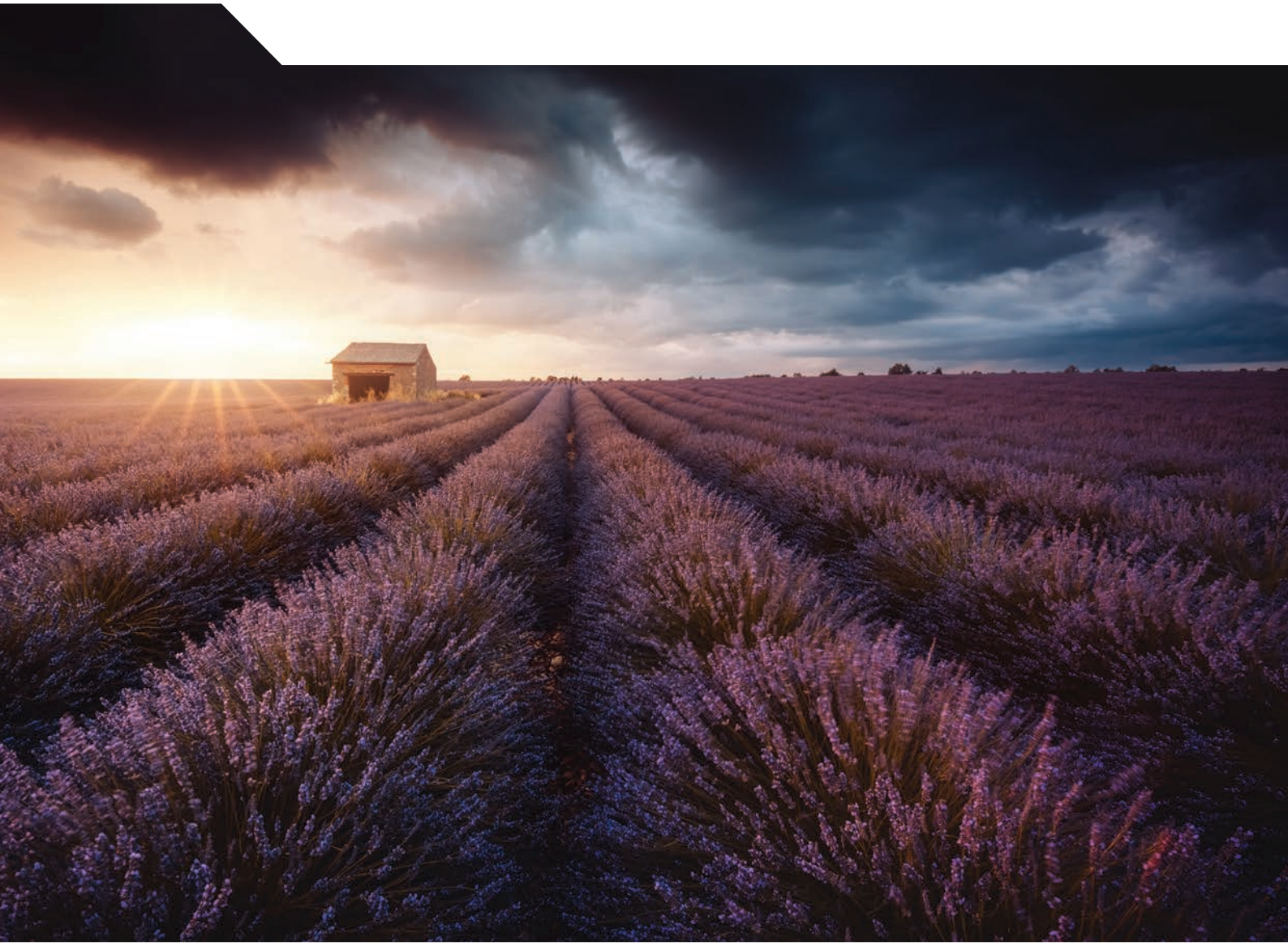
Content or Discontent? Perceptions of Social Protection in France, Germany and the United Kingdom



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Foreword

At the 2018 OECD Social Policy Ministerial in Montréal, Ministers called on the OECD to help governments better incorporate citizens' views in the policy making process, better understand both real and perceived risks people face, and better adapt social protection to risks and opportunities in a rapidly changing world. In line with these goals, the OECD launched the Risks that Matter (RTM) project in 2018, under the supervision of the Employment, Labour and Social Affairs Committee (ELSAC) and the Working Party on Social Policy (WPSP).

The OECD's Risks that Matter Survey is the only ongoing, cross-national survey focused on assessing people's satisfaction with their country's social protection system and their preferences for social programmes going forward. The 2020 wave of RTM ran in 25 OECD countries during the COVID-19 pandemic, and the 2022 wave of RTM – data from which are used in this report – was conducted in 27 countries. RTM data serve as an important foundation for the OECD's "Future of Social Protection" programme of work, and will feature at the upcoming 2025 OECD Social Policy Ministerial,

Measurement tools like the OECD Risks that Matter Survey are increasingly important to help understand people's views, to see where they think government can do better, and to help address the social discontent that exists in every OECD country, threatening to erode important gains in social cohesion, mobility and welfare. The findings presented in this report, as well as in other Risks that Matter research, are intended to help governments close gaps in perceptions and in lived socio-economic realities, for the betterment of all.

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Executive summary

What factors drive satisfaction with the social protection system in France, relative to Germany and the United Kingdom? This report investigates differences in perceptions of social protection across countries using novel data from the OECD's Risks that Matter Survey, which explores public attitudes towards social programmes including family policy, health, employment support, education, unemployment, housing and pensions.

Informed by findings from the welfare state literature, this paper proposes a range of potential causal mechanisms driving perceptions of social protection. These exploratory variables include individual risk perceptions; the shape, size and cost of social programmes; frictions in application and service delivery in social programmes; and socio-economic and cultural factors.

French respondents are less satisfied with social protection than respondents in Germany and the United Kingdom

Compared to respondents in Germany and the United Kingdom, French respondents are systematically the least satisfied with social protection. Only 28% of respondents in France report that they are satisfied or highly satisfied with social protection services across the eight policy areas measured, on average, compared to 37% in Germany (across policy areas) and 38% in the United Kingdom. Looking at services, French respondents are least satisfied with disability/incapacity related support (23%) and most satisfied with healthcare (34% satisfied or highly satisfied).

Yet individuals' *risk perceptions* do not vary dramatically across these three countries. When asked to rank different social and economic risks over the next few years, the greatest (average) variation across countries comes in the area of worries about accessing good-quality healthcare: UK respondents (71%) are more worried than the French (65%), who in turn are more concerned than Germans (56%) about accessing good-quality healthcare. The differences across countries are narrower in other possible risks. In some policy areas, such as becoming ill or disabled, paying all expenses and becoming the victim of crime, respondents are similarly worried across countries (Chapter 2).

The shape and size of social programmes offer little explanatory power

This analysis then explores to what degree popular satisfaction in France, Germany and the United Kingdom maps onto actual generosity and coverage of social programme benefits and services in those countries. This analysis finds that the relationship between actual social benefits (across different programmes) and perceptions of the welfare state is inconsistent. For example, French respondents have the relatively lowest satisfaction with pensions (17% expect their pensions would offer adequate income support), yet France has the highest pension entitlements across the three countries. France performs relatively well on most public health indicators in this paper, yet only 34% of French respondents are satisfied with access to good-quality and affordable healthcare (compared with 47% in Germany and 43%

in the United Kingdom). Results are more nuanced in areas like education, family support, and employment services, where countries have relative strengths and weaknesses across the policy indicators (Chapter 2).

In France, per capita spending on social programmes (in real terms) stagnated in multiple policy areas for the past decade or longer (e.g. in housing, long term care for the elderly, and incapacity-related needs), while it has increased significantly in Germany in some areas, namely family support and incapacity-related benefits. These patterns are indicative of a more stagnant policy commitment in France and may contribute to broader dissatisfaction with social protection in France, but are unlikely to explain the large cross-country differences in satisfaction entirely.

An analytical approach to assess attitudes towards social protection confirms that French respondents have a much lower-than-expected level of satisfaction with social protection than respondents in other countries, relative to actual benefit levels and coverage (the approach is an adaptation of (Inglehart et al., 2008[1])). While the magnitude of this result is sensitive to model specifications, the large difference in France compared to Germany and the United Kingdom offers additional evidence that the shape and size of the French welfare state does little to influence attitudes, vis-à-vis outcomes in other countries.

Contributions, benefits, and frictions in applications and service delivery play a limited role

Simulations using the OECD Tax-Benefit Calculator suggest that while net contributions are negatively associated with satisfaction with social protection, this pattern only holds within-country and across family types – suggesting that individuals with lower household contributions (and greater benefits) are more satisfied with the social protection system. Yet the design of tax-benefit systems does little to explain *cross-national* variation in satisfaction with social protection (Chapter 3).

Perceived difficulties in accessing social benefits also seem to have little effect on French satisfaction with social protection, relative to other countries. French respondents are generally on par with German and UK respondents in their reported understanding of the benefit application processes, whether they would be treated fairly by government officials, and the ease of applying. The French are slightly more confident than respondents in other countries in their knowledge of how to apply for social benefits, but also more pessimistic about whether they would qualify.

French respondents also report lower “time taxes”, i.e. they report spending less time on administrative procedures than respondents in Germany and the United Kingdom. For example, respondents in Germany (7.3 hours) and in the United Kingdom (7.2) devote significantly more time each year to organizing their healthcare than their French counterparts (4.7 hours). The French also report spending less time annually organising their taxes: 4.3 hours, on average annually, compared to 5.3 hours in the United Kingdom and 6.8 hours in Germany (Chapter 3).

The role of socio-economic traits

Looking within countries, some groups are more satisfied with social protection than others. France, Germany and the United Kingdom share similar (perceived) at-risk profiles: parents, respondents in low-income households, and women have stronger average risk perceptions. For example, parents in France are worried about child and family-related risks: they are about 27 percentage points more likely to worry about accessing good-quality childcare or education for their children, and about 12 percentage points more likely to worry about giving up their job to take care of a family member than respondents without children.

Within-country variation is larger in the case of satisfaction with social protection services and benefits. In addition to older respondents, women, and parents of dependent children being less satisfied with social

protection services and benefits, political partisanship emerges as a strong determinant of satisfaction with social protection in France and Germany.

Supporters of radical right-wing parties, radical left-wing parties, and non-voters are substantially more dissatisfied with social protection across all areas than supporters of establishment parties. Since the size of the group of radical right-wing party supporters and non-voters is larger in France than in Germany, this group appears to be particularly important for understanding the high aggregate dissatisfaction among the French (Chapter 4).

Broader cultural tendencies and expectations influence perceptions of the welfare state.

Academic research suggests that reporting low levels of satisfaction, compared to similar countries, seems to be common to France. In fact, the term “French Dissatisfaction Puzzle” has been introduced to describe the lower-than-expected levels of satisfaction with other outcomes in France, and it seems to apply to French people living elsewhere. Other research suggests that the French tend to respond more positively when asked about their personal life than when asked about the state and future direction of their country.

Harder to measure, but likely still relevant, are high expectations for the French welfare state. In a country that prioritises equality and solidarity, and where the state has historically played a very strong role in social protection, people may be especially sensitive when their expectations are not met.

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Inglehart, R. et al. (2008), “Development, Freedom, and Rising Happiness: A Global Perspective (1981–2007)”, *Perspectives on Psychological Science*, Vol. 3/4, pp. 264-285, https://doi.org/10.1111/j.1745-6924.2008.00078.x. [1]

1 Situating France in the welfare state literature

Ali Bargu, Valerie Frey

This chapter presents the concept of welfare state regimes, offers an overview of how France, Germany and the United Kingdom have been classified in the academic literature, and discusses academic findings on the drivers of social policy preferences and satisfaction with social policies. This literature review informs the hypotheses that are tested empirically in later chapters of this report using data from the 27-country OECD Risks that Matter Survey.

1.1. Introduction: The modern welfare state

This report explores perceptions of social protection in France in comparative perspective, with a focus on Germany and the United Kingdom. The research contrasts public perceptions against the actual size, shape and outcomes of social programmes. Using OECD Risks that Matter (RTM) survey data, this project builds on a long literature looking at socio-economic determinants of welfare state design and contributes to a budding literature measuring and exploring determinants of *satisfaction* with social programmes – recognising, of course, that preferences for policy design and perceptions of policy outcomes are quite interdependent.

The concept of the modern welfare state gained importance in the early to mid-20th century, influenced by numerous social, economic, and political factors, including the rise of industrialisation, urbanisation, trade unions, political factors and the recognition of social rights (Briggs, 1961[1]). The time following WWII is often referred to as the "Golden Age of the Welfare State", as post-war construction went hand-in-hand with expansions of social protection and the goal of full employment in Europe and the United States (Esping-Andersen, 1996[2]). Academic discourse on the welfare state has explored its different models and variations across countries and has created typologies to identify different archetypes that exhibit many communalities (Esping-Andersen, 1990[3]).

The welfare state encompasses a collection of institutions, social and economic policies, and attitudes that shape the coverage and generosity of social safety nets across countries. Its fundamental principle is the recognition of the government's responsibility to provide social protection, ensuring that the life opportunities of citizens are not entirely determined by factors such as misfortune, economic distress, or social disadvantages (Briggs, 1961, p. 16[1]). It involves a range of public interventions and collective efforts undertaken by the government to protect citizens from risks and uncertainties associated with life, such as poverty, unemployment, illness, disability, and old age (Iversen and Soskice, 2001[4]).

While the terms welfare state and welfare regime are often used interchangeably, their difference provides analytical clarity: Welfare state refers to the specific policies and programmes of social welfare within a country, while welfare regime refers to the broader institutional and ideological framework that shapes the welfare state and influences its operation. The concept of welfare regime provides a more comprehensive understanding of the underlying principles and societal arrangements that shape a country's welfare system (Esping-Andersen, 1996[2]).

Welfare regimes play a crucial role in shaping and mediating citizens' attitudes and expectations towards social policies, alongside individual-level factors. (Kulin and Svallfors, 2013[5]) show how institutions can explain cross-national disparities in welfare policy support, thus establishing a linkage between macro-level welfare regimes and individual-level public attitudes.

This chapter presents the concept of welfare state regimes, describes the state of play on drivers of social policy preferences, and offers an overview on how France, Germany and the United Kingdom have been classified in the academic literature and the underlying reasons for this variation. The academic literature into the determinants of welfare states and public satisfaction with welfare states helps to inform the hypotheses tested empirically in this paper using the OECD's Risks that Matter survey data. Risks that Matter is a unique, cross-national survey that exploring perceptions of the welfare state and preferences for social protection.

In his seminal work, Esping-Andersen (1990[3]) describes a framework that uses decommodification, stratification and social citizenship as the main criteria to classify welfare states into three broad regime types: Liberal, Corporatist/Conservative and Social Democratic. Though this work was not the first to attempt to classify welfare states into groups (see Titmuss (1958[6]) for an early example) this tripartite classification became a keystone that the rest of the literature had to situate itself against (Powell and Barrientos, 2011[7]).

The level of **decommodification** describes the extent to which welfare states provide their citizens with protection against market forces by reducing their reliance on the market for basic needs. It examines the degree of social rights and social benefits provided, such as income support, healthcare, education, and housing, which enable individuals to maintain a decent standard of living regardless of their labour market participation.

The degree of **stratification** focuses on whether welfare states actively address and mitigate social disparities or perpetuate them. It evaluates how welfare states handle social inequalities and the extent to which they differentiate between different social groups. It examines the level of social stratification and the potential for social exclusion based on factors such as social class, occupation, gender, and ethnicity.

Lastly, the degree of **social citizenship** assesses the degree of universalism or selectivity in the provision of welfare benefits and services. It examines whether welfare states emphasise equal rights and entitlements for all citizens (universalism) or whether access to social protection is contingent on certain conditions, such as employment status or income level (selectivity through means-test). This criterion assesses the inclusiveness and breadth of social citizenship within the welfare state.

Based on the variation in these criteria, Esping-Andersen identifies three main types of welfare states:

- Liberal Welfare Regimes: This type of welfare state emphasises market mechanisms, individual responsibility, and means-tested social assistance. It exhibits a relatively low level of decommodification, higher levels of social inequality, and limited universal social rights. Examples of countries following this model include the United States, Ireland, Canada and the United Kingdom.
- Conservative/Corporatist Welfare Regimes: This type of welfare state is characterised by a strong role for traditional family structures, occupational welfare, and social insurance based on contributions. It exhibits moderate levels of decommodification, moderate levels of social stratification, and differentiated entitlements based on social groups. Examples include Austria, Belgium, Germany and France.
- Social Democratic Welfare Regimes: This type of welfare state emphasises universal and comprehensive welfare provisions, high levels of decommodification, and a focus on reducing social inequalities. It aims to provide equal social rights and benefits to all citizens. Examples of countries following this model include Norway, Finland, Sweden and Denmark.

Numerous other studies proposed alternative classifications attempting to capture the multifaceted functions of a welfare state, frequently examining on different policy areas or trends over time (e.g. typology based on public health (Bambra, 2007[8]), defamilisation (Bambra, 2007[9]) extending it to poverty rates and over time (Danforth, 2014[10]), extending the geographic scope (Yörük, Öker and Tafoya, 2022[11])).

Danforth (2014) expanded the dimensions used to classify welfare state regimes to assess if historically, a stable classification of countries into three categories is possible (see Table 1 for dimensions). He examines welfare state data for each 5-year interval from 1950 to 2000 and finds evidence of the initially proposed tripartite clustering when expanding the dimensions to provide a more holistic picture of the welfare state. This cements the usefulness and continued relevance of welfare state regimes as a heuristic to understand differences and similarities across countries in their provision and governance of social policies.

Table 1.1. Core dimensions of the welfare regime framework

Dimension	Liberal Welfare Regime	Conservative Welfare Regime	Social Democratic Welfare Regime
Decommodification	Low	Medium	High
Public provision of social services	Low	Low	High
Population coverage	Selective	Occupational	Universal
Income redistribution	Low	Low	High
Post-tax/transfer poverty	High	Medium	Low
Defamilialization	Low	Low	High
Active labour market policies	Medium	Low	High

Notes: This represents an expansion from the two original dimensions proposed by Esping-Andersen (1990) to seven distinct dimensions of welfare regimes.
Source: (Danforth, 2014[10]), "Worlds of welfare in time: A historical reassessment of the three-world typology".

1.2. Welfare state regimes in France, Germany, and the United Kingdom

Esping-Andersen's original typology has spawned many replications. France and Germany are usually classified within the same welfare regime type (Conservative corporatist) across 14 studies that included both countries, illustrating that overall the two countries have relatively comparable welfare systems compared to other developed countries. As discussed, France and Germany are countries where occupational social security systems and traditional family structures are comparatively more important for the welfare of their citizens. Further, these countries both exhibit a heavy reliance on social security contributions from the employee and employer for financing occupation-specific social insurance programmes. The United Kingdom is mostly classified as a Liberal Welfare Regime, characterised by heavy reliance on individual responsibility paired with means-tested social assistance programmes that are usually financed through general taxation. An exception to this rule are studies that include health into the welfare regime classification, as the tax-financed universal National Health Service exhibits characteristics of Social Democratic welfare regimes (Bambra, 2007[8]).

Table 1.2. Welfare regime classifications for FRA, DEU and GBR

Studies that propose welfare regime classification	FRA	DEU	GBR
Esping-Andersen (1990)	C	C	L
Castles and Mitchell (1992)	L	C	R
Bonoli (1997)	BSH	BSH	BVL
Esping-Andersen (1999)	SI	SI	RE/U
Goodin (2001)	CH	CL	L
Saint-Arnaud and Bernard (2003)	C	C	L
Powell and Barrientos (2004)	C	C	L
Bambra (2005)	C	CC	LH
Ferreira and Figueiredo (2005)	1	1	1
Bambra (2006)	MD	MD	LD
Scruggs and Allan (2006)	MG	MG	LG
Scruggs and Allan (2008)	.	.	.
Jensen (2008)	C	C	L
Hudson and Kühner (2009)	W/PT	PT	W
Pöder & Kerem (2011)	C	PC	AA
Ferragina et al. (2012)	SD	CD	L
Van der Veen and van der Brug (2013)	C	C	H2
Vrooman (2012)	C	C	L
Danforth (2014)	1	1	2

Studies that propose welfare regime classification	FRA	DEU	GBR
Talme (2013)	C		
#Included	20	19	19
Modal Regime (MR) Classification	**Cons/Corp**	**Cons/Corp**	**Liberal**
# in MR	**13**	**13**	**10**

Note: Note. EA (90), Esping-Andersen (1990); L, liberal; C, conservative; SD, social democratic; CM (92) Castles and Mitchell (1992); R, radical; NRM, non-right Hegemony; BO (97), Bonoli (1997); BSH, Bismarckian/high-spending; BSL, Bismarckian/low-spending; BVH, Beveridgean/high-spending; BVL, Beveridgean/low-spending; EA (99), Esping-Andersen (1999); U, universalist; RE, Residual; SI, Social Insurance; N/C, not classified; GO(01), Goodin (2001); CL, low spending corporatist; CH, high spending corporatist; P, post-productivist; SAD(03), Saint-Arnaud and Bernard (2003); LA, latin; PB(04), Powell and Barrientos (2004), BA(05), Bambra (2005); SC, Scandinavian; CC, conservative focused on cash; C, conservative; LL, liberal low health; LH, liberal high health; FF(05), Ferreira and Figueiredo (2005): 1; 2; 3 (after enlargement); BA(06), Bambra (2006); HD, high decommodification; MD, medium decommodification; LD, low decommodification; SA(06), Scruggs and Allan (2006); LG, low generosity; MG, medium generosity; HG, high generosity; SA(08) Scruggs and Allan (2008): no mutually exclusive groups found; JE(08), Jensen (2008); HK(09), Hudson and Kühner (2009) Ideal types: P, productive protective; PT, protective; PD, productive; W, weak and combinations for hybrids and PD+, productive plus; PT+, protective plus; PK(11), Pöder & Kerem (2011); M, Mediterranean; C, Continentals; PC, Post-communist; Anglo-Americans; N, Nordics; FST(12), Ferragina et al. (2012); CD, Christian democratic; VB(12), Van der Veen and van der Brug (2013); H1 = Hybrid 1; Hybrid 2; VR (12), Vrooman (2012); DF(14), Danforth (2014) (2000 model chosen) 1, first cluster; 2, second cluster; 3, third cluster; TA(14), Talme (2013): L, Liberal; C, Conservative; S, Socialist.
Source: Adapted from: (Powell, Yörük and Bargu, 2020[12]), "Thirty years of the three worlds of welfare capitalism: A review of reviews".

1.3. Popular attitudes towards the welfare state

There is a circular causal relationship between *preferences* for social protection and *outcomes* of social protection: preferences for social protection influence policy outcomes, and – conversely – social protection policies and outcomes shape preferences for social protection. Research on welfare regimes revealed that across macro-level welfare regimes there are significant differences in preferences for social policies and the role of the state, and, at the same time, welfare institutions shape individual-level social policy preferences (Kulin and Svallfors, 2013[5]).

The academic literature on *determinants* of the welfare state is well-developed, and many causal mechanisms have been established. The shape and size of welfare institutions are endogenous to factors like levels of inequality in society (Meltzer and Richard, 1981[13]; Moene and Wallerstein, 2001[14]; Gingrich and Ansell, 2012[15]; Iversen and Soskice, 2009[16]), ethnic/racial heterogeneity (Alesina and Glaeser, 2004[17]), economic risks (Iversen and Soskice, 2001[4]; Gingrich and Ansell, 2012[15]; Rueda and Stegmueller, 2019[18]; Rehm, Hacker and Schlesinger, 2012[19]) (including vis-à-vis potential income displacement related to technological chance (Busemeyer et al., 2022[20]), political institutions (Iversen and Soskice, 2006[21]), and partisanship, with recent literature shifting from the traditional left-right paradigm and exploring the populist yet exclusionary welfare preferences of the radical right wing (Chueri, 2022[22]).

Literature attempting to understand the causal effects of the welfare state on public perceptions is much less well developed. It is difficult to assess the degree to which the size and shape of welfare states, specifically, affect attitudes. Yet the existing welfare state literature – looking principally at inputs into policy design – offers some guidance, as does the limited research on determinants of satisfaction with policies and survey data on perceptions of social protection. Overall, expectations for government intervention in social programmes tends to be highest in Social-Democratic Welfare Regimes, like those found in the Nordics, and lowest in Liberal Welfare Regimes, typically the Anglophone OECD countries.

The OECD Risks that Matter Survey explores perceptions of social protection systems across 1 000 representative respondents in each of 27 participating OECD countries. Results of the 2022 wave of the OECD Risks that Matter survey show that indeed, there are significant differences in attitudes towards social policies across welfare regime types. Figure 1.1. shows the share of respondents who agree that many people receive public benefits without deserving them across the three welfare regimes established by Esping-Andersen (1990[3]).[1] People in Conservative/Corporatist Welfare Regimes (incl.

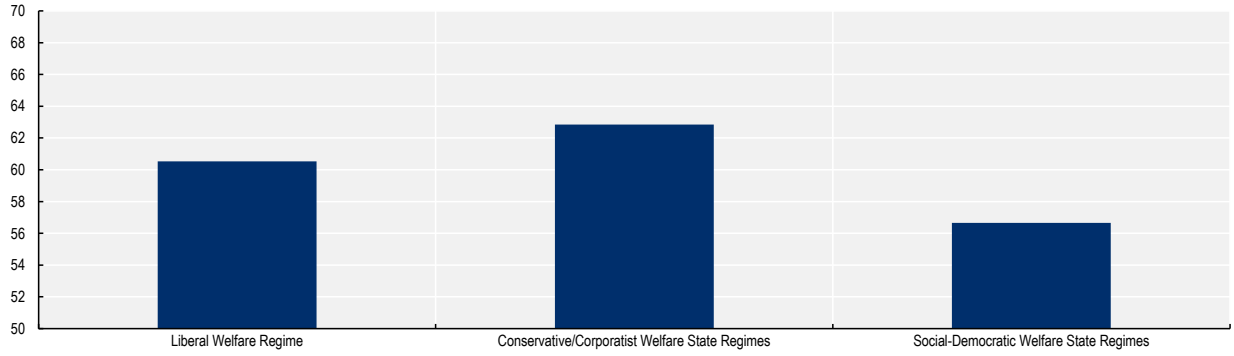
France and Germany) have the highest share of respondents who find that many people receive public benefits without deserving them (63%), followed by Liberal Welfare Regimes (incl. the United Kingdom and the United States) (61%), followed by and Social-Democratic Welfare Regimes (incl. Denmark and Norway) where only 57% of the populations view many benefit recipients as underserving.

It is important to keep in mind, however, that this does not take actual benefit coverage and generosity and inequality levels into consideration. Inequalities tend to be higher in Liberal Welfare Regimes, as these countries generally have lower levels of government involvement and redistribution, including lower levels of direct taxation and social security contributions. More generous, universal benefits are a key feature of Social-Democratic Welfare Regimes and benefits.

When asked whether their government should do less, more, or as much as it is currently doing to ensure their social and economic security, people are most likely to call for a continuation of current levels of social protection in Social-Democratic Welfare Regimes, at a rate of 24%, on average across OECD-RTM Social Democratic countries (compared to 22% in Conservative/Corporatist and 18% in Liberal Welfare Regimes).

Figure 1.1. In social-democratic welfare state regimes, more people consider benefit recipients as "deserving"

Share of respondents who agree or strongly agree many people receive public benefits without deserving them, by welfare regime type, 2022



Note: Countries grouped according to the Esping-Andersen taxonomy (1990), illustrating average response from representative samples (n=1 000) of 27 OECD countries participating in RTM: Liberal Welfare Regime: Canada, Ireland, the United Kingdom, the United States; Conservative/Corporatist Welfare Regimes: Austria, Belgium, France, Germany, Italy, the Netherlands, Switzerland; Social-Democratic: Denmark, Finland, Norway, Sweden. Other regime classifications exist. A useful overview can be found in Powell et al. (2021).
Source: OECD Risks that Matter Survey (2022).

1.4. Determinants of satisfaction with social policies

The previous sections examined how preferences influence the shape and size of social protection, including redistributive and social insurance functions. Of course, people's satisfaction with the social policies that are in place also vary. What, then, drives satisfaction with social programmes?

Satisfaction with social programmes is studied much less in the literature. This section provides an overview of several factors that help explain differing satisfaction with programmes within the population. Determinants of satisfaction with social policies are complex and interrelated.

- **Socio-economic and demographic characteristics**: People's satisfaction with social policies is influenced by their personal characteristics, such as their age, income and education. A recent study confirmed the role of demographic factors in pessimism about the future of Social Security

in the United States, showing that differences can be mostly explained by socio-economic factors such as education, gender and earnings disparities (Turner, Andrews and Rajnes, 2023[23])

However, the relationship between age and satisfaction with social protection is understudied, as existing studies analyse age differences taking *support* for public programmes as the outcome. This evidence is mixed. In one cross-national study, older people are found to show greater support for social policies than younger people (Blekesaune and Quadagno, 2003[24]). A recent analysis in France finds higher levels of support for social policies among younger people (Lardeux and Pirus, 2022[25]). The present report finds that older people tend to be less satisfied than younger people with social programmes, women tend to be less satisfied than men, and parents of dependent children tend to be more satisfied than respondents without children, though results vary across policy areas and countries when it comes to differences by gender and parental status (Chapter 3).

- **Experience with social programmes**: People's satisfaction with social benefits and services is also influenced by their own experience with those programmes. For example, a study in Sweden found that people who have received benefits from social policies are more satisfied with those policies than people who have not received benefits (Kumlin, 2002[26]). This report finds similar results as respondents who have received benefits in the past year report higher satisfaction with social protection in general, and especially with social *benefits* (Chapter 4).
- **Public perceptions of recipients' deservingness**: Perceptions of the "deservingness" of beneficiaries likely influences satisfaction with social protection (and approval of the use of taxpayer funds to support it). Perceived deservingness varies across countries and different types of policy fields, such as healthcare, pensions, and unemployment benefits. Van Oorschot's influential research introduced the CARIN criteria, which help determine who is deemed deserving of welfare support based on factors like *control* over neediness, a grateful *attitude*, ability to *reciprocate*, *identity* alignment, and support *needs* (Oorschot, 2000[27]). Based on these criteria, Van Oorschot hypothesized that solidarity is highest for the elderly, followed by sick and disabled individuals, unemployed people, and lowest for migrants, which he confirmed empirically. Since this influential study, this pattern has been confirmed with more recent data for various European countries and policy domains. (Meuleman, Roosma and Abts, 2020[28]; Kootstra, 2017[29])

  Data from the OECD's Risks that Matter survey suggest that higher feelings that beneficiaries are "deserving" is indeed associated with more expansive social protection systems across countries (OECD, 2021[30]). However, perceptions of deservingness are not consistently associated with satisfaction with social protection in the three countries studied here once perceptions of representativeness in social policy design and financial fairness views regarding the social protection system are taken into account (Chapter 4).
- **Political ideology**: People's satisfaction with social policies is also influenced by their political ideology. For example, people who are more left-leaning are more likely to be satisfied with social policies that are universal and generous, whereas people who vote for radical right parties tend to favour policies for the elderly and "native-born" individuals that follow a workfare logic (Busemeyer, Rathgeb and Sahm, 2021[31]; McCright, Dunlap and Marquart-Pyatt, 2016[32]). This report finds that supporters of non-establishment parties, in particular those of radical right-wing parties, and non-voters are substantially less satisfied than establishment voters.
- **Trust in government**: People's satisfaction with public policies is likely positively associated with their trust in government. Data from the 22 countries participating in the 2021 OECD Trust Survey suggest, for example, that among people who have moderate to high trust in their national government, 78% on average are also satisfied with the educational system, whereas only 10% are dissatisfied (OECD, 2022[33]).

  Similarly, the present report finds that perceptions of representativeness in social policy design, which likely correlate with trust in government, show the strongest association with satisfaction with social protection, as respondents who feel represented are substantially more satisfied than

those who do not. In fact, more negative perceptions of representativeness in social policy design among non-establishment voters and non-voters appear to help explain why these groups of respondents report particularly low levels of satisfaction with social protection (Chapter 4).

- **Country-level contextual factors**: People's satisfaction with social policies is also influenced by country-level factors, such as the level of economic development, the perceived quality of social welfare programmes, and the level of income inequality. (Gugushvili and Otto, 2021[34]; Jæger, 2013[35]; van Oorschot et al., 2022[36]).

  A useful concept in this regard is the *policy deficit*, which describes the difference between people's expectations of what a social policy should achieve and their perceptions of what the policy actually achieves (Ringen, 1987[37]; Polavieja, 2013[38]). It is a useful concept to describe determinants of policy satisfaction because it captures the gap between people's ideal and reality. A higher policy deficit (larger discrepancy between expectations and outcomes) has been shown beyond the welfare state literature to influence popular opinions on how well democracy as a whole is functioning (Sirovátka, Guzi and Saxonberg, 2018[39]). Studies have highlighted that if an enduring discrepancy persists between the expectations of citizens and the government's actual policy provisions, this can result in heightened level of political alienation, especially when there have been recent cutbacks to social policies (Oskarson, 2007[40]).

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Notes

[1] Please note that due to data limitations, not all the original 18 countries are included in the analysis. A detailed list of which countries are classified within which welfare regime can be found in the notes below Figure 1.1.

2 Perceptions of social protection vis-à-vis social benefit and service outcomes

Laurenz Baertsch and Valerie Frey

This chapter presents perceptions of risks and satisfaction with social protection services and benefits in France, Germany and the United Kingdom, using microdata from the OECD's Risks that Matter survey. This analysis finds that while there is relatively little difference in perceptions of short-term risks and of the adequacy of public cash benefits across these countries, French respondents are systematically the least satisfied with social services across the three countries. The chapter then explores to what degree satisfaction in France, Germany and the United Kingdom maps onto the actual generosity and coverage of social programme benefits and services. The relationship between actual benefits and perceptions is in general relatively weak; it is rare that policy indicators are aligned with observed patterns in satisfaction across the three countries. The chapter presents a few potential explanations for this misalignment between satisfaction with social protection and measurable outcomes of the welfare state.

Introduction

This chapter describes the perceptions of risks and satisfaction with social protection services and benefits in France, Germany and the United Kingdom using microdata from the OECD's Risks that Matter survey. This analysis reveals that there is relatively little difference in perceptions of short-term risks and of the adequacy of public *cash benefits* – an exception are pensions, for which satisfaction is lowest in France.

In contrast, RTM respondents in these countries perceive social protection *services* differently: French respondents are systematically the least satisfied with social protection services across the three countries. Satisfaction among German and the United Kingdom respondents is at similar levels in all policy areas except for housing support, where the United Kingdom respondents are substantially more satisfied than Germans.

The second half of this chapter examines whether the differences in satisfaction with public social services between France, Germany and the United Kingdom align with country-level indicators for the observed policy environment in specific areas. In other words, does popular satisfaction in France, Germany and the United Kingdom map onto actual generosity and coverage of social programme benefits and services in those countries? This analysis finds that the relationship between actual benefits and perceptions is in general relatively weak; it is rare that policy indicators are aligned with observed patterns in satisfaction between all three countries. An exception are learning outcomes of 15-year-olds, as measured by standardised test scores.

Some general patterns do emerge from this analysis. First, in most areas, public social services and benefits are at similar levels in France and Germany, and typically of higher generosity and coverage than in the United Kingdom. This is in line with the welfare state literature, which mostly classifies the welfare regime in France and Germany as Conservative Corporatist and the one in the United Kingdom as Liberal (Chapter 1).

Second, despite broad similarities across France and Germany, differences in policy commitment do exist between the two countries. For example, Germany provides more generous family support while France offers higher pension entitlements.

Third, the differences in coverage and generosity do in general not correspond with the satisfaction gap when comparing France to Germany and the United Kingdom.

However, in many areas, policy indicators align with certain aspects of the cross-country satisfaction pattern, such as differences between country-pairs (e.g. between France and Germany) or a country´s particularly high or low satisfaction level. For example, differences in public and mandatory private spending on family support correspond with the satisfaction in in this area when comparing France and Germany, but not when including the United Kingdom in this comparison. Similarly, the substantially larger satisfaction with housing support in the United Kingdom coincides with substantially higher spending when compared to Germany and France, yet the French-German satisfaction gap is unrelated to differences in spending in this area.

This chapter concludes with a descriptive overview of how key social programmes have changed in recent decades. It finds that while there is little evidence of a retrenchment of the welfare state in France, per-capita spending stagnated in multiple policy areas for the past decade (or longer) in France. In the areas of housing, long term care for the elderly, and incapacity-related needs, real per-capita spending is at roughly the same level in 2019 as in 1990 and at the same level as in 2000 in the case of family support. In contrast, in Germany, spending on family support and incapacity-related benefits has increased significantly over the past decade. These patterns are indicative of a more stagnant policy commitment (measured in terms of per-capita spending) in France. This may contribute to widespread dissatisfaction with social protection in France, but is unlikely to explain the large cross-country differences entirely, as – in many policy areas – spending evolved similarly in both France and Germany.

Various potential explanations for the misalignment between patterns in satisfaction with social services and the area-specific policy indicators exist. First, the topic-specific policy indicators might not capture country-level institutional differences, such as the citizen´s financial contribution, the general functioning/efficiency of administrative procedures, and the perceived outcomes of social programmes, which might affect the general level of satisfaction with government and social services in a country (Chapter 3).

Second, country-specific factors unrelated to social protection systems, such as cultural differences in reporting satisfaction, likely play an important role in explaining cross-country differences in satisfaction with social services (Chapter 3).

The OECD Risks that Matter survey

The OECD Risks that Matter (RTM) survey is a cross-national survey examining people's perceptions of the social and economic risks they face, how well they think their government addresses those risks, and what preferences they have for social protection going forward. RTM is the most extensive global survey of perceptions of, and preferences for, social protection (Box 2.1)

Box 2.1. About the OECD Risks that Matter (RTM) Survey

The RTM survey builds and expands on standard data sources like administrative records and labour force surveys, which provide more traditional data on issues such as people's employment, earnings, and level of education. The RTM microdata cover a majority of OECD countries (27 of 38) and are updated every two years. Existing cross-national surveys in the area of perceptions of risk, including certain rounds of the International Social Survey Programme or the European Commission's Eurobarometer survey, are conducted less frequently and/or only in specific regions.

The first RTM survey was conducted in spring and autumn of 2018, covering 18-70 year-olds in 21 countries. The second wave ran in September-October 2020, covering 18-64 year-olds in 25 OECD countries, and the third wave – on which this module is primarily based – was fielded in October-November 2022, covering 18-64 year-olds from 27 countries. The countries participating in the 2022 wave are Austria, Belgium, Canada, Chile, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Israel, Italy, Korea, Latvia, Lithuania, Mexico, the Netherlands, Norway, Poland, Portugal, Slovenia, Spain, Switzerland, Türkiye, the United Kingdom and the United States. Member countries opt in to participate.

The questionnaire was developed by the OECD Secretariat in collaboration with OECD member country Delegates and stakeholders participating in an advisory group workshop in April 2022, and subsequently translated into national languages.

RTM uses non-probability samples recruited via the Internet and over the phone, and respondents take part in the survey online. The sampling criteria is based on quotas for gender, age group, education level, income level, and employment status. Survey weights are used to correct for under- or over-representation based on these five criteria. The target and weighted sample is 1 000 respondents per country. Respondents are paid a nominal sum of around one to two euros. The survey contractor is Bilendi Ltd (formerly Respondi Ltd).

RTM is overseen by the OECD Employment, Labour and Social Affairs Committee (ELSAC) and managed in the OECD Directorate for Employment, Labour and Social Affairs. Financial support for the 2022 survey was provided through voluntary contributions by participating OECD member countries,

and specific modules were funded by the OECD Centre for Well-Being, Inclusion, Sustainability and Equal Opportunity (WISE), Kings College London, and the University of Stavanger.

Source: OECD Risks that Matter Survey.

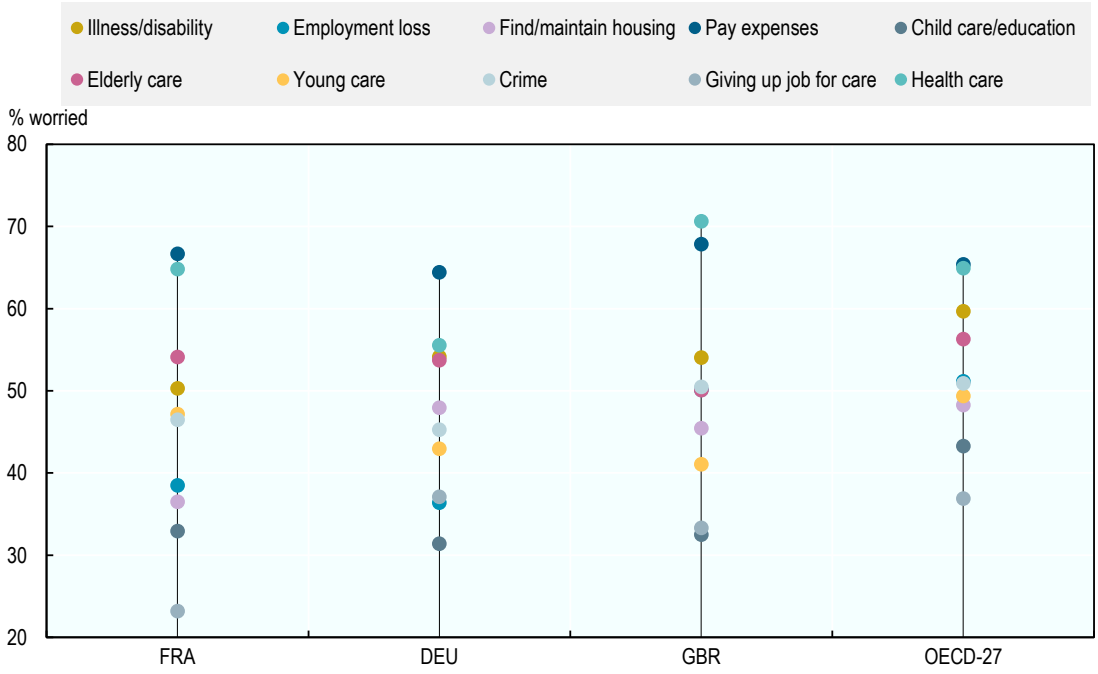
Perceptions of social and economic risks across countries

What are people worried about in OECD countries? Risks that Matter (RTM) asks respondents to describe their degree of concern towards a list of short-term and longer-term social and economic risks such as illness or disability, losing their job, finding/maintaining housing, and so on. They respond to these questions before stating their satisfaction with social protection services and are, thus, not primed to take social services into account when expressing their concerns. The respondents' short-term concerns for France, Germany, the United Kingdom and the OECD average (from the 27 countries in RTM) are shown in Figure 2.1

In most areas, short-term concerns in France, Germany and the United Kingdom are relatively similar to the RTM average. However, this is not the case in all categories. For example, fewer respondents worry about access to good-quality childcare or education for their children in Germany (32%), France (33%) and the United Kingdom (33%) than in all RTM countries on average (43%). As this issue area exemplifies, there is in general relatively little difference in the perception of short-term worries between France, Germany and the United Kingdom. An exception is accessing good-quality healthcare, about which significantly more respondents are worried in the United Kingdom (71%) than in France (65%) and in Germany (56%).[1]

Figure 2.1. Respondents in France, Germany and the United Kingdom are similarly worried in most areas

Proportion of respondents who report being somewhat or very concerned by each identified risk over the next two years (see notes for details), by category, 2022



Note: OECD-27 refers to the unweighted average of the 27 OECD countries for which data are available. Respondents were asked: "Thinking about the next year or two, how concerned are you about each of the following? Becoming ill or disabled/Losing a job or self-employment income/Not being able to find/maintain adequate housing/Not being able to pay all expenses and make ends meet/Not being able to access good-quality childcare or education for your children (or young members of your family)/Not being able to access good-quality long-term care for elderly family members/Not being able to access good-quality long-term care for young or working-age family members with an illness or disability/Being the victim of crime or violence/Having to give up my job to care for children, elderly relatives, or relatives with illness or disability/Accessing good-quality healthcare". Respondents could choose between: "Not at all concerned"; "Not so concerned"; "Somewhat concerned"; "Very concerned"; "Can't choose". Data present the share of respondents who report "somewhat concerned" or "very concerned." RTM data include respondents aged 18-64.
Source: OECD Risks that Matter Survey 2022.

The extent of the respondents' short-term concerns varies substantially across the different categories in France, Germany, and the United Kingdom. On average across countries respondents are most concerned about being able to pay all expenses (66%) – although this risk is unevenly distributed across age groups – and least concerned about having to give up their job to care for a relative (31%). Differences in the average level of concerns across countries could be due to some risks being more relevant at certain stages of life (e.g. childcare and education costs) while others are faced by all respondents relatively evenly across the life course (e.g. living costs). Health-related issues are a major concern in all three countries, as both becoming ill or disabled (53%) and accessing good-quality healthcare (60%) are among the respondents' most cited concerns. Yet, the average level of concern across all areas is just below the cross-country OECD average (63%) in all three countries (59%, 60% and 62% in Germany, France and the United Kingdom, respectively).

Cross-national variation in risk perceptions depends on the category. In some areas, such as becoming ill or disabled, paying all expenses and becoming the victim of crime, respondents are similarly worried in France, Germany and the United Kingdom.

However, there are areas in which the three countries of interest show differences in the level of concerns: for example, respondents in the United Kingdom (50%) are more worried than those in Germany (36%) and France (39%) about losing their job (Annex 2.A), coinciding with weaker employment regulation in terms of dismissals in the United Kingdom.

However, both Germans (37%) and the United Kingdom respondents (33%) are more worried than the French (23%) about leaving work to care for a family member. Similarly, worries about finding or maintaining adequate housing are also higher in Germany (48%) and the United Kingdom (45%) than in France (37%).

The absolute cross-country difference is largest in healthcare. Here United Kingdom respondents (71%) are more worried than the French (65%), who in turn are more concerned than Germans (56%) about accessing good-quality healthcare.

Yet these differences in risk perceptions across France, Germany and the United Kingdom are relatively small compared to the observed differences in satisfaction with social services (see below).

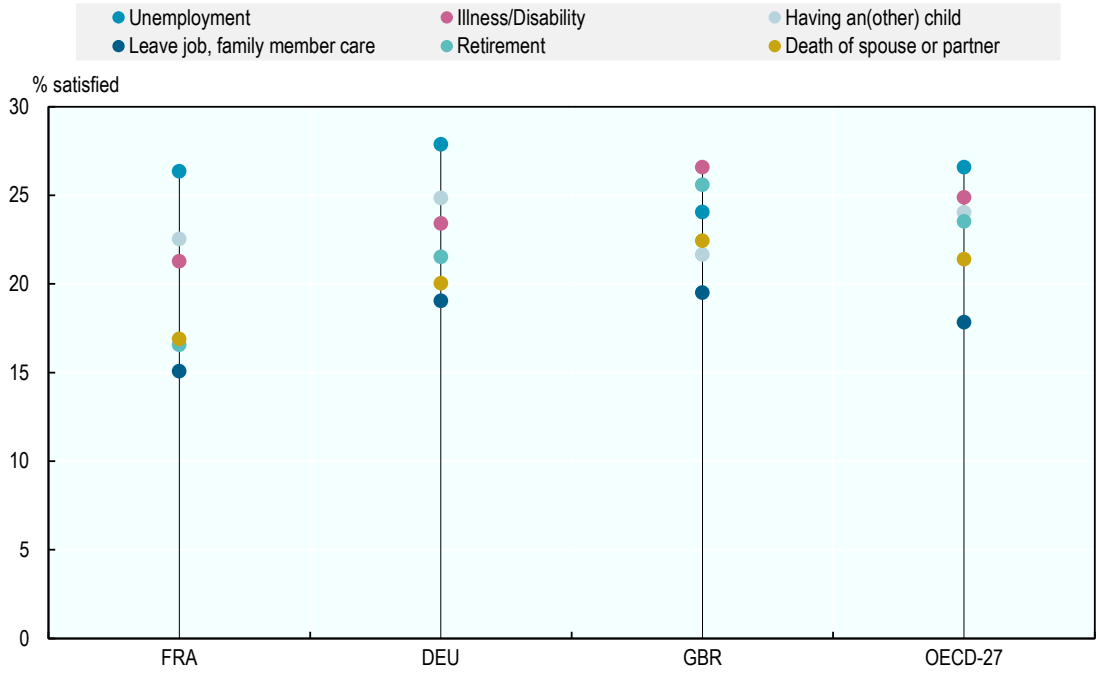
When asked about income support in specific circumstances, cross-country differences are relatively small

In RTM respondents state their beliefs about the adequacy of governmental income support (or cash benefits) in case of income loss due to specific circumstances, such as becoming unemployed or having an(other) child. The average levels of satisfaction with governmental income support in France, Germany and the United Kingdom are reported for all circumstances in and Annex Table 2.A.2.

Perceptions of the adequacy of cash benefits in specific circumstances are similar in France, Germany and the United Kingdom in most categories, and close to the OECD RTM-27 average. They tend to be slightly more negative in France (20% satisfied) than in Germany (23%) and the United Kingdom (23%) Figure 2.2. This mirrors the relatively homogenous short-term risk perceptions in these three countries (see above). However, there are few categories in which the differences in the perception of cash benefits between the three countries are statistically significant. An example is income support during retirement, with which more United Kingdom respondents (26%) are satisfied than Germans (22%), followed by the French (17%).

Figure 2.2. The French are less satisfied with pensions than German, the United Kingdom and OECD average respondents

Proportion of respondents who agree or strongly agree that the government does/would provide them and their household with adequate income support in the case of income loss due to selected circumstances, by category, 2022



Note: OECD-27 refers to the unweighted average of the 27 OECD countries for which data are available. Respondents were asked: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that the government does/would provide my household and me with adequate income support in the case of income loss due to": Unemployment/Illness/disability/Having a child/having more children/Leaving work to care for elderly family members or family members with disabilities/Retirement/Death of spouse or partner". Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly disagree" or "disagree". RTM data include respondents aged 18-64.
Source: OECD Risks that Matter Survey 2022.

On average across the three countries, respondents are most satisfied with public income support in the case of unemployment (26%) and least satisfied with support for leaving work to take care of a family member (18%).

There are only few circumstances for which RTM respondents assess the adequacy of income support differently across France, Germany and the United Kingdom. Statistically significant but substantively small gaps only exist for leaving work to care for a family member (15% satisfied in France, compared to 19% in both Germany and the United Kingdom) and for retirement, where respondents in the United Kingdom and Germany are more satisfied (26% and 22%, respectively) than French respondents (17%).

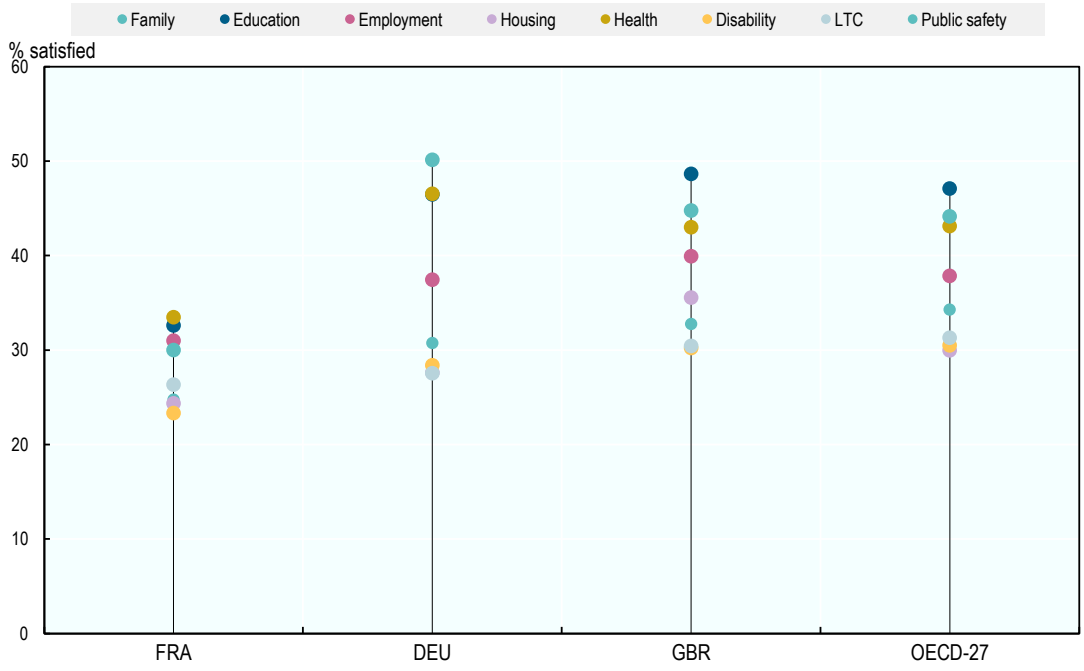
Significant differences emerge in satisfaction with public social services

To assess their satisfaction with government and social policy, RTM respondents are then asked to what degree their household has or would have access to good-quality and affordable social protection services in specific policy areas. The average levels of satisfaction with social services in France, Germany and the United Kingdom are reported for each policy area in Figure 2.3, with sizeable differences in many areas. These considerable differences in satisfaction with social protection exist even as respondents in these countries hold relatively similar risk perceptions Figure 2.1. United Kingdom and German respondents are (on average) the most satisfied with social service provision, and French respondents are (on average) the least satisfied with social service provision. Only 28% of respondents in France report that they are satisfied with their social services across the eight policy areas measured, on average. Satisfaction is higher in Germany (37% on average across policy areas) and in the United Kingdom (38%).

Satisfaction with public social services in Germany and the United Kingdom is – with a few exceptions – close to the cross-country OECD average. Some exceptions are housing, where United Kingdom respondents are significantly more satisfied than the OECD average, and public safety, where Germans are more satisfied than respondents in RTM countries on average. In contrast, satisfaction with social services in France is below the OECD average in all areas. Consequently, there are substantial differences in satisfaction between France, Germany and the United Kingdom in some areas, particularly in education, health and public safety.

Figure 2.3. French respondents are less satisfied with social protection than those in Germany, the United Kingdom, and the OECD on average

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of..., if needed", by area, 2022



Note: OECD-27 refers to the unweighted average of the 27 OECD countries for which data are available. Respondents were asked: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of […], if needed.'" Family support (e.g. childcare, parenting support services, etc.)/Education (e.g. schools, universities, professional/vocational training, adult education, etc.)/Employment (e.g. job search supports, skills training supports, self-employment supports, etc.)/Housing (e.g. social housing, housing benefit, etc.)/Health (e.g. public medical care, subsidised health insurance, mental health support, etc.)/Disability/incapacity-related needs (e.g. disability benefits and services, long-term care services for persons with disability, community living resources, etc.)/Long-term care for older people (e.g. home, community-based and/or institutional care)/Public safety (e.g. policing)". Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". RTM data include respondents aged 18-64.
Source: OECD Risks that Matter Survey 2022.

Satisfaction with social protection services among RTM respondents in France, Germany and the United Kingdom varies depending on the policy area (Figure 2.2) Average levels of satisfaction among these three countries are highest for education (43%), public safety (42%) and health (41%) and lowest in the areas of disability (27%), long-term care (28%) and housing (29%).

The gaps in satisfaction between the three countries greatly vary by policy area. The areas with the largest gaps between France and Germany are public safety (20 percentage points), education (14 percentage points) and health (13 percentage points), while the differences are lowest in the areas of long-term care (1 percentage point) and housing (3 percentage points). Between France and the United Kingdom education (16 percentage points), public safety (15 percentage points), and housing show the largest differences in satisfaction, whereas there are no statistically significant differences in long-term care (4 percentage points). When comparing Germany and the United Kingdom, only the difference in satisfaction with housing policies is statistically significant (8 percentage points higher satisfaction in the United Kingdom).

The large cross-country differences in satisfaction match cross-national differences in risk perceptions in some areas but not in others. For example, among the three countries, Germans are both the most satisfied with their healthcare services and the least concerned about accessing good-quality healthcare. Similarly, when it comes to long-term care for elderly people, there are no differences in risk perceptions or in satisfaction between the three countries.

However, risk perceptions and satisfaction with public policies do not align in all areas. For example, French respondents are 20 percentage points less likely to be satisfied with public safety than Germans, but only 1 percentage point more concerned about becoming a victim of crime.

Cross-country differences in satisfaction with social protection services show little relation with differences in social benefits and service provision

This chapter has so far established that respondents in France, Germany and the United Kingdom hold relatively similar (if moderately negative) views towards the adequacy of cash benefits, but that perceptions vary more across social services.

This section assesses whether differences in public service spending, provision and policy outcomes explain the observed differences in satisfaction with social protection services and benefits across France, Germany and the United Kingdom. In general, this study finds little relationship between average perceptions in a country vis-à-vis policy resources and observed policy outcomes.

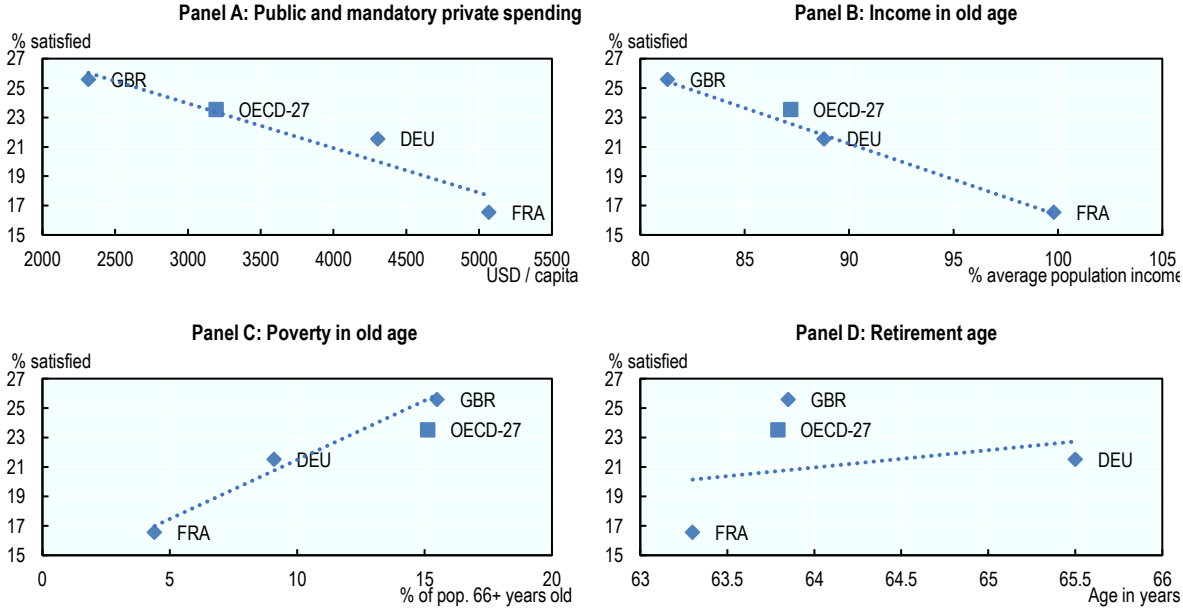
A set of internationally comparable policy indicators that correspond with the policy areas in the RTM survey were selected for this analysis. These policy indicators were selected to capture 1) the resources that governments devote to a certain policy area (e.g. spending), and 2) policy outcomes, i.e. measures of concrete results that are arguably more easily observable by respondents (e.g. student test scores in education). However, the availability of internationally comparable data, and therefore the number of policy indicators, varies by policy area.

All policy indicators are measured such that they are as comparable as possible across countries. As an example, all monetary outcomes are measured in 2015 Purchasing Power Parity US Dollars (simply USD hereafter) unless otherwise indicated. Policy indicators are always measured in the same reference year (mostly 2019) for France, Germany and the United Kingdom. The averages for the remaining RTM countries are based on the year that is closest to the reference year. Detailed information on the policy indicators and their measurement are available in the notes of all figures.

Low satisfaction with pensions contrasts with high pensions entitlements in France

Figure 2.4. The French receive the highest income in old age and retire earliest

Proportion of respondents who agree or strongly agree that the government does/would provide them and their household with adequate income support in the case of income loss due to selected circumstances, by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "I think that the government does/would provide my household and me with adequate income support in the case of income loss due to retirement". Respondents could choose: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". The proportion choosing "Agree" or "Strongly agree" is shown. The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows per capita spending on (early-retirement) pensions from public and mandatory private sources (reference year: 2019); Panel B reports older peoples' (older than 65 years) median disposable income from all sources as a fraction of median disposable income of the entire (reference year: 2018); Panel C shows the incidence of poverty among the people aged older than 65, defined as disposing of less than 50% of the median income (reference year: 2020). Panel D shows the current average retirement age of persons who entered the labour market at age 22. The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Social Expenditure Database (SOCX), (OECD, 2021[1]), *OECD Pensions at a Glance 2021*.

RTM respondents report how confident they are that the government would provide them with adequate income support (i.e. pensions) when retiring. Overall, attitudes are fairly negative. Only 22% of German and 26% of UK respondents think that their pensions would be adequate. Yet the rate is even lower in France, as only 17% of French respondents expect their pensions would offer adequate income support. This pattern in satisfaction does not align with available policy indicators on pensions: although French retirees have the highest net disposable income, the lowest risk of poverty and the most flexible early-retirement legislation, they are also the least satisfied with their pension benefits (Figure 2.4). While the opposite is true for the United Kingdom, Germany ranks in between the two in terms of satisfaction and most of the policy indicators.

Public and mandatory private spending on pensions, include early retirement pensions, is more than double the amount in France (5 100 USD per capita) compared to the United Kingdom (2 300 USD). Germany (4 300 USD) is situated in between (Panel A). Consequently, despite the role of the *public*

pensions system being comparatively small in the United Kingdom, the satisfaction with government-provided pensions is higher in the United Kingdom than in Germany and France.

Income in old age (Panel B), measured as the median net disposable income of individuals older than 65 (for whom pensions are typically the most important source of income) as a share of median net income in the entire population, mirrors the pattern in spending on pensions (Panel A). While a French median retiree disposes of almost the same income as the median individual in the overall population (100%), a German median retiree disposes of 89% and the United Kingdom. median retiree of 81% of the median population-wide income.

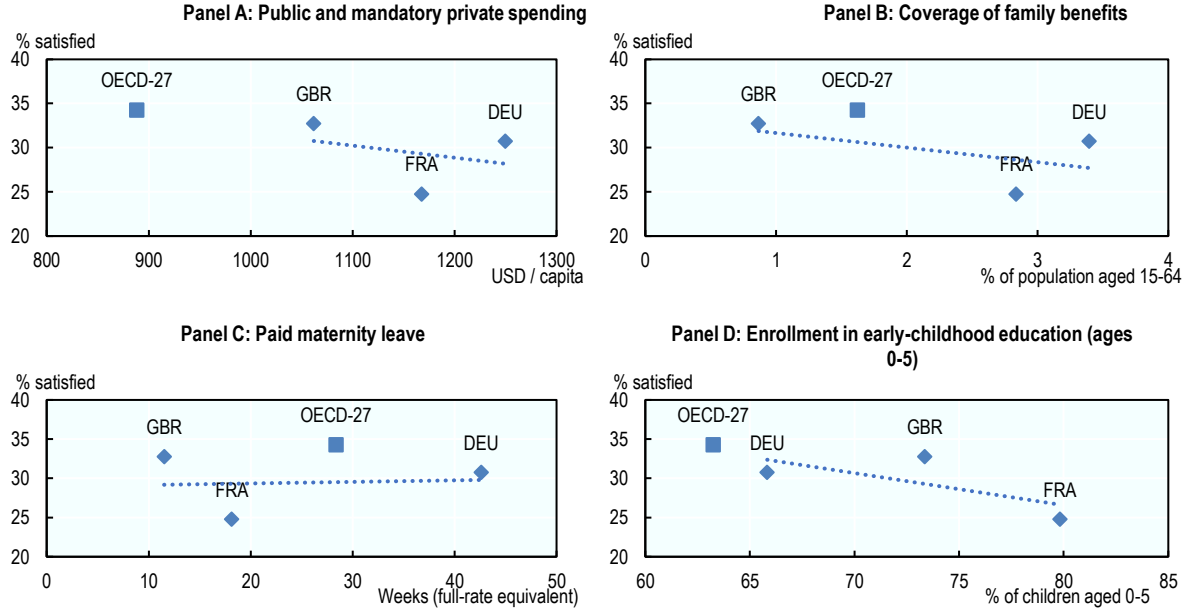
The retirees' risk of income poverty, defined as disposing of less than 50% of the national median income, aligns with the disposable income indicator across the three countries (Panel C). The risk of income poverty is lowest in France, where around 4% of individuals aged 66 or older are at risk of poverty. The same is true for 9% of retirees in Germany and 16% in the United Kingdom.

Additionally, French workers retire earlier than their German and the United Kingdom counterparts (Panel D). In 2022, the average effective labour market exit age was lowest in France (61.5), followed by the United Kingdom (63.0) and Germany (63.5). This is due to differences in both the current normal retirement age for persons who entered the labour market at the age of 22 (64.9 in France, 65.8 in Germany and 66 in the United Kingdom) and in the current early retirement schemes in place, which albeit modified by recent reforms, exist in France (starting from age 55) and Germany (starting from age 63.7) but not in the United Kingdom (OECD, 2023[2]).

High satisfaction with family support policies is mirrored in policy commitments in Germany

Figure 2.5. Germany and France show higher family support than the United Kingdom in most areas, yet French are least satisfied

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of family support if needed", by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of family support (e.g. childcare, parenting support services, etc.), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows per capita spending on in-kind and cash benefits for family support from public and mandatory private sources (reference year: 2019); Panel B shows the fraction of the population aged 15-64 receiving family support in the form of in-kind or cash benefits from public and mandatory private sources (reference year: 2018); Panel C shows the number of full-rate equivalent weeks of paid leave available to mothers in the months after child birth (reference year: 2022); Panel D shows the fraction of children aged 0-5 enrolled in early childhood education (reference year: 2020). The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Social Expenditure Database (SOCX), OECD Social Benefit Recipient Database (SOCR), OECD Family Database.

RTM asks respondents how satisfied they are with their household´s access to good-quality and affordable public services in the area of family support (defined in the questionnaire as "childcare, parenting support services, etc."). In France, only 25% of respondents say they are satisfied with family support; in Germany, 31% are satisfied or highly satisfied; and in the United Kingdom, 33% are. In some areas, German satisfaction matches policy commitments compared to France (Figure 2.4): Germany tends to spend the most on cash benefits, reaches the highest number of beneficiaries and offers the most generous maternity leave. France, in contrast, spends more on childcare and preschool and has a higher share of young children enrolled. However, the high satisfaction in the United Kingdom is not related to these policy

indicators, as France and Germany consistently rank higher than the United Kingdom when considering policy indicators.

Spending on family support policies from public and mandatory private sources is substantially higher in Germany and – to a lesser degree – in France than in the United Kingdom (Panel A). While the United Kingdom spends 1 060 USD per capita annually, this number is 10% higher in France (1 170 USD per capita) and 18% higher in Germany (1 250 USD per capita). These data include cash benefits and services such as family allowances, parental leave and early childhood education and care.

The number of beneficiaries of family support policies shows a similar pattern as spending in these countries, although these data only cover parental leave benefits (Panel B). The coverage rate is highest in Germany (3.4% of the working-age population, 15-64 years), followed by France (2.8%) and the United Kingdom (0.9%).

The generosity of family cash benefits, such as child benefits, family allowances and family-related tax credits, depends on the family structure (Appendix figure). A two-child family with two working parents, both earning the median income, receive more than twice the amount in cash benefits in Germany (9% of average full-time earnings, AW) than in France (4%) and the United Kingdom (4.5%). Two-child families with a single part-time working parent earning median income (of the full-time earnings distribution), receive substantially higher benefits in all countries, although the ranking among the three countries remains the same. While German single-parent families receive almost 30% AW, the same family receives 18% AW in the United Kingdom and 13% AW in France. However, two-parent families with a single earner at the 90th percentile of the income distribution receive 4% AW in cash benefits in France. This family type is not supported through cash benefits in Germany and the United Kingdom.

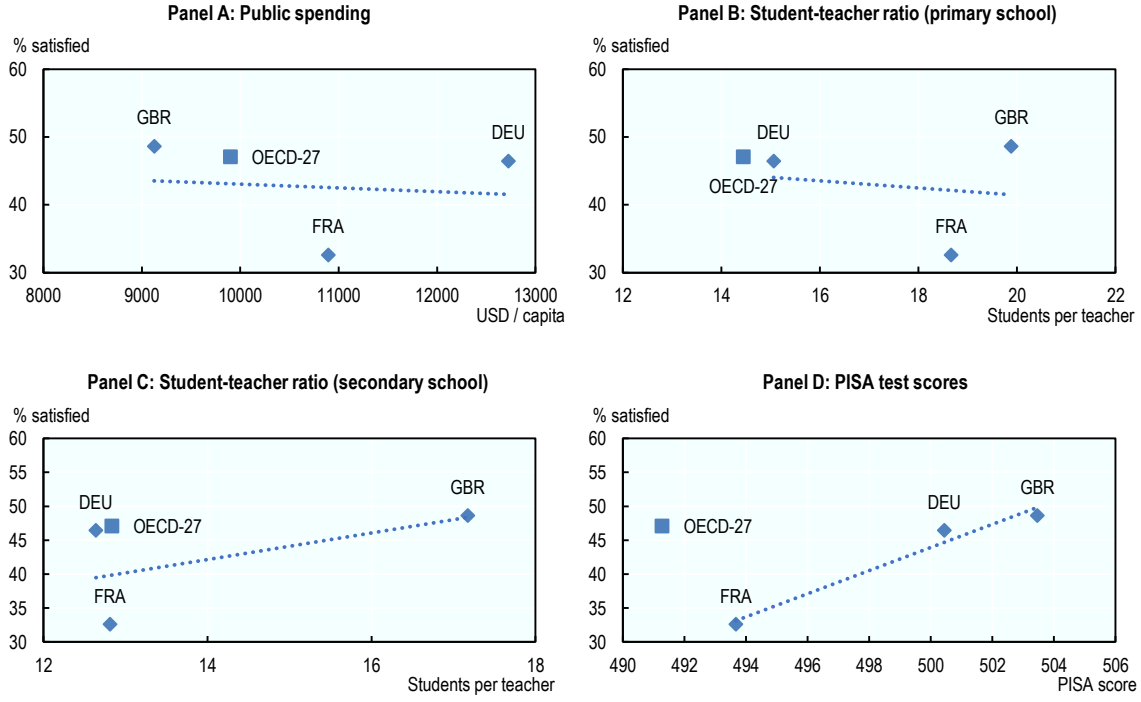
Paid leave for mothers, including paid maternity leave in the months around childbirth and home care leave, is more than twice as long in Germany (43 full-rate equivalent weeks), as in France (18 weeks) and the United Kingdom (11 weeks) (Panel C). Although more paid leave months are earmarked for fathers in France (8 full-rate equivalent weeks) than in Germany (6 weeks) and the United Kingdom (0.4 weeks), the share of parental leave taking fathers is higher in Germany, where 25% of paid parental leave recipients are male, than in France (4%) (OECD, 2022[3]). No data on paid paternal leave take-up exist for the United Kingdom.

In terms of early childhood education and care (ECEC), France stands out as the country with both the highest spending per child (9 200 USD) and the highest enrollment rate of children (80%) under the age of six (Panel D and Appendix figure). Germany also spends a comparatively high amount on early childhood education (7 400 USD), yet shows a relatively low enrollment rate of 66%. The higher enrolment rate in France compared to Germany is likely explained by the fact that mandatory schooling starts when children are three years old in France, but only when they are six years old in Germany. Spending per child is lowest in the United Kingdom (3 600 USD), yet more children below the age of six are enrolled in the United Kingdom (73%) than in Germany. These spending and enrollment patterns translate into the lowest student-teacher-ratio, often used as a proxy for educational quality, in Germany (7 students per teacher), followed by France (23) and the United Kingdom (37), as set forth in regulations.

Patterns in satisfaction with education align with learning outcomes but are less related to schooling resources

Figure 2.6. Low student-to-teacher ratios might contribute to high satisfaction in Germany

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of education if needed", by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of education (e.g. schools, universities, professional/vocational training, adult education, etc.), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows spending on private and public education at all levels, from early childhood to tertiary education, from local, regional and national governments (reference year: 2019); Panels C and D show student-to-teacher ratios at primary and secondary schools, respectively; Panel D shows the average PISA test scores for 15-years-old secondary school students in the subjects reading, mathematics and natural sciences (reference year: 2018). The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Statistics.

In RTM, respondents report their satisfaction with public services in education (e.g. schools, universities, professional/vocational training, adult education, etc.). Similar proportions of respondents are satisfied with educational services in Germany (47%) and the United Kingdom (49%), whereas satisfaction is substantially lower in France (33%). This cross-country pattern of satisfaction is reflected in student learning, measured by PISA test scores (Figure 2.6). Moreover, comparatively high satisfaction among Germans aligns with low student-to-teacher ratios and the highest level of public spending. However – apart from student learning – the French are less and the United Kingdom respondents more satisfied with education than one would expect based on available policy indicators.

Public spending on education varies significantly among the three countries (Panel A). While educational institutions in Germany receive 12 700 USD per full-time equivalent student from the government, this number is lower in France (10 900 USD) and in the United Kingdom (9 100 USD). These spending statistics include direct payments (excluding student loans, scholarships and other grants) from local, regional and the central government to both public and private institutions of all educational levels (i.e. from early childhood education to tertiary education).

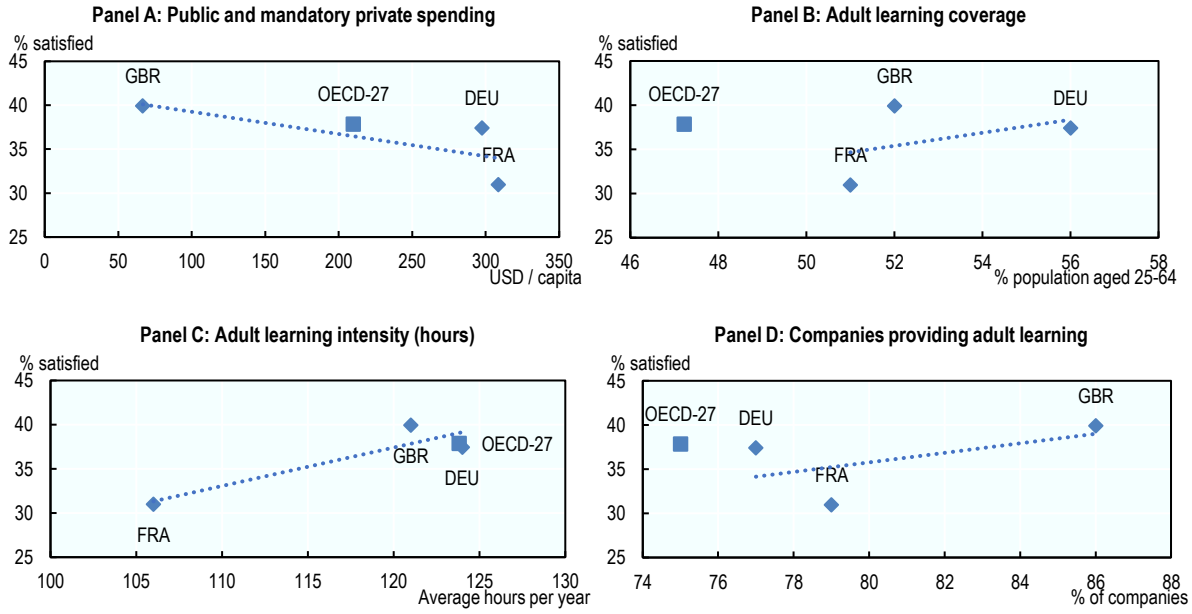
In line with the average expenditure levels in the three countries the student-teacher ratio is highest in the United Kingdom at the pre-tertiary education level (20 and 17 students per teacher at the primary and secondary level, respectively) (Panel B and Panel C). Germany shows the lowest student-teacher ratio in both primary (15) and secondary school (13), while France has a low student-teacher ratio in secondary school (13) and a relatively high one in primary school (19).

In terms of student learning at age 15, as measured by the average PISA test score in reading, mathematics and science, the United Kingdom (503 points across all subjects) and Germany (500 points), consistently rank before France (494 points) (Panel D). The difference in PISA test scores between France and the United Kingdom correspond to 26% of a standard deviation in the distribution of all 78 countries that participated in the test.

Adult learning opportunities align with satisfaction with employment services

Figure 2.7. Adult learning appears to be most widespread among workers in Germany

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of employment if needed", by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of employment (e.g. job search supports, skills training supports, self-employment supports, etc.), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows spending from public and mandatory private sources on active labour market policies (reference year: 2019); Panel B shows the fraction of 25-64 year-olds participating in formal or non-formal adult learning (years: 2016 for France and the United Kingdom and 2018 for Germany); Panel C shows the average annual hours that 25-64 year-olds devote to formal or non-formal adult learning (reference year: 2016); Panel D shows the fraction of companies providing adult training courses (reference year: 2015). The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Social Expenditure Database (SOCX), OECD Statistics.

RTM respondents state their satisfaction with public services in the area of employment (e.g. job search supports, skills training supports, self-employment supports, etc.). Satisfaction with employment services is higher in the United Kingdom (40%) and Germany (37%) than in France (31%). German and – to a lesser degree – United Kingdom satisfaction with employment services are reflected in the availability of adult learning opportunities (Figure 2.6). Furthermore, the chosen policy indicators on adult learning align with the French-German satisfaction gap in this area, while spending on active labour market policies does not.

Public and mandatory private spending on active labour market policies (ALMP), including training, employment and start-up incentives, is substantially higher in France and Germany, which both spend around 300 USD per capita annually, than in the United Kingdom (75 USD per capita) (Panel A). Consequently, spending on ALMP is negatively associated with the reported levels of satisfaction.

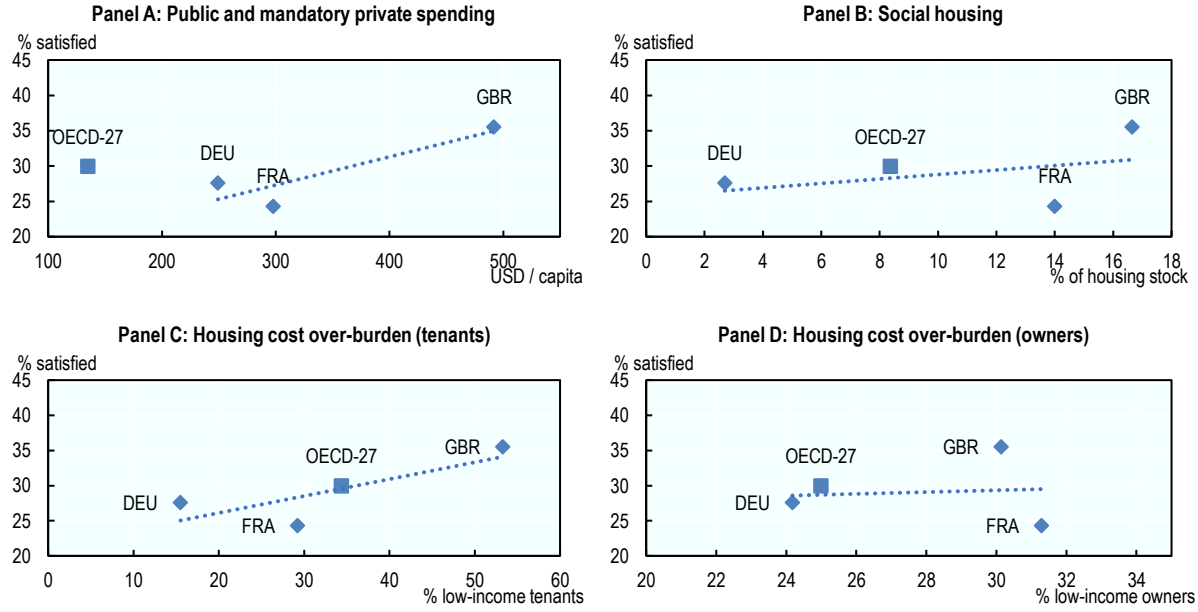
Strikingly, although financial resources for ALMP in France and Germany are comparable, satisfaction with employment services are 7 percentage points lower in France than in Germany.

Among the three countries, adult learning is somewhat more prevalent in Germany, both along the extensive margin (participation rate) and the intensive (annual hours) margin (Panel B and Panel C). In Germany 56% of people aged 25-64 participate in formal or non-formal adult training, while this share is lower in the United Kingdom (52%) and in France (51%). When it comes to the intensity of adult learning, German (124 hours annually) and the United Kingdom employees (121), on average, devote more time to formal and non-formal courses than French employees (106 hours). In contrast, the provision of adult training courses by companies is substantially more widespread in the United Kingdom (86%), than in France (79%) and Germany (77%) (Panel D).

Significant housing policy commitments align with high satisfaction in the United Kingdom, but not in France

Figure 2.8. Reflecting high housing costs in France and the United Kingdom, housing policy commitments in these countries are higher than in Germany

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of housing if needed", by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of housing (e.g. social housing, housing benefit, etc.), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows spending on housing support from public and mandatory private sources (reference year: 2019); Panel B shows the provision of social housing as a share of the overall housing stock (years: 2019 for Germany and the United Kingdom and 2018 for France); Panel C shows the fraction of low-income tenants (i.e. lowest income quintile) who are over-burdened by their housing costs, defined as paying more than 40% of their disposable income on housing (years: 2020 for France and the United Kingdom and 2019 for Germany); Panel D shows the fraction of low-income owners who are over-burdened by their housing costs (including mortgage payments). The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Social Expenditure Database (SOCX), OECD Affordable Housing Database.

In the area of housing, RTM asks respondents to indicate their satisfaction with public services such as social housing and housing benefits. German and French respondents report similar levels of satisfaction (24% and 28%, respectively), while United Kingdom respondents are more satisfied (36%). Although the high satisfaction in the United Kingdom might come as a surprise given the high housing cost in the United Kingdom, in particular for tenants, these patterns in satisfaction partly correspond with some of the available policy indicators (Figure 2.7). Satisfaction with housing policies in the United Kingdom may reflect relatively high benefit coverage and public spending, as well as the highest social housing stock among the three countries. Similarly, Germany, which shows the lowest level of satisfaction, offers the lowest level

of social housing stock, spending and service recipients. France ranks in between Germany and the UnitedKingdom for most indicators, yet its satisfaction rates are even lower than the ones in Germany.

Public per capita spending on housing support, namely housing allowances and rent subsidies, is highest in the United Kingdom, with almost 500 USD compared to France and Germany, which spend around 300 and 250 USD respectively (Panel A). Average satisfaction with housing policies mirrors this trend, as the public in the United Kingdom shows considerably higher satisfaction (around 36%) compared to Germany (28%) and France (24%). Though spending on housing per capita is higher in the United Kingdom, comparable numbers of people receive housing benefits in France and the United Kingdom, suggesting lower generosity in France.

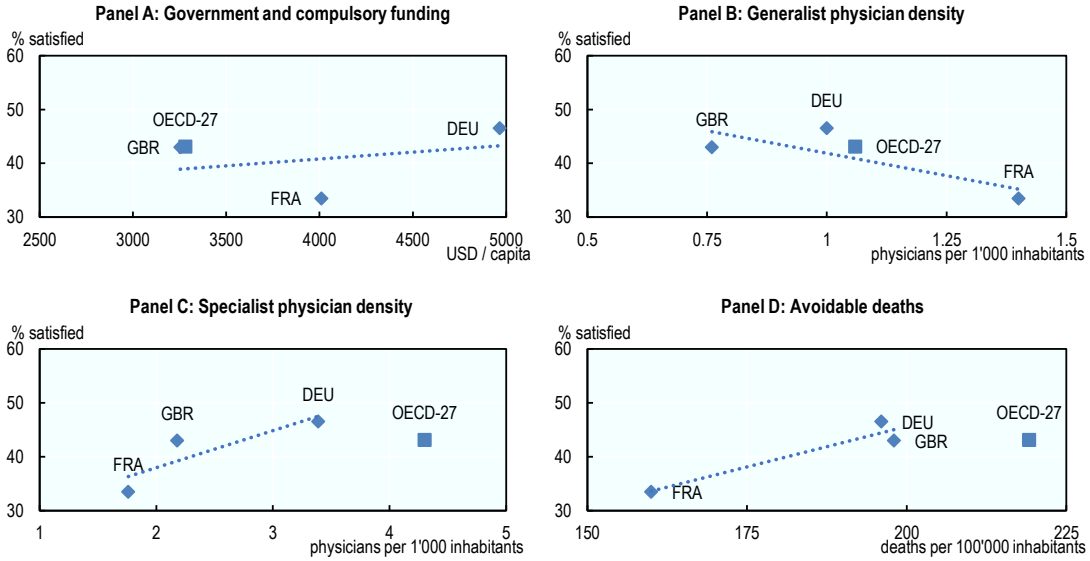
Housing tenure differs widely across France, Germany and the United Kingdom. The share of social rental dwellings (as percentage of total housing stock) is highest in the United Kingdom (16%), closely followed by France (15%) and Germany around (3%) (Panel B). While the share of households who own their properties outright in the United Kingdom and France is comparable (around 39%), Germany's housing tenure distribution is characterised by a relatively low share of outright homeowners (26%) and a very large rental sector (47%) (OECD, 2023[4]).

The burden of housing costs on low-income households is most acute among tenants in the United Kingdom's private rental sector, where over 50% of such households find themselves overburdened (Panel C). Subsidised rental dwellings in the United Kingdom also see a significant burden, affecting roughly 25% of low-income households. In France, 30% of households in private rentals and 9% in subsidised housing are overburdened by costs. Notably, among low-income homeowners, France, while recording the lowest overburden for tenants in subsidised rental dwellings, records the highest overburden rate for low-income owners (over 30% of owners are faced with overburden) (Panel D).

High health spending and resource density coincides with high satisfaction in Germany, while satisfaction with health is lower than policy indicators would suggest in France

Figure 2.9. France performs better than Germany on health outcomes, although spending and resource density tend to be lower

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of health if needed", by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of health (e.g. public medical care, subsidised health insurance, mental health support, etc.), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows spending on health services, including inpatient care, outpatient care, long-term care, preventative care and expenditure on medical goods, by all providers (e.g. hospitals, providers of ambulatory healthcare,…) from government and compulsory funding (reference year: 2019); Panel B shows the number of generalist physicians per 1'000 inhabitants (reference year:); Panel C shows the number of specialist physicians, e.g. paediatricians, obstetricians and gynaecologists, per 1'000 inhabitants. Panel D shows the number of avoidable deaths, such as deaths from lung cancer and breast cancer, per 100'000 inhabitants. The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Health Statistics.

RTM respondents report their satisfaction with public health services, such as public medical care, subsidised healthcare and mental health support, with which respondents in Germany (47%) and the United Kingdom (43%) are most satisfied. Only 34% of respondents declare the same in France. Some policy indicators align with this pattern while others do not (Figure 2.8). High satisfaction in Germany corresponds with the highest levels of spending and the highest specialist physician density. However, the United Kingdom shows similar levels of satisfaction, yet its spending on healthcare is relatively low and it also tends to offer a low density of healthcare resources. Similarly, the low satisfaction in France is not reflected in the low number of avoidable deaths and a high generalist physician density.

Health spending from government and compulsory schemes is highest in Germany, where 4 970 USD per capita are spent annually, followed by France (4 010 USD) and the United Kingdom (3 250 USD) (Panel A). Moreover, the financing schemes vary substantially between the three countries: while out-of-pocket payments are highest in Germany (790 USD per capita annually compared to 640 USD in the United Kingdom and 450 USD in France), the French pay the most in voluntary contributions (340 USD per capita annually compared to 210 USD and 160 USD in the United Kingdom and Germany, respectively).

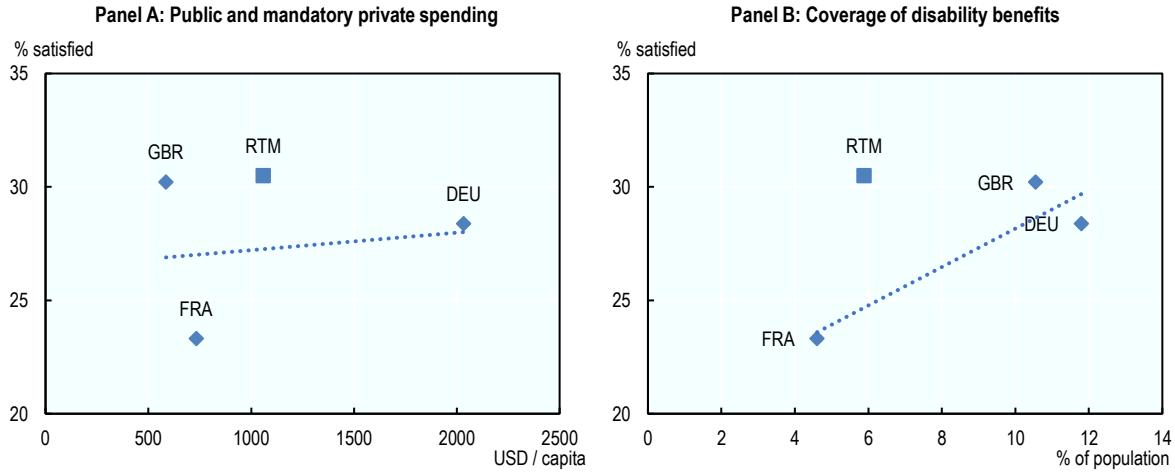
Regarding the ease of access to health services and available capacities in the health sector, measured by the density of hospital beds as well as generalist and specialist physicians (Panel B and Panel C), the evidence on how the three countries perform is mixed. France has the highest generalist physician density (1.4 per 1 000 inhabitants) on average, followed by Germany (1) and the United Kingdom (0.8). Yet, when it comes to specialist physicians, Germany scores highest (3.4 specialists per 1 000 inhabitants), followed by the United Kingdom (2.2) and France (1.8). Strikingly, Germany has on average more than three times more hospital beds than the United Kingdom (7.9 compared to 2.5 beds per 1 000 inhabitants) and France is situated in between with 5.8 beds per 1 000 inhabitants. Moreover, satisfaction with public health services is also not related with the physician density at the provincial level in Germany and France (Annex Figure 2.B.1).

In spite of higher public spending and specialist density in Germany, France offers the lowest rates of avoidable mortality, which consists of deaths due to preventable causes (e.g. lung cancer) and treatable causes (e.g. breast and colorectal cancers) (Panel D). In France there are 160 avoidable deaths per 100 000 inhabitants per year. In Germany and the United Kingdom close to 200 such cases are observed annually.

Satisfaction with disability-related programmes aligns with coverage rates

Figure 2.10. Large gap in coverage and spending on disability-related services between Germany and France

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of disability-related needs if needed", by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of disability/incapacity-related needs (e.g. disability benefits and services, long-term care services for persons with disability, community living resources, etc.), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows spending on incapacity-related in-kind and cash benefits from public and mandatory private sources (reference year: 2019); Panel B shows the number recipients of incapacity-related in-kind and cash benefit as a fraction of the population aged 15-64 (reference year: 2018). The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Social Expenditure Database (SOCX), OECD Social Benefit Recipient Database (SOCR).

RTM asks respondents about their satisfaction with public services in disability/incapacity-related needs, such as disability benefits and services, long-term care services for persons with disability or community living resources. In this area German and the United Kingdom respondents are more satisfied (28% and 30%, respectively) than their French counterparts (23%). Comparing France and Germany, this pattern in satisfaction aligns with the policy indicators in this area (Figure 2.10): German satisfaction coincides with a high coverage rate and spending, while France ranks low both on these policy measures and in terms of satisfaction. High satisfaction in the United Kingdom aligns with a high coverage rate, in spite of low levels of spending.

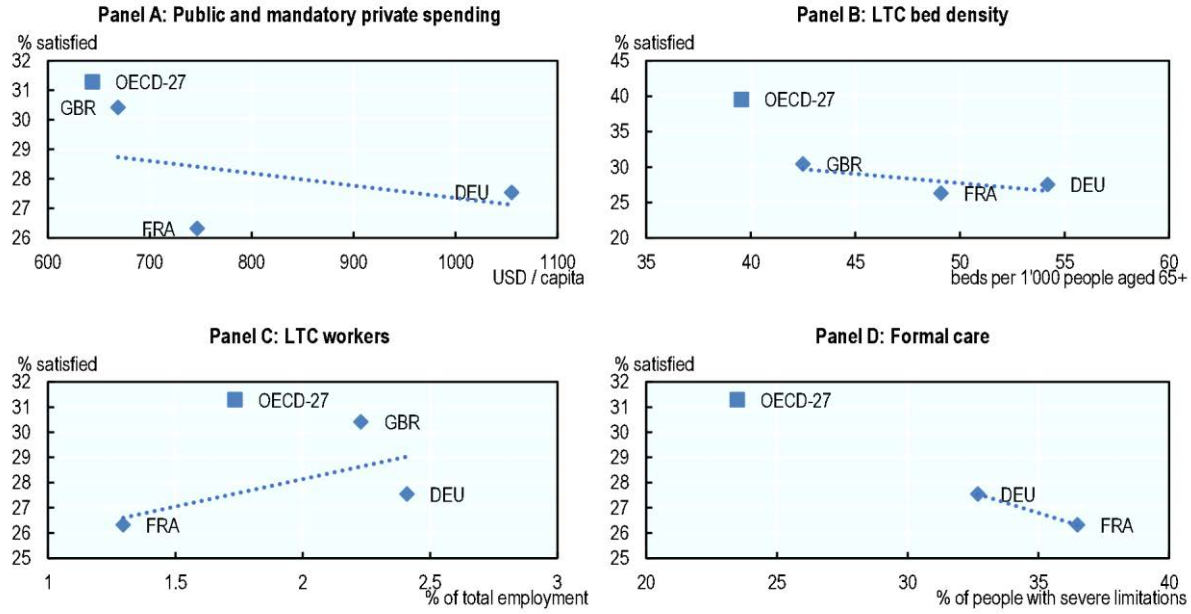
The United Kingdom and France spend similar amounts on incapacity-related benefits (580 USD and 730 USD per capita annually), while public spending in this area is more than twice as high in Germany (2030 USD) (Panel A). These statistics are based on spending from public and mandatory private sources and comprise both cash benefits, such as disability pensions and paid sick leave, as well as in-kind benefits, such as residential care and rehabilitation services.

The number of beneficiaries of incapacity-related benefits is twice as high in Germany (18% of the working age population, 16-64) and in the United Kingdom (17%) as in France (7%) (Panel B). These figures do not include beneficiaries of in-kind benefits, such as residential care and rehabilitation services.

Similar levels of satisfaction with long-term care for elderly people despite substantial variation in policy measures

Figure 2.11. Cross-country differences in spending and resource availability are considerable

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of long-term care for elderly people if needed", by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of long-term care for older people (e.g. home, community-based and/or institutional care), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows spending on long-term care in old age from public and mandatory private sources (reference year: 2021); Panel B shows the number of beds in residential long-term care facilities per 1'000 people aged older than 65 (reference year: 2019); Panel C shows the number of long-term care workers as a share of total employment (years: 2021 for France and Germany and 2019 for the United Kingdom); Panel D shows the number of people who receive formal long-term care, i.e. care delivered by paid carers (residential and home-based), among those with at least three daily living limitations (reference year: 2022). The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Health Database, (OECD, 2023[5]), "Health expenditure and financing: Health expenditure indicators".

In the area of long-term care in old age (LTC), RTM respondents state their level of satisfaction with public services like home-based, community-based or institutional care. Satisfaction is highest the United Kingdom (30%), followed by Germany (28%) and France (26%), however, the differences between the three countries are not statistically significant. Similarly, the cross-country differences in LTC services and benefits are not consistent across policy indicators (Figure 2.11). While Germany spends most on LTC

and offers the highest resource density (LTC beds and workers), substantially more persons in need receive formal LTC in France compared to Germany (no data available for the United Kingdom).

Public and mandatory private spending on long-term care in old age (excluding pensions), including both in-kind and cash benefits, is substantially higher in the Germany (1 060 USD) than in France (750 USD) and the United Kingdom. (670 USD) (Panel A). The large difference between Germany – on one side – and France and the United Kingdom is mainly due to Germany spending significantly more on home-based LTC (640 USD per capita) than the United Kingdom (270 USD per capita) and France (170 USD per capita) (OECD, 2023[5]).

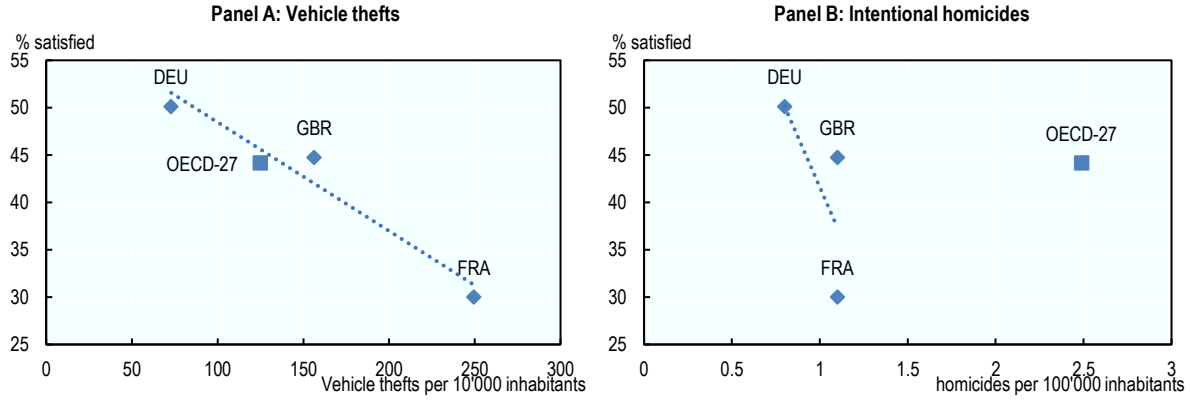
Germany also offers the highest LTC bed density (54 beds per 1 000 people aged 65 and older), and the highest share of LTC workers (2.4% of total employment) (Panel B and Panel C). When comparing France and the United Kingdom the evidence is mixed: while France provides more LTC beds (49 beds per 1 000 people aged 65 and older) than the United Kingdom (43 beds), the opposite is true in terms of LTC workers (2.2% of total employment in the United Kingdom and 1.3% in France).

Despite lower spending and resource density in France than in Germany, more people who have difficulties with at least three activities of daily living (e.g. cooking, eating, dressing, managing finances,..) receive formal care (i.e. care delivered by a paid carer) in France (36%) compared to Germany (33%) (Panel D). In contrast, family care is more common in Germany (14%) than in France (7%) (Annex Figure 2.B.2). This mirrors the higher annual public spending on home-based LTC in Germany (640 USD per capita) compared to France (170 USD per capita).

Satisfaction with public safety is to some degree aligned with crime rates

Figure 2.12. Crime is more prevalent in France than in Germany

Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of crime if needed", by policy indicators (see notes for details)



Note: OECD-27 refers to the unweighted average of all 27 countries that participated in RTM 2022 and for which the policy indicators are available. The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of Public safety (e.g. policing), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axes show area-specific policy indicators measured in the reference year (see below) in France, Germany and the United Kingdom or the latest available year before the reference year in other countries: Panel A shows the number of vehicle thefts by 10 000 inhabitants (reference year: 2016); Panel B shows the number of intentional homicides per 100 000 inhabitants (reference year: 2018). The dashed line represents the linear trend for France, Germany and the United Kingdom. USD refers to 2015 purchasing-power-equivalent USD.
Source: RTM 2022, OECD Statistics.

RTM respondents are asked to report their levels of satisfaction with public safety (e.g. policing). In this area Germany and the United Kingdom show substantially higher levels of satisfaction (50% and 45%, respectively) than France (30%).

Satisfaction with public safety is to some degree in line with observed measures of crime, especially in the case of vehicle thefts (Figure 2.12) Germany, where 50% of respondents are satisfied with public safety, shows the lowest number for both vehicle thefts (72.8 per 100 000 inhabitants) and homicides (0.8 per 10 000 inhabitants) (Panel A and Panel B). Instead in France, where only 30% are satisfied with public safety, both the vehicle theft rate (250) and the homicide rate (1.1) are substantially higher. In the United Kingdom the vehicle theft rate (156) and the homicide rate (1.1) are both higher than in Germany while less respondents (45%) are satisfied with public safety.

Can long-run trends in the policy environment explain the high dissatisfaction with social protection in France?

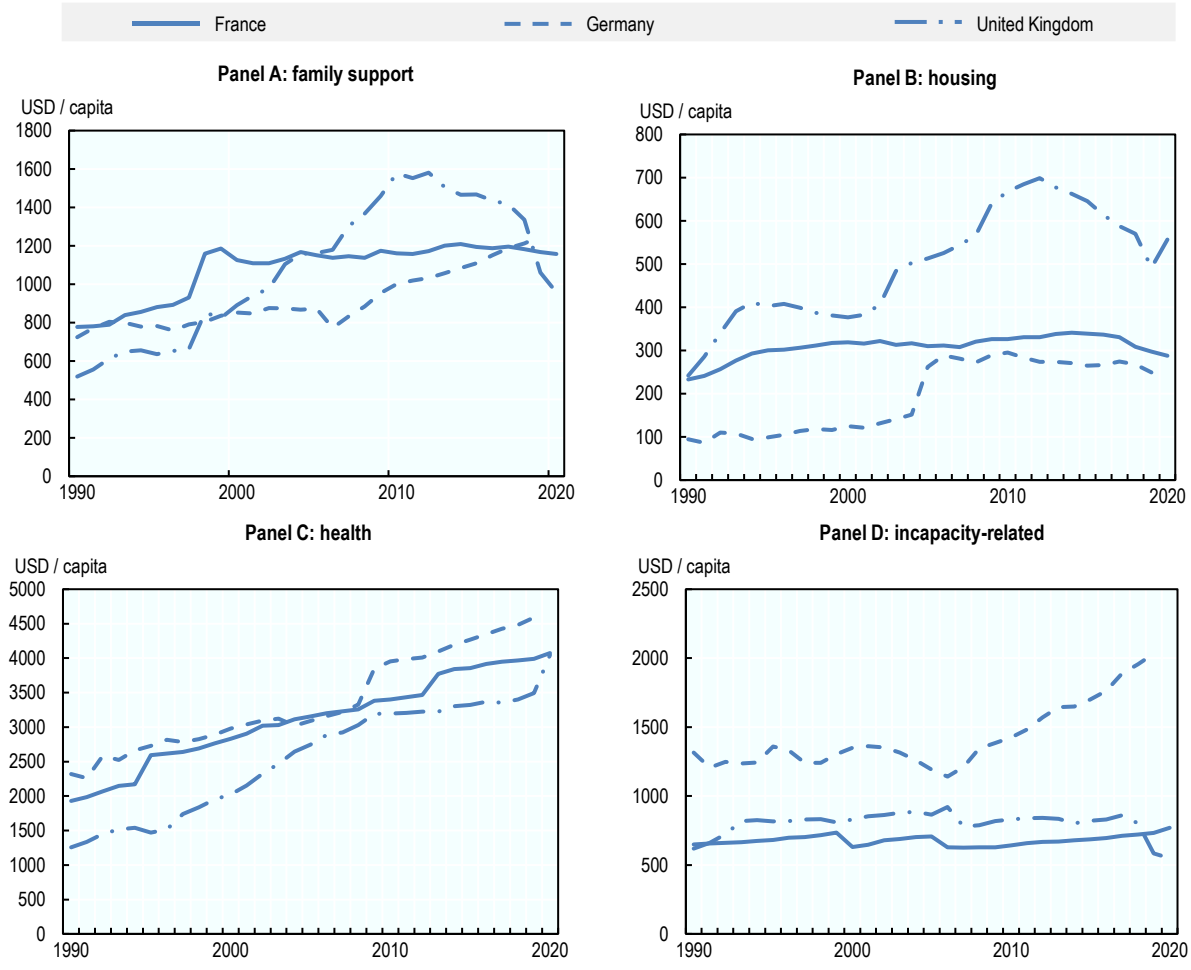
Could a stagnating or even shrinking social protection system over the past decades explain the comparatively high dissatisfaction among respondents despite the high level of social policy commitment? This could be expected if respondents take the provision of social protection in their country *in the past*, rather than the social protection system *in other countries*, as reference point when stating their level of satisfaction. To provide evidence on this question, this section compares the evolution of the social

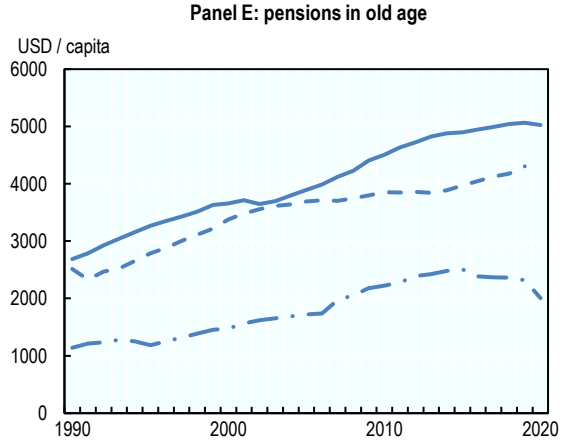
protection system over the past decades. Since the data on satisfaction with the social protection is unavailable before 2018 in RTM, only the evolution of available policy indicators is analysed.

The available policy indicators do not show strong evidence of a declining welfare state. Since the 1990s real per-capita spending on social services and benefits increased or stayed constant in almost all areas in France and Germany (Figure 2.13). However, in some policy areas, real spending has stagnated in France in the past decade (or longer), while it increased substantially in Germany over the same time period (e.g. family support and incapacity-related benefits). Looking at available policy indicators in selected areas over the past decade, there is little evidence of a systematically receding social protection system in France or Germany (Figure 2.14; Figure 2.16).

Figure 2.13. Per-capita spending on social protection increased in many policy areas since the 1990s

Per-capita spending on social protection from 1990 to the latest available year (measured in 2015 USD PPP), by policy area and country





Note: The figures above show the evolution of per-capita spending in France, Germany and the United Kingdom for different policy areas during the period from 1990 to the latest available year (mostly 2019 or 2020). Spending from public and mandatory private sources is included and measured in 2015 USD PPP.
Source: OECD Social Expenditure Database (SocX).

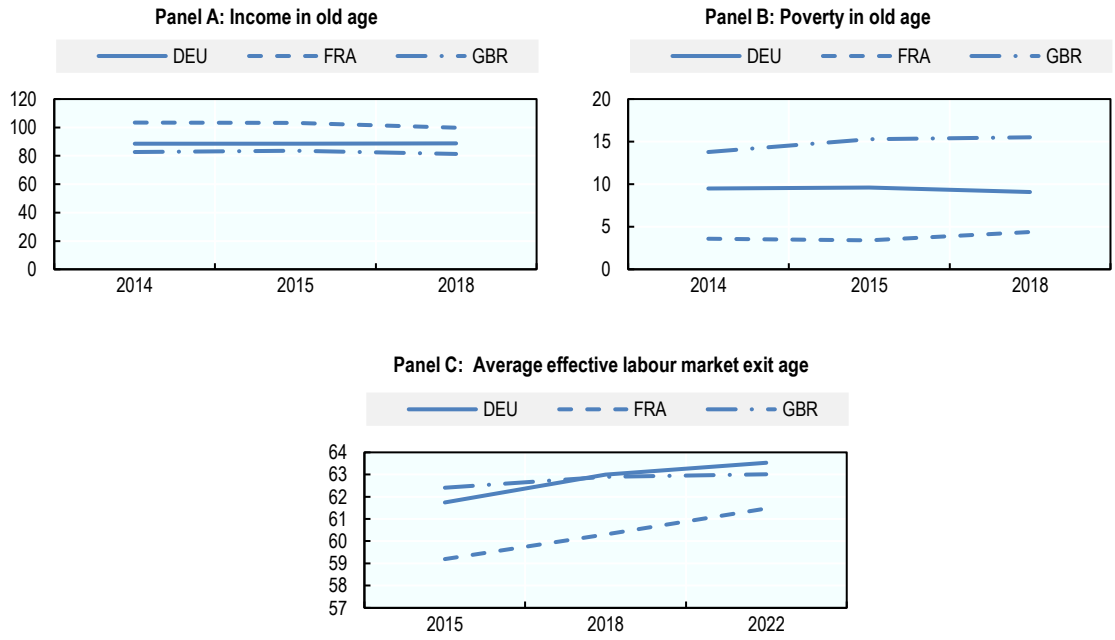
In absolute levels, average per-capita spending on social services and benefits over the past decade was higher in France than in Germany in three out of five policy areas, namely family support (1 200 EUR in France and 1 100 EUR in Germany), housing (320 EUR in France and 270 EUR in Germany), and pensions (4 900 EUR in France and 4 000 EUR in Germany) (Figure 2.13). No policy area in either France or Germany experienced a reduction in spending per capita, neither over the long term nor in recent years. Instead, many areas in France and Germany saw an increase in per-capita spending since the 1990s, namely family support, health, and pensions, while this is also true for incapacity-related benefits in the case of Germany.

However, per-capita spending stagnated in multiple policy areas for the past decade (or longer), particular in France. In the areas of housing, long term care for the elderly, incapacity-related needs, per-capita spending is at roughly the same level in 2019 as in 1990 and at the same level as in 2000 in the case of family support. In contrast, in Germany spending on family support and incapacity-related benefits has increased significantly over the past decade. These patterns are indicative of a more stagnant policy commitment (measured in terms of per-capita spending) in France than in Germany. Thus could be an intuitive *contributing* factor to the widespread dissatisfaction with social protection in France but is unlikely to explain the large cross-country differences entirely, as – in many policy areas – spending evolved similarly in both France and Germany.

Considering the evolution of policy area-specific indicators, Figure 2.14 demonstrates that between 2015 and 2022, the average effective labour market exit age experienced the most significant increase in France, rising from 59.2 to 61.5 years, followed by Germany with an increase from 61.8 to 63.5 years. In contrast, the United Kingdom's average effective exit age remained relatively stable, increasing only slightly from 62.4 to 63 years. The income and poverty rates in old age stayed largely stable between 2014 and 2018 in all three countries. Due to data limitations the evolution of these indicators in earlier years cannot be analysed.

Figure 2.14. Pension entitlements have stayed stable over time, but the French retire later on average

Evolution of policy indicators in the area of pensions (see notes for details), by country

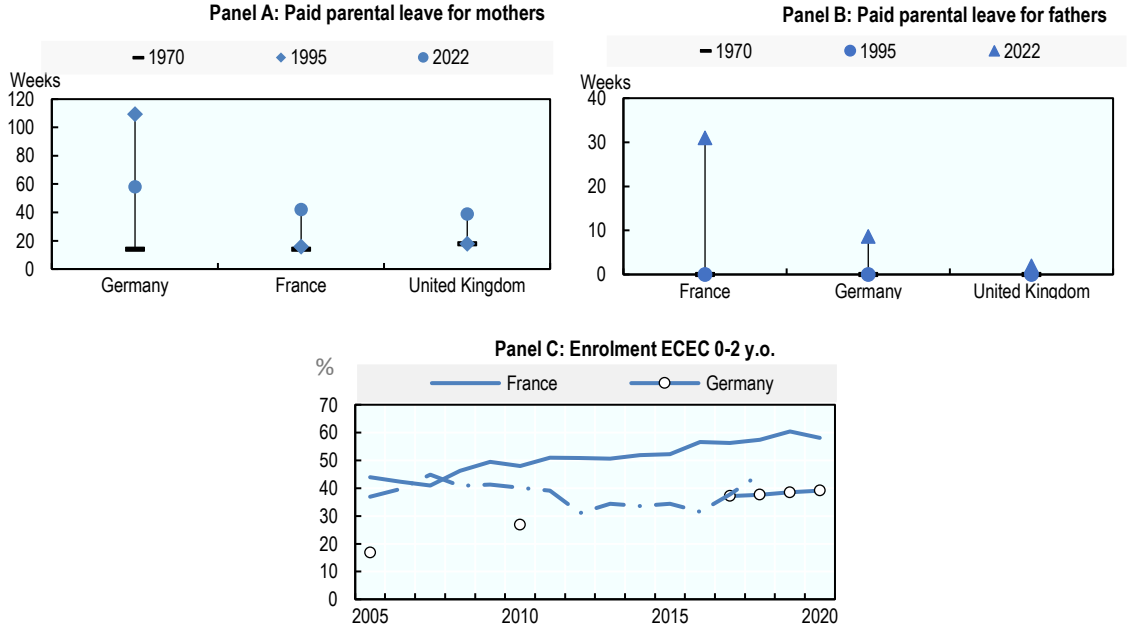


Note: The figures above show the evolution of different policy indicators in the area of pensions for the period in which data are available. Panel A reports older peoples' (older than 65 years) median disposable income from all sources as a fraction of median disposable income of the entire (reference year: 2018); Panel B shows the incidence of poverty among the people aged older than 65, defined as disposing of less than 50% of the median income (reference year: 2020). Panel C shows the average effective labour market exit age between 2015 and 2022 (average between men and women).
Source: *OECD Pensions at a Glance 2021*, *2023*.

In the area of family benefits, the length of paid parental leave in 2018 compared to 1970 increased for both mothers and fathers in all three countries. Interestingly, the length of paid parental leave for mothers in Germany decreased from 109 to 58 weeks since 1995, due to a paid parental leave reform in 2007 (*Elterngeld*), which reduced the maximum length of paid parental leave for mothers but increased the benefit amount (Figure 2.15). Over the same period, the duration of paid parental leave for French mothers increased from 16 to 42 weeks. The childcare enrolment rate for children up to two years of age increased since the mid-2000s in both France and Germany, yet this trend slowed down in more recent years (although data are missing for some years in Germany).

Figure 2.15. Large variation in the evolution of parental leave in Germany, while childcare enrolment changed little over the last 15 years

Evolution of policy indicators in the area of family support (see notes for details), by country

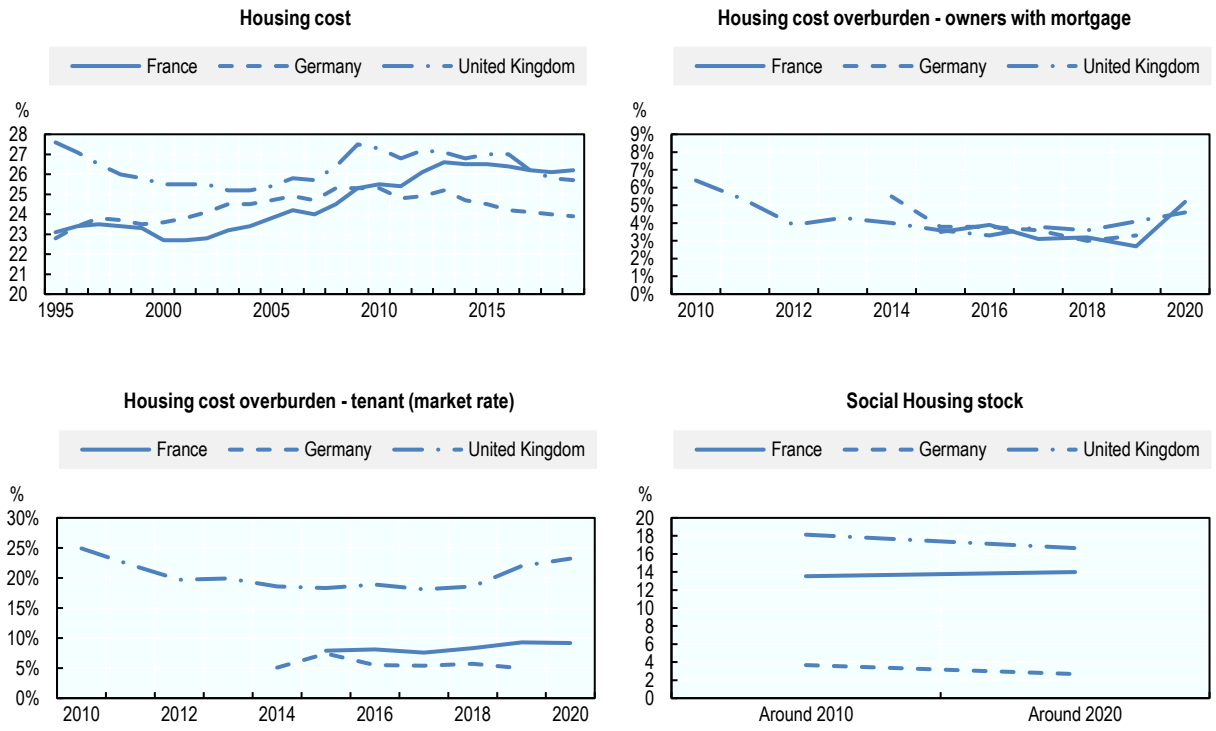


Note: The figures above show the evolution of different policy indicators in the area of family support for the period in which data are available. Panel A shows the duration (in weeks) of paid leave available to mothers; Panel B shows the duration (in weeks) of paid leave available to fathers. Panel C shows the fraction of children aged 0-2 enrolled in early childhood education.
Source: OECD Family Database.

Housing costs at the national level, measured as the share of housing cost in final consumption, have slightly increased in France – from 23% in 1995 to 26% in 2018 (Figure 2.16). This increase in stronger in France than in Germany. The fraction of homeowners spending more than 40% of their disposable income on housing costs (i.e. the homeowner overburden rate) has increased since 2018 and 2020, with a particularly strong increase from 3 to about 5% in France. Similarly, the overburden rate for tenants renting in the private market slightly increased in France from 8 to 9% and especially in the United Kingdom (from 18 to 23%) while it stayed roughly constant in Germany. There is little change in the social housing stock over the past decade, which slightly increased in France and decreased in Germany and the United Kingdom.

Figure 2.16. Housing indicators stayed roughly constant over the past decade at the national level

Evolution of policy indicators in the area of housing support (see notes for details), by country



Note: The figures above show the evolution of different policy indicators in the area of housing support for the period in which data are available. Panel A shows the evolution of household expenditure on housing, water, electricity, gas and other fuels as a share of total household consumption expenditure. Panel B shows the fraction of owners with a mortgage who are over-burdened by their housing costs, defined as paying more than 40% of their disposable income on principal repayment and interest payments. Panel C shows the fraction of tenants who rent at market rate and are over-burdened by their housing costs, defined as paying more than 40% of their disposable income on rent; Panel D shows the provision of social housing as a share of the overall housing stock.
Source: OECD Affordable Housing Database.

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Annex 2.A. Tables

Annex Table 2.A.1. Respondents in France, Germany and the United Kingdom are similarly worried in most areas

	FRA	DEU	GBR	FRA – DEU		FRA – GBR		DEU – GBR	
Risk area	**mean (%)**	**mean (%)**	**mean (%)**	**mean (p.p.)**	**p-value**	**mean (p.p.)**	**p-value**	**mean (p.p.)**	**p-value**
Illness/disabled	50.3	54.2	54.0	-3.9	0.051	-3.7	0.124	0.1	0.959
Employment loss	38.5	36.4	50.1	2.1	0.341	-11.6	0.002	-13.7	0.000
Find/maintain housing	36.5	47.9	45.4	-11.4	0.000	-8.9	0.001	2.5	0.357
Pay expenses	66.7	64.4	67.8	2.3	0.344	-1.2	0.554	-3.4	0.065
Childcare/education	32.9	31.4	32.5	1.6	0.465	0.4	0.868	-1.1	0.679
Elderly care	54.1	53.7	50.1	0.4	0.827	4.0	0.150	3.6	0.154
Young care	47.1	42.9	41.0	4.2	0.086	6.1	0.035	1.9	0.438
Crime	46.5	45.2	50.5	1.2	0.649	-4.0	0.210	-5.2	0.074
Giving up job for care	23.2	37.1	33.3	-13.9	0.000	-10.1	0.001	3.8	0.204
Health care	64.8	55.5	70.6	9.3	0.000	-5.8	0.007	-15.1	0.000

Note: Respondents were asked: “Thinking about the next year or two, how concerned are you about each of the following? Becoming ill or disabled/Losing a job or self-employment income/Not being able to find/maintain adequate housing/Not being able to pay all expenses and make ends meet/Not being able to access good-quality childcare or education for your children (or young members of your family)/Not being able to access good-quality long-term care for elderly family members/Not being able to access good-quality long-term care for young or working-age family members with an illness or disability/Being the victim of crime or violence/Having to give up my job to care for children, elderly relatives, or relatives with illness or disability/Accessing good-quality healthcare”. Respondents could choose between: “Not at all concerned”; “Not so concerned”; “Somewhat concerned”; “Very concerned”; “Can’t choose”. The first three columns report the share of respondents who report “somewhat concerned” or “very concerned”. Columns 4, 6 and 8 show the mean difference between country pairs and columns 5, 7, 9 report the p-values of the corresponding proportion tests. Standard errors are clustered at the regional level (provinces).
Source: OECD Risks that Matter Survey 2022.

Annex Table 2.A.2. The French are less satisfied with pensions than German and the United Kingdom respondents

	FRA	DEU	GBR	FRA – DEU		FRA – GBR		DEU – GBR	
Policy area	mean (%)	mean (%)	mean (%)	mean (p.p.)	p-value	mean (p.p.)	p-value	mean (p.p.)	p-value
Unemployment	26.4	27.9	24.1	-1.5	0.480	2.3	0.448	3.8	0.210
Illness/Disability	21.3	23.4	26.6	-2.1	0.388	-5.3	0.089	-3.2	0.343
Having an(other) child	22.5	24.9	21.7	-2.3	0.369	0.9	0.754	3.2	0.370
Leave job, family member care	15.1	19.1	19.5	**-4.0**	**0.016**	**-4.4**	0.194	-0.5	0.893
Retirement	16.6	21.5	25.6	**-5.0**	**0.021**	**-9.0**	**0.014**	-4.1	0.268
Death of spouse or partner	16.9	20.0	22.4	-3.2	0.176	-5.6	0.053	-2.4	0.460

Note: Respondents were asked: "Please indicate the degree to which you agree or disagree with the following statement: "I think that the government does/would provide my household and me with adequate income support in the case of income loss due to": Unemployment/Illness/disability/Having a child/having more children/Leaving work to care for elderly family members or family members with disabilities/Retirement/Death of spouse or partner". Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". The first three columns report the share of respondents who "Agree" or "Strongly agree". Columns 4, 6 and 8 show the mean difference between country pairs and columns 5, 7, 9 report the p-values of the corresponding proportion tests. Standard errors are clustered at the regional level (provinces).
Source: OECD Risks that Matter Survey 2022.

Annex Table 2.A.3. French respondents are less satisfied with social protection services than those in Germany and the United Kingdom

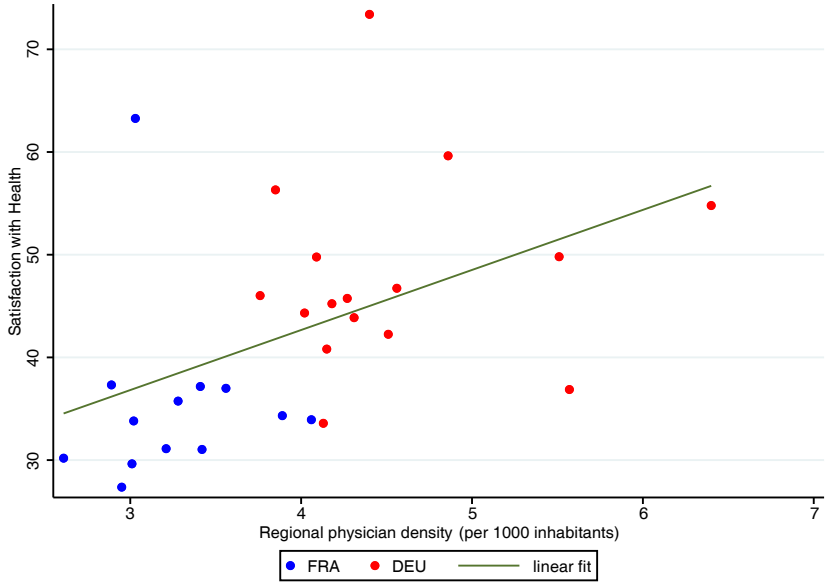
	FRA	DEU	GBR	FRA – DEU		FRA – GBR		DEU – GBR	
Policy area	mean (%)	mean (%)	mean (%)	mean (p.p.)	p-value	mean (p.p.)	p-value	mean (p.p.)	p-value
Family support	24.8	30.7	32.8	-6.0	0.007	-8.0	0.029	-2.0	0.556
Education	32.6	46.5	48.6	-13.9	0.000	-16.0	0.000	-2.2	0.453
Employment	31.0	37.4	39.9	-6.4	0.005	-8.9	0.022	-2.5	0.501
Housing	24.3	27.6	35.6	-3.3	0.105	-11.2	0.005	-7.9	0.032
Health	33.5	46.5	43.0	-13.0	0.000	-9.5	0.004	3.5	0.293
Disability	23.3	28.4	30.2	-5.1	0.033	-6.9	0.030	-1.8	0.543
Long-term care	26.3	27.5	30.4	-1.2	0.542	-4.1	0.287	-2.9	0.448
Public safety	30.0	50.1	44.7	-20.1	0.000	-14.7	0.000	5.4	0.148

Note: Respondents were asked: "Please indicate the degree to which you agree or disagree with the following statement: "I think that my household and I have/would have access to good quality and affordable public services in the area of […], if needed." Family support (e.g. childcare, parenting support services, etc.)/Education (e.g. schools, universities, professional/vocational training, adult education, etc.)/Employment (e.g. job search supports, skills training supports, self-employment supports, etc.)/Housing (e.g. social housing, housing benefit, etc.)/Health (e.g. public medical care, subsidised health insurance, mental health support, etc.)/Disability/incapacity-related needs (e.g. disability benefits and services, long-term care services for persons with disability, community living resources, etc.)/Long-term care for older people (e.g. home, community-based and/or institutional care)/Public safety (e.g. policing)/Public transportation". Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". The first three columns report the share of respondents who report "Agree" or "Strongly agree". Columns 4, 6 and 8 show the mean difference between country pairs and columns 5, 7, 9 report the p-values of the corresponding proportion tests. Standard errors are clustered at the regional level (provinces).
Source: OECD Risks that Matter Survey 2022.

Annex 2.B. Figures

Annex Figure 2.B.1. Satisfaction with health services aligns with regional physician density across, but not within, countries

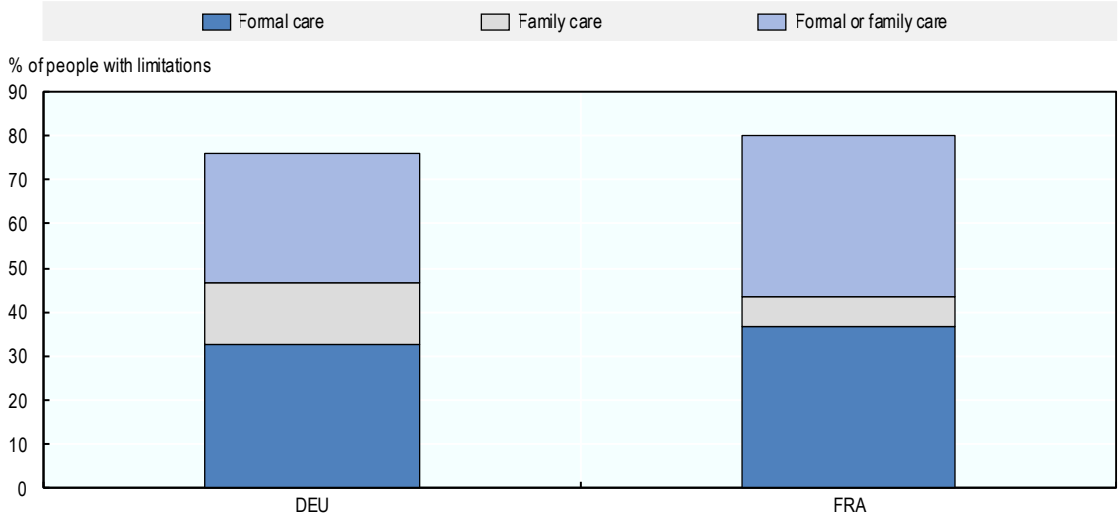
Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services in the area of health if needed", by regional physician density



Note: The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: 'I think that my household and I have/would have access to good quality and affordable public services in the area of health (e.g. public medical care, subsidised health insurance, mental health support, etc.), if needed.'" Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree" at the provincial level in France (blue) and Germany (red). The horizontal axis shows the physician density at the provincial level in France and Germany. The line represents the linear trend for French and German provinces.
Source: RTM 2022, OECD Regional Statistics.

Annex Figure 2.B.2. More people with limitations receive formal care in France and family care in Germany

Share of the population 65+ with at least three ADL or IADL limitations, by type of care received



Note: Family care is received from family and friends; formal care is delivered by paid carers.
Source: (OECD, 2021[1]), *OECD Pensions at a Glance 2021*.

Notes

[1] Concerns about accessing good-quality healthcare also show substantial variation by age, with 68% of respondents aged 50-64, 65% of respondents aged 30-49 and 59% of 18-29 year-olds worrying about this risk category.

3 System-wide and welfare state-independent factors influencing public satisfaction with social protection

Laurenz Baertsch and Valerie Frey

This chapter compares satisfaction with social protection with different aspects of the system in France, Germany and the United Kingdom. Net contributions are aligned with differences in perceptions of public services for different household types within countries, though they do not explain differences in perceptions across countries. Frictions in application processes for social programmes, as well as the associated time costs in accessing services or benefits, have little relationship with the observed differences in satisfaction. This chapter suggests that country-specific, systematic differences in reporting satisfaction with social protection systems seem to exist independent of welfare state design and functioning. Compared to respondents in other OECD countries, French respondents systematically report lower satisfaction levels than one would expect based on policy indicators and macroeconomic and individual characteristics. A factor explaining cross-country satisfaction differences may be cultural factors and expectations independent of welfare state design.

Introduction

The shape and size of social programme benefits and services only weakly correspond with satisfaction with social protection in France, Germany and the United Kingdom (Chapter 2). What else, then, explains different perceptions of social protection? This chapter analyses the role that system-wide institutional factors and variables independent of the welfare state play in determining public satisfaction.

To analyse the role of institutional characteristics, this chapter analyses different aspects of the social security system. Using the OECD Tax-Benefit calculator, we find that net contributions (i.e. contributions minus benefits) are aligned with differences in perceptions of public services for different household types within countries. However, they do not explain differences in perceptions across countries.

Furthermore, frictions in application processes for social programmes, as well as the associated time costs in accessing services or benefits, do not seem to explain the observed differences in satisfaction with public social services between France, Germany and the United Kingdom.

Lastly, this chapter shows that country-specific, systematic differences in reporting satisfaction with social protection systems seem to exist independent of welfare state design and functioning. Compared to respondents in other OECD RTM countries, French respondents systematically report lower satisfaction levels than one would expect based on area-specific policy indicators and macroeconomic and individual characteristics, while German and UK respondents' reported satisfaction is close to what would be expected. Building on the literature explaining differences in reporting life satisfaction, this chapter suggests that a significant factor in cross-country satisfaction differences is due to cultural factors and expectations independent of welfare state design.

Institutional explanations do not align with differences in satisfaction across France, Germany and the United Kingdom.

System-wide institutional characteristics of social protection systems, such as the funding scheme or how time-efficiently it operates, might affect the citizens' overall satisfaction with the social protection system. This section analyses whether proxies of these characteristics, namely net social contributions (OECD Tax-Benefit calculator) and the time tax in administrative procedures, are related to the observed patterns in satisfaction between France, Germany and the United Kingdom.

Net social security contributions explain differences in perceptions within, but not across, countries

How much individuals receive in social benefits and contribute via income taxes and social contributions likely affects their perceptions of social services. This section analyses this relationship using data from the OECD Tax-Benefit calculator for different household types (couple with children, single parent, couple without children, single without children). The analysis finds some support for an association between net contributions (i.e. contributions minus benefits) and perceptions of public social services for different household types *within* countries: household types with lower net contributions are more likely to say that they receive a fair share in public benefits given their contributions and are somewhat more satisfied with public social services than those with higher net contributions. The analysis does not find such an association comparing each family type separately *across* countries.

For this analysis, four household types are considered: single parent households with one child, two parent households with two children, singles without children, and couples without children. RTM identifies parents if their child is under 18 and lives in the same household. The assumed working hours and hourly wage for each family type are reported in. Table 3.1.The OECD Tax-Benefit model then provides data on the contributions and social benefits for each household type. Figure 3.2 shows the net contribution, i.e. contributions minus benefits, that the household types receive in each country.

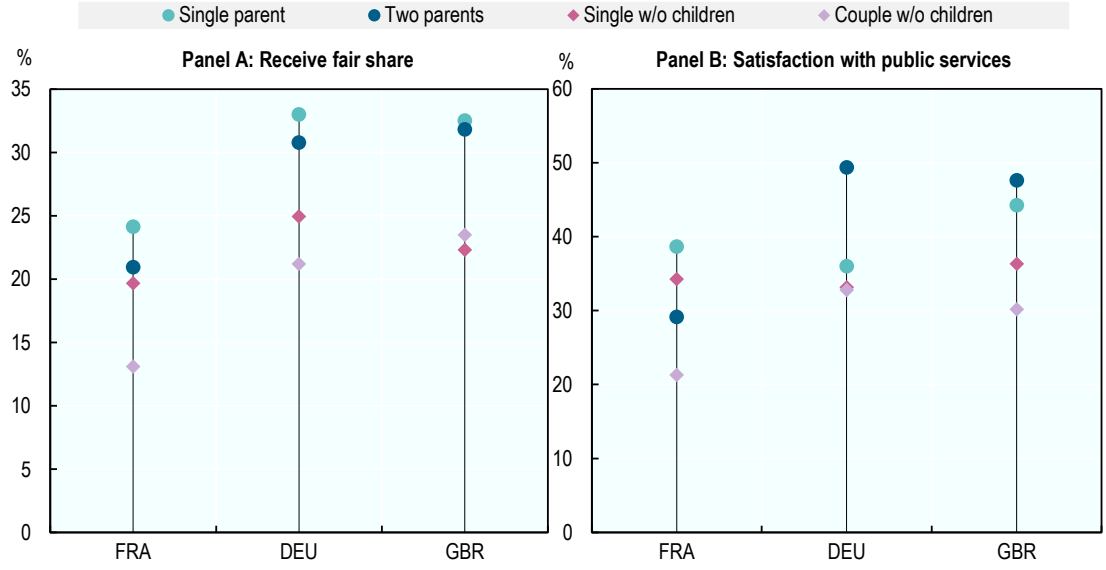
Table 3.1. Four household types are considered in the Tax-Benefit analysis

Household type	partner	# children	hourly wage (% average)	working hours
Single parent	single	1	100%	75%
2 parents	couple	2	200% (100/100)	100/50
Single w/o children	single	0	100%	100
Couple w/o children	couple	0	200% (100/100)	100/100

Note: The table presents the four household types considered in the Tax-Benefit analysis. The number of children for single parent and two parent households corresponds to the mode of these household types in RTM 2022. Hourly wages are set to the national average to match the nationally representative sample of RTM 2022. The fact that parents tend to offer lower labour supply motivates the choice of the working hours.
Source: Own elaboration.

Figure 3.1. Households with children perceive the social protection system as fairer than those without

Proportion of respondents who agree or strongly agree with the statement "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past", 2022, by household type.

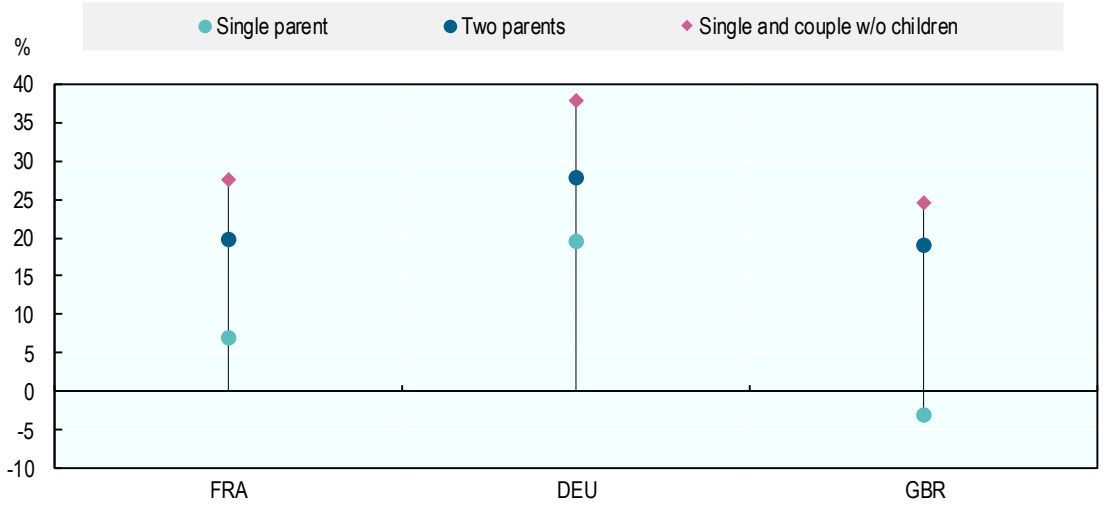


Note: In Panel A, respondents were asked: "Please indicate the degree to which you agree or disagree with the following statement: "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past." Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". In Panel B, respondents were asked: "Please indicate the degree to which you agree or disagree with the following statement: "I think that my household and I have/would have access to good quality and affordable public services in the area of […], if needed.", where the areas are Family; Education; Employment; Housing; Health; /Disability- and incapacity-related; Long-term care for older people; Public safety". Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree" averaged over all policy areas mentioned above. RTM data include respondents aged 18-64.
Source: RTM 2022.

Perceptions of the social protection system differ across the four household types (Figure 3.2). Households with children, i.e. single parents and two-parent households, tend to be more likely to believe that they receive a fair share of public services given their current and past contributions (Panel A) and to be more satisfied with public services across areas (Panel B) than single and couple households without children. This pattern looks slightly different in France, where the difference between two parent households and single households is statistically insignificant.

Figure 3.2. Net contributions are highest in Germany, followed by France and the United Kingdom

Net contributions, i.e. social security contributions and personal income taxes net of received social benefits, as fraction of gross income, 2022, by household type.



Note: Net contributions are defined as the sum of social security contributions and personal income taxes net of social benefits received. Social benefits are composed of social assistance programmes, housing benefits, family benefits are in-work benefits.
Source: OECD Tax-Benefit Model.

Almost all the chosen family types have positive net contributions (Figure 3.2, Annex Table 3.A.1), meaning that they contribute more to the financing of the social protection system via social contributions and income taxes than they receive in social benefits. This is because social protection systems are designed such that only low-income households are net recipients. In contrast, the parameters chosen in this analysis result in household types that have income around the average household, mirroring the nationally representative RTM data. An exception are single parent households in the United Kingdom, which see their disposable income increased by 3% of gross earnings through social benefits. This is mainly because this household type qualifies for social assistance and housing benefits in the United Kingdom but not in France or Germany (Annex Table 3.A.2, Annex Figure 3.B.1)

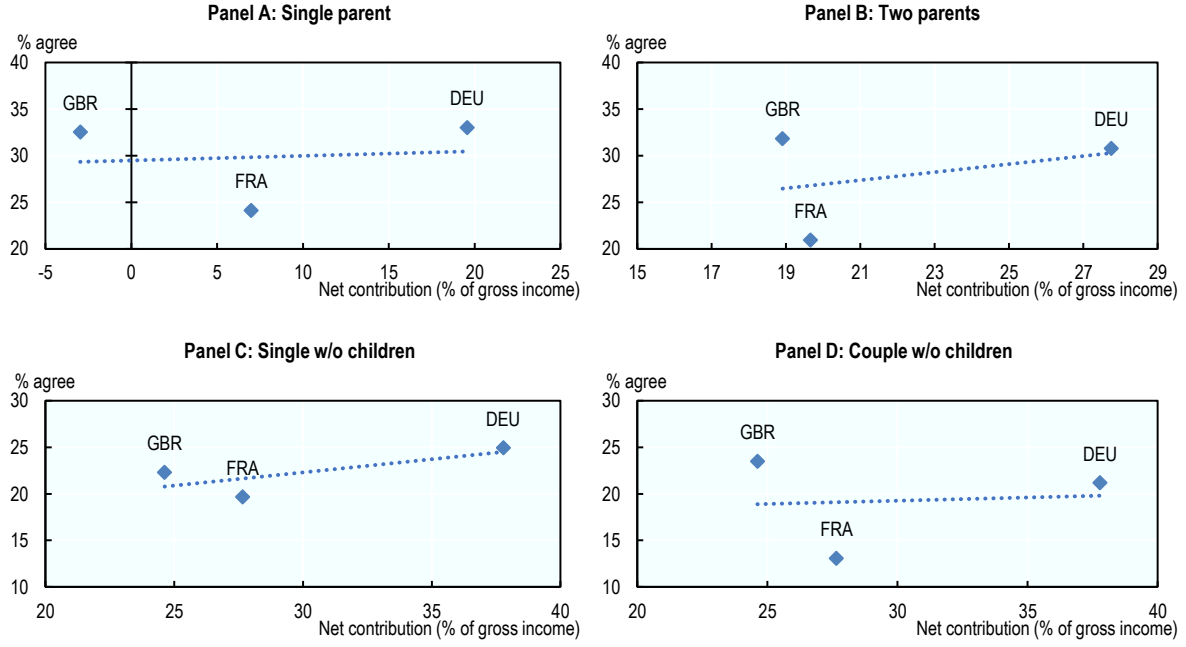
Households with children have substantially lower net contributions (8% for single parents and 22% for two parent households on average across countries) than those without (30% for both single and couple households). There are two reasons for this: first, the social protection systems provide households with children with specific cash benefits, such as the General Family Benefit (*Allocations Familiales* in France or *Kindergeld* in Germany). Second, reflecting the lower labour supply among parents compared to individuals without children, households with children are assumed to have lower income than those without in this analysis, which results in lower social security contributions and income tax payments.

All household types face the highest net contributions in Germany, ranging from 20% of gross income for single parent households to 38% for singles and couples without children, followed by France (from 7% to 28%) and the United Kingdom (-3% to 25%). This gap is particularly large in the case of single parent households, which face a net contribution of 20% of their gross income in Germany, of 7% in France and are net benefit recipients of 3% in the United Kingdom. These gaps are explained by a 10% in-work benefit in France and 8% housing benefit and 7% social assistance programmes in the United Kingdom, to which single parent families are not entitled in Germany. Additionally, income tax payments and social security contributions for single parents are higher in Germany (19%) than in the United Kingdom (16%).

Comparing the different household types across France, Germany and the United Kingdom, Figure 3.3 shows that differences in net contribution rates are not related to perceptions regarding the fairness of a country´s social security system. More precisely, respondents of a given household type that face higher net contributions in their country, are not less likely to state that they receive a fair share of public benefits, given the taxes and social contributions they pay. For example, although net contributions for single parents amount to 19% in Germany, 33% of them believe that the system is fair – just like British single parents, who are net recipients (3% of gross income).

Figure 3.3. Across countries, net contribution rates are not related with fairness perceptions

Proportion of respondents who agree or disagree with the statement "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past", 2022, by net contribution as a share of gross income.

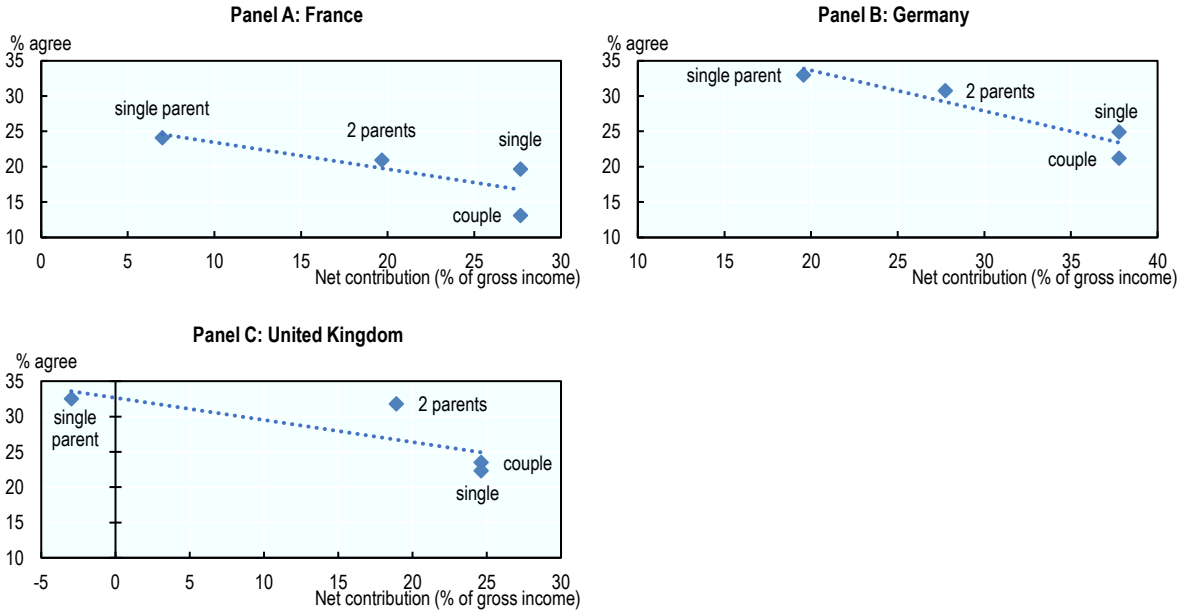


Note: The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past." Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axis in all panels corresponds to the net contribution, defined as the sum of social security contributions and personal income taxes paid net of social benefits received. The dashed line represents the linear trend for France, Germany and the United Kingdom.
Source: RTM 2022, OECD Tax-Benefit Model.

However, when comparing different household types within countries, a negative relation between net contributions and fairness perceptions appears in the three countries of interest. In particular, household types that pay low net contributions, such as single parents, perceive the social protection system as fairer than those with higher net contributions, such as single and couple households without children. For example, in France single parents have a net contribution of 7% and 24% think that they receive a fair share. Higher net contributions among singles and couples without parents (28%) coincide with a lower share of these groups thinking they receive a fair share (20% for singles and 13% for couples). This relationship is of similar strength in the three countries of interest.

Figure 3.4. Within countries, household types facing lower net contributions also perceive the social protection system as fairer

Proportion of respondents who agree or disagree with the statement "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past", 2022, by net contribution as a share of gross income.



Note: The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past." Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". The horizontal axis in all panels corresponds to the net contribution, defined as the sum of social security contributions and personal income taxes paid net of social benefits received. The dashed line represents the linear trend for the four household types.
Source: RTM 2022, OECD Tax-Benefit Model.

Annex Figure 3.B.2 shows that, within countries, a negative relationship also exists between net contributions and satisfaction with public services averaged across all areas. However, the relationship is less clear than in the case of fairness perceptions (Figure 3.4), as some of the household types are located further away from the fitted line, such as two parents households in Germany.

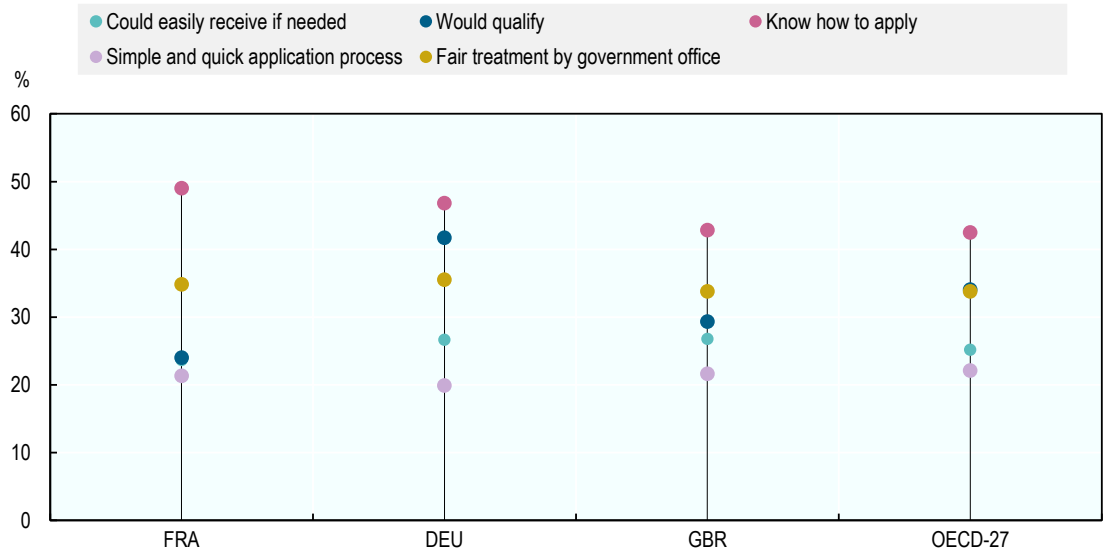
This analysis provides suggestive evidence of net contributions influencing (fairness) perceptions of social protection systems within countries. However, the analysis cannot rule out the possibility that other factors, such as higher exposure to the social protection system or a more public service-friendly attitude among parents than among respondents without children, might partially explain the negative relationship.

Frictions in administrative processes are not related to differences in satisfaction across countries

Frictions in administrative procedures for obtaining public social services and benefits have been identified as a potential source of dissatisfaction (Sunstein, 2020[1]). This section provides evidence on frictions at different stages of the application process, including perceived eligibility for benefits, perceived fairness of the application process for services/benefits, knowledge required to apply, difficulty of applying, and time costs for various administrative procedures using RTM survey data.

This analysis shows that frictions in administrative procedures or the associated time cost do not seem to explain the observed differences in satisfaction with public services between France, Germany and the United Kingdom. While the French are less satisfied with public services, respondents in all three countries generally assess frictions in the administrative procedures relatively similarly (Figure 3.5)

Figure 3.5. Respondents in all three countries hold similar beliefs about most stages of the application process for social benefits



Note: OECD-27 refers to the unweighted average of the 27 OECD countries that participated in RTM 2022. Respondents were asked: "To what degree do you agree or disagree with the following statement? If you currently are receiving services or benefits, please answer these questions according to your experience. If you are not receiving them, please answer according to what you think your experience would be if you needed them: I feel I could easily receive public benefits if I needed them/I am confident I would qualify for public benefits/I know how to apply for public benefits/I think the application process for benefits would be simple and quick/I feel I would be treated fairly by the government office processing my claim. Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree". RTM data include respondents aged 18-64.
Source: RTM 2022.

Differences in beliefs about one's own eligibility for social benefits stand out as the main difference between France, Germany and the United Kingdom when it comes to perceptions of administrative procedures. French respondents are substantially more skeptical in this area, as only 24% of respondents in France but 42% in Germany believe that they would qualify. Simultaneously, the French have the highest confidence in their knowledge of the application procedure, although the cross-country gap is smaller in this area (49% in France, 47% in Germany and 42% in the United Kingdom). Nevertheless, the French respondents' high confidence in their knowledge about application procedures seems to be at odds with their skeptical attitude towards their eligibility status as the social protection coverage is relatively similar in Germany and France (Chapter 2).

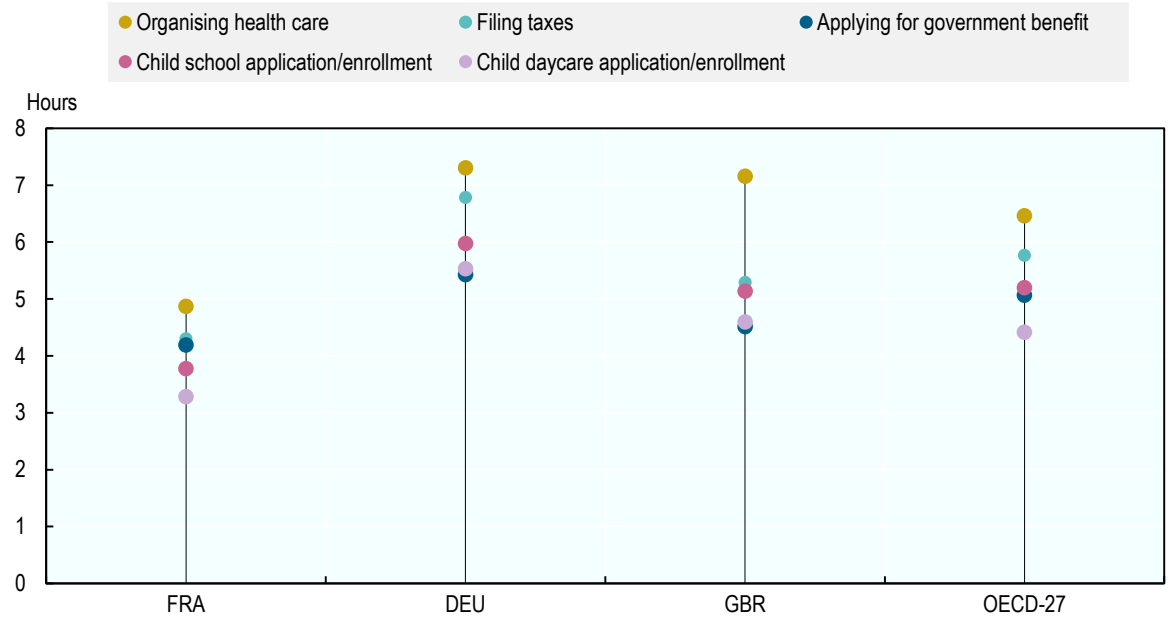
Perceptions at other stages of the application process are not statistically different in the three countries. On average across countries 26% of respondents state that they could easily receive social benefits if needed, 21% report that they expect the application process to be simple and quick, and 35% think that they would be treated fairly by the government office.

Another type of administrative friction that likely matters for the citizens' satisfaction with public services is the time spent on administrative procedures, often referred to as the time tax. For the same level of public service provision, more time-intensive administrative procedures are likely to lead to lower satisfaction

among respondents. This section shows how much time respondents report having spent on different administrative tasks in the past 12 months in France, Germany and the United Kingdom (Figure 3.6, Annex Table 3.A.5).

Figure 3.6. The time tax tends to be lower in France than in Germany and the United Kingdom

Average hours that respondents spend on selected administrative tasks (see notes for details) annually, 2022



Note: OECD-27 refers to the unweighted average of the 27 OECD countries for which data are available. Respondents were asked: "People usually spend at least a bit of time on paperwork, phone calls, or internet searches when they file their taxes, apply for government benefits, or enrol their children in school or day-care. Please tell us approximately how much time you spent on the following tasks for yourself and for your household in the last 12 months?" Tasks are: Filing taxes; Applying for a government benefit (e.g. unemployment benefits, sickness/disability benefits, or old-age pensions) apart from healthcare; Applying to and enrolling my children in school (including also additional after-school programmes); Applying to and enrolling my children in daycare; Organising my healthcare (e.g. getting appointments with doctors, seeking reimbursement of healthcare expenses). Answer choices are: Zero hours; Less than 1 hour; 1-10 hrs; 11–20 hrs; 21–30 hrs; 31–40 hrs; more than 40 hrs; Does not apply to me]. Data show the average of the midpoint of each interval. RTM data include respondents aged 18-64.
Source: RTM 2022.

Self-reported time spent on administrative procedures in France, Germany and the United Kingdom does not match the observed patterns in satisfaction with public services in these countries. German respondents tend to report the highest and French respondents the lowest number of hours spent on administrative procedures each year, particularly in the areas of organising healthcare and taxes, yet Germans are more satisfied with public services than the French (Chapter 2). This time use pattern is consistent across categories that match specific policy areas, such as healthcare or education, and those that refer to more general administrative procedures, such as applying for government benefits (excluding healthcare) or filing taxes.

When considering any type of government benefit (excluding healthcare), Germans (5.4 hours) devote a statistically insignificant 1.2 hours more each year to applications than the French (4.2 hours) and 0.9 hours more than respondents in the United Kingdom (4.5 hours). These statistics are approximately in line with the cross-country OECD average of 5.1 hours per year.

In the area of education, the differences in time spent on administrative procedures are relatively small. There is no statistically significant difference in terms of time spent on applying and enrolling their children in school between respondents in France, Germany and the United Kingdom, who spend an average of 3.3 hours on this task. Germans spend 1.1 hours more on applying and enrolling their children in day care than the French (2.5 hours), while the difference between respondents in the United Kingdom (3.3 hours) and the remaining two countries is not statistically significant.

Respondents in Germany (7.3 hours) and in the United Kingdom (7.2) devote significantly more time each year to organising their healthcare than their French counterparts (4.7 hours). This pattern does not align with the observed perceptions of the healthcare system, as Germans show the highest level of satisfaction in this area.

Germans also spend more time on filing taxes, confirming the overall pattern of the Germans bearing the highest time tax, followed by respondents in the United Kingdom and in France. With 4.3 hours annually devoted to filing taxes, the French spend 1 hour less than respondents in the United Kingdom (5.3 hours) and 2.5 hours less than Germans (6.8 hours).

Country-specific differences in reported satisfaction independent of welfare state design

In light of the evidence presented in this report, it seems very likely that factors *other* than welfare state shape, size and service delivery affect respondents' satisfaction with social protection. Indeed, respondents in different countries have been known to report different levels of satisfaction even when facing a similar policy environment. For example, differences in institutional, macroeconomic or individual characteristics do not fully explain differences in life satisfaction or happiness across countries (Deaton, 2008[2]; Stevenson and Wolfers, 2008[3]). Consequently, some countries show higher and some show lower levels of satisfaction than one would expect based on these characteristics.

Relating life satisfaction with GDP, for example, Inglehart et al., 2008 show that respondents in France and Germany report lower-than-expected levels of satisfaction, whereas the opposite is true for the United Kingdom. This phenomenon could also partly explain the observed misalignment between the respondents' reported satisfaction with social protection and the observed policy indicators in France, Germany and the United Kingdom (Chapter 2).

Indeed, our analysis – similar to Inglehart et al., 2008 but using social protection preferences as outcomes – shows that French RTM respondents report substantially lower levels of satisfaction with social protection than what could be expected based on social policy indicators, macroeconomic variables (GDP per capita and a measure of inequality) and individual-level characteristics compared to German and UK respondents (Figure 3.7). Relative to the average level of satisfaction, the French report a 18% lower-than-expected satisfaction with social protection (averaged across all policy areas). In contrast, satisfaction with social protection in Germany and the United Kingdom are close to the expected level. The estimate for Germany differs from the one in Inglehart et al., 2008 which might partially be because the latter considers life satisfaction, while this analysis considers satisfaction with social protection, as outcome variable.

Box 3.1. Estimation of the gap between expected and observed levels of satisfaction with social protection

Following the literature investigating the differences in reported levels of life satisfaction and happiness (cite), this section estimates the gap between expected and observed levels of satisfaction

with social protection for each country. This gap is first estimated for each area of social protection separately, and then aggregated to over policy areas to obtain one estimate per country.

To obtain the expected level of satisfaction with social protection for all RTM countries, this approach estimates one linear regression model per policy area using the reported satisfaction level from RTM 2022 (i.e. a dummy variable for being satisfied) as outcome variable and individual characteristics (e.g. gender, age, income,…), macroeconomic variables (GDP per capita and the GINI coefficient) and, most importantly, area-specific policy indicators (in most policy areas identical to the ones presented in Chapter 2) as explanatory variables. These models take the following form:

$y_{i,a,c} = \alpha + \beta_1 individual_i + \beta_2 macroeconomic_c + \beta_3 policy\ indicators_{a,c} + \varepsilon_{i,a,c}$ (1).

The estimated, area-specific models are then used to predict the expected level of satisfaction for each individual (2). In the next step, both the expected and the observed levels of satisfaction are aggregated to the country-policy area level (3). The gap is defined as the difference between expected and observed levels of satisfaction (i.e. the regressions' residual) relative to the average level of satisfaction in a given policy area (4). Thus, positive values indicate higher-than-expected and negative values indicate lower-than-expected levels of satisfaction.

$\hat{y}_{i,a,c} = \alpha + \widehat{\beta_1} individual_i + \widehat{\beta_2} macroeconomic_c + \widehat{\beta_3} policy\ indicators_{a,c}$ (2).

$y_{a,c} = \sum_i y_{i,a,c} \quad \hat{y}_{a,c} = \sum_i \hat{y}_{i,a,c}$ (3).

$gap_{a,c} = y_{a,c} - \hat{y}_{a,c}$ (4).

To obtain satisfaction gap at the country-level, these estimates are averaged over all policy areas:

$gap_c = \sum_a gap_{a,c}$ (5).

Only areas with sufficient high-quality policy indicators are used in this procedure, namely pensions, family, education, employment, housing and health.

The reliability of this method strongly depends on the quality of the underlying policy indicators in each area. If important aspects of a country's social protection system are not captured by these indicators, for example a stronger reliance on a private rather than public provision of social services in some countries than in others, this can lead to inaccurate estimations of the gap in expected and reported levels of satisfaction. Importantly, due to the varying quality of policy indicators across poliy areas, the estimates can be more reliable in one area than in another. Nevertheless, this analysis illustrates systematic differences in the reporting of satisfaction with social protection across countries.

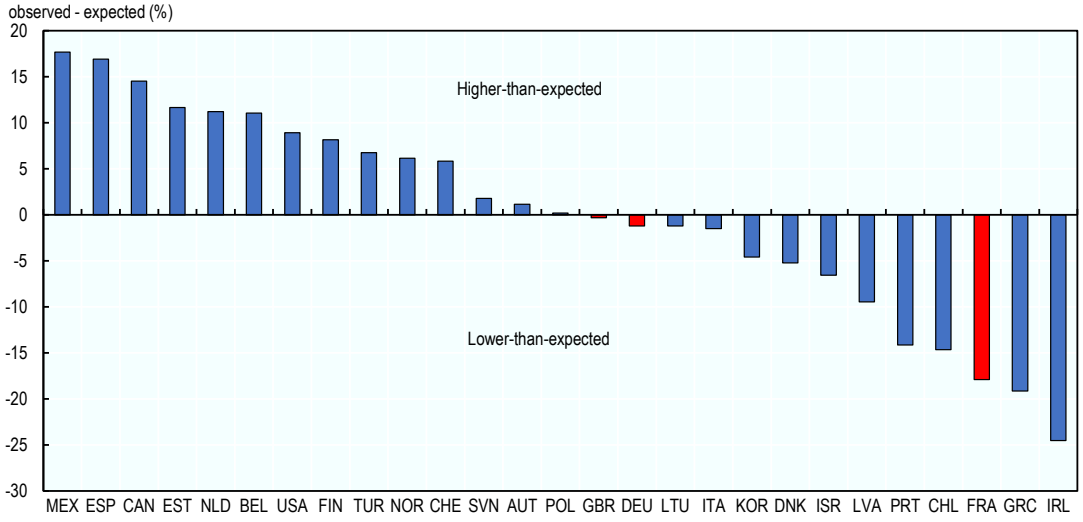
Note: The subscripts *i*, *a* and *c* refer to individual, policy area and country, respectively.

In all policy areas, France reports both lower satisfaction with social protection than one would expect based on policy indicators, and also a larger gap between expected and actual satisfaction levels compared to Germany and the United Kingdom (Annex Figure 3.B.3). In the case of France this negative gap between observed and expected satisfaction is particularly large in family support, education and pensions.

In contrast, in Germany and the United Kingdom., both the sign of the gap (i.e. whether the reported satisfaction is higher or lower than expected) and the relative ranking between the two countries, depends on the policy area. Germans are more optimistic than UK respondents in employment and health. In the area of health they are even more satisfied than expected. UK respondents are more optimistic than Germans in family support and education while there is no difference between the two countries in housing and pensions. As a result, German and British respondents rank very similarly on average across all policy areas (Figure 3.7).

Figure 3.7. The French report satisfaction with social protection well below the level that would be expected based on policy indicators

Average difference between predicted and observed satisfaction with social protection as a share of average satisfaction (averaged across policy areas), 2022



Note: The figure shows the difference between predicted and observed satisfaction with social protection as a share of average satisfaction, averaged across selected policy areas for all 27 RTM countries. Positive values indicate higher-than-expected and negative values lower-than-expected levels of satisfaction. Expected levels of satisfaction in each policy area are predicted by regressing the satisfaction level (i.e. a dummy variable for being satisfied) on individual characteristics (e.g. gender, age, income,…), macroeconomic variables (GDP per capita and the GINI coefficient) and area-specific policy indicators (see Chapter 2) using individual-level RTM data. After aggregating expected and observed levels of satisfaction to the country-level, the difference between the two is computed in each area. By aggregating this estimate in selected areas, the average difference between expected and observed satisfaction is obtained. The policy areas are selected based on the number and quality of the corresponding set of policy indicators. The final estimate includes the areas: pensions, family, education, employment, housing and health. For a low number of policy indicators some countries have missing values, which replaced by the corresponding indicator's cross-country median value.
Source: RTM 2022, Policy indicators (Chapter 2).

The reporting of low levels of satisfaction compared to similar countries seems to be particularly pronounced in France. In fact, the term "French Dissatisfaction Puzzle" has been introduced to describe the lower-than-expected levels of satisfaction in France observed in the context of life satisfaction (Senik, 2014[4]). Senik (2014[4]) shows that – both in France and abroad – French people are more unhappy than other Europeans living in a given country. Also, European immigrants in France are not less happy than they are in other comparable European countries. She attributes these gaps in happiness between the French and other Europeans to cultural differences, supported by the fact that the initially higher levels of happiness among European immigrants in France fall over generations.

Additionally, research suggests that the French might respond more positively when asked about their personal life than when asked about the state and future direction of their country (Perona and Senik, 2022[5]). For example, the majority of respondents thinks that the quality of life in France will deteriorate, yet a majority also believes that their personal finances will stay unchanged. Additionally, out of a sample of 50 surveyed countries, the French report the highest perceived national income inequality but are also among the most optimistic respondents in terms of their own social income mobility. This discrepancy in satisfaction levels between private and public affairs, might contribute to the misalignment between observed satisfaction with public services and policy indicators in this study. It could also be indicative for why the French assess their personal short-term risks, such as not being able to access good-quality

childcare or education for their children, similarly compared to German and UK respondents, but are systematically less satisfied when it comes to social protection services (e.g. in education) provided by the government (Chapter 2).

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Annex 3.A. Tables

Annex Table 3.A.1. Households with children perceive the social protection system as fairer than those without

Proportion of respondents who agree or disagree with the statement "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past", 2022, by household type

Country	Single parent	Two parents	Single	Couple	Average
DEU	33.0	30.8	24.9	21.2	27.5
FRA	24.1	20.9	19.7	13.1	19.5
GBR	32.5	31.8	22.3	23.5	27.5
Average	29.9	27.8	22.3	19.3	24.8

Note: respondents were asked: "Please indicate the degree to which you agree or disagree with the following statement: "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past." Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; Agree"; "Strongly agree"; "Can't choose". Data represent the share of respondents who report "strongly agree" or "agree".
Source: RTM 2022.

Annex Table 3.A.2. Net contributions are highest in Germany, followed by France and the United Kingdom

Social security contributions and personal income taxes net of received social benefits, 2022, by household type

Country	Single parent	Two parents	Single	Couple	Average
DEU	19.56798	27.7534	37.77936	37.77924	30.72
FRA	6.98276	19.66102	27.65477	27.65452	20.48827
GBR	-2.97755	18.9067	24.62009	24.62001	16.29231
Average	7.857731	22.10704	30.01807	30.01792	22.50019

Note: Net contributions are defined as the sum of social security contributions and personal income taxes net of social benefits received. Social benefits are composed of social assistance programmes, housing benefits, family benefits are in-work benefits. All numbers are shown as a share of a country's average wage.
Source: OECD Tax-Benefit Model.

Annex Table 3.A.3. Contributions and benefits by category

Social security contributions and personal income taxes net of received social benefits by programme, 2022, by household type

Panel A: Germany						
Household type	social assistance	housing	family	in-work	income tax	social security contributions
single parent	0	0	4.774623	0	-4.4694	-14.9812
2 parents	0	0	9.549245	0	-21.2169	-29.9624
single	0	0	0	0	-17.4543	-20.325
couple	0	0	0	0	-34.9085	-40.6499

Panel B: France						
Household type	social assistance	housing benefit	family benefit	in-work benefit	income tax	social security contributions
single parent	0	0	0.101107	10.29225	-7.14781	-8.48267
2 parents	0	0	3.834617	0	-16.2328	-17.0936
single	0	0	0	0	-16.2164	-11.4386
couple	0	0	0	0	-32.4326	-22.877
Panel C: United Kingdom						
Household type	social assistance	housing benefit	family benefit	in-work benefit	income tax	social security contributions
single parent	7.499774266	7.913318284	2.558916	0	-8.75643	-6.98239
2 parents	0	0	4.255079	0	-18.6503	-13.965
single	0	0	0	0	-14.3253	-10.295
couple	0	0	0	0	-28.6503	-20.5901

Note: The table shows social benefits (namely social assistance, family benefits, housing benefits, in-work benefits) and contributions (namely social security contributions and personal income tax for the four household types analysed in this section. All numbers are displayed as a share of a country's average wage.
Source: OECD Tax-Benefit Model.

Annex Table 3.A.4. Respondents in all three countries hold similar beliefs about most stages of the application process for social benefits

Proportion of respondents who agree or disagree with the statements regarding the application process (see notes for details), by country, 2022

	FRA	DEU	GBR	FRA–DEU		FRA–GBR		DEU–GBR	
Category	mean (%)	mean (%)	mean (%)	mean (p.p.)	p-value	mean (p.p.)	p-value	mean (p.p.)	p-value
Could easily receive if needed	23.7	26.7	26.8	-3.0	0.200	-3.1	0.368	-0.1	0.976
Would qualify	24.0	41.7	29.3	-17.7	0.000	-5.3	0.081	12.4	0.001
Know how to apply	49.0	46.8	42.8	2.2	0.403	6.2	0.028	4.0	0.119
Simple and quick appl. proc.	21.4	19.9	21.6	1.4	0.469	-0.3	0.947	-1.7	0.679
Fair treatment by gov. off.	34.8	35.5	33.8	-0.7	0.771	1.0	0.716	1.7	0.531

Note: RTM27 refers to the unweighted average of the 27 OECD countries that participated in RTM 2022. Respondents were asked: "To what degree do you agree or disagree with the following statement? If you currently are receiving services or benefits please answer these questions according to your experience. If you are not receiving them, please answer according to what you think your experience would be if you needed them: I feel I could easily receive public benefits if I needed them/I am confident I would qualify for public benefits/I know how to apply for public benefits/I think the application process for benefits would be simple and quick/I feel I would be treated fairly by the government office processing my claim. Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". The first three columns report the share of respondents who report "agree" or "strongly agree". Columns 4, 6 and 8 show the mean difference between country pairs and columns 5, 7, 9 report the p-values of the corresponding proportion tests. Standard errors are clustered at the regional level (provinces).
Source: RTM 2022.

Annex Table 3.A.5. The time tax tends to be lower in France than in Germany and the United Kingdom

Average hours that respondents spend on selected tasks (see notes for details) annually, 2022

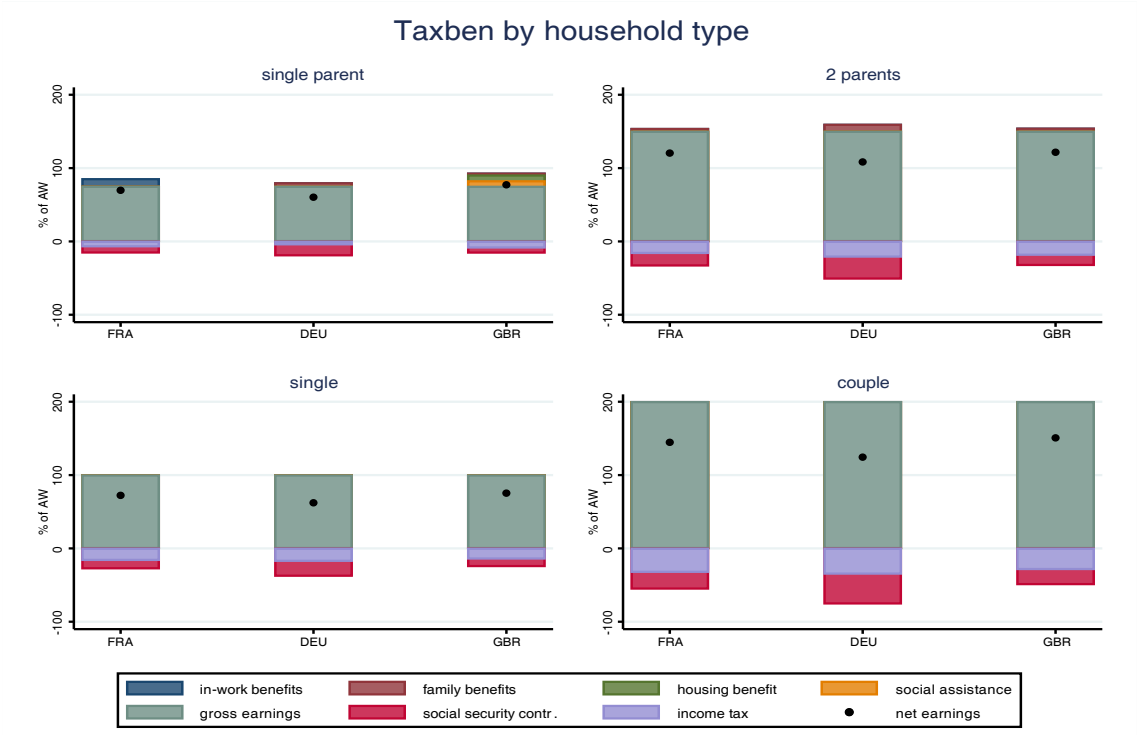
	FRA	DEU	GBR	FRA–DEU		FRA–GBR		DEU–GBR	
Area	mean (%)	mean (%)	mean (%)	mean (p.p.)	p-value	mean (p.p.)	p-value	mean (p.p.)	p-value
Filing taxes	4.3	6.8	5.3	-2.5	0.00	-1.0	0.05	1.5	0.00
Benefit application	4.2	5.4	4.5	-1.2	0.04	-0.3	0.54	0.9	0.18
School for children	3.0	3.3	3.6	-0.3	0.53	-0.6	0.36	-0.3	0.68
Daycare for children	2.5	3.6	3.3	-1.1	0.02	-0.8	0.15	0.3	0.65
Organising health care	4.9	7.3	7.2	-2.4	0.00	-2.3	0.00	0.1	0.78

Note: Respondents were asked: "People usually spend at least a bit of time on paperwork, phone calls, or internet searches when they file their taxes, apply for government benefits, or enrol their children in school or day-care. Please tell us approximately how much time you spent on the following tasks for yourself and for your household in the last 12 months?" Tasks are: Filing taxes; Applying for a government benefit (e.g. unemployment benefits, sickness/disability benefits, or old-age pensions) apart from healthcare; Applying to and enrolling my children in school (including also additional after-school programmes); Applying to and enrolling my children in daycare; Organising my healthcare (e.g. getting appointments with doctors, seeking reimbursement of healthcare expenses). Answer choices are: Zero hours; Less than 1 hour; 1-10 hrs; 11–20 hrs; 21–30 hrs; 31–40 hrs; more than 40 hrs; Does not apply to me]. Data show the average of the midpoint of each interval. The first three columns report the average of the midpoint of each time interval. Columns 4, 6 and 8 show the mean difference between country pairs and columns 5, 7, 9 report the p-values of the corresponding t-tests. Standard errors are clustered at the regional level (provinces). RTM data include respondents aged 18-64.
Source: RTM 2022.

Annex 3.B. Figures

Annex Figure 3.B.1. Across family types, net income is lowest in Germany

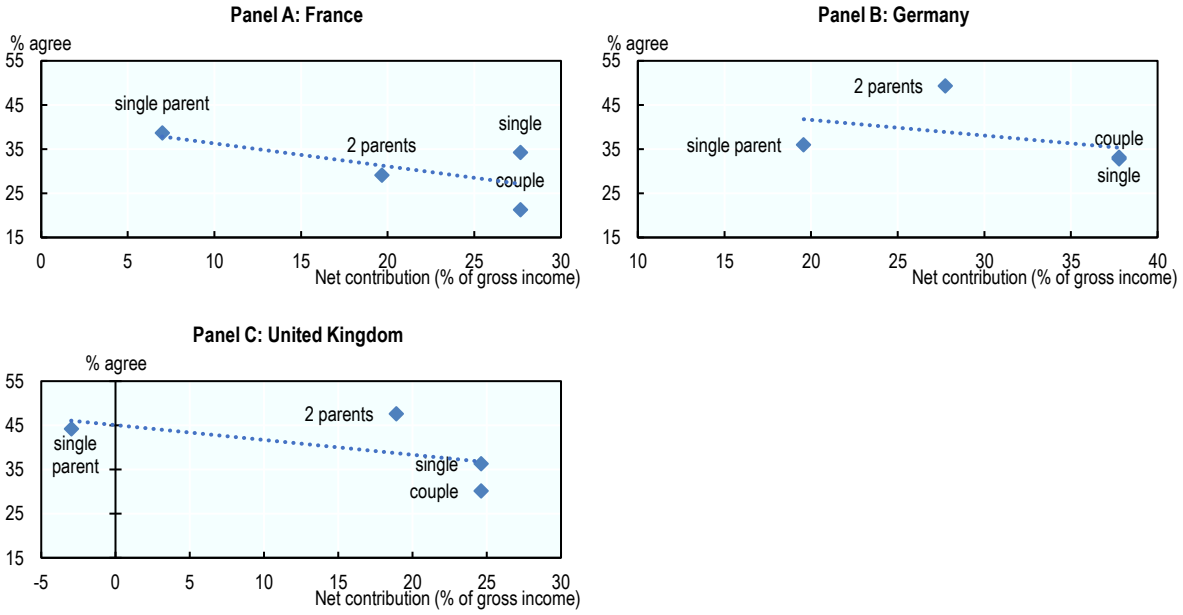
Social benefits and contributions as a fraction of the average wage, by family type



Note: The vertical axis shows benefits (social assistance, family benefits, housing benefits, in-work benefits) on the positive and contributions (social security contributions, personal income tax) on the negative range. Net earnings correspond to the sum of net earnings and benefits, net of contributions. All numbers are displayed as a share of a country's average wage.
Source: OECD Tax-Benefit Model.

Annex Figure 3.B.2. Within countries, a higher net contribution is weakly associated with lower satisfaction with public services

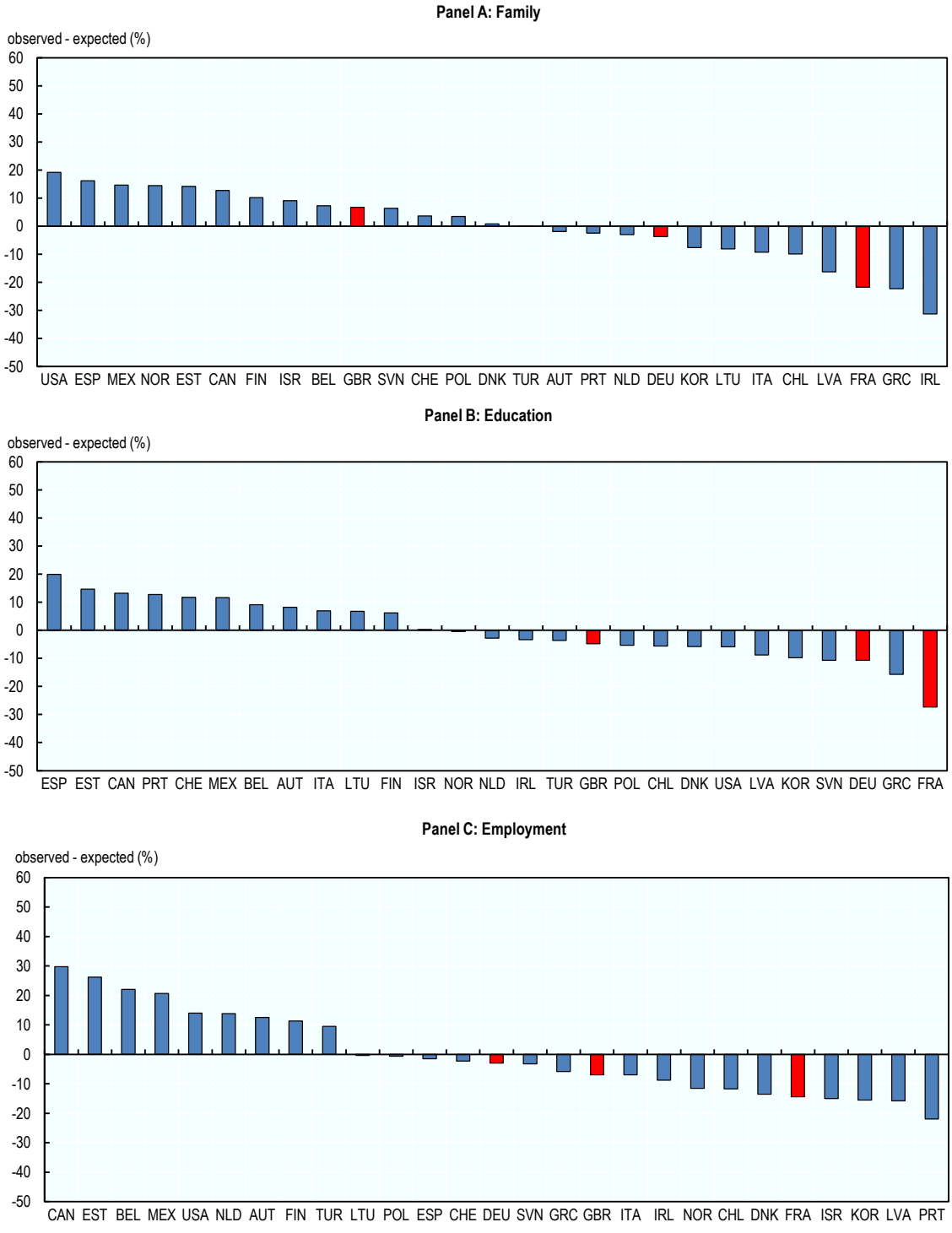
Proportion of respondents who agree or strongly agree with the statement "I think that my household and I have/would have access to good quality and affordable public services" (average of all policy areas), by net contribution as a share of gross income.

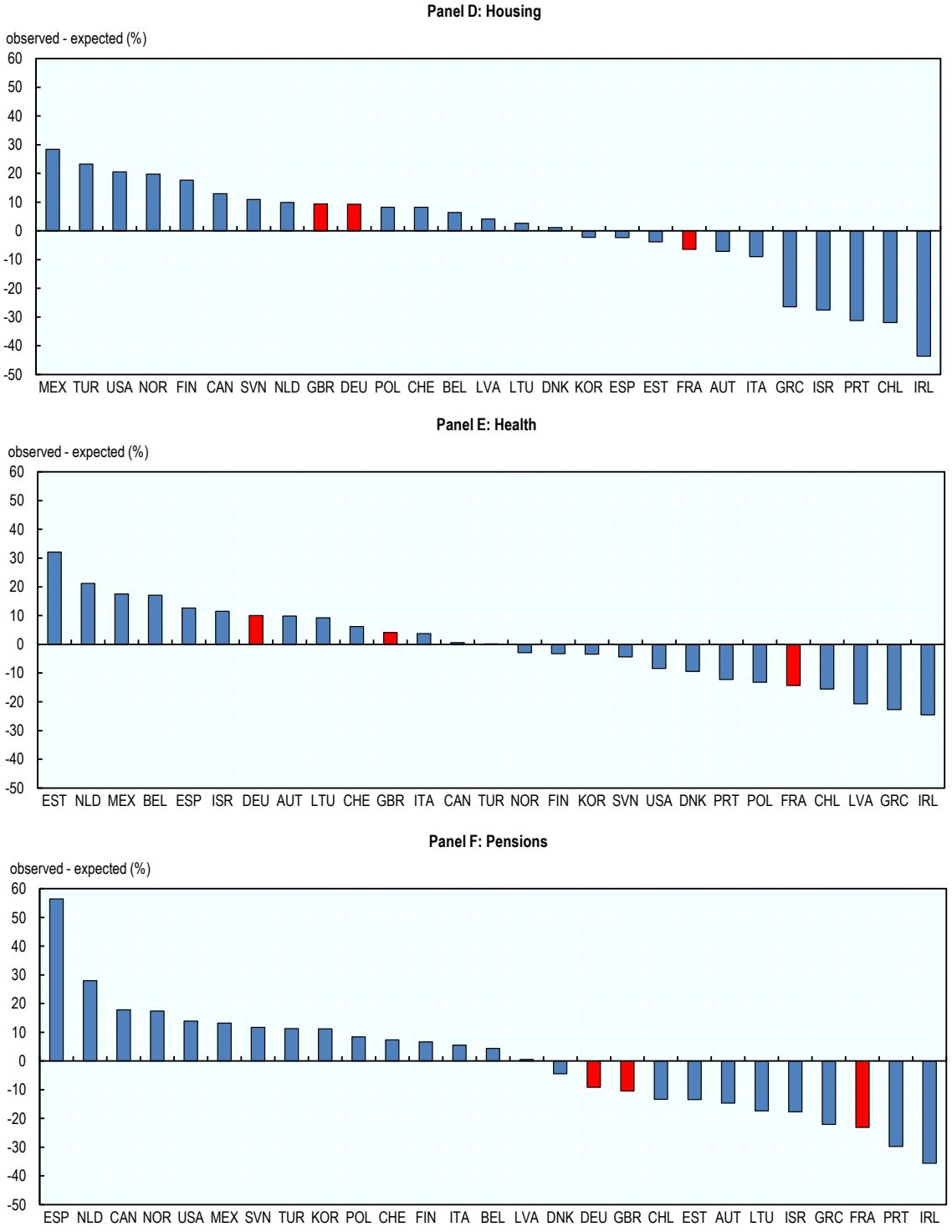


Note: The vertical axis in all panels corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: "I think that my household and I have/would have access to good quality and affordable public services in the area of […], if needed.", where the areas are Family; Education; Employment; Housing; Health; /Disability- and incapacity-related; Long-term care for older people; Public safety". Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". Data present the share of respondents who report "strongly agree" or "agree" averaged over all policy areas mentioned above. The horizontal axis in all panels corresponds to the net contribution, defined as the sum of social security contributions and personal income taxes paid net of social benefits received. The dashed line represents the linear trend for the four household types.
Source: RTM 2022, OECD Tax-Benefit Model.

Annex Figure 3.B.3. French lower-than-expected satisfaction with public services is systematic across policy areas

Difference between predicted and observed satisfaction with public services in family support and education as a share of average satisfaction, 2022.





Note: The figure shows the difference between predicted and observed satisfaction with social protection as a share of average satisfaction in each policy area. Positive values indicate higher-than-expected and negative values lower-than-expected levels of satisfaction. Expected levels of satisfaction in each policy area are predicted by regressing the satisfaction level (i.e. a dummy variable for being satisfied) on individual characteristics (e.g. gender, age, income,…), macroeconomic variables (GDP per capita and the GINI coefficient) and area-specific policy indicators (see Chapter 2) using individual-level RTM data. After aggregating expected and observed levels of satisfaction to the country-level, the difference between the two is computed in each area and divided by the area's average level of satisfaction. Only policy areas with sufficiently many high-quality policy indicators are shown. For a low number of policy indicators some countries have missing values, which replaced by the corresponding indicator's cross-country median value.
Source: RTM 2022, Policy indicators (Chapter 2).

4 Socio-economic profiles and satisfaction with social protection

Laurenz Baertsch and Valerie Frey

This chapter explores how perceptions of risks, social protection services and benefits, and frictions in administrative procedures vary within France, Germany and the United Kingdom depending on respondents' socio-economic characteristics. In all three countries, worries about social and economic risks are greater among lower-income respondents and parents of dependent children. Stronger differences emerge when looking at satisfaction with social programmes: in all three countries, satisfaction with social programmes is lower among older respondents, and with few exceptions, parents are more satisfied than non-parents. In France and Germany, political partisanship is statistically associated with satisfaction with social services. Political partisanship appears to function as a proxy measure for perceptions of representativeness, inclusion and fairness in governance. When considering frictions in application processes for social benefits, perceptions of the social protection system in France roughly align with how means-tested benefits work in practice: low-income respondents and those who have received (multiple) benefits over the past year are much more positive about the eligibility for benefits, the fairness of the application process, and the time, knowledge and effort required to access benefits.

Introduction

This chapter analyses how perceptions of risks, social protection services and benefits, and frictions in administrative procedures vary *within* France, Germany and the United Kingdom depending on the respondents' socio-economic characteristics. In other words, how do views of social protection vary across different population subgroups? How do "perception profiles" differ across countries? These perception profiles are also used to shed light on potential drivers of cross-country differences in perceptions, which are particularly large in the case of satisfaction with social protection services and benefits (Chapter 2).

This chapter finds similar short-term risk profiles in France, Germany and the United Kingdom, although some differences do exist. In all three countries, worries about social and economic risks are greater among lower-income respondents and parents of dependent children. In France, for example, households living in the lowest income tercile are 7 percentage points more worried about short-term risks on average than those in the highest income tercile. Similarly, French parents are 7 percentage points more likely to worry about short-term risks on average than respondents without dependent children, which stems from higher child and family-related worries such as not finding adequate childcare or education. Women are 4-5 percentage points more likely to worry about short-term risks, on average, in Germany and the United Kingdom than men, while this relationship is weak in France.

Stronger differences emerge across socio-economic subgroups when looking at satisfaction with social protection *services*. In all three countries, satisfaction with social services is lower among respondents who are older: 50-64 year-olds, for example, are 21 percentage point less likely to be satisfied than 18-29 year-olds. Additionally, with few exceptions, parents are more satisfied with social services across policy areas in Germany (+13 percentage points on average across policy areas compared to respondents without children) and the United Kingdom (+9 percentage points), while French parents show higher satisfaction with social services only in some areas, such as family benefits (6 percentage points).

Importantly, in France and Germany, political partisanship is statistically associated with satisfaction with social services. Supporters of establishment parties are substantially more satisfied with social services than supporters of anti-establishment parties (8 percentage points compared to radical left-wing and 15 percentage points relative to radical right-wing in France) or non-voters (19 percentage points in France). Combined with a higher share of radical right-wing supporters and non-voters in France (31%) than in Germany (16%), the substantially lower satisfaction with social services among these groups contributes to the high average level of dissatisfaction with social services in France relative to Germany.[1]

Socio-economic differences in satisfaction with income replacement *benefits* are similar to the results found for social *services*: satisfaction with social benefits decreases with the respondents' age, while satisfaction is higher for respondents with dependent children (relative to those respondents without) and establishment voters (relative to non-establishment voters and non-voters). For both services and benefits, past benefit receipt has a positive but not consistently significant relationship with satisfaction with social protection in Germany and the United Kingdom.

Political partisanship is likely a proxy measure for perceptions of representativeness, inclusion and fairness in governance. Negative views of representativeness and fairness seem to underlie dissatisfaction with social protection among supporters of non-establishment parties and non-voters. Perceptions of representation in policy making and fairness considerations – for example, agreement with the statement "I receive a fair share in public benefits given my contributions") – are strongly positively related with satisfaction with public services in France, Germany and the United Kingdom. In fact, once perceptions of representation in political processes and fairness considerations are taken into account, the relationship between political partisanship and satisfaction with social protection becomes substantially less important and – in the case of France – statistically insignificant in many policy areas.

When it comes to frictions in application processes for social benefits, the perception profiles differ across the three countries. In contrast to Germany, perceptions of the social protection system in France roughly

align with how means-tested benefits work in practice: low-income respondents and those who have received (multiple) benefits over the past year are much more positive about the eligibility for benefits, the fairness of the application process, and the time, knowledge and effort required to access benefits. Supporters of non-establishment parties and non-voters to report higher levels of frictions in all three countries. In contrast, the time tax varies little across subgroups within France, Germany and the United Kingdom.

Perceptions of social and economic risks vary by parental status, income and gender

Short-term risk perceptions at the country-level are relatively similar in France, Germany and the United Kingdom (Chapter 2). On average across all risk categories, 60% of respondents in France, 59% in Germany and 62% in the United Kingdom worry about short-term risks (on average across policy areas). How do these worries vary by individual-level characteristics? Figure 4.1 shows the statistical associations between socio-economic subgroup and average short-term risk perceptions, while Annex Table 4.A.1 – Annex Table 4.A.3 these associations by policy area, e.g. worries about making ends meeting, accessing good-quality childcare, etc.

Subgroups in France, Germany and the United Kingdom show similar risk profiles, however, some differences do exist (Figure 4.1). In general, being a parent, living in a low-income household and being a woman is most strongly (and significantly) associated with greater average worries about social and economic risks. In all three countries, parents of dependent children are 7-9 percentage points more likely than non-parents (of dependent children) to worry about all short-term risks on average, which stems from higher child and family-related worries such as not finding adequate childcare or education. Respondents in high-income households are 3-10 percentage points less likely to worry about risks than those in low-income households in France and Germany, whereas this relationship is somewhat weaker in the United Kingdom. Additionally, women are 4-5 percentage points more likely to worry about short-term risks in Germany and the United Kingdom; the result that women are more worried in France is suggestive but not statistically significant on average across policy areas. Somewhat surprisingly, only in the United Kingdom are older people (30 years and older) 7-9 percentage points more worried about short-term risks across policy areas.

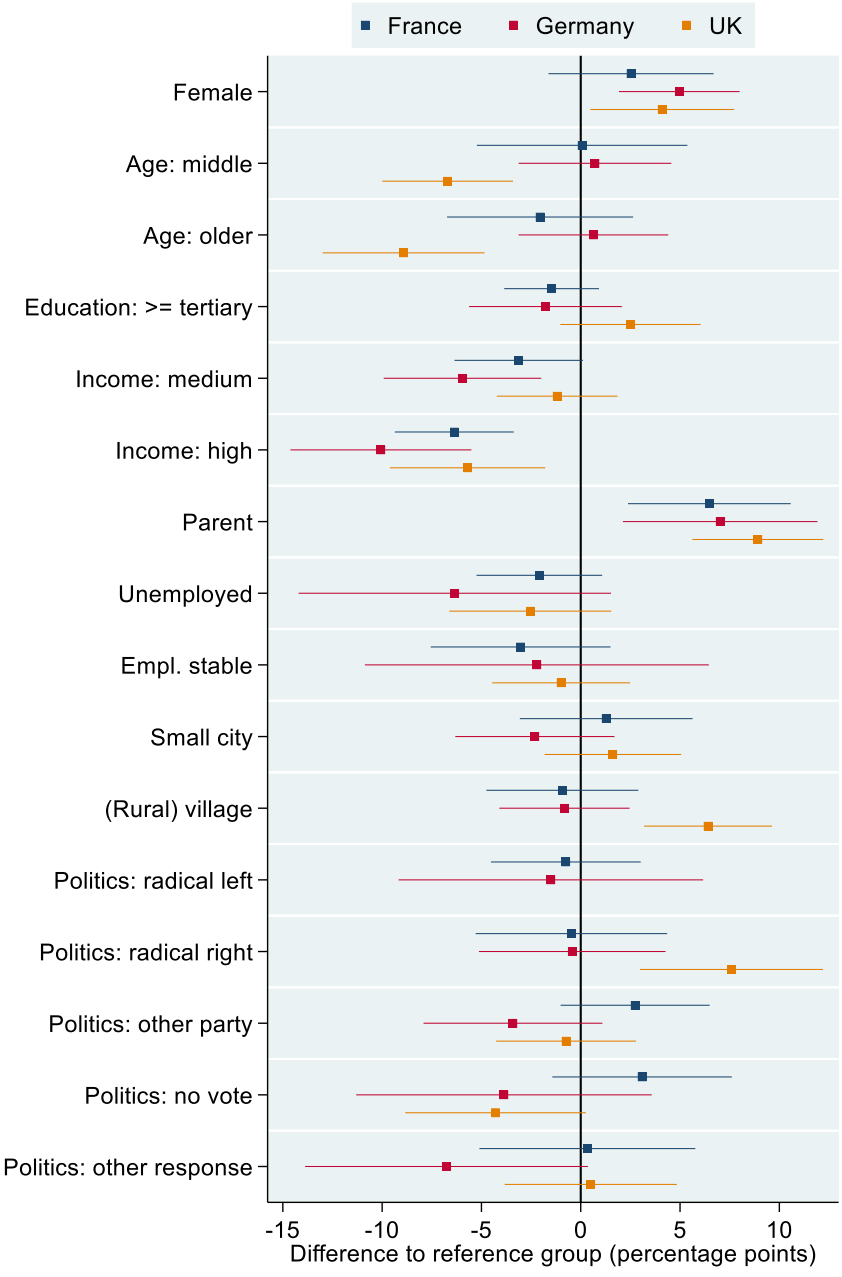
Women tend to be more worried about short term risks than men, although on average across risk categories this difference is only statistically significant in Germany and the United Kingdom, where women worry 4-5 percentage points more. In all three countries, women worry 8-11 percentage points more about paying all expenses. There are fewer similarities in terms of gender across the three countries in other risk areas. In France, women are also more concerned about the risk of losing employment (7 percentage points compared to men) and violence/crime (8 percentage points). In Germany, women are more concerned than men about health-related issues, namely becoming ill or disabled (11 percentage point), accessing healthcare (7 percentage points), and giving up the job to care for a family member (8 percentage points).

Although perceived short-term risks do not vary by age in France and Germany, on average across policy areas, there is age-related variation in short-term risks at the level of policy areas. Fewer older (aged 50-64) than young respondents (aged 18-29) worry about finding and maintaining adequate housing in France (-20 percentage points) and Germany (-18 percentage points), while older respondents are 11 percentage point *more* worried about accessing good-quality healthcare in both countries. Additionally, older respondents in France are less worried than their younger counterparts about crime (-16 percentage points) and giving up their job to care for a family member (-11 percentage point). Age differences in health-related worries are more pronounced in Germany than in France, as German respondents older than 30

are also 23 percentage points more concerned about becoming ill or disabled than their younger counterparts. There is no such difference in France.

Figure 4.1. Parents, women and low-income households tend to be more worried than counterparts about short-term social and economic risks

Statistical relationship between average short-term concerns across risk categories (e.g. paying all bills, accessing good-quality healthcare) and individual-level characteristics (vertical axis) as estimated in country-specific linear regression models, by country



Note: The figure shows the coefficients of country-specific linear regression models with the individuals' average short-term concern across risk categories as dependent variable and the variables on the vertical axis as independent variables. The risk categories are: Becoming ill or disabled; Losing a job or self-employment income; Not being able to find/maintain adequate housing; Not being able to pay all expenses and make ends meet; Not being able to access good-quality childcare or education for your children (or young members of your family); Not being able to access good-quality long-term care for elderly family members; Not being able to access good-quality long-term care for young or working-age family members with an illness or disability; Being the victim of crime or violence; Having to give up my job to care for children, elderly relatives, or relatives with illness or disability; Accessing good-quality healthcare. Coefficients of separate models are reported in percentage points for France (blue), Germany (red) and the United Kingdom (yellow). Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 2.5 percentage points more likely to worry about short-term risks across categories than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Confidence intervals are reported at the 5% significance level. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level.
Source: RTM 2022.

Perhaps unsurprisingly, higher income households are 3-10 percentage points less likely to worry about short-term risks on average across all risk categories than low-income households, although this association is limited to high-income respondents (i.e. highest tercile in the country-level income distribution) in the United Kingdom. In all three countries, the higher average level of worries for low-income (compared to high-income) households largely stems from greater worries about paying all expenses/making ends meet: there is a roughly 20 percentage points difference across low- and high-income households. Finding and maintaining adequate housing is another significant driver of worries across income groups, with a difference of between -12 and -21 percentage point depending on the country. While other policy categories contribute to higher perceived risks among low-income households on average in Germany and the United Kingdom (e.g. becoming ill or disabled), no other risk categories are statistically significant in France.

Parents are 7-9 percentage points more worried about short term risks on average, representing the strongest and most consistent risk heterogeneity across countries. The positive relationship between parental status and perceived risks is due to parents worrying more about child- and family-related risks, namely not finding adequate childcare or education (29-31 percentage point) and having to give up employment to take care of a family member (12-15 percentage points), than those without children. In both Germany and the United Kingdom, parents tend to be more worried about crime (9 percentage points), while UK parents are also more worried about employment loss (10 percentage points) and healthcare (8 percentage points) than respondents without children.

Respondents in (rural) villages in the United Kingdom tend to be more worried than those in small or big cities on average across risk categories. While this is true in some areas in Germany as well, there is no such difference in France. Somewhat surprisingly, respondents in (rural) villages are more worried about finding and maintaining adequate housing both in Germany (10 percentage points) and the United Kingdom (14 percentage points) than those in bigger cities. However, in Germany this association disappears once homeownership status, i.e. whether a respondent owns or rents his/her home, is taken into account. In the United Kingdom, there is evidence that house prices are indeed less affordable in predominantly rural than in predominantly urban areas (excluding London) (Department for Environment, Food & Rural Affairs, 2022[1]). Furthermore, British respondents in rural areas are also more worried about employment-related risks (13 percentage points for employment loss and 11 percentage point for giving up their job to take care of a family member), crime (12 percentage points) and about access to healthcare (8 percentage points). The latter could be indicative of a lower density of healthcare provision in rural areas.

There is little relationship between political affiliation, i.e. the political party's orientation for whom a respondent would vote if elections were held tomorrow, and risk perceptions in the three countries. Only in the United Kingdom are respondents who identify with radical right-wing parties 8 percentage points more worried about short-term risks than respondents who would vote for a centrist party (averaged across

all risk categories). This is driven by higher worries about accessing long-term care for the young, finding good-quality childcare and education for their children and crime. In contrast to satisfaction with social protection (see the next section Satisfaction with social protection services shows significant variation within countries below), there is no *systematic* difference in terms of short-term risk perceptions between respondents who would vote for establishment parties and those who would vote for non-establishment parties or non-voters.

Some characteristics have surprisingly little (or no) relationship with risk perceptions. Respondents who have a tertiary education degree are not less worried about short-term risks (averaged across all risk categories) than those who have lower educational qualifications. With a few exceptions, such as Germans with tertiary education worrying 12 percentage points less about paying all expenses, this absence of a relationship is consistent when considering the risk categories separately.

Somewhat surprisingly, employment status also shows little relation with perceived risks conditional on all other characteristics. When considering average risk perceptions across all categories, the point estimates of being unemployed and of having a stable employment contract are negative, yet statistically insignificant in all three countries. A similar picture emerges when considering risk categories separately. Unexpectedly, only in France are respondents with a stable employment contract less concerned about losing their job (-10 percentage points) than those with temporary contracts.

The absence of a statistical association between these characteristics (i.e. education and employment status) is most likely due to the fact that many channels through which such characteristics affect risk perceptions are already taken into account by other explanatory variables in the linear regression model. For example, having a tertiary education degree likely affects risk perceptions through higher income, which is taken into account explicitly in the model.

Box 4.1. Individual-level characteristics in linear regression models

This chapter uses linear regression models to estimate the statistical associations between the outcomes of interest (e.g. social and economic worries or satisfaction with social protection) and individual-level characteristics. These statistical associations are interpreted as the (percentage point) difference in the outcome between a characteristic (e.g. being a women) and the corresponding reference group (e.g. men). Unless otherwise stated, differences are only reported if they are statistically significant at the 5% significance level.

The subgroups (or explanatory variables) and the corresponding reference group are defined as follows:

- Women: women compared to men.
- Age middle/young: respondents aged 30-49/50-64 compared to 18-29.
- Education >= tertiary: respondents with at least tertiary education compared to those with lower or no educational qualification.
- Income medium/high: respondents in households in the middle/highest income decile compared to those in the lowest income decile.
- Parent: individuals with a child younger than 18 and living at home compared to the rest of the sample.
- Unemployed: respondents without a job compared to those employed.
- Employment stable: Respondents with a stable job (i.e. employed on a permanent contract) compared to those who are employed on a temporary contract, without contract or those who are unemployed.

- Benefit received: respondents who public benefit(s) in at least one policy area in the last 12 months compared to those without any public benefit over the same period.
- # benefits received: number of policy areas in which a respondent received public benefits in the past 12 months. The coefficient estimates the change in the statistical relationship with the outcome variable for each additional area in which the respondent received a public benefit.
- Politics: respondents who report that they would vote a for radical left-wing, radical right-wing, other party or not vote if elections were held tomorrow, compared to those who would vote for an establishment party. See Box 4.2 for details on the classification of parties.

In the figures in this chapter the dots (i.e. regression coefficients) illustrate the difference in the statistical relation between an outcome of interest and a subgroup (e.g. women) relative to outcome´s relation with the corresponding reference group (men). Thus, a coefficient on the vertical line (i.e. difference = 0) means that both the subgroup (e.g. women) and its reference category (men) have the same statistical relation with the outcome. Coefficients to the left (right) of the vertical line indicate that the outcome is lower (higher) among the subgroup than among the reference group, with ranges that illustrate the confidence interval. Differences between a subgroup and its reference group are only statistically significant if the confidence interval does not cross the vertical line.

Satisfaction with social protection services shows significant variation within countries

Cross-nationally, satisfaction with public social services varies significantly across France, Germany and the United Kingdom (reference Chapter 2). On average across all policy areas, fewer respondents in France (28%) are satisfied with social services than in Germany (37%) and the United Kingdom (38%). How these aggregate satisfaction levels vary by individual-level characteristics is shown in Figure 4.2 for the average across policy areas and in Annex Table 4.A.4 – Annex Table 4.A.6 for each policy area separately.

The within-country variation is higher for satisfaction with social services than in the case of risk perceptions, yet the satisfaction profile is similar in all three countries: satisfaction with social services is higher among younger respondents and those who would vote for centrist/establishment parties, as opposed to anti-establishment parties or respondents who would not vote. Additionally, in Germany – but not in France or the United Kingdom – higher income and tertiary education are associated with higher levels of satisfaction with social protection services. Women are less satisfied with social services than men in France and the United Kingdom, but not in Germany.

In all three countries, the variation in satisfaction with social services is strongly negatively associated with the respondents' age. In fact, age is among the strongest within-country heterogeneities for social service satisfaction, as older respondents (50-64 years old) are 13-23 percentage points and respondents aged 30-49 are 9-17 percentage points less satisfied than young respondents (18-29 years old) on average across policy areas. This age gradient is particularly strong when looking at satisfaction outcomes in the areas of family support (14-30 percentage points) and education (13-31 percentage point). Yet, with a few exceptions, such as finding and maintaining adequate housing in Germany, it is present and statistically significant in all policy areas in the three countries.

Parents, defined as having a child younger than 18 living in the same household, are on average more satisfied with social protection services than individuals without children in Germany (+13 percentage points) and the United Kingdom (+10 percentage points). In both countries, the higher level of satisfaction among parents is particularly strong in child- and family related policy areas, such as education (15 percentage points in the United Kingdom and 13 percentage points in Germany) and family support

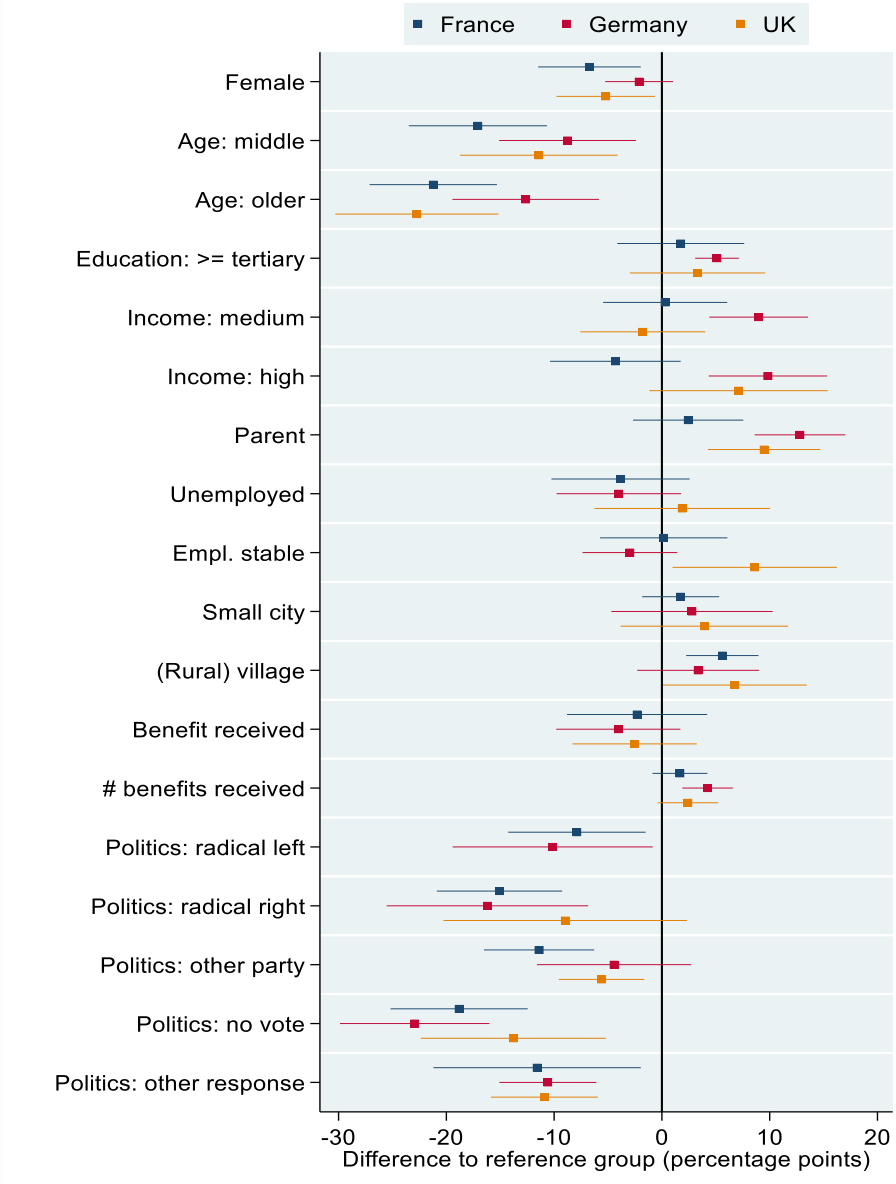
(11 percentage point in the United Kingdom and 24 percentage points in Germany). High satisfaction with family support among parents coincides with a strong policy commitment in this area in Germany according to available policy indicators (Chapter 2). In contrast, differences in satisfaction by parental status are less pronounced in France: although the point estimates suggest higher satisfaction among parents in some areas, such as family support (6 percentage points), housing (6 percentage points) and long-term care in old age (7 percentage points), they are only marginally significant (i.e. at the 10% significance level).

Women are 5-7 percentage points less satisfied with social services on average than men in France and the United Kingdom. This negative association stems from different policy areas in the two countries. Satisfaction is lower among French women than men in education (-7 percentage points), public safety (-8 percentage points) and disability (-14 percentage points). In the United Kingdom women are particularly dissatisfied in family support (6 percentage points less satisfied than men), employment services (10 percentage points), and housing (6 percentage points). Although there is no difference between women and men in terms of satisfaction with social services on average across policy areas in Germany, German women are 9 percentage points less satisfied with disability services than their male counterparts.

There is mixed evidence for the hypothesis that public benefit receipt (in the past 12 months) affects satisfaction with public services. In Germany, respondents who received public benefits in multiple policy areas, i.e. those who rely relatively strongly on public benefits, are more satisfied with public services (4 percentage points for each additional policy area in which public benefits were received). Considering policy areas individually, respondents who received public employment benefits are 18 percentage points and those who received public disability benefits are 35 percentage points more likely to be satisfied with public services, however, other policy areas do not show such an association. In France, a similar positive relationship is found in the case of employment benefits (14 percentage points) and housing benefits (16 percentage points). However, on average across policy areas there is no statistical association between public benefit reception and satisfaction with social protection services in France or in the United Kingdom.

Figure 4.2. Older people, women, non-voters, and those voting for non-mainstream political parties are least satisfied with social services

Statistical relationship between average satisfaction with social protection services across policy areas (e.g. family support, housing,…) as dependent variable and individual-level characteristics (vertical axis) as estimated in country-specific linear regression models, by country



Note: The figure shows the coefficients of country-specific linear regression models with the individuals' average satisfaction with social protection services across policy areas (namely Family support; Education; Employment; Housing; Health; Disability/incapacity-related needs; Long-term care for older people; Public safety) as dependent variable and the variables on the vertical axis as independent variables. Coefficients of separate models are reported in percentage points for France (blue), Germany (red) and the United Kingdom (yellow). Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 6.3 percentage points less likely to be satisfied with social protection services than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Confidence intervals are reported at the 5% significance level. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level.
Source: RTM 2022.

In France and the United Kingdom, respondents in rural areas and villages are 6–7 percentage points more satisfied with public services than those in big cities. In some policy areas, such as housing (9-10 percentage points), this is intuitive since in rural areas and villages housing markets are typically less tight, i.e. costs are lower and housing supply is higher. In other areas, such as education and employment services in France, the positive association with satisfaction might reflect lower demand for public services (relative to their supply), less exposure to public services or differences in preferences and expectations regarding the delivery of public services compared to respondents living in urban areas.

Respondents who report being part of a minority group (defined as minority by ethnicity or skin colour, language, disability, sexual orientation or gender identification, religion or belief, migrant status, political opinion or other), are 6 percentage points more satisfied with social services than non-minority respondents in France. This positive association is equally strong for cultural minorities, defined as minorities by ethnicity, language, religion or belief and migrant status, and other minorities (i.e. the remaining minority categories). In Germany, only cultural minorities are somewhat more satisfied with social services than non-minorities (8 percentage points but statistically insignificant). Additionally, both French and German minority respondents are also more satisfied with social *benefits* than non-minority respondents (4 percentage points in France and 8 percentage points in Germany). The higher satisfaction with social protection among minority groups in France might come as a surprise, as minority respondents also report greater perceived short-term risks (6-9 percentage points in all three countries). This seeming contradiction might be due to minorities having a different reference point (e.g. their home country in the case of immigrants) when it comes to reporting their satisfaction with social protection. Similarly, cultural differences in reporting satisfaction levels could also explain this difference (Senik, 2014[2]) (Chapter 3).

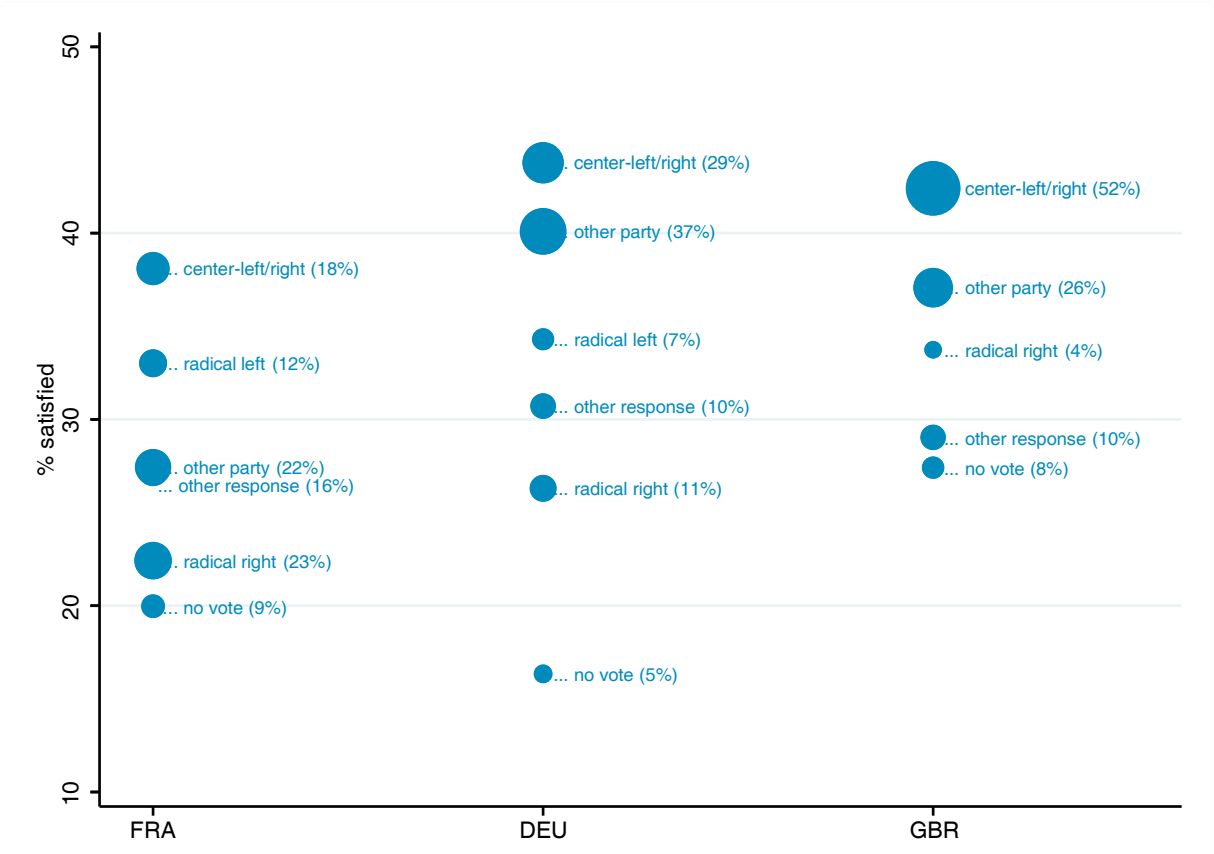
A second major determinant of dissatisfaction with the welfare state is partisanship and (seemingly) disillusionment with mainstream political parties, particularly in France and Germany. When asked about their vote intention if elections were held tomorrow, French and German non-establishment voters (i.e. voters of radical right- or left-wing parties) and non-voters are substantially less satisfied with public services across all policy areas than establishment voters (centre-left or centre-right parties, the reference category). This association is particularly strong for non-voters (-19 percentage points in France and -23 percentage points in Germany on average across policy area) and for those who would vote for radical right-wing parties (-15 percentage points in France and -16 percentage points in Germany on average across policy areas). With few exceptions, this also holds in each policy area considered separately. Public safety emerges as a major area of concern in both countries: far-right voters are 19 and 22 percentage points more worried about crime and violence in Germany and France, respectively. In Germany and France, far-left voters also tend to be less satisfied with social services (-8 percentage points in France and -10 percentage points in Germany across policy areas), however, the estimates are statistically insignificant in many policy areas in France.

The share of respondents who are right-wing voters and non-voters is substantially larger in France compared to Germany (Figure 4.3), with reported vote preference in parentheses next to each party descriptor. In combination with the fact that politically alienated respondents in both countries are far less satisfied with social protection, on average across policy areas, this partially explains the substantially lower satisfaction with public services in France relative to Germany. Figure 4.3 shows that right-wing voters and non-voters are the most dissatisfied respondents in both Germany and France. However, in France these two groups account for 31% (see numbers in parentheses) of all respondents, whereas in Germany they only make up 16% of all respondents. Similarly, in both countries the most satisfied group of respondents are centrist voters, yet their fraction is 11 percentage point higher in Germany (29%) compared to France (18%). Nevertheless, for each political preference (except for non-voters) satisfaction with social services is lower in France than in Germany. Thus, the apparently stronger political alienation (i.e. the higher share of non-establishment voters) in France can only partially explain the higher aggregate dissatisfaction in France compared to Germany.

Figure 4.3 also shows that, in the United Kingdom, both the variation in satisfaction according to political preference, i.e. the difference in satisfaction between establishment and non-establishment voters and non-voters, and the political alienation, i.e. the vote share of non-establishment voters and non-voters, is small compared to France and Germany. Since establishment voters in the United Kingdom are similarly satisfied as those in Germany, these two facts partially explain the high aggregate levels of satisfaction in the United Kingdom.

Figure 4.3. Dissatisfaction with social services is highest among supporters of radical right-wing parties and non-voters, whose vote share is highest in France

Average satisfaction with public services across policy areas (vertical axis), by vote share (marker size and number in parentheses), by country



The vertical axis corresponds to the question: "Please indicate the degree to which you agree or disagree with the following statement: "I think that my household and I have/would have access to good quality and affordable public services in the area of […], if needed." Family support (e.g. childcare, parenting support services, etc.)/Education (e.g. schools, universities, professional/vocational training, adult education, etc.)/Employment (e.g. job search supports, skills training supports, self-employment supports, etc.)/Housing (e.g. social housing, housing benefit, etc.)/Health (e.g. public medical care, subsidised health insurance, mental health support, etc.)/Disability/incapacity-related needs (e.g. disability benefits and services, long-term care services for persons with disability, community living resources, etc.)/Long-term care for older people (e.g. home, community-based and/or institutional care)/Public safety (e.g. policing)/Public transportation". Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". The share of respondents who report "strongly disagree" or "disagree" averaged across policy areas is shown. The size of each dot and the fraction reported in parentheses represents the share of RTM respondents that reported that they would vote for a party belonging to the corresponding grouping of political parties.
Source: RTM 2022.

Some characteristics show less (or a less consistent) association with satisfaction with social protection services than one might expect. The statistical relationships between social service satisfaction and tertiary education as well as with income are only statistically significant in Germany, but not in France and the United Kingdom. In Germany, the 5 percentage points higher average satisfaction with social services (across policy areas) among the tertiary educated primarily stems from higher satisfaction with education (9 percentage points) and health services (8 percentage points). Additionally, German respondents in middle- and high-income households (second and third highest income tercile) are 9–10 percentage points more satisfied with social services on average across policy areas compared to households in the lowest income tercile.

Similarly, employment stability, defined as having a permanent employment contract, is only significantly related with social service satisfaction in the United Kingdom, but not in France or Germany. In the United Kingdom satisfaction is higher among stably employed respondents (relative to those without an employment contract or those with a temporary contract) in the areas of employment services (9 percentage points), housing (8 percentage points), disability (10 percentage points) and public safety (12 percentage points). Less stringent dismissal regulations in the United Kingdom, e.g. for temporary contract holders, might contribute to differences in satisfaction among stably and unstably employed the United Kingdom respondents. No differences in satisfaction with social services between employed and unemployed respondents are found in France, Germany or the United Kingdom.

Box 4.2. Classification of political parties in RTM responses

This chapter uses an academic classification of political parties (Weisstanner, de Romémont and Bargu, 2021[3]), which groups political parties into five groups according to harmonised criteria in a large number of countries: **major left** and **major right** parties are left (or centre-left) and right (or centre-right) parties on the economic left-right dimensions. These parties are considered "major" because they were dominant actors in the political landscape "in terms of mobilising the class cleavage, including a realistic possibility to form governments and shape government policies." **Radical left** parties are those that "reject the structure and principles of capitalism and that promote opposition to capitalist elites and institutions". Parties that promote a nativist political platform combined with a populist discourse dividing the society into "the corrupt elite" and "the pure people" are classified as **radical right** parties. Parties that do not fall into any of these categories, e.g. because they cannot be clearly identified as either left or right on the economic spectrum, are classified as **other parties**.

To focus the analysis on differences in perceptions between respondents with moderate political views and those who oppose the current political system (radical left, radical right and) or do not vote, this chapter further combines **major left** and **major right** parties into one group, referred to as **establishment** parties.

The following classification results from this procedure:

- Establishment (major left/right and centre):

France: *La République En Marche!*, *Mouvement Démocrate/Modem*, *Les Républicains.*

Germany: *Sozialdemokratische Partei Deutschlands* (SPD), *Christlich-Demokratische Union* (CDU)/*Christlich-Soziale Union* (CSU).

United Kingdom: *Labour Party*, *Conservative Party.*

- Radical left-wing :

France: *La France Insoumise*, *Parti Communiste Français.*

Germany: *Die Linke.*

United Kingdom: none.

- Radical right-wing :
  - France: *Rassemblement National*, *Reconquête!*

Germany: *Alternative für Deutschland* (AfD).

United Kingdom: *United Kingdom Independence Party.*

Other parties are grouped in the category "Other parties".

Note: Respondents that did not express any voting preference or declared that they would not vote are classified as "no response" (3% of respondents in Germany and the United Kingdom, and 6% in France). This group consists of respondents that cannot choose, i.e. they do not know which party to vote for, (63% of "no response" group in France, Germany and the United Kingdom on average), that they do not want to answer (31%) and that they are not eligible to vote (6%).
Source: (Weisstanner, de Romémont and Bargu, 2021[3]), "Trends in preferences over redistribution: A new harmonised dataset".

Satisfaction with income support shows a similar perception profile as in the case of social services

Asked about the available public income support (i.e. social benefits) in case of income loss due to specific circumstances, such as having another child or unemployment, respondents on average in France (20% satisfied) report slightly lower levels of satisfaction than Germany (23%) and the United Kingdom (23%) (Chapter 2). Yet this difference is statistically significant only in few policy areas, such as income support in case of retirement, with which the French (17%) are less satisfied than respondents in Germany (22%) than those in the United Kingdom (26%).

The within-country satisfaction profile for social *benefits* is similar to the one observed in the case of social *services* (Figure 4.4; Annex Table 4.A.7 – Annex Table 4.A.9): satisfaction with social benefits is higher among younger people (relative to older), parents of dependent children (relative to respondents without children), and establishment voters (compared to non-establishment voters and non-voters). Higher education (in the case of France and Germany) and higher number of experiences with social benefits (in the case of Germany and the United Kingdom) are significantly and positively associated with satisfaction with income support and seem to play a somewhat larger explanatory role than they do in the regressions around satisfaction with services.

Satisfaction with social benefits decreases with age in all three countries. Respondents aged 30-49 and 50-64 are less likely to be satisfied with social benefits than those aged 18-29 in France (a reduction of 12-16 percentage points), Germany (7-12 percentage points) and the United Kingdom (11-20 percentage points). This negative association is consistent and statistically significant among all categories and tends to be particularly pronounced when respondents are asked to consider the specific scenarios of becoming ill or disabled and the death of a spouse or partner (for respondents aged 50-64). Interestingly, while older people are less satisfied with income replacement during retirement than younger people, the size of this relationship is not larger than in the other policy categories.

Parents are 6-12 percentage points more satisfied with public benefits than respondents without children in all three countries (Figure 4.4). This positive association is strongest in Germany, in particular for benefits in the case of having another) child (16 percentage points higher), coinciding with a particularly generous German paid parental leave scheme (Chapter 2). The positive relationship between parenthood and satisfaction with public benefits is weaker in France and only significant at the 10%-level in the

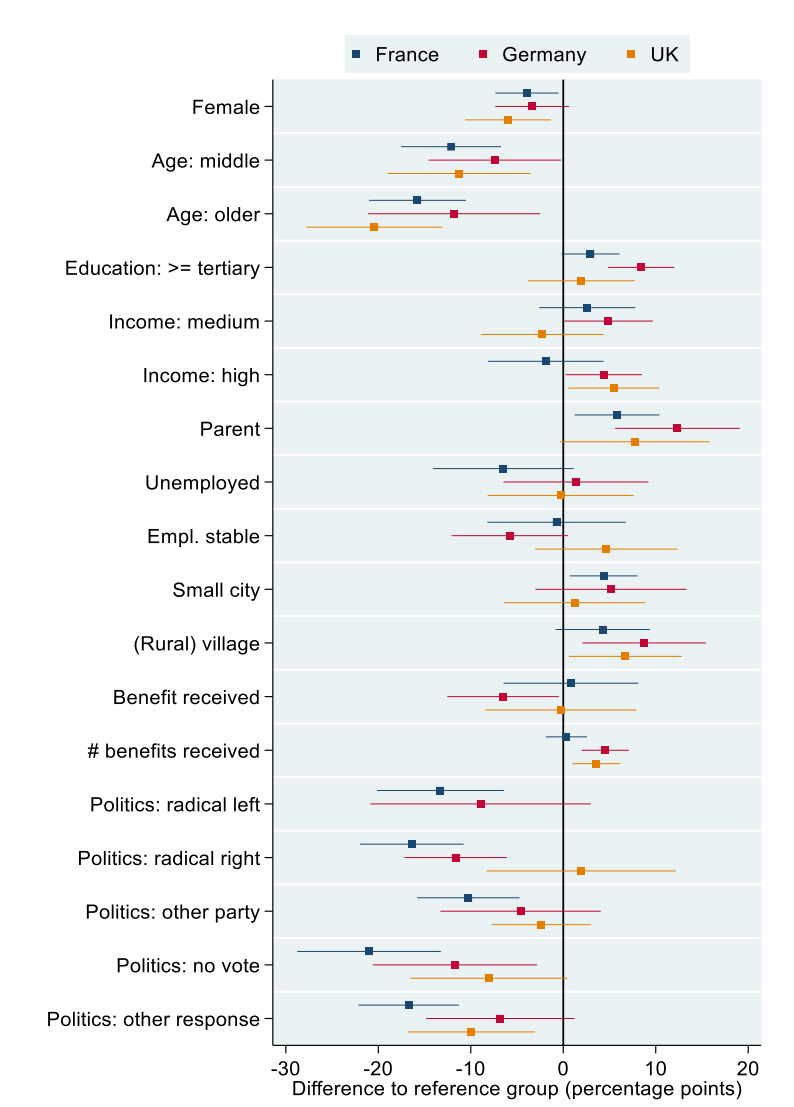
United Kingdom. However, in all countries parents are more satisfied with benefits that allow them to leave their job to take care of a family member.

Tertiary educated respondents report higher levels of satisfaction with social benefits in Germany (8 percentage points), while this relationship is weaker and statistically insignificant in France (3 percentage points) and in the United Kingdom (2 percentage points). In Germany, the relationship is strongest for income replacement in the case of unemployment (10 percentage points) and having another child (11 percentage point), but statistically significant in all categories. French tertiary educated respondents are more satisfied with social benefits in the case of death of their spouse or partner (3 percentage points) and unemployment (5 percentage points; significant at 10% significance level) than respondents with lower levels of education. In the United Kingdom there do not exist any differences in satisfaction with social benefits between tertiary and non-tertiary educated respondents.

Past benefit reception is positively related with satisfaction with social benefits in Germany and the United Kingdom, however, not in France. In Germany and the United Kingdom, respondents who received social benefits in more categories (e.g. unemployment or family benefits) in the past 12 months are more satisfied with social benefits on average across categories (4-5 percentage points per additional category). This aligns with results in the satisfaction with services question (Figure 4.2). Considering specific circumstances separately, past benefit reception is positively associated with satisfaction in the case of unemployment in both Germany (13 percentage points) and the United Kingdom (9 percentage points) and with retirement only in the United Kingdom (20 percentage points).

Figure 4.4. Age and political partisanship are also strong predictors of satisfaction with social benefits

Statistical relationship between average satisfaction with public income support across circumstances (e.g. retirement, death of a spouse,..) as dependent variable and individual-level characteristics (vertical axis) as estimated in country-specific linear regression models, by country.



Note: The figure shows the coefficients of country-specific linear regression models with the individuals' average satisfaction with public income support across circumstances (namely Unemployment; Illness/disability; Having a child/having more children; Leaving work to care for elderly family members or family members with disabilities; Retirement; Death of spouse or partner) as dependent variable and the variables on the vertical axis as independent variables. Coefficients of separate models are reported in percentage points for France (blue), Germany (red) and the United Kingdom (yellow). Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 3.7 percentage points less likely to be satisfied with public income support than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Confidence intervals are reported at the 5% significance level. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level.

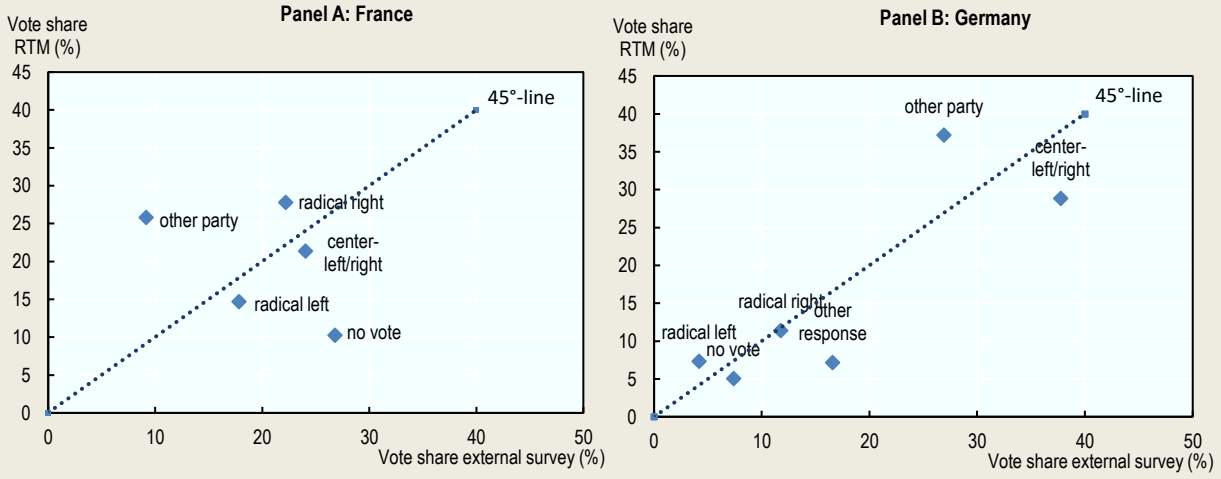
Source: RTM 2022.

Box 4.3. Voting intentions reported in RTM align with those from external sources

The validity of this report's findings for the countries' population as a whole hinges on the assumption that the underlying data are representative. Since political partisanship is one of the strongest determinants for satisfaction with social protection, it is important to ensure that voting intentions reported in RTM align with those found in external sources. To do so, this box compares voting intentions reported in RTM, for which respondents were surveyed between October and November 2022, with the first-round presidential election in the case of France, held in April 2022, and a nationally representative, bi-weekly survey of voting intentions in Germany, administered by *Forschungsgruppe Wahlen.*

Figure 4.5. Voting patterns for establishment parties and radical right- and left-wing parties are similar in RTM and external sources

Share of respondents who would vote for different political party groups if the elections were held tomorrow, as indicated in RTM (vertical axes) and in external sources (horizontal axes), by country, 2022



Note: The figures above compare the fraction of participants who would vote for different groups of political parties in RTM (vertical axes) and country-specific external sources (horizontal axes). In France (Panel A), the results from the first-round presidential election, held in April 2022, are used for this comparison. In Germany (Panel B), polls on voting intentions, held bi-weekly by *Forschungsgruppe Wahlen*, is used for his comparison. The vote shares are based on the question: "If a national election were held tomorrow, for which party would you vote?", whose answer options were aggregated according to the classification of political parties detailed in Box 4.2. On the dotted 45°-line, political parties receive the same share of votes in RTM as in the external measure.
Source: RTM 2022; *Forschungsgruppe Wahlen*; First-round French presidential election.

Voting intentions reported by French RTM respondents – aggregated according to the classification of political parties used in this section (see Box 4.2) – broadly align with the observed party voting patterns in the first round of the French presidential elections. In particular, the RTM share of votes for radical right-wing (28%), radical left-wing (15%) and establishment parties (i.e. centre-left/right, 21%) are similar to the ones in the official election results (22%, 18% and 24% for radical right, radical left and establishment parties, respectively). The proportion of RTM respondents supporting other parties (26% in RTM and 9% in the presidential election) and of non-voters (10% in RTM and 27% in the presidential election) is less aligned with official election results.

In Germany voting intentions reported in RTM align even more closely with those observed in the external source, namely the bi-weekly opinion poll from *Forschungsgruppe Wahlen* (FW). RTM and FW show

similar proportions of respondents supporting radical right-wing (11% in RTM and 12% in FW) and radical left-wing (7% in RTM and 4% in FW), and those who would not vote (5% in RTM and 7% in FW). Somewhat fewer respondents in RTM than in FW report voting for establishment parties (29% in RTM and 38% in FW), while the opposite is true for the category "other parties" (37% in RTM and27% in FW). However, these discrepancies are unlikely to significantly affect the results in this report since both supporters of establishment parties and of "other parties" hold similar opinions about the social protection system in Germany (e.g. see Figure 4.3).

There are several potential reasons for the closer alignment between the RTM survey and external voting data in Germany compared to France. First, the opinion poll used for Germany is more similar in nature to the RTM survey, i.e. it is asking about voting intentions (including a "cannot choose" option like RTM), than the first-round presidential election. Second, the timing of the German bi-weekly opinion poll, whose survey rounds from October to November were averaged for this analysis, matches the period when RTM was fielded. In contrast, the French RTM respondents' choice of a political party might have changed between the first-round presidential election and RTM, which was held six to seven months later. Lastly, it is not uncommon for respondents to surveys to overreport their reporting behaviour, which could partly explain the gap between actual non-voting and reported non-voting in France. Overreporting one's voting history has long been a problem in survey research and is commonly explained by memory failure or social desirability (i.e. a respondent recalls that they did not vote, but claims to have voted to align with some perceived social good) (Belli et al., 1999[4]; McAllister and Quinlan, 2021[5]); the social desirability mechanism is likely at play in estimates of future voting as well.

Women tend to be 3-6 percentage points less satisfied with income replacement benefits than men in all three countries. Although this relationship is not statistically significant in Germany on average across categories, women are substantially less satisfied (-8 to -9 percentage points than men) with public benefits in the case of retirement in all three countries. This is perhaps unsurprising, given the persistent gender-gap in pensions and women's higher risk of old-age poverty across countries (OECD, 2021[6]). Additionally, women in France are less satisfied with income support in case of illness or disability (-7 percentage points) and leaving their job to care for a family member (-4 percentage points), while there is no gender difference in satisfaction with social benefits in case of having a(nother) child.

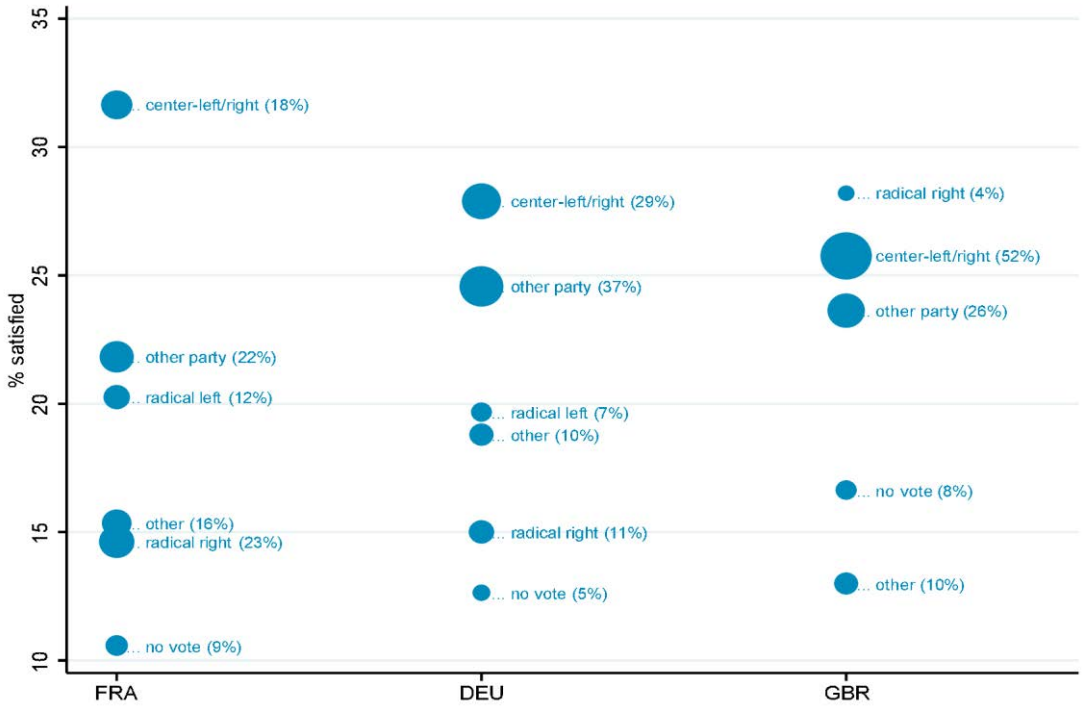
Satisfaction with public benefits tends to be higher for respondents in higher income households in Germany and the United Kingdom. In both countries this mostly stems from respondents in households in the highest income tercile being 7-12 percentage points more satisfied with pensions than respondents in households in the bottom income tercile. This positive association is limited to the upper income tercile in the United Kingdom, German respondents in medium-income households (i.e. in the second income tercile) are also more satisfied with income support in case of unemployment (9 percentage points). There are no differences in satisfaction with public social benefits by income in France. There is some evidence that respondents in smaller cities are more satisfied with public benefits than those in big cities and their suburbs (4-9 percentage points). In Germany and France, respondents in small cities and villages are more likely to believe that income support in case of unemployment (10-12 percentage points) and becoming ill or disabled (7–14 percentage points) is adequate. In the United Kingdom the same is true for social benefits in case of leaving the job to care for a family member (10 percentage points).

Non-establishment voters and non-voters are substantially less satisfied with social benefits than those who support establishment parties in France and Germany. This association is strongest for radical right-wing parties (-16 percentage points in France and -12 percentage points in Germany, relative to mainstream party voters) and non-voters (-21 percentage point in France and -12 percentage points in Germany, relative to mainstream party voters) and consistent across all categories. For these groups of respondents, dissatisfaction with unemployment benefits appears to be particularly pronounced in both countries (-16 to -21 percentage point in Germany and -21 to – 33 percentage points in France, relative to

mainstream voters). Radical left-wing voters are 13 percentage points less satisfied with social benefits in France, whereas this relationship is negative but not statistically significant in Germany. Political polarisation plays a smaller role for satisfaction with social benefits in the United Kingdom, as only the United Kingdom non-voters are 8 percentage points less satisfied than supporters of establishment parties (at 10% significance level).

Figure 4.6. Satisfaction with social benefits among establishment voters is higher in France than in Germany and the United Kingdom

Average satisfaction with public income support across areas (vertical axis), by vote share (marker size and number in parentheses), by country (horizontal axis).



The vertical axis corresponds to the question: "I think that the government does/would provide my household and me with adequate income support in the case of income loss due to": Unemployment/Illness/disability/Having a child/having more children/Leaving work to care for elderly family members or family members with disabilities/Retirement/Death of spouse or partner". Respondents could choose between: "Strongly disagree"; "Disagree"; "Neither agree nor disagree"; "Agree"; "Strongly agree"; "Can't choose". The share of respondents who report "strongly disagree" or "disagree" averaged across policy areas is shown. The size of each dot and the fraction reported in parentheses represents the share of RTM respondents that reported that they would vote for a party belonging to the corresponding grouping of political parties.
Source: RTM 2022.

In absolute terms, more French establishment voters (identified as "centre-left/right" on the plot) are satisfied (32%) with social benefits than in Germany (28%) and the United Kingdom (26%) (Figure 4.6, vertical axis). This contrasts with lower satisfaction with social *services* among this group in France compared to Germany and the United Kingdom (see above). In line with the regression results (Figure 4.3), Figure 4.6 also shows a larger gap between establishment and non-establishment as well as non-voters in France compared to Germany and the United Kingdom. Again, given the relative size of centre-left and centre-right voters relative to the poles of the political spectrum, this comparatively satisfied "centre" is not large enough to shift dramatically the average satisfaction results for France.

Similar to satisfaction with social services, employment status-related variables show little relation with satisfaction with social benefits.

Perceptions of representation in policy making and fairness views as an underlying determinant of (dis)satisfaction with social protection?

The previous sections found large heterogeneities in satisfaction with social protection by political partisanship, suggesting some voters (and non-voters) feel disassociated from mainstream politics. Motivated by this fact, this section analyses the relationship between satisfaction with the social protection system and perceptions of representation and fairness in the political system and the welfare state. To do so, perceptions of representation in policy making and fairness considerations regarding the social protection system are included in the linear regression model along the previously analysed explanatory variables.

More specifically, the RTM questions used for this purpose ask respondents whether they feel that their government incorporates their views when designing or reforming public benefits and services; if they feel that they receive a fair share of public benefit, given the taxes and social contributions they pay or have paid in the past; and whether they believe that many people receive public benefits without deserving them.

French respondents hold significantly more negative perceptions about (their own) representation in policy making and about the fairness of the social security system (Annex Figure 4.B.1). Only 11% of respondents in France believe that the government incorporates their views when designing or reforming public benefits and services, compared to 18% in Germany and 20% in the United Kingdom. Additionally, the share of respondents who believe that they receive a fair share of public benefits, given the taxes and social contributions they pay is substantially lower in France (18%) than in Germany (25%) and the United Kingdom (26%). Similarly, more French respondents believe that many people receive public benefits without deserving them (66%), than respondents in Germany (56%) and the United Kingdom (58%). The differences between Germany and the United Kingdom are not statistically significant.

Perceptions of representativeness in social policy design and fairness of the social protection system are strongly related with satisfaction with public services (Figure 4.7; Annex Table 4.A.16, Annex Table 4.A.18). In all three countries average satisfaction with social services across policy areas is higher among respondents who feel represented in social protection design and reform (an increase of 26-31 percentage point in satisfaction among respondents who feel their views are incorporated in France, Germany and the United Kingdom) and those who think that they receive their fair share in social benefits given their contribution (15-21 percentage point) compared to those who do not hold these beliefs. These estimates are remarkably consistent across policy areas: the significant result holds for each policy area considered individually.

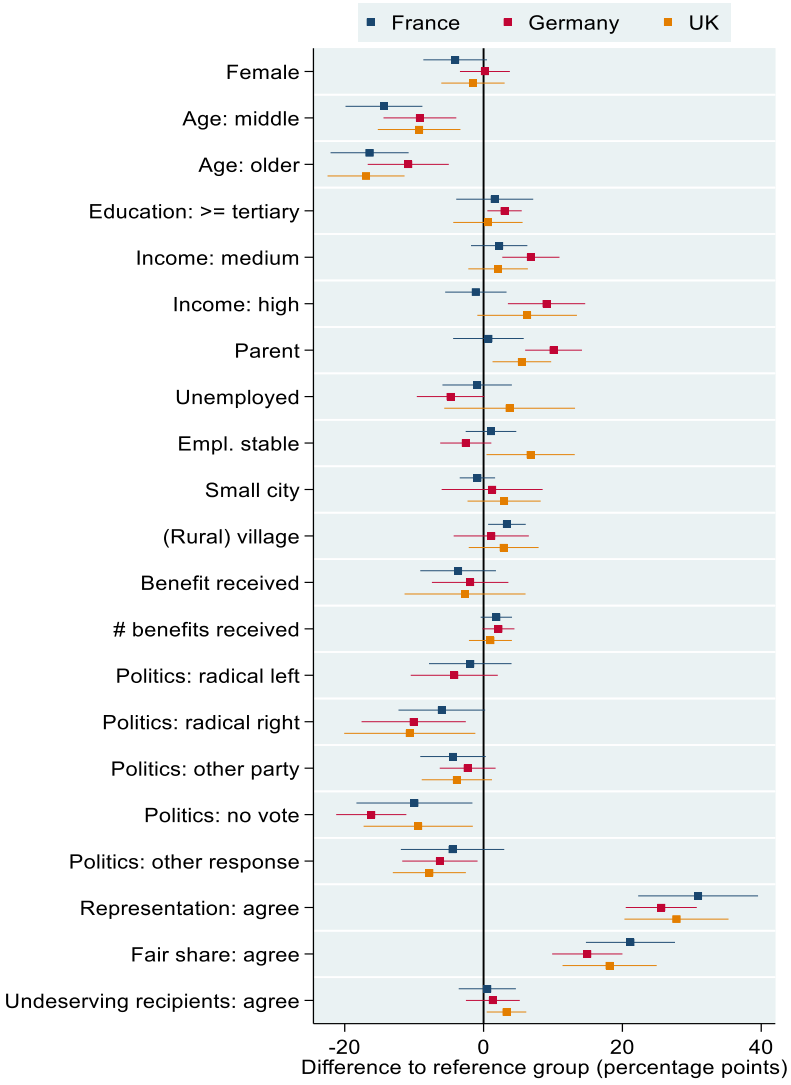
However, the degree to which respondents believe that many benefit recipients are undeserving is only weakly related with satisfaction with social services in the United Kingdom (3 percentage points), and there is no significant relationship in France or Germany.

These perceptions of representativeness and fairness are strongly associated with political partisanship. Indeed, once perceptions of representation in political processes and fairness are included, the relationship between political partisanship and satisfaction with social protection services and benefits becomes less important and – in some cases – insignificant. For example, whereas average satisfaction with social services is 15 percentage points lower among supporters of radical right-wing parties in France if perceptions of representation and fairness are disregarded, this relationship becomes weaker (-6 percentage points and only statistically significant at the 10% level) once these beliefs are included in the regression model. This suggests that negative views on representation and fairness are an important source of dissatisfaction among supporters of non-establishment parties. Furthermore, the fact that general

perceptions of representation and fairness are strong predictors of satisfaction with social protection helps to illustrate why it is challenging to explain cross-country variation in satisfaction with area-specific policy indicators.

Figure 4.7. Perceptions of representation in policy making and fairness are strongly associated with satisfaction with social protection

Statistical relationship between average satisfaction with social protection services across policy areas (e.g. family support, housing,…) as dependent variable and individual-level characteristics (vertical axis) as estimated in country-specific linear regression models, by country.



Note: The figure shows the coefficients of country-specific linear regression models with the individuals' average satisfaction with social protection services across policy areas (namely Family support; Education; Employment; Housing; Health; Disability/incapacity-related needs; Long-term care for older people; Public safety) as dependent variable and the variables on the vertical axis as independent variables. Coefficients of separate models are reported in percentage points for France (blue), Germany (red) and the United Kingdom (yellow). Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to the reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 2.4 percentage points less likely (not statistically significant) to be satisfied with social protection services than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1 Confidence intervals are reported at the 5% significance level. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level.

Three groups of respondents emerge when clustering respondents based on perceptions of social protection, risks, and socio-economic characteristics

While the previous analysis considered each policy area (and its relationship with socio-economic characteristics) as an independent outcome, this section analyses patterns in satisfaction with social protection and short-term risk perceptions jointly in all policy areas in a cluster analysis. This type of analysis can, for example, shed light on whether there exist groups of respondents that are satisfied with social protection in some areas but dissatisfied in others.

In the cluster analysis – specifically, this report uses Hierarchical Agglomerative Clustering – respondents are grouped into clusters according to their levels of satisfaction with social protection (each area separately), short-term risk perceptions (each area separately) and all characteristics used in the regression analysis, which are described in Box 4.1.

In all three countries, three groups of respondents (or clusters) are identified (Figure 4.7,Figure 4.8.). Although the naming of these clusters is arbitrary, this analysis refers to the three clusters according to their level of satisfaction with social protection, namely as high-, medium- and low-satisfaction clusters. Interestingly, respondents in the high-satisfaction cluster worry more about short-term risks on average across areas, than respondents in the medium- and low-satisfaction clusters. Furthermore, the ranking of these clusters in terms of the respondents' satisfaction with social services and perceptions of short-term risks is remarkably stable across policy areas. Thus, a respondent who is satisfied (dissatisfied) with social services in one policy area, is likely also satisfied (dissatisfied) with social services in other areas.

In France, the high-satisfaction cluster (70% of respondents satisfied with social services on average across policy areas) is the smallest one (18% of all French respondents), followed by the medium-satisfaction cluster (58% satisfied; 24% of all respondents) and the low-satisfaction cluster (6% satisfied; 58% of all respondents). In Germany, respondents in all clusters are slightly more satisfied with social services (71%, 61% and 12% satisfied in the high-, medium- and low-satisfaction clusters, respectively), while the size of each cluster is comparable to the ones in France.

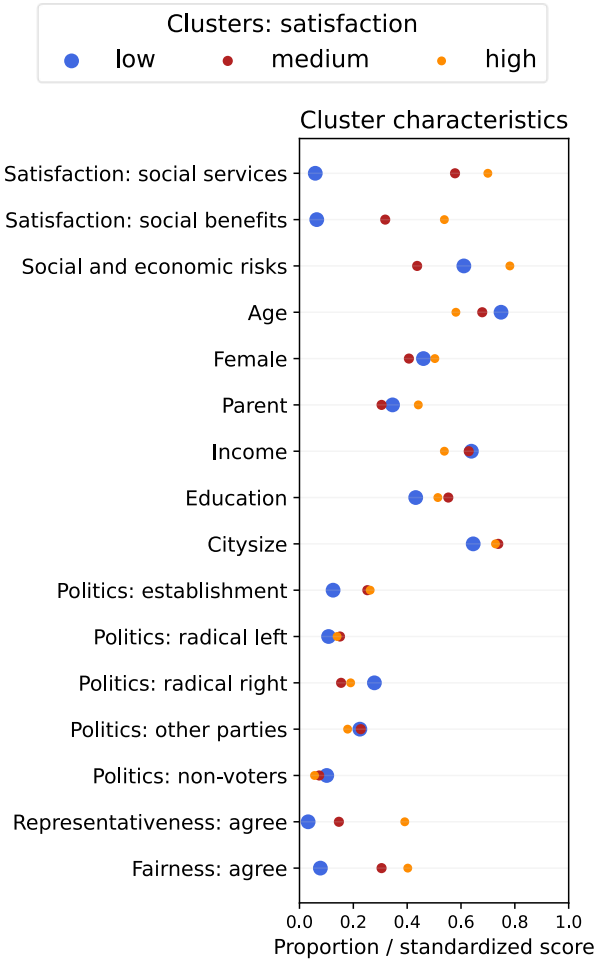
Interestingly, both in France and in Germany, respondents in the high-satisfaction cluster worry substantially more about all risk categories on average (78% worried in France), than respondents in the low- and medium-satisfaction clusters (62% and 44% worried, respectively, in France). In other words, there exists a group of respondents that worries strongly about short-term risks, yet still reports high levels of satisfaction with social protection. This aligns with the pattern of parents of dependent children, who report both higher perceived risks and higher satisfaction with social protection in the regression analysis (see above). In contrast, the medium- and low-satisfaction clusters show negative relationships between satisfaction with social protection and perceived risks. Put differently, the low-satisfaction group is more worried about short-term risks than the medium-satisfaction group.

There is no variation in the ranking of these clusters in terms of satisfaction with social protection or short-term risks at the policy-area level (Annex Figure 4.B.2, Annex Figure 4.B.2). Thus, a respondent who is satisfied (dissatisfied) with social protection in one policy area, is most likely also satisfied (dissatisfied) with other policy areas. This aligns with the finding that general perceptions of representativeness and fairness of the social protection system explain differences in satisfaction within countries in all policy areas (see above).

Similar to the regression analysis (see above), strong links between satisfaction with social services and political partisanship, perceptions of representativeness (in policy design and reform), and financial fairness views (regarding the social protection system) also emerge in this cluster analysis for France and Germany. For example, in France, the high-satisfaction cluster shows a higher share of establishment voters (+14 percentage points) and respondents with positive representativeness (+36 percentage points) and fairness views (+32 percentage points) than the medium- and low-satisfaction clusters.

Figure 4.8. French respondents are categorised into three groups based on their perceptions of social protection and risks, and socio-economic characteristics

Characteristics of respondents in each cluster in France (see notes for details)



Note: The figure above reports the characteristics of respondents in each cluster in France. For example, 70% of respondents in the high-satisfaction cluster, 18% of respondents in the medium-satisfaction cluster, and 6% of respondents in the low-satisfaction cluster are satisfied with social services on average across policy areas (first row). The characteristics age, income and city size are recorded on an integer scale from 1-3. The corresponding rows show the average of this scale within cluster, normalised to a scale from 0-1 ("standardised score").
Source: RTM 2022.

Administrative procedures and time cost play a role

This chapter has so far established that satisfaction with social protection services and benefits varies significantly by age, parental status and political partisanship. This section analyses to what extent perceptions of frictions in administrative procedures and associated time costs vary by the respondents' characteristics in France, Germany and the United Kingdom.

Perceptions of administrative frictions partially differ between Germany and France

While half (51%) of French respondents say they do not feel they could easily receive public benefits if they needed them – a rate higher than the United Kingdom (48%) and Germany (43%) – Chapter 3 showed

that perceptions of frictions in the application process for social benefits are relatively similar across the three countries at most stages of the application process.

In an effort to understand *why* respondents viewed benefits as difficult to access, Risks that Matter 2022 asked respondents about their perceived eligibility for benefits, perceived fairness of the application process for services/benefits, knowledge required to apply, difficulty of applying for benefits/services, and time costs for various hypothetical administrative procedures. Across countries, respondents overall are similarly skeptical about how easily, fairly and quickly they could access benefits: an exception is the respondents' perception of their own eligibility for benefits, as 42% of Germans but only 29% of the UK respondents and 24% of French believe that they would qualify for social benefits. This contrasts with a relatively high share of French respondents (49%) reporting that they know how to apply compared to Germans (47%) and respondents in the United Kingdom (43%).

When looking at subgroups' perceptions of frictions in social protection, a few significant results emerge (Annex Table 4.A.10 – Annex Table 4.1.12).

In France, there is some evidence that means-testing is viewed accurately by the population: low-income respondents in RTM are significantly more likely than higher-income respondents to say they could easily receive benefits if they needed them, that they would qualify for benefits, and that they would know how to apply – in knowledge of how to apply, the difference is 13 percentage points Respondents who received benefits in more policy areas in the past year are also more likely than those who received benefits in fewer areas to say they would qualify and are more likely to report knowing how to apply, relative to those who received fewer benefits.

At the same time, supporters of far-right parties, other (not left) non-mainstream parties, and non-voters are much more likely to perceive frictions in accessing social protection. Radical right party supporters are 15 percentage points less likely to say they could easily receive benefits if they needed them, are 14 percentage points less likely to say the application process would be simple and quick and are a remarkable 17 percentage points less likely to say that they would be treated fairly by government officials, relative to supporters of mainstream centre-right/centre-left parties. Similar relationships hold for other non-mainstream party voters and non-voters.

In Germany, subgroup results do not perfectly align with those in France, and there are some counterintuitive results by income on perceived benefit eligibility. Yet for two subgroups the results for Germany are similar to France: German respondents who have received more benefits in the past are much more positive about the application process, eligibility, and fairness of the system, and German far-right voters and non-voters anticipate frictions across every measure of the question (perceived eligibility for benefits, perceived fairness of the application process for services/benefits, knowledge required to apply, difficulty of applying for benefits/services).

Time costs show little variation within countries

Respondents reported annual time tax on social protection, i.e. the time spent on administrative procedures, tends to be lower in France than in Germany, in particular in the areas of filing taxes (4.3 hours per year in France and 6.8 hours in Germany) and organising healthcare (4.9 hours annually in France and 7.3 hours in Germany). UK respondents spend a similar amount of hours on administrative procedures as Germans, with the exception that they spend less time spent on filing taxes (5.3 hours annually).

Within countries, the time tax varies little by the respondents' characteristics. This can be observed in all areas, namely filing taxes, applying for a government benefit, Applying to and enrolling my children in school (or day care) and organising healthcare, as well as in all countries (Annex Table 4.A.13 to Annex Table 4.A.15).

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Annex 4.A. Tables

Annex Table 4.A.1. Short-term worries in France

Statistical relationship between short-term concerns in different risk categories and individual-level characteristics (vertical axis) as estimated in linear regression models, France, 2022

	Illness/ disabled	Employment loss	Find/maintain housing	Pay expenses	Childcare/ education	Elderly care	Young care	Crime	Giving up job for care	Health care	Average
Female	3.7	6.7*	1.5	8.0**	7.9	-0.8	0.1	8.2*	3.1	2.1	2.5
	(1.32)	(2.50)	(0.39)	(3.12)	(1.83)	(-0.23)	(0.01)	(2.76)	(1.51)	(0.65)	(1.33)
Age: middle	1.6	1.1	-10.1	2.2	1.1	6.8	4.5	-9.0	-5.6	12.7	0.1
	(0.21)	(0.20)	(-2.01)	(0.42)	(0.18)	(1.22)	(0.71)	(-1.28)	(-1.05)	(2.10)	(0.03)
Age: older	-0.1	-9.6	-20.1*	-1.9	-9.5	0.4	-1.2	-15.7*	-11.4*	11.7*	-2.0
	(-0.01)	(-1.58)	(-3.04)	(-0.40)	(-1.94)	(0.07)	(-0.20)	(-2.93)	(-2.52)	(2.33)	(-0.95)
Education: >= tertiary	-6.9	-1.7	1.6	-4.8	-5.4	-0.1	-6.6	1.4	-0.9	3.4	-1.5
	(-2.12)	(-0.49)	(0.56)	(-1.84)	(-1.46)	(-0.02)	(-1.82)	(0.55)	(-0.29)	(0.99)	(-1.34)
Income: medium	0.6	-6.6	-9.5	-10.9**	-3.1	-0.7	-0.9	-0.3	-3.5	0.0	-3.1
	(0.28)	(-1.73)	(-2.15)	(-3.97)	(-0.81)	(-0.16)	(-0.28)	(-0.07)	(-0.81)	(0.01)	(-2.10)
Income: high	-1.8	-2.5	-19.8*	-24.1***	2.2	3.5	-3.6	-5.4	-2.2	-0.9	-6.4***
	(-0.44)	(-0.52)	(-3.04)	(-9.96)	(0.67)	(1.08)	(-0.72)	(-1.26)	(-0.46)	(-0.25)	(-4.63)
Parent	1.2	2.7	1.0	5.1	31.1***	3.1	5.0	2.4	12.0**	-3.1	6.5**
	(0.27)	(0.84)	(0.29)	(1.50)	(8.45)	(0.73)	(1.76)	(0.70)	(3.77)	(-0.76)	(3.44)
Unemployed	2.0	-10.0	-7.2	1.8	-9.1*	-0.9	5.0	3.9	1.0	3.5	-2.1
	(0.27)	(-1.82)	(-1.17)	(0.33)	(-2.29)	(-0.22)	(1.46)	(0.82)	(0.22)	(0.75)	(-1.44)
Empl. stable	-2.3	-9.8*	-5.9	3.1	-2.5	1.9	2.3	1.8	0.1	0.0	-3.0
	(-0.40)	(-2.72)	(-1.74)	(0.70)	(-0.60)	(0.50)	(0.47)	(0.35)	(0.04)	(0.01)	(-1.46)
Small city	2.5	4.3	2.4	1.2	-0.8	6.6	8.6	5.8	1.9	3.6	1.3
	(0.70)	(1.16)	(0.65)	(0.33)	(-0.17)	(1.85)	(1.58)	(1.45)	(0.48)	(0.86)	(0.64)
(Rural) village	-2.9	-0.8	6.3	-4.7	-3.4	-6.7	-2.9	7.8	0.6	-2.9	-0.9
	(-0.92)	(-0.26)	(1.35)	(-1.28)	(-0.72)	(-1.84)	(-0.50)	(1.84)	(0.15)	(-0.72)	(-0.53)
Politics: radical left	-5.4	-8.4	-4.1	8.4*	-1.1	0.6	-7.0	-22.2**	-6.1	-3.7	-0.8
	(-0.83)	(-1.69)	(-0.78)	(2.33)	(-0.20)	(0.17)	(-1.28)	(-4.23)	(-1.37)	(-1.31)	(-0.43)
Politics: radical right	3.4	1.4	-5.9	10.2	1.8	4.2	1.2	-2.5	-10.3**	2.5	-0.5
	(0.38)	(0.26)	(-1.06)	(1.90)	(0.40)	(0.89)	(0.21)	(-0.51)	(-3.27)	(0.46)	(-0.21)
Politics: other party	-0.4	-0.2	-0.1	5.7	11.3*	5.9	0.9	-12.1*	-3.9	-1.6	2.7
	(-0.09)	(-0.05)	(-0.02)	(1.15)	(2.49)	(1.26)	(0.15)	(-2.85)	(-0.98)	(-0.37)	(1.59)
Politics: no vote	-0.3	-1.0	8.5	9.0	4.5	5.7	5.7	-2.3	-1.2	4.4	3.1
	(-0.03)	(-0.14)	(1.31)	(1.55)	(1.56)	(1.16)	(0.69)	(-0.60)	(-0.24)	(0.82)	(1.49)
Politics: other response	-1.8	2.7	-0.1	10.1	7.7	1.0	-1.0	-7.2	-7.9**	1.4	0.3
	(-0.21)	(0.55)	(-0.02)	(1.73)	(1.74)	(0.18)	(-0.12)	(-1.16)	(-3.33)	(0.30)	(0.13)
Constant	51.2***	48.2***	59.2***	66.1***	25.0**	46.0***	43.1**	52.2***	30.3***	52.3***	61.9***
	(7.79)	(7.28)	(7.85)	(9.24)	(3.29)	(6.56)	(3.59)	(6.67)	(6.40)	(7.05)	(14.69)
Observations	1019	1019	1019	1019	1019	1018	1019	1019	1019	1019	1019

Note: The table shows the coefficients of linear regression models with the individuals' short-term concerns in different risk categories as dependent variable and the variables on the vertical axis as independent variables. The risk categories are: Becoming ill or disabled; Losing a job or self-employment income; Not being able to find/maintain adequate housing; Not being able to pay all expenses and make ends meet; Not being able to access good-quality childcare or education for your children (or young members of your family); Not being able to access good-quality long-term care for elderly family members; Not being able to access good-quality long-term care for young or working-age family members with an illness or disability; Being the victim of crime or violence; Having to give up my job to care for children, elderly relatives, or relatives with illness or disability; Accessing good-quality healthcare. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 2.5 percentage points more likely to worry about short-term risks across categories than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1 Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.2. Short-term worries in Germany

Statistical relationship between short-term concerns in different risk categories and individual-level characteristics (vertical axis) as estimated in linear regression models, Germany, 2022

	Illness/ disabled	Employment loss	Find/maintain housing	Pay expenses	Childcare /education	Elderly care	Young care	Crime	Giving up job for care	Health care	Average
Female	10.5*	-0.4	7.7	7.8*	7.2	3.0	1.8	5.4	7.6*	6.8*	5.0**
	(2.73)	(-0.11)	(2.01)	(2.30)	(2.09)	(0.67)	(0.47)	(1.42)	(2.38)	(2.47)	(3.48)
Age: middle	12.5*	4.2	-12.3*	-1.7	-1.2	-0.5	4.8	-9.7	4.6	14.1**	0.7
	(2.67)	(0.66)	(-2.48)	(-0.41)	(-0.28)	(-0.10)	(0.86)	(-1.74)	(0.87)	(3.47)	(0.40)
Age: older	22.4***	-2.1	-18.1***	-1.5	-13.9**	-2.6	2.9	-8.0	5.0	11.0*	0.6
	(4.19)	(-0.60)	(-4.44)	(-0.50)	(-2.96)	(-0.78)	(0.77)	(-1.54)	(1.17)	(2.64)	(0.36)
Education: >= tertiary	-4.4	0.2	-0.5	-11.5**	1.4	-1.6	-3.9	-6.7	0.9	-1.8	-1.8
	(-1.51)	(0.05)	(-0.18)	(-3.90)	(0.45)	(-0.30)	(-1.02)	(-1.71)	(0.30)	(-0.47)	(-0.98)
Income: medium	-11.9**	-6.1	-13.6*	-16.5**	-10.2*	-6.3	-7.3	-11.2*	-5.0	-9.7	-6.0**
	(-3.96)	(-1.79)	(-2.75)	(-3.23)	(-2.71)	(-1.64)	(-1.54)	(-2.64)	(-1.43)	(-2.12)	(-3.20)
Income: high	-13.7*	-11.9**	-21.3**	-21.6**	-11.7**	-7.3*	-8.0	-1.1	-0.3	-8.5	-10.1***
	(-2.72)	(-3.29)	(-3.60)	(-3.08)	(-3.17)	(-2.42)	(-1.60)	(-0.19)	(-0.12)	(-1.72)	(-4.71)
Parent	-5.1	-0.2	5.5	3.5	29.3***	0.4	9.4	8.6	13.6*	7.4	7.0**
	(-0.92)	(-0.04)	(1.40)	(0.99)	(6.12)	(0.09)	(2.05)	(2.13)	(2.92)	(1.79)	(3.06)
Unemployed	-5.3	-23.7**	-7.9	-10.5	-11.0	-3.8	-8.0	-9.2	-15.2	3.6	-6.3
	(-0.72)	(-3.19)	(-1.26)	(-1.51)	(-2.01)	(-0.47)	(-1.35)	(-1.48)	(-1.97)	(0.61)	(-1.72)
Empl. stable	-1.2	-11.2	-9.4	-1.1	-4.5	-0.7	-1.0	-0.4	-3.7	-2.4	-2.2
	(-0.17)	(-1.51)	(-1.67)	(-0.16)	(-0.82)	(-0.13)	(-0.15)	(-0.06)	(-0.51)	(-0.34)	(-0.54)
Small city	-7.5	-1.1	4.5	-3.6	1.2	-4.5	-1.0	3.0	-1.4	-6.9	-2.3
	(-1.97)	(-0.24)	(1.15)	(-0.98)	(0.33)	(-1.57)	(-0.31)	(0.86)	(-0.33)	(-1.80)	(-1.23)
(Rural) village	-6.6	0.6	10.3**	-1.8	-4.7	-9.3*	-4.7	9.9	-2.2	-6.1	-0.8
	(-1.57)	(0.15)	(3.24)	(-0.40)	(-1.15)	(-2.75)	(-1.72)	(2.13)	(-0.71)	(-1.31)	(-0.53)
Politics: radical left	-1.0	-8.5	5.7	13.0	7.1	-2.8	-12.0	-2.9	-3.1	12.6	-1.5
	(-0.13)	(-1.22)	(0.85)	(2.11)	(1.20)	(-0.36)	(-1.55)	(-0.35)	(-0.45)	(1.73)	(-0.42)
Politics: radical right	0.6	0.3	7.0	4.7	13.4*	-2.3	0.7	20.1**	-5.7	17.7*	-0.4
	(0.12)	(0.05)	(1.22)	(0.99)	(2.53)	(-0.74)	(0.14)	(3.74)	(-1.28)	(2.77)	(-0.19)
Politics: other party	-4.0	-7.3	0.5	1.0	-3.8	-18.7***	-13.6**	-9.3	-9.2	0.7	-3.4
	(-0.92)	(-1.74)	(0.10)	(0.31)	(-1.10)	(-5.64)	(-3.66)	(-2.01)	(-2.10)	(0.16)	(-1.62)
Politics: no vote	6.1	2.8	16.6*	5.7	3.1	-18.9*	-9.4	2.4	5.0	12.4	-3.9
	(0.92)	(0.33)	(2.35)	(0.95)	(0.46)	(-2.48)	(-1.36)	(0.36)	(0.64)	(1.50)	(-1.11)
Politics: other response	-5.0	-6.6	-6.8	5.4	-2.5	-11.8	-11.4	-2.0	-3.8	0.8	-6.8
	(-0.85)	(-0.93)	(-0.94)	(1.12)	(-0.51)	(-1.88)	(-1.83)	(-0.32)	(-0.65)	(0.15)	(-2.02)
Constant	56.1***	58.1***	66.6***	80.1***	39.4***	75.2***	55.4***	52.6***	39.4***	48.8***	66.4***
	(6.52)	(8.45)	(14.86)	(10.91)	(7.30)	(12.70)	(8.85)	(6.63)	(6.16)	(6.81)	(18.68)
Observations	1009	1009	1009	1008	1009	1009	1009	1009	1009	1009	1009

Note: The table shows the coefficients of linear regression models with the individuals' short-term concerns in different risk categories as dependent variable and the variables on the vertical axis as independent variables. The risk categories are: Becoming ill or disabled; Losing a job or self-employment income; Not being able to find/maintain adequate housing; Not being able to pay all expenses and make ends meet; Not being able to access good-quality childcare or education for your children (or young members of your family); Not being able to access good-quality long-term care for elderly family members; Not being able to access good-quality long-term care for young or working-age family members with an illness or disability; Being the victim of crime or violence; Having to give up my job to care for children, elderly relatives, or relatives with illness or disability; Accessing good-quality healthcare. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 2.5 percentage points more likely to worry about short-term risks across categories than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.3. Short-term worries in the United Kingdom

Statistical relationship between short-term concerns in different risk categories and individual-level characteristics (vertical axis) as estimated in linear regression models, the United Kingdom, 2022

	Illness/ disabled	Employment loss	Find/maintain housing	Pay expenses	Childcare /education	Elderly care	Young care	Crime	Giving up job for care	Health care	Average
Female	3.7	0.7	2.0	10.5**	3.6	-0.5	-2.4	-1.6	1.7	1.3	4.1*
	(1.13)	(0.21)	(0.62)	(3.17)	(1.31)	(-0.13)	(-0.90)	(-0.48)	(0.45)	(0.63)	(2.49)
Age: middle	-3.3	-8.5*	-20.1***	-9.4*	-16.0***	-6.4	-10.4**	-11.2	-13.5***	-0.6	-6.7***
	(-0.96)	(-2.86)	(-5.94)	(-2.90)	(-5.21)	(-1.99)	(-3.68)	(-2.11)	(-4.53)	(-0.15)	(-4.48)
Age: older	5.6	-22.4***	-30.1***	-9.4**	-26.3***	-5.3	-18.3**	-9.2	-14.6*	3.5	-8.9***
	(2.12)	(-5.10)	(-7.43)	(-3.33)	(-6.29)	(-1.11)	(-4.30)	(-1.83)	(-3.06)	(0.75)	(-4.82)
Education: >= tertiary	3.7	1.7	-0.4	3.1	6.0	8.2*	1.6	-0.2	6.6	3.8	2.5
	(1.04)	(0.34)	(-0.10)	(1.24)	(2.00)	(2.27)	(0.58)	(-0.06)	(1.96)	(1.26)	(1.56)
Income: medium	-0.4	-0.3	0.5	-5.0	1.2	-0.4	-2.1	-2.7	-4.4	1.5	-1.2
	(-0.11)	(-0.15)	(0.15)	(-1.27)	(0.63)	(-0.11)	(-0.97)	(-0.78)	(-2.16)	(0.46)	(-0.86)
Income: high	-12.3*	-5.2	-12.7*	-20.2***	-2.5	-8.2*	-9.5*	-1.9	-11.2*	-2.5	-5.7**
	(-2.53)	(-1.11)	(-2.78)	(-5.52)	(-0.72)	(-2.23)	(-2.69)	(-0.42)	(-2.68)	(-0.80)	(-3.21)
Parent	5.3	10.1*	5.5	3.5	30.4***	9.3*	9.6*	9.3*	15.3***	7.6*	8.9***
	(1.71)	(3.07)	(1.46)	(1.03)	(12.80)	(2.66)	(3.07)	(2.51)	(4.51)	(2.40)	(5.95)
Unemployed	3.3	-19.1**	-6.8	-0.5	-5.7	2.1	-5.2	7.0	-12.4***	0.9	-2.5
	(0.56)	(-4.28)	(-1.52)	(-0.13)	(-1.70)	(0.44)	(-1.09)	(1.45)	(-4.87)	(0.17)	(-1.37)
Empl. stable	-4.6	-9.9	-4.3	0.1	-3.1	-1.5	-0.7	-0.8	-1.3	-5.6	-1.0
	(-1.42)	(-2.12)	(-0.97)	(0.02)	(-1.43)	(-0.43)	(-0.20)	(-0.19)	(-0.60)	(-1.35)	(-0.62)
Small city	-5.0	4.4	1.1	0.9	-1.1	-3.0	-4.6	0.4	0.9	5.1	1.6
	(-1.19)	(0.68)	(0.32)	(0.28)	(-0.31)	(-0.57)	(-1.05)	(0.08)	(0.22)	(1.61)	(1.03)
(Rural) village	3.3	13.0*	13.7**	5.2	5.7	7.6	4.9	12.3*	10.8*	8.1*	6.4**
	(0.57)	(2.23)	(4.41)	(1.93)	(1.70)	(1.88)	(1.51)	(2.69)	(2.42)	(2.47)	(4.38)
Politics: radical right	10.2	13.1*	20.6**	13.0	21.6**	11.6	23.2**	14.4**	17.6*	17.6*	7.6**
	(1.45)	(2.52)	(3.30)	(1.77)	(4.03)	(2.16)	(3.96)	(3.26)	(2.82)	(2.37)	(3.63)
Politics: other party	1.4	0.3	7.5*	-0.5	-1.0	-3.9	-4.3	-4.5	-1.7	2.6	-0.7
	(0.46)	(0.14)	(2.23)	(-0.10)	(-0.46)	(-1.23)	(-1.32)	(-1.09)	(-1.10)	(0.75)	(-0.46)

	Illness/ disabled	Employment loss	Find/maintain housing	Pay expenses	Childcare /education	Elderly care	Young care	Crime	Giving up job for care	Health care	Average
Politics: no vote	-5.1	-0.8	0.5	-0.7	13.1*	0.3	6.6	-7.4	9.7	-2.6	-4.3
	(-1.07)	(-0.14)	(0.12)	(-0.15)	(2.53)	(0.05)	(1.24)	(-1.63)	(1.65)	(-0.51)	(-2.08)
Politics: other response	-7.6	4.3	6.1	4.2	1.2	-0.7	4.5	-4.4	-3.1	0.2	0.5
	(-1.14)	(0.92)	(1.01)	(1.53)	(0.18)	(-0.14)	(0.78)	(-0.72)	(-0.68)	(0.03)	(0.26)
Constant	54.9***	60.7***	59.9***	72.0***	33.0***	49.3***	53.5***	52.9***	38.3***	60.9***	61.6***
	(7.49)	(6.91)	(7.95)	(13.98)	(5.00)	(6.56)	(7.03)	(5.92)	(6.96)	(9.50)	(30.35)
Observations	1037	1037	1037	1037	1037	1037	1037	1037	1037	1037	1037

Note: The table shows the coefficients of linear regression models with the individuals' short-term concerns in different risk categories as dependent variable and the variables on the vertical axis as independent variables. The risk categories are: Becoming ill or disabled; Losing a job or self-employment income; Not being able to find/maintain adequate housing; Not being able to pay all expenses and make ends meet; Not being able to access good-quality childcare or education for your children (or young members of your family); Not being able to access good-quality long-term care for elderly family members; Not being able to access good-quality long-term care for young or working-age family members with an illness or disability; Being the victim of crime or violence; Having to give up my job to care for children, elderly relatives, or relatives with illness or disability; Accessing good-quality healthcare. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 2.5 percentage points more likely to worry about short-term risks across categories than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.4. Satisfaction with social protection services in France

Statistical relationship between satisfaction with social protection services in different policy areas as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, France, 2022

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
Female	-5.3*	-6.7*	-3.3	-6.2*	-3.7	-13.7**	-5.4	-8.3*	-6.7**
	(-2.23)	(-2.36)	(-1.28)	(-2.27)	(-1.41)	(-3.77)	(-1.40)	(-2.36)	(-3.07)
Age: middle	-15.8**	-23.3***	-13.8	-13.4**	-19.6***	-11.3*	-21.6***	-19.4***	-17.1***
	(-3.46)	(-5.01)	(-2.02)	(-3.41)	(-6.14)	(-2.66)	(-4.74)	(-8.13)	(-5.80)
Age: older	-18.9***	-31.2***	-21.7**	-18.3***	-24.2***	-14.8**	-22.9***	-18.4***	-21.2***
	(-5.09)	(-7.66)	(-3.20)	(-5.23)	(-6.07)	(-3.59)	(-4.60)	(-4.70)	(-7.82)
Education: >= tertiary	2.4	6.6	3.4	-1.4	1.6	-0.3	-0.2	2.8	1.7
	(0.69)	(1.48)	(1.27)	(-0.41)	(0.50)	(-0.08)	(-0.05)	(0.81)	(0.65)
Income: medium	-6.5	0.5	3.7	0.6	5.5	-2.8	2.3	-1.6	0.3
	(-1.71)	(0.15)	(0.86)	(0.16)	(1.76)	(-0.85)	(0.75)	(-0.40)	(0.11)
Income: high	-6.4	-3.1	-2.0	-5.3	-4.7	-9.9*	-1.6	-1.4	-4.3
	(-1.49)	(-0.78)	(-0.56)	(-1.10)	(-1.10)	(-2.34)	(-0.33)	(-0.45)	(-1.55)
Parent	6.4	3.8	0.4	5.7	-0.0	1.2	6.8	-0.4	2.4
	(2.08)	(1.09)	(0.10)	(1.89)	(-0.01)	(0.53)	(1.91)	(-0.15)	(1.04)
Unemployed	-4.3	-1.7	-1.5	-6.4	-4.7	-3.8	-5.5	-3.0	-3.8
	(-1.00)	(-0.42)	(-0.36)	(-1.42)	(-1.20)	(-0.86)	(-1.73)	(-0.62)	(-1.30)
Empl. stable	4.9	-3.5	4.0	-1.4	-0.8	-2.1	1.0	-0.2	0.2
	(1.09)	(-1.00)	(1.76)	(-0.34)	(-0.19)	(-0.58)	(0.35)	(-0.06)	(0.06)

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
Small city	0.8	5.1	4.6	5.3	-0.5	-1.6	2.0	-2.9	1.7
	(0.31)	(1.91)	(1.28)	(1.83)	(-0.18)	(-0.71)	(0.67)	(-0.96)	(1.06)
(Rural) village	4.3	9.5***	7.6***	8.8*	3.4	2.2	5.6	2.7	5.6**
	(1.29)	(4.35)	(5.22)	(2.38)	(1.58)	(0.72)	(2.13)	(1.32)	(3.64)
Benefit(s) received	1.7	1.5	14.3**	16.1*	1.5	6.2			-2.3
	(0.45)	(0.25)	(3.36)	(2.80)	(0.47)	(1.71)			(-0.77)
Politics: radical left	-7.4	-7.0	-6.2	-7.6	-3.2	-6.4	-11.4*	-10.1	-7.9*
	(-1.43)	(-1.25)	(-1.01)	(-1.63)	(-0.88)	(-1.58)	(-2.41)	(-2.02)	(-2.69)
Politics: radical right	-14.9**	-14.6***	-12.4	-16.7***	-17.2***	-10.5***	-14.6**	-18.5**	-15.1***
	(-3.56)	(-4.82)	(-2.13)	(-4.52)	(-9.06)	(-4.66)	(-3.44)	(-3.77)	(-5.65)
Politics: other party	-10.5*	-9.0*	-10.5*	-15.5***	-12.5**	-3.9	-14.5***	-14.2**	-11.4***
	(-2.94)	(-2.30)	(-2.36)	(-5.00)	(-3.18)	(-0.84)	(-5.12)	(-3.51)	(-4.86)
Politics: no vote	-15.2**	-16.0**	-20.3***	-20.5***	-22.1**	-14.0***	-17.6**	-23.1**	-18.8***
	(-3.42)	(-3.71)	(-5.95)	(-4.76)	(-3.50)	(-7.45)	(-4.16)	(-3.06)	(-6.44)
Politics: other response	-9.5	-3.8	-11.9	-15.2**	-9.2	-8.0*	-16.3*	-17.5*	-11.6*
	(-1.87)	(-0.64)	(-1.48)	(-3.80)	(-1.59)	(-2.54)	(-2.81)	(-2.46)	(-2.62)
# benefits received									1.7
									(1.43)
Constant	48.6***	58.9***	45.3***	48.7***	61.6***	51.9***	54.3***	63.6***	54.3***
	(6.84)	(10.21)	(5.42)	(6.96)	(12.16)	(13.13)	(8.78)	(16.78)	(12.27)
Observations	1019	1019	1019	1019	1019	1019	1019	1019	1019

Note: The table shows the coefficients of linear regression models with the individuals' satisfaction with social protection services in different policy areas (namely Family support; Education; Employment; Housing; Health; Disability/incapacity-related needs; Long-term care for older people; Public safety) as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 6.7 percentage points less likely to be satisfied with social protection services than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.5. Satisfaction with social protection services in Germany

Statistical relationship between satisfaction with social protection services in different policy areas as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, Germany, 2022

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
Female	0.3	1.2	-2.1	-3.6	2.7	-9.1**	-3.4	-3.1	-2.1
	(0.10)	(0.36)	(-0.60)	(-1.38)	(0.85)	(-3.13)	(-1.14)	(-0.98)	(-1.43)
Age: middle	-13.9**	-13.0*	-0.8	-10.7	-8.1	-5.4	-8.2	-8.2*	-8.8*
	(-3.14)	(-2.73)	(-0.18)	(-2.03)	(-2.12)	(-1.21)	(-2.04)	(-2.27)	(-2.94)
Age: older	-20.5**	-21.1***	-10.5*	-10.1	-12.7**	-9.4*	-8.5	-8.5	-12.6**
	(-3.04)	(-4.22)	(-2.32)	(-2.09)	(-3.27)	(-2.56)	(-1.91)	(-1.61)	(-3.96)
Education: >= tertiary	4.0	8.8**	1.7	3.0	7.7**	6.1	5.8*	5.8	5.1***
	(1.56)	(4.05)	(0.83)	(1.00)	(3.07)	(1.44)	(2.65)	(1.46)	(5.36)
Income: medium	7.2*	11.7**	12.4**	5.7	7.8*	8.8*	8.0*	10.1	9.0***
	(2.59)	(3.01)	(3.58)	(1.59)	(2.15)	(2.59)	(2.87)	(2.13)	(4.18)

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
Income: high	7.0	18.0*	14.4**	6.9	6.6	3.8	10.2	8.1	9.8**
	(1.89)	(2.93)	(3.76)	(1.84)	(1.42)	(0.90)	(1.79)	(1.40)	(3.82)
Parent	24.1***	13.0*	10.2*	14.7***	7.8	13.2***	12.4**	12.1***	12.8***
	(5.15)	(2.88)	(2.81)	(4.96)	(1.65)	(4.65)	(3.25)	(4.82)	(6.49)
Unemployed	-1.1	-9.9	-6.9	0.2	-8.1	1.5	-2.1	-0.8	-4.0
	(-0.16)	(-1.82)	(-2.00)	(0.04)	(-1.52)	(0.34)	(-0.45)	(-0.17)	(-1.48)
Empl. stable	-1.2	-7.3	-0.0	-0.1	-6.7	-5.8	-5.5	-1.7	-3.0
	(-0.28)	(-1.75)	(-0.01)	(-0.03)	(-1.89)	(-1.52)	(-1.01)	(-0.48)	(-1.44)
Small city	5.0	3.5	6.0	4.9	0.7	-3.0	1.7	4.8	2.8
	(1.03)	(0.67)	(1.38)	(1.37)	(0.12)	(-0.81)	(0.42)	(1.09)	(0.80)
(Rural) village	6.2	2.4	5.7	3.5	-0.2	2.3	3.4	5.0	3.4
	(1.65)	(0.63)	(1.37)	(1.31)	(-0.05)	(0.72)	(1.04)	(1.33)	(1.27)
Benefit(s) received	5.0	6.9	18.1**	14.3	1.8	34.7***			-4.0
	(0.89)	(1.09)	(3.59)	(1.30)	(0.43)	(5.99)			(-1.50)
Politics: radical left	-16.1*	-5.6	-11.6	-5.8	-12.9	-11.7	-5.3	-9.2	-10.1*
	(-2.43)	(-0.77)	(-1.66)	(-0.98)	(-1.83)	(-1.80)	(-0.87)	(-1.24)	(-2.33)
Politics: radical right	-11.9	-15.1	-17.6**	-17.3**	-17.5***	-15.3*	-14.0*	-22.4**	-16.2**
	(-1.83)	(-1.83)	(-3.81)	(-3.26)	(-4.09)	(-2.61)	(-2.25)	(-3.65)	(-3.69)
Politics: other party	-4.1	0.9	-7.6*	-3.4	-8.1	-4.3	-4.7	-2.4	-4.4
	(-1.27)	(0.22)	(-2.28)	(-0.82)	(-2.00)	(-1.10)	(-0.89)	(-0.46)	(-1.32)
Politics: no vote	-18.3**	-31.7***	-22.9***	-17.3**	-26.1***	-21.8**	-12.6	-32.7***	-22.9***
	(-3.31)	(-6.80)	(-4.50)	(-3.47)	(-4.19)	(-3.86)	(-1.79)	(-5.17)	(-7.05)
Politics: other response	-8.2	-11.2**	-16.6**	-5.2	-18.3**	-10.8*	-10.8*	-8.3**	-10.6***
	(-1.97)	(-3.00)	(-3.13)	(-1.14)	(-3.38)	(-2.49)	(-2.17)	(-3.74)	(-5.01)
# benefits received									4.2**
									(3.86)
Constant	33.8***	52.0***	34.5***	30.1**	58.7***	37.3***	31.8**	51.0***	40.3***
	(4.32)	(9.67)	(4.54)	(3.98)	(7.78)	(4.54)	(3.71)	(6.63)	(8.04)
Observations	1009	1009	1009	1009	1009	1009	1009	1009	1009

Note: The table shows the coefficients of linear regression models with the individuals' satisfaction with social protection services in different policy areas (namely Family support; Education; Employment; Housing; Health; Disability/incapacity-related needs; Long-term care for older people; Public safety) as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 6.3 percentage points less likely to be satisfied with social protection services than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.6. Satisfaction with social protection services in the United Kingdom

Statistical relationship between satisfaction with social protection services in different policy areas as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, the United Kingdom, 2022

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
Female	-5.9*	-0.9	-10.1**	-6.2*	-7.3	-4.4	-5.6	-2.2	-5.2*
	(-2.71)	(-0.35)	(-3.20)	(-2.34)	(-2.15)	(-1.27)	(-1.74)	(-0.61)	(-2.51)
Age: middle	-14.7**	-16.8*	-11.4**	-10.3	-10.5**	-7.8*	-9.6*	-8.7*	-11.4**
	(-3.43)	(-2.94)	(-3.55)	(-1.90)	(-3.68)	(-2.46)	(-2.43)	(-2.43)	(-3.44)
Age: older	-30.0***	-26.8***	-22.5***	-23.4**	-24.0***	-12.4*	-21.9***	-20.4***	-22.7***
	(-5.38)	(-5.16)	(-6.58)	(-3.90)	(-7.16)	(-2.48)	(-4.49)	(-5.05)	(-6.61)
Education: >= tertiary	-0.9	5.9	4.8	5.4	3.3	3.6	1.3	2.6	3.3
	(-0.26)	(1.88)	(1.27)	(1.42)	(1.13)	(1.02)	(0.41)	(0.69)	(1.16)
Income: medium	-2.7	-0.5	-1.8	-1.7	-2.4	-6.0*	-2.4	2.6	-1.8
	(-0.77)	(-0.11)	(-0.61)	(-0.54)	(-0.66)	(-2.22)	(-0.71)	(0.62)	(-0.67)
Income: high	7.5	4.2	8.4	5.8	5.2	4.0	8.9	11.7*	7.1
	(1.43)	(1.23)	(1.88)	(1.35)	(1.10)	(0.95)	(1.86)	(2.40)	(1.89)
Parent	11.2**	15.0**	10.4**	7.0*	5.5	8.8*	12.0**	6.0	9.5**
	(3.54)	(3.13)	(4.00)	(2.50)	(1.40)	(2.48)	(3.82)	(1.56)	(4.00)
Unemployed	0.3	5.0	0.8	0.5	0.3	2.0	-1.1	10.4	1.9
	(0.06)	(0.75)	(0.17)	(0.13)	(0.07)	(0.59)	(-0.20)	(1.83)	(0.51)
Empl. stable	7.4	9.2	9.3*	7.8*	8.3	9.8*	3.5	12.4*	8.6*
	(2.02)	(1.98)	(2.29)	(2.77)	(1.77)	(2.84)	(0.95)	(2.39)	(2.49)
Small city	0.7	4.4	3.3	6.4	2.4	4.0	5.1	3.2	3.9
	(0.10)	(1.40)	(0.64)	(1.35)	(0.47)	(1.62)	(1.27)	(0.66)	(1.12)
(Rural) village	3.8	3.1	4.6	10.3*	7.0	7.9*	10.3*	6.0	6.8*
	(0.78)	(0.91)	(0.99)	(2.70)	(1.43)	(2.55)	(2.67)	(1.35)	(2.23)
Benefit(s) received	9.1	6.7	1.8	33.3***	2.1	2.2			-2.5
	(1.54)	(0.94)	(0.23)	(6.86)	(0.56)	(0.45)			(-0.96)
Politics: radical right	-5.8	-12.7*	-10.5	-4.5	-5.5	-8.8	-8.6	-14.2*	-9.0
	(-0.76)	(-2.63)	(-1.47)	(-0.69)	(-0.99)	(-1.39)	(-1.32)	(-2.65)	(-1.75)
Politics: other party	-12.2***	-7.7	-7.0**	-4.4	-5.3	-0.8	-2.0	-5.4*	-5.6**
	(-6.23)	(-1.59)	(-3.42)	(-1.67)	(-1.51)	(-0.40)	(-1.05)	(-2.22)	(-3.11)
Politics: no vote	-11.7*	-17.7*	-11.6	-12.2*	-17.6**	-9.5	-8.7	-22.3**	-13.8**
	(-2.23)	(-2.37)	(-1.88)	(-2.76)	(-3.76)	(-2.05)	(-1.95)	(-3.98)	(-3.53)
Politics: other response	-15.1**	-16.1***	-10.3**	-15.5**	-2.4	-10.3**	-7.9*	-11.2*	-10.9***
	(-3.59)	(-4.47)	(-3.31)	(-3.78)	(-0.51)	(-3.11)	(-3.07)	(-2.65)	(-4.84)
# benefits received									2.4
									(1.90)
Constant	46.6***	51.6***	44.8***	35.4***	49.0***	27.3***	32.4***	39.6***	40.3***
	(4.50)	(7.56)	(5.54)	(6.96)	(6.14)	(4.77)	(5.91)	(6.39)	(7.01)
Observations	1037	1037	1037	1037	1037	1037	1037	1037	1037

Note: The table shows the coefficients of linear regression models with the individuals' satisfaction with social protection services in different policy areas (namely Family support; Education; Employment; Housing; Health; Disability/incapacity-related needs; Long-term care for older people; Public safety) as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 6.3 percentage points less likely to be satisfied with social protection services than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.7. Satisfaction with public income support in France

Statistical relationship between satisfaction with public income support in different circumstances as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, France, 2022

	Unemployment	Illness/Disability	Having an(other) child	Leave job for family member care	Retirement	Death of spouse or partner	Average
Female	1.8	-7.1**	-0.2	-4.0*	-8.8**	-4.3	-3.9*
	(0.88)	(-3.39)	(-0.08)	(-2.22)	(-3.33)	(-1.95)	(-2.51)
Age: middle	-13.1*	-15.9**	-13.0***	-8.3**	-10.8**	-12.4**	-12.1***
	(-2.54)	(-3.15)	(-4.91)	(-3.20)	(-3.30)	(-3.21)	(-4.90)
Age: older	-17.5**	-20.4**	-19.6***	-7.8**	-14.7***	-14.9**	-15.8***
	(-3.40)	(-4.08)	(-6.93)	(-4.09)	(-4.66)	(-3.60)	(-6.54)
Education: >= tertiary	4.3	3.8	1.9	3.5	1.8	3.2*	2.9
	(2.07)	(1.47)	(0.80)	(1.61)	(0.55)	(2.66)	(2.05)
Income: medium	3.5	2.5	2.7	1.5	1.6	2.5	2.6
	(0.91)	(0.56)	(0.82)	(0.49)	(0.71)	(0.85)	(1.09)
Income: high	2.6	-3.0	-4.4	-1.0	-2.6	-3.9	-1.9
	(0.56)	(-0.66)	(-1.07)	(-0.30)	(-0.84)	(-1.37)	(-0.66)
Parent	8.9*	2.9	4.7	6.3*	7.2**	6.4*	5.8*
	(2.98)	(1.30)	(1.36)	(2.78)	(3.16)	(2.25)	(2.76)
Unemployed	-8.8	-2.3	-9.9*	-4.8	-4.2	-8.8	-6.5
	(-1.43)	(-0.55)	(-2.20)	(-1.00)	(-1.31)	(-1.95)	(-1.86)
Empl. stable	-1.3	1.0	-1.8	-0.5	-1.4	-0.9	-0.7
	(-0.26)	(0.32)	(-0.48)	(-0.10)	(-0.35)	(-0.22)	(-0.21)
Small city	5.4	7.8**	4.5	-0.0	5.2*	2.7	4.4*
	(1.55)	(3.43)	(1.77)	(-0.00)	(2.69)	(1.18)	(2.61)
(Rural) village	12.4**	7.0*	1.1	-0.6	3.7	2.3	4.3
	(3.15)	(3.05)	(0.45)	(-0.17)	(1.06)	(0.94)	(1.83)
Benefit(s) received	5.2	-3.9	1.1		5.2		0.8
	(1.19)	(-1.20)	(0.35)		(1.48)		(0.25)
Politics: radical left	-19.5**	-12.2	-13.4**	-2.3	-16.2**	-14.6**	-13.3**
	(-3.48)	(-2.15)	(-3.83)	(-0.62)	(-3.56)	(-3.53)	(-4.22)
Politics: radical right	-20.9***	-11.5*	-17.4**	-11.9**	-17.3***	-19.6***	-16.4***
	(-6.35)	(-2.48)	(-3.20)	(-4.06)	(-5.89)	(-6.64)	(-6.35)
Politics: other party	-15.8**	-3.7	-12.0*	-7.0	-13.0**	-10.5*	-10.3**
	(-4.23)	(-1.07)	(-2.61)	(-2.06)	(-4.06)	(-2.60)	(-4.04)
Politics: no vote	-33.4***	-16.6***	-22.5*	-12.1**	-21.3***	-21.0**	-21.0***
	(-6.83)	(-4.79)	(-3.01)	(-3.65)	(-5.70)	(-3.92)	(-5.89)
Politics: other response	-21.9***	-9.6	-20.8***	-14.3***	-17.9***	-16.1**	-16.7***
	(-5.60)	(-2.00)	(-4.69)	(-4.37)	(-6.22)	(-3.84)	(-6.69)
# benefits received							0.3
							(0.33)
Constant	43.7***	40.4***	48.3***	29.5**	39.5***	40.8***	39.4***
	(4.65)	(4.92)	(9.64)	(4.12)	(5.69)	(5.96)	(6.25)
Observations	1019	1019	1019	1019	1019	1019	1019

Note: The table shows the coefficients of linear regression models with the individuals' satisfaction with public income support in different areas (namely Unemployment; Illness/disability; Having a child/having more children; Leaving work to care for elderly family members or family members with disabilities; Retirement; Death of spouse or partner) as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 3.9 percentage points less likely to be satisfied with public income support than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.8. Satisfaction with public income support in Germany

Statistical relationship between satisfaction with public income support in different circumstances as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, Germany, 2022

	Unemployment	Illness/Disability	Having an(other) child	Leave job for family member care	Retirement	Death of spouse or partner	Average
Female	-1.6	0.5	-1.5	-7.9**	-8.0**	-1.6	-3.4
	(-0.55)	(0.17)	(-0.43)	(-2.96)	(-3.47)	(-0.53)	(-1.80)
Age: middle	-3.7	-11.4**	-3.5	-10.8	-4.6	-8.8	-7.4*
	(-0.80)	(-3.07)	(-0.76)	(-1.90)	(-1.99)	(-1.61)	(-2.20)
Age: older	-9.9*	-12.3*	-12.8*	-12.8*	-8.2	-16.3*	-11.8*
	(-2.15)	(-2.64)	(-2.19)	(-2.16)	(-1.99)	(-2.71)	(-2.70)
Education: >= tertiary	10.2**	7.4*	10.7***	8.6**	7.6*	7.4*	8.4***
	(2.99)	(2.76)	(4.92)	(3.71)	(2.67)	(2.67)	(5.01)
Income: medium	8.2*	5.6	5.2	0.1	6.6	3.3	4.8
	(2.26)	(1.89)	(1.99)	(0.04)	(2.06)	(0.95)	(2.13)
Income: high	4.5	5.0	3.3	1.8	7.4*	1.2	4.4*
	(0.95)	(1.97)	(1.27)	(0.59)	(2.86)	(0.40)	(2.26)
Parent	9.7*	15.9***	16.2**	12.2**	11.6*	11.7**	12.4**
	(2.68)	(4.77)	(3.67)	(3.41)	(2.92)	(3.68)	(3.91)
Unemployed	5.6	4.0	-1.3	5.2	2.2	-5.5	1.4
	(0.98)	(0.75)	(-0.23)	(0.96)	(0.53)	(-1.21)	(0.37)
Empl. stable	-4.1	-5.1	-10.5*	-1.9	-7.6*	-7.2	-5.8
	(-1.27)	(-1.46)	(-2.57)	(-0.42)	(-2.21)	(-1.42)	(-1.96)
Small city	2.2	6.6	1.6	5.9	8.4	6.4	5.1
	(0.60)	(1.57)	(0.35)	(1.59)	(1.67)	(1.40)	(1.34)
(Rural) village	9.9*	13.7**	7.5	6.8**	9.7	5.7	8.8*
	(2.81)	(2.95)	(1.91)	(3.89)	(1.84)	(1.30)	(2.79)
Benefit(s) received	13.4*	3.5	4.7		-1.8		-6.5*
	(2.58)	(0.84)	(0.68)		(-0.49)		(-2.30)
Politics: radical left	-7.2	-11.3	-7.9	-10.9	-6.6	-8.4	-8.9
	(-1.13)	(-1.66)	(-1.72)	(-2.06)	(-0.94)	(-0.99)	(-1.60)
Politics: radical right	-16.4***	-13.3*	-8.2*	-12.6**	-10.6**	-10.7*	-11.6***
	(-5.03)	(-2.77)	(-2.94)	(-3.33)	(-3.21)	(-2.78)	(-4.48)
Politics: other party	-2.0	-6.5	-4.8	-6.4	-1.7	-5.6	-4.6
	(-0.34)	(-1.41)	(-1.01)	(-1.59)	(-0.40)	(-1.05)	(-1.13)
Politics: no vote	-20.7***	-8.0	-8.3	-16.7***	-7.8	-9.1	-11.7*
	(-5.71)	(-1.15)	(-1.24)	(-4.53)	(-1.64)	(-1.75)	(-2.81)
Politics: other response	-5.9	-6.0	-9.3	-8.1	-1.8	-13.2	-6.8

	Unemployment	Illness/Disability	Having an(other) child	Leave job for family member care	Retirement	Death of spouse or partner	Average
	(-0.97)	(-1.53)	(-1.63)	(-1.99)	(-0.46)	(-1.85)	(-1.81)
# benefits received							4.6**
							(3.79)
Constant	23.5***	21.5**	28.5**	26.9**	20.3**	30.3**	24.8***
	(4.41)	(3.48)	(3.33)	(3.92)	(3.23)	(3.50)	(4.25)

Note: The table shows the coefficients of linear regression models with the individuals' satisfaction with public income support in different areas (namely Unemployment; Illness/disability; Having a child/having more children; Leaving work to care for elderly family members or family members with disabilities; Retirement; Death of spouse or partner) as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 3.7 percentage points less likely to be satisfied with public income support than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.9. Satisfaction with public income support in the United Kingdom

Statistical relationship between satisfaction with public income support in different circumstances as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, the United Kingdom, 2022

	Unemployment	Illness/Disability	Having an(other) child	Leave job for family member care	Retirement	Death of spouse or partner	Average
Female	-5.1*	-5.1	-5.9	-5.8	-8.7**	-6.4	-6.0*
	(-2.67)	(-1.72)	(-1.95)	(-1.93)	(-3.44)	(-2.05)	(-2.83)
Age: middle	-13.0*	-13.4**	-11.0*	-6.0	-11.9*	-11.4**	-11.3**
	(-2.87)	(-3.28)	(-2.24)	(-2.03)	(-2.38)	(-3.49)	(-3.22)
Age: older	-20.4***	-24.5***	-22.9***	-15.1***	-17.0**	-22.6***	-20.4***
	(-4.72)	(-6.07)	(-5.35)	(-5.97)	(-3.40)	(-6.21)	(-6.10)
Education: >= tertiary	3.1	0.9	2.0	2.7	1.1	2.1	2.0
	(1.19)	(0.25)	(0.64)	(1.06)	(0.33)	(0.63)	(0.74)
Income: medium	-4.1	-2.7	-4.1	-3.8	0.6	-2.0	-2.3
	(-1.27)	(-0.75)	(-1.26)	(-1.02)	(0.19)	(-0.44)	(-0.75)
Income: high	4.1	3.6	2.5	2.7	11.9**	4.3	5.5*
	(1.34)	(0.99)	(0.99)	(0.96)	(3.24)	(1.13)	(2.43)
Parent	8.3	7.9	5.2	8.8*	10.3	9.2	7.8
	(2.03)	(1.59)	(1.76)	(2.40)	(1.83)	(1.84)	(2.11)
Unemployed	-1.7	-0.3	2.3	-2.2	1.6	6.1	-0.3
	(-0.38)	(-0.06)	(0.59)	(-0.54)	(0.32)	(1.46)	(-0.08)
Empl. stable	1.9	0.6	5.4	7.0	4.0	5.1	4.7
	(0.61)	(0.12)	(1.84)	(1.96)	(0.95)	(1.32)	(1.34)
Small city	1.0	-0.4	0.2	1.0	4.1	0.2	1.2
	(0.26)	(-0.10)	(0.05)	(0.32)	(0.74)	(0.05)	(0.35)
(Rural) village	5.0	5.8	6.3	10.1*	8.2	5.8	6.7*
	(1.34)	(1.86)	(2.05)	(3.03)	(1.91)	(1.59)	(2.42)
Benefit(s) received	8.9	4.6	9.4		20.3*		-0.3
	(2.11)	(0.83)	(1.92)		(3.10)		(-0.07)
Politics: radical right	0.4	-3.4	8.2	10.6	-2.3	0.6	1.9

	Unemployment	Illness/Disability	Having an(other) child	Leave job for family member care	Retirement	Death of spouse or partner	Average
	(0.09)	(-0.62)	(1.09)	(1.11)	(-0.31)	(0.12)	(0.42)
Politics: other party	-4.8	-1.5	-2.0	0.2	-3.8	-2.9	-2.4
	(-2.16)	(-0.43)	(-0.62)	(0.05)	(-1.45)	(-1.04)	(-0.98)
Politics: no vote	-2.6	-10.2	-10.5*	-9.2	-10.1*	-8.1	-8.1
	(-0.60)	(-1.78)	(-2.33)	(-2.06)	(-2.44)	(-1.59)	(-2.09)
Politics: other response	-14.2**	-14.5***	-8.6*	-7.8	-7.2	-11.9**	-9.9**
	(-4.27)	(-4.66)	(-2.29)	(-1.82)	(-1.88)	(-3.15)	(-3.17)
# benefits received							3.6*
							(3.06)
Constant	34.1**	40.1***	30.1**	19.2**	26.8***	29.1***	27.4***
	(4.42)	(6.01)	(4.31)	(4.40)	(5.44)	(4.58)	(4.71)
Observations	1037	1037	1037	1037	1037	1037	1037

Note: The table shows the coefficients of linear regression models with the individuals' average satisfaction with public income support in different areas (namely Unemployment; Illness/disability; Having a child/having more children; Leaving work to care for elderly family members or family members with disabilities; Retirement; Death of spouse or partner) as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 3.7 percentage points less likely to be satisfied with public income support than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.10. Perceived frictions in administrative procedures in France

Statistical relationship between perceived frictions at different stages of the application process for public benefits as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, France, 2022

	Could easily receive if needed	Would qualify	Know how to apply	Simple and quick application process	Fair treatment by government office	Average
Female	-4.0	-1.8	9.3	-5.0	-7.4	-0.5
	(-0.92)	(-0.52)	(1.57)	(-1.75)	(-1.99)	(-0.15)
Age: middle	-6.0	-7.0	3.8	-7.8*	-7.6	-5.4*
	(-1.89)	(-2.11)	(0.94)	(-2.21)	(-1.75)	(-2.59)
Age: older	-9.0**	-10.9*	6.8	-4.4	-1.5	-3.5
	(-3.33)	(-3.04)	(1.48)	(-1.48)	(-0.29)	(-1.59)
Education: >= tertiary	5.5	0.5	0.2	0.5	9.6*	3.9
	(1.38)	(0.12)	(0.05)	(0.15)	(2.69)	(1.26)
Income: medium	-4.2	-8.4	-3.8	-3.0	2.8	-4.8
	(-1.59)	(-1.83)	(-1.02)	(-0.91)	(0.67)	(-1.89)
Income: high	-10.6**	-15.2***	-13.4*	-8.4	-5.6	-12.4***
	(-4.00)	(-4.81)	(-2.94)	(-1.87)	(-1.45)	(-5.37)
Parent	-1.4	-1.0	0.4	1.7	3.4	3.1
	(-0.37)	(-0.30)	(0.11)	(0.60)	(0.79)	(1.07)
Unemployed	-6.3	0.1	-3.6	-3.5	-1.4	-1.1
	(-1.28)	(0.03)	(-0.77)	(-1.03)	(-0.33)	(-0.41)
Empl. stable	2.2	-1.0	1.6	-0.1	2.2	0.2

	Could easily receive if needed	Would qualify	Know how to apply	Simple and quick application process	Fair treatment by government office	Average
	(0.51)	(-0.32)	(0.37)	(-0.04)	(0.75)	(0.07)
Small city	3.4	-0.4	11.0**	4.6	2.3	3.4
	(0.75)	(-0.09)	(4.03)	(1.99)	(0.74)	(1.41)
(Rural) village	6.9	-0.8	12.2*	3.3	8.3*	5.9*
	(1.97)	(-0.17)	(2.98)	(1.06)	(2.61)	(2.19)
Benefit received	0.6	-0.9	6.0	1.0	1.3	
	(0.14)	(-0.26)	(1.21)	(0.21)	(0.18)	
# benefits received	3.1	4.0*	5.2*	2.0	5.1*	
	(2.06)	(2.73)	(2.46)	(1.12)	(2.50)	
Politics: radical left	-7.8	-5.4	-4.0	-7.0	-3.1	-3.7
	(-1.44)	(-1.00)	(-0.72)	(-1.08)	(-0.48)	(-0.86)
Politics: radical right	-14.8**	-4.9	-9.1	-14.2**	-17.4**	-12.1**
	(-3.55)	(-1.24)	(-1.67)	(-3.95)	(-4.20)	(-4.29)
Politics: other party	-15.1**	-3.1	-1.9	-10.9**	-10.9*	-9.0*
	(-4.22)	(-0.68)	(-0.31)	(-3.14)	(-2.95)	(-2.83)
Politics: no vote	-21.0***	-14.1*	-6.2	-18.8**	-21.1**	-16.8***
	(-6.05)	(-2.19)	(-1.30)	(-3.21)	(-3.86)	(-4.60)
Politics: other response	-9.7*	-11.8*	-7.9	-11.3**	-14.9**	-11.6**
	(-2.29)	(-2.28)	(-1.55)	(-3.99)	(-3.32)	(-4.08)
Constant	38.4***	41.6***	31.7**	36.9***	37.0***	43.0***
	(5.30)	(4.73)	(4.20)	(8.46)	(7.32)	(8.57)
Observations	1019	1019	1019	1019	1019	1019

Note: The table shows the coefficients of linear regression models with the individuals' perceived frictions at different stages of the benefit application process as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (e.g. "would qualify for public benefits") relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.11. Perceived frictions in administrative procedures in Germany

Statistical relationship between perceived frictions at different stages of the application process for public benefits as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, Germany, 2022

	Could easily receive if needed	Would qualify	Know how to apply	Simple and quick application process	Fair treatment by government office	Average
Female	-7.3**	-6.0*	-2.3	-5.1	-4.4	-4.9**
	(-2.98)	(-2.27)	(-0.88)	(-2.07)	(-1.70)	(-3.58)
Age: middle	2.6	2.0	11.2*	-1.3	0.4	3.6
	(0.71)	(0.47)	(2.87)	(-0.54)	(0.06)	(1.51)
Age: older	-6.1	-6.6	14.1**	-3.5	-8.6*	-2.0
	(-1.31)	(-1.57)	(3.18)	(-1.57)	(-2.26)	(-1.11)
Education: >= tertiary	9.7**	11.9**	-0.8	3.7	11.8**	7.6*
	(3.03)	(3.61)	(-0.21)	(1.12)	(3.89)	(2.93)

	Could easily receive if needed	Would qualify	Know how to apply	Simple and quick application process	Fair treatment by government office	Average
Income: medium	4.0	7.0*	5.1	5.9*	9.3*	6.0*
	(1.30)	(2.86)	(1.83)	(2.50)	(2.42)	(2.52)
Income: high	5.1	-0.6	8.9*	5.8	7.5*	4.4
	(1.68)	(-0.17)	(2.60)	(1.78)	(2.59)	(2.12)
Parent	8.6**	3.9	8.0	11.6*	1.0	7.9**
	(2.96)	(0.94)	(1.77)	(2.29)	(0.24)	(2.97)
Unemployed	2.7	2.8	5.0	2.4	6.2	5.1
	(0.67)	(0.63)	(0.97)	(0.62)	(0.90)	(1.36)
Empl. stable	0.1	-0.2	-2.8	-3.1	0.3	-2.6
	(0.02)	(-0.05)	(-0.63)	(-0.69)	(0.07)	(-0.76)
Small city	6.3	3.8	1.4	9.0*	1.8	4.8
	(1.65)	(0.73)	(0.18)	(2.22)	(0.65)	(1.42)
(Rural) village	11.5***	9.7*	5.2	9.9*	5.5	8.8**
	(4.08)	(2.75)	(1.00)	(2.62)	(2.05)	(3.37)
Benefit received	-4.7	-1.9	3.2	-8.5*	-5.9	
	(-1.27)	(-0.37)	(0.59)	(-2.78)	(-1.32)	
# benefits received	4.1**	7.9***	5.3*	3.8*	6.3**	
	(3.09)	(4.61)	(2.34)	(2.58)	(3.13)	
Politics: radical left	-12.5	-12.5	-4.0	-10.4	-27.9***	-13.0*
	(-2.00)	(-1.63)	(-0.57)	(-1.93)	(-4.38)	(-2.38)
Politics: radical right	-16.7***	-22.9***	-16.7**	-17.3***	-28.8***	-20.7***
	(-4.25)	(-6.23)	(-3.61)	(-4.81)	(-4.10)	(-5.65)
Politics: other party	-5.8	-2.6	-3.8	-7.9*	-8.4	-5.4
	(-1.62)	(-0.70)	(-0.88)	(-2.32)	(-1.57)	(-1.61)
Politics: no vote	-14.8*	-20.3**	-15.0	-15.4***	-26.2**	-18.4***
	(-2.67)	(-3.75)	(-1.78)	(-4.65)	(-3.61)	(-4.30)
Politics: other response	-11.6*	-3.0	-8.3	-10.7*	-14.7**	-10.9***
	(-2.46)	(-0.68)	(-2.09)	(-2.64)	(-3.48)	(-4.38)
Constant	21.0***	33.3***	28.6**	18.3**	35.4***	29.9***
	(5.09)	(5.89)	(3.60)	(3.10)	(4.79)	(5.82)
Observations	1009	1008	1009	1009	1009	1009

Note: The table shows the coefficients of linear regression models with the individuals' perceived frictions at different stages of the benefit application process as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.12. Perceived frictions in administrative procedures in the United Kingdom

Statistical relationship between perceived frictions at different stages of the application process for public benefits as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, the United Kingdom, 2022

	Could easily receive if needed	Would qualify	Know how to apply	Simple and quick application process	Fair treatment by government office	Average
Female	-10.5**	-11.4*	-8.7*	-9.3***	-9.4**	-10.4***
	(-3.65)	(-2.87)	(-2.94)	(-4.55)	(-3.19)	(-6.39)
Age: middle	-3.3	-3.6	1.7	-7.2*	-5.2	-3.0
	(-0.87)	(-1.14)	(0.31)	(-2.64)	(-1.37)	(-1.05)
Age: older	-12.4*	-12.8**	2.9	-13.2**	-11.8*	-9.7*
	(-3.08)	(-3.70)	(0.60)	(-3.60)	(-2.27)	(-2.69)
Education: >= tertiary	1.0	-3.9	4.8	2.6	3.2	1.5
	(0.40)	(-1.69)	(1.57)	(1.14)	(1.20)	(0.97)
Income: medium	-7.0*	-5.2	-5.5	-1.8	-3.5	-5.6*
	(-2.96)	(-1.41)	(-1.82)	(-0.85)	(-1.19)	(-2.57)
Income: high	-1.7	-6.8*	-5.5	4.5	5.3	-2.1
	(-0.49)	(-2.81)	(-1.20)	(1.09)	(1.47)	(-0.77)
Parent	7.9	7.3*	10.8*	13.2***	10.8***	10.9**
	(1.41)	(2.53)	(2.87)	(4.75)	(4.84)	(3.52)
Unemployed	-3.7	2.7	5.1	-0.8	0.7	3.4
	(-1.01)	(0.48)	(1.10)	(-0.15)	(0.11)	(1.01)
Empl. stable	2.0	5.2	5.2	4.2	5.3	3.3
	(0.52)	(0.98)	(0.93)	(1.00)	(0.69)	(0.76)
Small city	2.0	2.2	4.5	-1.8	9.6*	2.7
	(0.48)	(0.47)	(0.97)	(-0.52)	(2.61)	(0.82)
(Rural) village	8.2	10.1	11.8	11.6**	15.4***	11.6**
	(1.94)	(2.10)	(2.08)	(3.66)	(4.66)	(3.35)
Benefit received	-0.5	-3.1	-7.0*	1.0	-0.1	
	(-0.16)	(-0.53)	(-2.24)	(0.20)	(-0.01)	
# benefits received	4.4*	9.4***	11.0***	0.9	3.6	
	(2.65)	(4.48)	(5.95)	(0.54)	(1.63)	
Politics: radical right	-2.4	-12.5*	-17.8**	-4.3	-3.4	-6.9
	(-0.44)	(-3.04)	(-4.17)	(-0.80)	(-0.54)	(-1.94)
Politics: other party	-4.2	-5.5**	-2.5	-6.8	-3.3	-4.6
	(-1.27)	(-3.22)	(-0.66)	(-1.74)	(-0.97)	(-1.92)
Politics: no vote	-12.1*	-7.8	-5.5	-13.7*	-7.2	-9.9*
	(-2.83)	(-1.17)	(-1.01)	(-2.49)	(-1.45)	(-2.69)
Politics: other response	-13.7**	-14.3**	-8.3	-3.9	-4.3	-10.2**
	(-3.29)	(-3.86)	(-1.38)	(-0.87)	(-0.86)	(-3.66)
Constant	33.7**	33.7***	29.3***	23.4**	24.8**	33.4***
	(4.03)	(7.67)	(5.40)	(4.14)	(3.18)	(6.19)
Observations	1037	1037	1037	1037	1036	1037

Note: The table shows the coefficients of linear regression models with the individuals' perceived frictions at different stages of the benefit application process as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). Detailed definitions of the explanatory variables are reported in Box 4.1.. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. ∗p < 0.05, ∗∗p < 0.01, ∗∗∗p < 0.001.
Source: RTM 2022.

Annex Table 4.A.13. Reported time on administrative tasks in France

Statistical relationship between the reported time spent annually on different administrative tasks as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, France, 2022

	Filing taxes	Applying for government benefit (excl. health care)	Applying/enrolling children in school	Applying/enrolling children in daycare	Organising healthcare
Female	-1.2	-1.7**	-2.5***	-0.4	-0.5
	(-2.11)	(-3.34)	(-4.77)	(-0.44)	(-0.95)
Age: middle	-1.2	-1.3	-3.1	-3.6*	-0.8
	(-1.83)	(-1.35)	(-1.66)	(-2.22)	(-1.22)
Age: older	-2.3*	-2.8*	-5.7*	-5.3*	-3.0***
	(-2.97)	(-2.37)	(-2.91)	(-2.56)	(-4.34)
Education: >= tertiary	-0.4	-0.3	0.8	0.4	-0.8*
	(-1.25)	(-0.45)	(1.74)	(0.41)	(-2.69)
Income: medium	-1.4	-1.3	-0.7	0.2	-0.3
	(-2.10)	(-1.65)	(-1.20)	(0.23)	(-0.63)
Income: high	-0.5	-1.3	0.2	-0.1	1.6*
	(-0.52)	(-1.23)	(0.15)	(-0.06)	(2.19)
Parent	0.8	1.1	0.0	0.0	1.8*
	(1.44)	(1.43)	(.)	(.)	(2.46)
Unemployed	-0.1	2.2	0.5	0.1	0.8
	(-0.14)	(1.74)	(0.36)	(0.13)	(1.07)
Empl. stable	-0.8	-0.9	0.6	2.2	-0.3
	(-1.22)	(-1.30)	(0.62)	(1.58)	(-0.66)
Small city	-0.5	0.0	-0.5	0.1	-0.3
	(-0.80)	(0.04)	(-0.49)	(0.11)	(-0.32)
(Rural) village	-0.1	-0.5	-0.9	0.7	-0.1
	(-0.08)	(-0.47)	(-0.73)	(0.51)	(-0.32)
Politics: radical left	-0.6	-1.5	-4.2*	-3.0	-0.8
	(-0.53)	(-1.12)	(-2.68)	(-1.24)	(-0.89)
Politics: radical right	-1.8	-1.6	-3.4	-2.4	-1.2
	(-1.79)	(-1.42)	(-2.10)	(-0.94)	(-1.94)
Politics: other party	-2.7*	-1.9	-3.7*	-2.3	-0.9
	(-2.88)	(-1.48)	(-2.40)	(-0.98)	(-0.82)
Politics: no vote	-2.8**	-3.1	-4.1*	-4.0	-1.9*
	(-3.68)	(-1.99)	(-3.05)	(-1.74)	(-2.40)
Politics: other response	-1.8*	-2.9*	-2.4	-1.8	-0.8
	(-2.62)	(-2.99)	(-1.14)	(-1.34)	(-1.37)
Constant	9.1***	8.7***	10.8**	6.7***	6.8***
	(9.76)	(7.22)	(3.83)	(5.51)	(6.97)
Observations	978	806	333	253	986

Note: The table shows the coefficients of linear regression models with the individuals' reported time spent annually on different administrative procedures as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (e.g. time spent on filing taxes) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.14. Reported time on administrative tasks in Germany

Statistical relationship between the reported time spent annually on different administrative tasks as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, Germany, 2022

	Filing taxes	Applying for government benefit (excl. health care)	Applying/enrolling children in school	Applying/enrolling children in daycare	Organising healthcare
Female	-1.6	-0.2	-3.2*	-2.1	0.6
	(-2.02)	(-0.34)	(-2.45)	(-1.48)	(0.76)
Age: middle	0.8	0.5	-0.7	-1.2	2.2
	(1.23)	(0.89)	(-0.49)	(-0.52)	(1.92)
Age: older	0.8	0.8	-3.9**	-5.4*	2.2*
	(1.00)	(0.80)	(-3.29)	(-2.26)	(2.33)
Education: >= tertiary	2.9***	0.6	1.0	0.2	0.9
	(5.16)	(0.82)	(0.93)	(0.13)	(1.40)
Income: medium	0.5	-1.3	1.6	-0.9	-0.4
	(0.55)	(-1.51)	(1.24)	(-0.68)	(-0.54)
Income: high	1.3*	-0.9	-0.8	-0.8	0.9
	(2.15)	(-0.79)	(-0.39)	(-0.33)	(0.71)
Parent	1.4*	3.2**	0.0	0.0	1.9**
	(2.14)	(3.51)	(.)	(.)	(3.26)
Unemployed	-2.2	-0.3	-2.9	-0.7	0.2
	(-1.59)	(-0.21)	(-0.68)	(-0.18)	(0.10)
Empl. stable	-2.3	-3.7	-6.4*	-3.7	-2.2
	(-1.54)	(-2.09)	(-2.55)	(-1.72)	(-1.18)
Small city	-0.1	1.4	0.4	1.1	0.4
	(-0.16)	(1.95)	(0.18)	(0.59)	(0.36)
(Rural) village	-0.2	2.0*	2.6	3.4	0.8
	(-0.42)	(2.72)	(1.19)	(1.96)	(0.93)
Politics: radical left	-1.2	0.7	-2.3*	-0.6	1.0
	(-1.12)	(0.43)	(-2.16)	(-0.43)	(0.82)
Politics: radical right	-0.4	-0.1	0.5	1.4	-1.0
	(-0.39)	(-0.05)	(0.22)	(0.91)	(-0.79)
Politics: other party	-0.9	-1.3	0.3	1.0	-0.1
	(-1.74)	(-1.77)	(0.29)	(0.70)	(-0.19)
Politics: no vote	-2.0	-2.9*	-3.1	-0.4	-2.2*
	(-1.67)	(-2.24)	(-1.86)	(-0.13)	(-2.92)
Politics: other response	-0.8	-2.8*	-1.5	-3.0**	-2.2
	(-0.61)	(-2.26)	(-0.66)	(-3.13)	(-1.69)
Constant	7.6***	6.5**	11.2*	9.2	5.5**
	(6.12)	(3.02)	(2.90)	(1.89)	(3.84)
Observations	913	760	241	238	915

Note: The table shows the coefficients of linear regression models with the individuals' reported time spent annually on different administrative procedures as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (e.g. time spent on filing taxes) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.15. Reported time on administrative tasks in the United Kingdom

Statistical relationship between the reported time spent annually on different administrative tasks as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, France, 2022

	Filing taxes	Applying for government benefit (excl. health care)	Applying/enrolling children in school	Applying/enrolling children in daycare	Organising healthcare
Female	-0.6	-1.8*	-1.1	-0.5	1.0
	(-1.10)	(-2.70)	(-1.32)	(-0.28)	(1.14)
Age: middle	0.4	-0.6	-0.0	-1.3	0.2
	(0.54)	(-0.60)	(-0.01)	(-1.36)	(0.12)
Age: older	-0.9	-2.2	-0.7	-4.0	-0.2
	(-1.26)	(-2.03)	(-0.44)	(-2.13)	(-0.14)
Education: >= tertiary	2.2***	1.5*	1.9	1.3	2.3*
	(4.76)	(2.40)	(1.29)	(0.81)	(3.07)
Income: medium	-0.8	-1.7*	0.1	0.4	-0.5
	(-1.37)	(-2.60)	(0.04)	(0.35)	(-0.54)
Income: high	1.5	-0.9	-0.3	1.5	-0.5
	(1.45)	(-0.85)	(-0.16)	(0.76)	(-0.39)
Parent	2.3**	0.2	0.0	0.0	-0.4
	(3.62)	(0.21)	(.)	(.)	(-0.58)
Unemployed	-1.4	2.1	2.1	2.4	1.1
	(-1.32)	(1.53)	(1.08)	(0.86)	(0.90)
Empl. stable	-1.3	-0.4	0.5	0.4	-1.0
	(-1.70)	(-0.80)	(0.37)	(0.33)	(-0.88)
Small city	0.1	-0.9	-0.1	-1.1	0.2
	(0.12)	(-0.76)	(-0.04)	(-0.48)	(0.19)
(Rural) village	0.6	-0.7	1.2	-0.1	-0.6
	(0.71)	(-0.62)	(0.53)	(-0.06)	(-0.70)
Politics: radical right	2.0	3.6	-2.6**	-2.0	4.0*
	(0.74)	(2.18)	(-3.28)	(-2.03)	(2.32)
Politics: other party	0.0	0.3	1.1	0.5	1.1
	(0.05)	(0.61)	(0.84)	(0.39)	(1.32)
Politics: no vote	-1.7*	-1.2	-2.7*	-1.2	-2.1
	(-2.52)	(-1.38)	(-2.59)	(-0.91)	(-1.79)
Politics: other response	-0.6	-0.2	-2.3	-0.6	-0.5
	(-0.55)	(-0.12)	(-1.87)	(-0.28)	(-0.39)
Constant	4.3**	6.7**	3.6	4.5	6.1*
	(3.49)	(3.93)	(0.96)	(1.23)	(2.96)
Observations	818	782	316	285	962

Note: The table shows the coefficients of linear regression models with the individuals' reported time spent annually on different administrative procedures as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.16. Satisfaction with social protection services in France, accounting for perceptions of representativeness and fairness

Statistical relationship between satisfaction with social protection services in different policy areas (e.g. family support, housing,…) as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, France, 2022

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
Female	-2.6	-4.1	-0.8	-3.1	-1.2	-11.3**	-2.7	-6.2	-4.1
	(-1.11)	(-1.42)	(-0.28)	(-1.15)	(-0.46)	(-3.26)	(-0.72)	(-1.74)	(-1.94)
Age: middle	-12.7*	-21.3***	-11.1	-10.8*	-17.0***	-8.7*	-18.6**	-16.9***	-14.4***
	(-2.94)	(-4.96)	(-1.83)	(-2.94)	(-5.28)	(-2.19)	(-4.15)	(-5.71)	(-5.64)
Age: older	-13.7**	-27.2***	-16.9*	-13.4**	-19.6***	-10.4*	-17.7**	-14.1**	-16.4***
	(-4.10)	(-6.38)	(-2.71)	(-4.19)	(-4.66)	(-2.45)	(-3.53)	(-3.43)	(-6.36)
Education: >= tertiary	2.4	6.2	3.3	-1.7	1.2	-0.3	-0.4	2.7	1.6
	(0.71)	(1.43)	(1.16)	(-0.51)	(0.39)	(-0.10)	(-0.13)	(0.88)	(0.63)
Income: medium	-4.3	2.6	5.6	2.5	7.6*	-1.2	4.4	0.0	2.2
	(-1.40)	(1.17)	(1.36)	(0.79)	(2.80)	(-0.38)	(1.65)	(0.01)	(1.21)
Income: high	-2.8	0.2	1.3	-2.1	-1.3	-7.1	2.0	1.4	-1.1
	(-0.59)	(0.05)	(0.39)	(-0.60)	(-0.39)	(-2.05)	(0.57)	(0.44)	(-0.55)
Parent	4.2	2.6	-1.4	3.9	-1.9	-0.3	4.8	-2.1	0.7
	(1.45)	(0.82)	(-0.42)	(1.32)	(-0.52)	(-0.14)	(1.41)	(-0.83)	(0.30)
Unemployed	-1.3	0.9	1.3	-3.2	-2.0	-1.3	-2.5	-0.6	-0.9
	(-0.36)	(0.28)	(0.33)	(-0.83)	(-0.55)	(-0.31)	(-1.04)	(-0.12)	(-0.40)
Empl. stable	5.7	-2.1	4.8*	-0.2	0.3	-1.5	2.0	0.4	1.1
	(1.76)	(-0.76)	(2.19)	(-0.05)	(0.07)	(-0.45)	(0.96)	(0.12)	(0.64)
Small city	-1.8	2.6	2.0	2.5	-3.1	-3.8	-0.9	-5.2	-0.9
	(-0.71)	(1.30)	(0.58)	(1.00)	(-1.36)	(-2.04)	(-0.37)	(-1.63)	(-0.76)
(Rural) village	2.0	6.9**	5.5**	6.4	1.0	0.4	3.3	1.0	3.4*
	(0.65)	(4.26)	(4.30)	(1.70)	(0.54)	(0.12)	(1.51)	(0.46)	(2.70)
Benefit(s) received	3.2	-0.5	14.0**	11.7	2.6	4.9			-3.7
	(0.70)	(-0.10)	(3.36)	(2.09)	(0.81)	(1.33)			(-1.47)
Politics: radical left	-0.6	-2.7	-0.1	-1.7	2.5	-0.7	-4.7	-4.0	-1.9
	(-0.09)	(-0.52)	(-0.02)	(-0.42)	(0.68)	(-0.18)	(-0.95)	(-0.85)	(-0.70)
Politics: radical right	-5.2	-5.6	-3.4	-6.1	-7.9*	-2.4	-4.8	-10.9	-6.0
	(-1.26)	(-1.44)	(-0.61)	(-1.82)	(-2.84)	(-1.09)	(-1.09)	(-2.04)	(-2.10)
Politics: other party	-2.6	-3.2	-3.4	-8.1*	-5.5	2.6	-6.7	-7.7	-4.4
	(-0.88)	(-0.73)	(-0.81)	(-3.03)	(-1.38)	(0.61)	(-1.99)	(-1.73)	(-2.03)
Politics: no vote	-5.6	-7.6	-11.3**	-10.5*	-12.9	-6.1	-7.8	-15.2	-10.0*
	(-1.06)	(-1.39)	(-3.30)	(-2.30)	(-1.72)	(-1.93)	(-1.85)	(-1.83)	(-2.60)
Politics: other response	-1.7	2.8	-4.7	-7.2*	-1.9	-1.6	-8.5	-11.2	-4.5
	(-0.41)	(0.54)	(-0.72)	(-2.19)	(-0.33)	(-0.66)	(-1.59)	(-1.63)	(-1.31)
Representation: agree	36.0***	24.4***	30.9***	36.6***	29.9***	30.8***	32.6***	26.6***	30.9***
	(6.59)	(4.90)	(6.77)	(9.04)	(5.43)	(4.38)	(6.21)	(5.08)	(7.80)
Fair share: agree	19.0***	24.8***	20.6***	20.4***	23.6***	15.0**	24.4***	19.5**	21.2***
	(4.69)	(5.10)	(4.97)	(4.38)	(6.27)	(3.67)	(6.09)	(3.13)	(7.19)
Undeserving recipients: agree	1.9	-3.4	1.1	-2.6	-0.0	1.6	1.7	3.7	0.5
	(0.67)	(-1.37)	(0.33)	(-1.03)	(-0.01)	(0.65)	(0.54)	(1.15)	(0.28)

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
# benefits received									1.8
									(1.77)
Constant	27.5**	44.0***	26.4**	30.9***	42.5***	34.7***	33.1***	44.9***	36.2***
	(3.94)	(7.58)	(3.59)	(6.14)	(5.22)	(5.76)	(4.32)	(6.60)	(8.94)
Observations	1019	1019	1019	1019	1019	1019	1019	1019	1019

Note: The table shows the coefficients of linear regression models with the individuals' short-term concerns in different risk categories as dependent variable and the variables on the vertical axis as independent variables. The risk categories are: Becoming ill or disabled; Losing a job or self-employment income; Not being able to find/maintain adequate housing; Not being able to pay all expenses and make ends meet; Not being able to access good-quality childcare or education for your children (or young members of your family); Not being able to access good-quality long-term care for elderly family members; Not being able to access good-quality long-term care for young or working-age family members with an illness or disability; Being the victim of crime or violence; Having to give up my job to care for children, elderly relatives, or relatives with illness or disability; Accessing good-quality healthcare. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 6.3 percentage points less likely to be satisfied with social protection services than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.17. Satisfaction with social protection services in Germany, accounting for perceptions of representativeness and fairness

Statistical relationship between satisfaction with social protection services in different policy areas (e.g. family support, housing,…) as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, Germany, 2022

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
Female	2.4	3.1	0.2	-1.1	5.6	-6.7	-1.1	-0.9	0.2
	(0.71)	(1.00)	(0.06)	(-0.44)	(1.64)	(-2.08)	(-0.33)	(-0.25)	(0.11)
Age: middle	-14.8**	-13.2*	-1.7	-11.4*	-8.5*	-5.9	-8.8*	-8.6*	-9.2**
	(-3.46)	(-2.85)	(-0.40)	(-2.22)	(-2.71)	(-1.54)	(-2.55)	(-2.46)	(-3.73)
Age: older	-19.0*	-19.9***	-8.4*	-7.9	-10.7**	-7.5*	-6.5	-7.1	-10.8**
	(-2.76)	(-4.28)	(-2.15)	(-1.69)	(-2.95)	(-2.41)	(-1.56)	(-1.36)	(-3.96)
Education: >= tertiary	2.3	7.0**	-0.4	0.4	4.7	3.8	3.6	3.6	3.0*
	(0.82)	(3.21)	(-0.20)	(0.12)	(1.82)	(0.92)	(1.55)	(0.89)	(2.60)
Income: medium	5.4	9.8*	10.2**	3.6	5.2	6.7	5.9*	7.9	6.8**
	(1.77)	(2.65)	(3.22)	(0.99)	(1.69)	(1.96)	(2.37)	(1.79)	(3.52)
Income: high	6.2	17.4*	13.8**	6.3	6.4	3.6	10.0	7.4	9.1**
	(1.53)	(2.82)	(3.47)	(1.62)	(1.51)	(0.84)	(1.78)	(1.28)	(3.47)
Parent	21.3***	11.2*	6.7	11.0**	4.4	10.2***	9.3*	9.1**	10.1***
	(5.13)	(2.30)	(1.77)	(3.55)	(0.91)	(4.21)	(2.69)	(3.29)	(5.25)
Unemployed	-1.9	-11.1*	-7.7*	-0.7	-9.9	0.4	-3.1	-2.2	-4.8
	(-0.26)	(-2.26)	(-2.23)	(-0.15)	(-1.74)	(0.09)	(-0.76)	(-0.41)	(-2.08)
Empl. stable	-0.8	-6.6	0.5	0.3	-5.6	-4.9	-4.7	-0.7	-2.6
	(-0.19)	(-1.65)	(0.15)	(0.08)	(-1.32)	(-1.38)	(-1.11)	(-0.23)	(-1.49)
Small city	3.8	2.1	4.6	3.0	-1.4	-4.8	-0.0	3.2	1.2
	(0.81)	(0.39)	(1.08)	(0.96)	(-0.25)	(-1.31)	(-0.00)	(0.68)	(0.36)

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
(Rural) village	4.3	0.6	3.3	0.9	-3.2	-0.3	0.8	2.9	1.1
	(1.22)	(0.14)	(0.82)	(0.36)	(-0.61)	(-0.08)	(0.24)	(0.80)	(0.44)
Benefit(s) received	1.8	3.0	16.4*	9.8	-0.9	31.5***			-1.9
	(0.32)	(0.42)	(2.87)	(0.84)	(-0.24)	(5.15)			(-0.75)
Politics: radical left	-10.5	-1.6	-4.8	0.8	-6.5	-6.0	0.6	-4.2	-4.2
	(-1.65)	(-0.23)	(-0.70)	(0.19)	(-0.94)	(-1.03)	(0.13)	(-0.65)	(-1.44)
Politics: radical right	-7.1	-10.1	-11.6**	-11.1*	-8.7*	-8.7	-7.8	-15.9*	-10.1*
	(-1.28)	(-1.37)	(-3.05)	(-2.53)	(-2.35)	(-1.72)	(-1.41)	(-2.48)	(-2.86)
Politics: other party	-1.9	2.0	-4.7*	-0.9	-6.0	-2.3	-2.5	-0.8	-2.3
	(-0.75)	(0.75)	(-2.76)	(-0.36)	(-1.97)	(-0.93)	(-0.57)	(-0.17)	(-1.21)
Politics: no vote	-11.7*	-26.9***	-14.8*	-9.6*	-18.7**	-15.1*	-5.6	-26.6***	-16.2***
	(-2.31)	(-6.41)	(-2.62)	(-2.41)	(-3.16)	(-2.87)	(-0.95)	(-4.49)	(-6.82)
Politics: other response	-3.9	-7.8	-11.2*	-0.4	-12.9	-6.2	-6.1	-3.6	-6.3*
	(-0.78)	(-1.84)	(-2.24)	(-0.07)	(-2.08)	(-1.56)	(-1.27)	(-1.17)	(-2.47)
Representation: agree	24.9***	16.8***	30.5***	33.9***	26.2***	26.6***	28.8***	18.1***	25.6***
	(5.63)	(4.29)	(6.25)	(10.15)	(8.13)	(5.23)	(9.81)	(4.16)	(10.66)
Fair share: agree	12.2**	13.9**	14.8***	11.6*	22.7***	14.6**	13.0**	19.3***	14.9***
	(3.15)	(3.32)	(4.38)	(2.92)	(8.53)	(3.80)	(3.92)	(5.47)	(6.29)
Undeserving recipients: agree	4.4	-0.5	4.8*	2.9	-2.4	0.3	1.3	0.2	1.3
	(1.94)	(-0.12)	(2.27)	(0.99)	(-0.67)	(0.12)	(0.35)	(0.04)	(0.73)
# benefits received									2.1
									(1.98)
Constant	23.6**	45.9***	22.2*	19.4**	49.8***	28.4**	22.2*	42.6***	31.5***
	(3.11)	(9.78)	(2.83)	(3.01)	(6.97)	(3.71)	(2.86)	(5.70)	(7.81)
Observations	1008	1008	1008	1008	1008	1008	1008	1008	1008

Note: The table shows the coefficients of linear regression models with the individuals' in different satisfaction with social protection services in different policy areas (namely Family support; Education; Employment; Housing; Health; Disability/incapacity-related needs; Long-term care for older people; Public safety) as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 6.3 percentage points less likely to be satisfied with social protection services than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex Table 4.A.18. Satisfaction with social protection services in the United Kingdom, accounting for perceptions of representativeness and fairness

Statistical relationship between satisfaction with social protection services in different policy areas (e.g. family support, housing,…) as dependent variable and individual-level characteristics (vertical axis) as estimated in linear regression models, the United Kingdom, 2022

	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
Female	-2.3	1.5	-6.5	-2.4	-3.4	-0.4	-1.4	1.9	-1.5
	(-0.83)	(0.60)	(-1.87)	(-0.97)	(-1.28)	(-0.11)	(-0.53)	(0.52)	(-0.74)
Age: middle	-12.9*	-16.0**	-9.1*	-8.2	-8.1**	-5.6*	-7.2	-6.6*	-9.3**
	(-2.84)	(-3.14)	(-2.53)	(-1.87)	(-3.92)	(-2.60)	(-1.66)	(-2.43)	(-3.43)
Age: older	-24.7***	-23.6***	-16.9***	-17.6**	-17.7***	-6.2	-15.0**	-14.1**	-16.9***

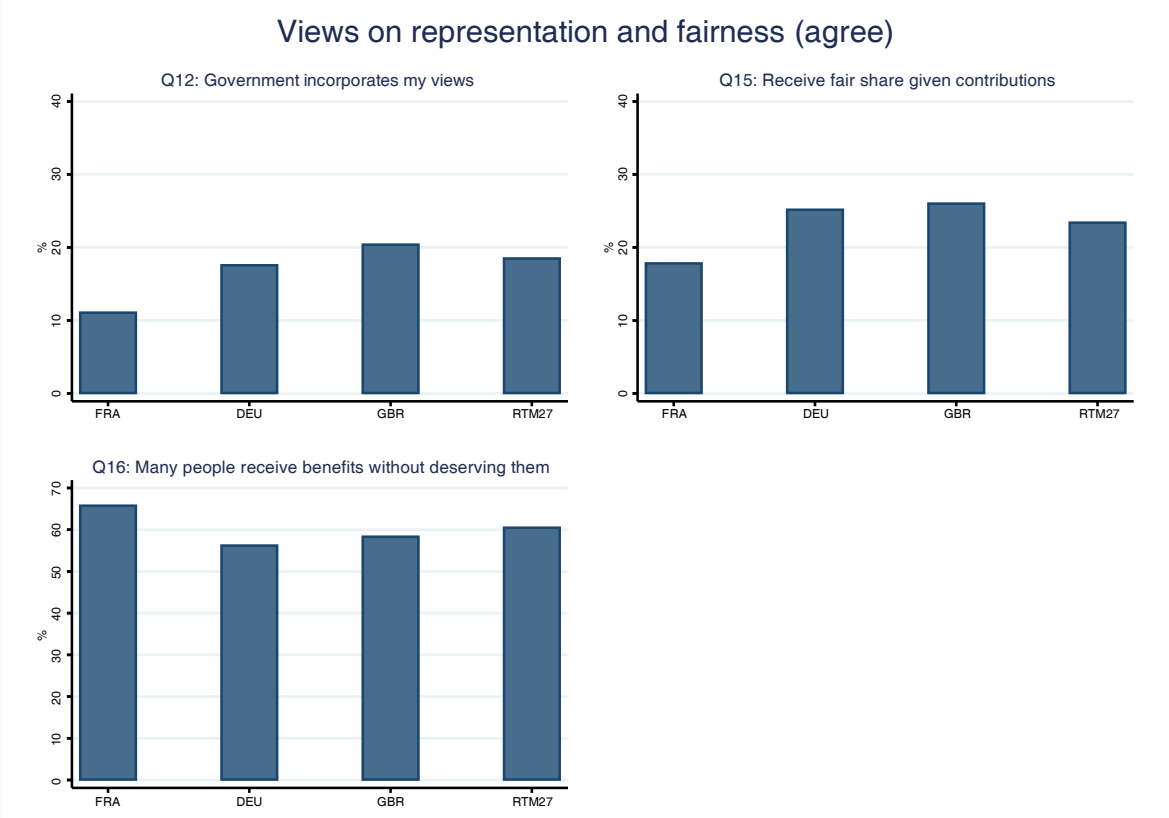
	Family support	Education	Employment	Housing	Health	Disability	Long-term care	Public safety	Average
	(-4.95)	(-5.31)	(-4.44)	(-3.78)	(-4.65)	(-2.05)	(-3.37)	(-3.88)	(-6.72)
Education: >= tertiary	-3.5	4.2	1.9	2.7	0.6	0.7	-1.2	-0.5	0.6
	(-1.20)	(1.29)	(0.56)	(0.79)	(0.23)	(0.26)	(-0.42)	(-0.14)	(0.28)
Income: medium	1.2	2.1	2.4	2.2	1.7	-1.6	1.3	7.5*	2.1
	(0.39)	(0.60)	(1.03)	(0.72)	(0.52)	(-0.65)	(0.40)	(2.33)	(1.07)
Income: high	6.9	3.6	8.0	4.9	4.7	3.4	8.1	11.3*	6.3
	(1.42)	(1.17)	(1.92)	(1.24)	(1.03)	(0.92)	(1.89)	(2.44)	(1.92)
Parent	7.7*	12.4*	6.7*	2.6	1.0	4.3	7.0*	1.6	5.5*
	(2.59)	(3.07)	(2.51)	(0.79)	(0.30)	(1.31)	(2.86)	(0.51)	(2.87)
Unemployed	1.7	6.2	1.9	2.5	1.2	3.4	-0.0	11.6	3.8
	(0.31)	(0.86)	(0.38)	(0.61)	(0.25)	(0.86)	(-0.01)	(1.89)	(0.88)
Empl. stable	5.7	8.1	8.0*	6.1*	6.8	8.2*	1.3	11.1*	6.8*
	(1.72)	(1.84)	(2.30)	(2.45)	(1.61)	(2.31)	(0.36)	(2.48)	(2.35)
Small city	-0.2	4.2	1.8	5.8	1.6	3.1	4.8	1.9	3.0
	(-0.04)	(1.50)	(0.43)	(1.55)	(0.37)	(1.38)	(1.40)	(0.50)	(1.23)
(Rural) village	0.1	0.9	0.4	6.7*	2.9	3.7	6.4	1.5	2.9
	(0.02)	(0.32)	(0.09)	(2.29)	(0.69)	(1.29)	(1.49)	(0.38)	(1.27)
Benefit(s) received	2.4	1.4	-2.2	25.2**	4.5	0.7			-2.7
	(0.50)	(0.18)	(-0.36)	(4.10)	(1.37)	(0.17)			(-0.67)
Politics: radical right	-7.4	-14.1*	-11.7	-6.3	-7.4	-11.0	-10.8	-16.3**	-10.6*
	(-1.02)	(-3.01)	(-1.91)	(-1.06)	(-1.71)	(-1.82)	(-1.83)	(-3.60)	(-2.48)
Politics: other party	-10.5***	-6.4	-5.6*	-2.5	-3.4	1.1	0.2	-3.5	-3.8
	(-5.10)	(-1.20)	(-2.78)	(-0.99)	(-0.84)	(0.51)	(0.10)	(-1.28)	(-1.67)
Politics: no vote	-7.2	-15.0	-6.9	-7.5	-12.7*	-4.6	-4.0	-17.2**	-9.4*
	(-1.49)	(-1.97)	(-1.25)	(-1.79)	(-2.79)	(-1.08)	(-0.94)	(-3.22)	(-2.63)
Politics: other response	-12.0**	-14.0**	-6.8*	-11.9*	1.2	-6.6	-4.6	-7.1	-7.8**
	(-3.11)	(-4.05)	(-2.20)	(-2.53)	(0.21)	(-2.03)	(-1.69)	(-1.64)	(-3.27)
Representation: agree	27.2***	17.2**	24.4***	28.7***	31.4***	29.1***	37.0***	27.5***	27.8***
	(5.59)	(3.39)	(5.14)	(8.16)	(5.58)	(7.39)	(9.52)	(7.43)	(8.15)
Fair share: agree	17.9**	14.8*	19.1***	19.6***	16.3**	19.9**	12.5**	22.9***	18.2***
	(3.85)	(2.96)	(4.93)	(5.48)	(4.17)	(4.26)	(3.69)	(6.97)	(5.89)
Undeserving recipients: agree	4.5*	7.7***	-1.8	5.4*	2.2	3.9	3.9	3.0	3.3*
	(2.41)	(4.95)	(-0.59)	(2.45)	(1.02)	(1.82)	(1.33)	(1.44)	(2.55)
# benefits received									1.0
									(0.70)
Constant	32.6*	39.0***	34.6**	19.6***	34.5***	11.9	17.2*	24.1**	27.4***
	(3.04)	(5.77)	(4.04)	(4.55)	(4.65)	(2.19)	(2.36)	(3.61)	(4.93)
Observations	1037	1037	1037	1037	1037	1037	1037	1037	1037

Note: The table shows the coefficients of linear regression models with the individuals' in different satisfaction with social protection services in different policy areas (namely Family support; Education; Employment; Housing; Health; Disability/incapacity-related needs; Long-term care for older people; Public safety) as dependent variable and the variables on the vertical axis as independent variables. Each row shows the statistical relationship between the explanatory variable (e.g. female) and the outcome (satisfaction with social services) relative to its reference category (men) – which is illustrated by the vertical line = 0 – taking into account the statistical relationship between the outcome and all other explanatory variables (e.g. age, income,…). For example, on average French women are 6.3 percentage points less likely to be satisfied with social protection services than comparable men (i.e. identical in all other characteristics included in the regression apart from gender). Detailed definitions of the explanatory variables are reported in Box 4.1. Observations are weighted by sample weights. Standard errors are clustered at the regional (province) level. $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.
Source: RTM 2022.

Annex 4.B. Figures

Annex Figure 4.B.1. The French hold more negative views about representativeness in policy design and about fairness of the social protection system

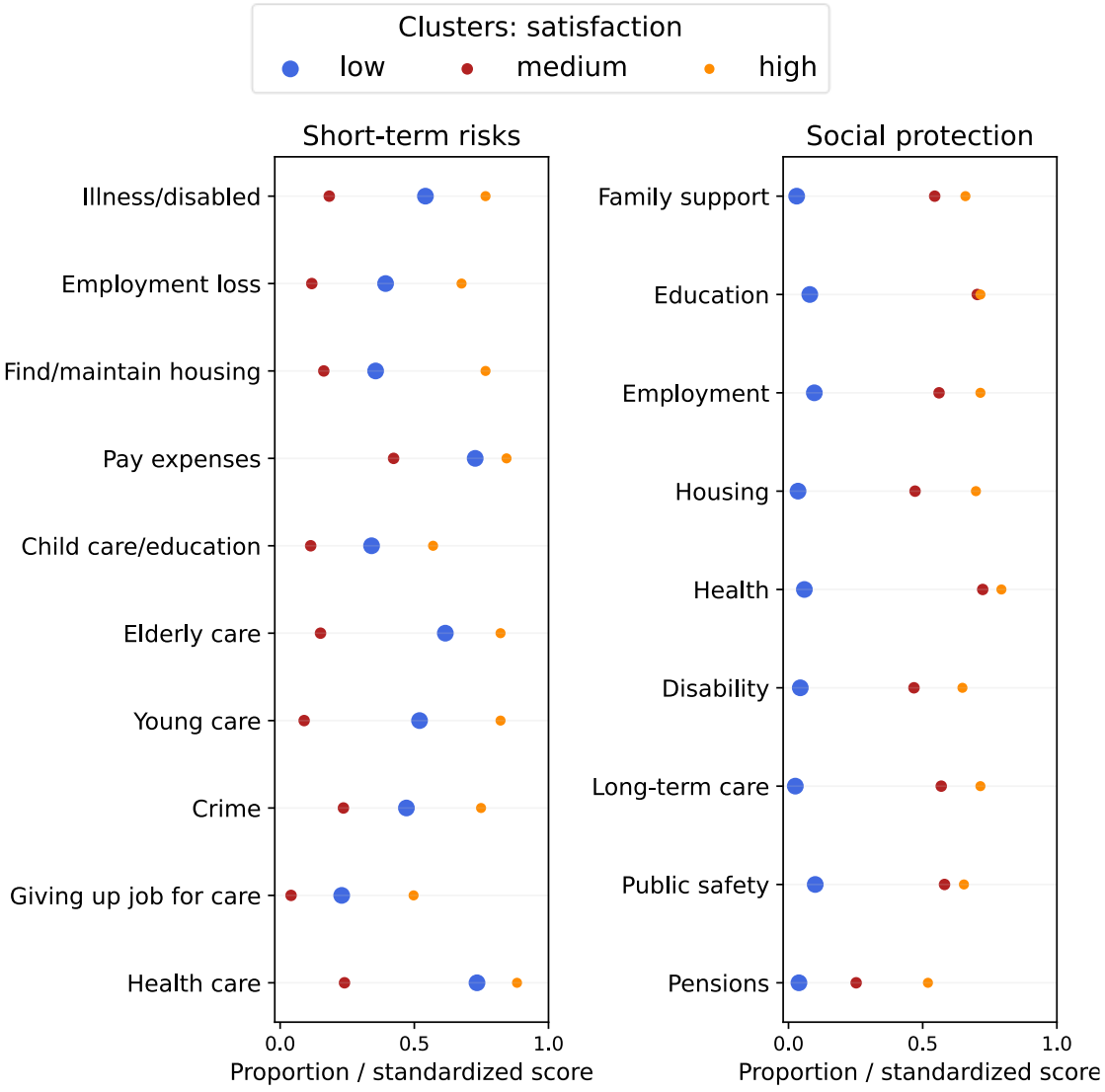
Proportion of respondents who agree or strongly agree statements regarding the representativeness in social policy design and fairness of the social protection system (see notes for details), 2022



Note: The figures report the share that agrees with the following statements: "I feel the government incorporates the views of people like me when designing or reforming public benefits and services" (Panel A); "I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay and/or have paid in the past" (Panel B); "Many people receive public benefits without deserving them" (Panel C).
Source: RTM 2022.

Annex Figure 4.B.2. The ranking of clusters according to perceptions of social services and risks is stable in France

Proportion of respondents that worries about short-term risks (left) and is satisfied with social services (right) by policy area and cluster



Note: The figure above reports the fraction of respondents who worry about short-term risks (left panel, by category) and are satisfied with social protection (right panel, by policy area) in each cluster in France.
Source: RTM 2022.

Notes

[1] Radical right parties are defined using Weisstanner, de Romémont and Bargu, (2021[3]). This is detailed further in Box 4.2.

Content or Discontent? Perceptions of Social Protection in France, Germany and the United Kingdom

What factors influence satisfaction with social protection? This report investigates differences in perceptions of social protection across countries, with a focus on France, using novel data from the OECD's Risks that Matter Survey. Compared to respondents in Germany and the United Kingdom, French respondents are systematically the least satisfied with social protection in their country, even as France performs well on many social programme outcome indicators. This report explores a range of different factors influencing perceptions of social protection, including individual risk perceptions; the shape, size and cost of social programmes; frictions in application and service delivery in social programmes; and socio-economic and cultural factors.

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