only recently that empirical work has highlighted the less pleasant aspects of growing old in rural areas of the UK, and framed them within a social exclusion discourse. It remains to be seen whether future UK policies fall more within a social exclusion framework, and, if so, how this affects the lives of rural older people.

Why has the social exclusion discourse not permeated academic, political and policy discourses on poverty in the US?

Social exclusion is about rights of the poor and about being excluded from important social relationships, and as such it does not simply privilege material resources. In the UK and the EU, isolation from several institutional realms, whether

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3 it is civic engagement or access to goods and services, is seen as intrinsically
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5 important in and of itself, regardless of whether it leads to reduced income poverty.
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8 The social exclusion concept provides added value for discussing
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10 disadvantage in language that many more policy makers may sign up for
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12 (MICKLEWRIGHT, 2002), but it has not yet permeated US discourse in academic,
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14 political or policy circles. There are a number of possible reasons for this. First, the
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16 more individualistic values characteristic of the US diminish social solidarity and
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18 citizenship and promote the view that 'poverty is the result of individual inadequacies,
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20 that poverty lies outside the mainstream American experience' (RANK 2005: 6).
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22 This may explain why US society has historically largely stigmatized means-tested
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24 welfare benefits (GILENS, 1999), but the UK evidence indicates that means-tested
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26 benefits are also stigmatised, at least in the eyes of some older people who fail to
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28 claim them, although perhaps to a lesser degree than in wider US society. The only
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30 progressive programs to gain widespread support among the American public are
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32 Social Security and Medicare, and many policy analysts believe that is because the
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34 programs provide universal or almost universal coverage for older people. The
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36 structural causes of poverty have been long debated in the US, however, and some
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38 antipoverty policies expressly acknowledge this and utilise a social justice approach
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40 (RICHARDSON JR. and LONDON, 2007).
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49 Most of the policies directed at moving people out of poverty (US) and
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51 tackling social exclusion (UK) centre on employment. WEBER (2007) has argued
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53 that such policies are 'place blind' and do not take account of the unique
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55 characteristics of rural areas and rural poverty. In the US, older and disabled *low*
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57 *income* individuals are eligible to receive Supplemental Security Income (SSI)
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59 benefits without consideration of employment status. SSI benefits are part of and
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administered by the Social Security Administration, and they represent a particularly progressive aspect of the Social Security System. SSI benefit levels are low, however. BINSTOCK (1983), in a seminal piece, argued that older people in the US around the mid-twentieth century became defined as the ‘deserving poor.’ That resulted in their being provided Social Security and Medicare benefits and thus a better social safety net than other age groups in the population. BINSTOCK (1983) further argued that older people by the late twentieth century had become scapegoats for those who support retrenchment in welfare state programmes. Conservative political pundits began to dub older people ‘greedy geezers.’

A second reason why social exclusion discourse is not used within the US may relate to the institutional entrenchment of the concept of poverty within academic, political and policy arenas within the US. Major budgetary items in the US are allocated on the basis of ‘poverty’ levels, which are identified at both individual and regional levels (ECONOMIC RESEARCH SERVICE, 2004). The identification of poverty is therefore crucial and has significant budgetary and political ramifications. Sizable research funding is apportioned based on the conceptualisation, definition and measurement of poverty, making it unlikely that, at present, a social exclusion discourse will be adopted. In a similar, but probably less deeply entrenched fashion, budgetary allocations at local, regional, central UK government and the EU level are couched in terms of tackling social exclusion or its corollary, developing social inclusion (DEPARTMENT FOR WORK AND PENSIONS, 2006d).

Given that social exclusion has not been introduced into discussions of deprivation in the US, we have no evidence to suggest whether a focus on ‘social exclusion’ would make discussions of disadvantage more palatable. Nonetheless, introducing social exclusion into language on poverty and low income in the US

would focus the debate on a broader and important set of issues. It is worth noting that the Older Americans Act (OAA), which was originally passed by the US Congress in 1965 and has been reauthorized several times since, resulting in the establishment of the Administration on Aging, an agency of the US Department of Health and Human Services (NATIONAL HEALTH POLICY FORUM, 2008). This federal government program provides grants to State Agencies on Aging which, in turn, provide money to Area Agencies on Aging (AAA's). AAA's are local government entities that provide community-based services to older Americans. Services provided by AAA's include supportive services such as transport, information and referral, senior centres (which offer some opportunities for older people to socialize with their peers), home care and legal assistance. Nutrition services, including congregate and meals-on-wheels programs, are provided through OAA funding as well and are designed to reduce hunger and food insecurity, promote socialization among older people and provide meals to homebound elderly. Family caregiver support and disease prevention and health promotion are other services funded by OAA legislation. The programs authorized through the Older Americans Act address some components identified in discourses on social exclusion. Moreover, OAA programs are especially targeted to the most economically vulnerable older Americans, but regardless of income older US citizens can access OAA services. The major problem with OAA programs is that, from the beginning, they have been only modestly funded. It is unlikely that OAA programs have eliminated older rural and urban individuals' risks of social exclusion, but program outputs could be recast using a social exclusion perspective and assessed for their effectiveness in reducing social exclusion.

Summary and conclusions

Extending the social exclusion debate in the UK to older people highlights particular relational and spatial elements that, if acted upon, could form the basis of policies that have the potential to benefit rural older people. In applying the concept of social exclusion to older people in the UK, we have shown why we might expect poverty and social exclusion to be higher among older rural than urban residents. Research in the US has demonstrated that poverty rates *are* higher among older rural than urban residents (GLASGOW et al., 1993), but ‘social exclusion’ discourses largely have not entered discussions of poverty and social disadvantage in the US, regardless of age group or geographic location. We have argued that although social exclusion encompasses a wider range of determinants of well being among older people, the UK policies aimed at tackling social exclusion have largely had an impact on reducing poverty levels. We have suggested that the institutional entrenchment of the poverty discourse in the US makes it unlikely that the US will adopt a social exclusion discourse. The dynamic processes surrounding poverty and social exclusion, however, could be better understood and problems better addressed in the UK and US, if researchers would tease out how reductions in social exclusion contribute to an increase in income and how increases in income obviate aspects of social exclusion among older people. The English Longitudinal Study of Ageing (ELSA) (MARMOT et al., 2003) is at least partially comparable to the US Health and Retirement Survey (HRS), a longitudinal study of health, retirement and ageing (HEERINGA and CONNOR (1995). Although both datasets are publicly available, the government agencies that sponsor and administer each country’s survey could take steps to facilitate greater use of the two data sets for internationally comparative studies. This would help researchers on both sides of the Atlantic to gain a better

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3 understanding of the dynamics of poverty and social exclusion in the two countries. It
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6 remains to be seen, however, whether a focus on social exclusion will result in more
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9 effective policies to address poverty reduction among rural older people.
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