Variations in Housing Assistance across Welfare State Regimes:

Who Benefits from Targeting?



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*Abstract*

Social scientists have long debated whether the best strategy for reducing poverty and ameliorating inequality is to target benefits to the needy or guarantee benefits on a universal basis as an earned right.  One of the most basic human needs is shelter.  Using the Luxembourg Income Study, we examine how housing assistance is distributed in six countries.  Every country is more likely to award housing assistance to single women and mothers with children.  Thus, targeted benefits are found to perform important functions that enhance the autonomy of women and make it possible for single women to maintain an independent household.

Social scientists have long debated whether the best strategy for reducing poverty and ameliorating inequality is to target benefits to the needy or guarantee benefits on a universal basis as an earned right. The general consensus has been that universal benefits are more effective in ameliorating inequality despite the apparent economic efficiency of targeting. For example, Korpi and Palme (1998) found that the more countries targeted benefits to the poor, the less likely poverty was reduced. Similarly, Brady (2009) analyzed the effect of benefit structure on poverty levels in 16 countries and concluded that government programs based on the principle of universality were most likely to decrease poverty. Targeted benefits are also viewed as degrading to beneficiaries because they are means-tested and stigmatized (Kenworthy 2011).

Some feminist theorists have also been dismissive of targeted benefits, not only because they are means-tested but also because they are often granted on the basis of family status. Unlike benefits earned in the labor market that create independent, rights-bearing beneficiaries, targeted benefits make women dependent clients of the state (Nelson 1990; Sainsbury 1996). Others feminists disagree, however, and argue that targeted benefits can have "beneficial effects for women within the bounds of given gender relationships" (Skocpol 1992:38).

Because of the preference for universalism, numerous comparative studies have focused on variations across nations in the quality of social insurance programs, especially public pensions, but have paid little attention to the functions of targeted benefits (Gough *et al* 1997; Huber and Stephens 1998). Another reason for the neglect of targeted benefits is that they are more difficult to analyze in a cross-national context. Whereas social insurance schemes can be easily compared using expenditure data, targeted benefits are often granted as in-kind goods and services and have qualitative differences that defy simple analysis based on amount spent. As Orloff (1993:305) notes, "the predominant theoretical and methodological approaches….tended

to neglect qualitative variation in the effects of state social provision over time and across nations."

Yet it is important to understand the functions of targeted benefits for several reasons. First, in many western, democratic nations, rising public budgets, slower productivity growth, and population aging have raised debates about whether generous social insurance programs can be sustained. As a result, interest in targeting has grown. Second, the number of beneficiaries in targeted safety net programs has been increasing, reversing the long-term trend toward the expansion of social insurance. For example, since 2000 government transfers in Denmark, Australia and the United Kingdom have become more targeted. Third, there is some evidence that targeting does not necessarily achieve less redistribution than universalism. In contrast to Korpi and Palme's (1998) earlier study, Kenworthy (2011) used more recent data and found no relationship between targeting and redistribution. Finally, because targeted programs are on the margins of the welfare state, they provide an important test of the limits of social citizenship (Gough *et al* 1997).

Unlike benefits designed to compensate for income losses due to old age or unemployment, targeted benefits are typically not granted on the basis of work history. Rather they are more likely to be awarded on the basis of need and directed at vulnerable populations, especially single mothers, female-headed households and the elderly poor. The classic example of a targeted benefit is poor relief, which harks back to the tradition of the English Poor Laws (Quadagno 1988). Currently, nations use targeted benefits to provide basic income support but also many social services including food, child care, education, long-term care and medical care (Garfinkel, Rainwater and Smeeding 2010; O'Connor, Orloff and Shaver 1999). Thus, targeted benefits perform many functions that protect families and alleviate destitution, independent of

direct income support. They can improve the living standards of those at the low end of the income distribution and free up limited income for purchasing other goods and services (Kenworthy 2011

0).

One of the most basic human needs is shelter. Adequate housing can affect access to jobs, education, health care and safety and thus have effects that multiply advantage or disadvantage across the life course (Dwyer 2007; Massey and Denton 1993). Housing assistance policies are one way that governments try to provide shelter and protect vulnerable populations from the risk of homelessness. Housing can also ameliorate gender inequality, because it can be part of a strategy to give women "the capacity to form and to maintain an independent household" (Orloff 1993: 303). In cases of domestic abuse, housing assistance has been found to be an essential social program to help women become independent from abusive partners (Purvin 2007). Housing assistance provided to the elderly also may benefit women either directly because there are more single older women than men or indirectly by alleviating some of the care burden that female relatives typically provide to aging parents (Mellors 2000). As with other social programs, there is significant variation across nations in how housing policy is designed. Some countries provide public housing for specified population groups, others subsidize private housing for poor and low income families through rent assistance or vouchers while others design programs to encourage home ownership. Despite the importance of this benefit, few studies have examined the distribution of housing benefits in a comparative context.

*The Concept of Welfare State Regimes*

Much comparative research relies on an approach that groups nations according to their welfare state strategy, that is, the principles of distribution, the extent of universal vs. targeted

benefits and the generosity of benefits in terms of expenditures. One widely-used typology

divides welfare states into three regime types, "liberal," "conservative" and "social democratic"

(Esping-Andersen 1990). Liberal welfare states have universal social insurance systems to

compensate for income loss due to unemployment and old age, but they rely heavily on targeted

benefits for the "deserving" poor, especially single mothers and the aged. They also favor the

market for the provision of services and are less likely to use the tax system as a mechanism for

redistributing wealth. The United Kingdom, Canada, Australia and the United States are

typically included in this regime type (Arts and Gelissen 2002; Esping-Andersen 1990; Korpi

and Palme 1998; Svallfors 1997).

Conservative welfare states originated in nations with Christian Democratic parties where

the political ideology is deeply rooted in Christianity (Hicks 1999). A key tenet of conservative

nations derives from the Catholic interpretation of justice, that the more fortunate have a

responsibility to help the poor. Conservative nations also adhere to the principle of

"subsidiarity," meaning that the government should only intervene in functions that cannot be

performed locally by the family or voluntary organizations, particularly church-related

organizations. When these principles are embedded in welfare states, they are reflected in

policies that emphasize local responsibility, that reproduce the existing class structure and that

preserve the male-breadwinner family. An example of the latter is a preference for direct cash

transfers over public services such as day care that might promote women's labor force

participation (Esping-Andersen and van Kersbergen 1992; Huber and Stephens 2000; Huber,

Ragin and Stephens 1993; van Kersbergen 1995). Italy, France and Germany are among the

countries classified as conservative.

Social democratic regimes are notable for their preference for universal welfare programs, their emphasis on social equality and their rejection of means-testing as a criterion to determine eligibility for benefits (Arts and Gelissen 2002). Programs are designed to provide a high quality of services and to promote employment opportunity, not merely to prevent destitution (Olsen 1998). Included in this regime type are Sweden, Norway, and other Scandinavian countries (Esping-Andersen 1990).

Critics have argued that Esping-Andersen's typology is inadequate for identifying the core characteristics of many welfare states, that there are actually four or more regimes types (Svallfors 1997) and that "real welfare states are hardly ever pure types and are usually hybrid cases" (Arts and Gelissen 2002:137). Further, feminist theorists have noted that regimes based on a particular configuration of class relations cannot account for the way social programs structure gender relations (Lewis 1988; O'Connor, Orloff and Shaver 1999). Despite these criticisms, the notion that welfare states are organized around certain distributional principles has been remarkably enduring

The question that remains unanswered is whether a typology tested primarily on social insurance programs can be applied to targeted benefits. Some researchers find that targeted social benefits are roughly consistent with Esping-Andersen's regime types (Liebfried 1993), while others find notable differences (Gough *et al* 1997). This paper analyzes housing benefits in six nations that represent the three regime types: the United States and the United Kingdom (liberal), Germany and France (conservative), Norway and Denmark (social democratic). Unlike pension programs and health care, housing assistance is never granted on a universal basis in any of these countries but rather is targeted to certain groups and devoted to specific objectives. Although housing assistance helps to ensure at least a minimal standard of living, no study has

examined the characteristics of those receiving housing assistance or considered whether housing recipients differ according to country or regime type. The objective of this paper is to determine the factors that predict the likelihood of receiving housing assistance in each country and examine whether the odds generally vary across the countries in ways that Esping-Andersen's typology would predict.

*Housing Assistance and Welfare State Regimes*

Most developed countries attempt to provide shelter for vulnerable populations, and housing policies in all countries share certain characteristics. Notable is that every country allocates relatively few resources for housing assistance. Among the countries in this study, Great Britain spends the largest amount, but that still only comes to 1.2% of GDP. The other countries spend between 0.8% and 0.2% of GDP on housing assistance annually (Eardley *et al* 1996). Consistent with the low spending, in each of these countries housing assistance is a targeted program requiring applicants to meet certain income, family type and/or age requirements. Despite these similarities, the housing assistance strategies these countries have adopted differ considerably in ways that appear consistent with their regime type (Shroder 2002).

*Liberal Housing Regimes*

In the United States housing assistance is provided through vouchers, public housing and private subsidized projects. Applicants for housing assistance are not guaranteed support just because they meet certain economic qualifications. Rather once they have qualified, they are placed on waiting lists and receive benefits on a first-come-first-serve basis (Kingsley 1997). For this reason, housing assistance is not considered an entitlement. Because of the stringent limits placed on funds for housing, only one-fifth to one-third of eligible U.S. citizens actually receive any benefit (Shroder 2002). Those who receive housing assistance are treated relatively

equitably, regardless of state of residence, because benefits are based on a national formula. In this sense, housing assistance differs from other targeted benefits like Temporary Assistance to Needy Families (TANF) or Medicaid, where states have considerable leeway in setting benefit levels (Kingsley 1997).

In the United Kingdom, the Standard Housing Benefit is the country's largest means tested welfare program. Unlike the United States, this program is an entitlement that is provided as a voucher to be applied toward rent. If applicants meet certain income requirements their entire rent, within certain limits, may be paid. Individuals whose income is too high to qualify for full benefits can receive rent support on a sliding scale. According to some reports, however, the stigma associated with the program prevents some needy citizens from accepting the benefit even when they are eligible (Blundell et al 1988).

The point, then, is that in the United States and the United Kingdom, housing assistance is targeted solely to low-income people, and only people who rent or live in government-owned housing units are eligible. Thus, programs are primarily focused on preventing homelessness, not on creating financial stability, a distributional principle that is consistent with a liberal welfare state regime.

*Conservative Housing Regimes:*

Housing assistance made its debut in France during the 1970s under Prime Minister Valery Giscard d'Estaing, who created a means-tested housing allowance program along with six other social programs (Levy 1999). Currently, France has two forms of housing assistance for legal residents: rent assistance and low-income, public housing units, which are referred to as HLM (*Hébergement à loyer modéré)*. Priority for HLMs goes to people who have been evicted from their homes, who have been forced to move for employment, who experience sudden

financial difficulties or who are handicapped.  Large families, pregnant women, and young people looking for their first accommodation also are eligible.  To meet these diverse needs, 20 percent of housing in every town is required by law to be part of the HLM program.  However, because the procedure to receive a HLM can take years, there are long waiting lists for housing (Brousse 2009).  Neither type of French housing assistance covers the full cost of housing but rather covers only a portion, depending on the size and composition of the household (Eardley *et al* 1996).

In Germany anyone receiving social assistance may be eligible for "reasonable" housing payments. Local authorities are responsible for funding housing assistance programs, for setting the amount of benefits provided and for evaluating applicants to determine eligibility. Anyone with low income and high rent may be eligible for housing assistance, including the unemployed. However, government policy emphasizes that unemployment benefits should be sufficient to cover most housing expenses. Benefits are determined roughly as the difference between what the household can contribute to rent (based on gross household income) and the actual cost of rent.  Households with children receive higher benefits (Busch-Geertsema 2004).

As is true in the U.S. and U.K., in France and Germany, only people who rent or live in government-owned housing units are eligible for housing assistance.  Further, residents of public housing still have to contribute toward rent based on a sliding scale.  Both countries explicitly favor families with children and give local authorities extensive decision-making power, an approach that is consistent with the principle of subsidiarity.

*Social Democratic Housing Regimes*

Housing policy in Norway has both a universal and a targeted component.  The first and most salient objective is to ensure homeownership for as many people as possible. The

Norwegian State Housing Bank is responsible for making low interest loans to first-time home owners and for ensuring that no one resides in temporary housing for more than three months or is homeless.  The second objective is to provide housing for the economically disadvantaged. Housing assistance is given as a supplement to social assistance payments and may cover the full cost of rent or mortgage payments (Eardley *et al* 1996).  Finally, housing policy is used to increase the housing supply in an environmentally friendly way.  Of note is that housing programs are only available to Norwegian citizens (Norwegian Ministry 2004).

Denmark's housing assistance program is available to renters and to homeowners who fall below a certain income threshold.  The amount of assistance, which is based on household composition and size, may include the full cost of housing.  Applicants must have been a citizen of Denmark for three years before they are eligible for benefits (Eardley *et al* 1996).  As is true in Norway, the goal of housing policy is specifically to increase homeownership (Esping-Anderson 1978).

Two things are distinctive about housing policy in Norway and Denmark.  The first is that home owners are eligible for assistance and the second is that encouraging home ownership is a specific objective.

Although housing assistance policies appear generally consistent with the principles associated with the three regime types, the percentage of households receiving benefits differs considerably *within* regimes as well as across regimes.  In the United Kingdom 24.5% of the population receives housing assistance but just 4.8% in the United States.  In Germany 5.9% of the population receives housing assistance compared to 19.5% in France.  Finally, only 2.6% of the population in Norway receives housing assistance compared to 19.6% in Denmark.

Many factors may influence the distribution of housing assistance including the value of housing benefits relative to other social programs, housing costs and population composition. Given the numerous factors that could affect housing assistance independent of specific policies, housing policy cannot be fully understood without examining who actually receives benefits. Based on this review, we propose the following hypotheses:

Hypothesis 1: Since housing assistance is targeted, we expect female-headed households to be more likely than male-headed households to receive benefits in all countries.

Hypothesis 2: Since conservative countries emphasize family support, we hypothesize that in Germany and France families with children will be more likely to receive housing assistance than other families.

Hypothesis 3: For a similar reason, we hypothesize that Germany and France will be less likely to target the elderly than the other countries.

*Data and Methods*

*Data*

The Luxembourg Income Study (LIS) consists of household surveys conducted in 30 countries in multiple waves, which are combined into one database to facilitate international comparisons. This study uses data on six countries from the fifth wave, 1999-2000. Sample sizes range from 10,305 households in France to 73,541 households in Denmark. When all of the countries are incorporated into one model, the sample size is 164,681 households.

The dependent variable is generated from a question that asked respondents how much housing assistance they received over the past 12 months, which is measured as a continuous cash amount. However, housing costs not only vary between nations, but also vary widely within nations. Given this problem as well as the difficulty in standardizing currency cross-

nationally, we use receipt of housing assistance rather than amount of housing assistance as the dependent variable. We code housing assistance as a dichotomous variable where respondents are coded 1 if they received any housing assistance and 0 if no assistance was received. This variable thus measures the provision of housing assistance but not the amount received.

The independent variables predicting housing assistance receipt consist of household level characteristics. They include age, gender, and marital status of the household head and number of children under age 18 or persons age 75 or older who reside in the household. Although it would have been preferable to use the number of people in the household over age 65, which is the age of eligibility for retirement benefit in many countries, that information was not available for all countries.

Gender of the head of household is coded "0" for males and "1" for females and represents the person self-identified as the head of the household. Marital status is a dummy variable with four categories, married, never married, divorced, and widowed. In some countries respondents were asked if they were separated, but in other countries separated and married were grouped in the same category. Therefore, for consistency across all countries, we include "separated" in the married category. The number of children under 18 living in the household is treated as a continuous variable as is the number of people over the age of 75 living in the household.

Since all six countries use a form of means testing to distribute housing assistance, several variables are added to the analysis to control for income adequacy. Household income is a continuous measure in the currency of each country, divided into deciles to create an easily comparable variable. Education of the household head is included as a proxy for socioeconomic status. It is based on the LIS harmonized educational attainment variable that takes into account

country differences in educational systems. Education is divided into three categories: high education includes those who have a college degree or higher, medium education those who have a high school diploma and possibly some college, and low education those who have not completed a high school degree or the equivalent. Also included is receipt of other types of government assistance, specifically, government pensions and disability insurance. Both types of benefits were dummy coded based on whether anyone in the household was receiving them (coded "1") or not (coded "0"). Income, government assistance, and education all help measure the effect of financial well-being on the likelihood of receiving housing assistance.

Table 1 shows the descriptive statistics for the independent variables and receipt of housing assistance by country. In every country female-headed households are more likely to receive housing assistance than male-headed households. Being unmarried and having less education also increases the likelihood of receiving housing assistance.

[Insert Table 1 about here]

*Methods*

Six independent binary logistic regression models assess the degree to which gender, marital status, old age, and family size affect the odds of receiving housing assistance within all six countries. Each model uses the same variables but represents a different country. Model one (Table 2) includes demographic information about the household while model two (Table 3) incorporates financial information about the households. These results provide the basis for assessing hypotheses 1 to 3.

*Results*

Table 2 shows the unadjusted regression models for each of the six countries. In every country the likelihood of receiving housing assistance is increased if the household head is

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female.  The increased odds for female-headed households range from 76% in Germany to seven times greater in Norway.  In Denmark, France, and the United Kingdom the odds of receiving housing assistance also are increased if someone 75 or older lives in the household.  In every country except the United States the likelihood of receiving housing assistance increases as the number of children in the home increases.  The odds of receiving housing assistance also increase in every country if the household head is never married, divorced, or widowed.

Without considering need, then, every country is more likely to give housing assistance to female household heads than to male household heads and to non-married household heads than married household heads.  Countries show greater diversity regarding the odds of receiving housing assistance in households with people over 74.  Just one country from each regime type (Denmark, France and the United Kingdom) has statistically higher odds of providing housing assistance to households with elderly people.  It is important to note, however, that this model explains a relatively small percent of the variation between the dependent and the independent variables:  5.9% in Norway, 15.6% in Denmark, 8.8% in Germany, 17.5% in France, 15.2% in the United Kingdom and 3.7% in the United States.  Clearly, factors other than age and marital status influence the distribution of housing assistance.

[Insert Table 2 about here]

Table 3 adds several income-related variables to the original model.   Because income plays an important role in determining eligibility for targeted welfare programs, it is necessary to account for need in relationship to gender, age, and family structure.   In every country the income related variables increase the percentage of variation in the dependent variable that is explained.  Controlling for economic need, there is a positive correlation between receiving housing assistance and female-headed households.  Female-headed households are 53% more

likely than male-headed households to receive housing assistance in Germany and five times

more so in Norway.  Similarly, in every country having more children in a household increases

the odds of receiving assistance.  As in Table 2, the odds of receiving housing assistance increase

if someone 75 or older is living in the household in Denmark, France, and the United Kingdom.

The relationship between marital status and receipt of housing assistance also persists.  In all

countries the odds of receiving housing assistance increase if the head of household is never

married, divorced, or widowed.

[Insert Table 3 about here]

Table 3 also demonstrates that in every country there is a strong negative correlation

between income and receiving housing assistance: the odds of receiving housing assistance

decrease 60 to 70 percent for every increase in decile of income.  Despite some variation in the

strength of the association between income and housing assistance, overall the regression model

shows that income is an important determinant.  Education, which is another indicator of

socioeconomic status, also influences eligibility for housing assistance.  Household heads with

low education are more likely to receive housing assistance than those with high education.

Some countries tie housing assistance to other social welfare benefits while others do not.

In Denmark, households that receive pension benefits are twice as likely to receive housing

assistance, but in Germany, France, the United States and the United Kingdom the opposite is

true.  In these countries households that receive pension benefits are less likely to receive

housing assistance.  Disability benefits increase the likelihood of receiving housing assistance in

Norway, Denmark, the United States, and the United Kingdom but not in France or Germany.

Thus, the receipt of other government assistance has a large impact on the likelihood of receiving

housing assistance but not necessarily in ways that are compatible with regime type.

*Discussion*

The quantitative analysis in the first model confirms Hypothesis 1. In each country households with a female head are more likely to receive assistance than households with male heads. This relationship holds true both before and after we account for economic need in the model. Hypothesis 2 and 3 were not confirmed, however, because eligibility criteria in the conservative countries do not differ from the other regime types. In Denmark, France, and the United Kingdom, households with members over 74 were more likely to receive assistance, but this was not the case for Germany, the U.S. or Norway. Each of the countries that favor the old in housing assistance represents a different regime type. Further, in every country, not just the conservative countries, the odds of receiving housing assistance increase as the number of children in the household increase, once economic need is taken into account. This outcome reflects the importance attached in all societies to protecting children.

Some countries also are more likely than others to reserve housing assistance for people who are not receiving other government support. This may reflect variation in the generosity of unemployment, disability and pension benefits. In countries where these benefits are sufficient to cover housing costs, additional in-kind benefits may be considered unnecessary. Other countries may tie housing assistance to a package of support. The relationship between housing and other benefits cannot be determined simply by examining the characteristics of recipients but must also consider specific policies.

*Conclusion*

Esping-Anderson's typology is useful for understanding housing assistance in terms of policy and strategies. Neither liberal country encourages homeownership but instead offers rent assistance or public housing options. In this sense, housing assistance fits the core premises of a

liberal welfare state, because benefits target the needy and do not interfere with the market.  In France and Germany housing assistance policy reflects the ideals associated with conservative countries.  Both countries emphasize giving housing assistance based on family size and neither country fully subsidizes housing.  Both countries also leave many decisions about housing assistance to localities. These principles are consistent with the conservative regime's emphasis on supporting the traditional family and preserving local responsibility.  The social democratic countries use housing assistance policy to promote home ownership and allow homeowners to receive housing allowances.  This, in combination with the fact that both Norway and Denmark subsidize housing fully in some situations, fits a traditional social democratic strategy that encourages autonomy and supports a high quality of life across the population.  Although only a small percentage of the population receives housing assistance in Norway at any given time, this does not mean that people lack support.  Rather this is consistent with Norway's objective of using housing assistance as a short term benefit toward the larger goal of home ownership.  Overall, housing assistance programs have clear differences in policy objectives that are consistent with their designated regime types.

In analyzing the distribution of housing assistance, however, a different picture emerges. Benefits do not vary according to Esping-Andersen's typology.  Rather across all regime types, gender, age and family structure are the most important determinants of who receives housing assistance. Except for elderly people in the home, where there is some variation, the correlation between housing assistance and demographic characteristics of beneficiaries is similar in every country.  This is a notable finding, because in all industrialized western nations, care for children, the elderly, the sick and the disabled is largely provided by women in private households, not by states, markets or voluntary nonprofit organizations.  Unlike most social

insurance systems where the sexual division of labor in caretaking and domestic work is not typically rewarded, targeted housing assistance programs are more likely to award benefits to women and to lower income households (Orloff 1993). Housing benefits make it possible for single women to maintain an independent household and to care for their children. The results confirm the argument that one way to reduce gender inequality is to link benefits to parenthood, because mothers of young children pay a high price in foregone wages and single mothers are especially at risk of poverty. Our results show that housing assistance linked to motherhood helps spread the cost of caring for children from the individual woman to the larger society (Herd 2006). Further, housing support for the elderly benefits women, both as recipients and as caregivers. One important caveat, however, is that these data do not include a measure of housing quality. Housing that traps beneficiaries in poor neighborhoods with inferior schools and lack of access to employment neither provides autonomy nor expands rights.

These findings suggest that targeted benefits should not necessarily be dismissed as inferior to social insurance programs. Because housing benefits are provided as a social service, they represent an indirect way to reduce poverty by freeing up the income of beneficiaries for other needs. Further, housing assistance programs support single women and mothers with children, independent of work history. In this sense, they respond to family needs by helping to shift the burden of welfare from the family to the state (Orloff 1993). Targeting, thus, can perform important functions that enhance the autonomy of women and reduce their dependence on a male breadwinner. Examining only the objectives of policy without considering the beneficiaries provides only a partial picture of the role targeted benefits play. This does not mean that universalism should be discarded but rather that is also important to consider the useful functions that targeted benefits can perform, particularly in the provision of social services.

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Table 1: Descriptive Statistics of Housing Assistance Receipt by Country

| | Age of HH | Female HH | Male HH | Married | Never Married | Divorced | Widowed | Number of Children | Number of people over 75 | HH with High Educ | HH with Medium Educ | HH with Low Educ | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (mean) | (%) | (%) | (%) | (%) | (%) | (%) | (mean) | (mean) | (mean) | (mean) | (mean) | (N) |
| Norway | 53.2 | 64.5 | 35.5 | 22.1 | 31.2 | 22.7 | 24.0 | 0.7 | 0.2 | 11.2 | 43.9 | 44.9 | 321 |
| Denmark | 52.8 | 59.5 | 40.5 | 19.4 | 34.1 | 25.9 | 20.6 | 0.4 | 0.2 | 8.8 | 34.2 | 56.9 | 12767 |
| Germany | 43.9 | 58.0 | 42.0 | 34.5 | 30.5 | 28.6 | 6.4 | 1.1 | 0.5 | 11.9 | 5.7 | 82.4 | 597 |
| France | 42.5 | 62.9 | 37.2 | 39.6 | 34.2 | 16.4 | 9.8 | 1.1 | 0.7 | 12.1 | 40.7 | 47.1 | 2011 |
| US | 49.2 | 70.2 | 29.8 | 39.1 | 32.1 | 8.1 | 20.7 | 0.9 | 0.2 | 10.1 | 48.4 | 41.5 | 2253 |
| UK | 54.5 | 54.0 | 46.0 | 29.9 | 25.8 | 19.3 | 25.0 | 0.7 | 0.3 | 3.2 | 25.1 | 71.7 | 6106 |

Source: Luxembourg Income Survey (1999, 2000)

Table 2: Odds Ratios for people receiving housing assistance in 6 countries

| | Norway | Denmark | Germany | France | US | UK |
|---|---|---|---|---|---|---|
| HH Head Age | 1.027*** | 1.031*** | 0.999 | 0.961*** | 1.021*** | 1.016*** |
| | (0.006) | (0.001) | (0.004) | (0.003) | (0.001) | (0.001) |
| HH Head Gender (Female) | 7.183*** | 2.490*** | 1.764*** | 2.679*** | 2.420*** | 2.970*** |
| | (1.155) | (0.062) | (0.165) | (0.207) | (0.117) | (0.113) |
| HH Head Marital Status (Married) | | | | | | |
| Never Married | 2.889*** | 3.368*** | 3.725*** | 1.934*** | 4.757*** | 3.153*** |
| | (0.565) | (0.117) | (0.508) | (0.160) | (0.288) | (0.156) |
| Divorced | 2.596*** | 4.252*** | 4.592*** | 2.804*** | 5.121*** | 3.080*** |
| | (0.541) | (0.147) | (0.931) | (0.281) | (0.462) | (0.164) |
| Widowed | 2.178*** | 2.820*** | 6.410*** | 2.372*** | 2.590*** | 1.971*** |
| | (0.525) | (0.117) | (0.770) | (0.298) | (0.160) | (0.115) |
| Children (<18) in HH | 1.518*** | 1.193*** | 1.972*** | 1.944*** | 1.346 | 1.486*** |
| | (0.096) | (0.017) | (0.093) | (0.057) | (0.026) | (0.027) |
| People >74 in HH | 1.016 | 1.357*** | 0.881 | 1.742*** | 1.128 | 1.424*** |
| | (0.211) | (0.048) | (0.184) | (0.182) | (0.076) | (0.063) |
| | | | | | | |
| Observations | 12,730 | 73,541 | 10,372 | 10,305 | 49,633 | 24,860 |
| Efron's R-squared | 0.059 | 0.156 | 0.088 | 0.175 | 0.037 | 0.152 |

**significant at 5%; ***significant at 1%
Note: Standard errors in parentheses
Source: Luxembourg Income Survey (1999, 2000)

Table 3: Odds Ratios for people receiving housing assistance in 6 countries by need

|  | Norway | Denmark | Germany | France | US | UK |
|---|---|---|---|---|---|---|
| HH Head Age | 0.989 | 0.979*** | 0.978*** | 0.939*** | 0.993** | 0.969*** |
|  | (0.007) | (0.001) | (0.005) | (0.003) | (0.002) | (0.002) |
| HH Head Gender (Female) | 5.080*** | 2.525*** | 1.533*** | 2.094*** | 2.078*** | 2.522*** |
|  | (0.822) | (0.077) | (0.150) | (0.181) | (0.104) | (0.123) |
| HH Head Marital Status (Married) |  |  |  |  |  |  |
| Never Married | 2.241*** | 1.932*** | 2.176*** | 1.557*** | 2.809*** | 2.577*** |
|  | (0.457) | (0.077) | (0.328) | (0.142) | (0.186) | (0.158) |
| Divorced | 2.248*** | 3.479*** | 2.233*** | 2.479*** | 2.781*** | 3.308*** |
|  | (0.485) | (0.139) | (0.509) | (0.271) | (0.270) | (0.219) |
| Widowed | 1.854** | 1.712*** | 4.171*** | 1.538** | 2.001*** | 1.908*** |
|  | (0.460) | (0.077) | (0.535) | (0.203) | (0.130) | (0.124) |
| Children (<18) in HH | 1.879*** | 1.724*** | 1.997*** | 2.174*** | 1.275*** | 1.493*** |
|  | (0.126) | (0.029) | (0.104) | (0.076) | (0.027) | (0.036) |
| People >74 in HH | 1.111 | 1.153*** | 0.756 | 1.674*** | 0.906 | 1.557*** |
|  | (0.232) | (0.043) | (0.158) | (0.172) | (0.062) | (0.073) |
| Income (in deciles) | 0.629*** | 0.594*** | 0.652*** | 0.703*** | 0.632*** | 0.624*** |
|  | (0.025) | (0.004) | (0.013) | (0.009) | (0.008) | (0.006) |
| HH Head Education (High Education) |  |  |  |  |  |  |
| Low Education | 1.973** | 1.861*** | 1.919*** | 4.065*** | 4.165*** | 6.914*** |
|  | (0.418) | (0.075) | (0.272) | (0.396) | (0.331) | (0.618) |
| Medium Education | 1.055 | 1.560*** | 0.704 | 2.060*** | 2.171*** | 2.386*** |
|  | (0.210) | (0.064) | (0.164) | (0.187) | (0.165) | (0.210) |
| Pension benefits | 1.388 | 2.097*** | 0.395*** | 0.391*** | 0.646*** | 0.642*** |
|  | (0.350) | (0.099) | (0.072) | (0.045) | (0.048) | (0.046) |
| Disability benefits | 3.285*** | 3.042*** | 1.118 | 1.197 | 1.376*** | 3.491*** |
|  | (0.532) | (0.108) | (0.208) | (0.165) | (0.110) | (0.172) |
|  |  |  |  |  |  |  |
| Observations | 12,730 | 73,541 | 10,372 | 10,305 | 49,633 | 24,860 |
| Efron's R-squared | 0.147 | 0.320 | 0.164 | 0.289 | 0.113 | 0.416 |

** significant at 5%; ***significant at 1%
Note: Standard errors in parentheses
Source: Luxembourg Income Survey (1999, 2000)