

## Imputed Rent (IR) = Income advantages from owner-occupied, rent-free and reduced-rent housing

Germany 2002 (SOEP); Denmark, Finland, France 2004 (EU-SILC)

**Baseline Model:** Excluding Imputed Rent.

**Post-Govt.-Income:** Annual income equivalized using the modified OECD-scale; EU-SILC: 1% top and bottom trimming.

**Analysis population:** Individuals living in private households with Post-Govt.-Inc.>0

### SOEP Implementation of various approaches to measure net IR:

(1) **Opportunity-cost approach:** Regression of gross rent per square meter paid by main tenants in private, non-subsidized housing using heckman-selection. Resulting regression coefficients are applied to otherwise comparable owner-occupiers (or tenants in subsidized housing). From the resulting value all relevant costs (mortgage interest, maintenance and operating) are deducted.

(2) **Capital Market approach:** The net market-value (market-value minus outstanding mortgages) is multiplied with a fix presumed real interest rate of 2%, 3% and 4%. From the resulting value owner-specific (maintenance and operating) costs are deducted.

(3) **Self-assessment approach.** The original question in the SOEP which is asked from owner-occupiers only: "And if you lived in this flat or house as tenant: what do you estimate would be the monthly rent without heating costs? About ..... Euros." From the resulting value owner-specific (mortgage interest, maintenance and operating) costs are deducted.

**Deduction of owner-specific costs:** operating and maintenance (1.585 Euro per month per square meter), interest on mortgages

**Source:** SOEP, survey year 2002.

**EU-SILC Implementation of measuring IR;** cf: Eurostat (2006): Imputed Rent, 3rd meeting of the EU-SILC task force on methodological issues, 4-5 April 2006, Doc. EU-SILC DOC TFMC-12/06.

**Denmark** "User cost method", i.e. "Capital Market approach" (**Gross IR**), for owner-occupiers. Self-assessment approach for tenants.

**Finland:** "Stratification rental equivalence" (**Gross and Net IR**)

**France:** "Regression rental equivalence", i.e. "Opportunity cost approach" (**Net IR**)

**Source:** EU-SILC, survey year 2004.

**Table 1: Housing tenure**

	Housing tenure (% population living in ...)			
	Germany 2002	Denmark 2004	Finland 2004	France 2004
Owner-occupied housing	47,4	67,2	71,4	60,4
Rented accommodation, total	52,6	32,8	28,6	39,6
thereof:				
# non-subsidized	42,5	-	11,7	21,1
# rent-free	2,7	-	0,9	4,0
# reduced rent	7,4	-	16,0	14,5
<b>Total</b>	<b>100</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Source: SOEP 2002, EU-SILC 2004.

**Table 1a: Housing tenure and IR**

	Population with positive IR by housing tenure (%)				
	Germany (Net IR)	Denmark (Gross IR)	Finland (Gross IR)	France (Net IR)	Finland (Net IR)
Owner-occupied housing	74,5	94,6	100,0	97,4	96,1
Rented accommodation, total	19,1	3,8	6,3	36,9	6,3
thereof:					
# non-subsidized	0,0	-	0,0	0,0	0,0
# rent-free	100,0	-	74,2	81,5	74,2
# reduced rent	99,7	-	7,4	78,2	7,4
<b>Total</b>	<b>45,4</b>	<b>64,8</b>	<b>73,2</b>	<b>73,5</b>	<b>70,5</b>

Source: SOEP 2002, EU-SILC 2004.

**Table 2: Beneficiaries from IR: Incidence**

	Germany (Net IR)						Denmark (Gross IR)	Finland (Gross IR)	France (Net IR)	Finland (Net IR)
	Population share of beneficiaries from Imputed Rent (IR) using ... Approach									
Equiv. Post-Gov't Income Decile	opportunity cost		Capital-market 2%	Capital-market 3%	Capital-market 4%	self-assessment	User-cost method (owners) / Self-assessment (tenants)	Stratification rental equivalence (Opp.cost approach)	Regression rental equivalence (Opp.cost approach)	Stratification rental equivalence (Opp.cost approach)
	owner-occupiers and renters	owner-occupiers	owner-occupiers				owner-occupiers and renters			
1 (bottom)	42,5	20,8	16,2	19,8	20,6	21,1	39,7	52,9	55,5	52,0
2	39,1	25,0	17,5	21,0	22,9	24,2	38,8	57,3	65,0	56,7
3	44,0	31,5	22,8	27,5	32,2	34,2	45,2	61,3	66,2	59,7
4	39,8	29,6	24,6	32,0	34,5	32,6	55,2	70,7	67,3	69,4
5	47,8	35,5	30,0	35,7	38,8	37,5	64,3	72,8	75,7	69,3
6	45,5	38,1	31,4	41,5	44,6	40,3	72,1	78,9	75,8	75,1
7	45,4	39,3	37,8	45,9	49,9	42,4	78,1	80,3	80,8	76,0
8	47,9	40,6	37,7	45,9	48,6	42,8	81,1	82,8	81,7	79,8
9	48,8	44,1	42,7	51,1	55,1	48,4	83,9	86,1	82,7	82,0
10 (top)	52,9	48,8	53,0	59,5	62,5	50,4	89,7	89,1	84,3	84,6
<b>Total</b>	45,4	35,3	31,4	38,0	41,0	37,4	64,8	73,2	73,5	70,5
<b>TOP in % of BOTTOM</b>	<b>124</b>	<b>234</b>	<b>327</b>	<b>301</b>	<b>304</b>	<b>239</b>	<b>226</b>	<b>168</b>	<b>152</b>	<b>163</b>

**Table 3: Income Effects by decile: Relevance**

Equiv. Post-Gov't Income Decile	Germany (Net IR)							Denmark (Gross IR)		Finland (Gross IR)		France (Net IR)		Finland (Net IR)	
	Baseline	% Change in Equiv. Post Gov't Income due to IR by decile using ... Approach						Baseline	% Change	Baseline	% Change	Baseline	% Change	Baseline	% Change
		opportunity cost		Capital-market 2%	Capital-market 3%	Capital-market 4%	self-assessment								
Euro	owner-occupiers and renters	owner-occupiers	owner-occupiers			owner-occupiers	Euro	Euro	Euro	Euro	Euro	Euro	Euro	Euro	
1 (bottom)	5.674	19,6	8,8	2,9	6,3	9,9	11,3	9.138	13,5	7.960	16,6	6.374	20,2	7.960	15,6
2	9.446	10,5	6,0	2,1	4,5	6,9	7,4	13.892	7,8	10.767	12,8	9.331	17,1	10.767	11,6
3	11.626	9,3	5,8	2,3	4,8	7,4	7,5	16.156	7,5	12.439	12,0	11.128	14,7	12.439	10,5
4	13.282	7,2	4,6	1,8	4,0	6,3	6,2	18.364	8,4	14.063	12,5	12.725	14,8	14.063	10,8
5	14.982	8,4	5,8	2,5	5,0	7,7	7,2	20.325	8,8	15.773	11,7	14.324	14,8	15.773	9,6
6	16.773	7,2	5,6	2,3	4,9	7,6	7,3	22.205	9,3	17.497	11,6	16.042	13,9	17.497	9,2
7	18.954	6,5	5,1	2,7	5,3	8,1	6,4	24.375	10,3	19.378	11,7	18.039	14,7	19.378	9,4
8	21.913	6,3	4,9	2,4	4,8	7,3	6,3	26.935	10,5	21.651	10,9	20.678	13,5	21.651	8,3
9	26.381	5,5	4,8	2,2	4,6	7,0	5,9	30.632	10,8	25.090	10,6	24.707	14,3	25.090	8,4
10 (top)	42.895	5,3	4,6	2,3	4,6	6,8	5,3	41.384	11,3	35.170	10,0	36.715	11,5	35.170	8,2
<b>Total</b>	18.191	7,1	5,2	2,3	4,8	7,3	6,5	24.262	10,4	19.355	12,0	17.171	14,4	19.355	10,1

Table 4: Income Effects by age

Age	Germany (Net IR)							Denmark (Gross IR)		Finland (Gross IR)		France (Net IR)		Finland (Net IR)	
	Baseline Euro	% Change in Equiv. Post Gov't Income due to IR <u>by age</u> using ... Approach						Baseline Euro	% Change	Baseline Euro	% Change	Baseline Euro	% Change	Baseline Euro	% Change
		opportunity cost		Capital-market 2%	Capital-market 3%	Capital-market 4%	self-assessment								
		owner- occupiers and renters	owner- occupiers	owner-occupiers			owner- occupiers								
Below 25	16.050	5,7	3,6	1,4	3,2	5,1	4,3	20.758	9,2	16.491	10,4	15.264	13,4	16.491	7,6
25-64	19.835	6,0	4,5	2,0	4,0	6,2	5,4	24.284	9,6	19.647	10,7	18.072	13,6	19.647	8,7
Over 64	16.178	13,4	10,5	5,2	9,9	14,7	13,6	18.382	13,2	15.031	16,8	16.785	17,0	15.031	16,6
<b>Total</b>	<b>18.191</b>	<b>7,1</b>	<b>5,2</b>	<b>2,3</b>	<b>4,8</b>	<b>7,3</b>	<b>6,5</b>	<b>24.262</b>	<b>10,4</b>	<b>19.355</b>	<b>12,0</b>	<b>17.171</b>	<b>14,4</b>	<b>19.355</b>	<b>10,1</b>

Table 5: Inequality and Poverty effects

Inequality / poverty Indicator	Germany (Net IR)							Denmark (Gross IR)		Finland (Gross IR)		France (Net IR)		Finland (Net IR)	
	Baseline Index	% Change in inequality and poverty due to IR using ... Approach <b>(using constant poverty line)</b>						Baseline Index	% Change	Baseline Index	% Change	Baseline Index	% Change	Baseline Index	% Change
		opportunity cost		Capital-market 2%	Capital-market 3%	Capital-market 4%	self-assessment								
		owner- occupiers and renters	owner- occupiers	owner-occupiers			owner- occupiers								
<b>Inequality</b>															
Gini	0,2949	-2,0	0,2	0,5	1,2	2,1	0,4	0,2195	3,9	0,2317	-0,6	0,2675	-0,1	0,2317	-1,2
Atkinson 0.5	0,0762	-5,0	-0,5	0,6	1,3	2,6	-0,5	0,0417	4,5	0,0433	-1,5	0,0580	-0,8	0,0433	-2,5
Atkinson 1.5	0,2279	-10,0	-3,6	-0,2	-0,3	-0,3	-3,3	0,1432	-2,7	0,1257	-1,3	0,1669	-0,5	0,1257	-2,7
Mean Log Dev.	0,1594	-6,9	-1,4	0,3	0,9	2,1	-1,2	0,0915	2,1	0,0888	-1,4	0,1202	-0,6	0,0888	-2,7
Half SCV	0,2690	-6,3	-2,4	-0,2	-0,7	-0,8	-3,3	0,0853	6,4	0,0979	-2,4	0,1368	-2,8	0,0979	-2,7
<b>Decile Ratio</b>															
90 : 50	1,88	-1,8	-0,3	0,2	0,5	1,4	-0,1	1,57	2,7	1,67	-0,9	1,82	0,1	1,67	-0,7
90 : 10	3,66	-3,4	1,6	0,4	2,3	5,1	2,3	2,68	4,0	2,85	0,7	3,32	1,7	2,85	-0,5
50 : 10	1,95	-1,5	2,0	0,2	1,8	3,6	2,4	1,71	1,2	1,70	1,6	1,82	1,7	1,70	0,2
<b>Poverty</b>															
FGT0	15,14	-21,2	-10,5	-4,7	-8,0	-10,2	-12,5	10,95	-24,1	10,95	-35,2	13,63	-34,9	10,95	-33,3
FGT1	4,38	-24,5	-11,3	-4,4	-8,3	-11,6	-13,3	2,84	-21,1	2,04	-37,3	3,14	-35,0	2,04	-35,4
FGT2	2,08	-29,5	-14,7	-5,6	-10,6	-14,5	-16,4	1,37	-25,5	0,68	-39,7	1,18	-37,3	0,68	-37,4

Table 6: Inequality decomposition by age

Age	Germany (Net IR)							Denmark (Gross IR)		Finland (Gross IR)		France (Net IR)		Finland (Net IR)	
	Baseline Mean Log Dev.	% Change in inequality decomposition (MLD) due to IR <u>by age</u> using ... Approach						Baseline Mean Log Dev.	% Change	Baseline Mean Log Dev.	% Change	Baseline Mean Log Dev.	% Change	Baseline Mean Log Dev.	% Change
		opportunity cost		Capital-market 2%	Capital-market 3%	Capital-market 4%	self-assessment								
		owner- occupiers and renters	owner- occupiers	owner-occupiers			owner- occupiers								
Below 25	0,162	-6,3	0,0	1,0	1,8	3,0	0,2	0,090	3,6	0,079	6,8	0,106	4,7	0,079	4,4
25-64	0,157	-5,4	-1,2	0,6	1,1	1,9	-1,2	0,087	3,0	0,088	-1,0	0,120	-1,2	0,088	-1,9
Over 64	0,132	-10,9	-2,4	-0,2	1,5	4,9	-0,6	0,076	2,3	0,075	-8,9	0,131	-6,7	0,075	-9,2
<b>Total</b>	<b>0,159</b>	<b>-6,9</b>	<b>-1,4</b>	<b>0,3</b>	<b>0,9</b>	<b>2,1</b>	<b>-1,2</b>	<b>0,091</b>	<b>2,1</b>	<b>0,089</b>	<b>-1,4</b>	<b>0,120</b>	<b>-0,6</b>	<b>0,089</b>	<b>-2,7</b>
Within Group Ineq.	0,154	-6,5	-1,1	0,6	1,3	2,7	-0,7	0,086	3,1	0,083	0,0	0,117	-0,6	0,083	-1,3
Between Group Ineq.	0,005	-17,3	-11,3	-7,2	-11,1	-13,7	-13,4	0,006	-13,5	0,006	-20,6	0,003	2,2	0,006	-23,2

Table 7: Poverty Risk Rate by age

Age	Baseline	Germany (Net IR)						Denmark (Gross IR)		Finland (Gross IR)		France (Net IR)		Finland (Net IR)	
		% Change in Poverty Risk Rate (FGT0) due to IR by age using ... Approach (using constant poverty line)						Baseline	% Change	Baseline	% Change	Baseline	% Change	Baseline	% Change
		opportunity cost		Capital-market 2%	Capital-market 3%	Capital-market 4%	self-assessment								
	FGT 0	owner-occupiers and renters	owner-occupiers	owner-occupiers			owner-occupiers	FGT 0	FGT 0	FGT 0	FGT 0	FGT 0	FGT 0	FGT 0	
Below 25	20.5%	-13,0	-3,7	-1,5	-3,2	-4,0	-4,4	14,4%	-10,7	13,1%	-17,2	16,8%	-24,2	13,1%	-15,0
25-64	12,1%	-19,9	-8,6	-4,1	-6,8	-8,6	-10,1	7,7%	-11,3	8,3%	-27,8	11,4%	-31,3	8,3%	-25,3
Over 64	16,8%	-39,0	-27,6	-12,0	-19,3	-25,2	-32,8	16,3%	-66,5	16,0%	-73,9	14,9%	-64,7	16,0%	-73,9
<b>Total</b>	<b>15,1%</b>	<b>-21,2</b>	<b>-10,6</b>	<b>-4,7</b>	<b>-8,0</b>	<b>-10,2</b>	<b>-12,5</b>	<b>11,0%</b>	<b>-24,1</b>	<b>11,0%</b>	<b>-35,1</b>	<b>13,6%</b>	<b>-34,9</b>	<b>11,0%</b>	<b>-33,4</b>

Table 8: Poverty Intensity by age

Age	Baseline	Germany (Net IR)						Denmark (Gross IR)		Finland (Gross IR)		France (Net IR)		Finland (Net IR)	
		% Change in Poverty Intensity (FGT2) due to IR by age using ... Approach (using constant poverty line)						Baseline	% Change	Baseline	% Change	Baseline	% Change	Baseline	% Change
		opportunity cost		Capital-market 2%	Capital-market 3%	Capital-market 4%	self-assessment								
	FGT 2	owner-occupiers and renters	owner-occupiers	owner-occupiers			owner-occupiers	FGT 2	FGT 2	FGT 2	FGT 2	FGT 2	FGT 2	FGT 2	
Below 25	3,36	-22,3	-7,6	-2,0	-4,7	-7,1	-8,1	1,95%	-19,9	0,96%	-23,1	1,59%	-28,2	0,96%	-20,8
25-64	1,60	-28,7	-15,5	-4,9	-9,9	-14,0	-17,3	1,27%	-24,4	0,60%	-45,8	1,07%	-38,7	0,60%	-44,1
Over 64	1,72	-53,1	-33,1	-18,2	-30,3	-37,8	-37,9	0,66%	-60,8	0,47%	-72,5	0,79%	-64,2	0,47%	-72,3
<b>Total</b>	<b>2,08</b>	<b>-29,5</b>	<b>-14,6</b>	<b>-5,6</b>	<b>-10,6</b>	<b>-14,5</b>	<b>-16,4</b>	<b>1,37%</b>	<b>-25,4</b>	<b>0,68%</b>	<b>-39,6</b>	<b>1,18%</b>	<b>-37,3</b>	<b>0,68%</b>	<b>-37,7</b>

Table 9: Poverty Decomposition (based on FGT2) by age

Age	Baseline	Germany (Net IR)						Denmark (Gross IR)		Finland (Gross IR)		France (Net IR)		Finland (Net IR)	
		% Change in contribution to aggregate poverty (FGT2) due to IR by age using ... Approach (using constant poverty line)						Baseline	% Change	Baseline	% Change	Baseline	% Change	Baseline	% Change
		opportunity cost		Capital-market 2%	Capital-market 3%	Capital-market 4%	self-assessment								
	FGT 2	owner-occupiers and renters	owner-occupiers	owner-occupiers			owner-occupiers	FGT 2	FGT 2	FGT 2	FGT 2	FGT 2	FGT 2	FGT 2	
Below 25	42,6%	10,2	8,3	3,8	6,6	8,7	9,9	40,8%	7,3	40,7%	27,2	40,7%	14,6	40,7%	27,3
25-64	42,9%	1,2	-1,0	0,8	0,8	0,5	-1,1	51,5%	1,3	48,0%	-10,3	47,8%	-2,2	48,0%	-10,1
Over 64	14,5%	-33,5	-21,6	-13,4	-22,0	-27,2	-25,8	7,7%	-47,5	11,3%	-54,4	11,4%	-42,9	11,3%	-55,5
<b>Total</b>	<b>100,0%</b>							<b>100,0%</b>		<b>100,0%</b>		<b>100,0%</b>		<b>100,0%</b>	

**Table 10: Inequality Rankings according to Gini, MLD, and Half SCV**

	Gini		MLD		Half SCV	
	baseline model	incl. IR	baseline model	incl. IR	baseline model	incl. IR
DK (Gross IR)	1	1	2	2	1	1
FI (Gross IR)	2	2	1	1	2	2
FR (Net IR)	3	3	3	3	3	3
GE (Net IR) *	4	4	4	4	4	4

\* Opportunity cost approach based on owner-occupiers and subsidized renters  
 1=lowest degree if inequality, ... , 8=highest degree of inequality

**Table 10a: Inequality Rankings (according to MLD) by age**

	Young population (<25)		Population aged 25-64		Elderly population (65 plus)	
	baseline model	incl. IR	baseline model	incl. IR	baseline model	incl. IR
DK (Gross IR)	2	2	1	2	2	2
FI (Gross IR)	1	1	2	1	1	1
FR (Net IR)	3	3	3	3	3	4
GE (Net IR) *	4	4	4	4	4	3

\* Opportunity cost approach based on owner-occupiers and subsidized renters  
 1=lowest degree if inequality, ... , 8=highest degree of inequality

**Table 11: Correlation coefficients for different measures of IR in Germany, 2002**

	Opportunity cost	Capital-market (2%)	Capital-market (3%)	Capital-market (4%)
Capital-market (2%)	0,3823*	1.000		
Capital-market (3%)	0,4325*	0,9931*	1.000	
Capital-market (4%)	0,4542*	0,9862*	0,9985*	1.000
Self-assessment	0,6330*	0,4136*	0,4514*	0,4667*

Population: owner-occupiers, only

\*: level of significance <5%.

Source: SOEP 2002.

**Company Cars (CC) = Income advantages from private use of company cars**

EU-SILC 2004: Belgium (BE), Denmark (DK), Estonia (EE), Finland (FI), Ireland (IE), Luxembourg (LU), Norway (NO), Sweden (SE)

**Baseline Income Measure:** Annual cash- and near-cash income from employment (gross, employees only); 1% top and bottom trimming. (EU-SILC-Variable name PY010G)

**Income Measure in "Change" Model:** Baseline model income PLUS "non-cash components" (in EU-SILC 2004, this encompasses only "private use of company cars"). (EU-SILC-Variable name PY020G)

**Analysis population:** Dependent employed individuals (=65 years) with positive cash- and near cash employee income

**Source:** EU-SILC, survey year 2004.

**Table CC-1: Beneficiaries by cash employee income quintile (% Population receiving CC) [Incidence]**

Cash Employee Income Quintile	BE	DK	EE	FI	IE	LU	NO	SE
1 (bottom)	0,6	2,2	1,2	11,3	0,4	0,9	0,2	12,3
2	2,5	2,2	3,5	15,5	0,5	3,1	0,9	16,9
3	5,6	3,2	5,3	16,9	1,8	3,3	1,0	20,6
4	7,0	6,4	7,2	29,1	4,3	3,4	1,4	29,8
5 (top)	22,6	25,9	15,1	52,4	8,5	14,6	6,1	53,1
<b>Total</b>	<b>7,7</b>	<b>8,0</b>	<b>6,5</b>	<b>25,0</b>	<b>3,1</b>	<b>5,0</b>	<b>1,9</b>	<b>26,5</b>

**Table CC-2: Income Effects by cash employee income quintile (% Share of income due to CC) [Relevance]**

Cash Employee Income Quintile	BE		DK		EE		FI		IE		LU		NO		SE	
	Baseline Euro	% Change	Baseline Euro	% Change	Baseline Euro	% Change	Baseline Euro	% Change	Baseline Euro	% Change	Baseline Euro	% Change	Baseline Euro	% Change	Baseline Euro	% Change
1 (bottom)	9.457	0,04	15.388	0,12	1.264	1,20	10.172	0,53	5.851	0,12	10.811	0,24	8.431	0,11	5.355	0,83
2	20.073	0,15	28.826	0,12	2.464	1,60	19.827	0,41	15.311	0,06	22.552	0,41	24.241	0,11	17.347	0,44
3	26.192	0,29	34.934	0,10	3.565	1,81	24.513	0,46	22.673	0,14	32.855	0,42	34.222	0,16	24.236	0,34
4	33.001	0,29	41.943	0,28	5.202	2,18	30.236	0,81	32.206	0,53	47.663	0,27	42.337	0,29	29.801	0,54
5 (top)	51.863	0,66	61.427	1,44	10.010	2,47	46.735	2,39	56.165	0,68	83.216	0,93	64.704	1,01	45.836	2,34
<b>Total</b>	<b>28.108</b>	<b>0,39</b>	<b>36.500</b>	<b>0,60</b>	<b>4.499</b>	<b>2,13</b>	<b>26.295</b>	<b>1,22</b>	<b>26.402</b>	<b>0,45</b>	<b>39.258</b>	<b>0,59</b>	<b>34.780</b>	<b>0,50</b>	<b>24.513</b>	<b>1,17</b>

**Table CC-3: Inequality effects**

Inequality indicator	BE		DK		EE		FI		IE		LU		NO		SE	
	Baseline Index	% Change	Baseline Index	% Change	Baseline Index	% Change	Baseline Index	% Change	Baseline Index	% Change	Baseline Index	% Change	Baseline Index	% Change	Baseline Index	% Change
<b>Inequality</b>																
Gini	0,297	0,39	0,247	1,29	0,386	1,25	0,272	1,76	0,378	0,45	0,369	0,41	0,320	0,73	0,324	1,31
Atkinson 0.5	0,081	0,65	0,058	2,18	0,123	2,41	0,066	3,15	0,123	0,80	0,113	0,81	0,099	1,10	0,108	1,65
Atkinson 1	0,177	0,52	0,128	1,66	0,242	2,12	0,141	2,44	0,260	0,60	0,231	0,65	0,226	0,77	0,263	0,88
Atkinson 1.5	0,302	0,39	0,221	1,20	0,362	1,80	0,232	1,81	0,413	0,42	0,354	0,52	0,392	0,49	0,501	0,23
Mean Log Dev.	0,195	0,58	0,137	1,79	0,277	2,45	0,153	2,64	0,301	0,70	0,263	0,75	0,256	0,87	0,305	1,03
Half SCV	0,156	1,05	0,107	4,07	0,305	3,42	0,131	5,83	0,253	1,69	0,242	1,58	0,174	2,47	0,179	4,23
<b>Decile Ratio</b>																
90 : 50	1,793	0,28	1,618	0,56	2,453	-0,69	1,737	1,38	2,259	0,35	2,277	0,31	1,706	0,59	1,726	1,10
90 : 10	4,496	0,40	3,414	0,76	6,077	1,74	3,969	1,71	8,615	0,34	7,044	1,02	7,276	0,69	8,434	1,02
50 : 10	2,506	0,25	2,110	0,21	2,475	2,54	2,283	0,46	3,817	0,00	3,096	0,62	4,274	0,00	4,878	0,00

**Table CC-4: Inequality Rankings**

	Gini		MLD		Half SCV	
	baseline model	incl. CC	baseline model	incl. CC	baseline model	incl. CC
DK	1	1	1	1	1	1
FI	2	2	2	2	2	2
BE	3	3	3	3	3	3
NO	4	4	4	4	4	4
SE	5	5	8	8	5	5
LU	6	6	5	5	6	6
IE	7	7	7	7	7	7
EE	8	8	6	6	8	8

1=lowest degree if inequality, ... , 8=highest degree of inequality