Summary of Results

Two hundred economists, sociologists and political scientists from thirty countries worldwide scrutinised

① the evolution of inequalities of income, wealth and education, and its drivers,

② the social, political and cultural impacts of these inequalities, and

③ the institutions and policies in different countries.

After 3.5 years of intense research cooperation

This major project reports about its

① findings for thirty countries over the last thirty years, and

② the output that makes these results available to a broad audience.

The findings are many; if they need to be captured in a single sentence:

income inequality has generally been increasing, but there are marked differences across countries in inequality trends and impacts, highlighting the important role of institutions and policies, including education, which need to be better understood.

September 2013
This dossier of GINI results documents in two parts

**PART I: the FINDINGS**

**PART II: the OUTPUT.**

Part I, FINDINGS, first lists potential policy implications and then summarises the analytical findings.

Part II, OUTPUT, lists the 43 chapters of two books, the 27 Country Reports for thirty countries, the 80+ Discussions papers, and corresponding publications.
Part 1

Analytical findings and policy implications

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May 2013
• The best performing countries in terms of economic, employment, social cohesion and equality outcomes have in common a large welfare state that invests in people, stimulating and supporting them to be active and also adequately protecting them and their children when needed.

• Household joblessness is a key driver of poverty and deprivation, and policies need to ensure that the poor benefit from new job opportunities, including by active labour market policies.

• For those with the weakest profiles in terms of skills, experience and aptitudes this will not suffice, and where social safety nets have been significantly eroded they need to be renewed.

• As well as dealing with symptoms, policy needs to tackle the root causes of exclusion, low earnings and limited upward mobility in more comprehensive and radical ways.

• However, resourcing policies that impact on inequality and poverty in a structural way over time should not be at the expense of policies of proven effectiveness in direct poverty alleviation and inequality reduction, especially in times of high unemployment.

• In-kind provision of services, all the way from early childcare and education through housing, healthcare and personal social services, matter greatly if societies are to be more egalitarian. As well as the cost, access, availability and quality of these services also substantially influence social gradients in utilisation and benefits.

• In relation to education, policies such as expansion of compulsory education and financial support to attend third-level institutions have a clear inequality reduction impact, mostly through the raising of the bottom tail of the distribution of intended attainments.

• Other policies, for example expanding the autonomy of educational institutions, have more uncertain effects on inequality, since they foster differentiation among schools and universities, boosting the attainment of better endowed students at the risk of leaving behind students from weaker backgrounds.

• Postponing the age of tracking contributes to a reduction in the dispersion of competences, and a reduction in the inequality in educational achievement by social origin.

• Centralized exams make the distribution of competences more egalitarian.

• Increasing the degree of standardisation of inputs is less effective in reducing educational inequality.

• Social stratification in voter turnout needs to be addressed to prevent the potential undermining of legitimacy of democracy in the long run.
A. THE GROWTH OF ECONOMIC INEQUALITY AND ITS DRIVERS

Francesco Bogliacino (Universidad Konrad Lorenz) & Virginia Maestri (University of Amsterdam)

- Income inequality increased in most OECD countries over the last 30 years, though with differing timing: the 1980s-1990s saw a large increase in Anglo-Saxon countries, while the 1990s-2000s saw more increases in Northern European Countries.

- Some countries for which inequality was stable or fell still saw an increase in top income shares. Consumption inequality has been less volatile.

- The sources or ‘drivers’ of increasing income inequality include
  - Redistribution from labour to capital (with a fall in the median labour share of 5 points from the 1990-late 2000s)
  - Increasing earnings inequality (especially important for the 1980s and first half of the 1990s) – although returns to education did not increase everywhere
  - Increasing part-time work and other forms of flexibilization of labour market
  - Some demographic factors
  - Taxes and benefits, notably changes in personal income tax regimes, including reductions in top tax rates and the introduction of flat tax structures, while benefits tended to become less effective in the second half of the period.

- A robust explanation of the evolution of inequality needs to explain both episodic increases and more consistently increasing trends across countries. Explanations based on labour market factors have limitations. Technical change has a role but returns to education display a mixed pattern over time and across countries and does not account easily for increases in top shares.

- Globalization may also play a role, affecting returns to low-skilled workers and facilitating capital flows which sustained asset price bubbles and helped increase top shares, with international competition for top managers also increasing their remuneration.

- The policy consensus towards pro-market reforms may also have been a significant factor, underpinning greater targeting in welfare policies, reductions in capital taxation, labour market reforms, and rapid growth and increasing rewards in the financial sector.

- Inequality has displayed a variety of immediate impacts in the economic crisis, which will need careful empirical scrutiny; increasing inequality may itself have played a role in the expansion in debt that contributed to the crisis.
B. EARNINGS, EMPLOYMENT AND HOUSEHOLD INCOME INEQUALITY

Wiemer Salverda and Christina Haas (University of Amsterdam)

- Annual earnings in the labour market are by far the most important contributor to household market incomes. In cross-country comparison earnings inequality largely drives household income inequality.

- This is also true for the income share of the top decile, because households with labour earnings are overrepresented higher up the distribution. In several countries (e.g. Baltics) the top income share is entirely made up of earnings while in a few others (Greece, Italy) there is an important role for self-employment incomes at the top.

- Comparing households and corresponding employees, household inequality is about twice as large as among employees. Towards the top of the earnings distribution households work more paid hours. The effect is rather similar across the 25 European countries.

- This similarity means that in explaining cross-country differences in income inequality the initial national individual labour-market earnings inequality is decisive. Its cross-country differences are substantial and these are amplified mainly by the combination of labour supply by its members, and to a much smaller extent also by the correlation of (hourly) pay between those members, which bring higher, or lower, earnings together in the household. The two effects offset each other somewhat.

- The annual earnings of individuals are much more unequal when looked at in the labour market and ignoring their relationships to households than when they are related to their households. This is due primarily to the higher inequality of individual annual hours worked, which is largely compensated for by households when they combine individuals with different hours. In this perspective households mirror existing (hourly) wage inequality and at the same time significantly diminish the inequality of annual labour market outcomes by means of their combination of longer and shorter hours worked.

- This works out very differently across countries. In CEE countries multiple-earner households play a much larger role than elsewhere, especially at the top of the earnings distribution, reinforced by the small role of part-time employment.

- Extensive multiple earning in households helps to keep in-work poverty in check; the poverty rate among CEE multiple-earner households is as low as in the Nordic countries and the Netherlands.
C. WEALTH INEQUALITY AND ACCUMULATION OF DEBT

Virginia Maestri (University of Amsterdam), Francesco Bogliacino (Universidad Konrad Lorenz) and Wiemer Salverda (University of Amsterdam)

- In recent decades wealth has gained importance relative to income, due to the evolution of asset prices and macroeconomic dynamics, and wealth inequality and polarization increased during the 1980s and 1990s.
- The measurement of wealth and wealth inequality faces analytical challenges posed by inter alia the role of debt and of negative wealth, the significance of relative and absolute differences in wealth holdings, and the treatment of pension entitlements, but these do not fully explain cross-country differences in wealth inequality.
- The level of wealth inequality varies widely across countries for which data are available, with the UK, USA, France and the Scandinavian countries reporting the highest levels, and the East Asian countries, Spain, Ireland and Italy the lowest. Recently, the wealth inequality ranking of some countries has changed considerably.
- Social expenditure is an important driver of the cross-country variation in wealth inequality, with low spending on housing policies and old age pushing poorer households to accumulate some savings. The level of debt (mortgages and educational loans) is another important driver of wealth inequality. Demographic factors play a comparatively small role. The labour market and the distribution of earnings explain the level of wealth inequality in the USA better than in other countries, where inheritance can provide a better explanation.
- The evolution of capital, financial assets, debt, their fiscal treatment and the superstar phenomenon seem better at explaining trends over time. The evolution of capital compared to labour and their respective returns and the weakening of taxation of capital contribute to increased wealth inequality, and the ‘superstar’ phenomenon contributes to the increase of top wealth shares.
- The relationship between income and wealth inequality is not straightforward. Four groups of countries are identified: 1) low wealth inequality with high income inequality (Mediterranean and East-Asian countries); 2) high wealth inequality with low income inequality (Scandinavian countries and France); 3) high wealth inequality with high income inequality (Anglo-Saxon countries); low wealth inequality with low income inequality (Finland, Czech Republic and Austria).
- The distribution of wealth over households ranked by their income is less dispersed than if ranked only by their wealth, except in the USA. Such differences may be explained by the role played by debt. A proportion of the households with very low measured income have significant wealth, especially in some countries.
- Further improvements are needed in the measurement of wealth and for its comparability across countries.
D. SOCIAL IMPACTS: POVERTY, DEPRIVATION AND SOCIAL COHESION

Brian Nolan and Chris Whelan (University College Dublin)

Increasing inequality in recent years has led to a sharper focus on linkages between income inequality and range of social outcomes, with concern that increasing income inequality might be a key driver – as crystallised in Wilkinson and Pickett’s The Spirit Level. The GINI research project has invested a great deal of effort into gathering and assessing evidence regarding the extent to which increasing inequality leads to more divided societies with worse outcomes for all citizens.

- From a methodological perspective a key message is the need to move beyond simple correlations between levels of income inequality and the extent of specific social problems to specifying and testing causal mechanisms with appropriate data and models.
- The relationship between income inequality and poverty depends on how poverty itself is defined and measured. Poverty measured vis-à-vis relative income thresholds is strongly related to income inequality, but one still cannot simply ‘read off’ trends in poverty or rankings compared with other countries from conventional summary inequality measures.
- When the focus is on poverty vis-à-vis thresholds fixed in purchasing power terms, or on material deprivation, the major factor accounting for differences across countries and change over time is average income levels rather than income inequality.
- Average income levels and deprivation both influence subjectively-assessed levels of economic stress; deprivation has the greatest impact where national income levels are high and inequality is low.
- Many family-related features such as fertility, marriage and divorce, lone parenthood, etc. do not display a distinct and consistent social gradient across countries, and income inequality per se does not seem to play a major role in accounting for differences across countries or the dramatic changes in family life seen in many countries in recent decades.
- The relationship between income inequality and crime is particularly difficult to assess empirically due to the variability in crime statistics. There may be some relationship between income inequality and levels of violent crime, but crime rates in many counties have fallen when income inequality was increasing. Patterns of imprisonment bear a much clearer relationship to income inequality and welfare regimes.
- Levels of social solidarity and trust appear to be at most weakly related to levels of income inequality.
- While there is some evidence of a negative association between income inequality and self-reported happiness, it is limited and not clear-cut.
- Overall, the findings with respect to inequality and various aspects of social cohesion highlight the importance of incorporating income inequality as only one facet of social stratification more broadly conceived, rather than concentrated purely on that one aspect of socio-economic inequalities.
New evidence under the ‘social impacts’ theme assesses the relationship between inequality and health, housing and intergenerational mobility, reflecting to differing degrees long-term differences between individuals.

In terms of the relationship between income and health hypotheses have been put forward focusing on the role of absolute income, relative income and income inequality, and the project analyses find:

- In rich countries it is **relative income** (the gap between own and others’ income) that is important in predicting levels of self-assessed health not absolute income. However, it is absolute rather than relative levels of material deprivation that have a negative association with health.
- There is a significant relationship between mortality and poverty for infants and children and an interesting divergence between regime types in relation to infant/child and adult mortality, with **Nordic regimes** most effective at reducing infant mortality (to a lesser extent child mortality), but **Southern European regimes** associated with lower adult mortality rates.
- There is evidence that adverse working conditions are related to lower health, particularly the mental health of workers, and low pay is related to poorer physical health.

Poor housing conditions are detrimental to health but the overall relationship between inequality and housing is complex and can run in both directions.

- **Homeownerships rates** have risen across Europe over the last few decades which appear to some extent to have been encouraged by governments as a means of shifting a greater share of the burden of welfare away from the State.
- Governments’ encouragement of low-income households to become homeowners coupled with poor financial regulation and cheap credit are seen as significant triggers to the current economic and financial crisis.
- **Increases in income inequality** can drive up house prices and lead to over-crowding among low-income households and there is some evidence that this has occurred.
- Housing also plays an important role in determining the relationship between parental wealth and children’s outcomes both in terms of their education and their adult outcomes in the labour market. Evidence suggests that there are positive wealth-effects.

On the relationship between inequality and intergenerational mobility the evidence is split.

- **Cross-country studies** show a clear relationship between higher cross-sectional inequality and lower intergenerational mobility.
- The limited evidence available from across time studies within countries where the findings are less conclusive.
- Recent increases in concentration at the top of the income distribution in a number of countries may influence future trends as ‘stickiness’ at the top of the income distribution, even in countries such as Sweden with relatively high levels of intergenerational mobility, appears to be leading to rich dynasties.
F. RISING INEQUALITIES: WILL ELECTORATES DEMAND GREATER REDISTRIBUTION?

István György Tóth, Dániel Horn and Márton Medgyesi (Tárki Budapest)

As many European countries have faced growing inequalities over the past few decades, the impact of these trends on attitude change and political behavioural responses in various EU member states is of prime importance. In particular, the extent to which rising inequality leads to increased levels of redistributive claims and to which inequality relates to levels of political participation and voting patterns is challenging national governments of the Member States under conditions of austerity pressures.

- The general policy conclusion of the project is that in addition to the objective situation, the perceptions of the citizens about the extent and change of inequalities are crucial.
- It is clear that at the micro level redistributive preferences are partially driven by rational self-interest (negatively related to income and material position and with assumptions about future economic prospects of the individuals). The better is the material position and the better are the prospects of the individual, the lower the support for redistribution will be. In addition, however, redistributive preference also depend, to a non-negligible extent, on general attitudes related to the role of personal responsibility in one’s own fate and on general beliefs about causes of poverty.
- In addition, the structure of inequality (i.e. the relative distances between the top, the middle and the bottom income groups) matters for the determination of the demand for redistribution. The deeper the poverty is, the larger the redistributive taste is. This adds to the general finding that in countries having higher levels of aggregate inequality the general redistributive preference (of the rich, of the middle and of the poor) is higher.
- If people have preferences directly with respect to the level of inequality, then their desired level of redistribution will depend also on the difference between the level of inequality perceived and the level of inequality desired.
- Attitudes towards inequality seem to respond to changes in actual inequality: discontent with inequalities increases when inequality is rising. Discontent, however, grows only moderately with the rise of inequality, which might be the result of some rise in individuals’ accepted levels of inequality when actual inequality is growing.
- The empirical evidence between inequality and political participation points to a negative relationship between the two. However, whether increasing inequality reduces turnout or diminishing turnout increases inequality is not clear from the reviewed literature. This makes it difficult to formulate policy conclusions. Given that political participation is a key pre-requisite of the proper functioning of political democracy, it is important to keep participation at a high level and to ensure that citizens have proper information about the level and change of inequalities.
G. INEQUALITY, LEGITIMACY AND THE POLITICAL SYSTEM

Robert Andersen (University of Toronto), Brian Burgoon (University of Amsterdam) and Herman G. van de Werfhorst (University of Amsterdam)

- Larger inequalities are related to greater social gradients in political and social participation.

- Also civic values, personal attitudes towards democratic governance, and attitudes towards the European Union are more strongly stratified by income and education groups in more inegalitarian societies.

- There is a complex relationship between the salience of economic redistribution in the political arena and income inequality. It appears that income inequality is larger in those societies where redistributive issues are relatively unimportant in people’s political identification and self-placement. But through larger social discrepancies in electoral participation in more unequal societies, the voices of low-income groups are underrepresented in parliaments. Such processes may reinforce a decline in the relevance of redistributive issues in the political arena.

- Larger social cleavages in support for democratic governance and participation in the political system could have severe impacts on the legitimacy of politics. Not only are individuals more dispersed in their orientations dependent on their education and income, but ultimately such dispersions could question the legitimacy of the political system as it is currently organized.

- In more unequal societies people have relatively strong values in favour of ‘hard work’.

- In unequal societies the ideology develops more strongly towards individual achievement and less towards the community.
Opinions vary about how best to reduce income inequality and poverty, especially when it comes to the role of work. One perspective is that an elaborate welfare state is not necessary provided that enough people have jobs, while others see employment growth being contingent on a large low-paid service sector and more ‘poverty in work’.

- The popular picture of a uniform shift away from low skilled work needs nuance. There has been job growth in both the highest-skilled and lowest-skilled occupations, with declining employment in the middle. While the dynamics in the different segments of the labour market are complex, the overall picture does add up to one of increasing inequality.

- Past employment growth in Europe and elsewhere - and there were very strong net employment gains prior to the crisis - did not deliver the hoped-for declines in poverty and inequality. Employment growth did not primarily benefit poor people, and this happened in a context of eroding income support through social insurance and social assistance.

- Active labour market policies can help ensure the poor benefit more when new job opportunities arise, but for those with the weakest profiles in terms of skills, experience and aptitudes such policies have their limits. Declining minimum-income protection levels are thus problematic. There are no examples of countries that achieve low poverty just by having well-functioning labour markets without extensive direct income redistribution.

- Policy can be re-oriented towards tackling more effectively the root causes of exclusion, low earnings and limited upward mobility. The social-investment strategy aims to sustain a skilled and flexible labour force, which can easily adapt to the constantly changing needs of the economy and thrive in underpinning growth and reducing inequality. However, this should not be pursued at the expense of policies of proven effectiveness in direct poverty alleviation and inequality reduction, especially in times of high unemployment.

- In-kind provisions of all types matter greatly if societies are to be made more egalitarian. The mounting empirical evidence on child care services and early childhood education brings out very diverse results, and in most countries the actual use of child care services remains socially stratified, even where the cost is close to zero for those on the lowest incomes. Other parameters such as access to, availability and quality of the service do also matter.

- The best performers among the rich countries in terms of economic, employment, social cohesion and equality outcomes have one thing in common: a large welfare state that invests in people, stimulating and supporting them to be active and also adequately protecting them and their children when everything else fails.
I. EDUCATIONAL INEQUALITIES AND EDUCATIONAL POLICIES

Daniele Checchi (University of Milan), Herman G. van de Werfhorst (AMCIS-UvA), Michela Braga (University of Milan) and Elena Meschi (Ca Foscari Venice), Gabriele Ballarino, Massimiliano Bratti, Antonio Filippin, Carlo Fiorio, Marco Leonardi and Francesco Scervini

Educational inequality can be identified according to the number of years of schooling completed by individuals, the levels and types of qualification achieved and test scores capturing actual competences. The first and the last are the more comparable across countries, while the second is more specific to the institutional design which is country specific. Inequality of opportunities can be assessed by looking at the distribution of educational attainment conditional on the distribution among parents.

- Over the last century, most of the countries in our sample have seen the achievement of almost universal attendance of secondary schooling (saturation). Thus the main issue facing educational policies in European countries is whether they should pursue further expansion of schooling at tertiary level. At this stage, social origins still characterise educational opportunities.

- The persistence of cross-country differences and the absence of convergence to a “common European model” highlight the lack of a common pattern of development – there is no inverted U-shaped relationship between educational inequality and development in Europe.

- Despite a declining trend in educational inequality, an analogous trend in earnings inequality is not seen, despite the positive correlation among the two. Among the possible explanations of these diverging trends, one key factor concerns the distribution of competences in the adult population. Existing datasets (like IALS, ALL or the forthcoming PIACC) provide snapshot of the distribution in representative samples of the population, which allow a decomposition of the relative contribution of social origin, schooling and labour market experience in the formation of competences.

- The GINI project has shown that competences acquired when in school are as important as years of schooling in shaping earnings inequality later on in the labour market.

- Policies to reduce educational inequalities can operate along either the quantity dimension (years of schooling) or the quality dimension (competences when in school). Policies like expansion of compulsory education or financial support to college have a clear inequality reduction impact, mostly through the raising of the bottom tail of the distribution of intended attainments; postponing the age of tracking contributes to a reduction in dispersion of competences, and the vocational orientation of the secondary school system, by retaining in schools the least motivated students, also reduces the dispersion in competences in the adult population.
Part 2

Output: books, reports and discussion papers

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Changing Inequalities in Rich Countries: Analytical and Comparative Perspectives

Wiemer Salverda, Brian Nolan, Daniele Checchi, Ive Marx, Abigail McKnight, István György Tóth and Herman G. van de Werfhorst, Editors. Oxford University Press (forthcoming)

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Changing Inequalities and Societal Impacts in Rich Countries: Thirty Countries’ Experiences

Wiemer Salverda, Brian Nolan, Daniele Checchi, Ive Marx, Abigail McKnight, István György Tóth and Herman G. van de Werfhorst, Editors. Oxford University Press (forthcoming)

Foreword
László Andor, Europe Commissioner for Employment, Social Affairs and Inclusion

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Brian Nolan, Wiemer Salverda, Daniele Checchi, Ive Marx, Abigail McKnight, István György Tóth and Herman G. van de Werfhorst

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UNITED STATES
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C. OVER 90 GINI DISCUSSION PAPERS

Various papers have been published in journals, see D.

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