POVERTY AND AFFORDABLE HOUSING: COMPARING THE ATTITUDES AND BELIEFS OF SOCIAL WORK STUDENTS IN THE UNITED STATES TO THOSE OF SOCIAL WORK STUDENTS IN THE NETHERLANDS

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by

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The undersigned, appointed by the dean of the Graduate School, have examined the dissertation entitled

POVERTY AND AFFORDABLE HOUSING: COMPARING THE ATTITUDES AND BELIEFS OF SOCIAL WORK STUDENTS IN THE UNITED STATES TO THOSE OF SOCIAL WORK STUDENTS IN THE NETHERLANDS

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And hereby certify that, in their opinion, it is worthy of acceptance.

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Byron Scott

DEDICATION

This dissertation is dedicated to the many family and friends who provided support and encouragement to me as the final product would have never been completed without their support.

A very special thank you goes to the following:

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My grandchildren Andrew and Layne Dodd who remind me what life is really all about;

Last but not least, I dedicate this dissertation to Charles Zastrow who first introduced me to the field of Social Work in 1986 and continues to be a mentor.

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ABSTRACT

This cross-national exploratory study examines the influence of social structure and educational level on the attitudes and beliefs of social work students from two countries, the United States and the Netherlands. A cross-sectional survey research design was used to elicit information regarding student attitudes and beliefs as they relate to poverty and affordable housing. The data was collected using three research instruments; these include a demographic survey and two scales, the Poverty and Housing Scale (PHS) and a second scale that was designed to measure beliefs regarding the causes of poverty (COP). The final sample consisted of 456 student responses. Three hypotheses were tested using independent samples t-tests and multivariate analysis of variance (MANOVA). Findings of this study indicate that while social work students from both countries had a more structural view of poverty and affordable housing and the causes of poverty, students from the Netherlands had a significantly more cultural/individualistic view when compared to students from the USA. These results were not anticipated. Structuration Theory (Giddens) is used as a conceptual foundation and in discussion of the results. Implications for social work education, policy, and practice are discussed. Future research is suggested.

Chapter 1

Introduction

It is commonly accepted, on a global level and as historical fact, that the profession of social work began with a mission to serve the needs of the poor and vulnerable (Marcarov, 1981; Rehner, Ishee, Salloum, & Velasques, 1997; Roff, Adams, & Klemmack, 1984; Rosenthal, 1993; Weiss and Gal, 2003; Weiss and Gal, 2007). This mission remains a part of the preamble of the Code of Ethics for the National Association of Social Work (NASW) which states, "The primary mission of the social work profession is to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty" (NASW, 1996, p. 1). A similar statement can be found in the foundation documents of the International Federation of Social Work (IFSW) and the International Association of Schools of Social Work (IASSW) (n.d.), "In solidarity with those who are disadvantaged, the profession strives to alleviate poverty and to liberate vulnerable and oppressed people in order to promote social inclusion" (p. 6). Worldwide, a respect for the inherent dignity and worth of all people and social justice are core values of the profession (IFSW & IASSW, n.d.; NASW, 1996).

While the overall universal vision and mission of the social work profession may be similar, policy and practice varies worldwide and is dependent upon social, cultural, historical, political, and economic conditions (IFSW & IASSW, n.d.). The profession strives to fulfill its mission differently in varied social structures of time and place. The profession practices within the context of a social, political, and economic environment. There are geographic differences in attitudes and beliefs. There are differences in social

policies; differing policies have an impact on the way we practice our profession. There

are differences in the rules of conduct and in the availability of resources. The vision of

the profession and the choices made by individual practitioners may be limited or

constrained by the structure of the environment. We may also be limited by ignorance

and a lack of exposure to alternative ways of thinking and acting. One way to increase

our understanding of similarities and differences is through cross-national comparative

research.

Professional Mission and Social Work Education

The Council on Social Work Education (CSWE) is a major player in social work

education in the United States. The 2008 Educational Policy and Accreditation

Standards' (EPAS') statement of the purpose of social work states:

> The purpose of the social work profession is to promote human and community
>
> well-being. Guided by a person and environment construct, a global perspective,
>
> respect for human diversity, and knowledge based on scientific inquiry, social
>
> work's purpose is actualized through its quest for social and economic justice,
>
> the prevention of conditions that limit human rights, the elimination of poverty,
>
> and the enhancement of the quality of life for all persons. (Para 1)

Social work educators have an ethical obligation to serve the profession and an

interest in graduating students who have developed attitudes and beliefs that are

congruent with the mission and purpose of the profession. Assessing the attitudes and

opinions of social work students is important to the fulfillment of the social work

profession's purpose and goals.   Given that the purpose of social work is said to be

actualized through a "quest for social and economic justice" and "the elimination of

poverty" (Para 1), the assessment of social work student's attitudes and beliefs as they relate to poverty and affordable housing and their beliefs about the causes of poverty, seems appropriate and relevant to the achievement of professional purpose. Knowledge of the attitudes and opinions of social work students can assist educators in creating and evaluating social work educational program goals and objectives. This knowledge can also aid in the planning and development of curriculum.

Social work educators are also interested in research and the development of critical thinking skills. The assessment process causes students to reflect. Reporting the results of such an assessment to students can lead to discussion and to the development of good critical thinking skills. Cross-cultural comparisons can also assist in the development of critical thinking skills. Social work students need to gain exposure to differing cultural beliefs and values systems so that they can learn to appreciate diversity without being judgmental. Cross-cultural comparisons can assist students in gaining a more global perspective and a greater "respect for human diversity".

The Link between Poverty, Affordable Housing, and Social Work

Poverty and affordable housing are intertwined (Galambos & MacMaster, 2004; Healy, 2001; Mulroy & Ewalt, 1996). The need for shelter is a basic human need. In the sense that it has both enabling and constraining features, affordable housing is a structural characteristic of poverty. Affordable housing can serve as a barrier preventing poverty; and a lack of affordable housing can increase the risk of poverty. An inadequate income limits the type of housing one can afford and the neighborhood one can live in. Little or no income can also lead to poor housing quality, eviction, homelessness, and overcrowded living conditions. It can also mean that one is spending a greater percent of

income on housing with little left over for other basic needs. A lack of housing can make it difficult to find and keep a job. Where one lives can create or limit opportunity. "Safe, affordable… housing is the key that opens the door to meeting other basic needs" (Mulroy and Ewalt, 1996, p. 245).

Poverty and affordable housing are problems of global proportion (Healy, 2001; Ramanathan & Link, 1999). Definitions of poverty and of adequate and affordable housing vary by culture. What is defined as a problem and how it is defined also varies. A lack of safe, quality, affordable housing, for example, is generally, but not always, considered a structural problem. A lack of affordable housing creates a demand for housing and drives up housing prices. Landlords who can charge more rent because there is an increased demand (Ehrenreich, 2001) likely do not see a lack of affordable housing as problematic. There is a great deal of inequality in the housing market, just as there is an inequality of income.

These two social problems, poverty and affordable housing, are at the core of social work history and remain a part of our heritage as a profession. According to Katherine Kendall (2000), the origins of social work education are linked to late 19th century efforts to educate and train volunteers and others interested in working with the poor. She cites Mary Richmond and others as having credited Octavia Hill's work in housing management with poor tenant families in London, and her training of volunteers, as inspiring the origins of social work education in the United States. There is evidence in the writings of Octavia Hill (as cited in Kendall, 2000) that the Dutch also took inspiration from her work and teachings. In her early writings, Octavia Hill wrote about the "Dutch ladies" who came to learn from her, and in her later writings she praised them

for their "housing schemes" (p. 149). The Dutch continue to have a unique system of social housing. The Dutch system which was established at the turn of the twentieth century continues to be managed almost exclusively by non-profit housing associations. It is worth noting that Amsterdam is also credited as having the first school of Social Work in the world (Kendall, 2000).

We are currently experiencing a global economic crisis. Never before in history have we been able to see the global interconnectedness of poverty and related social problems so clearly. Healy (2001) argues that poverty is at the root of most social problems. She says that "knowledge is needed to effect change" (xiii) and calls for an exchange of ideas that will yield better approaches and foster international collaboration. This study is an attempt to increase knowledge about similarities and differences in the attitudes and beliefs of social work students' in the United States and in the Netherlands. This study explores social work student attitudes and beliefs about poverty and housing and student attitudes regarding the causes of poverty. It then compares student responses according to country and level of social work education. The overall purpose of this study is to explore the influence of social structure and education on the attitudes and beliefs of social work students. The findings of this research have implications for social work education, policy, and practice.

Conceptual Framework

Structuration Theory (Giddens, 1976; 1979; 1984) provides a framework for examining the relationship between social structure and the attitudes and beliefs of social work students. Structuration theory fits well with the mission and goals of the social work profession because it provides a theory of action that has the potential to assist in

guiding our thinking and actions toward the fulfillment of professional mission and goals. According to Kondrat (2002), "structuration theory enriches our understanding of human beings in the social environment by adding a more detailed account of the limits and possibilities of human freedom" (p. 443).

Anthony Giddens criticized structural, functional, and interpretive social theories. He said that all three of these theories were incomplete because each failed to consider the importance of power as a necessary component of action, and thereby created an artificial dualism between the concepts of agency and structure (1979; 1984). According to Giddens, power is "the means of getting things done" (Giddens, 1984, p. 283). It is involved in all human action and activity (Giddens, 1979; 1984; Clegg, 1989). Power is therefore necessary to the fulfillment of mission. "The exercise of power is not a type of act; rather power is instantiated in action, as a regular and routine phenomenon" (Giddens, 1979, p. 91). Power is exercised through the media of resources; it is implicated in the reproduction of structure and has transformative capacity (Giddens, 1979; 1984).

According to Structuration theory, the structure of social systems (rules and resources) are created, maintained, and changed by individuals who are active agents and by human interaction. Giddens was interested in agency or our ability to take action. According to Giddens, structure is agency-based; rules and resources are generative. He argued that structure is a process and that humans both impact and are impacted by structure. Structure is perceived as both the means and as the outcome of action. "The structural properties of social systems do not exist outside of action but are chronically implicated in its production and reproduction" (Giddens, 1984, p. 374). He called this

the "duality of structure" and argued that increased or reflective awareness leads to an increased capacity for intentional activity or action. Though structure often can and does confine us, according to Giddens (1979, 1984), we have the power to do more than just maintain structure, we have the power to produce and to reproduce structure through our actions.   What we know and what we believe can only be demonstrated in practice by our actions (Giddens, 1979; 1984). To take action based upon professional principles rather than habit or impulse, for example, is to act with purpose; it is a type of intentional action.

Beliefs serve as "a reason for action" (Giddens, 1984, p. 338) and as a source of motivation. In this sense, beliefs are related to agency, our ability and our willingness to act. Beliefs are also related to power and structure. It is our actions that ultimately determine structure, but structure can also inhibit our ability to act (Giddens, 1984). Beliefs inform conduct when the social structure supports our ability to act on those beliefs. When the rules and resources (structure) do not support our ability to act on our beliefs, we still have choices. We can try to change the rules; we can create new resources. "What one knows and how one knows it depends a great deal on social location" (Kondrat, 2002, p. 441). It is reasonable to assume that attitudes and beliefs will vary according to differing social, cultural, and political structures.

Belief structures are not separate from our political, social, and cultural structures. It is expected, for example, in a democratic government system, that the attitudes and beliefs of the citizenship will be reflected in social policy. However, attitudes and beliefs are also shaped by existing rules and resources and these rules and resources are often resistant to change. Attitudes and beliefs are also shaped by culture. What we believe

about the poor and affordable housing and support or disapproval of various programs and services will shape our voting behaviors. This is one way that we can shape structure. Social workers shape structure when they participate in decision-making and advocacy-related activities and at various other levels of practice. Rules and resources are driven by individual active agents who are both enabled and constrained by the boundaries of structure (Giddens, 1979, 1984).

Power is a relational concept; it is related to our ability to make choices and to act within a given social structure. Our ability to act is related to both structure (rules and resources) and to our position within the social structure. Social position is important because it will determine the rules and resources that are available to us. Social workers are knowledgeable agents who have access to information and resources that clients of low-income may lack.

Power is also related to knowledge. What we believe to be true influences our actions. What individuals believe to be true is not always based on knowledge, but rather may be based on a faulty or erroneous belief system. We may take action based on personal bias or out of habit rather than acting on professional principles. Assessment of the attitudes and beliefs of social work students is important because as professionals we are acting from a position of power and our actions have the potential to cause damage to those we are trying to assist in practice. Faulty and erroneous beliefs have the ability to hinder the fulfillment of our professional mission. They have the ability to interfere with our ability to apply new knowledge and beliefs, and to change existing circumstances. What we believe influences our actions, even if we are not aware of what motivated us.

The goal of structuration theory is to increase reflective response and intentional action; it is based in an understanding of structure as process (Giddens, 1979; 1984).

Giddens argues that there are deep rooted differences between the natural and the social sciences. He says that the same self-regulating systems that are present in the natural world are not so stable in the social world. According to Giddens (1979), "laws in the social sciences are… in principle mutable in form" (p. 243). The boundary conditions are different. While we may be guided by rules, resources, routines, habits, and expectations, the same rules and logic that apply to the natural and physical sciences, do not apply to the social sciences. The boundary conditions of our social world are not determined by structure, and they are changeable. Social structures are comprised of social actors and they do not have the ability to reproduce without human agency. Social structures do not create themselves and new structures are not created unless we [humans] assist in this process, "rules do not follow or interpret themselves" (Giddens, 1979, p. 148). Understanding this is critical to social work practice and to the fulfillment of our professional mission.

Assessing and comparing the attitudes and beliefs of social work students as they relate to poverty and affordable housing has the potential to increase our understanding that attitudes and beliefs both shape and are shaped by social structure. What we believe about poverty and affordable housing is not necessarily based in fact. There are differing perspectives and methods of practice. This understanding is important because it can lead to improved practice and more efficient and effective social services. Social work education has the potential to replace habit and bias with critical thinking and self-

awareness, to replace faulty and erroneous beliefs with the knowledge, values, and skills necessary to create positive social and structural change.

What Giddens is saying is that individuals and groups have power. Action is not possible without power. Power is demonstrated in action and operates with and through structure (1979; 1984). As professionals, our power is based in our education and on our social position within the social structure. We certainly have more power than most of our clients. We have more resources. We need to become aware of own power within the social system and we need to respect that power. We have the ability to influence and the ability to choose. If we change our thinking by way of increased reflective awareness, it will lead to reflective action. Social work is an action oriented profession. We take action with and on behalf of clients. A worthwhile goal would be to take reflective action based on social work principles and values, rather than habit, routine, bias, or past experience. We can change our thinking, we can change ourselves, and ultimately, perhaps if we acted in a more unified professional manner, we can change our world.

The literature review will discuss some of the structural differences between the United States and the Netherlands as these social structures relate to poverty and affordable housing. Some of these rules and resources are substantially different than the social welfare policies and service structure that exists in the United States. Some of the policies and services that exist in the Netherlands are based on an entirely different ideology. It seems reasonable to assume that social work students living and being educated to work within these two very different social welfare policy structures will have attitudes and beliefs about poverty and affordable housing that differ from each other. These differences in social structure will likely be reflected in the differing

attitudes and beliefs of students. Measuring the attitudes and beliefs of social work

students requires an emphasis on both social structural/environmental and educational

factors. This study will explore the differences and similarities of student attitudes and

beliefs within the context of social structure.

Statement of Problem

According to Zastrow (1999), "It is essential that social work educational

programs: (a) help students clarify their own values, and (b) foster the development of

values in students that are consistent with professional social work practice" (p. 62).

Several authors have expressed an interest in the influence that social work education has

on student attitudes towards the poor. Faver et al. (2005) argued that understanding social

work student beliefs about poverty was necessary to fostering a commitment to social and

economic justice. Gasker and Vafeas (2003) also connected the importance of

understanding student beliefs to social justice. Other related research explored student

attitudes in connection to the person-in-environment perspective (Weiss & Gal, 2007),

professional ideology (Woodcock & Dixon, 2005), professional mission to serve the

vulnerable and disenfranchised (Sun, 2001), social policy (Weiss, 2005), and the

importance of cross-national comparative research (Weiss, 2005). Rehner, Ishee,

Salloum, and Velasques (1997) argued that the etiology of poverty has been debated for

years with little consensus and asserted that a structural view of poverty is central to

social work education. Sun (2001) argued that the accreditation requirements of the

CSWE promote a "commitment to the idea that poverty is a result of structural causes

within the environment" (p. 161). A few authors have argued that there was evidence that

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the profession had abandoned its mission to serve the poor (Rehner, Ishee, Salloum, and Velasques, 1997; Specht & Courtney, 1994).

Given the importance of understanding social work student attitudes and beliefs regarding poverty and the close link to our professional mission, surprisingly few research articles were found that explored social work student attitudes in relation to poverty. Many of the articles found were more than 10 years old and only a few that used the same research instrument. Only one research article was found that linked poverty and affordable housing together in one scale (Galambos & MacMaster, 2004), but this research did not compare social work student views. No studies were found to compare the attitudes and beliefs of social work students in the Netherlands and social work students in the United States as they relate to the problems of poverty or, the lack of or need for more, affordable housing. Little is known about the similarities and differences between social worker education and practice in the United States and the Netherlands. This study is an attempt to bridge that knowledge gap.

A lack of awareness about attitudes and opinions of social work students can lead to further divisions within the profession and a lack of unified effort. Disagreement about cause or source of the problem can lead to inaction, differing goals, blaming the victim, burnout, and poor services to clients. The link between the attitudes and beliefs of social work students, social structure, availability of resources, value formation, and the impact of social work education needs to be researched and understood. Awareness of the importance of the relationship between social structure and agency could lead to more purposeful action and reflective response, an increased desire and ability to make changes, social action on behalf of disenfranchised groups, and an overall more concerted

effort to end poverty and its associated problems, such as the lack of quality, affordable housing.

Significance of the Study

This study is significant because the world is currently experiencing an economic crisis. In the United States, this economic crisis has resulted in record high unemployment numbers, home foreclosures, and what has been referred to as the worst housing slump in decades. The incidence of poverty is growing. People who have lost their jobs are also at an increased risk of losing their homes. We have individuals and families who are living in tent cities. Homelessness, especially among families, is expected to increase sharply as more and more individuals become unemployed. Many are being impacted by either a loss of income or home foreclosure, and in some cases both. There is evidence that poverty and housing related problems are intertwined and these can contribute to an increase in many other social problems.

It is the people who are the most economically unstable to begin with who tend to suffer most from economic upheavals and loss of work (Healy, 1999). Vulnerable populations increase during tough economic times. Stress increases. Our social safety net may not be prepared to deal with the full extent of this crisis. It is reasonable to look to the profession of social work for solutions.

According to Reamer (1989) a concern with meeting basic needs, which includes a need for housing or shelter, and a person-in-environment perspective are at the core of the profession. He argues that it is the role of social workers to be effective advocates, and that social workers have an ethical obligation to advocate for change when basic needs are not being met. Reamer cites Charlotte Towle and says that "social workers

have an endearing tradition of concern about individuals' most basic needs". He argues

that housing is a basic need and that social workers should be concerned because "to do

otherwise would be to abandon the profession's enlightened commitment to meeting

common human needs (Towle, 1987)" (1989, p. 9).

Sun (2001) studied social work student perceptions of the causes of poverty in

comparison to non-social work majors. He argued that it is important to understand how

social work students understand the causes of poverty in terms of individualistic and

structural factors because we have a professional mission to serve the "vulnerable and

disenfranchised" (p. 161). He argues that the Council on Social Work Education

(CWSE) requirements that accredited social work programs include the promotion of

social and economic justice and populations-at-risk in the curricula indicate a

professional "commitment to the idea that poverty is a result of structural causes within

the social environment" (161). The author asks (1) do we make a difference in how

students view poverty. (2) Do social work students view poverty differently than non

social work majors?

This study will explore the attitudes and beliefs of social work students, as they

relate to poverty and affordable housing, on two scales, one scale measures attitudes and

beliefs on a structural-cultural continuum and the other scale explores perceived causes of

poverty. Specifically, do social work students perceive the social problems of poverty and

affordable housing to be more structural or cultural/individualistic in nature? Is there a

significant difference between the attitudes and beliefs of students from the two different

countries (the USA and the Netherlands)? Are graduate level social work students more

likely than undergraduate social work students to think of poverty as having structural

causes?   Are scores on the Poverty and Housing Scale increased with increased levels of education?   Are there differences between social work students in the United States and in the Netherlands regarding perceptions about the causes of poverty?

As professionals, social workers are in a position to understand the impact of economic forces on individuals and groups within the social structure. They have a responsibility to serve and to advocate on behalf of those needing services and assistance. Attitudes and beliefs about the cause and nature of these social problems will influence actions. What is the basis of our understanding about these two related social problems? If our beliefs motivate action and inform conduct, what kind of actions are we likely to take?

Justification for this study includes a lack of research combining the two social factors of poverty and affordable housing and the need for cross-national comparative research to assist in understanding the relationship between social structure and beliefs. Justification also includes the need for educators to learn more about the values and beliefs of social work students and the need to evaluate our own curriculum as it relates to social work's mission to serve the poor and vulnerable. Social action requires increased knowledge, critical thinking, and reflective response.

"Efforts to reform social welfare systems in any country may be enhanced through information on the efficacy of and support for social systems already in place in other nations" (Tomsett et al., 2003, p. 254). There is much to be learned from cross-national comparison. Better understanding can lead to more practical and effective solutions.

Statement of Purpose

The purpose of this study was to examine the influence of social structure and education on the attitudes and beliefs of social work students. The objectives of this study were to (a) determine if there is a link between attitudes and social structure; and (b) to determine if increased education in social work has a significant impact on attitudes and beliefs. Specifically, does a higher level of education in social work lead to an increased belief that social problems are structural in nature?

This study will examine and compare significant differences in the attitudes and beliefs of social work students as they relate to poverty and housing. It is a cross-national comparative study that will compare the attitudes and beliefs of social work students in the Netherlands to those in the United States. The purpose of this study will be to answer the following research questions:

1. To what extent does the attitudes and beliefs of social work students, in relation to poverty and affordable housing, vary between countries?

2. To what extent does higher level social work education influence scores?

3. Are social work students most likely to attribute the cause of poverty to individual, structural, or psychological factors? Does variation in attributes differ by country?

Directionality

Hypothesis 1: Social work students in the United States will score significantly lower on the Poverty and Housing Scale than social work students in the Netherlands.

Null Hypothesis: There is no significant difference between the attitudes and beliefs of students in the United States and students in the Netherlands.

The dependent variable for this hypothesis is the mean score on the Poverty and Housing Scale. The independent variable is the country where one is a student.

Hypothesis 2: Students enrolled in a higher level or graduate social work program (i.e. MSW, PhD) will score significantly higher on the Poverty and Housing Scale than students enrolled in a lower level or undergraduate social work program (i.e. BSW).

Null Hypothesis: There is no significant difference between the mean scores of students based on level of education.

The dependent variable is the mean scores on the Poverty and Housing Scale. The independent variable is degree currently being pursued (BSW or MSW).

Hypothesis 3: There will be a significant difference in the mean scores for at least one of the three factors on the Perceived Causes of Poverty Scale when comparing the views of social work students in the United States to those of social work students in the Netherlands.

Null Hypothesis: There is no significant difference between the mean scores of students in the United States, as compared to students in the Netherlands.

The dependent variable will be the mean scores of the three factors on the Weiss and Gal (2007) scale and the independent variable is the country where one is a student.

Conceptualization of Variables

Five theoretical definitions are important to this study: social structure, agency, power, knowledgeable agent, and affordable housing.

Social structure. Social structure is defined by Giddens (1984) as "rules and resources recursively implicated in social reproduction; institutionalized features of social

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systems have structural properties in the sense that relationships are stable across time and space" (p. xxxi). This is not to be confused with the structural view of poverty (see below).

Agency. Giddens (1979) defines agency as – our ability to act. This is more than an automated or habitual reaction. Reflexive awareness leads to action. It is how we gain power over our actions. Self-regulating systems are not as stable in the social world. Humans have the power of choice and the ability to take reflexive action.

Power. Power is "the means of getting things done" (Giddens, 1984, p. 283). It is involved in all human action and activity. Power is exercised through the media of resources; it is implicated in the reproduction of structure and has transformative capacity (Giddens, 1979; 1984). Having power "means being able to intervene in the world or to refrain from intervention with the effect of influencing some process or state of affairs" (Giddens, 1984, p.14).

Knowledgeable agents. A basic concept of Structuration Theory is that "All human beings are knowledgeable agents… all social actors know a great deal about the conditions and consequences of what they do in their day-to-day lives" (Giddens, 1984, p. 281). Knowledge-ability is bounded by the unconscious and by unintended consequences and unacknowledged conditions of actions. A great deal of knowledge is practical knowledge that is implied by our behaviors but not often questioned or discussed. When asked to reflect, human beings have the ability to describe what they do and their reasons for doing it. Social work students are knowledgeable agents.

Affordable housing. Affordability of housing is most commonly conceptualized as a percentage of the total income. In the United States, affordable housing is defined by

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the U.S. Department of Housing and Urban Development (HUD) which sets a standard guideline of 30% of the total monthly income. Throughout Europe, affordable housing is generally defined in more relative terms. It is the median monthly income divided by the median monthly cost of housing times 100 (Till, 2005). This rent-to-income ratio (RIR) varies from country to country with an average range between 15 and 30% (Till, 2005).

Operational Definitions

The relationship between student scores and the discussion of social structure will be based on the following operational definitions:

Social structure. For the purposes of this study, social structure is operationalized as the country where one is studying to become a social worker.

Poverty. Poverty is defined on a structural/cultural continuum.

A low score on the Poverty and Housing Scale (Galambos & MacMaster, 2004) indicates a tendency towards a belief in the cultural view of poverty which describes poverty as a lifestyle. According to DiNitto with Cummins (2007), "if one believes in the notion of a culture of poverty, it is necessary to devise a strategy to interrupt the transmission of lower-class cultural values from generation to generation" (p. 98). A low score on the Poverty and Housing Scale indicates someone whose attitudes and beliefs blame individual values and a culture of poverty that exists as a way of life rather than societal structures for the incidence of poverty. Individuals ascribing to this view see little need for improvement relative to government intervention in income maintenance programs and housing assistance. Individual rather than structural and institutional explanations and solutions are preferred. A low score likely indicates an acceptance of

the status quo and an overall attitude that we do enough already, and maybe even too much.

A high score on the Poverty and Housing Scale indicates someone has attitudes and beliefs that are more consistent with a structural view of poverty and affordable housing. The structural view "implies that the solutions to the problem lie in developing new social institutions or modifying existing ones to be more responsive to disadvantaged members of society" (DiNitto with Cummins, 2007, p. 102). A belief that government intervention and assistance are needed and necessary is likely. A person who scores high on this scale is more likely to believe in the entitlement of some basic necessities and services. A person who scores high is also more likely to believe that the poor are capable of accomplishing more with additional help. There is no evidence of a negative stigma when looking at the extremes of high scores in this range of possible beliefs.

The Causes of Poverty

Three causes of poverty have been identified for inclusion in this study. The three causes are: psychological, individual, and structural. These three causes coincide with the scale created by Weiss and Gal (2007), but two of them (the individualistic view and the structural view) also have some application in the conceptualization and discussion of results of the Poverty and Housing Scale (Galambos & MacMaster, 2004).

Individualist view. An individualistic view of causation blames the individual for the cause of personal problems and also puts responsibility for change on the individual. This view generally indicates a belief in minimal short-term assistance and a belief that problems should be taken care of by the family and free-market economic system (Ramanathan & Link, 1999).

Structural view. A structural view of causation acknowledges that there are barriers external to the individual that need to be addressed if one is to alleviate the problems associated with poverty. There is no stigma attached to receiving benefits such as housing assistance.

Psychological view. The psychological view of causation says poverty is caused by emotional, interpersonal and intra-psychic difficulties (Weiss & Gal, 2007).

Assumptions

One key assumption that will be made in conducting this study is the assumption that it is desirable for social work students to have a view of poverty and affordable housing that acknowledges the structural causes of social problems. It is assumed that the structural view more closely reflects professional values. Another assumption being made is that the two social welfare systems of policy and services (in the United States and the Netherlands) are significantly different and that because of this students will have significantly different views. This study also assumes that our underlying belief structures shape and are shaped by the policies, social structures, and institutions that we create and that social workers play or at least have the potential to play an active role in shaping social structure.

Limitations and Delimitations

A major limitation of this study is that the researcher does not speak Dutch and is only vaguely familiar with the history, customs, politics, and traditions of the Dutch people.   This was a first attempt at international study. The data collected was based on self-reports of students and is subject to error. There is a possibility that students

responded in a manner that they believed to be the favorable response rather than a reflection of actual attitudes and beliefs.

Delimitations include limited generalizability due to the fact that data was based on surveys of students at three colleges in the USA and one in the Netherlands and may not be representative of the entire student population of each country. It is a cross-sectional study that was completed at one specific point in time. The theory could be better studied if conducted as a trend series over time. This study would also benefit from a more in-depth comparative study of policy, practice and custom within these two countries. Personal characteristics such as gender, age, and marital status may influence results obtained, but an analysis of these characteristics was not included in this study. A replication of this study with different samples would deepen our understanding of the relationship between social structure and beliefs. This study might also be enhanced by a case study of selected sites. This study compares social work students. It does not explore what happens to attitudes and beliefs after graduation, nor does it compare social work students to other academic majors. It does not make inferences about the uniqueness of the attitudes and beliefs of social work students, nor can it be assumed that these results are reflective of the general opinion of the public. Though some inferences may be made, this study does not attempt to isolate the sources of differences. No causal pathways can be definitively asserted.

Conclusions

This study identifies poverty and affordable housing as being significant issues of concern for the profession of social work. It proposes that the attitudes and beliefs of social work students are important areas of research for the profession. It is hypothesized

that social structure has an impact on attitudes and beliefs and that the attitudes and beliefs of social work students will vary by geographic location due to differences in social structure, rules, and available resources. It is also hypothesized that level of education will have an impact on the attitudes and beliefs of social work students. Chapter 2 focuses on key literature related to this study. Chapter 3 will discuss research design and methodology of the study.

Chapter 2

Literature Review

This literature review will explore the causes of poverty, explore the research related to attitudes and beliefs regarding the causes of poverty from both an American and a cross-national perspective, the attitudes and beliefs of social work practitioners as well as the attitudes of social work students will be discussed, educational variables, and European social policy will be briefly explored. Finally, as justification for this study, this literature review will discuss why attitudes in the Netherlands might be different.

Causes of Poverty

In all of the studies cited, two causes, or variations of these two attributes, were common: the individualistic view which links poverty to individual behavior such as a lack of effort, and the structural view which attributes poverty to social and structural conditions. Two other views that were discussed and sometimes studied were the fatalistic view (Galambos & MacMaster, 2004; Gasker & Vafeas, 2003; Sun, 2001) and the psychological view (Sun, 2001; Weiss, 2005; Weiss and Gal, 2007). The fatalistic view attributes poverty to bad luck and circumstances such as poor health. The psychological view blames emotional and psychological problems for economic difficulties. There is surprisingly little consensus about the nature and causes of poverty (Robila, 2006). This lack of a clear definition contributes to a lack of collective action (Gasker & Vafeas, 2003; Rank, Yoon, & Hirschl, 2003; Robila, 2006).

Rank, Yoon, and Hirschl (2003) argue that in America poverty is structural, and that our knowledge of poverty is skewed by research that has focused almost entirely on the individual. The result is that in most public opinion studies Americans tend to have a

view of poverty that focuses on individual attributes. Kluegel and Smith (1986) refer to individualism as the "dominant ideology" in American culture. John Iceland (2006) says that a belief in limited government and individualism are core American values and that these core values are in conflict with other core values such as a belief in meritocracy, a belief that wealth is based on status, opportunities and rewards that are based on ability and achievement, and a belief that, at least, children should have a fairly level playing field.

Reutter et al. (2005) argued that most studies regarding poverty have been conducted in the United States, and that much of this research focuses on public understandings about attributions for poverty. He says that this research continues to confirm individualism is the dominant explanation for poverty. Reutter also notes that research conducted in European countries suggest a less "dominant ideology of individual blame" (p. 515) and calls for "country specific research that acknowledges different historical, social and political contexts" (p. 515).

Cross-National Attitudes and Beliefs about Poverty

According to Robila (2006) cross-national survey research has consistently demonstrated "that people from different countries have different attitudes towards poor and socially excluded persons based on their values and ideological commitments" (p. 88). He says that compared to other western industrialized countries, Americans are less positive about social welfare policies and have a stronger preference for individualistic explanations that attribute economic inequality to personal deficits such as a lack of motivation. Americans are also more likely to believe that there is equity in social and economic conditions.

In a comparative study of attitudes about the welfare state, Svallfors (2004) compared four countries: the U.S., Sweden, Germany, and Britain. He found significant attitudinal differences regarding the welfare state that were related to class, especially in relation to views regarding government responsibility for full employment and reducing income inequality. He also reported that the largest attitudinal differences between men and women were found in the United States. Hanson and Wells-Dang (2006) used ISSP inequality modules which measure equality of opportunity and reward. Orkeny and Szekelyi (2000) looked for trends in the perception of social inequality and justice beliefs. Two studies, Weiss (2005) and Woodcock & Dixon (2005) included social work students from the United States in their studies of student attitudes and beliefs toward poverty.

Two studies included attitudinal comparisons between the U.S. and the Netherlands (Kreidl, 2000; Robila, 2006). Both were large studies that compared several countries and used secondary data for the analysis. Kreidl (2000) found individualistic explanations for wealth dominate over structural ones. This phenomenon is true for both the Netherlands and in the United States. Kreidl also found social capital explanations, and an acknowledgement that social connections play a role in poverty. In the Netherlands, women had a significantly more structural view of poverty than men; structural explanations increased with age and individualistic explanations decrease with age. In the U.S. respondents of higher income preferred individualistic explanations of wealth. In both the US and the Netherlands, a belief in individual causes of poverty decreased with rising levels of education. According to Kreidl's findings, a belief in equal opportunities has an influence on perceptions about poverty. Favoring equal

opportunities has a positive effect on individualistic explanations of poverty and a negative effect on structural explanations. (This viewpoint was apparent across countries and confirmed the author's hypothesis that a belief in equal opportunity was necessary for dominant stratification ideology.)

Beliefs about Housing

Only a few studies were found that compared attitudes about housing and homelessness (Reutter, 2005; Tomsett et al. 2003, 2006). In a cross-national study comparing Germany to the U.S., Tomsett et al. (2003) found Germans more likely than Americans to view homelessness as a structural rather than an individual problem. Researchers also reported that studies on poverty and homelessness have produced mixed results. Major finding from this research indicate that the attitudes of female respondents toward the homeless tend to be more sympathetic than males and that females were also more likely to attribute homelessness to economic factors. They conclude that there is a need to understand structural factors as this will increase the effectiveness of interventions (Tomsett et al. (2003).

In a national survey taken at two points in time (1993-1994 and 2001), Tomsett et al. (2006) also found conflicting results regarding attitudes toward the homeless. Researchers conclude that in times of economic prosperity, respondents were less likely to attribute the cause of homelessness to economic factors, but more likely to support interventions aimed at structural rather than individual causes. These researchers also found that increased levels of education were associated with a decrease in sympathy for the homeless. Those who were more educated were more likely to place the blame for homelessness on individual causes and less likely to support structural interventions.

Research based in Canada (Reutter et al., 2005) found respondents more likely to attribute housing difficulties to structural causes. These researchers also examined the effects of poverty and found 95.8% indicating that finding affordable housing would be a challenge for those in poverty; 62% indicated that it would be very difficult.

In 1996, Mulroy and Ewalt wrote about pending cuts to U.S. federal housing programs. They argued that low income consumers already had difficulty finding housing they could afford and that public housing and housing allowances in the United States have had limited effectiveness. The majority of low-income renters do not live in public housing, nor do they receive any kind of rent subsidy. Mulroy and Ewalt linked cuts in the housing budget to cuts in other forms of public assistance. They argue that these areas are of concern and relevant to social welfare policy, methods of practice, various fields of practice, and to social work research.

Social Work Practitioner Beliefs

Only a few studies were found examining the attitudes and beliefs of social work practitioners in relation to poverty (Rehner et al., 1997; Weiss & Gal, 2007). Though often assumed that the attitudes of social workers towards social justice and the welfare state are more liberal, there is little empirical evidence to support this claim. Not much is known about the policy preferences of social workers (Weiss, Gal & Cnaan, 2004). However, of the studies found, a structural view was consistently favored among social work professionals (Weiss and Gal, 2007). Both Rehner et al. (1997) and Weiss and Gal (2007) argue that the profession of social work has consistently emphasized a social structural view. Rehner et al. (1997) says that the structural view is central to social work education. According to Weiss and Gal (2007) findings of the desired support for

structural beliefs have been interpreted to indicate the internalized attitudes and beliefs of the social work profession.

Weiss and Gal (2007) argued that the beliefs of social work practitioners were important to study because attitudes regarding the cause of poverty provide a foundation for the adoption of intervention methods. These researchers also looked at attitudes from the standpoint that social workers as compared to other middle-class professionals may have a more unique perspective due to the professional practice focus on the person-in-environment. These researchers found that social workers prefer structural explanations, but social workers were not unique. Other middle-class professionals also preferred structural explanations. The difference between the two groups was that there was a tendency for social workers to attribute greater importance to psychological causes of poverty than were other middle class professionals. While exploring historical trends in social work advocacy and attitudes towards the poor (1968-1984), Reeser and Epstein (1987) found social workers had less interest in working with the poor in 1984 than in 1968, but were still more likely to attribute poverty to structural causes rather than individual.

According to Macarov (1981) the attitudes of social workers are important because of the professional mission and values. Social workers work with the poor and vulnerable populations of people. It is in the interests of the social work profession and social work education that services are provided in a manner that is non discriminatory and does not cause further harm to the consumer of services. Macarov (1981) argues that the attitudes of social workers' affects the attitude or manner in which services are

provided, the policy, procedures, and rules that are created for use, and the allocation of resources.

Social Work Student Beliefs

Social work literature focused on student perceptions of the causes of poverty will provide additional context for the current study. With few exceptions (Macarov, 1981) structural views were favored among social work students. However, there are mixed interpretations of these findings.

Weiss (2005) looked at the similarities and differences in attitudes towards poverty and professional ideology of graduating BSW students in 10 countries. Students in all 10 countries studied favored structural/social causes over psychological and motivational causes. However, there were differences and variations in the scores. The scores of social work students in the United States ranked in a mid-range. Meaning that students in about half of the other countries participating, had scores slightly higher, and half scored lower in their preference for structural/social causes. It is significant to note that students in all 10 countries also identified a concern for individual well-being and social justice as being goals of social work. Utilizing this same study with a focus on social work students in the UK, Woodcock and Dixon (2005) also report strongest support for structural/social explanations of poverty. Like the U.S., the UK ranked in a mid range. The Netherlands was not included in this study.

Weiss (2003) studied the beliefs and preferred intervention strategies of graduating under graduate students in Israel. She found a strong relationship between student beliefs regarding the causes of poverty and preferred strategy of intervention.

Strong support for social/environmental causes was linked to a preference for expanding the welfare state and less support for minimizing or cutting provisions.

Two researchers used Feagin's poverty scale to measure perceptions of the causes of poverty (Cryns, 1977; Sun, 2001). Feagin's scale includes a fatalistic view that was not included in many of the other studies found. Sun (2001) compared social work and non social work students. He found social work students, in general, more likely to attribute poverty to structural factors, but there was no significant difference between social work majors and non social work majors. However, findings did indicate an impact of race and gender. Women and non white students were significantly more likely to support a structural view. Cryns (1977) compared MSW students to BSW students. He also found students to have an overall structural view that held society rather than the individual responsible for poverty. He also found a gender difference. Males with increased education were more likely than females to hold the individual responsible for poverty. This conflicts with the findings of Rehner et al. (1997) who found BSW's social workers, in practice, more likely to hold the individual accountable for poverty.

Faver et al. (2005) studied Mexican American social work student beliefs and discovered a conflict between the "rugged individualism" of American culture and the communal values of Mexican culture. These researchers argued that it is important for educators to understand social work students' beliefs about poverty in order to foster a commitment to economic justice. They also report finding little research focused on understanding social work student beliefs about poverty and effective interventions.

Schwartz and Robinson (1991) studied undergraduate social work students and found students more likely to attribute poverty to structural factors. Gasker and Vafeas

(2003) linked poverty to social justice and also report a structural view most likely. In addition, Schwartz and Robinson (1991) found that social work students experienced a rise in fatalistic interpretation after taking a policy class. Gasker and Vafeas (2003) report that the fatalistic attitude may coincide with a structural perspective of poverty; an individual can acknowledge that poverty has many causes outside the individual, but not know what to do about it.

Roff, Adams, and Klemmack (1984) compared the views of social work students at different levels of education (MSW and BSW) and also compared to non social work students. This study also explored student willingness to have government help for individuals who were defined as poor for a number of different reasons/causes. MSW student results were similar to BSW student results, both favored structural causes, but social work students were more willing to attribute poverty to structural causes than sociology students were, MSW students scored significantly higher than sociology students. The level of commitment to social work was operationalized as a willingness to have government help the poor regardless of cause (having a higher score). All students made distinctions between worthy and unworthy poor.

Rosenthal (1993) studied the views of MSW students and found MSWs to have a favorable perception of the poor and a tendency to view poverty as having structural rather than individual causes. She also reports a great deal of misinformation about the economic situation of the poor. Most students perceived those in poverty as being considerably better off financially than they actually were. Rosenthal found no indicators that findings were related to student backgrounds.

Educational Variables

Two studies were found comparing graduate and undergraduate social work students (Rehner et al. 1997; Roff et al. 1984). These studies are worth mentioning as the proposed study also explores educational level as a variable and hypothesizes that students enrolled in graduate level social work education will score higher on the Poverty and Housing Scale, indicating a more structural view, than students enrolled in undergraduate level social work education, even when controlling for the environment.

A study of Mississippi social workers (Rehner, Ishee, Salloum, & Velasques 1997) found MSW practitioners were less conservative in political orientation and had significantly more positive attitudes towards the poor than did BSW workers. They concluded that undergraduate educational programs may not adequately address core professional values in the curriculum and that social workers with higher level degrees were more suited to work with the poor. They argued that it is essential for undergraduate social work education programs to provide an atmosphere conducive to the exploration of student world views and that failure to do so could lead to students either recoiling from professional values or going "underground" with politically conservative views.

Roff, Adams, & Klemmack (1984) compared social work students to non social work students and found no difference between graduate and undergraduate student perceptions of the poor. Both groups were more like to attribute the cause of poverty to structural factors.

Link to Social Policy

Many authors have linked attitudes and beliefs about poverty to social policy. It was argued or taken as fact that differences in policies are driven by differences in value preferences. Attitudes and beliefs reflect values preferences. Tompsett et al., (2006)

argued that public opinion is linked to changes in social policy, and that public opinion can also be used as a tool to help persuade legislators to enact policy that more closely reflects these public attitudes and beliefs. Galambos and MacMaster (2004) link attitudes and beliefs to both social policy and to research related to studying the impact of belief structures on social policy and program development. Reutter et al. (2005) argued that "how people understand poverty will likely influence interpersonal interactions with people living in poverty, and even how low-income people perceive themselves in relation to others…. Most significantly, perceptions about poverty may influence support for pertinent public policy considered to be the most effective strategy for reducing poverty and its effects" (p. 515). "In democratic countries the assumption that public attitudes ultimately shape government policies and programs is both a belief and a value…. felt to be true, and to be good, that the will of the people is eventually translated into action" (Macarov, 1981, p. 150). "Policy is inherently driven by values" (Iceland, 2006, p.xiv).

If social structure, as evidenced in the social policy that codifies the rules and resources of a given social structure, is driven by values, is it reasonable to assume that differences in social policies are driven by differences in value preferences? This study will compare social work students in the United States to social work students in the Netherlands. The hypothesis that there will be significant differences between the attitudes and beliefs of students in these two countries is based on evidence presented in the following sections. The Dutch social structure appears to be guided by laws and practices that differ greatly from those in the United States. This hypothesis is also theory driven. Structuration Theory says that the structural components of rules and resources

will have an impact on our ability to act and that our beliefs are demonstrated in practice (Giddens, 1984). Differing policies and practices are therefore an indication of a difference in beliefs. Our beliefs will have an impact on and are influenced by social structure.

European Social Policy

In Europe, the term social exclusion is a much more commonly used than the term poverty. There is debate regarding exactly how these two terms fit together. Some say social exclusion is a cause of poverty, while others say poverty causes social exclusion. Regardless, social exclusion is a dynamic, multidimensional concept that focuses on social, economic, and political deprivation as well as the processes, structures, and methods that act to exclude individuals from being or becoming socially integrated (Robila, 2006). Social exclusion is a much more descriptive term than poverty. The social problem of "exclusion", as this term is used and defined, helps to identify a solution. The ways in which this concept is used expresses a value of social inclusion, and this value serves as a guide to actions taken to resolve the social problem.

Why Attitudes in the Netherlands Might be Different

The Netherlands has been chosen as a country of comparison because it provides a rich contrast to poverty and affordable housing related policy and practice in the United States. The Dutch model of social housing is unique. In the Netherlands, 35% of the total housing stock is considered social rental housing. This is the highest percent in all of Europe. Social housing units are managed by non-profit housing associations. These housing associations have been in existence for more than 100 years. Social housing is considered by the Dutch government to be a service of general economic interest and compensation is given. In return, Dutch housing associations are obligated to follow

strict rent regulations set by government policy and to develop performance agreements with local municipal authorities. Twenty-eight percent of all households in the Netherlands rely on housing associations for housing (Elsinga, Haffner, & Heijden, 2006). Rental assistance is not restricted to low-income households; even the middle-class can apply for social housing and benefit from these housing allowances. Recent legislation in the Netherlands gave municipal areas greater control over resources. This policy differs greatly from the U.S. model which relies on a limited supply of public housing units and vouchers to serve the needs of low-income renters. According to Boelhouwer (2007), the evolution and nature of the housing system in the Netherlands has an international reputation and has been a source of inspiration for many other countries.

There is relatively little poverty in the Netherlands due to extensive social welfare benefits. These benefits include a guaranteed income, universal health care, and a strong pension plan. Work is an expectation, but many people work part-time jobs. According to Roe (2008), the Dutch pay more for taxes, but they also expect a lot more from their government. The government in return expects citizens to play an active role in local decision-making. Most decisions take a long time because to the greatest degree possible, consensus is sought.

Social work educational models in the Netherlands are noted for their expertise in community assistance and social development whereas, social work education and practice in the United States has moved away from an emphasis on community and social development work (Ramanathan & Link, 1999).

Given these differences in social structure, which according to Anthony Giddens are composed of rules and resources, it is hypothesized that these differences are indicative of group differences in attitudes, values, and beliefs regarding poverty and affordable housing. It is worth noting that if this is true, according to Giddens, these differences would also be indicative of differences in our relationship to power/structure. In this sense, action is interpretive (based on attitudes, values, and beliefs) and our ability to act is influenced by the rules and resources available to us within the social structure. These differences would be evident to us in both policy and practice. Given the differences in policy and practice, it is also likely that there will be at least some differences in social work education. In a democracy, policy is a reflection of the attitudes, beliefs, and values of a group. It is argued that these group differences in social policy will be reflected in the attitudes and beliefs of social work students, and that the attitudes and beliefs of students are influenced by both the environment they live in and by an increase in professional social work education. Research is needed to test this hypothesis. No study was found that compared the attitudes and beliefs of social work students in the U.S. to students in the Netherlands.

Chapter 3

Method of Study

This cross-national exploratory study compares the attitudes and beliefs of social work students from two countries, the United States and the Netherlands. It examines the impact of social structure and level of education on student attitudes and beliefs about poverty and affordable housing. This study collected data from social work students using an online survey. There are two versions of the survey, one is in English and one is in Dutch. This chapter describes the research design, participants of this study, the survey instrument, and scoring. An analysis and the discussion of this data are presented in chapters four and five.

Design

This study utilized a non-experimental cross-sectional survey research design to elicit information from social work students. The data was collected using three research instruments; these include a demographic survey and two scales, the Poverty and Housing Scale (PHS) and a second scale that was designed to measure beliefs regarding the causes of poverty (COP). Several (6) questions of a qualitative nature were also included in the survey, but were not used for this study. Data analysis compares similarities and differences between the two groups of students.

The survey was translated into Dutch and then back-translated by a second interpreter to check for accuracy of translation. The combined demographic and survey instruments were placed on the Survey Monkey, an online data collection instrument, and later downloaded into an SPSS data analysis program. Information about the survey and consent for participation was included in the survey and in the accompanying email.

Approval for this research study was granted by the University of Missouri Campus Institutional Review Board. It was granted exempt status.

Target Population and Sample

The participants included in this study were students enrolled in a social work program at one of two selected city locations, Chicago and Amsterdam. The initial plan was to identify one site in each of the two selected city locations, but this plan was later revised. Four social work programs participated in this study. Three programs were from the Chicago area and one program was from Amsterdam. A criterion sampling method was used to recruit participants from each subpopulation. The criterion for inclusion was status as a social work student at one of the four school locations.

Site selection. The search for a social work program in Europe was a fairly long process that began in spring of 2008. The search involved two trips to Europe and both written and face-to-face contact with administrators in several European schools of social work in three countries: Germany, Belgium, and the Netherlands. The IASSW Membership guide was used to find European contacts. The Hogeschool van Amsterdam was selected first and mostly for convenience. Administrators expressed the most interest and a willingness to participate in this research project.

The city of Chicago was selected second. It was selected for several reasons; primary among those reasons was the researcher's familiarity with the city and surrounding suburbs. Both cities have a long history connected to the profession of social work. When the profession began, around the turn of the 20th century, both cities were also dealing with similar problems of poverty and crowded and inadequate inner-city housing. An interesting difference between turn of the century Amsterdam and Chicago

is that the city of Chicago was dealing with a largely immigrant population and the city of

Amsterdam was dealing with citizens of the Netherlands who came to the larger city both

for work and survival. The Netherlands at this time in history had serious problems with

flooding, especially in the more rural areas of the country. Many people had been forced

out of their homes and fled to the city.

The search for a school in the Chicago-land area began with letters to known

schools, but a failure to engage the first school contacted and the feedback received, led

to a revision in the method of selection. This revision was further justified due to the

large number of social work majors at the Amsterdam site (approximately 2,800).

A web search using the membership directory on the Council of Social Work

Education website led to the creation of a list of 12 accredited BSW, MSW, and

combined social work programs within a 50 mile radius of the city of Chicago. Letters

were sent to program administrators at all 12 of these colleges/universities. Follow-up

letters were also sent. Three of the 12 schools contacted in the Chicago area agreed to

participate in this study.

Procedures

Two small pilot studies were conducted prior to this study, one at the University

of Missouri-Columbia and one at the Hogeschool Ghent, Belgium in fall of 2008.

Analysis of data from the pilot studies was used to help inform the development of

demographic survey questions for the current study. Other sources that were used to

inform the development of the demographic segment of the survey instrument included

discussions with a graduate student and two social work educators at the Hogeschool van

Amsterdam, and a review of the literature regarding housing and other social welfare

policies in the Netherlands. Several questions were revised based on knowledge gained in these pre-survey stages. One question was added to the USA survey, to be used for future analysis. After the survey was developed and critiqued it was translated into Dutch before being loaded into the online survey format.

After obtaining permission from each school, the researcher sent a brief letter of informed consent explaining the purpose of the research and providing a link to the online survey. Social Work Program Administrators at each of these selected sites were asked to send the letter with the link to the survey in an email to all students enrolled in the social work program, graduate and undergraduate. Respondents were provided with contact information and given the opportunity to ask questions. Participation in the survey was both voluntary and anonymous. Completion of the survey indicated that the student read the informed consent letter and agreed to participate in the study. Students were told that this was a cross-national study and that the purpose of this study was to explore and compare the attitudes and beliefs of social work students as they relate to poverty and affordable housing. They were asked to respond honestly. Administrators were instructed to send two identical follow-up letters, at one week intervals, as a reminder and to encourage students to complete the survey. Data was collected in the spring of 2010 during the months of February and March.

Pre-analysis screening. After collecting the data, data was coded and entered into an SPSS data analysis program. Frequency distributions and descriptive statistics were used to screen the data. Range was examined to ensure that no cases are outside the range of possible values. A decision was made regarding the treatment of missing data. Two new categories in SPSS, total score and mean score, were created for the Poverty

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and Housing Scale. Participant scores for the Weiss and Gal (2007) Perceived Causes of Poverty Scale were calculated using an SPSS statistical analysis program to transform data into three new categories: psychological, individual, and structural. Mean scores for each of the three categories were then calculated. These mean scores are continuous variables and were used as dependent variables to conduct a MANOVA test of group differences. Normality was checked prior to testing. Cronbach Alpha was computed to test the internal consistency of the scales.

Instrumentation

In addition to collecting demographic data, two survey instruments were used to gather data. One instrument measured students' attitudes and beliefs regarding poverty and affordable housing and the other measured students' perceptions of the causes of poverty.

Attitudes and beliefs about poverty and affordable housing were assessed using the Poverty and Housing Scale, developed and tested by Galambos and MacMaster (2004). The scale is composed of 13 items and is designed to measure attitudes and beliefs related to poverty and affordable housing. The respondent was asked to indicate for each item, on a 5 point scale ranging from strongly disagree to strongly agree, his or her level of agreement or disagreement with an item. In scoring three items (1, 2, and 6), the scoring is reversed and responses are summed across the 13 items. Scores may range from 13 to 65, with high scores representing attitudes and beliefs that are consistent with a more structural view of poverty and low scores representing a more cultural/individualistic view. The theoretically neutral score is 39.

Beliefs regarding the causes of poverty were assessed using a scale developed by Weiss and Gal (2007). It is an 18 item, three factor scale. As above, respondents will be asked to rate their agreement of disagreement with each item using a five-point Likert-type scale. Each item identifies a cause of poverty and is linked to one of the three factors: psychological, individualistic, or structural. The psychological cause factor consists of seven items, for example, "Poverty is generally a symptom of mental difficulties". The individualistic cause factor consists of five items and includes statements such as, "People are poor because they do not really want to work". The structural cause factor consists of six items; it includes items such as "Poverty is a result of the failure of society to create sufficient jobs".

Scoring

First Hypothesis. Social work students in the United States will score significantly lower on the Poverty and Housing Scale than social work students in the Netherlands.

The first hypothesis was tested using an independent samples t-test to test the Null hypothesis. The independent samples t-test is appropriate because it tests the means of two different samples. This question compares social work students being educated in the Netherlands to social work students being educated in the United States (a two category independent variable). The variable of interest or test variable is the mean score on the Poverty and Housing Scale. The independent samples t-test is used to determine if there is a significant difference between the mean scores of students in the Netherlands when compared to students in the United States. Group statistics describe differences in the size and direction of the mean scores of these two groups.

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Second hypothesis. Students enrolled in a higher level or graduate social work program (i.e. MSW, PhD) will score significantly higher on the Poverty and Housing Scale than students enrolled in a lower level or undergraduate social work program (i.e. BSW).

The second hypothesis was also tested using an independent samples t-test to test the Null hypothesis. This question compares social work students enrolled in an MSW program to students enrolled in a BSW or undergraduate program (a two category independent variable). The variable of interest or test variable is the mean score on the Poverty and Housing Scale (dependent variable). The independent samples t-test is used to determine if there is a significant difference between the mean scores of students enrolled in an MSW program by comparison to students enrolled in a BSW program. Group statistics describe differences in the size and direction of the mean scores of these two groups. Comparisons between the two countries were planned but not conducted due to inconclusive educational level data in the Netherlands survey, therefore, this statistical test does not control for the environment.

Third hypothesis. There will be a significant difference in the mean score of at least one of the three factors on the Perceived Causes of Poverty Scale when comparing the views of students in the United States to those of social work students in the Netherlands.

After checking normality and other conditions had been met, this hypothesis was tested using a one-way MANOVA to test group differences between students in the United States and student in the Netherlands (a two category independent variable). MANOVA is the appropriate test because there is more than one dependent variable.

This test identifies between group differences. The dependent variables are participant mean scores for each of the three factors on the Perceived Causes of Poverty Scale (Weiss & Gal, 2007): psychological, individualistic, and structural. To identify the source of the differences univariate analysis of variance (ANOVA) was also conducted for each of the three causes.

Conclusion

This chapter described the research design, participants of the study, the survey instrument, and scoring. Chapter 4 will present the results of this study based on the data analysis plan.

Chapter 4

Results

The purpose of this dissertation was to explore various factors as they relate to students' attitudes towards the poor. The dependent variables, the Poverty and Housing Scale (PHS) and the Causes of Poverty Scale (COP), were evaluated and tested to determine the relationship between country of residence and level of education (graduate or undergraduate). This chapter will report on the data gathered for this study. It will describe the demographic characteristics of the sample and summarize the results of statistical analyses performed in response to the three research questions.

Demographic Characteristics of the Sample

The demographic characteristics of this sample were analyzed to describe the sample population and to explore similarities and differences between the two groups of social work students. Two of the demographic variables, country of residence and level of social work education, were selected for use as independent variables; the impact of these two variables on social work student attitudes and beliefs about the poor and perceived causes of poverty was examined. Other demographic variables were exploratory in nature; these variables include: gender, marital status, age range, income, and religion.

The final study sample consisted of 456 student responses; there were 458 total, but two of the surveys were missing a majority of data and not used for analysis. The frequency distribution by country of residence is illustrated in Table 1: Frequency Distributions of Demographic Variables: Country of Residence. The sample included 340 student participants from the Netherlands (74.2%) and 116 student participants from the United States (25.3%).

The response rate for this study was 13% percent for the Netherlands, and 20% percent for the USA.

Table 1: Frequency Distributions of Demographic Variable: Country of Residence

	n	%
Country		
Netherlands	**340**	**74.2%**
USA	**116**	**25.3%**
N= 456		

As shown in Table 2: Frequency Distributions of Demographic Variable: Level of Education, sixty-seven students in the USA (58.8%) indicated that they were currently pursuing an undergraduate degree in social work; and forty-seven students (41.2%) responding in the US sample reported that they were pursuing a graduate degree. Data regarding level of education and degree currently being pursued in the Netherlands indicated that 82.2% (n=278) of the student sample were pursuing an undergraduate degree in social work, 1.2% (n=4) of the respondents were pursuing graduate degrees, and 16.6% (n=56) responded "other". The Dutch responses to the variable level of education were inconclusive due to differences between the two educational systems and were not used for further analysis. The variable "level of education" was only analyzed using the data collected in the USA.

Table 2: Frequency Distributions of Demographic Variable: Level of Education

	n	%
Level of Education		
USA		
- Undergraduate	67	58.8%
- Graduate	47	41.2%
Netherlands		
- Undergraduate	278	82.2%
- Graduate	4	1.2%
- Other	56	16.6%

As depicted in Table 3: Frequency Distributions of Demographic Variables: Area of Concentrated Study, students in both the USA and the Netherlands did report on their areas of interest in social work. The categories were not comparable, but are worthy of report.

Table 3: Frequency Distributions of Demographic Variables: Area of Concentrated Study

	n	%
Netherlands		
MWD – Casework- clinical Social work	119	35.4%
SPH – Social Educational Care work/group work	125	37.2%
CMV – Cultural and social Education/community work	57	17.0%
SJD – Social Legal Services	35	10.4%
United States		
Generalist Social Work	58	50.9%

	n	%
Clinical Social Work	43	37.7%
School Social Work	9	7.9%
Gerontology	2	1.8%
Policy and Administration	1	.9%
Intercultural Studies	1	.9%
NL – N =336	USA - N= 114	

Exploratory Variables

A set of exploratory variables were included in the data. These exploratory

variables include gender, marital status, age range, income, and religion.

As illustrated in Table 4, students participating in the study were predominantly

female (86.9%), single/never married (78.2%), and under the age of 25 (77.5%).

Table 4:

Frequency Distributions of Exploratory Variables: Gender, Marital Status, and Age

Range

Variables	n	%
Gender		
Male	55	12.0%
Female	398	86.9%
Marital Status		
Single/Never Married	358	78.2%
Married	37	8.1%
Divorced	4	.9%
Age Range		
Under 25	355	77.5%
26-35	65	14.2%
36-45	13	2.8%
46-55	15	3.3%

As shown in Table 5, income levels ranged from low income to upper income

with 90% of respondents reporting an average income or below. With regard to religion,

the majority, 208 respondents (50.4%) indicated that they did not identify with any

religion, 57 (13.8%) identified themselves as Catholic, 103 (24.9%) identified as either

Christian or Protestant, 28 (6.8%) identified as Muslim, 5 (1.2%) were Jewish, and 1

(.2%) identified as Buddhist.

Table 5:

Frequency Distributions of Exploratory Variables: Income and Religion

Variables	n	%
Income		
Low Income	129	28.2%
Adequate Income	163	35.6%
Average Income	120	26.2%
Above Average	35	7.6%
Upper Income	11	2.4%
Religion		
Catholic	57	13.8%
Christian/Protestant	103	24.9%
Muslim	28	6.8%
Jewish	5	1.2%
Buddhist	1	.2%
No Religion	208	50.4%
Other	11	2.7%

It is interesting to note, that when comparing religion by country, 60.1% of social work students in the Netherlands reported "No religion"; this compares to only 2.6% of students in the United States. With regard to ethnicity, 77.8% of students in the USA sample responded that they were either White or Caucasian. The majority of Dutch students (approximately 71.3%) reported their ethnicity as Nederlander; the second most popular response was Surinaams. Suriname is a small country in Northern South America that was a Dutch colony until it gained independence in 1975 (U.S. Department of State). Political affiliation in the USA was mixed with the highest percent (28.2%) identifying as Democrat and 24.8% identifying as Republican. In the Netherlands, the most frequently occurring responses to the question regarding political affiliation were

"Left", "Green Left", and "PVDA". PVDA is the Dutch Labor Party, a "center left"

party in the Social Democratic tradition.

Dependent Variables

The dependent variable for this study was students' attitudes toward the poor. It

was operationally defined by the mean and factor scores of two survey instruments: the

Poverty and Housing Scale (PHS), a 13-item scale, developed and tested by Galambos

and MacMaster (2004) and the 18–item Causes of Poverty Scale (COP) which was

developed by Weiss and Gal (2007). The total and mean scores for these two scales were

calculated and evaluated so that the relationship between country of residence and level

of education could be examined. Prior to computing scale and factor means, individual

variables were checked for outliers and transformed to replace missing values with the

mean for each of the individual variables on both scales. Cronbach's alpha was computed

to assess the internal consistency of the scales. Cronbach's alpha was .749 for the PHS

scale and .783 for the COP scale indicating that both of the scales have an acceptable

level of internal consistency. Cronbach's alpha was also calculated for each of the three

factors of the COP scale. Cronbach's alpha was .801 for the Psychological factor (7

items), .903 for the Individual factor (5 items), and .675 for the Structural factor (6

items).

Students' scores were computed for the Poverty and Housing Scale to obtain an

overall attitude score, with thirteen being the lowest possible total score. A low total

score indicates a cultural view of poverty and housing. The highest possible total score

was 65 and indicates a more structural view of poverty and housing. Student individual

total scores ranged from 23 to 63. The mean total score was 44.33 with a standard

deviation of 5.47. The median total score was 44. The distribution was fairly normal. The overall mean score for the Poverty and Housing Scale was 3.41

Student total and mean scores were also computed to obtain a total score for each of the three factors on the Causes of Poverty Scale (COP). The psychological factor consisted of seven questions, with seven being the lowest possible total score and indicating low agreement with a view that poverty is caused by psychological factors. The highest possible total score for the psychological factor was a 35. Psychological factor scores ranged from 7 to 28, with a mean total score of 19.0952 (SD= 3.89). The individual factor consisted of 5 questions, with 5 being the lowest possible total score and 25 the highest possible total score. Individual total scores ranged from 5 to 23, with a mean total score of 11.1750 (SD= 3.49165). The structural factor consisted of 6 questions, with 6 being the lowest possible total score and 30 the highest possible score. Individual total scores ranged from 8 to 29, with a mean total score of 18.2364 (SD= 3.10254). The overall mean score for the psychological factor was 2.73; the individual factor mean was 2.235; and the structural factor mean was 3.039. Overall, these scores indicate that students from both populations favor psychological and structural explanations regarding the causes of poverty over individualistic explanations.

Table 6: Dependent Variables: Total and Mean Scores for all Respondents, illustrates the total and mean scores on Poverty and Housing Scale and Causes of Poverty Scale for all of the respondents.

Table 6: Dependent Variables: Total and Mean Scores for all Respondents

Scale		Possible Range	Observed Range	Median	Mean	SD
Poverty and Housing Scale	Total Score	5 – 65	23-63	44	44.3293	5.46976
	Mean Score	1 – 5	1.77 – 4.85	3.3846	3.4099	.42075
Causes of Poverty Scale	Total Scores:					
	Psychological	7-35	7-28	19.0741	19.0952	3.89
	Individual	5-25	5-23	11	11.1750	3.49165
	Structural	6-30	8-29	18.1182	18.2364	3.10254
	Mean Scores:					
	Psychological	1 - 5	1-4	2.7249	2.7279	.55571
	Individual	1 - 5	1-5	2.2	2.2350	.69833
	Structural	1 - 5	1– 5	3.0197	3.0394	.51709

The mean and total scores on the Poverty and Housing Scale were above the hypothetical midpoint, indicating an overall more structural than cultural view of poverty. Total scores and mean scores for the three factors of the Causes of Poverty Scale indicate that the structural mean is the highest. Both the structural factor and psychological factor mean scores exceed the midpoint indicating more agreement than disagreement. The individual factor mean score is lowest and below the hypothetical midpoint indicating low overall agreement with the individualistic view of poverty.

Tables 7 and 8 provide a visual comparison of the mean and total scores for the PHS and COP scales for each country.

Table 7: Dependent Variables: Poverty and Housing Scale Scores for each Country

Country	Mean Score	Total Score
Netherlands	3.3403	43.4244
USA	3.6128	46.9667

Table 7 illustrates that social work students from both countries have a more structural than cultural view of poverty. Students from the Chicago area scored slightly higher indicating a more structural view than students from Amsterdam who scored lower indicating a slightly more cultural view. These results were not expected.

Table 8: Dependent Variables: Causes of Poverty (COP) Scores for each Country

	Mean Scores			Mean Total Scores		
Country	Psychological	Individual	Structural	Psychological	Individual	Structural
Netherlands	2.7249	2.2899	3.0197	19.0741	11.4495	18.1182
USA	2.7367	2.0750	3.0968	19.1569	10.3751	18.5810

Table 8 illustrates that all social work students score highest in their agreement with a structural view. Social work students from the Chicago area scored slightly higher on the psychological factor and structural factor scores; students from Amsterdam scored higher on the individual factor. These were also not the anticipated results, but are consistent with results of the Poverty and Housing Scale and do provide some support for the assumption that the cultural and individualistic views of poverty are similar.

Research Questions

This study was designed to address three questions. These questions were: 1) to what extent does the attitudes and beliefs of social work students, in relation to poverty and affordable housing, vary between countries? 2) To what extent does higher level social work education influence scores? 3) Are social work students most likely to attribute the cause of poverty to individual, structural, or psychological factors? Does this differ by country?

To answer these questions, three hypotheses were generated and tested.

Hypothesis 1: Social work students in the United States will score significantly lower on the Poverty and Housing Scale than social work students in the Netherlands. **Null hypothesis:** There is no significant difference between the attitudes and beliefs of students in the United States and students in the Netherlands.

It was predicted that social work students in the USA would score significantly lower on the Poverty and Housing Scale than social work students in the Netherlands. It is already known that this hypothesis is false. Students in the United States scored higher. An independent samples t-test was used to test the significance of differences between the mean scores of social work students in the two countries. The results are illustrated in Table 9. The dependent or test variable used to test this hypothesis was the Poverty and Housing Scale mean score. The independent or grouping variable was the country of residence.

Table 9: Results of Hypothesis One: An Independent Samples T-Test

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | 95% Confidence Interval of the Difference | |
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PHS Mean Score	Equal variances assumed	15.193	.000	-6.259	454	.000	-.27249	.04354	-.35805	-.18693
	Equal variances not assumed			-5.457	161.699	.000	-.27249	.04994	-.37111	-.17387

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The Levene's test for equality of variances indicated a significant difference in variances between the two countries. Equal variances were not assumed. The t-test for equality of means was also significant at the .05 level. The null hypothesis, that the two student groups (USA and the Netherlands) have the same mean scores, is rejected. There is a significant difference between the mean scores of these two student groups. From the group statistics, shown in Table 10, it is determined that students from the USA have a significantly higher mean score; not lower, as was hypothesized.

Table 10: Results of Hypothesis One: Group Statistics

	Country	N	Mean	Std. Deviation	Std. Error Mean
PHS Mean Score	NL	340	3.3403	.37058	.02010
	USA	116	3.6128	.49237	.04572

The results of an independent samples t-test did not support the null hypothesis. There was a significant difference in the mean scores, but not in the direction that was predicted. Group statistics show that the overall mean score of 116 students from the USA (M = 3.6128, SD = .49237) differed from the overall mean score of the 340 students from the Netherlands (M = 3.3403, SD = .37058). Both groups have a mean score above the mid range indicating that both groups had a more structural view of poverty and affordable housing. However, social work students from the USA scored significantly higher indicating that students from the Chicago area had a more structural view of poverty and affordable housing and, by comparison, students from the Amsterdam area had a significantly more cultural view of poverty and affordable housing. There was an average mean difference of .27249.

Hypothesis 2*: Students enrolled in a higher level or graduate social work program (i.e. MSW, PhD) will score significantly higher on the Poverty and Housing Scale than students enrolled in a lower level or undergraduate social work program (i.e. BSW).

Null hypothesis*: There is no significant difference between the mean scores of students based on level of education.

It was predicted that social work students enrolled in graduate level studies (MSW) would score significantly higher on the PHS scale than students enrolled in an undergraduate (BSW) program. An independent samples t-test was conducted to investigate differences in the mean scores on the Poverty and Housing Scale based on level of education. The dependent variable is the mean scores on the Poverty and Housing Scale. The independent or grouping variable was the educational degree currently being pursued (MSW or BSW). As noted earlier, due to inconclusive educational level data in the Netherlands survey, only the USA scores were analyzed for differences in mean scores among undergraduate and graduate students. This statistical test does not control for the environment. The results are illustrated in Table 11.

Table 11: Results of Hypothesis Two: An Independent Samples T-Test

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | 95% Confidence Interval of the Difference | |
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PHS Mean Score	Equal variances assumed	.255	.615	-1.203	112	.232	-.11329	.09419	-.29992	.07334
	Equal variances not assumed			-1.188	94.777	.238	-.11329	.09534	-.30257	.07598

The Levene's test for equality of variances indicated no significant difference in variances between the two student groups. Equal variances were assumed. The t-test for equality of means was also not significant at the .05 level. The null hypothesis, that there is no significant difference between the mean scores of students based on level of education, is accepted. From the group statistics, shown in Table 12, it is determined that students enrolled in an MSW level program have slightly higher mean scores, as predicted, but these differences were not significant.

Table 12: Results of Hypothesis Two: Group Statistics

	Degree currently being pursued	N	Mean	Std. Deviation	Std. Error Mean
PHS Mean Score	BSW	67	3.5654	.48078	.05874
	MSW	47	3.6787	.51482	.07509

The results of an independent samples t-test support the null hypothesis. There was no significant difference in the mean scores of the two student groups, based on student level of education. Group statistics show that the overall mean score of 67 BSW level students (M = 3.5654, SD = .48078) differed from the overall mean score of the 47 MSW level students (M = 3.6787, SD = .51482). Both groups have a mean score above the mid range indicating that both groups had a more structural view of poverty and affordable housing. Social work students enrolled in an MSW level program did score slightly higher. There was an average mean difference of .11329, but these differences were not significant.

Hypothesis 3: There will be a significant difference in the mean scores for at least one of the three factors on the Perceived Causes of Poverty Scale when comparing the views of social work students in the United States to those of social work students in the Netherlands.

Null hypothesis: There is no significant difference between the mean scores of students in the United States, as compared to students in the Netherlands.

A one-way multivariate analysis of variance (MANOVA) was conducted to determine significant differences in factor scores between social work students in the two countries. MANOVA was the appropriate test because there were three dependent variables being compared. The three dependent variables were: the psychological factor, the individualistic factor, and the structural factor mean scores from the Perceived Causes of Poverty Scale (Weiss and Gal, 2007). The two category independent variable was the country of residence.

Prior to the test, variables were checked for outliers and transformed to replace missing values on the 18 question COP scale with the mean for each of the individual variables. Assumptions of normality, linearity, and homoscedastcity were checked. Box's test for Equality of Covariance was significant indicating that the two group sample sizes were unequal. Pillai's Trace was used as the test statistic for interpreting multivariate results.

MANOVA results indicate a significant group difference between social work student attitudes and beliefs in the two countries/cities, Pillai's Trace = .026, $F (3, 452)$ = 4.036, p = .008, multivariate partial eta squared = .026. Analysis of variance (ANOVA) was conducted on each dependent variables as a follow-up test to MANOVA. Differences between the two groups of students were significant for the individual factor mean score, $F (1, 454)$ =8.285, p = .004, partial eta squared = .018. Mean scores for psychological and structural factors were slightly higher in the United States, but these differences were not significant.   Table 13 presents the means and standard deviations for COP factor scores by country.

Table 13: Hypothesis Three: Descriptive Statistics for COP Factor Scores by Country

	Country	Mean	Std. Deviation	N
Psych Mean	NL	2.7249	.53166	340
	USA	2.7367	.62760	116
	All	2.7279	.55693	456
Individual Mean	NL	2.2899	.67402	340
	USA	2.0750	.75082	116
	All	2.2352	.69982	456
Structural Mean	NL	3.0197	.49784	340
	USA	3.0968	.57222	116
	All	3.0393	.51822	456

Results indicate that students from the Netherlands scored significantly higher than students from the United States on the individual factor mean indicating greater agreement with this view. It is important to note that both groups scored below the mean midpoint of 2.5, indicating low overall agreement with this view. Students from the United States score slightly higher on the psychological factor mean and the structural factor mean indicating greater agreement with these views of poverty. However, neither the psychological or structural mean differences were large enough to be significant.

Summary

Chapter 4 presented a description of the demographic and exploratory variables and the results of the statistical tests conducted for this study. The participants in this study were social work students from four colleges. One of the colleges was located in the Netherlands and three of the colleges were located in the Chicago-land area. Three instruments, the demographic survey, the Poverty and Housing Scale, and the Causes of Poverty Scale, were used to obtain data needed for this study. Information obtained from

questions on the demographic survey determined if each student was classified as being from the United States or the Netherlands. The demographic survey also determined the level of education (MSW or BSW).

Three hypotheses were tested in this study and the results are as follows:

Ho1: Social work students in the United States will score significantly lower on the Poverty and Housing Scale than social work students in the Netherlands. The statistical analysis revealed that there was a significant difference between the two groups of students. The null hypothesis that there were no significant differences was rejected. However, group statistics revealed that differences between the two groups were not in the direction that was anticipated. Students in the United States scored significantly higher, not lower as was predicted.

Ho2: Students enrolled in a higher level or graduate social work program will score significantly higher on the Poverty and Housing Scale than students enrolled in an undergraduate social work program (i.e. BSW). This hypothesis was tested for USA students only. Statistical analysis revealed that there were no significant differences; therefore, the null hypothesis was accepted.

Ho3: There will be a significant difference in the mean scores for at least one of the three factors on the Perceived Causes of Poverty Scale when comparing the views of social work students in the United States to those of social work students in the Netherlands. The statistical analysis revealed that there was a significant difference in the mean score for the individual factor mean, but not for the psychological or structural factors. The null hypothesis that there would be no significant differences was rejected. There was a significant difference for one of the three factors.

Chapter 5

Discussion

Following a brief overview of the study, this chapter will discuss the findings presented in chapter four. The findings will be identified and discussed as they relate to the hypotheses. Research will be discussed in context. Implications for social work education, policy, and practice will also be discussed, as well as the limitations of this study.

Overview of the Study

The purpose of this study was to investigate and compare differences in perceptions of poverty and affordable housing between students enrolled in social work programs in two countries, the United States and the Netherlands. This study also explored differences by level of education. Two scales were used to explore social work student perceptions. One scale evaluated overall attitudes regarding poverty and affordable housing on a continuum of cultural/structural views (Galambos and MacMaster, 2004). A second, three-factor scale, evaluated student views regarding the causes of poverty; the three causal factors evaluated were: psychological, individualistic, and structural (Weiss and Gal, 2007). A brief demographic survey and several open-ended questions were also included in the study. Demographic and exploratory variables were used to describe the sample. Open-ended variables were not reported on in the current study.

Two aspects of this study are unique. One unique aspect is that no other studies were found comparing the views of social work students in the Netherlands to social work students in the USA. The emphasis on poverty and affordable housing being

measured in one scale (PHS) is also unique. No other scale was found that combines the two social factors of poverty and housing together in one scale.

Research Questions

This study postulated three research questions. 1) To what extent do the attitudes and beliefs of social work students, in relation to poverty and affordable housing, vary between countries? 2) To what extent does higher level social work education influence scores? 3) Are social work students most likely to attribute the cause of poverty to individual, structural, or psychological factors? Does variation in attributes differ between the two countries?

Discussion of the Findings

The data were analyzed using a PASW Statistics18 program (formerly known as SPSS). The Demographic survey collected information on age, gender, level of education, country, marital status, religion, and income for each participant. Two of the demographic variables, country of residence and level of education, were used as independent variables. The first hypothesis and the second hypothesis utilized data from the Poverty and Housing Scale. The third hypothesis uses data from the Causes of Poverty Scale. Findings are discussed in this section according to the survey instrument that was used to collect the data.

Findings from the Demographic Survey

Descriptive data from the demographic survey revealed that the participants in this study were 456 social work students from 4 colleges in two select city locations, Amsterdam and Chicago. Three hundred and forty students (74.2%) were studying social work in the Netherlands and one hundred and sixteen students (25.3%) were from the

United States. Participants were young (77.5% were under the age of 25), mostly female

(86.9%), single/never married (78.2%), and of varied income levels with the majority

(90%) reporting an average income or below. These demographics were similar in both

countries.   Of those who responded, the majority of social work students (45.5%)

indicated *no religion*. There were extreme differences on this variable between the two

groups of social work students; 60.1% of students in the Netherlands compared to only

2.6% of students in the USA indicated *no religion*. The overall results of the demographic

variable religion are skewed by these extreme group differences. In regard to level of

education, 58.8% of students in the USA reported that they were currently seeking a

BSW degree and 41.2% were enrolled in an MSW program. The variable for level of

education in the Netherlands was not used due to differences in the two educational

systems; a clear distinction between graduate and undergraduate students could not be

made.

Findings from the Poverty and Housing Scale

  Country of residence.

  Based upon the existing literature which indicates that Americans hold a

significantly more individualistic view of poverty, the fact that the culture of poverty

theory is associated with "blaming the victim", and the fact that the Netherlands is known

for having more generous social policies, especially in regard to housing, hypothesis one

postulated that students in the USA would score significantly lower on the poverty and

housing scale than students in the Netherlands. This hypothesis was not supported. The

variable country was statistically significant. The null hypothesis that there was no

significant difference between the two groups was rejected. Social work students in the

United States scored significantly higher, not lower, on the Poverty and Housing Scale. This result was unexpected. These findings indicate that social work students in the USA had beliefs about poverty and affordable housing that were significantly more consistent with a structural view of poverty; and that social work students in the Netherlands, by comparison to students from the USA, had a more cultural view of poverty and affordable housing. Both groups of social work students, from the Netherlands and from the USA, scored above the mid-range of scores indicating that both groups held a stronger preference for the structural view.

The fact that social work students in both countries indicated a preference for the structural view of poverty is consistent with the social work literature. Weiss (2005) and colleagues surveyed social work students in 10 countries and found that in all 10 of the countries studied students were more likely to attribute poverty to social causes. Other studies also confirm the finding that social work students are more likely to attribute poverty to social or structural causes (Cryns, 1977; Macarov, 1981; Rehner, Ishee, Salloum, Velasques, 1997; Reutebuch, 2006; Roff, Adams, and Klemmack, 1984; Rosenthal, 1993; Schwartz and Robinson, 1991; Sun, 2001; Weiss, 2003; Woodcock and Dixon, 2005). The only exception was Macarov (1981) who found that social work students in Israel had a more "individual deficiencies" view of the causes of poverty. More recent studies have contradicted these earlier findings (Weiss, 2003; Weiss, 2005). No prior studies were found comparing the views of students in the Netherlands to students in the USA. No prior studies were found comparing the views of social work students in regard to their attitudes and beliefs about housing. It is worth noting, however, that Macarov (1981) did incorporate "poor housing" in his list of examples of

what he called the "socioeconomic/ political system" view of the causes of poverty. Macarov found that students in the USA, by comparison to students from Australia and Israel, were more likely to include a lack of basic needs, such as housing and food, in their definitions of poverty.

The finding that social work students have a structural view of poverty has been interpreted by researchers in numerous ways. It has been viewed as a reflection of an internalization of the desired beliefs and values of the social work profession (Weiss and Gal, 2007) and as an indication of professional commitment to the idea that poverty is a result of structural causes (Sun, 2001). Findings have also been used as evidence that social work education promotes a structural view of social problems, that social work education may have an impact on students' perceptions of the causes of poverty, and that students develop beliefs about poverty that are consistent with professional values (Schwartz and Robinson, 1991). "Although the profession has never denied that personal responsibility is a factor related to poverty, it has consistently emphasized a social structural view. For decades, this view has been a central part of social work education" (Rehner, Ishee, Salloum, & Velasques, 1997, Para 3).

The results of the current study indicate that the environment [social structure] does have a significant impact on student views. The cause of differences between the two groups is unknown. The origins of these differences may relate to differences in social work curriculum, differences in policy and practice, or other differences that were not fully explored in the current study. Social work students in the USA may have a stronger need or desire to change social structure. Students in the Netherlands may place greater emphasis on personal responsibility. Differences may also be a result of the

CSWE promotion of the structural view and its emphasis on social justice. Research is needed to further explore the reasons for these differences.

Level of education.

To answer the second research question, it was hypothesized that students enrolled in a higher level or graduate social work program would score significantly higher on the Poverty and Housing Scale than students enrolled in a lower level or undergraduate social work program (i.e. BSW). This hypothesis was tested in the USA only. Graduate students in the USA did score slightly higher than undergraduate students, but the group differences were not significant. The null hypothesis, that there is no significant difference between the mean scores of students based on level of education, was accepted.

Studies comparing the attitudes and beliefs of graduate and undergraduate social work students are not common in the literature. The findings of these studies are mixed. An early study by Cryns (1977) found that graduate social work students were more likely than undergraduate students to attribute poverty to individual causes and personal attributes; undergraduate social work students had a more structural view of poverty. More recent studies have contradicted Cryns' findings. Roff, Adams, and Klemmack (1984) and Sun (2001) compared MSW level students to beginning undergraduate social work students and found no significant difference between the two groups; both graduate and undergraduate social work students had a structural view of poverty. These findings are similar to the findings of the current study. The only longitudinal study found was Clark (2007) who used pre and post tests to survey students entering and exiting an MSW program. They found that the majority of students both entering (88%) and exiting the

program (89.2%) favored societal/institutional change. The difference between these two groups was not significant.

More research is needed to determine the impact of social work education on student attitudes and beliefs. Longitudinal studies such as the one conducted by Clark (2007) are needed to determine if social work education changes student attitudes and beliefs. It may be that social work programs attract students who already have a more structural view.

Findings from the Causes of Poverty Scale

The third research question was answered using a three factor scale that was created and tested by Weiss and Gal (2007). It was postulated that there would be a statistically significant difference in the mean scores for at least one of the three factors (individualistic, psychological, and structural) on the Perceived Causes of Poverty Scale when comparing the views of social work students in the United States to those of social work students in the Netherlands. This hypothesis was supported.

Overall, social work students' in both groups preferred structural explanations regarding the causes of poverty over individualistic explanations. The structural factor had the highest overall mean (3.0393) and individualistic factor was the lowest (2.235). The psychological factor, for both groups, ranked second with an overall combined mean score of 2.728. However, when comparing group differences, students from the Netherlands scored significantly higher than students from the USA in their agreement with individualistic explanations of the causes of poverty. Students from the USA scored higher on the psychological and structural causal factors, but these differences were not significant. The finding that Dutch social work students held a significantly more

individualistic view was not expected. However, these findings are consistent with findings from the Poverty and Housing Scale.

In similar cross-national comparative studies of the causes of poverty, that included a psychological factor (Reutenbuch; 2006; Weiss, 2002; Weiss, 2005; Weiss and Gal, 2007; Woodcock & Dixon, 2005), social work students consistently attributed the cause of poverty to structural origins; social work students were least likely to attribute the cause of poverty to individual factors, such as a lack of motivation. According to Weiss (2005), findings of cross-cultural similarities in social work student views regarding the cause of poverty are indicative of a common understanding that is fostered by similar social problems, demographic trends, and the activities of international social work organizations. Similar findings "provide support for the claim that a common core is shared by social workers across different countries and contexts" (Weiss, 2005, p. 108).

Differences, according to Weiss (2005), are fostered by the diversity of social, cultural, economic, and political context in which social work is practiced. Contextual factors include differences in government structures, social policy and the availability of resources, as well as the severity of problems. There are also contextual differences in the way in which the profession evolved. For example, the profession of social work evolved in both the USA and in the Netherlands at the dawn of the twentieth century. In both of the cities where students were surveyed, Chicago and Amsterdam, conditions of poverty and overcrowded and unsafe housing were similar. A major difference between the conditions in both of these cities, at the turn of the century, is the fact that in Chicago poor residents of the overcrowded tenements were mostly immigrants. In Amsterdam,

poverty and overcrowded living conditions were a result of mass flooding in rural areas. The need for safe affordable housing was recognized much earlier in the Netherlands than in the United States. Government intervention began on a local level with the establishment of housing associations and culminated in the passage of the Housing Act of 1902. Providing safe, affordable, and quality housing was considered a moral obligation and was based on the rights of workers and of citizenship (Van Beusekom, 1952). National housing policies in the United States did not evolve until the 1930's and are less universal than housing policies in the Netherlands.

Research in Context

The results of this study indicate that students from the Netherlands, by comparison to students from the USA, have attitudes and beliefs that are significantly more consistent with a cultural view of poverty and housing and a more individualistic view regarding the causes of poverty. Social structure does have a significant influence on student attitudes and beliefs.

Structuration Theory suggests that student attitudes and beliefs also have an impact on social structure; that this relationship is reciprocal.

According to Structuration Theory, social structure consists of rules and resources. Rules may be either procedural or moral. Resources may be allocative, based on money and property, or authoritative, based on social organization or status. Resources, according to Giddens (1984) "are the media through which power is exercised" (p. 16).

Dutch society is noted for tolerance and egalitarianism. Seeking consensus is a tradition (Koch, 2004). The Dutch social welfare state is based on a belief in social

rights. In return for generous and often universal benefits, citizens are expected to

participate in decision-making activities (Yerkes and van der Veen, 2011). The culture of

poverty theory, which is associated with "blaming the victim" (Ryan, 1971), has a

negative connotation among social theorists. It is also most often discussed in relation to

American social policy. According to DiNitto with Cummins (2007), "if one believes in

the notion of a culture of poverty, it is necessary to devise a strategy to interrupt the

transmission of lower-class cultural values from generation to generation" (p. 98). It is

possible that this culture of poverty theory, which focuses on life-style choices, attitudes,

and behaviors that keep one stuck in a state of poverty, means something quite different

than "blaming the victim" in Dutch culture. It is also worth noting that the culture of

poverty theory is making a comeback in social theory debate (Cohen, 2010; Small,

Harding, and Lamont (2010).

    Likewise, a structural view, "implies that the solutions to the problem lie in

developing new social institutions or modifying existing ones to be more responsive to

disadvantaged members of society" (DiNitto with Cummins, 2007, p. 102).   The results

of this study seem to indicate a relationship between higher poverty rates, less availability

of affordable housing, and fewer universal social welfare programs and a stronger belief

in the structural causes of poverty. A strong belief in structural causes of may indicate

that there is a stronger need for structural change in the USA, that there is less

satisfaction with the rules and resources available to assist those in need. When resources

are readily available, social workers may feel more empowered. When resources are

universally available, there may be more opportunity to focus on the needs of individuals.

Limitations and strengths

The results of this study should be interpreted with caution and the following limitations considered. First, the data collected was based on self-reports of students. While the use of self-reports have advantages such as the ease of collecting data and the anonymity of respondents, there are disadvantages as well. Disadvantages include the danger that self-reported attitudes and opinions, even with assurances of anonymity, may be biased. Participants may not have responded honestly. Differences in interpretations of the questions and concepts by respondents and also in the translation of questions may also have occurred.

Second, the sampling method was specific to two cities in two countries, and is not representative of all social work students in the Chicago-land area or in Amsterdam. The results of this study are limited to students enrolled in a social work program at one of the four schools that participated in this study and are not generalizable beyond the study sample.

Third, despite the fact this study is based on a fairly large sample size, this was not a random sample. It was a criterion sample. Participation was based on status as a student enrolled in a social work program at one of the four selected study sites. The sample sizes were unequal. Additional studies should be undertaken to validate these findings. A more traditional survey approach may have yielded better response rates than the web-based survey methodology.

Implications for Social Work Education, Policy, and Practice

This study had a few important implications for the field of social work. First of all, it contributes to the body of knowledge we have about social work student attitudes

toward poverty and affordable housing and their beliefs about the causes of poverty. Secondly, it provides a cross-cultural comparison of the attitudes and beliefs of social work students in two countries that were not previously compared. It also confirmed some of the findings found in the literature. Social work student attitudes and beliefs reflect an overall more structural view of poverty and affordable housing, and a belief in the structural causes of poverty. These findings of this study are consistent with earlier studies and with professional values and goals.

Social work education. This study suggests that students possess the desired professional understanding of why poverty exists and that social work education may have a bearing on students' perceptions of the causes of poverty. More research is needed to confirm the impact of education on students' perceptions.

Studies of this nature could be used as a starting point for educating students on structural issues that impact people. Studies of this nature could also be used in program evaluation to determine the impact of education on student attitudes and beliefs as well as to demonstrate that students are graduating with the desired professional understanding of why poverty exists.

Policy. It has been argued that the attitudes and opinions of social work students are important because there is a relationship between attitudes and opinions regarding the origins of client problems and the intervention strategies used to solve those problems (Reutenbuch, 2006). This assumption, that our beliefs shape policy and programming, is a democratic value, a belief that the "will of the people" will prevail (Macarov, 1981). Rehner, et al., (1997) associated a belief in the structural causes of poverty with greater support for social safety net programs and social advocacy.

Historically, beliefs about the causes of poverty have led to choice of methods to combat or alleviate poverty. There is evidence that the Netherlands is more rights-based and tolerant in many of their social policies, especially in relation to housing. The Netherlands is known, for example, to have the highest rates of social housing in the world (Dolata, 2008). Policy influences practice. Cross-cultural comparisons can assist in increasing student awareness of similarities and differences, as well as the impact of policy on practice. Cross cultural practice can also assist in the development of critical thinking.

Practice. Implications for practice have been discussed in relation to a potential affect on the manner in which services are provided, the intervention strategies and procedures used, and the resources allocated to resolve problems (Macarov, 1981; Reutenbuch, 2006).

Cross- cultural comparisons may contribute to the development of new and improved practice intervention strategies. Cross-cultural comparisons also relate to the concept of person-in-environment practice and have the potential to increase student understanding of personal and environmental impacts of social problems.

Generalist practice requires that we have a broad outlook and understanding of social problems and their impact on individuals and communities. The National Association of Social Work Code of Ethics and professional values encourage practice at all systemic levels. Reutenbuch (2006) concluded that while students conceptually and ideologically embrace more liberal and institutional explanations for poverty, they prefer intervention strategies that engage clients at the individual micro level. He concluded that schools of social work need to place more importance on macro practice strategies of

intervention. The results of this study indicate a strong belief that poverty is rooted in structural causes. The actualization of social work's purpose by way of a "quest for social and economic justice, the prevention of conditions that limit human rights, the elimination of poverty, and the enhancement of the quality of life for all persons" (CSWE, 2008, Para 1), supports an increased emphasis on macro practice strategies of intervention. The results of this study also suggest that a change in structure that leads to more generous social benefits, such as those found in the Netherlands, may lead to an increased ability to focus on micro level practice interventions.

Future Research

Further analysis of the six housing-only questions on the Poverty and Housing Scale could lead to interesting discussion and an increased understanding of housing differences between the USA and the Netherlands. Additional factor analysis of the data is recommended to identify additional potential factor differences.

This study does not compare non social work majors or other professionals. Pre and post tests of students entering and graduating from a social work program would be helpful in determining if social work education programs are changing values or if individuals are attracted to the profession due to previously held beliefs. These scales could also be used as a means of program evaluation. The use of a standardized test would make for ease of comparisons between different schools of social work and inform curriculum development.

Additional efforts to develop clear categories for variables based on exploratory demographic findings are also recommended. As Sun (2001) points out, a student's backgrounds and experiences also "hold power in forming individual beliefs" (p. 172).

Variables such as gender, race, income, marital status, religion, and political affiliation may also impact student attitudes and beliefs. Future research might test for these variables.

This research does not answer the question of how social work education impacts attitudes and beliefs regarding social issues such as poverty and affordable housing or the causes of poverty. It does not show how attitudes and beliefs may change over time. Future research that addresses changes over time is recommended. Qualitative research is recommended to add depth to the findings presented in this study.

Summary / Conclusion

This was a cross-cultural study that examined and compared social work student attitudes and beliefs regarding poverty and affordable housing and the causes of poverty. In spite of limitations, the study's findings contribute to the furthering of understanding the attitudes and beliefs of social work students regarding the causes of poverty, as well as some of the similarities and differences that exist between the views of social work students in the two countries studied. Both similarities and differences were found.

Although the Dutch held significantly more cultural beliefs regarding poverty and affordable housing, both American and Dutch students overall had a more structural than cultural view of poverty and affordable housing. Similarly, the Dutch social work students scored significantly higher than American students on the individual causes of poverty scale, but overall, both groups scored highest on the structural causes of poverty factor. Both groups of students favored structural over other choices regarding the causes of poverty. This finding might be viewed as evidence that Social Work education in both the USA and the Netherlands promotes a more structural view of poverty.

Differences were found to exist in demographic variables of educational structure, ethnic groups, political groups, areas of concentrated study, and religious views. Further research to help clarify and identify these differences is warranted. The culture of poverty is a useful theory that has rarely been used for cross-cultural comparisons. Structuration Theory is promoted as a useful theory for understanding social structure, empowerment practice, and social change.

This study was exploratory; but, significant results were realized. In order to be able to generalize from the findings presented here to social work students in other countries/national settings, additional research and comparisons are warranted.

Appendix A

Demographic Survey Questions

(English Version)

Demographic Survey Questions

1. City where survey is being completed

    _____

2. Country

    _____

3. Gender   _____ male   _____ female

4. Age _____

5. Marital status

    _____ single/never married

    _____ married

    _____ divorced

    _____ widowed

    _____ Other (please specify)

6. Ethnicity

    _____

    Level of education

7. Number of years completed

    _____

8. Last degree completed

    _____

9. Are you currently enrolled as a college student?   _____ yes _____ no

10. I am

    _____ A full-time student

    _____ A part-time student

_____ Not a student

11. What is your major area of concentrated study?

_____ Generalist social work practice

_____ Clinical social work practice

_____ Policy and administration

_____ Other (specify) _____

12. I am …

_____ An undergraduate student

_____ A graduate student;

13. Degree currently being pursued (if applicable)

_____ Bachelor Degree

_____ Masters Degree

_____ PhD

_____ Other (please specify) _____

14. Income level (household)

_____ Less than minimum

_____ Minimum/adequate, but little left over for savings

_____ Average income

_____ Above minimum with comfortable savings/investments

_____ Upper income with generous savings/investments

15. Political Affiliation

_____

16. Religious affiliation

_____ Catholic

_____ Christian/Protestant

_____ Muslim

_____ Jewish

_____ None

_____ Other (specify)

_____

Comments:

Appendix B

Poverty and Housing Scale

The Poverty and Housing Scale

The Poverty and Housing Scale, developed by Galambos and MacMaster (2004), is a 13 question likert-type scale designed to assess attitudes and beliefs about poverty, the poor, and affordable housing.

Instructions: The following are statements about the poor, poverty, and affordable housing. Please use the scale at the top of this page to indicate the degree to which you agree or disagree with each statement.

Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1	2	3	4	5

_____ 1. There is adequate affordable housing in this country.

_____ 2. Government assistance for the poor should be eliminated.

_____ 3. All human beings are entitled to the basic necessities of food, clothing, and shelter.

_____ 4. There is a shortage of housing for persons/families of low income.

_____ 5. Society has an obligation to help poor people find shelter.

_____ 6. The homeless could find housing if they'd just become a little more responsible.

_____ 7. Society could do more to help the poor.

_____ 8. Poverty is a result of discrimination against women.

_____ 9. Poverty is a result of racial/ethnic discrimination.

_____ 10. Poverty is caused by institutional racism.

_____ 11. People are homeless because of circumstances beyond their control.

_____ 12. The poor could accomplish more in society if they just received a little more help.

_____ 13. A person is poor because they don't have enough money or resources to maintain a decent standard of living.

Appendix C

Causes of Poverty Scale

Perceived Causes of Poverty Scale

The Perceived Causes of Poverty Scale was developed by Weiss and Gal (2007).

Instructions: The following are statements about the causes of poverty. Please use the scale at the top of this page to indicate the degree to which you agree or disagree with each statement.

Strongly Disagree   Disagree   Undecided   Agree   Strongly Agree

      1   2   3   4   5

1. The roots of poverty are to be found in intra- personal problems
2. Poverty is generally a symptom of mental difficulties
3. Various personality disorders are generally the reason why people become poor
4. Poverty is characteristic of certain individuals in society who suffer from mental difficulties
5. People that become poor generally suffer from psychopathology
6. Many poor people suffer from emotional problems that are the basis of their economic difficulties
7. Often the cause of poverty is the lack of interpersonal abilities
8. People are poor because they do not really want to work
9. People are poor because they do not make a sufficient effort to find work
10. People are poor because they lack sufficient will power
11. People are poor because they prefer to live off society
12. People are poor because their level of individual responsibility is low
13. Poverty is a result of the readiness of government to help people in economic difficulties
14. Most of the poor are "victims" of social pressure/situations
15. People become poor because they belong to social groups that have been disadvantaged over the years
16. Poverty is mainly the result of social factors
17. Poverty is a result of the inability of society to provide the basic needs of individuals
18. Poverty is a result of the failure of society to create sufficient jobs

Appendix D

Consent to Participat

Perceptions of Poverty and Affordable Housing - Consent

You are being asked to participate in a research study. The purpose of this research is to explore and compare the attitudes and beliefs of social work students as they relate to poverty and affordable housing. This is a cross-national research project.

The project is being directed by Laura M. Parker, MSW, a social work doctoral candidate, under the supervision of Professor Colleen Galambos, School of Social Work, University of Missouri-Columbia, USA.

By agreeing to participate, I understand that:

a.   This study seeks to increase knowledge of the attitudes and beliefs of social work students as they relate to poverty and affordable housing; it involves participants from more than one country.

b.   My part in the research will be to complete a demographic data sheet and to share my beliefs and opinions about the poor, poverty, and affordable housing.

c.   It may take up to fifteen minutes to answer the questions.

d.   Participation is voluntary. I am free to stop participating at any time.

e.   My participation in this research should not expose me to any greater risk than that encountered in everyday life.

f.   To protect my identity, this survey and demographic component are free of any identifying information. The survey is anonymous.

g.   The results of this research may be published but I will not be identified in any such publication. All results will be reported in aggregate form and they will be made available to the college I am currently attending.

This study has been approved by the MU campus Institutional Review Board (IRB) at the University of Columbia, Missouri (project #1154300). I may contact the IRB office at 483 McReynolds Hall, Columbia, MO 65211, telephone: (573)882-9585.

If I have any additional questions, I am to contact Laura M. Parker, MSW, Doctoral Student, 711 Clark Hall, University of Missouri School of Social Work, Columbia, MO 65211 or at 573.256.5082. I can also email her at lmp7rf@mail.missouri.edu. Dr. Galambos can be reached at galambosc@missouri.edu.

By clicking the "next" button, I am consenting to participate in this study.

Appendix E

Letter to Administrators – Chicago Schools

Dear Dr. _____,

       I am a doctoral candidate at the University of Missouri-Columbia. I am writing to ask for your assistance with the data collection for the research I am doing for my dissertation.   My study is a comparative study of the attitudes and beliefs of social work students as they relate to poverty and affordable housing. It is a cross-national comparative study between the United States and the Netherlands. I have selected two historical cities, Chicago and Amsterdam, to collect my data.   I would like to include students from _____in my study. I have already obtained permission to survey students of social work at the Hogeschool Van Amsterdam in the Netherlands.

       My target population in the United States is students who are currently enrolled in a social work education program accredited by the Council on Social Work Education, in the Chicago-land area. I have defined the Chicago-land area as being within a 50 mile radius of the city. Twelve schools have been identified and will be invited to participate in my research study.

       If you agree to participate, the attitudes and opinions of social work students at your university will be compared to the attitudes and opinions of social work students enrolled at the Hogeschool van Amsterdam and other schools in the Chicago-land area.   I do not need to directly identify the schools from which I draw my samples. At present, my survey only asks for identification by country. I believe that the perspectives of students in the Chicago-land area will provide a rich comparison to the perspectives of social work students in the city of Amsterdam. I am also interested in comparing student perspectives in these two cities as both cities are historically tied to the origins of social work education.

       The entire survey, which will assess and compare the attitudes and opinions of social work students as they relate to poverty and affordable housing, is currently available online. It is an anonymous survey and will generally take less than 15 minutes for students to complete. It is composed of a demographic page and two short Likert-type scales. There are also four short open-ended questions. I have attached a copy for your review.

       My survey is currently being translated to Dutch and I would like to begin collecting my data as soon as it can be arranged. My target date to start collecting data is February 1st. If you agree to participate, I would need a letter or email from you, on behalf of the social work program, stating that you agree to participate in this study. Or, you could simply respond to my email with a statement saying that you agree to participate in the study. I will also need a contact, perhaps a staff person, who can assist in sending a short letter that briefly explains the purpose of my research with links to the online versions of my survey. I would request that this letter, with links, be sent to all students on your listserv that are currently enrolled in a social work program of study at _____. I would like the survey link to be sent 3 times at one week intervals. It would be appreciated if you and others would encourage students to take this survey.

       The Chair of my dissertation committee is Dr. Colleen Galambos. Dr. Galambos is the editor of The Journal of Social Work Education. She is also the former Director of the School of Social Work at the University of Missouri-Columbia. You may also contact her if you would like additional information or verification (galambosc@missouri.edu).

I know that this is a huge request, however I believe that this cross-national comparative study has much potential value to the profession of social work and its mission; this study also highlights the professions' connections to social justice. I would be happy to share the results of my study with you as these may be useful to you in the development of curriculum on poverty. Thank you for your consideration and any assistance you might be able to provide. I hope that you will agree to participate in this important dissertation study.

Please let me know if you have questions or concerns. I look forward to your response.

Sincerely,

Laura M. Parker

Laura M. Parker, MSW
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Research Assistant, Title IV-E
711 Clark Hall
University of Missouri – Columbia, USA
lmp7rf@mail.missoui.edu

Appendix F

Letter with Link to Students

Dear Student,

You are being asked to participate in a research study regarding the influence of structure on the attitudes and beliefs of social work students. The research investigator is a doctorate student at the University of Missouri-Columbia, USA. This research study is related to her doctoral dissertation.

The purpose of this study is to increase knowledge of the similarities and differences in the attitudes and beliefs of social work students as these relate to poverty, the poor, and affordable housing. This study involves participants from more than one country and at varied levels of social work education. It is a cross-national comparative research study.

Participation in this survey is both voluntary and anonymous. This survey contains no identifying information. There are no known risks associated with taking this survey. Results will be reported in aggregate and made available to your school.

The survey will take approximately 15 minutes and can be found online at:

English Version of the Survey - https://www.surveymonkey.com/s/6FYTMJS

Dutch Version of the Survey - https://www.surveymonkey.com/s/6JRHBMX

If you consent to participate, please copy and paste the above link into your web browser. Completing the survey serves as your consent to participate in this research project.

Please respond honestly.

Thank-you, your participation in this important research study is greatly appreciated.

Laura M. Parker, MSW
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