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Housing Subsidy Program of Ukraine

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Conclusions

- The percentage of working age people in the whole population of housing subsidy recipients has stabilized whereas the portion of pensioners grows during the heating season and goes down after the heating season is over.
- A time series analysis of program enrollment shows that a one percent increase in tariffs for housing and communal services causes a 1.6 percent increase in the subsidy enrollment rate and 4.1 percent increase in the cost of the Program.
- The housing subsidy program is successful in providing greater benefits to very poor households than to less poor households.
- Once enrolled, 73% of households tend to remain in the program.

Ministry of Labor and Social Policy of Ukraine

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Glossary of Terms and Abbreviations

Cohort: A group of families that enrolled in the Housing Subsidy Program during a certain period of time. Therefore, all families that enrolled in May 1995 may be considered a separate cohort from those that enrolled in the following month.

Cost of the Housing Subsidy Program: The total value of subsidies granted to families enrolled in the Program during a month or a year.

Income Decile: One tenth of the sample. All families receiving subsidies are divided into ten equal parts according to income. The lowest decile represents that ten percent of families in the sample with the lowest incomes.

Enrollment: The current number of families receiving housing subsidies.

Housing Subsidy Office (HSO): The office responsible for receiving applications and granting housing subsidies.

Income: The total receipts of a family including wages and salaries as well as pensions and other forms of social assistance.

Participant: A family receiving a subsidy for housing and communal services or for liquid gas and solid fuel.

Pilot Raion: One of 36 HSOs that will be providing, every month, case load data on families receiving subsidies.

Program: The housing Subsidy Program.

Recipient: A person living in a family participating in the Housing Subsidy Program.,

Subsidy: The amount by which a family's monthly payment for housing and communal services or annual payments for liquid gas and sold fuel are reduced as a result of an approved application to the Housing Subsidy Program.

Tariffs: The charges for housing and individual communal services determined either by Oblast administrations or by the Cabinet of Minister of Ukraine.

Dependency ratio: Ratio of the number of not working family members (not receiving wages) to the number of wage earners.

Lorenz Curve: A graphical interpretation of income constructed by imagining everyone lined up in order of their income, the lowest incomes first, and then calculating their cumulative share of total income. The curve shows the share of the bottom 10 percent, then the share of 20 bottom percent (which includes the bottom 10 percent), and so on. If all incomes were equal, the Lorenz curve would follow the diagonal line.

Introduction

This report is the seventh issue of *Statistical Bulletin of the Housing Subsidy Program.* The series of Statistical Bulletins studies the social, economic, demographic and fiscal profile of the housing subsidy program. The report aims to assist in the creation and development of the social protection system in Ukraine. It should also help the Ministry of Labor and Social Policy and oblast Departments of Social Protection of the Population to assess the effectiveness of the Housing Subsidy Program and to solve problems of its implementation.

The report relies on the data received from Kam'yants-Podilsk (Khmelnytska oblast), Uman (Cherkaska oblast), Korolyovsky raion of the city of Zhytomyr, Korolivsky raion (the city of Zhytomyr), Skadovsk (Khersonska oblast), Ilichivsky raion (the city of Odesa), Novomoskovsk (Dnipropetrovska oblast), Alchevsk (Luhanska oblast), Kuibyshivsky raion (the city of Donetsk), Central City raion (the city of Kryviy Rih), Zaliznychny raion (the city of Kyiv), Leninsky raion (the city of Sevastopol), Pidvolochysky raion (Ternopilska oblast), Lutsky raion (Volynska oblast), Skolivsky raion (L'vivska oblast), Vynohradivsky raion (Zakarpatska oblast), Kitsmansky raion (Chernivetska oblast), Zdolbunivsky raion (Rivnenska oblast), Ruzhynsky raion (Zhytomyr oblast), Kirovohradsky raion (Kirovohradska oblast), Koryukivsky raion (Chernihiv oblast), Myronyvsky raion (Kyivska oblast), Krolevetsky and Sumsky raions (Sumska oblast), Novosanzharsky raion (Poltavska oblast), Kalynivsky raion (Vinitska oblast), Mykolaivsky and Bereznehuvatsky raion (Mykolaivska oblast), Ovidiopolsky raion (Odeska oblast), Amrosyvsky raion (Donetska oblast), Vasylkivsky and Apostolivsky raions (Dnipropetrovska oblast). These 31 raions will be included in the sample of 36 housing subsidy offices selected to supply nationally representative caseload data on the Housing Subsidy Program in Ukraine to a central database. As all 36 housing subsidy offices are linked to the database, the statistical information will become representative of the country and its analysis as well as conclusions will show an accurate picture of enrollment nationwide.

The Housing Subsidy Program is the Ukrainian Government's first experience with targeted social assistance, which is the key element of Government policy during the period of transition. Only households whose charges for housing and communal services exceed 15% of their total monthly income and charges for liquid gas and solid fuel exceed 15% of the total yearly income are eligible for subsidies. Therefore, the availability of sound statistical data on the social effectiveness and economic efficiency of the Program is of paramount importance. The *Statistical Bulletin of the Housing Subsidy Program* will become the first step towards standardizing data and analyzing the effectiveness of Government social protection programs.

This publication has been prepared by the Ministry of Labor and Social Policy in collaboration with PADCO, an American consulting company working, under a contract with the United States Agency for International Development (USAID). USAID financed and PADCO provided technical assistance in developing software, installing computers and telecommunications equipment in pilot Housing Subsidy Offices.

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1. Major Program Indicators
   and Socio-Demographic Profile of Participants

1.1 Major Program Indicators

Between January 1996 and December 1997 the number of recipients, their profile, average income, and average subsidy steadily grew except for the period between heating period in 1997 when these indicators went down. Changes caused by the heating season were more notable in rural areas. There were fewer working age adults and children and more pensioners in urban households. In eastern regions and the city of Kyiv the average per capita income was higher and average subsidy was lower than in other regions.

1.1.1 Enrollment

⇒ There were 155,732 enrolled households in selected raions as of December 1997. The total number of recipients (members of enrolled households) amounted to 381,773 (16.7% of the population of these raions). Starting the beginning of the heating season in October 1997 the total number of enrolled families increased by 78% (by 254% on the rural area and by only 16% in cities). As little as 0.5% of households received subsidies for both housing and communal services and liquid gas and solid fuel. (See Table 1.1.1 and Chart 1.1.2).

⇒ The largest number of dropouts due to either non-renewal or non-eligibility for the HSO was at the completion of the heating season in May 1997 (see Table 1.1.2).

1.1.2 What happens with subsidies recipients after they are enrolled in the Program

⇒ The portion of wage earners in the housing recipients population stabilized at 40%. The portion of pensioners went down to 29% at the completion of the heating season and went up to 34% at the beginning of the heating season; it was higher in cities and eastern regions. The percentage of children grew during the heating season from 23% to 25%; it was higher in the rural area and western regions (see Table 1.1.1 and Chart 1.1.1). The percentage enrolled households residing in private housing used to increase during the heating season and decrease in summer; it was higher in southern and western regions (see Table 1.1.3 and Chart 1.1.3).

⇒ Participants' per capita income gradually grew as more well-to-do families enrolled in the Program except for the period between heating seasons in 1997 (the exception was notable in the rural area). The highest per capita income was in the city of Kyiv and in eastern regions; the lowest – in western and southern regions (see Table 1.1.1 and Chart 1.1.2).

1.1.3. Expenditures on the Housing Subsidy Program

⇒ The average subsidy had increased up to Hrn 42 by December 1997, but went down between heating seasons in 1997. It was higher in the rural area than in cities (Hrn 33 and Hrn 52, respectively) and in western and southern regions as compared to the eastern region and cities of Kyiv and Sevastopol (see Table 1.1.1 and Chart 1.1.2).

Table 1.1.1. Major Highlights of the Housing Subsidy Program

Estimated number of enrolled households in Ukraine	November	%	December	%	% change
Total enrollments	152770		155732		1.94
including households receiving also subsidies for liquid gas and solid fuel	963	--	845	--	-12.25
Average subsidy for housing and communal services	41.34	--	41.75	--	0.99
Average subsidy for liquid gas and solid fuel (Hrn/year)	177.91	--	173.73	--	-2.35
Average per capita subsidy for housing and communal services	16.95	--	17.02	--	0.41
Average per capita subsidy for liquid gas and solid fuel (Hrn/year)	113.91	--	108.75	--	-4.53
Average total family income	138.71	--	140.37	--	1.20
Average per capita income	56.88	--	57.22	--	0.60

Average wages received by a subsidy recipient	94.24	--	94.44	--	0.21
Average pension benefits	51.42	--	51.37	--	-0.10
Average cost of housing and communal services to a household	62.91	--	63.78	--	1.38
Major indicators					
Total enrollments	372143	100.00	381773	100.00	2.59
including households receiving also subsidies for liquid gas and solid fuel	1104	0.30	1064	0.28	-3.62
Wage - earners	144959	38.95	149924	39.27	3.43
Pension-, help-, social benefits- and other earners (without wage)	126716	34.05	129420	33.90	2.13
Students (with stipends only)	7343	1.97	7807	2.04	6.32
Persons without income (potentially employable)	6234	1.68	5375	1.41	-13.78
Children under 16 years	86891	23.35	89247	23.38	2.71
Total new enrollments	16546	100.00	11129	100.00	-32.74
including households receiving also subsidies for liquid gas and solid fuel	50	0.01	35	0.01	-30.00
Wage - earners	7237	43.74	4937	44.36	-31.78
Pension-, help-, social benefits- and other earners (without wage)	4562	27.57	2990	26.87	-34.46
Students (with stipends only)	367	2.22	276	2.48	-24.80
Persons without income (potentially employable)	170	1.03	136	1.22	-20.00
Children under 16 years	4210	25.44	2790	25.07	-33.73

Notes to Table 1.1.1. In this and some other tables recipients of subsidies for liquid gas and solid fuel constitute a subset of households receiving subsidies for housing and communal services. Therefore, corresponding indicators, for example, average subsidy for liquid gas and solid fuel relate to households receiving both types of subsidies.
Subsidy recipients in the table are divided into groups based on the type of income they receive. Wage earners include also those who work and receive stipends, pensions, and other benefits. The last column shows percent changes in the absolute number of recipients in the corresponding categories in December as compared to November calculated by formula: [<current month's value> - <preceding month's value>]/<previous month's value>*100.

Table 1.1.2. Applications Rejected and Households Which Dropped Out of the Program

Reasons for Rejection or Dropping Out	5/67	6/97	7/97	8/97	9/97	10/97	11/97	12/97
Rejection: Charges do not exceed 15% of the total family income	17494	796	1272	689	1414	952	481	197
Rejection: Non working family member of working age	421	183	245	148	178	1124	447	408
Dropped out voluntary	33895	12473	9192	9557	6994	5102	4092	4335

Analysis of Tables 1.1.1., 1.1.2. This analysis is based on data for the whole period beginning January 1996 that are not shown in each table because of lack of space.
The number of program participants grew by 250% between January 1996 and April 1997 and fell by 38% between May and September 1997. At the beginning of the heating season in October the number of enrollments went up by 63%; the total increase during the period between October and December 1997 was 78%. The total enrollment includes 963 households (0.6%) which also received subsidies for liquid gas and solid fuel. In the rural area there were sharp increases in enrollment caused by the beginning and completion of the heating season: in May enrollment the enrollment was reduced by 60% whereas in October it increased by 254%; in cities those changes were somewhat moderate – 13% and 16%, respectively. Therefore, in the rural area households granted subsidies for heating gas constituted the largest group of the subsidy population; the number of such households in cities was much fewer. In other regions there were the following changes: West – 60% and 70% on the whole, 60% and 190% in rural raions, 6% and 10% in cities; East – 28% and 67% on the whole, 47% and 232% in rural raions, 33% and 34% in cities; Center – 40% and 93% on the whole, 70% and 325% in rural raions, 9% and 12% in cities; South – 34% and 111% on the whole, 40% and 267% in rural raions, 26% and 47% in cities. In Kyiv and Sevastopol the beginning and completion of the heating season in 1997 did not notably affect the number of households receiving subsidies for housing and communal services.
The average per capita income went from Hrn 34.2 in January 1996 up to Hrn 57.2 in December 1997 or by 67%. At the completion of the heating season in April 1997 it dropped from Hrn 54.7 to Hrn 53.8 and at the beginning of the heating season in October grew from Hrn 56 to Hrn 57.3. In the countryside the average per capita income increased from Hrn 32.7 in January 1996 to Hrn 56.5 in December 1997 i.e. by 72%. Seasonal changes in the income were more notable: from Hrn 51 to Hrn 45.4 in April and from Hrn 50.6 to Hrn 55.7 in October. In the urban area there was 67% increase in the average

per capita income – from Hrn 34.7 to Hrn 58. The April 1997 decrease (from Hrn 57.7 down to Hrn 56.1) was not so sharp as that in the rural area. In the Central region the average per capita income was at the mean level. In the East it was rather higher – Hrn 61.5, in cities – Hrn 63.4 as of December 1997. The highest per capita income was in the city of Kyiv – Hrn 68. In the South it was under the average value – Hrn 53.9 (Hrn 50.6 in cities). In the West per capita income was Hrn 51, in Sevastopol – Hrn 55.

During the period under review the average subsidy went from Hrn 20.2 up to Hrn 41.8. It fell between May and September 1997 (by 32%) and went up again in October (by 35%). The average subsidy for liquid gas and solid fuel amounted to Hrn 177.9. The average subsidy during both heating and non-heating seasons in cities was lower than in the rural area: for example, in December 1997 it equaled Hrn 32.8 and Hrn 51.6, respectively. In the Western and Southern regions this indicator was above the average value – Hrn 51.8 and Hrn 46.8 as of December 1997; in the Eastern region, Sevastopol and Kyiv it was under the average value – Hrn 38.8, Hrn 21, and Hrn 29,3; in the Central region it was at the mean level – Hrn 41.

During the observation period the percentage of working recipients reached, on the whole, 39% (40% in the rural area and 37% in cities). In 1996-97 it varied between 37% and 42%. In the Western region and Kyiv the value and behavior of this indicator were similar. In the Central region on the whole and, specifically, in cities there was a trend toward increase (from 39% up to 43%), whereas rural raions experienced sharp seasonal changes: at the completion of the heating season the portion of working recipients grew from 43% to 47% and at the beginning of the heating season it dropped from 47% to 42%. In the Eastern region this portion went from 61% in January 1996 down to 32% in December; then, in 1997 it was within 31-32%. In the South it was a little bit lower than the nationwide value – 35% in January 1996 and 38% in December 1997. In Sevastopol it did not exceed 36% and settled at 34% in December 1997.

During the period Between January 1996 and April 1997 the percentage of pensioners in all raions was 31% to 34%. At the completion of the heating season in May 1997 it decreased to 29% but in October 1997 went up again (to 34%). In rural raions the percentage of pensioners was lower (29% to 32%) and the above mentioned changes were more significant: from 31% down to 26% and from 27% up to 33%. In cities the percentage of pensioners was higher: 33% to 36% during the heating season and 30% to 31% during the rest of the year. In the Western region the portion of pensioners never exceeded 30% and during the non-heating season it was as low as 23%. In the Eastern region the portion of pensioners was higher: 44% to 46% in 1996-97 (49% in cities and as low as 33% to 40% in the rural area); during the non-heating season it fell to 41%. In the Central region this portion was within 28% to 33%; in the summer of 1997 it dropped to 23% and in rural raions – even to 18%. In the southern region the portion of pensioners was at the nationwide level, although in cities it was higher – 36% to 42% and up to 31% in summer. In the city of Kyiv the portion of pensioners went from 36% in January 1996 down to 34% in December 1997. In Sevastopol it fell before August 1997 (37%) and then increased to 41% in December 1997.

The portion of children slowly went from 20% in January 1996 up to 23% in December 1997 and reached 25% in the summer of 1997. This indicator was higher in the rural raion – 26% in January 1996, 24% in April 1997 (at the completion of the heating season), and 29% in summer. In the central and southern regions the percentage of children was the same as that for all rural raions in Ukraine. In the Eastern region the percentage of children was rather small: in grew from 11.6% in January 1996 to 20% in April 1997 and reached 22% in summer. In cities it was even lower – 21% in the summer of 1997 and 18.5% in December 1997, whereas in rural raions it equaled 28% and 23%, respectively. In Sevastopol children accounted for 22.5% and 21.7%, in Kyiv – 18.7% and 19.7%, respectively.

The nationwide percentage of students in the subsidy population was 2% to 2.3%. In the summer of 1997 it grew to 2.7%. In rural raions it was under 1.6%. In December 1997 the lowest percentage of students was in the Southern region (1.4%) and the highest – in the city of Kyiv (3.6%).

The percentage of individuals reporting zero income was 2.8% to 3.2% between January 1996 and April 1997; in the non-heating season it grew to 3.5% but then dropped to 1.4% in December 1997. In rural raions this category accounted for a smaller portion – 2.9% in summer and 1.3% in December 1997 as compared with that in cities – 3.7% and 1.6%, respectively. The smallest number of such individuals was in the Eastern region – 0.7% of the total recipients population in December 1997 and the biggest number – in the city of Kyiv (1.9%).

In the month of May 1997, after completion of the heating season, the number of households, which dropped out of the Program because their charges for housing and communal services were within 15% of the total income, was the largest. On the whole, the number of households which did not reapply for subsidies at the completion of the subsidy period exceeded the number of households which dropped out of the Program because of non-compliance with the Program eligibility requirements.

Chart 1.1.1. Social Composition of the Housing Subsidy Program, Percent

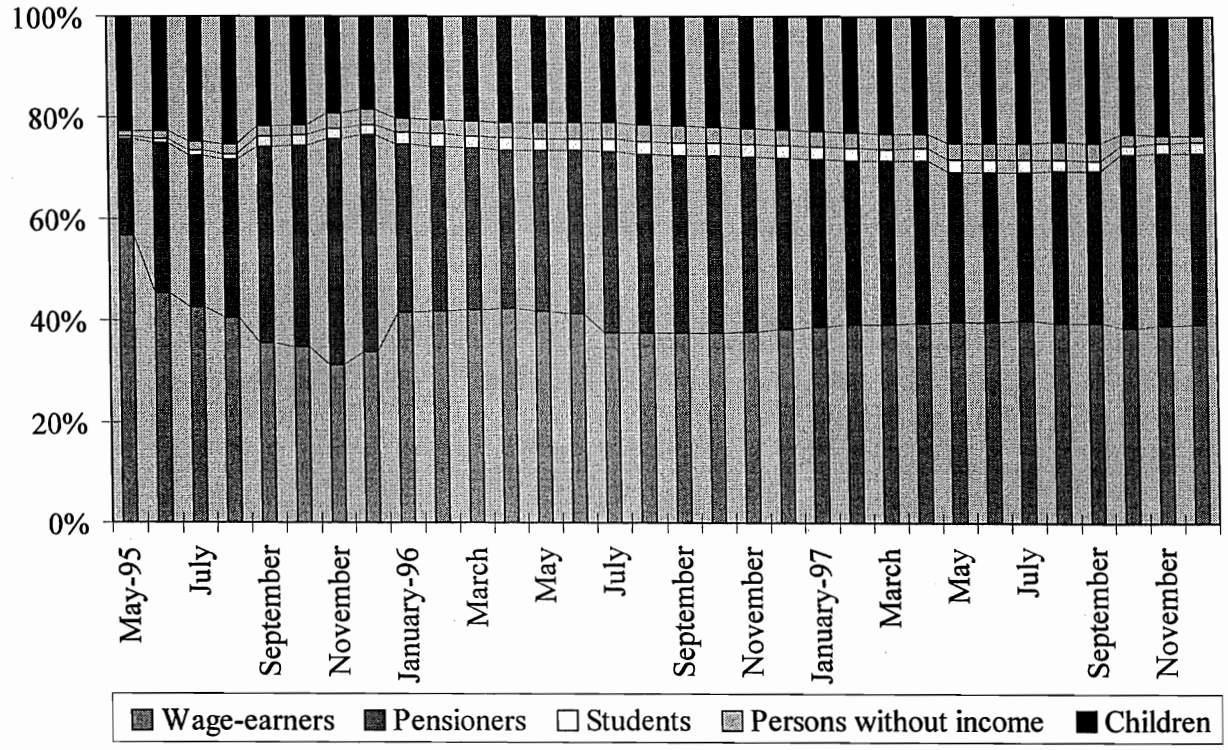


Chart 1.1.2. Income, Subsidy, Charges for Housing and Communal Services per Household (Hrn., the Left Axis), Number of Enrolled Families (the Right Axis)

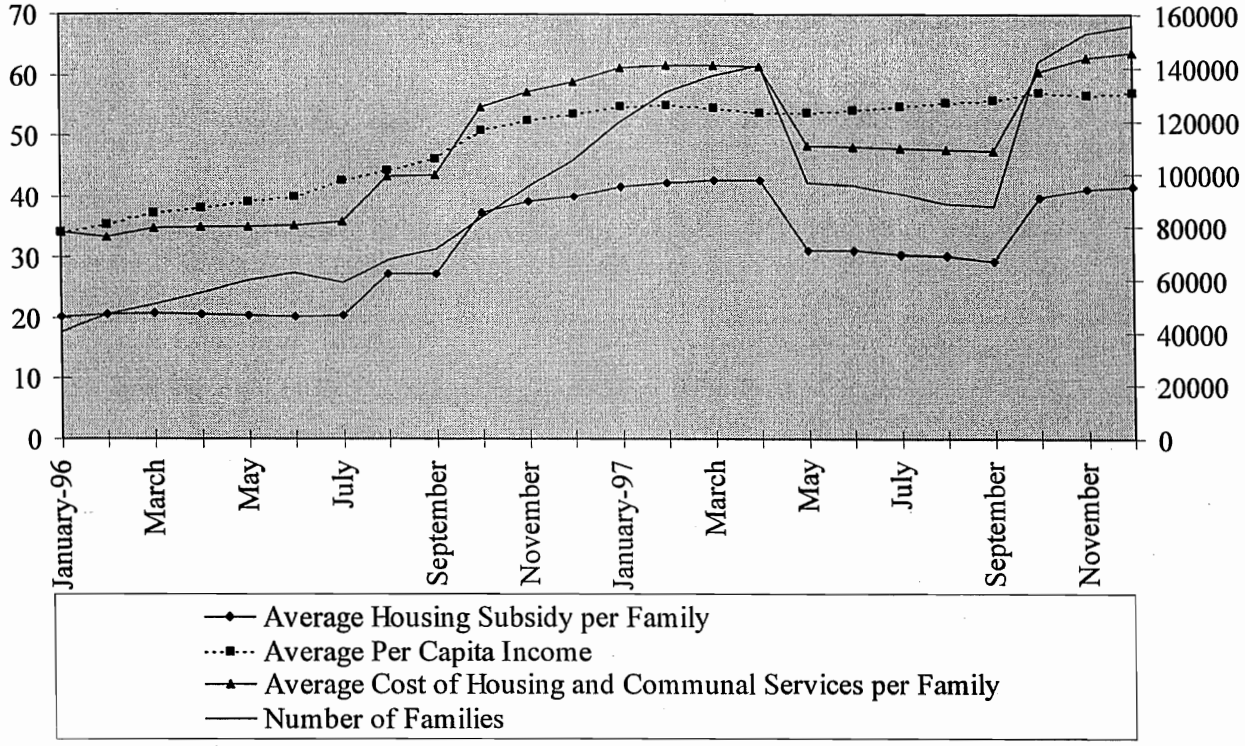
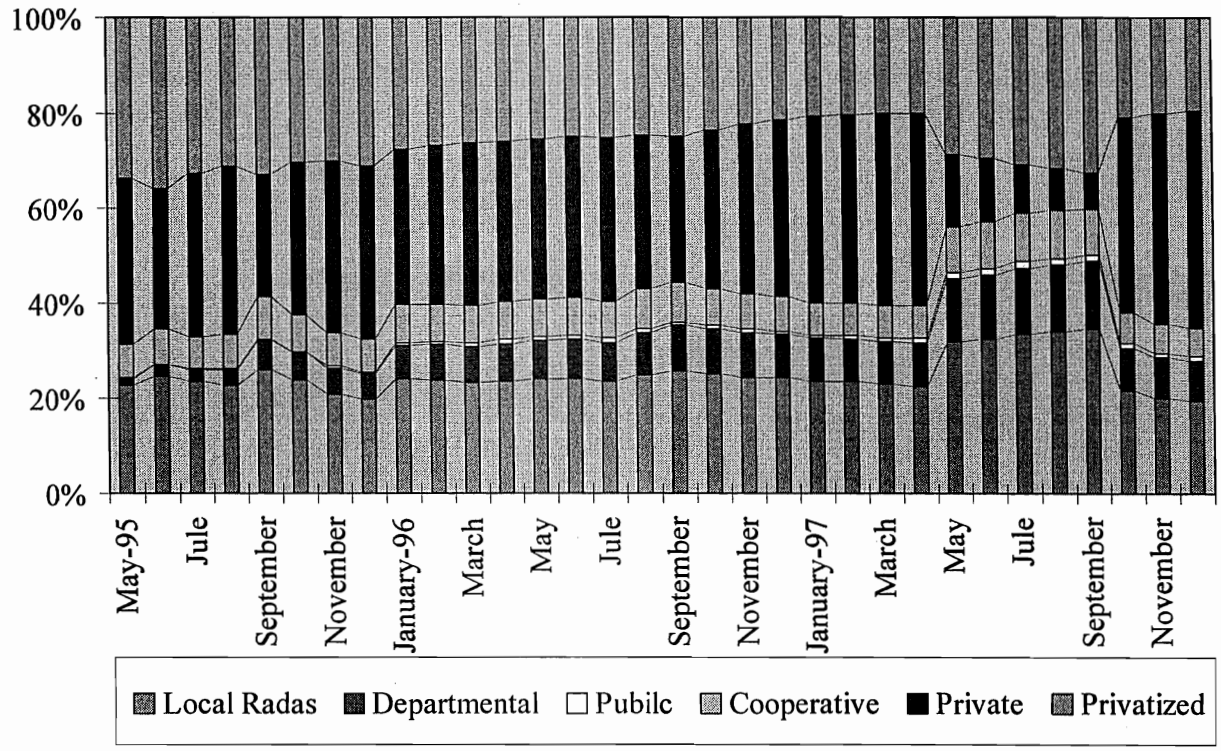


Table 1.1.3. Distribution of Enrolled Households by Ownership of Housing

	Local Radas		Departmental		Public		Cooperative		Private		Privatized		*Total*
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	*Count*
January-96	9677	24.1	2813	7.0	214	0.5	3299	8.2	13070	32.5	11142	27.7	40215
February	11175	23.9	3429	7.3	353	0.8	3628	7.8	15592	33.4	12561	26.9	46738
March	11807	23.3	3799	7.5	461	0.9	3976	7.8	17344	34.2	13391	26.4	50778
April	13013	23.6	4316	7.8	513	0.9	4264	7.7	18626	33.8	14305	26.0	55037
May	14488	24.2	4770	8.0	539	0.9	4622	7.7	20301	33.9	15195	25.4	59915
June	15219	24.2	5130	8.2	565	0.9	4780	7.6	21483	34.2	15634	24.9	62811
July	13781	23.5	4863	8.3	514	0.9	4457	7.6	20311	34.6	14801	25.2	58727
August	16766	24.9	6074	9.0	481	0.7	5567	8.3	21847	32.4	16652	24.7	67387
September	18311	25.6	6906	9.7	497	0.7	5932	8.3	21930	30.7	17863	25.0	71439
October	21023	25.2	7947	9.5	556	0.7	6393	7.6	27902	33.4	19755	23.6	83576
November	23434	24.5	8905	9.3	607	0.6	7039	7.4	34227	35.8	21332	22.3	95544
December	25655	24.4	9646	9.2	667	0.6	7571	7.2	39129	37.2	22595	21.5	105263
January-97	28464	23.7	10632	8.9	802	0.7	8135	6.8	47152	39.3	24788	20.7	119973
February	30742	23.5	11732	9.0	1047	0.8	8832	6.7	51922	39.7	26596	20.3	130871
March	31407	22.9	12310	9.0	1220	0.9	9154	6.7	55289	40.4	27541	20.1	136921
April	31780	22.6	12863	9.1	1343	1.0	9368	6.7	56918	40.4	28470	20.2	140742
May	30919	31.9	12631	13.0	1293	1.3	9407	6.7	14737	15.2	27852	28.8	96839
June	31079	32.5	12790	13.4	1326	1.4	9424	9.8	12912	13.5	28212	29.5	95743
July	30891	33.5	12771	13.8	1322	1.4	9386	10.2	9453	10.2	28513	30.9	92336
August	30177	34.0	12355	13.9	1253	1.4	9201	10.4	7702	8.7	28173	31.7	88861
September	29991	34.3	12200	13.9	1259	1.4	8135	10.5	6645	7.6	28212	32.3	86442
October	30842	21.7	12699	8.9	1344	0.9	9197	6.5	58484	41.1	29891	21.0	142457
November	30861	20.2	12952	8.5	1369	0.9	9226	6.0	67813	44.4	30549	19.5	152770
December	30611	19.7	12989	8.3	1393	0.9	9198	5.9	71224	45.7	30317	19.5	155732

Analysis of Table 1.1.3. During the period between January 1996 and December 1997 there were general trends towards increase in the portion of owners of private housing (from 32.5% to 45.7%) and decrease in the portion of households residing in privatized housing (from 27.7% to 19.5%). Those changes happened most rapidly during the October 1996 – April 1997 heating season. However, after completion of the heating season the portion private housing owners, on the contrary, went from 40.4% in April 1997 down to 7.6% in September 1997 whereas portions of other categories increased. In the month of October 1997 the situation changed again: the percentage of private housing owners who were primer consumers of heating gas increased sharply and remained at the highest level until December 1997. In the rural area private housing owners accounted for 91% in January 1996; however, their percentage went down to 76% by December 1997 and during the non-heating season it was within 19-37%. The percentage of households residing on local rada and privatized housing went from 2.6% in January 1996 up to, respectively, 6.3% and 11% in December 1997. This indicates that residents of private houses in the rural area receive primarily subsidies for heating gas, whereas households residing in other types of housing are granted subsidies for other utilities. In cities households residing in local rada housing constituted the largest group: their percentage grew from 29% in January 1996 to 32% in December 1997; the portion of households residing in privatized housing went from 34% down to 27%. The portion of private housing owners varied between 17% and 19%. During the non-heating season of 1997 it fell to 5-7%. Therefore, around two thirds of urban households residing in private houses received subsidies for heating gas. In the South owners of private housing accounted for larger percentage – 59%, in the West it was 53% (as of December 1997). In the city of Kyiv residents of local rada housing constituted the largest group (36%); the group of privatized housing residents came second (32%); and the group of households residing in cooperative housing was the third in size (14%). Unlike these regions, in the city of Sevastopol most enrolled households resided in privatized housing (45%); 36% of households resided in local rada housing and 9% owned private houses.

Chart 1.1.3. Distribution of Enrolled Households by Ownership of Housing (Percent)



1.2 Socio-Demographic Characteristics of the Housing Subsidy Program

Most subsidy recipients are working-age adults. The gender composition of the program is heavily skewed toward women. On the whole, the portion of working age adults and men has been growing and the portion of elderly people has been falling, although the trend is reverse during the heating season. Poverty is reversibly correlated with a family's size: the poorest in the program are large families consisting primarily of working persons and children. Incomes of families consisting chiefly of pensioners are average among all recipients. The highest per capita income is in households with no children or with one child and working adults. The following indicators were higher for urban subsidy population: percentage of elderly people and women and dependency ratio; at the same time the percentage of children and average household size were lower. In the western, central, and southern regions, as compared with the eastern region, cities of Kyiv and Sevastopol, the portions of elderly people and women were higher whereas the portion of children, average household size and dependency ration were lower.

1.2.1 Demographic profile of subsidy recipients

⇒ The percentage of working age adults had been gradually growing starting January 1996 except for reductions during non-heating seasons and reached the highest value among all categories of recipients (57.3%) in December 1997. The percentage of elderly people went down to 20.5% despite some growth during non-heating seasons. The portion of children remained at the level of 22% (see Table 1.2.1. and Chart 1.2.1.A). In cities as compared to the rural area and in the eastern region and cities of Kyiv and Sevastopol versus the western, central, and southern regions the portion of elderly people was higher and the portion of children was lower.

⇒ The gender composition of the program has been skewed toward women: for example, in December 1997 women accounted for 60% of the subsidy population (69% among elderly recipients). The

percentage of women was higher in cities as compared with the rural area and in the western, central, and southern regions versus the eastern region (see Table 1.2.1. and Chart 1.2.1.B).

1.2.2 Family Size by Income Deciles

⇒ Poverty is reversibly correlated with family size: the poorest in the program (those in the 1st and 2nd deciles) have the largest families. 1-2 person families prevail among enrolled pensioners whose incomes are average in the Program (4th-7th deciles). In the 8th-10th deciles 1-2 member families without children or with one child constitute the largest group. Households are smaller in cities versus the rural area and in the eastern region versus the western, central, southern regions and cities of Kyiv and Sevastopol (see Table 1.2.2. and Chart 1.2.2.).

1.2.3 Dependency Ratio for Enrolled Households by Income Deciles

⇒ The highest dependency ratio was observed for families in the 5th decile (due to a large number of pensioners). The dependency ration was relatively higher in the rural area, southern, eastern regions and in the city of Sevastopol (see Table 1.2.3 and Chart 1.2.2).

1.2.4 Number of Children in Enrolled Families by Income Deciles

⇒ The largest and the smallest number of children was in households included, respectively, in 1st-2nd and in the 3rd deciles. Their number was relatively high in the 3rd, 8th, and 9th deciles and in rural vs. urban households. The highest and the lowest percentage of children in the subsidy population was, respectively, in the western region and in the cities of Kyiv and Sevastopol (see Table 1.2.4. and Chart 1.2.3.).

Table 1.2.1. Demographic Individual Profiles of Housing Subsidy Program Participants (Percent)

Age Category	All Participants in December			Participants Enrolled for the First Time		
	Females	Males	Total	Females	Males	Total
Children 0-15	47.64	52.36	22.15	50.56	49.44	23.89
Working-age adults:	57.21	42.79	57.32	53.52	46.48	62.43
16-25	55.87	44.13	11.16	55.15	44.85	13.92
26-45	56.40	43.60	26.56	53.11	46.89	27.38
46-55	56.24	43.76	10.48	52.62	47.38	11.67
56-60	60.84	39.16	9.13	54.49	45.51	9.46
The elderly:	68.94	31.06	20.53	60.72	39.28	13.68
61-65	58.56	41.44	6.56	48.81	51.19	4.89
66-75	69.59	30.41	10.26	60.83	39.17	6.21
75+	85.44	14.56	3.71	83.05	16.95	2.58
Total	59.90	40.10	100.00	54.71	45.29	100.00

Analysis of Table 1.2.1. In December 1997 working-age adults (aged between 16 and 60) accounted for 57.3% of all subsidy recipients. Their portion reached 60% in September 1997 but then went down at the beginning of the heating season in October. The percentage of elderly recipients kept falling, most notably, at the completion of the heating season, in spite of a little growth (up to 20.5%) between October and December 1997. The percentage of children was rather stable during the whole observation period except for it went up to 23% in summer and go down to 22% at the beginning of the heating season. In urban raions the percentage of elderly people was relatively higher (21.3% in December 1997) and the percentage of children was lower (21%), in the rural area there was reverse situation (19.7% of elderly people and 23.2% of children in December 1997). In the western and central regions the percentage of working age people and children was above average values (59.6% and 24.4% in the western region and 60.6% and 22.6% in the central region, respectively), whereas the portion of elderly people was relatively lower (16% and 17%, respectively). In the southern region there were also larger portion of children (24%) and lower portion of elderly people (19.3%). A reverse situation took place in the eastern region where the portion of elderly people was larger (31%) and the portions of children and working age adults were smaller (19.3% and 50%, respectively). In the city of Sevastopol the portion of elderly recipients was even larger (34%) whereas children accounted for as little as 14%. In the city of Kyiv the percentages of elderly people and children were a little bit higher and lower than average values (26% and 20%, respectively).

The subsidy population has been skewed toward women during the whole period of program implementation. The percentage of women started falling at the beginning of the first heating season in October 1996 (64.3%) and slightly grew at

the completion (from 60.4% up to 63.3% in May 1997). Then in October it went down again and in December was reduced to 60%. In cities the percentage of women was higher: it went from 69% in January 1996 down to 65% in December 1997 not being affected by the heating season. There were fewer women in rural raions: before and during the heating season of 1996-97 they accounted for 53% to 55% of the subsidy population, was increased to 59% in the summer of 1997 but then dropped to 53.6% in December 1997. In the western region the percentage of women was also lower (55% in December 1997) although it grew to 58% in the heating season. In the central and southern regions it was around the average level. In the eastern region women constituted a higher portion – 62% in December 1997 and 65% in summer.

Chart 1.2.1.A. Age Profile of Housing Subsidy Program Participants (Percent)

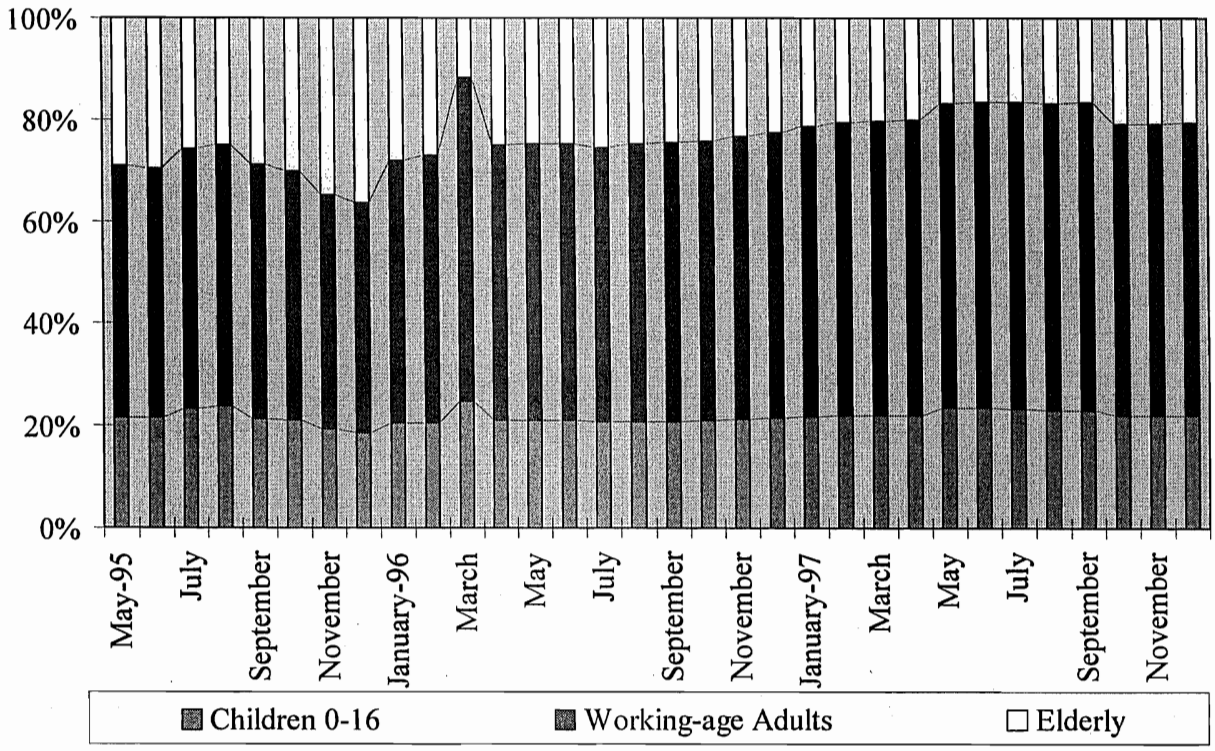


Chart 1.2.1.B. Gender Profile of Housing Subsidy Program Participants (Percent)

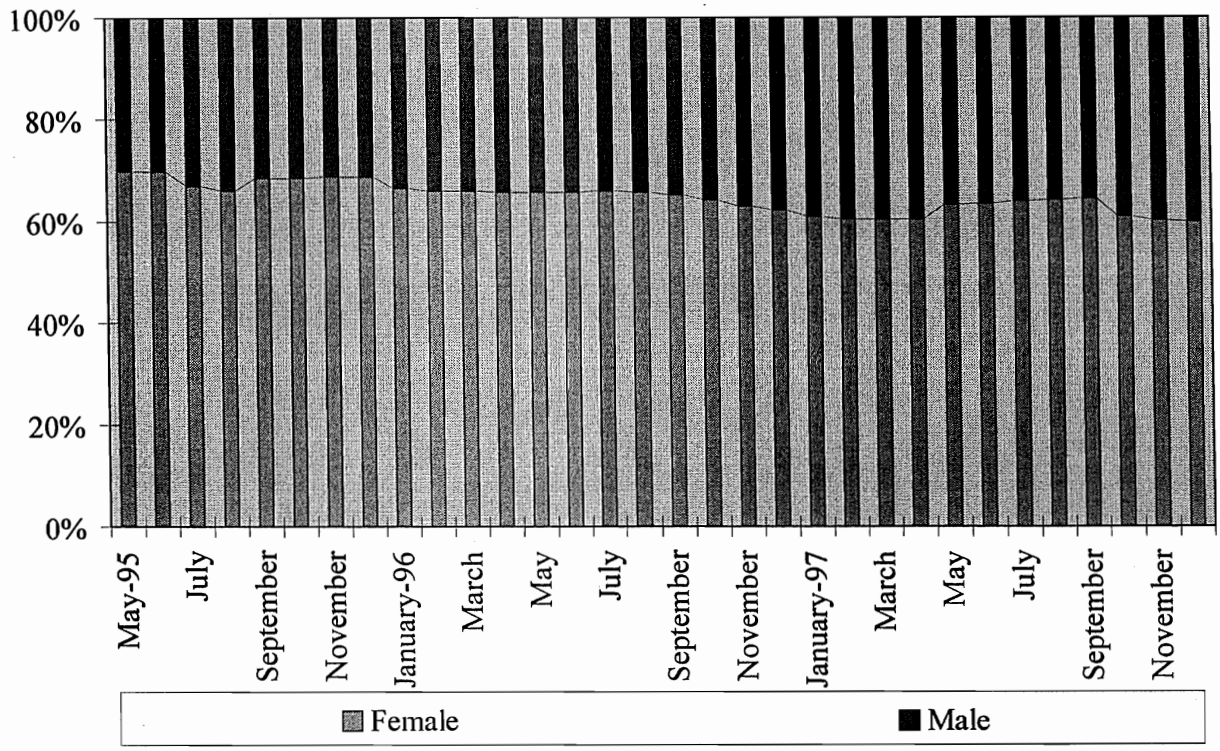


Table 1.2.2. Household Size by Income Deciles

Per Capita Income Deciles (Hrn.)		Percentage of Households of Various Size						Average Household Size
		1 member	2 members	3 members	4 members	5 members	6+ members	
1	<=27.92	10.51	22.85	26.09	27.66	8.42	4.46	3.17
2	37.77	24.00	18.33	19.62	24.33	9.01	4.71	2.92
3	44.90	28.65	24.43	17.97	18.65	6.63	3.67	2.62
4	49.86	38.83	29.19	13.22	12.55	4.18	2.04	2.21
5	53.33	51.17	27.27	9.20	8.26	2.66	1.43	1.89
6	58.17	39.05	33.01	12.23	10.57	3.61	1.53	2.12
7	65.74	33.45	28.22	17.12	15.21	4.23	1.78	2.34
8	77.45	29.49	24.83	21.40	18.08	4.44	1.75	2.49
9	99.72	18.01	31.23	26.74	18.82	4.01	1.19	2.63
10	=>99.72	31.06	36.93	21.58	8.84	1.25	0.34	2.13
	Total	*30.42*	*27.63*	*18.52*	*16.30*	*4.84*	*2.29*	*2.45*

Analysis of Table 1.2.2. Families included in decile 1 had the highest average income among all enrolled families and those in decile 5 – the lowest. 3-4 member families constituted 45% to 50% of deciles 1, 2, 3. 2-3 member families accounted for a half of the families in deciles 8-9. The portion of 1-2 member families ranged between 60% and 90% in deciles 5-7. In cities the average family size was lower then that in the rural area (2.22 and 2.71, respectively). In the southern and central regions it was at the average level, in the western region – above average (2.95) and in the eastern region, cities of Kyiv and Sevastopol – under average (2.08, 2.06, and 1.85, respectively).

Table 1.2.3. Dependency Ratio for Enrolled Households by Income Deciles

Per Capita Income Deciles	(Hrn.)	Percentage of Enrolled Households							Average Dependency Ratio
		0	0.2 - 1	1.25 - 2	2.25 - 3	3+	No Working Age Adults	Total	
1	<=27.92	8.69	31.39	17.20	10.78	4.35	27.59	100	2.04
2	37.77	4.83	34.43	15.67	8.09	3.63	33.34	100	1.72
3	44.90	4.81	30.69	13.45	4.98	2.00	44.08	100	1.78
4	49.86	3.69	22.41	8.63	2.90	0.96	61.41	100	2.34
5	53.33	2.95	16.37	5.71	1.85	0.50	72.62	100	3.03
6	58.17	4.52	22.54	7.04	1.97	0.62	63.32	100	2.31
7	65.74	7.77	33.60	9.06	2.34	0.58	46.66	100	1.49
9	77.45	12.39	45.09	9.29	2.11	0.39	30.73	100	1.02
9	99.72	23.30	56.87	8.25	1.18	0.28	10.13	100	0.67
10	=>99.72	52.74	41.38	2.91	0.34	0.04	2.59	100	0.37
	Total	*12.57*	*33.48*	*9.72*	*3.65*	*1.33*	*39.25*	*100*	*1.42*

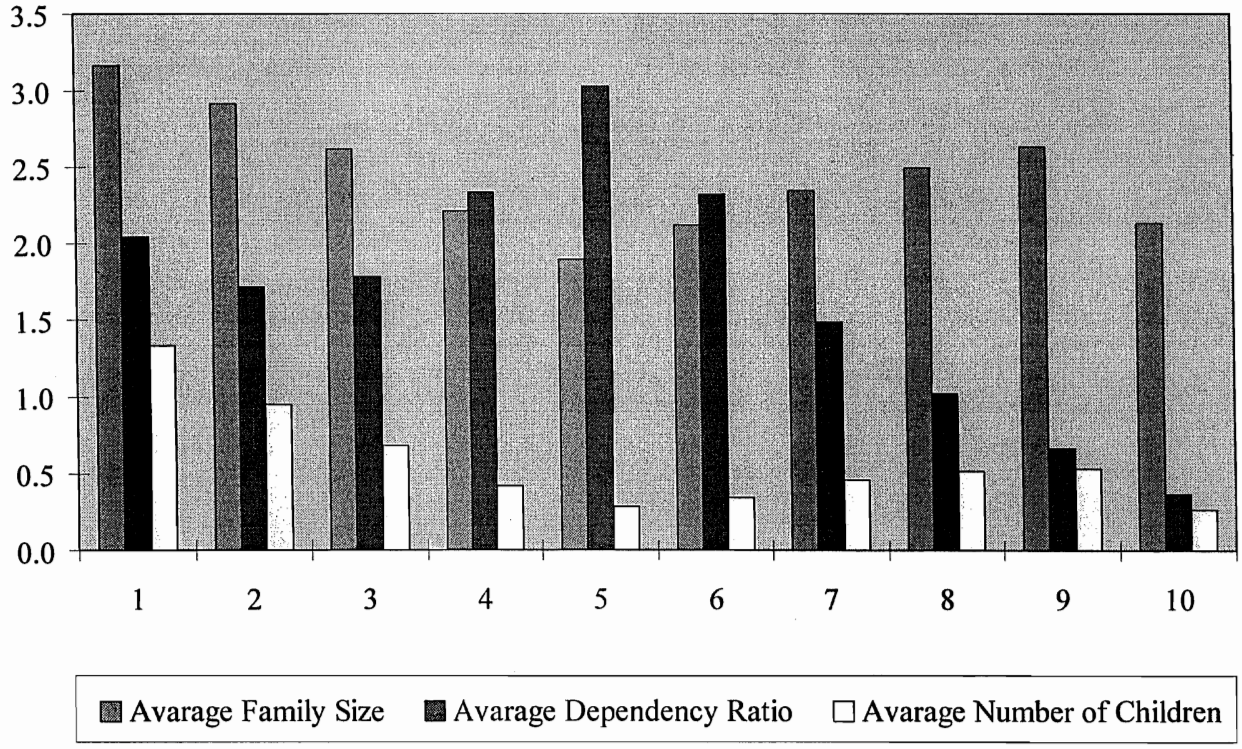
Analysis of Table 1.2.3. The dependency ratio was the highest for families included in decile 5, above average for families in deciles 1-4, 6, 7, and under average for those in deciles 8-10. Households with zero dependency ratio (no dependents) accounted for only 3% in decile 5. There were no working members in 73% of households included in decile 5. Decile 10 stood out by the biggest portion of households with zero dependency ratio and the smallest portion of households without wage earners. The dependency ratio was higher in cities vs. the rural area (1.46 and 1.38, respectively) and in the southern, eastern regions and Sevastopol vs. the western, central regions, and the city of Kyiv (1.56, 1.93, 1.81 and 1.36, 1.22, 1.24, respectively).

Table 1.2.4. Number of Children in Households by Income Deciles

Per Capita Income Deciles	(Hrn.)	Percentage of Households with a Corresponding Number of Children					Average Number of Children
		0	1	2	3	4+	
1	<=27.92	19.91	38.93	33.38	5.75	2.03	1.33
2	37.77	41.57	28.41	25.31	3.76	0.94	0.95
3	44.90	56.68	21.99	18.47	2.42	0.44	0.68
4	49.86	72.02	15.55	11.23	1.04	0.16	0.42
5	53.33	81.17	10.61	7.45	0.67	0.09	0.28
6	58.17	76.03	14.38	8.77	0.75	0.08	0.34
7	65.74	67.42	20.02	11.64	0.86	0.05	0.46
8	77.45	61.82	24.88	12.39	0.84	0.08	0.52
9	99.72	59.38	28.95	11.09	0.55	0.03	0.53
10	=>99.72	77.63	18.19	4.08	0.09	0.01	0.27
	Total	*61.36*	*22.19*	*14.38*	*1.67*	*0.39*	*0.58*

Analysis of Table 1.2.4. The number of children was the largest for households in deciles 1, 2 and the smallest – for households in decile 5. It was relatively small in deciles 6-9 and very small – in decile 10. Accordingly, deciles 1-2 were characterized by the smallest number of families without children and relatively bigger percentage of households with 3+ children. The average number of children was smaller in urban vs. rural households (0.51 and 0.65, respectively), the highest – in the western region (0.76) and lower – in the eastern region and cities of Kyiv and Sevastopol (under 0.43 and 0.40, respectively); in the southern and central regions it remained at the average level – 0.61.

Chart 1.2.2. Average Household Size and Dependency Ratio by Income Deciles in December 1997



2. Factors Having Impact on Enrollment

In order to estimate the cost of the Housing Subsidy Program precisely it is necessary to understand the relationship between the number of recipients, monthly payments for housing and communal services and other factors, for instance, the inflation rate and the level of actual incomes. Understanding how these factors affect enrollment is also important since the Cabinet of Ministers, the Ministry of Finance, and the Ministry of Labor and Social Policy should be able to estimate the financial consequences of changes in tariff policy, and other factors under Government control.

This section presents results of a preliminary study of these relationships. Regression analysis is a principal statistical tool of the analysis. The analysis uses monthly data from the Housing Subsidy Program since the beginning of the program (in the present bulletin – in the seven selected raions) and estimates the relationship between each month's percentage changes in new enrollment, changes in payments for housing and communal services (of subsidy recipients in the raion), and changes in the consumer price index (CPI).

Regression analysis allows one to estimate a numeric relationship between a dependent variable (in this case – monthly percentage change in enrollment) and independent variables (in this case – monthly percentage change in payments for housing and communal services and consumer prices level). The statistical assurance is the correctness of the relationship between the dependent and independent variables. It is determined by a coefficient called a T-statistic. For instance, should the T-statistic be equal to 1.95, one can state with 95% probability that the two variables are related in the way described by regression analysis (or it show that there is one chance in twenty that the described relationship is not correct). Another coefficient – R^2 – shows how much monthly changes of the dependent variable are explained by monthly changes of the independent variable.

Since the presented analysis uses data for only 29 months (the larger the number of observations, the more statistically reliable the results of the regression analysis), it can be considered just preliminary (see Table 2.1.1. and Chart 2.1.1.). However, its results obviously show that changes in payments for housing and communal services bring about growth of enrollment and increase in the Program cost. It will be possible to do more precise and detailed analysis on accumulating data for subsequent months and from other HSOs. In the future, it will be included in this section of the bulletin.

⇒ A change in Program **Error! Switch argument not specified.**enrollment in response to a one percent change in the cost of housing-communal services equals 1.64 percent. R^2 equals 0.75 which means that changes in enrollment can be explained by changes in the cost of housing and communal services by 65 percent. The T-statistic is 7.58, i.e. the probability of the existence of such a relationship exceeds 95 percent (see Table 2.1.1. and Chart 2.1.1.).

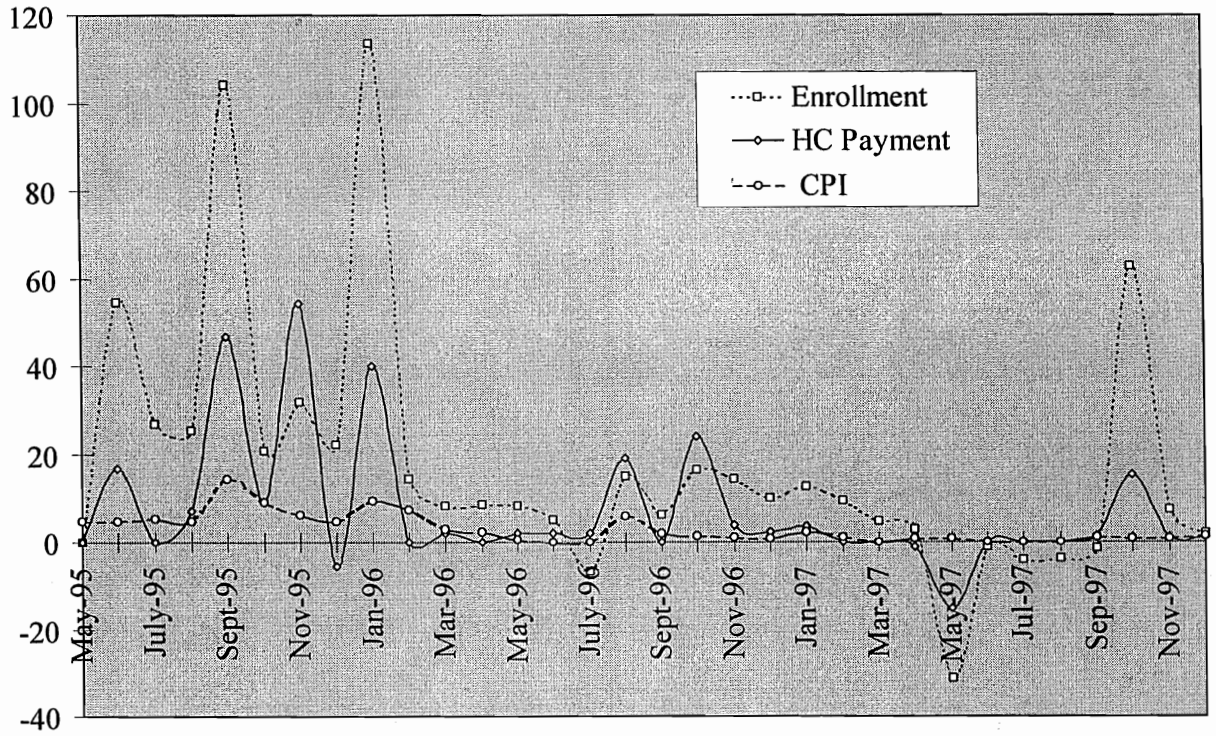
⇒ A change the total amount of subsidies in response to a one percent change in the cost of housing and communal services is 4.1 percent. R^2 comes to 0.7. In this case there is 70% dependency of the total amount of subsidies on the cost of utilities. The T-statistic equals 8.6 and the probability of existence of the relationship exceeds 95 percent (see Table 2.1.1. and Chart 2.1.1.).

Table 2.1.1. Monthly Percent Changes in the Enrollment Rate, Cost of Housing and Communal Services, and Consumer Price Index (CPI)

	Monthly Changes (%) in the Program Enrollment	Monthly Changes (%) in Prices for Housing and Communal Services	Monthly Changes (%) in CPI[1]
May 1995	0.00	0.00	4.60
June 1995	54.47	16.67	4.80
July 1995	26.92	0.00	5.20
August 1995	25.33	7.14	4.60
September 1995	104.20	46.67	14.20
October 1995	20.71	9.09	9.10
November 1995	31.97	54.17	6.20
December 1995	22.22	-5.41	4.60
January 1996	113.59	40.00	9.40
February 1996	14.36	0.00	7.40
March 1996	8.04	2.04	3.00
April 1996	8.39	0.00	2.40
May 1996	8.23	2.00	0.70
June 1996	4.83	1.96	0.10
July 1996	-6.75	1.92	0.10
August 1996	14.75	18.87	5.70
September 1996	6.01	0.00	2.00
October 1996	16.40	23.81	1.50
November 1996	14.29	3.85	1.20
December 1996	9.89	2.47	0.90
January 1997	12.57	3.61	2.20
February 1997	9.20	0.00	1.20
March 1997	4.64	0.00	0.10
April 1997	2.79	-1.16	0.80
May 1997	-31.16	-15.29	0.80
June 1997	-1.13	0.00	0.10
July 1997	-3.95	0.00	0.10
August 1997	-3.76	0.00	0.00
September 1997	-1.60	1.39	1.20
October 1997	62.83	15.07	0.90
November 1997	7.23	1.19	0.90
December 1997	1.95	1.18	1.40

[1] See Ukrainian Economic Trends, Monthly Update, June 1996, p.14

Chart 2.1.1. Percent Changes in the Enrollment Rate, Average Cost of Housing and Communal Services, and Consumer Price Index (CPI), Relative to a Preceding Month



3. Demographic and Economic Profile of Housing Subsidy Recipients

Privileges for housing and communal services are granted primarily to households with a large number of pensioners. Rural households receive more privileges than urban households. In rural areas households' incomes are distributed in an narrower interval. The indebtedness of enrolled households started rising in 1997; the amount of the indebtedness is higher in cities. Subsidies and wages account for a higher percentage in rural households' whereas pension benefits are the primary source of urban households' income.

3.1 Income Distribution: Main Benchmarks

3.1.1 Distribution of privileges for housing and communal services

⇒ These are families with a large number of pensioners which, as a rule, pay for housing and communal services at discounted rates (eligibility for heavily discounted housing and communal services is independent from eligibility for housing subsidies). The poorest families (mainly families with many dependents and low paid wage earners) are not eligible for these privileges (discounts). Privileged households account for a higher percentage in rural areas (see Table 3.1.1. and Chart 3.1.1.).

3.1.2 Distribution of recipients' incomes and housing subsidies

⇒ The implementation of the Housing Subsidy Program has reached its goal of income redistribution. The average subsidy falls as the total family income grows. In December 1997 the average monthly subsidy equaled Hrn 61 (Hrn 191 for a yearly purchase of liquid gas and solid fuel) in the 1st decile and only Hrn 35 and Hrn 73, respectively, in the 9th decile (see Table 3.1.1.).

⇒ In October 1997 per capita income of 90 percent of enrolled households did not exceed Hrn 100. The largest portion of households with per capita income up to Hrn 30 was in the Western region,

while the largest portion of households with per capita income over Hrn 100 was in the city of Kyiv (see Table 3.1.3. and Chart 3.1.3).

⇒ On imputing the value of housing subsidies as a part of families' incomes, the difference between the incomes of those in the first two and the last two deciles declines from 2.6 to 1.75 times. In cities the difference is larger than in rural areas. (See Table 3.1.2. and Chart 3.1.2.).

Table 3.1.1. Per Capita Income, Housing Subsidies, and Privileges for Housing and Communal Services by Income Deciles (Hrn. /Month)

Per Capita Income Deciles (Hrn)		Average Per Capita Income	Average Subsidy for Housing and Utilities	Average Subsidy for Liquid Gas and Solid Fuel	Average Per Capita Income (Subsidies for Housing and Utilities Imputed)	Average Per Capita Income (Both types of Subsidies Imputed)	Percentage of "Privileged" Households in a Decile
1	<=27.92	18.64	61.12	190.91	37.90	37.94	4.31
2	37.77	33.34	54.65	193.71	52.05	52.10	14.67
3	44.90	41.42	50.21	205.88	60.54	60.61	23.10
4	49.86	47.55	42.03	181.71	66.58	66.63	25.48
5	53.33	51.07	40.80	165.89	72.70	72.74	16.90
6	58.17	55.95	35.06	137.34	72.52	72.54	42.50
7	65.74	61.53	36.11	148.09	76.94	76.96	37.07
8	77.45	71.03	36.21	122.31	85.57	85.59	23.56
9	99.72	87.20	34.89	72.67	100.44	100.45	13.12
10	=>99.72	125.55	26.38	31.26	137.91	137.91	4.20
	Total	*57.22*	*41.75*	*173.73*	*74.23*	*74.27*	*20.49*

Notes to Table 3.1.1. The table contains data necessary to study the distribution of families receiving all other kinds of privileges for housing and communal services (in addition to housing subsidies) by income deciles. These include privileges to participants in the Great Patriotic War Veterans, victims of the Chornobyl catastrophe, and benefits under other programs. The table also includes data on subsidies for liquid gas and solid fuel which some households receive simultaneously with subsidies for housing and communal services. Besides data included in the table allow to estimate the effect of imputing both types of subsidies in total incomes of households.

Analysis of Table 3.1.1. The largest portion of families receiving privileges is observed in the 6th decile. Table 3.3.2 indicates that this decile consists primarily of pensioners. Once the imputed value of housing subsidies is taken into account, housing subsidies raise incomes of all recipients by 30%. Households included in deciles 1 through 3 and 8, 9 receive over Hrn 50 under Hrn 36 per month in the form of subsidies for housing and communal services and, respectively, over Hrn 190 and under Hrn 120 in the form of subsidies for liquid gas and solid fuel. The portion of enrolled households receiving privileges is lower in cities than in rural areas (18.6 and 22.6 percent, respectively). The percentage of such households was rather low in the western region (9 percent) and above average in the southern, central, eastern regions, cities of Kyiv and Sevastopol (22.1, 22.2, 26.4, 25.1, and 25.4 percent, respectively).

Chart 3.1.1. Percentage of Households Receiving Privileges for Housing and Communal Services

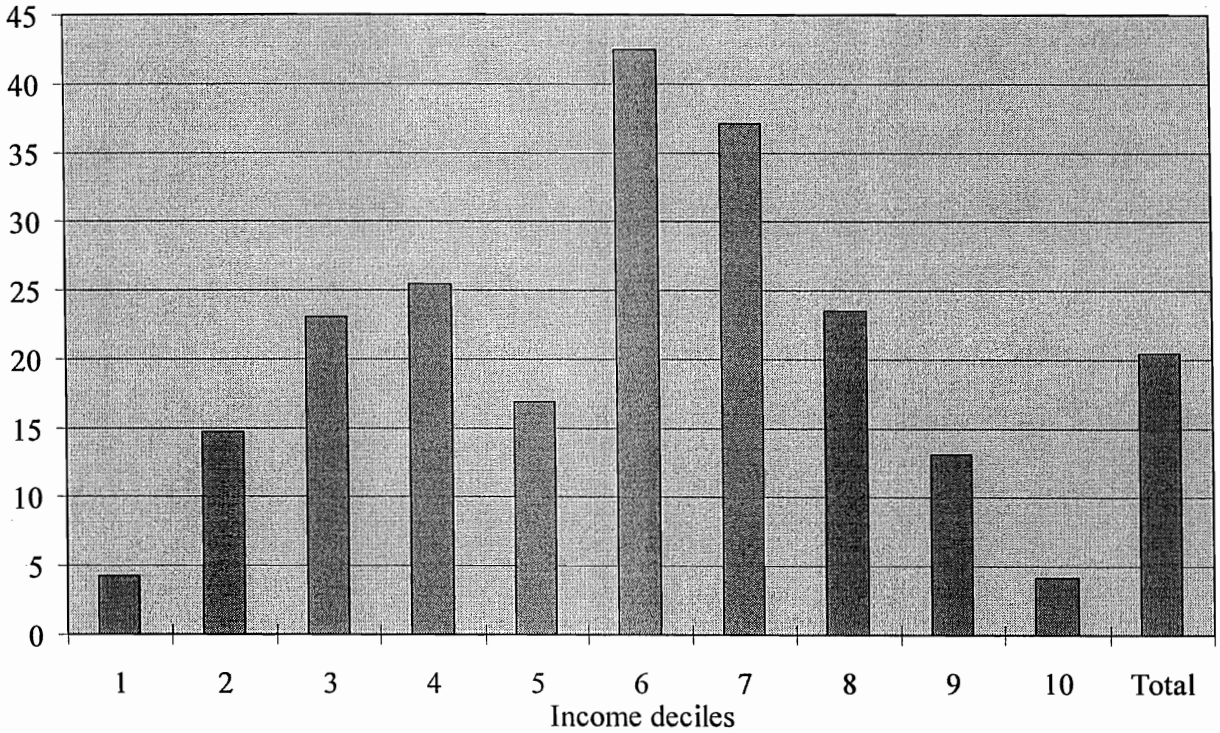


Table 3.1.2. Family Incomes and Housing Subsidy Payments by Income Deciles

Per Capita Income Deciles (Hrn)		Subsidy Payments to Households Included in a Decile as % o Total Subsidy Payments, foı Both Types o Subsidies	Subsidy Payments to Households Included in a Decile as % o Total Subsidy Payments, foı Subsidies for Housing and Utilities	Subsidy Payments to Households Included in a Decile as % o Total Subsidy Payments, foı Subsidies for Liquid Gas and Solid Fue	Incomes of Households included in a Decile as % of the Total Income of All Enrolled Households (Subsidies Not Imputed)	Incomes of Households included in a Decile as % of the Total Income of All Enrolled Households (Subsidies for Housing and Utilities Imputed)	Incomes of Households included in a Decile as % of the Total Income of All Enrolled Households (Subsidies for Liquid Gas and Solid Fuel Imputed)
1	<=27.92	14.65	14.64	17.17	4.21	6.60	6.61
2	37.77	13.10	13.09	19.27	6.94	8.35	8.35
3	44.90	12.04	12.03	20.33	7.75	8.73	8.73
4	49.86	10.07	10.07	14.36	7.48	8.08	8.08
5	53.33	9.78	9.77	10.85	6.86	7.53	7.53
6	58.17	8.39	8.40	7.11	8.44	8.43	8.43
7	65.74	8.65	8.65	5.65	10.27	9.90	9.90
8	77.45	8.67	8.67	4.17	12.60	11.70	11.69
9	99.72	8.34	8.36	0.89	16.37	14.53	14.52
10	=>99.72	6.31	6.32	0.21	19.08	16.16	16.15
Total		*100.00*	*100.00*	*100.00*	*100.00*	*100.00*	*100.00*

Notes to Table 3.1.2. The table contains data necessary to study changes in distribution of incomes among enrolled families caused by imputing housing subsidies. The analysis employs the Lorenz curve method. The Lorenz curve shows how evenly incomes are distributed.

Analysis of Table 3.1.2. In October 1997 families in deciles 1 and 2 (the poorest 20% of all enrolled households) received 27.7% of subsidies for housing and communal services and 36.4% of subsidies for liquid gas and solid fuel. At the same

time, families included in deciles 8 and 9 received, respectively, only 17% and 5.1% of subsidies. Without housing subsidies the incomes of families in deciles 1 and 2 account for 11.2% of the combined families' income whereas those of families in deciles 8 and 9 account for 29% (2.6 times as much). Once housing subsidy income is imputed, the first portion goes up to 15% (1.34 times), while the latter falls to 26.2% (i.e. incomes of families in deciles 8 and 9 become only 1.75 times as large as those of families in deciles 1 and 2). In cities imputing housing subsidies causes the 2.98 to 1.97 time decrease in the difference between incomes of families in first two and last two deciles (both indicators are above the average value) and in rural areas – the 2.3 to 1.6 time decrease which indicates that rural enrolled households are distributed in a narrower income interval. In the western, eastern, and central regions the difference between incomes of the poorest and most well-to-do households is about the average value; in the southern region and Sevastopol it equals to that calculated for all rural areas in Ukraine; in Kyiv it exceeds the average value.

Chart 3.1.2. Lorenz Curves: Distribution of Household Income by Income Deciles Subsidies Imputed and not Imputed (Percent)

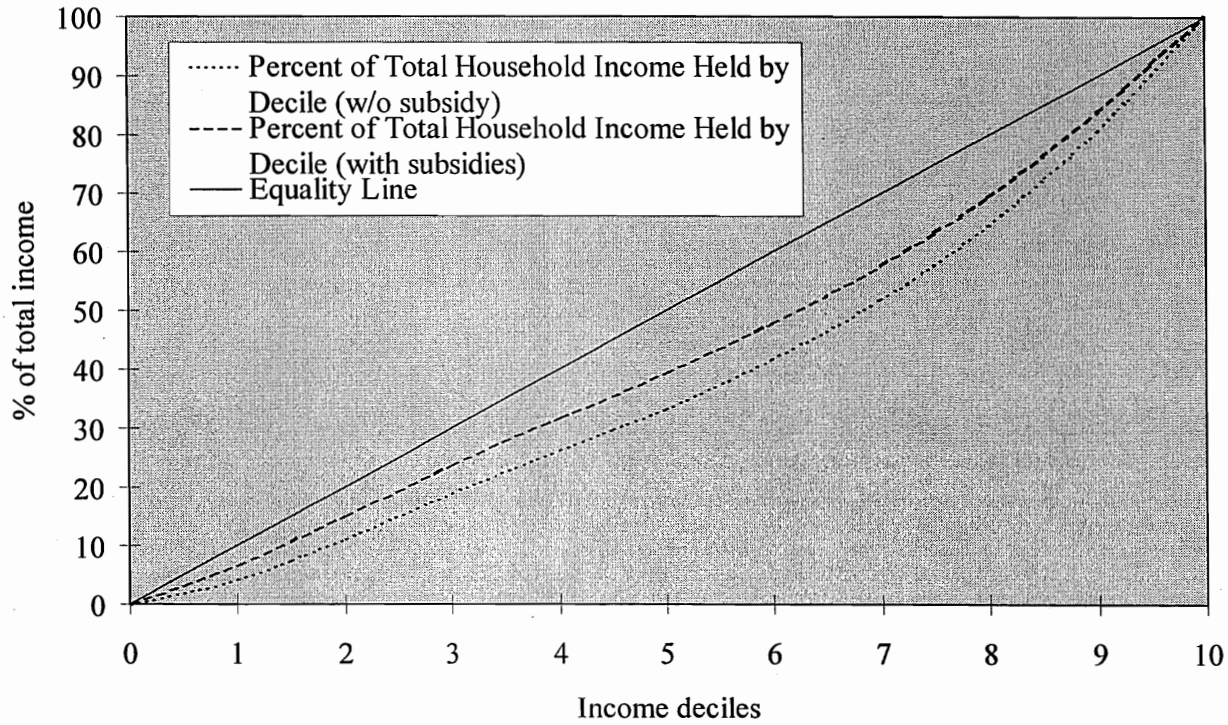


Table 3.1.3. Distribution of Enrolled Families by Income as of December 1997

Per Capita Income (Hrn)	0-10	10-20	20-30	30-40	40-50	50-60	60-70	70-80	80-90	90-100	100-110
Number of Households	2370	6275	9194	17619	34356	28966	17287	10783	7823	5649	4252

Per Capita Income (Hrn)	110-120	120-130	130-140	140-150	150-160	160-170	170-180	180-190	190-200	200-210	210-220
Number of Households	3058	2278	1626	1189	957	628	414	289	210	172	99

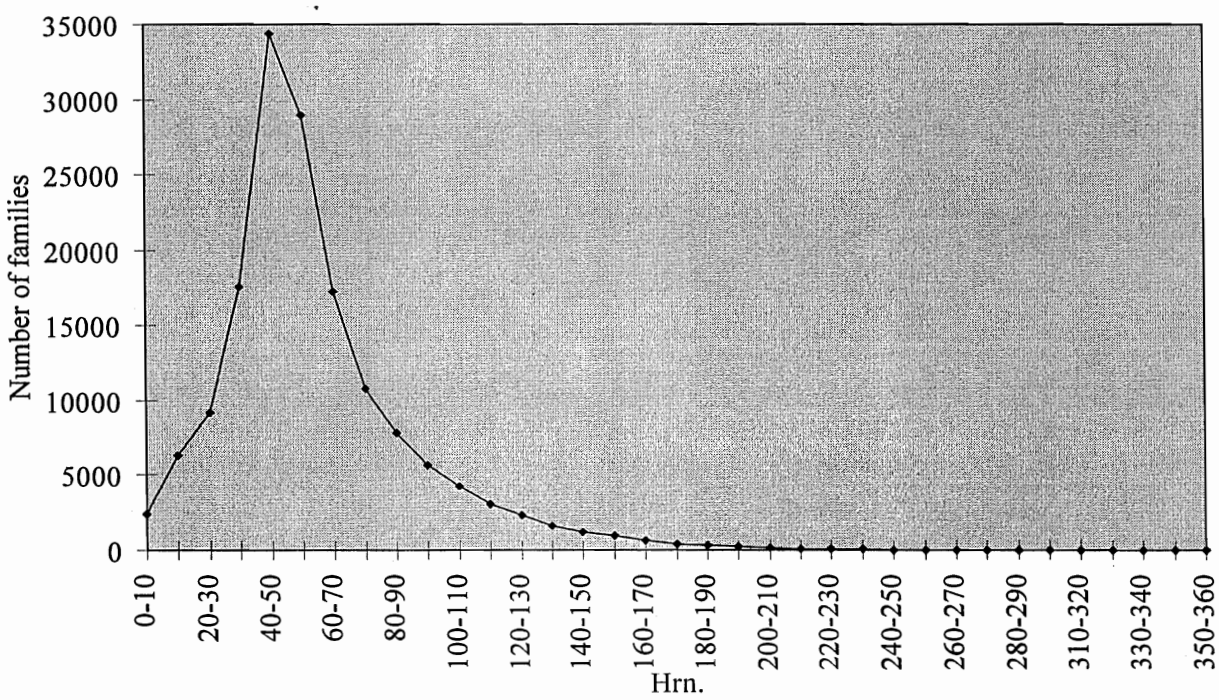
Per Capita Income (Hrn)	220-230	230-240	240-250	250-260	260-270	270-280	280-290	290-300	310-320	320-370
Number of	76	49	34	33	17	5	5	7	2	10

Households										

Notes to Table 3.1.3. All recipients (as of October 1997) were lined up in order of their per capita income, the lowest incomes first, and divided into income groups.

Analysis of Table 3.1.3. All enrolled families were divided into per capita income groups in the following manner: up to Hrn 30 Hrn. – 11.5% of all enrolled families, Hrn 30 to Hrn 100 – 78.6%, Hrn 100 to Hrn 150 – 8%, Hrn 150 to Hrn 370 – 1.9%. In urban areas the up to Hrn 30 group was a little bit larger (12.3%); the Hrn 30 to Hrn 100 group was somewhat smaller (76.9%); the Hrn 100 to Hrn 150 and the Hrn 150 to Hrn 370 groups were larger (8.7% and 2.1%, respectively). In rural areas the first and third groups were smaller (10.5% and 7.1%), the second group was larger (80.6%) and the last group was at the average level. In the western region the first group was larger (18.9%) and the other were smaller (73.9%, 5.9%, and 1.3%, respectively). In the southern region the distribution of the groups was similar to the nationwide one. In the eastern, central regions and Sevastopol the first group was smaller (6.9%), while the others were larger. In the city of Kyiv the first two groups were smaller (7.9% and 74.2%) and the 3rd and 4th groups were larger (13.4% and 4.5%).

Chart 3.1.3. Distribution of Subsidy Recipients by Per Capita Income as of December 1997



3.2. *Indebtedness for Housing and Communal Services*

⇒ Indebted households account for 1.2% of the HSP population. Only in the eastern region and in the city of Kyiv the portion of debtors is higher (4% and 2.3%, respectively). (See Table 3.2.1. and Chart 3.2.2.).

⇒ The average period of indebtedness is five months and the amount of indebtedness is 2.2 times as large as the average monthly income of indebted households (see Table 3.2.3.). Only in Kyiv values of these indicators are higher.

⇒ The indebtedness of enrolled families started growing in 1997.

Table 3.2.1. Indebtedness for Housing and Communal Services Incurred by All Enrolled Households as of December 1997

Per Capita Income Deciles (Hrn)		Mean Household Indebtedness (Calculated for Households in Debt only)	Indebted Families as % of the Total Number of Households in a Decile	Debt Incurred by Households in a Decile as % of the Total Indebtedness
1	<=27.92	409.02	1.21	12.58
2	37.77	330.80	0.98	10.17
3	44.90	346.52	0.96	10.65
4	49.86	286.74	0.85	8.82
5	53.33	286.08	1.08	8.80
6	58.17	204.93	0.83	6.30
7	65.74	299.07	1.12	9.20
8	77.45	308.35	1.28	9.48
9	99.72	363.13	1.45	11.17
10	=>99.72	345.95	2.06	10.64
Total		*325.22*	*1.18*	*100.00*

Table 3.2.2. Indebtedness for Housing and Communal Services Incurred by Households Enrolled in December 1997

Per Capita Income Deciles (Hrn)		Mean Household Indebtedness (Calculated for Households in Debt only)	Indebted Families as % of the Total Number of Households in a Decile	Debt Incurred by Households in a Decile as % of the Total Indebtedness
1	<=27.92	575.75	0.45	16.09
2	37.77	314.36	0.51	8.79
3	44.90	402.61	0.84	11.25
4	49.86	470.12	0.81	13.14
5	53.33	168.48	0.92	4.71
6	58.17	227.07	0.68	6.35
7	65.74	394.41	1.03	11.02
8	77.45	266.79	0.50	7.46
9	99.72	390.59	0.86	10.92
10	=>99.72	350.73	1.48	9.80
All families		*357.76*	*0.81*	*100.00*

Analysis of Tables 3.2.1 and 3.2.2. In December 1997 households in debt accounted for 1.2% of the total HSP population and 0.8% of those enrolled in the HSP in that month. The average household indebtedness was rather considerable – Hrn 325 and Hrn 358, respectively. The total indebtedness and average household indebtedness were practically the same in all deciles except for decile 6 where they were lower (see Table 3.3.2). The average indebtedness and number of debtors in rural areas were smaller because of worse provision of rural households with housing and communal services (Hrn 111 and 0.02% of all participants). In the western, southern, central, and eastern regions those indicators were also under the average values (Hrn 131 and 0.01%, Hrn 82 and 0.1%, Hrn 56 and 0.03%, Hrn 308 and 3.98%). Only in Kyiv they exceeded the average values (Hrn 442 and 2.34%).

Table 3.2.3. Indebtedness: Main Benchmarks (Only for Indebted Families)

Main Benchmarks	All Families	Families Enrolled in December 1997	Families Enrolled in December 1997 for the First Time
Mean family indebtedness, Hrn.	325.22	357.76	480.8
Total debt / Total monthly payments for housing and communal services (percent)	498.10	537.32	769.20
Mean Household debt /Average Household income (percent)	211.31	220.46	277.09

Analysis of Table 3.2.3. The period of indebtedness (the amount of indebtedness divided by monthly charges of housing and communal services) among households enrolled in the HSP in December 1997 for the first time was 7.7 months (5.4 months among all households receiving subsidies in December and 5 months on the average), while the amount of indebtedness was

2.8 times as large as the average monthly income (2.2 and 2.1 times, respectively). In cities those indicators equaled 5 months and 2.13 times; in rural areas – only 1.2 months and 57%. In the western, southern, and central regions they did not differ from those calculated for all urban areas in Ukraine. In the eastern region the period of indebtedness was 4.7 months and the indebtedness was 2.1 times as large as the average household income. In the city of Kyiv the highest values were observed – 6.6 months and 2.5 times.

Chart 3.2.1. Debts Incurred by Households in Each Income Decile as % of the Total Households Indebtedness for Housing and Communal Services

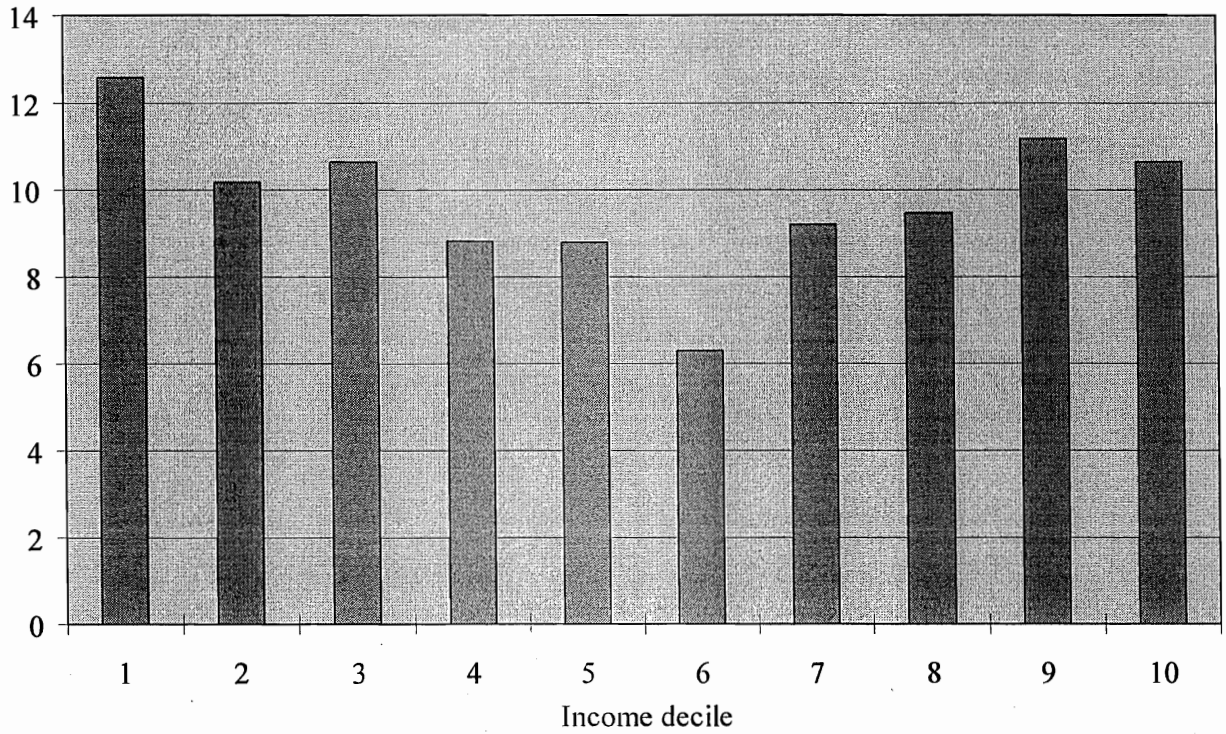


Chart 3.2.2. Mean Family Indebtedness for Housing and Communal Services (Hrn.)

Table 3.2.4. Cohort Analysis of Families in Debt Received Subsidies in December 1997

Time of Enrolment	Number of Households in Debt	Amount of Indebtedness per Household	Total Indebtedness/Monthly Charges for Housing and Communal Services (%)	Number of Households in Debt/Total Number of Families in a Cohort (%)
May-95	30	317.80	909.26	3.46
June-95	3	149.66	310.11	0.93
July-95	1	583.91	1430.80	0.24
August-95	7	164.46	359.18	1.18
September-95	15	309.64	597.52	0.48
October-95	6	224.03	530.79	0.44
November-95	15	211.89	574.15	0.48
December-95	19	330.66	823.69	1.09
January-96	96	250.96	509.87	0.63
February-96	46	196.59	276.35	1.18
March-96	60	141.04	171.57	1.76
April-96	58	167.11	221.49	1.79
May-96	54	123.08	165.65	1.23
June-96	38	149.41	178.60	1.35
July-96	61	112.81	151.00	1.62
August-96	40	142.57	210.40	0.56
September-96	29	169.55	284.50	0.69
October-96	69	186.00	253.62	0.71
November-96	54	226.53	265.37	0.65
December-96	49	200.45	238.84	0.77
January-97	83	289.32	376.61	0.64
February-97	47	280.88	385.72	0.55
March-97	43	329.12	523.45	0.76
April-97	60	315.23	486.73	1.04
May-97	48	416.20	624.58	1.78
June-97	29	480.93	777.21	1.80
July-97	182	373.65	721.55	5.80
August-97	76	346.76	684.19	4.32
September-97	110	433.94	905.05	5.47
October-97	285	518.11	697.11	1.61
November-97	88	481.56	782.85	1.56
December-97	40	480.80	769.20	1.01
All families	*1841*	*325.22*	*498.10*	*1.18*

Notes to Table 3.2.4. All households in debt receiving subsidies in December 1997 are divided into groups based on the time of enrollment in the Program (Column 1). The analysis is focused on the period of indebtedness (Column 2) and the percentage of debtors in cohorts (Column 4).

Analysis of Table 3.2.4. In comparison with other enrolled families those enrolled in 1997 have a larger average indebtedness, a longer period of indebtedness, and a larger portion of debtors in the total subsidy population. This statement is true for urban areas on the whole, eastern region and the city of Kyiv. In rural areas (like in the southern region) indebted households were enrolled in the Program only during 9 out of 32 months. In the western region indebted households have not been enrolled in the Program beginning November 1996. In the central region such households were enrolled for the first time primarily during 1997.

Table 3.2.5. Cohort Analysis of Families in Debt Receiving Subsidies in December 1997 by Month in Which Became Indebted

Month in Which Families Became Indebted	Number of Households Which Were Enrolled at Least Once	Number of Households from the Preceding Column Which Had Paid Their Debts by December 1997	Number of Households in Debt as of December 1997	Amount of Indebtedness per Household (Calculated for Families Receiving Subsidies in December 1997)	Total Indebtedness/Monthly Charges for Housing and Utilities, % (Calculated for Families Receiving Subsidies in December 1997)
November-95	51	28	1	0.01	0.02
December-95	96	41	2	74.94	165.80
January-96	335	169	9	377.67	448.31
February-96	38	21	1	175.00	202.76
March-96	263	113	41	98.13	124.63
April-96	158	51	27	106.09	119.92
May-96	145	48	28	104.97	138.43
June-96	155	62	27	156.22	171.83
July-96	198	83	29	102.60	139.65
August-96	110	46	33	115.65	135.38
September-96	58	18	15	44.14	54.33
October-96	145	38	46	104.76	119.57
November-96	157	36	55	180.56	194.07
December-96	112	22	40	169.95	184.95
January-97	164	25	81	250.74	281.05
February-97	107	31	42	230.09	302.75
March-97	122	30	32	358.16	545.38
April-97	237	70	57	325.84	476.72
May-97	364	107	53	388.82	548.91
June-97	342	36	37	407.98	666.99
July-97	341	13	297	323.78	705.89
August-97	140	4	114	316.05	676.18
September-97	192	2	173	371.78	798.19
October-97	427	--	426	435.10	613.83
November-97	129	--	129	414.71	710.97
December-97	46	--	46	454.30	726.97
Total for Households in Debt	*4632*	*1094*	*1841*	*325.22*	*498.10*

Note to Table 3.2.5. The table shows the distribution of households grouped by the time when they became late in their payments for housing and utilities: number of all households that were ever enrolled in the HSP (Column 1), number of households that had repaid their debts by December 1997 (Column 2), number of households receiving subsidies in October 1997 (Column 3). The average amount and period of indebtedness of indebted households receiving subsidies in December 1997 are indicated in Columns 4, 5.

Analysis of Table 3.2.5. The largest and longest debts were incurred in 1997. 24% of indebted households had repaid their debts by December. 1,697 households in debt (Columns 1 through 3) dropped out of the program because either their incomes increased or they failed to pay debts under agreements with housing and communal enterprises.

3.3. Income Distribution in Ukraine: Main Benchmarks

⇒ Once imputed in the total family income, housing subsidies account for approximately 27% of all enrolled families' income; wages and pension benefits account for 37% and 32%, respectively (see Table 3.3.1. and Chart 3.1.1.).

⇒ Without housing subsidies wages and pension benefits account for 47% and 45%, respectively, of all enrolled families' income. Pensioners' incomes are at the average (for all participants) level. No wonder, pensioner are included primarily in deciles 3 through 7 (see Table 3.3.2. and Chart 3.3.2.). Wages vs. pension benefits account for a larger portion of the total income in the western and central regions, while pension benefits account for a relatively larger portion in the eastern region and in the city of Sevastopol.

Table 3.3.1. Structure of Per Capita Income Housing Subsidies Imputed (Percent)

Per Capita Income Deciles (Hrn)		Wages	Pension Benefits	Social Assistance	Other Sources	Subsidy for housing and utilities	Subsidy for liquid gas and solid fuel
1	<=27.92	25.72	8.88	4.43	12.6	52.59	0.2
2	37.77	31.66	25.87	1.78	6.12	36.18	0.17
3	44.90	29.74	32.94	1.00	4.81	32.41	0.10
4	49.86	22.05	45.24	0.55	3.29	29.3	0.12
5	53.33	16.23	50.31	0.3	2.14	31.24	0.08
6	58.17	22.25	51.95	0.37	2.93	22.81	0.05
7	65.74	33.99	41.97	0.42	3.65	20.36	0.03
8	77.45	46.36	32.31	0.46	3.6	17.7	0.02
9	99.72	63.33	19.60	0.43	3.32	13.74	0.00
10	=>99.72	73.93	14.13	0.23	2.24	9.69	0.00
	Total	*36.53*	*32.32*	*1.00*	*4.48*	*26.6*	*0.08*

Notes to Table 3.3.1. The table shows incomes per family member with housing subsidy imputed as the reduction in monthly charges for housing and communal services.

Table 3.3.2. Structure of Per Capita Income Housing Subsidies Not Imputed (Percent)

Per Capita Income Deciles (Hrn)		Wages	Pension Benefits	Social Assistance	Stipend	Child Support	Compen-sations	Income from a land plot	Other Sources
1	<=27.92	53.19	16.22	10.83	3.08	2.19	4.29	1.36	8.83
2	37.77	47.90	42.70	2.69	0.92	1.47	0.93	1.24	2.16
3	44.90	41.48	51.49	1.37	0.60	0.91	0.49	2.18	1.48
4	49.86	29.42	65.93	0.73	0.32	0.56	0.19	1.81	1.04
5	53.33	21.14	75.94	0.39	0.20	0.31	0.17	1.16	0.69
6	58.17	28.37	67.65	0.47	0.26	0.44	0.18	1.60	1.03
7	65.74	42.19	53.06	0.52	0.34	0.58	0.19	1.86	1.26
8	77.45	55.66	39.86	0.55	0.41	0.63	0.23	1.43	1.22
9	99.72	73.32	22.75	0.50	0.43	0.64	0.22	1.03	1.11
10	=>99.72	81.66	15.82	0.25	0.30	0.37	0.16	0.65	0.79
Total		*47.43*	*45.17*	*1.82*	*0.68*	*0.81*	*0.70*	*1.43*	*1.95*

Notes to Table 3.3.2. The table shows the breakdown of the explicit income per family member without measuring the imputed value of the housing subsidy

Analysis of Tables 3.3.1. and 3.3.2. Housing subsidies come third in the income breakdown for all enrolled families (27%). Housing subsidies account for the largest portion of total family income (including imputed income) for the poorest income groups: more than 30 percent of income in deciles 1, 2, 3 and relatively smaller portions in subsequent deciles. Housing subsidies are most important for families in decile 1 since a housing subsidy accounts for around 53% of family income in the decile. In cities subsidies account for, on the average, 26% of total household income (26.6% nationwide); in rural areas they account for 28.6%. In the cities of Kyiv, Sevastopol and in the central region the subsidy portion is under the average value – 22.3%, 21.1%, and 25.6%, respectively; in the western and southern regions it exceeds the average value – 29.7% and 29.5%, respectively; in the eastern regions it is at the average level.

Sources of income of subsidy recipients notably vary by income deciles. Wages are the principal source of income for households in deciles 1-2 and 8-10. In deciles 3 through 7 pension benefits are the principal source of income. In decile 5 pension benefits account for 76% of total income. In this decile family size and the number of children in families are the smallest whereas the dependency ratio is the highest (there are no wage earners in 73% of families). This means that decile 5 includes primarily families consisting of one or two pensioners. There is a relatively large number of students, recipients of child support, social benefits, and compensations in decile 1. In cities the wages portion is smaller than the benefit one (46% and 47.7%, respectively). Like nationwide, wages are the principal source of income in deciles 1, 2, while the pension portion is the largest in deciles 3 through 7. The largest number of pensioners is observed in decile 5. In rural areas the benefit and wages portions are 49.1% and 42.4%. However, the distribution of deciles by sources of income was similar. In western and central regions wages accounted for a larger percentage than pension benefits (54.6%, 52.3% and 35.2%, 40.1%, respectively). A different picture takes place in the eastern region and Sevastopol where pension benefits account for 59% and 56.9% and wages account for only 36% and 37.5%. In the southern region the distribution does not differ a lot from the nationwide distribution. In the city of Kyiv both wages and benefits account for 48% of the total income.

Chart 3.3.1. Structure of Household Income Housing Subsidies Imputed (Percent)

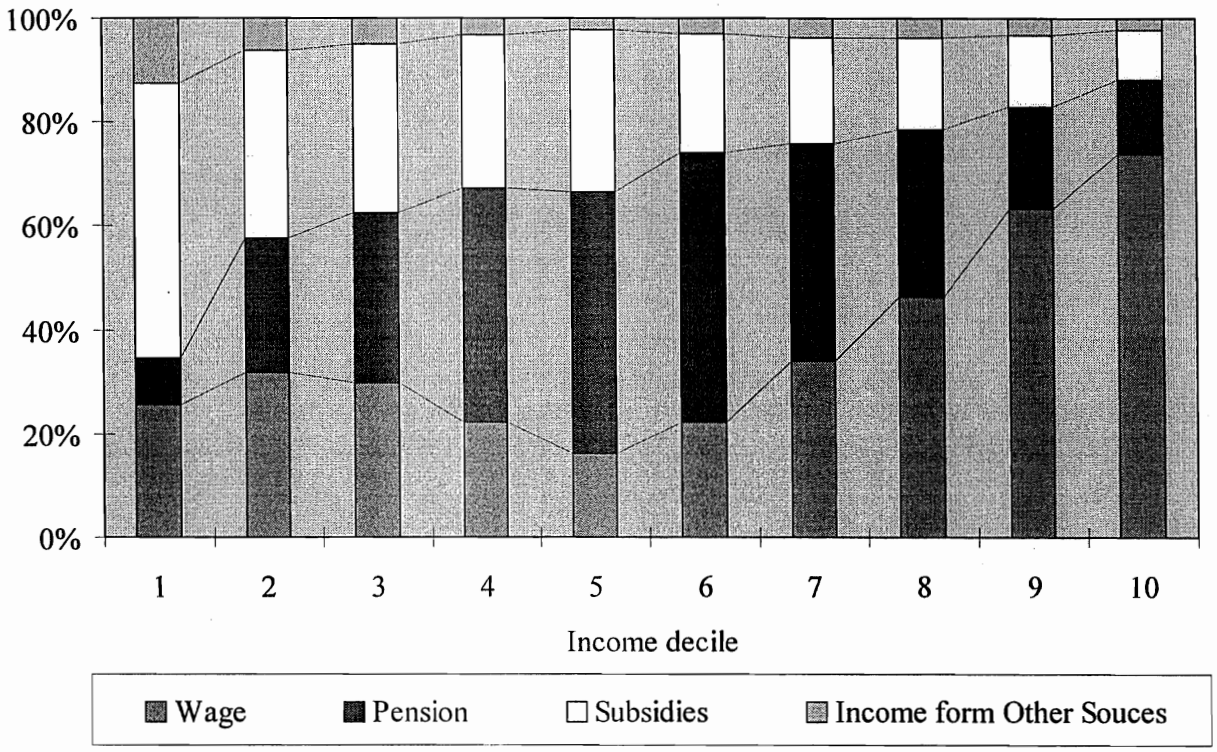
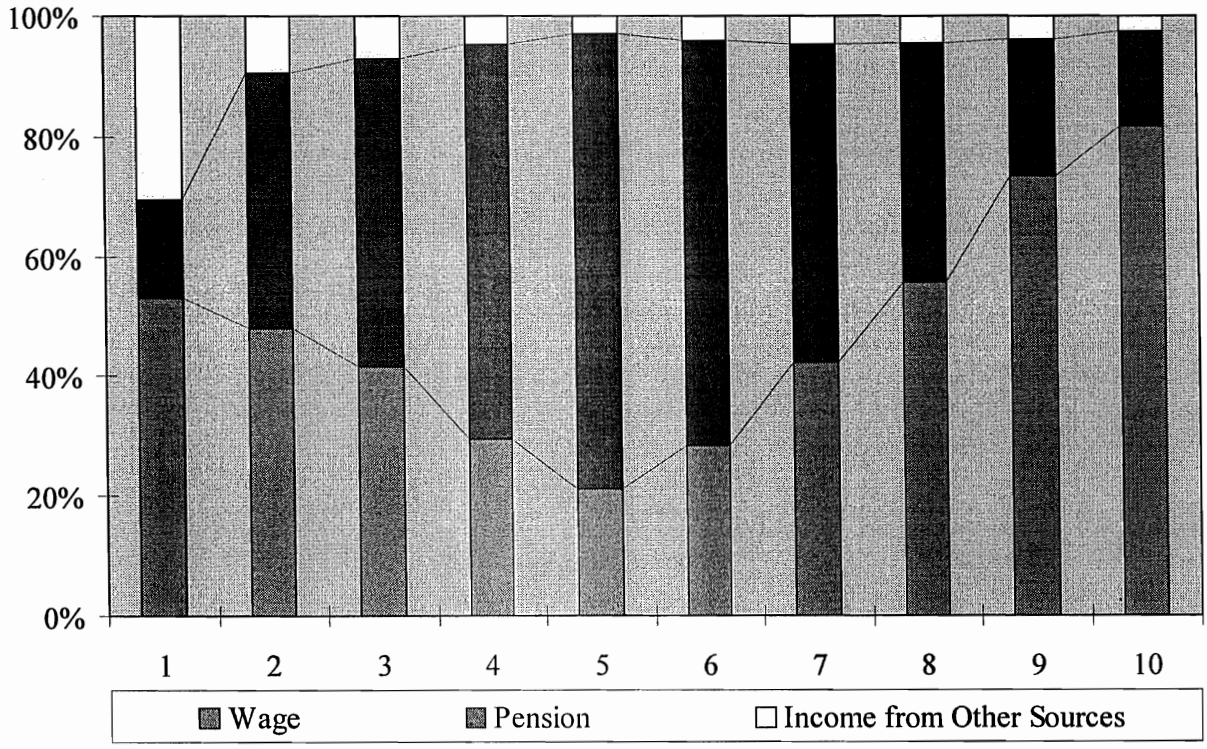


Chart 3.3.2. Structure of Household Income Housing Subsidies not Imputed (Percent)



4. Analysis of Changes in Enrollment in the Course of Implementation of the Housing Subsidy Program

After 2.5 years after the beginning of the HSP households that enrolled in the Program first remain the poorest. In rural areas the composition of participants is more stable than in cities.

⇒ The poorest families were the first to enroll in the Housing Subsidy Program (during 1995). Housing subsidies account for a larger portion of their monthly incomes as compared to families enrolled in the HSP more recently (see Table 4.1.1. and Chart 4.1.1.).

⇒ Once enrolled, some 40% of recipients remain in the Program (see Table 4.1.2.). The highest percentage of "survivors" is observed in rural areas, in the western and central regions; relatively low percentage of "survivors" is in cities, in the southern, eastern regions and in the city of Kyiv.

Table 4.1.1. Distribution of Households by Enrollment Period

Enrollment Period (Months)	Percentage of Enrolled Households	Average Household Size	Average Dependency Ratio	Mean Per Capita Income (Hrn)	Average Subsidy (Hrn)	Average Household Income (Hrn)	Subsidy as % of the Household Income
1	2.55	2.65	1.10	60.66	44.00	160.73	27.38
2	3.62	2.71	1.15	61.39	46.29	166.08	27.87
3	11.40	2.58	1.38	59.75	49.55	153.88	32.20
4	1.29	2.29	1.40	57.43	39.19	131.72	29.75
5	1.13	2.38	1.28	57.75	37.96	137.32	27.64
6	2.01	2.40	1.32	56.98	35.64	136.94	26.03
7	1.03	2.48	1.23	55.73	33.11	138.07	23.98
8	1.73	2.58	1.30	51.79	40.37	133.73	30.19
9	3.69	2.64	1.27	58.82	42.58	155.56	27.37
10	3.63	2.55	1.37	56.16	43.30	143.30	30.22
11	5.47	2.68	1.22	56.91	40.87	152.31	26.83
12	8.36	2.67	1.34	55.75	45.55	148.66	30.64
13	4.09	2.69	1.25	59.94	43.58	160.99	27.07
14	5.33	2.69	1.33	57.97	45.78	155.97	29.35
15	6.25	2.47	1.54	57.13	43.46	140.87	30.85
16	2.68	2.30	1.50	58.36	32.11	134.40	23.89
17	4.62	2.39	1.51	53.60	39.40	128.08	30.76
18	2.42	2.41	1.50	52.34	39.94	126.02	31.69
19	1.81	2.11	1.76	53.94	36.68	113.97	32.18
20	2.82	2.13	1.72	53.08	36.46	113.29	32.18
21	2.08	2.48	1.24	56.91	38.85	141.35	27.48
22	2.19	2.41	1.34	58.74	41.23	141.64	29.11
23	2.51	2.39	1.41	57.18	40.33	136.37	29.57
24	9.84	2.23	1.60	57.02	36.06	127.26	28.34
25	1.12	1.84	2.80	55.64	36.10	102.41	35.25
26	1.99	1.66	3.44	55.39	35.50	91.75	38.69
27	0.87	1.87	2.71	52.15	48.46	97.62	49.64
28	2.03	1.94	2.02	61.07	32.48	118.52	27.40
29	0.38	2.15	2.29	47.99	49.67	103.27	48.10
30	0.27	2.63	1.50	50.15	65.26	131.80	49.51
31	0.21	2.04	2.16	51.53	45.39	104.96	43.25
32	0.56	1.81	2.56	52.06	38.01	94.46	40.24

Notes to Table 4.1.1. In the table all households receiving housing subsidies in December 1997 are grouped by duration of their participation in the Program. All data are computed as of the most recent time when their subsidies were granted or recalculated, i.e. no earlier than July 1997, when "the oldest" subsidies of those paid in December 1997 were granted or recalculated.

Analysis of Table 4.1.1. The portion of housing subsidies in a total family income was higher for families enrolled in first six months; their family size and incomes were smaller and the dependence ration were higher than those of families enrolled later. This was true for cities, however in rural areas families enrolled in 1995 received in December the largest subsidies.

Table 4.1.2. Cohort Analysis of Program Participants: Percentage of December "Survivals" in Time Cohorts

Date of Enrollment	Period of Enrollment to Date (Months)	Original Number of Enrollments	Number of Families Which Were Enrolled in a Corresponding Month and Still Received Subsidies in December 1997	Number of Families Which Were Enrolled in a Corresponding Month and Received Subsidies During the Whole Period Including December 1997	Percent of Survivals in Time Cohorts
May 1-31, 1995	32	1780	868	173	48.76
June 1-30	31	961	323	161	33.61
July 1-31	30	723	425	71	58.78
August 1-31	29	863	592	232	68.60
September 1-30	28	4555	3154	1616	69.24
October 1-31	27	1844	1357	337	73.59
November 1-30	26	4471	3101	1230	69.36
December 1-31	25	3099	1748	529	56.41
January 1-31, 1996	24	23770	15323	6319	64.46
February 1-29	23	6605	3906	1315	59.14
March 1-31	22	5228	3415	1143	65.32
April 1-30	21	4995	3242	1338	64.90
May 1-31	20	6187	4399	991	71.10
June 1-30	19	4199	2812	642	66.97
July 1-31	18	5432	3776	1805	69.51
August 1-31	17	9901	7189	3796	72.61
September 1-30	16	6464	4177	2712	64.62
October 1-31	15	13773	9730	3614	70.65
November 1-30	14	12427	8299	2622	66.78
December 1-31	13	9888	6377	2049	64.49
January 1-31, 1997	12	17238	13019	5103	75.53
February 1-28	11	12083	8515	4127	70.47
March 1-31	10	8270	5659	2669	68.43
April 1-30	9	7992	5745	2889	71.88
May 1-31	8	3936	2696	2190	68.50
June 1-30	7	2874	1610	1556	56.02
July 1-31	6	3278	3136	3098	95.67
August 1-31	5	1857	1759	1748	94.72
September 1-30	4	2118	2012	2007	95.00
October 1-31	3	17820	17755	17747	99.64
November 1-30	2	5657	5642	5642	99.73
December 1-31	1	3971	3971	3971	100.00
Total		*214259*	*155732*	*85442*	*72.68*

Analysis of Table 4.1.2. 72.7% of households that were ever enrolled in the Program received subsidies in December 1997. 55% of them (or 40% of those that were ever enrolled in the Program) never dropped out of the Program. In rural areas in 1997 82% of households survived of which 45% (37% of all participants) never dropped out of the Program. In cities the survival rate was lower: in December 66% survived of which 64% (42% of all participants) never left the Program. In western and central regions the survival rate was practically the same as in rural areas; in southern, eastern regions and Sevastopol it was at the urban level; in so doing, in the southern region only 24% of households never dropped out of the Program. In the city of Kyiv only 54% of households that had been ever enrolled remained in the Program in December 1997.

Chart 4.1.1. Average Housing Subsidy and Average Income of Enrolled Families in a Month of Enrollment (Hrn.)

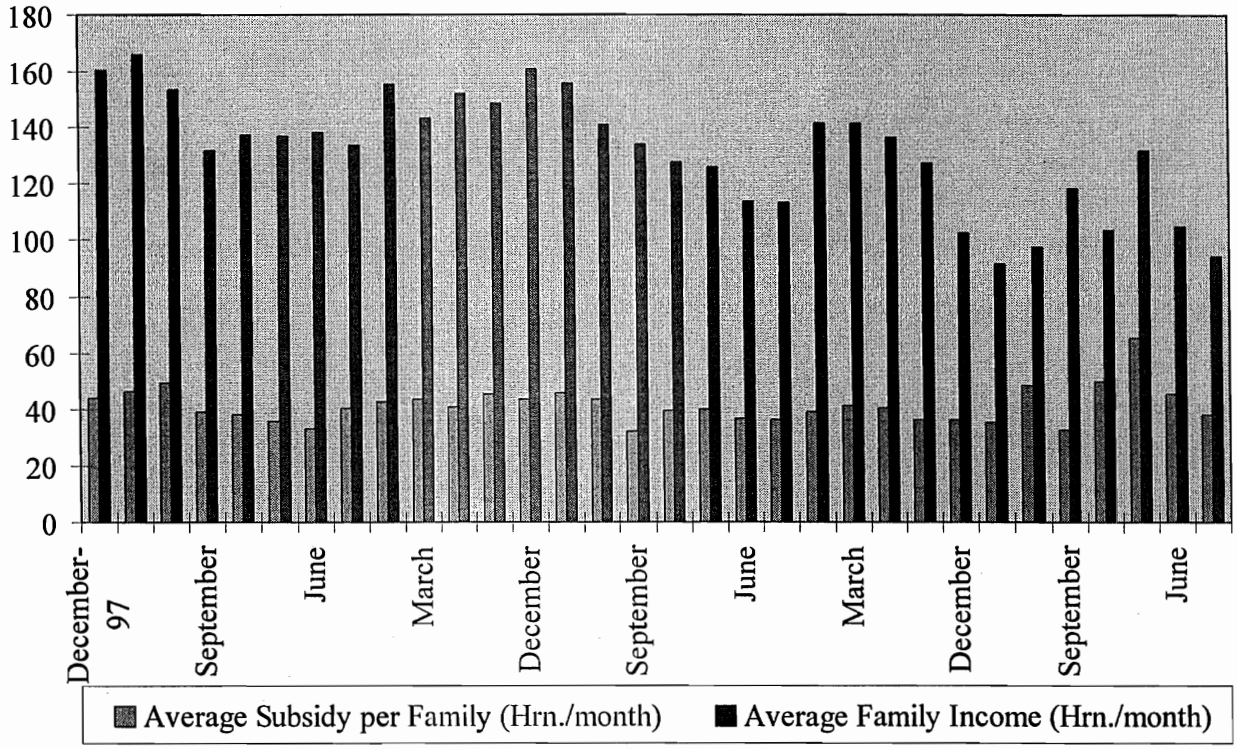
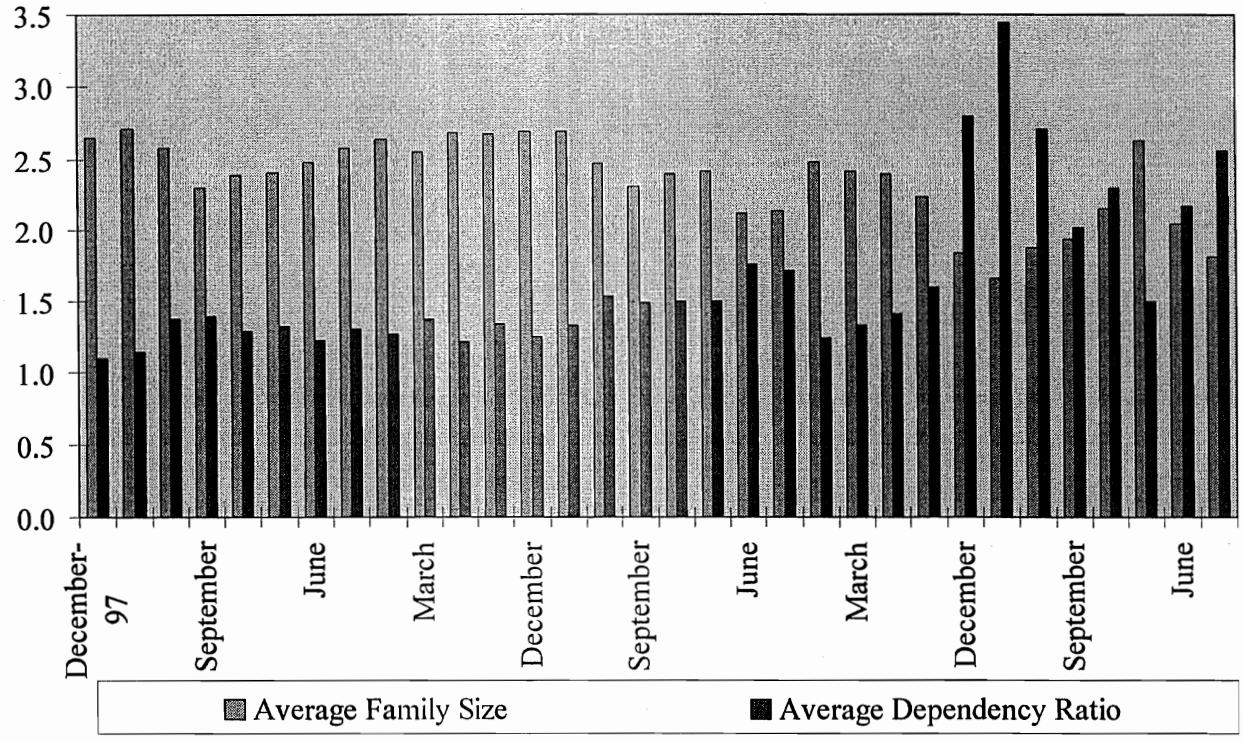



Chart 4.1.2. Average Housing Subsidy and Average Income of Enrolled Families in a Month of Enrollment (Hrn.)