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Do social protection programs improve life satisfaction?

Evidence from Iraq

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ABSTRACT

The social assistance and subjective well-being literature frequently shows "stigma" and "disempowerment" effects accompanying government transfers. These studies posit that the bureaucratic processes of government income assistance programs generate feelings of shame among recipients and adversely impacts their self-assessed well-being; or that being the "passive recipient" of state assistance undermines an individual's sense of empowerment. We examine whether this theory holds under conditions of extreme instability and conflict. In Iraq, with a recent history of violent conflict and everyday uncertainties, public transfers may play a crucial role in the very survival of Iraqi citizens, and thus strongly predict subjective well-being. Similarly, other sources of income, such as remittances or self-generated income from personal assets and property ownership, could have positive effects on the self-assessed well-being of Iraqis. Based on the 2012 Iraq Household Survey data, our empirical investigation finds that the source of income and the way in which income is generated matters to individuals, even in situations of extreme economic and political uncertainty. Individuals derive greater satisfaction from public assistance programs and income generation processes that emphasize self-reliance and independence.

Key words: social protection, subjective well-being, poverty, gender, inequality, Middle East, Iraq

JEL codes: d04, d30, d60, d63, h53, i31, i38

1. INTRODUCTION

An extensive literature examines the link between social protection-related public spending and objective outcomes of well-being such as income, employment, education, and health (see Department for International Development [DFID], 2011; ILO, 2010; World Bank, 2012). Much less attention has been given to how government social protection policies influence individuals' own sense of well-being, particularly in low- and middle-income countries (often referred to as developing countries). Yet, the effectiveness and the sustainability of such policies and programs often depend on how people perceive them (Arampatzi, Burger, Ianchovichina, Röhricht, & Veenhoven, 2015; Livani, 2017; Oishi, Schimmack, & Diener, 2012; Veenhoven, 2002; Verme et al., 2014).

This paper examines the relationship between social protection programs and subjective well-being in Iraq. The need for government assistance is evident in a context of violent conflict and uncertainty. Beyond the immediate monetary need, public transfers are potentially important for psychosocial well-being by mitigating uncertainty and providing a sense of a functioning government. The well-being effects of public transfers may be strongest for the poor, the socially excluded, and for individuals who live in the most insecure regions.

Another important consideration is the source of income assistance. For example, receiving financial help from relatives, friends, and private charities (as opposed to the government) may have more positive effects on subjective well-being since it strengthens inter-personal support within communities and recipients feel cared for on a more personal level (Aknin, Dunn, & Norton, 2012; Aknin, Sandstrom, Dunn, & Norton, 2011; Lyubomirsky, King, & Diener, 2005; Saunders, 2000; Veenhoven & Ouweneel, 1995). Alternatively, help from these private sources could lead to more discomfort or shame for "burdening" other families or the community. This is particularly pertinent to Iraq where the alternative, i.e. government assistance, is viewed as an entitlement due to the country's rich natural resource endowments (Alzobaidee, 2015; Krishnan, Olivieri, & Ramadan, 2017), and may therefore have weaker stigma effects than income assistance received from private sources.

Finally, under stable socio-economic conditions, individuals care about the process in which income is generated. The procedural utility theory posits that people do not only value outcomes but also the processes that lead to those outcomes (Benz, 2005; Frey, Benz, & Stutzer, 2004). People derive a higher satisfaction from income generation processes that are viewed as "empowering" and characterized by independence and autonomy as opposed to processes that are hierarchical and where individuals are subjected to decisions made by others (Benz, 2005; Benz & Frey, 2008; Hagler, Hamby, Grych, & Banyard, 2016; Schneck, 2014). Therefore, income generated through employment, self-employment, or personal assets is likely to have a more positive effect on subjective well-being than any type of public or private income assistance. Whether this is also true in unstable environments remains largely unexplored.

The analysis in this paper takes place in a middle-income country that is resource-rich, conflict-afflicted, and heterogenous in terms of its population's ethnic, cultural, and

religious composition. To the best of our knowledge, no prior research has examined the relations of social protection-related public spending with subjective well-being in such a context. Moreover, there is a dearth of studies on subjective well-being in the Middle East and North Africa (MENA). Given the volatility of the region, as well as the recent civic uprisings and demonstrated dissatisfaction with government policies, it is important to gain a better understanding of the factors that influence citizen satisfaction, that in turn can promote social cohesion and stability.

Also, the research informs social policies in Iraq, particularly as the Government considers and implements reforms to improve the effectiveness and fiscal sustainability of its social protection system. Since 2014, the decline in oil prices and armed conflict has severely constrained the fiscal space and strengthened the imperative of reforming social protection programs (International Policy Centre for Inclusive Growth [IPC-IG], 2017; Krishnan et al., 2017). Some of the programs, such as the Public Distribution System (PDS) are universal in nature and present a great fiscal burden.[1] More than 70 percent of spending on the program could be saved if leakages to the non-poor were eliminated (Silva, Levin, & Morgandi, 2012). Therefore, one of considerations for reform is to gradually move toward a targeted system that exclusively benefits the poor while using the freed-up resources to design programs that promote employment, education, and housing for the poor and non-poor alike (World Bank, 2014b). The feasibility and sustainability of such reforms hinges to a large degree on citizens' assessment of their well-being under the different programs. Therefore, it is important to have greater insight into the relationship between existing programs and subjective welfare to complement the knowledge on the objective well-being effects of the programs.

Our research finds that the relationship between public transfers and life satisfaction differs across social protection programs. Public programs that are based on categorical targeting and intended for individuals believed to be vulnerable bring about greater stigma and disempowerment effects than programs that are contributory or universal in nature. As expected, the association between public income assistance and life satisfaction is more positive (or less negative) for the poor. However, this is not the case for socially excluded groups (such as female-headed households) or for individuals who live in the most insecure regions.

We do not find any support for the idea that income assistance from private persons and entities is a less stigmatizing alternative to public programs. Also, in contrast to both public and private income assistance, income generated through personal assets and property ownership is consistently associated positively with life satisfaction. Seemingly, individuals feel more empowered, proud, and fulfilled by this type of income.

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[1] The program was universal in 2012, the year that this research is based on. From 2016, high-income households are excluded from PDS receipts (IPC-IG, 2017). While this moves the program toward better targeting, it has only had a minor effect on the fiscal cost (IMF, 2017).

The paper is structured as follows: Section 1 is the introduction; Section 2 introduces the theoretical framework; Section 3 provides the background and Iraqi context; Section 4 outlines the research questions and the methodology; Sections 5 and 6 present and discuss the results; and finally, Section 7 discusses policy implications and provides concluding remarks.

2. THEORETICAL FRAMEWORK

2.1 WHAT IS SUBJECTIVE WELL-BEING?

The literature distinguishes between three distinct, albeit interrelated, dimensions of subjective well-being broadly classified as the *evaluative*, *hedonic,* and *eudaimonic* (Graham, 2011; Graham & Nikolova, 2015). The *evaluative* approach to well-being focuses on how people evaluate or feel about their lives as a whole or with different life domains such as health or work (Graham, 2011). The *hedonic* approach centers on the affective or emotional angle of well-being (Graham, 2009). This approach examines experienced happiness and individuals' emotional state and their day-to-day positive and negative experiences. Individuals tend to distinguish between evaluative and hedonic happiness. For example, a destitute person may report experiencing positive emotions while simultaneously reporting low satisfaction with life (Helliwell, Layard, & Sachs, 2013, as cited in Graham & Nikolova, 2015). In other words, even in situations where adaptation and coping mechanisms have enabled day-to-day experienced happiness, individuals are generally aware that life could be much better. This distinction is critical for policymakers as they attempt to design more effective policies in the context of poverty and deprivation (Graham & Nikolova, 2015). A third dimension of subjective well-being is *eudaimonic* well-being, a concept that focuses on individuals' perception of meaning and purpose in life. This approach, which is possibly the most relevant from a development perspective, captures the realization of human potential or having the means and freedom to fulfill one's life purpose or purposes (Graham & Nikolova, 2015). In this paper, we are primarily interested in evaluative well-being, particularly since this dimension links more closely to economic and institutional factors than hedonic well-being (Haller & Hadler, 2006). We also focus on evaluative well-being over eudaimonic well-being since the former's conceptual framework and the measurement, reliability, and validity of its metrics are more well-established (OECD, 2013).

2.2 THE "WELFARE STATE" AND WELL-BEING

Considerable scholarly attention has focused on the role of government and the "welfare state" in promoting well-being. Two theoretical camps dominate the debate. The welfare economics perspective views the role of government in a positive way; government responds to market failures and is a provider of public goods and a regulator of externalities and monopolies (Bator, 1958; Baumol, 1952; Besley & Coate, 2003; Pigou, 1920; Samuelson, 1954). This view assumes a "benevolent" social planner who seeks to maximize the social welfare function and the well-being of society at large (Hessami, 2010).

The welfare economics view is challenged by public choice theory which argues that politicians and bureaucrats act according to personal interest and expand budgets beyond their optimal levels because it gives them power and prestige with the electorate. They also make budget decisions in accordance with special interest group agendas, even when this is to the detriment of overall efficiency and well-being (Bjornskov, Dreher, & Fischer, 2007; Buchanan, 1962; Hessami, 2010; Mueller, 2003; Niskanen, 1971).

Going beyond the overall size and role of government, there are also differing viewpoints about the "welfare state" and whether the policies of such a state are conducive to well-being. By definition, the welfare state is a system in which government takes responsibility for the well-being of citizens by ensuring that they have the public goods necessary to fulfill basic needs. The positive view of the welfare state holds that such a system protects individuals from market failures, economic uncertainty, and income fluctuations. As such, this system reduces poverty and income inequality, improves health and education outcomes, and creates social solidarity (Esping-Andersen, 1990; Gupta, Verhoeven, & Tiongson, 2002; Kenworthy, 1999; Kenworthy & Pontusson, 2005; Korpi & Palme, 1998; Rivera, 2001; Schram, 1991).

The negative view of the welfare state, on the other hand, holds that government protection throughout life appears to be comfortable but is not very conducive to well-being. This point of view posits that such a system creates a culture of dependency on the state and challenges individuals' sense of autonomy, purpose, self-worth, creativity, and accomplishment. Moreover, the welfare state unintentionally creates new inequality by reinforcing the discrimination and stigmatization of excluded groups. Other adverse effects include increased budget deficits, reduced economic growth and competitiveness, and the weakening of inter-personal support within communities (Butler & Kondratas, 1987; Friedman & Friedman, 1979; Gilder, 1993; Lee, 1987; Lindbeck et al., 1994; Murray, 1984; Saunders, 2000).

While an extensive literature examines the effect of government social protection programs on objective well-being, we know much less about how these programs influence subjective well-being, particularly in developing and transition countries. The limited literature provides a mixed picture; the studies find that public (social) spending has a positive (Easterlin, 2013; Easterlin, Morgan, Switek, & Wang, 2013; Kilburn, Handa, Angeles, Tsoka, & Mvula, 2018; Mitrut & Wolff, 2011; Switek, 2012; Xie, Wei, & Zhou, 2012), negative (Chindarkar, 2012; Ott, 2005; Rodriguez-Pose & Maslauskaite, 2012), inversely U-shaped (Perovic & Golem, 2010), or insignificant relation with subjective well-being (Ouweneel, 2002; Veenhoven & Ouweneel, 1995; Wong, Wong, & Mok, 2006). The reason for these inconclusive findings is that there are various channels through which public social expenditures affect subjective well-being. Factors such as the quality of governance (Bjornskov et al., 2007; Hessami, 2010; Rodriguez-Pose & Maslauskaite, 2012), a country's stage of economic development (Yamamura, 2011), and other country-specific factors such as history, culture, and norms about the role of government all shape the link between government welfare efforts and citizens' self-assessed well-being.

Noteworthy, a number of country studies find evidence of "stigma" and "disempowerment" effects accompanying the receipt of public transfers, particularly for the middle-class and the rich within societies. It is argued that the bureaucratic processes involved in government assistance programs result in feelings of shame for recipients and that being the "passive recipient" of a state's development scheme undermines an individual's sense of empowerment, and as a result, his or her self-assessed well-being (Chindarkar, 2012; Chung & Bemak, 1996; Swenson, 2015). These stigma effects appear to be stronger for some social protection programs than others; for example, targeted and non-contributory programs are likely to have stronger stigma effects than programs that are contributory or universal in nature (Crost, 2011; Rothstein, 2010). Interestingly, income assistance received from private sources

appear to have similar stigma effects (Swenson, 2015). These stigma effects are weaker, and often non-existent, for the poor within countries (Chindarkar, 2012; Swenson, 2015).

The theory of public assistance stigma is in line with the procedural utility hypothesis which underlines the importance of procedures that lead to outcomes rather than the outcomes per se (Frey et al., 2004; Benz, 2005). Applied to income and earnings, individuals are not only concerned with additions to income, but they also value the processes that lead to the additional income. A higher satisfaction is derived from income generation processes that are viewed as "empowering" and characterized by independence and autonomy (Benz, 2005; Benz & Frey, 2008; Hagler et al., 2016; Schneck, 2014).

It is important to note that the definition of stigma varies to some degree depending on the country context. For example, when we refer to "stigma" in Iraq, we define it a bit differently than it is generally conceptualized in high-income countries like the United States. In Iraq, like in many other MENA countries, public income assistance has often been used to maintain political legitimacy and strengthen public loyalty. Furthermore, such assistance is typically viewed by citizens as an entitlement due to the country's rich natural resource endowments. Therefore, feelings of "shame" for receiving such aid may not be as strong in Iraq as in other countries where government assistance is funded primarily through taxes. However, the bureaucratic procedures for receiving this assistance as well as the potential effects on a recipient's sense of autonomy, self-worth, and accomplishment, are equally applicable to the Iraqi context as any other.

3. BACKGROUND/THE IRAQI CONTEXT

3.1 HISTORY OF VIOLENT CONFLICT AND THE ROLE OF THE STATE

Iraq has a rich history and it is impossible to account for all its complexities in this paper. We focus primarily on the recent history of conflict and the role of the state in promoting the well-being of Iraqi citizens in this setting. Since the early 1980s, Iraq has been at the center of various types of conflicts including international war, insurgency, sectarian violence, terrorism, regional fragmentation, and spillovers from conflict in other countries (World Bank, 2015b). The 1980-88 war with Iran was very costly and led to significant destruction. During this time, the oil-financed development model of the 1970s, when an increase in the price of oil had helped the government play a prominent role in the provision of infrastructure and social services, was no longer feasible (World Bank, 2014a). Defense and food imports were the main priorities of economic activity. And in contrast to many other developing countries that carried out structural reforms to reduce state control of the economy, the allocative role of the Iraqi state was further centralized during this time (World Bank, 2014a).

The next major conflict, the invasion of Kuwait in 1990, had even more damaging consequences for Iraq, particularly as it led to stringent UN sanctions (World Bank, 2014a). Interestingly, an unintended consequence of the sanctions was that it further enhanced the state's role as the main provider of goods (World Bank, 2014a). The following conflict – the 2003 US-led war – was quickly followed by insurgency and the 2005/2006 sectarian civil war. During this time, government spending was targeted at security and measures to maintain public loyalty, such as increased public employment and salaries (World Bank, 2014a). The immediate period leading up to 2012 (the year in which the Iraq Socio-Economic Household Survey was carried out) was relatively stable in the highly volatile Iraqi context. This was due to a dramatic reduction in sectarian violence in 2007/2008 and relative stability through 2012.[2] Subsequent developments - such as the militancy and insurgency - once again led to heightened instability (World Bank, 2015b).

3.2 THE IRAQI ECONOMY AND POVERTY

The Iraqi economy grew at an average rate of 7 percent per year during 2007-2012 (World Bank, 2015a). Despite the rapid economic growth and the increase in public sector jobs and salaries, the poverty rate declined by only 3.8 percentage points during this time (World Bank, 2015a). In 2012, about 20 percent of Iraqis lived under the poverty line, and a large proportion of the population remained vulnerable to falling into poverty. For example, a 10 percent increase in the cost of basic needs such as food, fuel, clothing and shelter would have increased poverty by more than 30 percent (World Bank, 2015c).

Surprisingly, male-headed households (MHH) were, on average, poorer than female-headed households (FHH) in 2012. Approximately 12 percent of households in Iraq

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[2] In 2007, the Iraqi civilian fatalities were estimated to be 25501 (by the Iraq Body Count) and 23600 (by the US Department of Defense). In 2012, the fatalities were estimated to be 4573 (by the Iraq Body Count), and 1317 (by the US Department of Defense) (Brookings Institution, 2013)

were headed by women, the great majority of whom were widows.[3] The poverty rate among these households was 16 percent compared to 20 percent for male-headed households (World Bank, 2014a). The lower poverty rate among female-headed households was likely due to the additional assistance that they received from various sources.[4] In terms of regional poverty, the highest incidence of poverty was in areas other than Baghdad and the Kurdish region; in 2012, the headcount poverty rates in the Kurdish region, Baghdad, and the rest of Iraq were 12.35, 18.04, and 22.1 percent respectively (World Bank, 2014b). Based on this information, families in Baghdad and the rest of Iraq were possibly more dependent on government assistance for meeting basic needs than their counterparts in the Kurdish region.

3.3 GENDER AND SOCIAL EXCLUSION

While the poverty rate is lower among female-headed households than male-headed households, there is a large literature on the social exclusion of women from the Iraqi economy. The female labor force participation rate in Iraq is one of the lowest in the world; in 2012, only 16 percent of Iraqi women versus 70 percent of Iraqi men participated in the labor force. Despite this low participation, women were more likely to be unemployed (World Bank WDI, 2016). Numerous factors such as the lack of jobs in general, socio-cultural norms, gender-discriminatory laws, and inequalities in access to productive resources such as finance, land, and technology place women at a disadvantage in the Iraqi economy. Conflict exacerbates this, particularly as security issues severely restrict women from the public sphere and their access to employment opportunities. Against this background, it is plausible that Iraqi women and female-headed households are more dependent on government assistance for well-being than their male counter-parts.

3.4 SUBJECTIVE WELL-BEING

Iraqis appear to be more satisfied with certain aspects of life than others. For example, satisfaction with food, freedom of choice, and control over life was much higher than satisfaction with income, housing, work, and education in 2012 (see Figure 3.1). The level of satisfaction within each category varied greatly by region. For example, satisfaction levels in all categories were generally higher in the Kurdish region than in Baghdad and the rest of the country. This supports objective data showing that income levels, living standards, and security were better in the Kurdish region in 2012.

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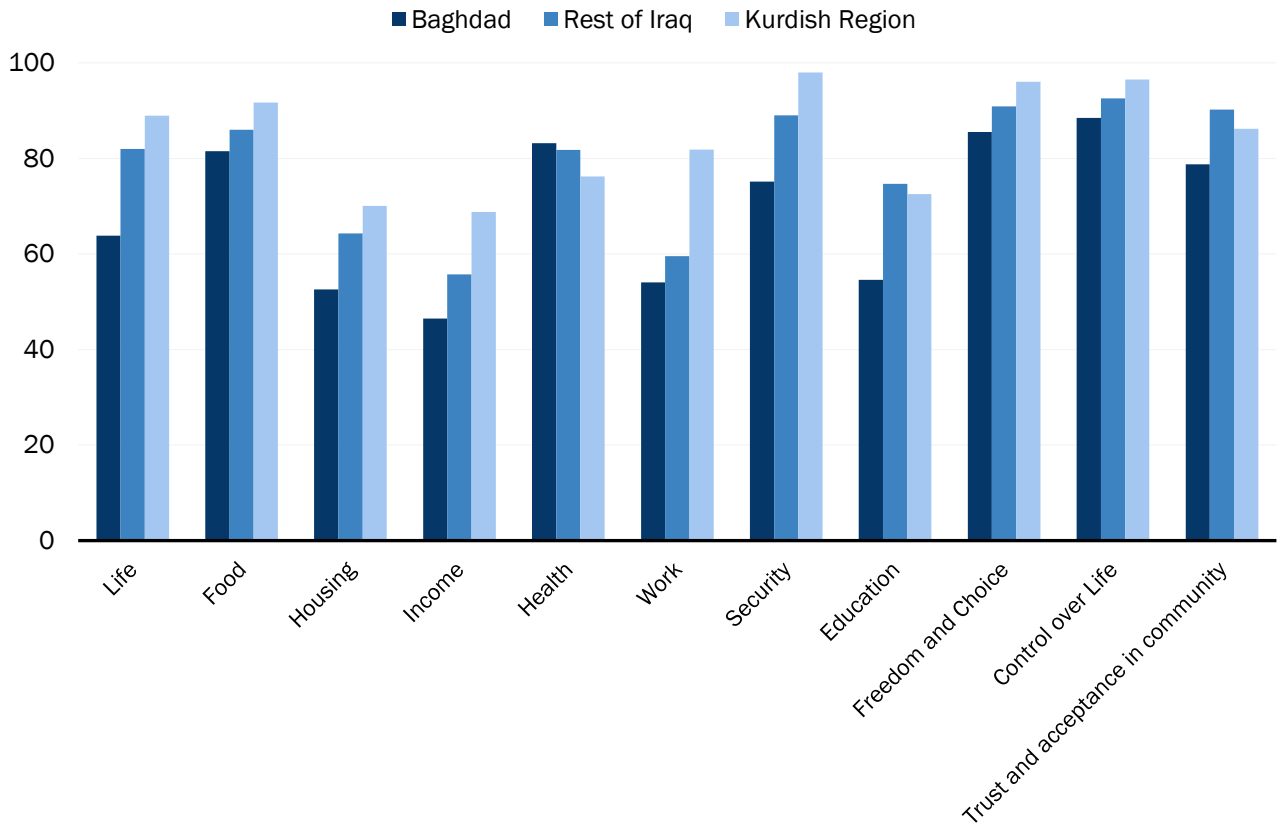
[3] Based on our calculation from the household survey data

[4] Our analysis of the household survey data as well as prior research confirms that this is in fact the case; female-headed household are more likely to receive assistance (World Bank, 2011).

FIGURE 3.1

Satisfaction with different aspects of life (% of individuals fairly or very satisfied)



Note: Based on our calculations from the 2012 household survey data

3.5 PUBLIC EXPENDITURES AND THE SOCIAL PROTECTION SYSTEM

The Iraqi Constitution designates the country as a federal state. Yet, sub-national powers are limited, except for the Kurdish region which has more autonomy (Price, 2018; World Bank, 2014a). The capital, Baghdad, establishes public finance policies and implements these through governorate and municipal agencies representative of central ministries. The federal government controls over 90 percent of public expenditure (World Bank, 2014a). In recent years, power politics and a revised provincial powers law passed in 2013 have led to greater decentralization (Price, 2018). However, in 2012 (the year of the household survey), the system was relatively centralized.

The Iraqi state plays a significant role in citizen welfare. During 2005-2012, government expenditure accounted for approximately half of GDP (Kulaksiz et al., 2014). Collectively, pensions, subsidies, and social benefits (including the Public Distribution System, Social Protection Network transfers, allowances for military employees, and expenses for relief and aid for refugees) accounted for a little over 20 percent of public expenditures (Kulaksiz et al., 2014). Noteworthy, during 2005-2012, 80 percent of Iraq's fiscal revenue came from oil receipts while only 2 percent were from taxes (Kulaksiz et al., 2014).

The Iraqi social protection system consists of many different programs. One of these programs is the Public Distribution System (PDS). Introduced in 1990, the PDS has remained the single largest safety net among Iraq's population through three decades of conflict and fragility (IPC-IG, 2017; Krishnan et al., 2017). Iraq's PDS is the world's largest publicly subsidized food distribution system: in 2012, the program covered 99.1 percent of Iraqi households below the national poverty line and 98.2 percent of households above the national poverty line (see Figure 3.2).[5] Ration items under this program include, among others, wheat flour, rice, sugar, vegetable oil/fat, and infant formula. The Government of Iraq has considered reforming the PDS toward a targeted system to increase the program's beneficiary impact relative to costs (Kulaksiz et al., 2014). However, since the PDS has close to universal coverage, and other efficient safety nets are lacking, any major and sudden reform would inevitably have adverse welfare effects (IPC-IG, 2017; World Bank, 2015c). From 2016, high-income earners[6] are no longer eligible for the program (International Monetary Fund [IMF], 2017).[7]

Another large program is the pension system; accounting for 4 percent of GDP, it is among the highest levels of spending in the MENA region (2010) (World Bank, 2014a). As part of various emergency policies implemented after 2003, regular pensions were replaced with emergency "flat" payments paid directly from the Ministry of Finance budget, with very limited contributions from workers or firms (World Bank, 2014a). Since 2006, however, regular earnings-related pensions were again paid to retirees (Kulaksiz et al., 2014). In 2012, 17.8 percent of households below and 26.9 percent of households above the national poverty line received pension income (see Figure 3.2). The coverage rate of the pension system is low and there have been calls for reform to ensure the program's efficiency, equity, coverage, and financial sustainability (World Bank, 2014a). Most covered employees are in the public sector while less than 3 percent of private sector employees are covered (IMF, 2017; World Bank, 2018). In addition to low coverage, the pension scheme is fiscally unsustainable due to permissive eligibility criteria and generous benefits (IMF, 2017). In 2016, the Government introduced a new draft Social Insurance Law, expanding the coverage and fairness of the pension system and improving its sustainability (World Bank, 2018).

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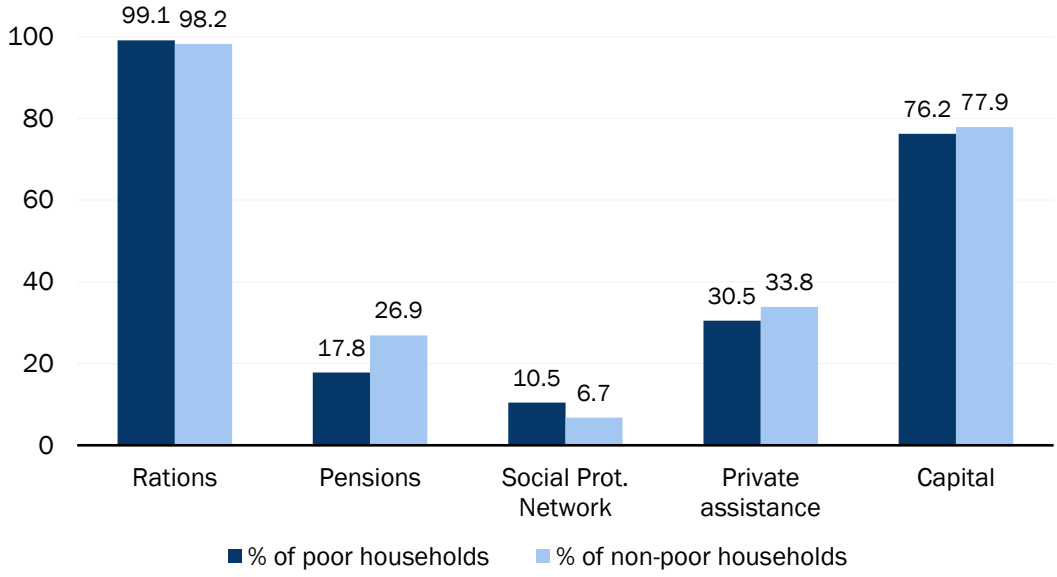
[5] Of families who do not receive rations, the reasons are: household name was removed; household never had a ration card; and other (from 2012 household survey)

[6] Public and private sector workers earning above 1.5 million IRD per month (IMF, 2017)

[7] In 2016, the program reached approximately 90 percent of households. However, this coverage rate is expected to increase with the liberation of the areas controlled by ISIS (IMF, 2017)

FIGURE 3.2

Receipt of different types of non-labor income (% of poor and non-poor households)



Source: Figure based on our calculation from the 2012 household survey.
Note: In this figure, poor households refer to households under the national poverty line.

In addition to the ration card system and pensions, the government provides other types of assistance. This includes transfers from the Social Protection Network (SPN), a program established in 2004 that targets groups of individuals considered to be disadvantaged (World Bank, 2011; World Bank, 2014a). While this program has now been reformed to better target the poor through proxy means testing (PMT)[8] (IMF, 2017; World Bank, 2016), it was based on categorical targeting in 2012. The categories included the disabled, orphaned children, divorced/widowed women, married male university students, families of imprisoned and missing persons, individuals unable to work due to terrorism, and the internally displaced (World Bank, 2011). Noteworthy, only some of these categories are good predictors of poverty, and hence, many beneficiaries of the Social Protection Network were not poor (World Bank, 2011). Furthermore, the program was not able to reach out to rural areas as much as to urban centers (Alzobaidee, 2015). Therefore, the program's coverage rate was low: in 2012, only 10.5 percent of poor households and 6.7 percent non-poor households received assistance from the Social Protection Network.

Outside of public assistance, a sizeable number of families receive assistance from private sources. For example, 30.5 percent of families below the poverty line and 33.8 percent of families above the poverty line receive either zakat (religious charity) contributions or gifts and remittances from other families inside or outside of Iraq. In addition to assistance from private sources, over 75 percent of households receive some type of capital income, that is, income from personal assets and property

[8] A new Social Protection Law (Law 11 of 2014) came into effect in 2014. This new law establishes poverty as the main eligibility criteria for cash transfers (and overall social assistance), thereby replacing the categorical targeting with a method that adopts proxy means testing (World Bank, 2016)

ownership (see Figure 3.2). The main source of this income is rent of residential buildings.

Government programs make a major contribution to family income. Overall, non-labor income accounts for 32 percent of total income for Iraqi families. For households in the poorest income decile, it is as high as 51 percent of total family income (see Table 3.1).

TABLE 3.1

Share of non-labor income in total income, and major sources of non-labor income

	Share of Total Income (%)		Share of Non-Labor Income (%)			
	Labor Income	Non-Labor Income	Rations	Pensions	Domestic Remittances	Capital Income
Overall	68%	32%	39%	26%	14%	8%
Lowest Decile	49%	51%	60%	13%	11%	3%

Source: World Bank, 2014a.

The PDS, for example, is an important source of income for families, particularly for the poorest income decile. For example, in 2012, incomes received in the form of food rations accounted for 39 percent of non-labor income for families. This share was as high as 60 percent for the poorest families. Pensions also accounted for a sizeable portion of family income. Noteworthy, public assistance accounted for a much larger portion of family income than private assistance or capital income.

4. METHODOLOGY

4.1 RESEARCH QUESTIONS AND HYPOTHESES

In this paper, we examine how various types of income are related to subjective well-being in Iraq. Informed by the Iraqi context as well as the empirical literature, we anticipate that our research will come to the following conclusions.

First, we expect public income assistance to be conducive to life satisfaction. In a volatile economic and security environment, public assistance may be one of few stable sources of income to relieve economic hardship. Data from the 2012 Household Survey shows that public assistance accounts for a sizeable portion of non-labor income for Iraqi families. Moreover, due to the way that public expenditures are financed in Iraq, few Iraqis are financially "burdened" by government program costs. Hence, there may be few adverse well-being effects of such programs.

Second, the association between public income assistance and life satisfaction is likely to be more positive (or less negative) for the poor. The poor in developing countries live under dire conditions. Therefore, the benefits of any additions to income are likely to outweigh all stigma and disempowerment effects that income assistance may entail.

Third, the association between public income assistance and life satisfaction is likely to be more positive (or less negative) for female-headed households than male-headed households. While the poverty rate is lower among households headed by women than those headed by men, women have lower access to economic opportunities and are possibly more dependent on the government for income security.

In addition, the association between public income assistance and life satisfaction is likely to be more positive (or less negative) in Baghdad and other parts of Iraq than in the Kurdish region. This is because objective income, poverty, and security data show that living conditions are better in the Kurdish region than in the rest of the country.[9] This is further supported by subjective data that show that individuals in the Kurdish region are more satisfied with their income, work, and security than are individuals in the rest of Iraq. Therefore, government income assistance may not be as critical for welfare in the Kurdish region as it is in the rest of the country.

We predict that, in contrast to public income assistance, income received from private sources is not conducive to life satisfaction. As opposed to public income assistance, which is generally considered a right in Iraq, private income assistance may bring about strong feelings of disempowerment. That is, knowing the person or community that provides the assistance may result in strong feelings of shame. Furthermore, undesirable conditions may be attached to private transfers and the assistance flow may be uncertain and unreliable.

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[9] Data from the 2012 household survey show that that average income is higher and poverty rates lower in the Kurdish region. Furthermore, the higher security level in the Kurdish region in 2012 is confirmed by the Iraq Body Count, which collects data on civilian casualties in different regions of Iraq and for different years.

Finally, capital income is likely to be conducive to life satisfaction. Self-generated income possibly results in a greater sense of "empowerment" than public and private assistance, and hence, may have positive consequences for subjective well-being.

4.2 EMPIRICAL MODEL

The model linking life satisfaction and provision of public assistance is formulated as follows:

$$Y = \alpha + ß_1 Recipient + ß_n C + G + \varepsilon$$

Where Y, the dependent variable, is life satisfaction (individual level); Recipient is a dummy variable for living in a household that is the recipient of public assistance/private assistance/capital income (household level); C is a vector of control variables including per capita household consumption expenditure, gender, age, marital status, health status, household size, education, and unemployment (individual level); G is the governorate dummy; and ε is the error term.

Estimations are based on the OLS and ordered logistics methods. Ordered logit is used because the life satisfaction variable is ordinal and based on a scale of 1 to 4. While ordered logit is theoretically the correct model, there is increasing consensus in the field that OLS can be used as a substitute, as the coefficients there-in are easier to interpret. This substitution is possible because the results end up being virtually identical with both specifications, not least as the ordinal categories in well-being questions virtually mimic cardinal ones (Ferrer-i-Carbonell & Frijters, 2004). Therefore, for ease of interpretation and discussion, we present the OLS results in the paper while including the ordered logit results in Appendix 1.C. Both types of estimations are weighted to better represent the population in each Iraqi district. We use robust standard errors.

The analysis is conducted for all households as well as by poverty level, the gender of the household head, and region of residence. Poverty level is defined based on whether the household is below or above the regional poverty line. The regions consist of the Kurdish region (the three governates of Duhok, Sulaimaniya, and Erbil) and the rest of Iraq including Baghdad (15 governorates). In a more detailed empirical model, we conduct the analysis by income quintiles to gain insight into the relationships for each income quintile (the regression results for this analysis is included in the appendix). The more detailed empirical model is:

$$Y = \alpha + ß_1\ Recipient + ß_2\ Recipient * Quintile1 + ß_3\ Recipient * Quintile2 + ß_4\ Recipient * Quintile3 + ß_5\ Recipient * Quintile4 + ß_n C + G + \varepsilon$$

4.3 DATA DESCRIPTION

We base our analysis on data from the 2012 Household Socio-Economic Survey, the most comprehensive survey ever carried out in Iraq. The survey is representative of the Iraqi population and includes 25,146 households and 176,042 individuals across Iraq's 18 governorates and 118 districts. One of the advantages of the micro-level data on public transfers is that it allows for a more robust examination of the relations of social protection programs with subjective welfare. The micro-data allow us to observe what individuals and families receive after all the leakages that take place before the assistance reaches the recipients (due to poor governance and corruption). Therefore, we can assess the direct relationship between public expenditures and life satisfaction at the individual level.

Table 4.1 contains summary statistics of all variables (See Appendix 1.A for a detailed description of all variables and survey questions). The dependent variable, life satisfaction, is based on a survey question that asks: "In general, how satisfied or unsatisfied are you with your life overall?" Respondents have the options "very satisfied," "fairly satisfied," "not very satisfied," and "not at all satisfied."

The "received" variable is based on survey questions that ask whether anyone in the household received a particular type of income. The public income assistance categories include rations, pensions, and social protection network transfers. Private assistance includes traditional zakat as well as gifts and cash and in-kind assistance from other families inside and outside of Iraq. Capital income includes income from personal assets and property ownership. It should be noted that our analysis is focused on whether assistance (or any other type of income) is received, not "how much" is received in monetary terms. Since individuals are less hesitant to report "whether" they receive a certain income than "how much" they receive, the likelihood of getting truthful answers is higher.

A few variables require additional explanation. "Received Any Assistance" is based on a survey question that asks whether the household received any assistance, cash or other than cash, during the past 12 months. This includes assistance from any public or private sources. For the variable "Received Pension," we include only two types of households in the analysis; those where at least one person is above the age of retirement and those where at least one family member is a widow/widower. It does not make sense to include households that should not be receiving a pension (for example, households where all members are young and/or no one has a deceased spouse for which they receive a pension), thereby comparing non-comparable groups.

We determine health status based on a survey question on chronic illness. Education status is based on whether an individual was attending/had ever attended school or not. Unemployment status is determined according to ILO criteria, observing how many hours a person had worked in the past week and whether he/she was searching for work.

TABLE 4.1

Summary statistics

Dependent Variable	Obs.	Mean	Std. Dev.	Min	Max	Values
Life Satisfaction	100582	2.918	.755	1	4	1-4; 1-not at all satisfied, 2-not very satisfied, 3-fairly satisfied, 4-very satisfied
Independent Variable	**Obs.**	**Mean**	**Std. Dev.**	**Min**	**Max**	**Values**
Received Any Assistance	175925	.565	.496	0	1	0-1; 1= household received assistance
Received Rations	176033	.988	.111	0	1	0-1; 1= household received ration
Received Pension	71062	.476	.499	0	1	0-1; 1= household received pension
Received Social Protection Network Transfer	176042	.082	.274	0	1	0-1; 1= household received transfer from the social protection network
Received Private Assistance	176042	.312	.463	0	1	0-1; 1= household received private assistance
Received Capital Income	176042	.800	.400	0	1	0-1; 1= household received income from assets and property ownership
Control Variables	**Obs.**	**Mean**	**Std. Dev.**	**Min**	**Max**	**Values**
Gender	176042	.503	.500	0	1	0-1; 1-Female
Age	176041	23.143	18.706	0	120	Continuous
Marital Status	114336	.540	.498	0	1	0-1; 1-Married
Health Status	176038	.884	.320	0	1	0-1; 1-Healthy

Education Status	143764	.857	.350	0	1	0-1; 1-is attending/has attended school
Employment Status	90787	.091	.287	0	1	0-1; 1-unemployed
Household Consumption Expenditure/Capita (person/month in thousand dinars)	174863	190.360	118.398	19.025	3237.427	Continuous
Household Consumption Expenditure/Capita (log)	174863	5.106	.520	2.946	8.083	Continuous
Household Size	176042	8.412	4.222	1	42	Continuous

5. RESULTS

With few exceptions, the OLS and ordered logit regressions show similar results in terms of the direction and significance of coefficients. Therefore, for ease of interpretation, we present only the OLS results in the paper. All results, including the more nuanced income quintile findings, are included in Appendix 1.B (OLS) and 1.C (ordered logit).

5.1 ASSISTANCE AND LIFE SATISFACTION

A first question is whether living in a household that receives any type of assistance, public or private, is associated with life satisfaction. Before answering this question, it is interesting to see whether the control variables are related to life satisfaction in a way that would be expected. Consistent with the existing literature, per capita consumption expenditure (proxy for income), being married, healthy, and educated are related positively with life satisfaction while being unemployed is related negatively with life satisfaction (see Table 5.1). Across all estimations, per capita consumption expenditure, education, and unemployment are strongly associated with life satisfaction in Iraq.

TABLE 5.1

Any assistance and life satisfaction

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
Received Any Assistance	-0.116***	-0.114***	-0.101***	-0.110***	-0.170***	0.0702***	-0.155***
	(0.00876)	(0.00988)	(0.0183)	(0.00929)	(0.0262)	(0.0186)	(0.00985)
Female	0.0128*	0.0133	0.0153	0.0124	0.0244	-0.00570	0.0151*
	(0.00770)	(0.00856)	(0.0172)	(0.00808)	(0.0277)	(0.0178)	(0.00848)
Age	0.00161***	0.00138***	0.00255***	0.00166***	0.00201*	0.00161**	0.00162***
	(0.000286)	(0.000322)	(0.000604)	(0.000298)	(0.00106)	(0.000675)	(0.000314)
Married	0.0291***	0.0379***	-0.0174	0.0211**	0.0692**	0.0570***	0.0214**
	(0.00848)	(0.00952)	(0.0178)	(0.00922)	(0.0276)	(0.0192)	(0.00942)
Educated	0.0929***	0.0749***	0.126***	0.0909***	0.0982***	0.0353*	0.106***
	(0.0103)	(0.0120)	(0.0199)	(0.0108)	(0.0349)	(0.0212)	(0.0117)
Healthy	0.0536***	0.0634***	-0.0123	0.0531***	0.0488	0.0460**	0.0566***
	(0.0109)	(0.0120)	(0.0266)	(0.0116)	(0.0332)	(0.0225)	(0.0123)
Unemployed	-0.112***	-0.128***	-0.0471	-0.112***	-0.104**	-0.121***	-0.111***
	(0.0152)	(0.0172)	(0.0307)	(0.0163)	(0.0411)	(0.0320)	(0.0168)
Consumption Exp.(log)	0.202***	0.169***	0.475***	0.202***	0.203***	0.132***	0.215***
	(0.00926)	(0.0123)	(0.0362)	(0.00983)	(0.0281)	(0.0188)	(0.0104)
Household size	0.0183***	0.0171***	0.0220***	0.0174***	0.0260***	0.00822***	0.0195***
	(0.000894)	(0.00103)	(0.00185)	(0.000930)	(0.00334)	(0.00273)	(0.000946)
Constant	2.197***	2.395***	0.886***	2.195***	2.270***	2.600***	1.639***
	(0.0571)	(0.0749)	(0.179)	(0.0605)	(0.175)	(0.120)	(0.0586)
Observations	85,606	66,898	18,708	77,906	7,700	19,513	66,093
R-squared	0.156	0.154	0.158	0.153	0.183	0.073	0.136

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table.

Proceeding to the main question, the analysis shows that receiving any type of assistance is, on average, associated negatively with life satisfaction. Individuals who live in households that receive assistance are 0.116 points lower on the life satisfaction scale than those who live in households that do not receive any assistance. Seemingly, this negative association is mitigated slightly (while remaining negative) for households that are below the regional poverty line.

Contrary to expectation, the negative association between receiving assistance and life satisfaction is greater in magnitude for female-headed households than male-headed households (-0.170 versus -0.110). This is possibly because male-headed households are, on average, poorer than female-headed households. When comparing households at the same income level, such as in the lowest income quintile, the negative association is, as expected, smaller in magnitude for female-headed households than for male-headed households (see Appendix 1.B for the more detailed income quintile findings).

When contrasting regions, the results show that any assistance and life satisfaction is associated positively in the Kurdish region and negatively in other parts of Iraq. This finding is contrary to what we expected, since living conditions in the Kurdish region are better than in the rest of the country. One explanation is that a smaller proportion of households in the Kurdish region receive assistance when compared to households in other parts of the country.[10] Therefore, any type of assistance may be a surprising and welcome addition to family income. Alternatively, the delivery of assistance is more efficient and transparent in this region. We discuss in greater detail the potential reasons for this in section 6.

5.2 RATIONS AND LIFE SATISFACTION

We start the analysis of government programs by looking at the Public Distribution System. Table 5.2 shows how subsidized food rations are linked to life satisfaction (the complete table with all control variables is in the Appendix). As noted previously, the PDS covered over 98 percent of households in 2012, and rations accounted for the largest component of non-labor income for families.

The results show that, on average, living in a household that is the recipient of food rations does not have a significant relationship to life satisfaction in Iraq. However, the association is significant and positive for the poor. For example, for individuals below the poverty line, receiving rations is associated with a 0.35 point higher life satisfaction. The income quintile findings for other sub-samples such as FHHs, MHHs, and the rest of Iraq confirm that the association is either mitigated (if negative) or positive for the poorest individuals (see Appendix 1.B).

[10] Based on our calculation of the 2012 survey data

TABLE 5.2
Rations and life satisfaction

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
Received Ration	0.0112	-0.0327	0.350**	0.0230	-0.237*	0.380***	-0.0455
	(0.0436)	(0.0445)	(0.164)	(0.0449)	(0.134)	(0.123)	(0.0456)
Constant	2.079***	2.345***	0.435*	2.069***	2.366***	2.289***	1.531***
	(0.0721)	(0.0874)	(0.240)	(0.0755)	(0.228)	(0.171)	(0.0755)
Observations	85,653	66,935	18,718	77,953	7,700	19,513	66,140
R-squared	0.151	0.150	0.156	0.149	0.174	0.074	0.128

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies and all control variables are included in the regression model but have not been presented in the table (See Appendix 1.B for detailed table)

Surprisingly, the relationship between rations and life satisfaction is, on average, negative for female-headed households while this is not the case for male-headed households. In fact, at -0.237, it is very large in magnitude for female-headed households. Once again, the explanation may be that male-headed households are, on average, poorer than female-headed households. Comparing FHHs to MHHs in the same income quintile would provide more information. However, since the PDS has near universal coverage, it is not possible to make any useful comparisons - there are simply too few observations of FHHs that do not receive rations within each income quintile. Another explanation to this finding is that women may find it more challenging to navigate through the bureaucratic processes of government programs due to socio-cultural norms and other gender-specific barriers.

The results by region show, once again, that receiving rations is associated positively with life satisfaction in the Kurdish region while the association is negative (but not significant) in the rest of Iraq.

5.3 PENSIONS AND LIFE SATISFACTION

The next public assistance category is pensions. In this analysis, we observe only households that have at least one member who is of pensionable age and households in which at least one resident is a widow/widower. On average, receiving a pension is linked positively (albeit modestly) to life satisfaction in Iraq (see Table 5.3). This is stronger for the poor; for example, living in a poor household that receives pension income is associated with a 0.0854 higher life satisfaction score than living in a similarly poor household that does not receive pension income.

Once again, the association between pensions and life satisfaction is more positive for male-headed households than female-headed households: 0.048 for MHHs while not

significant for FHHs. The regional findings are as expected; the association is not significant in the Kurdish region while it is positive and significant in the rest of Iraq.

TABLE 5.3
Pensions and life satisfaction

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
Received Pension	0.0400***	0.0255***	0.0854***	0.0482***	0.00157	0.0264	0.0414***
	(0.0105)	(0.00896)	(0.0171)	(0.0115)	(0.0257)	(0.0267)	(0.0114)
Constant	2.282***	2.316***	0.791***	2.298***	2.242***	2.469***	1.708***
	(0.0797)	(0.0748)	(0.177)	(0.0878)	(0.190)	(0.164)	(0.0815)
Observations	40,924	66,937	18,718	34,194	6,730	8,493	32,431
R-squared	0.152	0.150	0.156	0.149	0.182	0.095	0.127

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies and all control variables are included in the regression model but have not been presented in the table (See Appendix 1.B for detailed table)

5.4 SOCIAL PROTECTION NETWORK TRANSFERS AND LIFE SATISFACTION

The final category of government programs that we assess is the Social Protection Network. In contrast to rations and pensions, this assistance was intended to benefit solely individuals considered to be disadvantaged. However, since the program targeted individuals based on categories rather than income status, many non-poor families also benefited from the program. On average, being the recipient of Social Protection Network transfers is associated negatively with life satisfaction (see Table 5.4). However, as expected, the association is not significant for the poor or for female-headed households. Once again, the negative coefficient is significant and greater in magnitude in the rest of Iraq than in the Kurdish region: -0.0327 versus -0.00566 (insignificant in the latter case).

TABLE 5.4

Social protection network transfers and life satisfaction

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
Received Soc. Prot. Net	-0.0294**	-0.0341**	-0.0253	-0.0229*	-0.0571	-0.00566	-0.0327**
	(0.0128)	(0.0146)	(0.0264)	(0.0132)	(0.0379)	(0.0248)	(0.0145)
Constant	2.100***	2.322***	0.769***	2.101***	2.151***	2.674***	1.491***
	(0.0567)	(0.0749)	(0.177)	(0.0600)	(0.176)	(0.120)	(0.0581)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142
R-squared	0.151	0.150	0.155	0.149	0.174	0.070	0.128

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies and all control variables are included in the regression model but have not been presented in the table (See Appendix 1.B for detailed table).

The analysis shows that the link between government social protection programs and subjective well-being is not uniform. For example, the relationship (on average) is found to be either negative (in the case of SPN transfers), positive (for pensions), or insignificant (for rations). This inconsistency in the results is likely due to differences in the quality of the programs and the way in which they are administered. It could also be because the programs have different objectives and are intended for different groups of the population. For example, the pension system is partly contributory (that is, some individuals who benefit from the program previously paid into it as workers) and not designed to benefit the poor alone. Similarly, eligibility for the PDS did not hinge on family income or food security. Therefore, these programs could benefit anyone and therefore contain very little stigma/disempowerment effects. Social Protection Network transfers, on the other hand, targeted specific groups exclusively, and hence, may have brought about greater stigma effects. It is important to note, however, that the relationship between public income assistance and life satisfaction is more positive (or less negative) for individuals below the poverty line across all government programs.

5.5 PRIVATE INCOME ASSISTANCE AND LIFE SATISFACTION

We next examine how receiving cash and in-kind transfers from private sources relates to life satisfaction. One view is that receiving help from other families or charities indicates care and may result in closer and more meaningful relationships between people, and hence, contribute to a higher satisfaction with life for recipients. Alternatively, the stigma or disempowerment effect may in fact be much greater if the recipient knows the provider of assistance on a personal level. It may lead to greater

shame or feelings of indebtedness in comparison to public assistance that is financed by anonymous tax payers or through natural resource revenues.

Table 5.5 shows the link between private income assistance and life satisfaction. Interestingly, private assistance is associated negatively with life satisfaction across all groups (except for the Kurdish region). On average, receiving remittances or zakat is associated with a 0.109 point lower life satisfaction score.

TABLE 5.5

Private income assistance and life satisfaction

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	Non-Poor	Poor	MHH	FHH	Kurdish Region	Rest of Iraq
Received Private Assist	-0.109***	-0.100***	-0.129***	-0.110***	-0.0959***	0.00207	-0.132***
	(0.00905)	(0.00999)	(0.0207)	(0.00976)	(0.0259)	(0.0184)	(0.0102)
Constant	2.191***	2.399***	0.912***	2.189***	2.253***	2.670***	1.577***
	(0.0569)	(0.0749)	(0.178)	(0.0601)	(0.180)	(0.120)	(0.0579)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142
R-squared	0.155	0.153	0.159	0.153	0.177	0.070	0.134

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies and all control variables are included in the regression model but have not been presented in the table (See Appendix 1.B for detailed table).

In contrast to public assistance, the negative association between private transfers and life satisfaction is similar for the poor and non-poor alike. In fact, the coefficient is even greater in magnitude for individuals below the poverty line. This suggests the strong stigma effects that could come with private transfers, as well as unobservable conditionality that may accompany them. There are no major differences between male- and female-headed households. Yet consistent with the findings for public assistance, the association is more negative for the "rest of Iraq" than the Kurdish region.

5.6 CAPITAL INCOME AND LIFE SATISFACTION

As a point of contrast, it is informative to see how capital income is related to life satisfaction vis-à-vis public and private transfers. Assuming that people feel more self-reliant and empowered through income from their own assets and property, it should have positive consequences for their self-assessed well-being.

As expected, the relationship between life satisfaction and capital income is positive (see Table 5.6). On average, individuals in households that receive capital income tend to be 0.116 points higher on the life satisfaction scale. The positive association is visible in all sub-samples but is greatest in magnitude for female-headed households where receiving income from property ownership and assets is linked to a 0.121 point higher life satisfaction score.

The association between capital income and life satisfaction is positive for the poor and non-poor alike, but the magnitude of the coefficient is slightly smaller for the poor. This is possibly because poor households are less likely to have capital income, and when they do, the amount is insignificant in relation to total household income. As noted in the background section, capital income accounts for only 3 percent of non-labor income for families in the lowest income decile (i.e. about 1.5 percent of total family income).

TABLE 5.6

Capital income and life satisfaction

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	Non-Poor	Poor	MHH	FHH	Kurdish Region	Rest of Iraq
Received Capital Income	0.116***	0.119***	0.105***	0.115***	0.121***	0.0918***	0.120***
	(0.0109)	(0.0122)	(0.0240)	(0.0114)	(0.0359)	(0.0228)	(0.0121)
Constant	2.059***	2.270***	0.743***	2.067***	2.043***	2.652***	1.445***
	(0.0565)	(0.0746)	(0.177)	(0.0598)	(0.177)	(0.121)	(0.0580)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142
R-squared	0.155	0.154	0.157	0.153	0.177	0.073	0.132

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1

Note: governorate dummies and all control variables are included in the regression model but have not been presented in the table (See Appendix 1.B for detailed table)

6. DISCUSSION

Our results support some of the original hypotheses and reject others. First, our analysis shows that the relationship between public transfers and life satisfaction differs across government social protection programs. Seemingly, public programs that are based on categorical targeting and intended for individuals believed to be vulnerable (such as SPN) bring about greater stigma and disempowerment effects than programs that are partly contributory (such as pensions) or programs that all citizens are entitled to (PDS).

An important finding relates to the comparison between the poor and the non-poor. We expected the association between public income assistance and life satisfaction to be more positive (or less negative) for the poor. And the results support this hypothesis across all social protection programs including the PDS, pensions, and the SPN.

We also expected the association between public transfers and life satisfaction to be more positive (or less negative) for female-headed households than for male-headed households. Surprisingly, however, our findings reject this. In some cases, such as with rations, it is in fact more negative for FHHs. One explanation for this is that poverty is lower among female-headed households. We find some evidence supporting this proposition (even though the evidence is not uniform across the board). For example, when we compare female- and male-headed households in the same income quintile, the association between assistance and life satisfaction is generally more positive (or less negative) for female-headed households. Another explanation for these findings is that women may be more adversely affected by the processes involved in accessing public assistance programs due to socio-cultural norms and other gender-specific barriers.

In terms of regional differences, we expected to find the association between public income assistance and life satisfaction to be more positive (or less negative) in the "rest of Iraq" than in the Kurdish region. Our results reject this hypothesis. In fact, for most social protection programs, the association to life satisfaction is more positive (less negative) in the Kurdish region. Several factors could explain this. First, households in the Kurdish region are less likely to receive assistance. Therefore, any type of assistance may be an unexpected and welcome addition to family income. Another reason is rooted in the historical relations of the Kurds with the National Government. Since the flow of assistance from Baghdad has fluctuated over time and depended on political events and other issues (Price, 2018; Ross et al., 2017), receiving assistance from the central government is likely to be viewed in a more positive light in this region. Finally, since the Kurdish region has more autonomy than other parts of Iraq, there may be something different and unique in the way that the government agencies in the Kurdish region implement social protection programs. We leave these explanations to be studied in greater depth in future research.

The research findings support our hypothesis that life satisfaction is related negatively to private income assistance. This finding holds for Iraq as a whole and across all the sub-samples (except for the Kurdish region). Surprisingly, the negative association also holds for the poorest families. This suggests that the stigma and disempowerment

effects of private assistance are stronger than those accompanying public assistance. This is especially true in Iraq where public assistance is considered an entitlement and government expenditure is financed through natural resource revenues rather than taxes from citizens.

Finally, in contrast to all types of income assistance, income generated through personal assets and property ownership is associated positively with life satisfaction across all sub-samples including the poor, non-poor, FHHs, MHHs, the Kurdish region, and the rest of Iraq. As expected, it appears that individuals feel more empowered, proud, and fulfilled by this type of income than public and private income assistance.

A few methodological weaknesses in our analysis are worth highlighting. One issue is that we are not able to establish causality. Since the data is cross-section, we cannot see how changes in one variable affect another. Another concern is that of reverse causality, i.e. that life satisfaction determines whether an individual or family receives assistance. Certainly, it is possible that a person who is not content with life communicates this to friends, relatives, and/or the local mosque and receives financial help as a result. Similarly, a happier person may have more motivation to engage in income-generating activities such as renting out property. Reverse causality is a valid concern for the analysis on private income assistance and capital income. However, it is unlikely to be a serious issue for the public assistance analysis since government program funds are allocated on more objective criteria and thus more distant from people's life satisfaction reports.

Another issue is the lack of information about cases in which individuals/families are denied assistance. For example, receiving income assistance may result in feelings of disempowerment and pessimism about life. However, needing, but not receiving, income assistance is possibly even more frustrating. Therefore, in this scenario, receiving public transfers may in fact be conducive to life satisfaction in comparison to a situation where a person is in dire need of but denied aid.

A final concern is whether analyzing the relationships on all household members, rather than the direct recipient, is an accurate representation of the relation between the two variables. While this is a valid point, including only the direct recipient would not allow for full use of the rich life satisfaction data in the survey. Moreover, even though the association between income receipt and life satisfaction may be strongest and most visible for the direct recipient, it is unlikely to be insignificant for other household members. This is especially the case in community-based cultures where additions to (or loss of) income generally affects the family as a whole.

7. CONCLUSIONS AND POLICY IMPLICATIONS

While subjective and objective well-being are complementary measures of development, this research finds that they do not always move in the same direction. For example, additions to income (regardless of the source) contribute positively to individuals' objective well-being, yet not always to subjective well-being. As the procedural utility hypothesis would predict, the way in which income is generated matters for individuals, even in a conflict-affected and natural resource-rich developing country like Iraq. Self-generated income is more conducive to life satisfaction than any type of non-contributory public or private income assistance.

Our research findings support both the public choice and welfare economics theories. Some types of public transfers are associated negatively with life satisfaction, possibly due to a sense of loss in autonomy, self-worth, and creativity for recipients (as the public choice theory and the critics of the welfare state would predict). Yet, for the poor, social protection-related public spending is associated with a higher satisfaction with life (as the welfare economics view and the proponents of the welfare state would predict). This underlines the need to design policies and establish social protection programs that protect the poor while emphasizing self-reliance rather than dependency.

Our research findings reject the theory that income assistance from private persons and entities is a more effective alternative to public programs. The stigma or disempowerment effects of private income assistance are as strong as (if not stronger than) those attached to public income assistance. And in contrast to public transfers, the stigma effects of private income assistance are not weaker for the poor. This is possibly because knowing the provider of the assistance personally results in strong feelings of shame. Also, the private income assistance flow may be uncertain and come with undesirable conditions.

The findings presented in this paper have implications for social policies in Iraq. As instability, food insecurity, and other issues have left the Iraqi population heavily dependent on government assistance, any major and one-shot change of the social protection system is likely to be politically challenging and result in serious humanitarian and political crises. As the Government of Iraq gradually reforms the country's social protection schemes, a few considerations are of particular importance. First, since self-generated income is more conducive to life satisfaction than income assistance, the Government should intensify its efforts to create jobs, promote entrepreneurship, and invest in education and skills training programs that open the door to quality jobs. Furthermore, the Government should ensure a stronger enforcement of land and property rights laws, particularly since income from assets and property ownership is robustly associated with life satisfaction in Iraq.

In reforming the social protection system specifically, the best approach for the Government is to invest in non-stigmatizing forms of income support. Social protection and poverty alleviation interventions should, when possible, emphasize self-reliance rather than dependency. In striking a balance between addressing the dire needs of the poor and promoting programs that emphasize self-reliance, the government has a few options. One option is to design different programs for different income groups, for

example, cash and in-kind transfer programs for the poorest individuals and employment and training programs for middle- and high-income earners. Another option is to implement programs that include both "livelihood-protection" and "livelihood-promotion" components. Such programs combine income transfers with a second component aimed at facilitating entry into the labor market and access to economic opportunities. Examples include Cash-for-Training and Cash-for-Work and Self-Employment programs. Similarly, conditional cash transfer programs, which combine cash transfers with investments in health and education, enhance human development and help to break the cycle of poverty.

In considering further reforms and ensuring the sustainability of reforms implemented in the past few years, it is important to be cognizant of the highly politicized nature of social protection programs in Iraq. Any abrupt changes would have heavy political implications, particularly because the programs are viewed as entitlements and the population has benefited from them over long time-periods, not to mention their poverty reduction effects. Consequently, the best approach is, as the Government has been doing, to gradually move away from categorical targeting toward poverty-based targeting. Surveys from MENA countries show that citizens support this type of approach (Silva et al., 2012). Furthermore, in reforming some of the existing programs, the Government can ensure a smoother transition for middle- and high-income groups through different interventions. For example, in the phased removal of the PDS for the non-poor, the Government may consider replacing the program for middle-income earners with other schemes such as employment and entrepreneurship support programs, even if the latter are of a temporary nature.

Finally, as the Government of Iraq aims to maximize the benefits of its poverty alleviation interventions, it should consider including subjective well-being alongside objective well-being in its program design and evaluation framework. This would inform policy in terms of social protection programs that achieve the greatest and most sustainable impact without creating a cycle of dependency.

While this paper is focused on Iraq, the research findings shed light on the broader social policy discussions around the globe. Many developing countries share characteristics similar to Iraq. Issues of poverty, conflict, political instability, poor governance, and ethnic and religious tensions are not unique to Iraq. Also, the political feasibility and sustainability of policy reforms is an issue that all government in developing and industrialized countries are confronted with. Therefore, the findings presented in this paper are informative and useful for policy makers in other developing countries looking to reform and strengthen their economic policies, and more specifically their social protection systems.

APPENDIX 1.A – DESCRIPTION OF VARIABLES

Dependent Variable	Notes
Life satisfaction	Survey question: "In general, how satisfied or unsatisfied are you with your life overall?" *Household members aged 15+ *386 responses out of 100 968 were "do not know/no answer" These were imputed as missing.
Independent Variables	**Notes**
Received Any Assistance	Based on the survey question "Has this household received assistance (cash or other than cash), during the past 12 months?"
Received Rations	Based on question that asked if household received rations. *Rations items include wheat flour, rice, sugar, vegetable oil, vegetable fat, and infant formula.
Received Pension	Based on a question that asked if anyone in the household received a pension.
Received Social Protection Network transfer	Based on question that asked if anyone in the household received a transfer from the Social Protection Network.
Received Private Assistance	Based on question that asked if anyone in the household received income from any of the "private assistance" categories. *The private assistance category includes zakat as well as gifts, cash assistance, and in-kind aid from other families inside and outside of Iraq.
Received Capital Income	Based on question that asked if anyone in the household received income from any of the "capital income" categories. *The capital income category includes income from renting vacant and agricultural land; renting residential and non-residential buildings; renting machinery or equipment or means of transportation; agricultural land cooperative system; profits from shares or from cooperative companies; interests on bonds and trusts; and property rights and publications.

Control Variables	Notes
Gender	Gender of household members
Age	Age of household members
Marital Status	Based on survey question about marital status. The response options are “married,” “never married,” “divorced,” “separated,” and “widow.” *Marital Status of all household members aged 12+
Health Status	Based on survey question: “Do you suffer from any medically diagnosed chronic illness?” the response options are “yes” and “no” *Health status of all household members
Education Status	Based on survey question: “Have you ever attended school?” The response options are “yes, in the past,” “yes, currently attending,” and “no, I did not attend previously.” *Education status of all household members aged 6+
Employment Status	Based on two survey questions that define unemployment in accordance with ILO criteria. The first question asks how many hours household members worked during the past week. And the second question is: “Are you looking for work/more work whatever is the type?” The response options to this second question are “yes” and “no” *Unemployed is a person who worked 0 hours the past week and is looking for work. *Employment status of all household members aged
Household Consumption Expenditure (person/month in thousand dinars)	Average consumption expenditure/month/household member
Log of Household Consumption Expenditure	Log of the above
Household Size	Household size

APPENDIX 1.B: RESULTS (OLS)

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
ReceivedAnyAssistance	-0.116***	-0.114***	-0.101***	-0.110***	-0.170***	0.0702***	-0.155***
	(0.00876)	(0.00988)	(0.0183)	(0.00929)	(0.0262)	(0.0186)	(0.00985)
Female	0.0128*	0.0133	0.0153	0.0124	0.0244	-0.00570	0.0151*
	(0.00770)	(0.00856)	(0.0172)	(0.00808)	(0.0277)	(0.0178)	(0.00848)
Age	0.00161***	0.00138***	0.00255***	0.00166***	0.00201*	0.00161**	0.00162***
	(0.000286)	(0.000322)	(0.000604)	(0.000298)	(0.00106)	(0.000675)	(0.000314)
Married	0.0291***	0.0379***	-0.0174	0.0211**	0.0692**	0.0570***	0.0214**
	(0.00848)	(0.00952)	(0.0178)	(0.00922)	(0.0276)	(0.0192)	(0.00942)
Educated	0.0929***	0.0749***	0.126***	0.0909***	0.0982***	0.0353*	0.106***
	(0.0103)	(0.0120)	(0.0199)	(0.0108)	(0.0349)	(0.0212)	(0.0117)
Healthy	0.0536***	0.0634***	-0.0123	0.0531***	0.0488	0.0460**	0.0566***
	(0.0109)	(0.0120)	(0.0266)	(0.0116)	(0.0332)	(0.0225)	(0.0123)
Unemployed	-0.112***	-0.128***	-0.0471	-0.112***	-0.104**	-0.121***	-0.111***
	(0.0152)	(0.0172)	(0.0307)	(0.0163)	(0.0411)	(0.0320)	(0.0168)
Consumption Expenditure (log)	0.202***	0.169***	0.475***	0.202***	0.203***	0.132***	0.215***
	(0.00926)	(0.0123)	(0.0362)	(0.00983)	(0.0281)	(0.0188)	(0.0104)
Household size	0.0183***	0.0171***	0.0220***	0.0174***	0.0260***	0.00822***	0.0195***
	(0.000894)	(0.00103)	(0.00185)	(0.000930)	(0.00334)	(0.00273)	(0.000946)
Constant	2.197***	2.395***	0.886***	2.195***	2.270***	2.600***	1.639***
	(0.0571)	(0.0749)	(0.179)	(0.0605)	(0.175)	(0.120)	(0.0586)
Observations	85,606	66,898	18,708	77,906	7,700	19,513	66,093
R-squared	0.156	0.154	0.158	0.153	0.183	0.073	0.136

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
ReceivedAnyAssistance	-0.139***	-0.124***	-0.247***	0.0748***	-0.232***
	(0.0162)	(0.0172)	(0.0493)	(0.0257)	(0.0200)
ReceivedAnyAssistance*Quintile1	0.0228	0.00679	0.154**	-0.208**	0.121***
	(0.0219)	(0.0227)	(0.0782)	(0.0818)	(0.0252)
ReceivedAnyAssistance*Quintile2	0.0163	-0.000481	0.130**	0.0642	0.0845***
	(0.0200)	(0.0210)	(0.0647)	(0.0428)	(0.0228)
ReceivedAnyAssistance*Quintile3	0.0710***	0.0730***	0.0454	0.000317	0.129***
	(0.0191)	(0.0199)	(0.0632)	(0.0364)	(0.0218)
ReceivedAnyAssistance*Quintile4	0.0122	-0.00378	0.114**	-0.00406	0.0464**
	(0.0189)	(0.0202)	(0.0535)	(0.0332)	(0.0219)
Female	0.0127*	0.0123	0.0246	-0.00511	0.0150*
	(0.00770)	(0.00808)	(0.0277)	(0.0178)	(0.00847)
Age	0.00162***	0.00166***	0.00192*	0.00173**	0.00163***
	(0.000286)	(0.000298)	(0.00107)	(0.000675)	(0.000314)
Married	0.0291***	0.0212**	0.0649**	0.0546***	0.0209**
	(0.00848)	(0.00922)	(0.0273)	(0.0191)	(0.00943)
Educated	0.0919***	0.0899***	0.0990***	0.0366*	0.104***
	(0.0103)	(0.0107)	(0.0350)	(0.0212)	(0.0117)
Healthy	0.0537***	0.0532***	0.0471	0.0473**	0.0570***
	(0.0109)	(0.0116)	(0.0331)	(0.0224)	(0.0122)
Unemployed	-0.111***	-0.111***	-0.101**	-0.121***	-0.110***
	(0.0152)	(0.0163)	(0.0413)	(0.0319)	(0.0168)
Consumption Expenditure (log)	0.211***	0.206***	0.258***	0.122***	0.259***
	(0.0108)	(0.0113)	(0.0358)	(0.0221)	(0.0124)
Household size	0.0182***	0.0173***	0.0264***	0.00823***	0.0194***
	(0.000894)	(0.000929)	(0.00333)	(0.00274)	(0.000947)
Constant	2.153***	2.176***	1.981***	2.651***	1.415***
	(0.0636)	(0.0667)	(0.210)	(0.138)	(0.0692)
Observations	85,606	77,906	7,700	19,513	66,093
R-squared	0.156	0.154	0.185	0.074	0.138

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the tabl

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
ReceivedRation	0.0112	-0.0327	0.350**	0.0230	-0.237*	0.380***	-0.0455
	(0.0436)	(0.0445)	(0.164)	(0.0449)	(0.134)	(0.123)	(0.0456)
Female	0.0120	0.0123	0.0151	0.0120	0.0224	-0.00489	0.0145*
	(0.00774)	(0.00860)	(0.0172)	(0.00812)	(0.0281)	(0.0177)	(0.00854)
Age	0.00161***	0.00139***	0.00248***	0.00166***	0.00202*	0.00149**	0.00162***
	(0.000287)	(0.000324)	(0.000602)	(0.000299)	(0.00107)	(0.000673)	(0.000316)
Married	0.0301***	0.0384***	-0.0158	0.0210**	0.0670**	0.0595***	0.0220**
	(0.00852)	(0.00957)	(0.0178)	(0.00927)	(0.0280)	(0.0192)	(0.00948)
Educated	0.0923***	0.0742***	0.123***	0.0895***	0.108***	0.0398*	0.107***
	(0.0104)	(0.0121)	(0.0201)	(0.0108)	(0.0354)	(0.0212)	(0.0118)
Healthy	0.0562***	0.0663***	-0.0136	0.0558***	0.0478	0.0433*	0.0599***
	(0.0110)	(0.0120)	(0.0259)	(0.0117)	(0.0334)	(0.0224)	(0.0124)
Unemployed	-0.114***	-0.131***	-0.0482	-0.115***	-0.109***	-0.113***	-0.115***
	(0.0152)	(0.0172)	(0.0307)	(0.0163)	(0.0412)	(0.0319)	(0.0168)
Consumption Expenditure (log)	0.209***	0.172***	0.485***	0.209***	0.205***	0.130***	0.222***
	(0.00927)	(0.0123)	(0.0361)	(0.00981)	(0.0283)	(0.0188)	(0.0104)
Household size	0.0190***	0.0176***	0.0227***	0.0179***	0.0268***	0.00666**	0.0203***
	(0.000902)	(0.00104)	(0.00185)	(0.000937)	(0.00341)	(0.00273)	(0.000957)
Constant	2.079***	2.345***	0.435*	2.069***	2.366***	2.289***	1.531***
	(0.0721)	(0.0874)	(0.240)	(0.0755)	(0.228)	(0.171)	(0.0755)
Observations	85,653	66,935	18,718	77,953	7,700	19,513	66,140
R-squared	0.151	0.150	0.156	0.149	0.174	0.074	0.128

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
ReceivedRation	-0.0320	-0.0218	-0.260*	0.370***	-0.101**
	(0.0449)	(0.0464)	(0.137)	(0.123)	(0.0474)
ReceivedRation*Quintile1	0.0929***	0.0925***	0.0953	-0.0924	0.149***
	(0.0330)	(0.0347)	(0.106)	(0.0704)	(0.0390)
ReceivedRation*Quintile2	0.0701***	0.0701***	0.0473	-0.0273	0.107***
	(0.0249)	(0.0262)	(0.0786)	(0.0459)	(0.0292)
ReceivedRation*Quintile3	0.108***	0.121***	-0.00604	0.0207	0.136***
	(0.0201)	(0.0212)	(0.0652)	(0.0380)	(0.0235)
ReceivedRation*Quintile4	0.0734***	0.0708***	0.0790	0.0455	0.0840***
	(0.0159)	(0.0169)	(0.0489)	(0.0280)	(0.0188)
Female	0.0119	0.0118	0.0220	-0.00420	0.0143*
	(0.00773)	(0.00810)	(0.0281)	(0.0177)	(0.00853)
Age	0.00164***	0.00168***	0.00200*	0.00158**	0.00164***
	(0.000287)	(0.000298)	(0.00108)	(0.000672)	(0.000315)
Married	0.0300***	0.0210**	0.0636**	0.0587***	0.0219**
	(0.00852)	(0.00926)	(0.0278)	(0.0192)	(0.00948)
Educated	0.0910***	0.0880***	0.111***	0.0415*	0.104***
	(0.0104)	(0.0108)	(0.0354)	(0.0212)	(0.0118)
Healthy	0.0560***	0.0553***	0.0453	0.0443**	0.0594***
	(0.0110)	(0.0116)	(0.0334)	(0.0224)	(0.0123)
Unemployed	-0.114***	-0.114***	-0.108***	-0.113***	-0.115***
	(0.0152)	(0.0163)	(0.0414)	(0.0320)	(0.0168)
Consumption Expenditure (log)	0.261***	0.262***	0.246***	0.125***	0.306***
	(0.0215)	(0.0228)	(0.0633)	(0.0363)	(0.0262)
Household size	0.0189***	0.0178***	0.0273***	0.00643**	0.0201***
	(0.000906)	(0.000939)	(0.00347)	(0.00274)	(0.000961)
Constant	1.789***	1.778***	2.122***	2.314***	1.068***
	(0.127)	(0.134)	(0.395)	(0.248)	(0.151)
Observations	85,653	77,953	7,700	19,513	66,140
R-squared	0.152	0.151	0.176	0.075	0.130

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1

Note: governorate dummies are included in the regression model but not presented in the table

The results for female-headed households in this table should be interpreted with caution. The ration program is almost universal, and there are too few observations of female-headed households that don't receive rations to create a valid comparison group. The sample data shows that, among the 7700 individuals who live in female-headed households, only 46 live in households that do not receive rations. Splitting them up by income quintile, there are just too few observations within each quintile. The number of observations for the lower quintiles is around 10 and 5 for the third quintile.

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
ReceivedPension	0.0400***	0.0255***	0.0854***	0.0482***	0.00157	0.0264	0.0414***
	(0.0105)	(0.00896)	(0.0171)	(0.0115)	(0.0257)	(0.0267)	(0.0114)
Female	0.00710	0.0116	0.0129	0.00571	0.0256	0.0244	0.00425
	(0.0108)	(0.00860)	(0.0172)	(0.0117)	(0.0298)	(0.0272)	(0.0118)
Age	0.00121***	0.00124***	0.00232***	0.00104***	0.00185	0.00230**	0.00100***
	(0.000356)	(0.000325)	(0.000608)	(0.000374)	(0.00114)	(0.000896)	(0.000387)
Married	0.0364***	0.0428***	-0.0115	0.0267**	0.0387	0.0851***	0.0265**
	(0.0111)	(0.00963)	(0.0179)	(0.0121)	(0.0308)	(0.0277)	(0.0121)
Educated	0.0868***	0.0726***	0.118***	0.0787***	0.112***	0.0732**	0.0922***
	(0.0140)	(0.0121)	(0.0199)	(0.0148)	(0.0386)	(0.0324)	(0.0155)
Healthy	0.0291**	0.0664***	-0.00698	0.0183	0.0630*	0.0362	0.0289*
	(0.0144)	(0.0120)	(0.0266)	(0.0156)	(0.0355)	(0.0309)	(0.0160)
Unemployed	-0.0789***	-0.132***	-0.0523*	-0.0746***	-0.0896**	-0.0630	-0.0841***
	(0.0213)	(0.0172)	(0.0308)	(0.0246)	(0.0419)	(0.0501)	(0.0232)
Consumption Expenditure (log)	0.191***	0.171***	0.482***	0.191***	0.192***	0.149***	0.199***
	(0.0130)	(0.0124)	(0.0361)	(0.0144)	(0.0302)	(0.0261)	(0.0146)
Household size	0.0156***	0.0171***	0.0215***	0.0140***	0.0257***	0.0122***	0.0161***
	(0.00111)	(0.00105)	(0.00187)	(0.00116)	(0.00358)	(0.00369)	(0.00117)
Constant	2.282***	2.316***	0.791***	2.298***	2.242***	2.469***	1.708***
	(0.0797)	(0.0748)	(0.177)	(0.0878)	(0.190)	(0.164)	(0.0815)
Observations	40,924	66,937	18,718	34,194	6,730	8,493	32,431
R-squared	0.152	0.150	0.156	0.149	0.182	0.095	0.127

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
ReceivedPension	-0.000563	-0.000724	0.0120	0.0218	-0.00569
	(0.0212)	(0.0243)	(0.0444)	(0.0361)	(0.0258)
ReceivedPension*Quintile1	0.0580**	0.0586*	0.0442	-0.246**	0.0739**
	(0.0294)	(0.0329)	(0.0670)	(0.122)	(0.0333)
ReceivedPension*Quintile2	0.0359	0.0172	0.0794	-0.0467	0.0434
	(0.0268)	(0.0300)	(0.0592)	(0.0614)	(0.0306)
ReceivedPension*Quintile3	0.0585**	0.111***	-0.161***	-0.00946	0.0643**
	(0.0254)	(0.0276)	(0.0606)	(0.0578)	(0.0294)
ReceivedPension*Quintile4	0.0579**	0.0615**	0.0260	0.0674*	0.0510*
	(0.0225)	(0.0260)	(0.0460)	(0.0394)	(0.0272)
Female	0.00710	0.00542	0.0241	0.0264	0.00432
	(0.0108)	(0.0117)	(0.0293)	(0.0272)	(0.0117)
Age	0.00122***	0.00105***	0.00162	0.00245***	0.00102***
	(0.000355)	(0.000373)	(0.00114)	(0.000892)	(0.000386)
Married	0.0362***	0.0268**	0.0326	0.0835***	0.0265**
	(0.0111)	(0.0121)	(0.0301)	(0.0277)	(0.0121)
Educated	0.0865***	0.0782***	0.107***	0.0752**	0.0917***
	(0.0139)	(0.0148)	(0.0386)	(0.0324)	(0.0154)
Healthy	0.0291**	0.0181	0.0594*	0.0366	0.0290*
	(0.0143)	(0.0156)	(0.0354)	(0.0308)	(0.0159)
Unemployed	-0.0793***	-0.0747***	-0.0894**	-0.0652	-0.0844***
	(0.0213)	(0.0246)	(0.0414)	(0.0504)	(0.0232)
Consumption Expenditure (log)	0.207***	0.209***	0.198***	0.136***	0.218***
	(0.0155)	(0.0170)	(0.0385)	(0.0315)	(0.0175)
Household size	0.0157***	0.0142***	0.0261***	0.0125***	0.0160***
	(0.00112)	(0.00118)	(0.00353)	(0.00372)	(0.00118)
Constant	2.196***	2.207***	2.216***	2.529***	1.611***
	(0.0895)	(0.0977)	(0.225)	(0.191)	(0.0935)
Observations	40,924	34,194	6,730	8,493	32,431
R-squared	0.153	0.150	0.187	0.098	0.128

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the tabl

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
Received_ Socprotnet	-0.0294**	-0.0341**	-0.0253	-0.0229*	-0.0571	-0.00566	-0.0327**
	(0.0128)	(0.0146)	(0.0264)	(0.0132)	(0.0379)	(0.0248)	(0.0145)
Female	0.0121	0.0124	0.0151	0.0121	0.0235	-0.00410	0.0145*
	(0.00774)	(0.00860)	(0.0172)	(0.00812)	(0.0281)	(0.0178)	(0.00854)
Age	0.00163***	0.00140***	0.00256***	0.00169***	0.00192*	0.00160**	0.00163***
	(0.000287)	(0.000324)	(0.000607)	(0.000300)	(0.00107)	(0.000678)	(0.000316)
Married	0.0288***	0.0371***	-0.0172	0.0202**	0.0627**	0.0553***	0.0212**
	(0.00854)	(0.00959)	(0.0179)	(0.00929)	(0.0282)	(0.0191)	(0.00951)
Educated	0.0915***	0.0730***	0.124***	0.0889***	0.106***	0.0385*	0.105***
	(0.0104)	(0.0121)	(0.0200)	(0.0108)	(0.0353)	(0.0212)	(0.0118)
Healthy	0.0560***	0.0661***	-0.0118	0.0557***	0.0483	0.0439*	0.0598***
	(0.0110)	(0.0120)	(0.0266)	(0.0117)	(0.0333)	(0.0226)	(0.0124)
Unemployed	-0.114***	-0.130***	-0.0490	-0.114***	-0.110***	-0.122***	-0.114***
	(0.0152)	(0.0172)	(0.0309)	(0.0164)	(0.0413)	(0.0320)	(0.0168)
Consumption Expenditure (log)	0.207***	0.171***	0.487***	0.208***	0.204***	0.127***	0.222***
	(0.00929)	(0.0124)	(0.0360)	(0.00984)	(0.0285)	(0.0188)	(0.0105)
Household size	0.0191***	0.0176***	0.0232***	0.0181***	0.0269***	0.00742***	0.0204***
	(0.000905)	(0.00105)	(0.00187)	(0.000939)	(0.00344)	(0.00277)	(0.000960)
Constant	2.100***	2.322***	0.769***	2.101***	2.151***	2.674***	1.491***
	(0.0567)	(0.0749)	(0.177)	(0.0600)	(0.176)	(0.120)	(0.0581)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142
R-squared	0.151	0.150	0.155	0.149	0.174	0.070	0.128

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
Received_ Socprotnet	-0.134***	-0.0638*	-0.394***	-0.0710*	-0.175***
	(0.0373)	(0.0329)	(0.112)	(0.0398)	(0.0631)
Received_ Socprotnet *Quintile1	0.0824*	0.00891	0.364***	0.184**	0.122*
	(0.0446)	(0.0425)	(0.126)	(0.0765)	(0.0681)
Received_ Socprotnet *Quintile2	0.0737*	-0.0393	0.559***	-0.124*	0.121*
	(0.0427)	(0.0401)	(0.120)	(0.0746)	(0.0667)
Received_ Socprotnet *Quintile3	0.210***	0.187***	0.260*	0.202***	0.241***
	(0.0450)	(0.0412)	(0.142)	(0.0535)	(0.0692)
Received_ Socprotnet *Quintile4	0.134***	0.0543	0.415***	0.124**	0.151**
	(0.0475)	(0.0467)	(0.128)	(0.0547)	(0.0742)
Female	0.0119	0.0119	0.0216	-0.00471	0.0144*
	(0.00773)	(0.00811)	(0.0279)	(0.0178)	(0.00853)
Age	0.00163***	0.00167***	0.00195*	0.00158**	0.00162***
	(0.000287)	(0.000299)	(0.00107)	(0.000679)	(0.000316)
Married	0.0290***	0.0207**	0.0638**	0.0560***	0.0217**
	(0.00853)	(0.00929)	(0.0279)	(0.0191)	(0.00950)
Educated	0.0907***	0.0885***	0.100***	0.0385*	0.104***
	(0.0104)	(0.0108)	(0.0352)	(0.0212)	(0.0118)
Healthy	0.0560***	0.0553***	0.0509	0.0446**	0.0596***
	(0.0110)	(0.0117)	(0.0332)	(0.0225)	(0.0124)
Unemployed	-0.114***	-0.114***	-0.107***	-0.121***	-0.114***
	(0.0152)	(0.0163)	(0.0411)	(0.0320)	(0.0168)
Consumption Expenditure (log)	0.209***	0.207***	0.222***	0.133***	0.224***
	(0.00946)	(0.0100)	(0.0286)	(0.0196)	(0.0107)
Household size	0.0192***	0.0181***	0.0255***	0.00747***	0.0205***
	(0.000903)	(0.000936)	(0.00345)	(0.00277)	(0.000958)
Constant	2.090***	2.106***	2.075***	2.638***	1.484***
	(0.0574)	(0.0608)	(0.175)	(0.125)	(0.0590)
Observations	85,655	77,955	7,700	19,513	66,142
R-squared	0.152	0.150	0.181	0.072	0.129

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
ReceivedPrivateAssist	-0.109***	-0.100***	-0.129***	-0.110***	-0.0959***	0.00207	-0.132***
	(0.00905)	(0.00999)	(0.0207)	(0.00976)	(0.0259)	(0.0184)	(0.0102)
Female	0.0140*	0.0140	0.0185	0.0128	0.0296	-0.00422	0.0168**
	(0.00773)	(0.00859)	(0.0172)	(0.00810)	(0.0282)	(0.0178)	(0.00853)
Age	0.00158***	0.00134***	0.00257***	0.00161***	0.00190*	0.00159**	0.00157***
	(0.000286)	(0.000322)	(0.000605)	(0.000298)	(0.00107)	(0.000674)	(0.000315)
Married	0.0290***	0.0373***	-0.0159	0.0229**	0.0660**	0.0559***	0.0213**
	(0.00851)	(0.00956)	(0.0179)	(0.00924)	(0.0280)	(0.0192)	(0.00948)
Educated	0.0913***	0.0724***	0.128***	0.0887***	0.105***	0.0386*	0.104***
	(0.0104)	(0.0120)	(0.0200)	(0.0108)	(0.0355)	(0.0212)	(0.0118)
Healthy	0.0517***	0.0622***	-0.0165	0.0513***	0.0459	0.0440*	0.0546***
	(0.0110)	(0.0120)	(0.0265)	(0.0116)	(0.0334)	(0.0226)	(0.0123)
Unemployed	-0.111***	-0.127***	-0.0473	-0.112***	-0.104**	-0.122***	-0.110***
	(0.0151)	(0.0172)	(0.0309)	(0.0163)	(0.0411)	(0.0320)	(0.0167)
Consumption Expenditure (log)	0.202***	0.167***	0.473***	0.203***	0.197***	0.127***	0.217***
	(0.00927)	(0.0124)	(0.0360)	(0.00982)	(0.0286)	(0.0188)	(0.0104)
Household size	0.0177***	0.0162***	0.0218***	0.0169***	0.0242***	0.00742***	0.0188***
	(0.000889)	(0.00102)	(0.00185)	(0.000923)	(0.00346)	(0.00274)	(0.000941)
Constant	2.191***	2.399***	0.912***	2.189***	2.253***	2.670***	1.577***
	(0.0569)	(0.0749)	(0.178)	(0.0601)	(0.180)	(0.120)	(0.0579)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142
R-squared	0.155	0.153	0.159	0.153	0.177	0.070	0.134

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
ReceivedPrivateAssist	-0.0941***	-0.0874***	-0.135***	0.0285	-0.150***
	(0.0179)	(0.0192)	(0.0499)	(0.0260)	(0.0233)
ReceivedPrivateAssist*Quintile1	-0.0592**	-0.0738***	0.0506	-0.281***	0.00697
	(0.0260)	(0.0280)	(0.0724)	(0.0836)	(0.0305)
ReceivedPrivateAssist*Quintile2	-0.0600**	-0.0775***	0.0729	0.00606	-0.0232
	(0.0244)	(0.0262)	(0.0672)	(0.0438)	(0.0290)
ReceivedPrivateAssist*Quintile3	0.0536**	0.0598***	0.0212	-0.0278	0.0967***
	(0.0215)	(0.0232)	(0.0590)	(0.0412)	(0.0262)
ReceivedPrivateAssist*Quintile4	-0.0240	-0.0427*	0.0697	-0.0508	0.00201
	(0.0231)	(0.0254)	(0.0573)	(0.0366)	(0.0287)
Female	0.0142*	0.0130	0.0294	-0.00388	0.0169**
	(0.00772)	(0.00809)	(0.0283)	(0.0178)	(0.00851)
Age	0.00160***	0.00164***	0.00192*	0.00173**	0.00159***
	(0.000286)	(0.000298)	(0.00108)	(0.000672)	(0.000315)
Married	0.0288***	0.0224**	0.0653**	0.0532***	0.0213**
	(0.00850)	(0.00922)	(0.0281)	(0.0191)	(0.00947)
Educated	0.0919***	0.0896***	0.104***	0.0400*	0.104***
	(0.0104)	(0.0108)	(0.0355)	(0.0212)	(0.0117)
Healthy	0.0520***	0.0516***	0.0458	0.0450**	0.0548***
	(0.0110)	(0.0116)	(0.0335)	(0.0225)	(0.0123)
Unemployed	-0.110***	-0.111***	-0.102**	-0.124***	-0.109***
	(0.0151)	(0.0163)	(0.0413)	(0.0319)	(0.0168)
Consumption Expenditure (log)	0.192***	0.191***	0.211***	0.104***	0.217***
	(0.0101)	(0.0106)	(0.0348)	(0.0215)	(0.0114)
Household size	0.0176***	0.0168***	0.0245***	0.00739***	0.0187***
	(0.000886)	(0.000919)	(0.00346)	(0.00274)	(0.000939)
Constant	2.241***	2.250***	2.177***	2.798***	1.577***
	(0.0604)	(0.0632)	(0.208)	(0.135)	(0.0628)
Observations	85,655	77,955	7,700	19,513	66,142
R-squared	0.156	0.154	0.177	0.073	0.135

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
Received Capital Income	0.116***	0.119***	0.105***	0.115***	0.121***	0.0918***	0.120***
	(0.0109)	(0.0122)	(0.0240)	(0.0114)	(0.0359)	(0.0228)	(0.0121)
Female	0.0119	0.0120	0.0161	0.0119	0.0228	-0.00464	0.0144*
	(0.00771)	(0.00857)	(0.0172)	(0.00809)	(0.0281)	(0.0177)	(0.00851)
Age	0.00147***	0.00122***	0.00252***	0.00150***	0.00199*	0.00140**	0.00149***
	(0.000286)	(0.000323)	(0.000608)	(0.000298)	(0.00107)	(0.000671)	(0.000315)
Married	0.0326***	0.0423***	-0.0185	0.0242***	0.0612**	0.0607***	0.0243**
	(0.00849)	(0.00953)	(0.0180)	(0.00925)	(0.0278)	(0.0192)	(0.00945)
Educated	0.0929***	0.0744***	0.127***	0.0896***	0.112***	0.0383*	0.107***
	(0.0104)	(0.0120)	(0.0201)	(0.0108)	(0.0353)	(0.0212)	(0.0118)
Healthy	0.0558***	0.0658***	-0.0110	0.0550***	0.0526	0.0428*	0.0598***
	(0.0110)	(0.0120)	(0.0265)	(0.0116)	(0.0336)	(0.0225)	(0.0123)
Unemployed	-0.112***	-0.129***	-0.0458	-0.111***	-0.115***	-0.119***	-0.113***
	(0.0151)	(0.0171)	(0.0307)	(0.0163)	(0.0410)	(0.0319)	(0.0167)
Consumption Expenditure (log)	0.199***	0.164***	0.475***	0.199***	0.203***	0.120***	0.213***
	(0.00932)	(0.0124)	(0.0359)	(0.00988)	(0.0286)	(0.0189)	(0.0105)
Household size	0.0172***	0.0157***	0.0216***	0.0161***	0.0260***	0.00568**	0.0185***
	(0.000903)	(0.00104)	(0.00187)	(0.000934)	(0.00344)	(0.00272)	(0.000960)
Constant	2.059***	2.270***	0.743***	2.067***	2.043***	2.652***	1.445***
	(0.0565)	(0.0746)	(0.177)	(0.0598)	(0.177)	(0.121)	(0.0580)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142
R-squared	0.155	0.154	0.157	0.153	0.177	0.073	0.132

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
Received Capital Income	0.0812***	0.0701***	0.163***	0.0687**	0.0878***
	(0.0178)	(0.0189)	(0.0531)	(0.0290)	(0.0217)
ReceivedCapital*Quintile1	0.0324	0.0477*	-0.0830	-0.115	0.0380
	(0.0245)	(0.0258)	(0.0817)	(0.0720)	(0.0285)
ReceivedCapital*Quintile2	0.0238	0.0351*	-0.0739	-0.0249	0.0224
	(0.0195)	(0.0206)	(0.0634)	(0.0410)	(0.0227)
ReceivedCapital*Quintile3	0.0669***	0.0853***	-0.0864	0.0570*	0.0607***
	(0.0168)	(0.0178)	(0.0536)	(0.0342)	(0.0196)
ReceivedCapital*Quintile4	0.0522***	0.0597***	-0.0104	0.0775***	0.0377**
	(0.0146)	(0.0155)	(0.0447)	(0.0268)	(0.0173)
Female	0.0118	0.0118	0.0239	-0.00378	0.0143*
	(0.00771)	(0.00809)	(0.0281)	(0.0177)	(0.00851)
Age	0.00151***	0.00154***	0.00196*	0.00153**	0.00152***
	(0.000286)	(0.000298)	(0.00108)	(0.000669)	(0.000315)
Married	0.0323***	0.0237**	0.0597**	0.0598***	0.0241**
	(0.00850)	(0.00926)	(0.0278)	(0.0191)	(0.00946)
Educated	0.0921***	0.0885***	0.113***	0.0412*	0.106***
	(0.0104)	(0.0108)	(0.0352)	(0.0211)	(0.0118)
Healthy	0.0558***	0.0550***	0.0512	0.0443**	0.0597***
	(0.0109)	(0.0116)	(0.0336)	(0.0225)	(0.0123)
Unemployed	-0.112***	-0.111***	-0.115***	-0.119***	-0.112***
	(0.0151)	(0.0163)	(0.0409)	(0.0320)	(0.0167)
Consumption Expenditure (log)	0.213***	0.220***	0.160***	0.128***	0.228***
	(0.0154)	(0.0165)	(0.0453)	(0.0291)	(0.0184)
Household size	0.0173***	0.0161***	0.0269***	0.00550**	0.0185***
	(0.000905)	(0.000934)	(0.00352)	(0.00272)	(0.000962)
Constant	1.985***	1.958***	2.253***	2.600***	1.371***
	(0.0833)	(0.0886)	(0.250)	(0.172)	(0.0940)
Observations	85,655	77,955	7,700	19,513	66,142
R-squared	0.155	0.154	0.178	0.076	0.133

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

APPENDIX 1.C: RESULTS (ORDERED LOGIT)

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
ReceivedAnyAssistance	-0.328***	-0.325***	-0.284***	-0.313***	-0.461***	0.249***	-0.456***
	(0.0246)	(0.0280)	(0.0496)	(0.0260)	(0.0755)	(0.0520)	(0.0278)
Female	0.0298	0.0332	0.0287	0.0296	0.0458	-0.0160	0.0371
	(0.0216)	(0.0243)	(0.0455)	(0.0226)	(0.0782)	(0.0499)	(0.0239)
Age	0.00440***	0.00387***	0.00640***	0.00444***	0.00599**	0.00465**	0.00442***
	(0.000803)	(0.000917)	(0.00162)	(0.000837)	(0.00305)	(0.00191)	(0.000887)
Married	0.0900***	0.115***	-0.0322	0.0714***	0.170**	0.153***	0.0707***
	(0.0236)	(0.0270)	(0.0469)	(0.0257)	(0.0777)	(0.0534)	(0.0264)
Educated	0.252***	0.209***	0.323***	0.245***	0.277***	0.0979*	0.288***
	(0.0288)	(0.0341)	(0.0529)	(0.0301)	(0.0982)	(0.0577)	(0.0328)
Healthy	0.158***	0.189***	-0.0384	0.154***	0.164*	0.143**	0.166***
	(0.0301)	(0.0333)	(0.0692)	(0.0318)	(0.0960)	(0.0616)	(0.0340)
Unemployed	-0.287***	-0.339***	-0.110	-0.286***	-0.281**	-0.310***	-0.284***
	(0.0402)	(0.0462)	(0.0789)	(0.0432)	(0.112)	(0.0801)	(0.0451)
Consumption Expenditure (log)	0.622***	0.552***	1.251***	0.627***	0.588***	0.356***	0.679***
	(0.0262)	(0.0355)	(0.0960)	(0.0277)	(0.0810)	(0.0548)	(0.0295)
Household size	0.0535***	0.0511***	0.0603***	0.0512***	0.0705***	0.0201**	0.0584***
	(0.00260)	(0.00302)	(0.00533)	(0.00271)	(0.00960)	(0.00841)	(0.00281)
Constant cut1	-1.346***	-1.787***	1.620***	-1.308***	-1.917***	-2.200***	0.829***
	(0.159)	(0.213)	(0.470)	(0.168)	(0.509)	(0.354)	(0.166)
Constant cut2	0.185	-0.264	3.208***	0.227	-0.413	-0.739**	2.367***
	(0.160)	(0.214)	(0.475)	(0.168)	(0.510)	(0.348)	(0.166)
Constant cut3	3.437***	3.028***	6.345***	3.477***	2.894***	1.920***	5.735***
	(0.162)	(0.216)	(0.479)	(0.171)	(0.515)	(0.347)	(0.170)
Observations	85,606	66,898	18,708	77,906	7,700	19,513	66,093

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
ReceivedAnyAssistance	-0.370***	-0.326***	-0.707***	0.281***	-0.668***
	(0.0461)	(0.0489)	(0.137)	(0.0723)	(0.0559)
ReceivedAnyAssistance*Quintile1	0.0277	-0.0248	0.510**	-0.694***	0.334***
	(0.0621)	(0.0649)	(0.217)	(0.218)	(0.0715)
ReceivedAnyAssistance*Quintile2	0.00970	-0.0429	0.400**	0.193	0.221***
	(0.0561)	(0.0592)	(0.178)	(0.127)	(0.0640)
ReceivedAnyAssistance*Quintile3	0.185***	0.185***	0.176	-0.0507	0.374***
	(0.0535)	(0.0563)	(0.173)	(0.106)	(0.0615)
ReceivedAnyAssistance*Quintile4	0.00610	-0.0402	0.317**	-0.0516	0.118*
	(0.0521)	(0.0557)	(0.150)	(0.0937)	(0.0604)
Female	0.0295	0.0291	0.0456	-0.0144	0.0370
	(0.0216)	(0.0226)	(0.0786)	(0.0499)	(0.0239)
Age	0.00442***	0.00444***	0.00582*	0.00502***	0.00448***
	(0.000803)	(0.000837)	(0.00306)	(0.00190)	(0.000887)
Married	0.0894***	0.0714***	0.159**	0.146***	0.0682***
	(0.0237)	(0.0257)	(0.0776)	(0.0534)	(0.0264)
Educated	0.250***	0.243***	0.281***	0.101*	0.285***
	(0.0288)	(0.0301)	(0.0990)	(0.0576)	(0.0328)
Healthy	0.158***	0.154***	0.159*	0.146**	0.167***
	(0.0301)	(0.0318)	(0.0959)	(0.0615)	(0.0340)
Unemployed	-0.285***	-0.283***	-0.272**	-0.311***	-0.282***
	(0.0402)	(0.0433)	(0.113)	(0.0801)	(0.0452)
Consumption Expenditure (log)	0.635***	0.623***	0.769***	0.316***	0.803***
	(0.0318)	(0.0334)	(0.105)	(0.0636)	(0.0368)
Household size	0.0534***	0.0512***	0.0715***	0.0201**	0.0585***
	(0.00261)	(0.00271)	(0.00963)	(0.00846)	(0.00282)
Constant cut1	-1.285***	-1.332***	-0.977	-2.421***	1.458***
	(0.184)	(0.193)	(0.617)	(0.403)	(0.202)
Constant cut2	0.246	0.205	0.529	-0.957**	2.998***
	(0.184)	(0.193)	(0.621)	(0.396)	(0.202)
Constant cut3	3.500***	3.458***	3.843***	1.705***	6.371***
	(0.186)	(0.195)	(0.623)	(0.394)	(0.206)
Observations	85,606	77,906	7,700	19,513	66,093

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
ReceivedRation	-0.0944	-0.214*	0.787**	-0.0568	-0.841**	0.815**	-0.235*
	(0.117)	(0.123)	(0.388)	(0.120)	(0.398)	(0.323)	(0.125)
Female	0.0274	0.0303	0.0283	0.0280	0.0420	-0.0119	0.0351
	(0.0216)	(0.0243)	(0.0456)	(0.0226)	(0.0787)	(0.0499)	(0.0240)
Age	0.00437***	0.00385***	0.00622***	0.00441***	0.00603**	0.00441**	0.00437***
	(0.000805)	(0.000919)	(0.00163)	(0.000839)	(0.00306)	(0.00190)	(0.000890)
Married	0.0911***	0.115***	-0.0294	0.0703***	0.160**	0.159***	0.0713***
	(0.0237)	(0.0270)	(0.0471)	(0.0258)	(0.0782)	(0.0536)	(0.0264)
Educated	0.249***	0.205***	0.316***	0.240***	0.299***	0.112*	0.290***
	(0.0289)	(0.0341)	(0.0534)	(0.0301)	(0.0982)	(0.0579)	(0.0328)
Healthy	0.163***	0.195***	-0.0383	0.160***	0.163*	0.138**	0.172***
	(0.0302)	(0.0334)	(0.0686)	(0.0318)	(0.0961)	(0.0618)	(0.0341)
Unemployed	-0.296***	-0.348***	-0.116	-0.294***	-0.296***	-0.300***	-0.299***
	(0.0401)	(0.0461)	(0.0796)	(0.0432)	(0.111)	(0.0806)	(0.0449)
Consumption Expenditure (log)	0.637***	0.552***	1.287***	0.644***	0.583***	0.341***	0.696***
	(0.0262)	(0.0354)	(0.0960)	(0.0277)	(0.0810)	(0.0549)	(0.0295)
Household size	0.0551***	0.0521***	0.0625***	0.0527***	0.0728***	0.0158*	0.0605***
	(0.00262)	(0.00304)	(0.00537)	(0.00273)	(0.00974)	(0.00840)	(0.00283)
Constant cut1	-1.137***	-1.781***	2.754***	-1.071***	-2.387***	-1.642***	1.040***
	(0.199)	(0.249)	(0.611)	(0.208)	(0.650)	(0.483)	(0.211)
Constant cut2	0.386*	-0.264	4.337***	0.458**	-0.895	-0.177	2.568***
	(0.199)	(0.250)	(0.614)	(0.208)	(0.650)	(0.475)	(0.211)
Constant cut3	3.627***	3.016***	7.473***	3.698***	2.392***	2.478***	5.914***
	(0.201)	(0.251)	(0.617)	(0.211)	(0.654)	(0.473)	(0.214)
Observations	85,653	66,935	18,718	77,953	7,700	19,513	66,140

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
ReceivedRation	-0.221*	-0.186	-0.926**	0.794**	-0.405***
	(0.120)	(0.123)	(0.411)	(0.325)	(0.127)
ReceivedRation*Quintile1	0.256***	0.246**	0.386	-0.296	0.437***
	(0.0921)	(0.0970)	(0.296)	(0.194)	(0.106)
ReceivedRation*Quintile2	0.189***	0.184**	0.192	-0.102	0.308***
	(0.0691)	(0.0730)	(0.217)	(0.131)	(0.0795)
ReceivedRation*Quintile3	0.307***	0.335***	0.0534	0.0422	0.400***
	(0.0561)	(0.0592)	(0.179)	(0.108)	(0.0645)
ReceivedRation*Quintile4	0.210***	0.201***	0.255*	0.0996	0.252***
	(0.0444)	(0.0470)	(0.136)	(0.0785)	(0.0519)
Female	0.0272	0.0276	0.0427	-0.0100	0.0348
	(0.0216)	(0.0226)	(0.0788)	(0.0499)	(0.0240)
Age	0.00444***	0.00445***	0.00598*	0.00467**	0.00443***
	(0.000805)	(0.000839)	(0.00308)	(0.00190)	(0.000890)
Married	0.0905***	0.0699***	0.152*	0.156***	0.0703***
	(0.0237)	(0.0258)	(0.0782)	(0.0536)	(0.0265)
Educated	0.247***	0.237***	0.309***	0.117**	0.284***
	(0.0289)	(0.0301)	(0.0987)	(0.0579)	(0.0329)
Healthy	0.162***	0.158***	0.157	0.139**	0.171***
	(0.0302)	(0.0318)	(0.0962)	(0.0619)	(0.0341)
Unemployed	-0.294***	-0.292***	-0.294***	-0.298***	-0.297***
	(0.0402)	(0.0433)	(0.111)	(0.0808)	(0.0451)
Consumption Expenditure (log)	0.780***	0.783***	0.761***	0.311***	0.941***
	(0.0602)	(0.0640)	(0.179)	(0.106)	(0.0712)
Household size	0.0551***	0.0526***	0.0738***	0.0152*	0.0600***
	(0.00264)	(0.00274)	(0.00996)	(0.00844)	(0.00285)
Constant cut1	-0.346	-0.307	-1.356	-1.815**	2.390***
	(0.355)	(0.375)	(1.105)	(0.716)	(0.412)
Constant cut2	1.179***	1.225***	0.138	-0.349	3.920***
	(0.355)	(0.375)	(1.108)	(0.707)	(0.412)
Constant cut3	4.424***	4.469***	3.430***	2.310***	7.271***
	(0.356)	(0.376)	(1.106)	(0.705)	(0.414)
Observations	85,653	77,953	7,700	19,513	66,140

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
ReceivedPension	0.104***	0.0621**	0.215***	0.133***	-0.0245	0.0629	0.112***
	(0.0306)	(0.0255)	(0.0470)	(0.0336)	(0.0735)	(0.0751)	(0.0335)
Female	0.0100	0.0284	0.0230	0.00791	0.0525	0.0608	0.00219
	(0.0316)	(0.0243)	(0.0456)	(0.0344)	(0.0851)	(0.0767)	(0.0347)
Age	0.00377***	0.00347***	0.00579***	0.00330***	0.00531	0.00685***	0.00314***
	(0.00104)	(0.000923)	(0.00164)	(0.00110)	(0.00335)	(0.00252)	(0.00114)
Married	0.105***	0.127***	-0.0174	0.0823**	0.0751	0.230***	0.0778**
	(0.0320)	(0.0272)	(0.0471)	(0.0354)	(0.0878)	(0.0772)	(0.0353)
Educated	0.247***	0.202***	0.305***	0.225***	0.311***	0.196**	0.266***
	(0.0401)	(0.0342)	(0.0529)	(0.0427)	(0.110)	(0.0886)	(0.0448)
Healthy	0.100**	0.196***	-0.0284	0.0689	0.203*	0.152*	0.0932**
	(0.0418)	(0.0334)	(0.0689)	(0.0456)	(0.105)	(0.0897)	(0.0468)
Unemployed	-0.215***	-0.350***	-0.126	-0.197***	-0.262**	-0.151	-0.235***
	(0.0595)	(0.0461)	(0.0791)	(0.0691)	(0.118)	(0.136)	(0.0654)
Consumption Expenditure (log)	0.604***	0.553***	1.275***	0.620***	0.562***	0.395***	0.647***
	(0.0380)	(0.0356)	(0.0963)	(0.0422)	(0.0877)	(0.0775)	(0.0427)
Household size	0.0472***	0.0510***	0.0591***	0.0432***	0.0722***	0.0339***	0.0499***
	(0.00337)	(0.00306)	(0.00541)	(0.00358)	(0.0105)	(0.0121)	(0.00361)
Constant cut1	-1.601***	-1.559***	1.927***	-1.559***	-1.962***	-1.883***	0.727***
	(0.228)	(0.212)	(0.468)	(0.251)	(0.558)	(0.491)	(0.238)
Constant cut2	-0.0576	-0.0424	3.511***	-0.00751	-0.426	-0.410	2.274***
	(0.229)	(0.213)	(0.472)	(0.253)	(0.557)	(0.489)	(0.239)
Constant cut3	3.287***	3.238***	6.650***	3.350***	2.931***	2.226***	5.725***
	(0.233)	(0.215)	(0.476)	(0.257)	(0.562)	(0.483)	(0.245)
Observations	40,924	66,937	18,718	34,194	6,730	8,493	32,431

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
ReceivedPension	-0.0140	-0.00413	-0.0191	0.0451	-0.0256
	(0.0619)	(0.0710)	(0.130)	(0.100)	(0.0747)
ReceivedPension*Quintile1	0.169*	0.168*	0.128	-0.730**	0.224**
	(0.0866)	(0.0975)	(0.197)	(0.339)	(0.0982)
ReceivedPension*Quintile2	0.117	0.0531	0.275	-0.129	0.141
	(0.0785)	(0.0882)	(0.178)	(0.176)	(0.0901)
ReceivedPension*Quintile3	0.188**	0.324***	-0.389**	0.0106	0.206**
	(0.0745)	(0.0830)	(0.172)	(0.173)	(0.0857)
ReceivedPension*Quintile4	0.139**	0.149*	0.0470	0.201*	0.109
	(0.0669)	(0.0771)	(0.139)	(0.117)	(0.0801)
Female	0.00976	0.00683	0.0515	0.0653	0.00204
	(0.0316)	(0.0344)	(0.0848)	(0.0768)	(0.0347)
Age	0.00379***	0.00330***	0.00475	0.00734***	0.00316***
	(0.00104)	(0.00110)	(0.00337)	(0.00251)	(0.00114)
Married	0.104***	0.0823**	0.0620	0.224***	0.0774**
	(0.0320)	(0.0354)	(0.0870)	(0.0772)	(0.0353)
Educated	0.247***	0.224***	0.296***	0.203**	0.265***
	(0.0401)	(0.0427)	(0.110)	(0.0885)	(0.0447)
Healthy	0.100**	0.0680	0.196*	0.152*	0.0932**
	(0.0418)	(0.0455)	(0.105)	(0.0894)	(0.0467)
Unemployed	-0.217***	-0.198***	-0.263**	-0.155	-0.236***
	(0.0595)	(0.0692)	(0.118)	(0.138)	(0.0654)
Consumption Expenditure (log)	0.655***	0.671***	0.595***	0.367***	0.712***
	(0.0450)	(0.0493)	(0.113)	(0.0935)	(0.0509)
Household size	0.0471***	0.0437***	0.0722***	0.0358***	0.0495***
	(0.00340)	(0.00361)	(0.0104)	(0.0123)	(0.00364)
Constant cut1	-1.338***	-1.294***	-1.829***	-2.006***	1.044***
	(0.255)	(0.277)	(0.658)	(0.576)	(0.272)
Constant cut2	0.206	0.259	-0.285	-0.528	2.592***
	(0.256)	(0.279)	(0.657)	(0.567)	(0.273)
Constant cut3	3.551***	3.620***	3.084***	2.116***	6.045***
	(0.260)	(0.284)	(0.660)	(0.563)	(0.279)
Observations	40,924	34,194	6,730	8,493	32,431

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
Received_ Socprotnet	-0.0811**	-0.0905**	-0.0817	-0.0751**	-0.108	-0.0134	-0.0930**
	(0.0357)	(0.0416)	(0.0688)	(0.0372)	(0.106)	(0.0657)	(0.0411)
Female	0.0277	0.0305	0.0286	0.0282	0.0460	-0.00891	0.0353
	(0.0216)	(0.0243)	(0.0456)	(0.0226)	(0.0788)	(0.0499)	(0.0240)
Age	0.00440***	0.00387***	0.00641***	0.00446***	0.00583*	0.00464**	0.00438***
	(0.000806)	(0.000920)	(0.00163)	(0.000841)	(0.00305)	(0.00192)	(0.000890)
Married	0.0884***	0.113***	-0.0320	0.0682***	0.151*	0.149***	0.0695***
	(0.0237)	(0.0271)	(0.0472)	(0.0259)	(0.0790)	(0.0539)	(0.0265)
Educated	0.247***	0.202***	0.320***	0.238***	0.298***	0.111*	0.286***
	(0.0289)	(0.0342)	(0.0532)	(0.0301)	(0.0982)	(0.0578)	(0.0329)
Healthy	0.163***	0.195***	-0.0397	0.159***	0.167*	0.138**	0.173***
	(0.0302)	(0.0334)	(0.0690)	(0.0318)	(0.0959)	(0.0619)	(0.0341)
Unemployed	-0.294***	-0.346***	-0.114	-0.293***	-0.300***	-0.315***	-0.296***
	(0.0402)	(0.0461)	(0.0794)	(0.0432)	(0.111)	(0.0800)	(0.0450)
Consumption Expenditure (log)	0.636***	0.554***	1.288***	0.643***	0.583***	0.336***	0.698***
	(0.0262)	(0.0356)	(0.0961)	(0.0277)	(0.0817)	(0.0547)	(0.0296)
Household size	0.0554***	0.0523***	0.0638***	0.0529***	0.0731***	0.0174**	0.0607***
	(0.00263)	(0.00305)	(0.00539)	(0.00273)	(0.00988)	(0.00845)	(0.00284)
Constant cut1	-1.059***	-1.573***	1.982***	-1.029***	-1.570***	-2.459***	1.269***
	(0.157)	(0.212)	(0.466)	(0.166)	(0.508)	(0.353)	(0.164)
Constant cut2	0.464***	-0.0559	3.564***	0.500***	-0.0786	-0.996***	2.797***
	(0.158)	(0.213)	(0.471)	(0.167)	(0.509)	(0.347)	(0.164)
Constant cut3	3.706***	3.224***	6.699***	3.740***	3.207***	1.656***	6.143***
	(0.161)	(0.216)	(0.475)	(0.170)	(0.515)	(0.345)	(0.169)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
Received_ Socprotnet	-0.380***	-0.219**	-1.112***	-0.207**	-0.463***
	(0.102)	(0.0912)	(0.332)	(0.0982)	(0.175)
Received_ Socprotnet *Quintile1	0.215*	0.0395	1.046***	0.367	0.290
	(0.122)	(0.117)	(0.370)	(0.245)	(0.189)
Received_ Socprotnet*Quintile2	0.173	-0.116	1.594***	-0.259	0.261
	(0.118)	(0.112)	(0.360)	(0.195)	(0.186)
Received_ Socprotnet*Quintile3	0.638***	0.604***	0.761*	0.616***	0.695***
	(0.124)	(0.116)	(0.401)	(0.156)	(0.193)
Received_ Socprotnet *Quintile4	0.419***	0.222*	1.240***	0.376***	0.439**
	(0.132)	(0.129)	(0.389)	(0.139)	(0.209)
Female	0.0272	0.0277	0.0442	-0.0108	0.0348
	(0.0216)	(0.0226)	(0.0787)	(0.0499)	(0.0240)
Age	0.00439***	0.00441***	0.00609**	0.00459**	0.00436***
	(0.000806)	(0.000841)	(0.00307)	(0.00192)	(0.000890)
Married	0.0897***	0.0700***	0.156**	0.151***	0.0716***
	(0.0237)	(0.0259)	(0.0787)	(0.0539)	(0.0265)
Educated	0.246***	0.237***	0.284***	0.113*	0.284***
	(0.0289)	(0.0301)	(0.0987)	(0.0579)	(0.0329)
Healthy	0.163***	0.158***	0.173*	0.140**	0.171***
	(0.0302)	(0.0318)	(0.0960)	(0.0619)	(0.0341)
Unemployed	-0.293***	-0.290***	-0.288***	-0.311***	-0.295***
	(0.0402)	(0.0432)	(0.111)	(0.0802)	(0.0450)
Consumption Expenditure (log)	0.639***	0.639***	0.628***	0.354***	0.699***
	(0.0267)	(0.0283)	(0.0812)	(0.0570)	(0.0301)
Household size	0.0558***	0.0532***	0.0694***	0.0177**	0.0610***
	(0.00263)	(0.00273)	(0.0100)	(0.00845)	(0.00284)
Constant cut1	-1.037***	-1.045***	-1.414***	-2.347***	1.273***
	(0.159)	(0.168)	(0.505)	(0.365)	(0.166)
Constant cut2	0.487***	0.485***	0.0883	-0.884**	2.801***
	(0.160)	(0.169)	(0.505)	(0.359)	(0.167)
Constant cut3	3.731***	3.729***	3.391***	1.771***	6.150***
	(0.163)	(0.172)	(0.511)	(0.357)	(0.171)
Observations	85,655	77,955	7,700	19,513	66,142

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
ReceivedPrivateAssist	-0.288***	-0.267***	-0.338***	-0.290***	-0.275***	0.0415	-0.361***
	(0.0251)	(0.0281)	(0.0538)	(0.0270)	(0.0733)	(0.0515)	(0.0283)
Female	0.0331	0.0349	0.0373	0.0300	0.0634	-0.0105	0.0416*
	(0.0216)	(0.0244)	(0.0457)	(0.0227)	(0.0791)	(0.0499)	(0.0240)
Age	0.00431***	0.00375***	0.00649***	0.00430***	0.00565*	0.00463**	0.00428***
	(0.000806)	(0.000919)	(0.00164)	(0.000840)	(0.00306)	(0.00190)	(0.000892)
Married	0.0883***	0.113***	-0.0316	0.0761***	0.154**	0.151***	0.0684***
	(0.0237)	(0.0271)	(0.0473)	(0.0258)	(0.0785)	(0.0534)	(0.0265)
Educated	0.247***	0.201***	0.331***	0.238***	0.291***	0.109*	0.282***
	(0.0288)	(0.0340)	(0.0533)	(0.0300)	(0.0984)	(0.0577)	(0.0328)
Healthy	0.153***	0.186***	-0.0510	0.150***	0.160*	0.139**	0.160***
	(0.0302)	(0.0334)	(0.0694)	(0.0318)	(0.0965)	(0.0619)	(0.0341)
Unemployed	-0.289***	-0.340***	-0.112	-0.288***	-0.287**	-0.315***	-0.288***
	(0.0402)	(0.0462)	(0.0797)	(0.0432)	(0.111)	(0.0800)	(0.0451)
Consumption Expenditure (log)	0.623***	0.544***	1.250***	0.630***	0.563***	0.340***	0.682***
	(0.0262)	(0.0356)	(0.0963)	(0.0277)	(0.0821)	(0.0547)	(0.0296)
Household size	0.0518***	0.0487***	0.0601***	0.0501***	0.0652***	0.0180**	0.0564***
	(0.00259)	(0.00301)	(0.00536)	(0.00270)	(0.00991)	(0.00841)	(0.00280)
Constant cut1	-1.313***	-1.791***	1.584***	-1.271***	-1.903***	-2.410***	1.025***
	(0.159)	(0.213)	(0.472)	(0.167)	(0.521)	(0.354)	(0.164)
Constant cut2	0.215	-0.270	3.173***	0.263	-0.409	-0.948***	2.559***
	(0.159)	(0.214)	(0.477)	(0.168)	(0.520)	(0.347)	(0.165)
Constant cut3	3.465***	3.017***	6.318***	3.512***	2.885***	1.705***	5.918***
	(0.162)	(0.216)	(0.480)	(0.171)	(0.526)	(0.346)	(0.169)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
ReceivedPrivateAssist	-0.227***	-0.201***	-0.392***	0.125*	-0.399***
	(0.0505)	(0.0549)	(0.138)	(0.0726)	(0.0646)
ReceivedPrivateAssist*Quintile1	-0.187***	-0.236***	0.202	-0.815***	0.00765
	(0.0715)	(0.0773)	(0.200)	(0.222)	(0.0838)
ReceivedPrivateAssist*Quintile2	-0.195***	-0.244***	0.164	0.0424	-0.0878
	(0.0666)	(0.0719)	(0.184)	(0.128)	(0.0788)
ReceivedPrivateAssist*Quintile3	0.120**	0.133**	0.0712	-0.107	0.253***
	(0.0606)	(0.0659)	(0.162)	(0.121)	(0.0730)
ReceivedPrivateAssist*Quintile4	-0.0934	-0.152**	0.199	-0.178*	-0.00791
	(0.0640)	(0.0705)	(0.160)	(0.101)	(0.0783)
Female	0.0336	0.0309	0.0637	-0.00987	0.0422*
	(0.0216)	(0.0227)	(0.0793)	(0.0499)	(0.0240)
Age	0.00436***	0.00439***	0.00570*	0.00499***	0.00433***
	(0.000806)	(0.000841)	(0.00309)	(0.00189)	(0.000892)
Married	0.0878***	0.0742***	0.150*	0.143***	0.0683**
	(0.0237)	(0.0258)	(0.0786)	(0.0533)	(0.0265)
Educated	0.249***	0.241***	0.289***	0.112*	0.283***
	(0.0289)	(0.0301)	(0.0986)	(0.0576)	(0.0328)
Healthy	0.154***	0.150***	0.161*	0.142**	0.160***
	(0.0302)	(0.0319)	(0.0967)	(0.0617)	(0.0341)
Unemployed	-0.287***	-0.285***	-0.284**	-0.320***	-0.285***
	(0.0402)	(0.0432)	(0.112)	(0.0800)	(0.0451)
Consumption Expenditure (log)	0.590***	0.590***	0.609***	0.273***	0.680***
	(0.0288)	(0.0302)	(0.0985)	(0.0620)	(0.0326)
Household size	0.0515***	0.0497***	0.0660***	0.0181**	0.0561***
	(0.00259)	(0.00269)	(0.00991)	(0.00846)	(0.00279)
Constant cut1	-1.483***	-1.475***	-1.659***	-2.785***	1.010***
	(0.170)	(0.178)	(0.593)	(0.396)	(0.180)
Constant cut2	0.0472	0.0619	-0.165	-1.320***	2.546***
	(0.170)	(0.179)	(0.591)	(0.388)	(0.180)
Constant cut3	3.299***	3.313***	3.130***	1.337***	5.907***
	(0.173)	(0.181)	(0.597)	(0.387)	(0.184)
Observations	85,655	77,955	7,700	19,513	66,142

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) Non-Poor	(3) Poor	(4) MHH	(5) FHH	(6) Kurdish Region	(7) Rest of Iraq
Received Capital Income	0.325***	0.335***	0.289***	0.323***	0.335***	0.265***	0.336***
	(0.0291)	(0.0333)	(0.0597)	(0.0304)	(0.0975)	(0.0634)	(0.0322)
Female	0.0270	0.0293	0.0315	0.0275	0.0464	-0.0102	0.0347
	(0.0216)	(0.0243)	(0.0456)	(0.0226)	(0.0790)	(0.0498)	(0.0239)
Age	0.00399***	0.00337***	0.00635***	0.00397***	0.00592*	0.00407**	0.00402***
	(0.000806)	(0.000920)	(0.00164)	(0.000840)	(0.00308)	(0.00190)	(0.000891)
Married	0.0980***	0.127***	-0.0391	0.0789***	0.142*	0.165***	0.0767***
	(0.0237)	(0.0270)	(0.0473)	(0.0258)	(0.0784)	(0.0536)	(0.0264)
Educated	0.252***	0.207***	0.330***	0.242***	0.315***	0.111*	0.293***
	(0.0289)	(0.0341)	(0.0533)	(0.0301)	(0.0982)	(0.0578)	(0.0329)
Healthy	0.163***	0.194***	-0.0347	0.158***	0.179*	0.134**	0.173***
	(0.0301)	(0.0334)	(0.0690)	(0.0317)	(0.0967)	(0.0618)	(0.0340)
Unemployed	-0.289***	-0.343***	-0.104	-0.283***	-0.318***	-0.308***	-0.291***
	(0.0400)	(0.0459)	(0.0788)	(0.0430)	(0.111)	(0.0801)	(0.0448)
Consumption Expenditure (log)	0.612***	0.534***	1.253***	0.617***	0.580***	0.313***	0.673***
	(0.0263)	(0.0356)	(0.0960)	(0.0279)	(0.0820)	(0.0551)	(0.0297)
Household size	0.0502***	0.0470***	0.0593***	0.0475***	0.0705***	0.0121	0.0555***
	(0.00263)	(0.00305)	(0.00540)	(0.00273)	(0.00983)	(0.00832)	(0.00285)
Constant cut1	-0.955***	-1.443***	2.035***	-0.945***	-1.297**	-2.417***	1.396***
	(0.157)	(0.212)	(0.466)	(0.166)	(0.512)	(0.354)	(0.164)
Constant cut2	0.572***	0.0782	3.620***	0.588***	0.197	-0.952***	2.928***
	(0.158)	(0.213)	(0.471)	(0.167)	(0.513)	(0.348)	(0.164)
Constant cut3	3.823***	3.368***	6.761***	3.838***	3.492***	1.707***	6.285***
	(0.161)	(0.215)	(0.476)	(0.170)	(0.519)	(0.346)	(0.169)
Observations	85,655	66,937	18,718	77,955	7,700	19,513	66,142

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

	(1) All	(2) MHH	(3) FHH	(4) Kurdish Region	(5) Rest of Iraq
Received Capital Income	0.238***	0.206***	0.469***	0.220***	0.242***
	(0.0496)	(0.0528)	(0.146)	(0.0817)	(0.0594)
ReceivedCapital*Quintile1	0.0724	0.115	-0.254	-0.396**	0.110
	(0.0682)	(0.0719)	(0.225)	(0.194)	(0.0785)
ReceivedCapital*Quintile2	0.0498	0.0806	-0.227	-0.103	0.0617
	(0.0545)	(0.0576)	(0.176)	(0.117)	(0.0628)
ReceivedCapital*Quintile3	0.174***	0.227***	-0.263*	0.120	0.173***
	(0.0475)	(0.0503)	(0.149)	(0.0979)	(0.0549)
ReceivedCapital*Quintile4	0.142***	0.166***	-0.0555	0.177**	0.113**
	(0.0412)	(0.0437)	(0.127)	(0.0752)	(0.0488)
Female	0.0267	0.0270	0.0506	-0.00783	0.0343
	(0.0216)	(0.0226)	(0.0790)	(0.0499)	(0.0240)
Age	0.00408***	0.00407***	0.00580*	0.00444**	0.00409***
	(0.000806)	(0.000839)	(0.00308)	(0.00189)	(0.000891)
Married	0.0971***	0.0775***	0.139*	0.163***	0.0759***
	(0.0237)	(0.0258)	(0.0783)	(0.0535)	(0.0265)
Educated	0.251***	0.239***	0.317***	0.119**	0.291***
	(0.0289)	(0.0301)	(0.0980)	(0.0578)	(0.0329)
Healthy	0.163***	0.158***	0.175*	0.137**	0.173***
	(0.0301)	(0.0317)	(0.0969)	(0.0619)	(0.0340)
Unemployed	-0.287***	-0.281***	-0.320***	-0.307***	-0.290***
	(0.0401)	(0.0431)	(0.111)	(0.0805)	(0.0449)
Consumption Expenditure (log)	0.641***	0.666***	0.452***	0.314***	0.715***
	(0.0425)	(0.0453)	(0.128)	(0.0844)	(0.0497)
Household size	0.0505***	0.0477***	0.0732***	0.0114	0.0555***
	(0.00264)	(0.00273)	(0.0100)	(0.00834)	(0.00285)
Constant cut1	-0.800***	-0.692***	-1.939***	-2.414***	1.602***
	(0.229)	(0.242)	(0.719)	(0.504)	(0.255)
Constant cut2	0.729***	0.842***	-0.442	-0.947*	3.135***
	(0.229)	(0.243)	(0.719)	(0.494)	(0.256)
Constant cut3	3.982***	4.095***	2.855***	1.717***	6.493***
	(0.231)	(0.245)	(0.719)	(0.493)	(0.258)
Observations	85,655	77,955	7,700	19,513	66,142

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Note: governorate dummies are included in the regression model but not presented in the table

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