

# WORKING P A P E R

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## Harmonization of Cross- National Studies of Aging to the Health and Retirement Study

### Financial Transfer

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LABOR AND POPULATION

**HARMONIZATION OF CROSS-NATIONAL STUDIES OF AGING TO THE HEALTH AND  
RETIREMENT STUDY**

***USER GUIDE***

***Financial Transfer***

Version A

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**July 2011**

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## **ABSTRACT**

This paper summarizes and compares measures of financial transfers in the Health and Retirement Study (HRS) and its sister surveys from other countries: the English Longitudinal Study of Ageing (ELSA), the Survey of Health, Ageing, and Retirement in Europe (SHARE), the Korean Longitudinal Study of Aging (KLoSA), the Japanese Study on Aging and Retirement (JSTAR), the Chinese Health and Retirement Longitudinal Study (CHARLS), and the Longitudinal Aging Study in India (LASI). The authors analyze and discuss the extent, to which these measures are comparable, the methodological differences in the way information was collected for these measures, and the implications for secondary data analysis. This paper is one in a series of similar papers, each comparing different domains (e.g., chronic medical conditions, cognition, employment and retirement, expectations income, and wealth) across these surveys with an aim to encourage rigorous, cross-national and international comparison research on aging populations.

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## INTRODUCTION

The Health and Retirement Study (HRS) has achieved remarkable scientific success, as demonstrated by an impressive number of users, and research studies and publications, utilizing the HRS. Its success has generated substantial interest in collecting similar data as population aging have experienced and is progressing in every region of the world.

The result has been a number of surveys designed to be comparable with the HRS: the English Longitudinal Study of Ageing (ELSA), the Survey of Health, Ageing, and Retirement in Europe (SHARE), the Korean Longitudinal Study of Aging (KLoSA), the Japanese Study on Aging and Retirement (JSTAR), the Chinese Health and Retirement Longitudinal Study (CHARLS), and the Longitudinal Aging Study in India (LASI). The overview of this family of surveys, including their research designs, samples, and key domains can be found in Lee (2010)<sup>1</sup>.

As these surveys were designed with harmonization as a goal, they provide remarkable opportunities for cross-country studies. The value of comparative analyses, especially the opportunities they offer for learning lessons resulting from policies adopted elsewhere, is widely recognized. Yet there is only a limited number of empirical studies exploiting such opportunities. This is partly due to the difficulty associated with learning multiple surveys and the policies and institutions of each country.

Identifying comparable questions across surveys is the first step toward cross-country analyses. The RAND Meta Data Repository<sup>2</sup> provides users a digital library of questions for all these surveys: [metadata.rand.org](http://metadata.rand.org). Its search engines enable users to examine cross-country concordance at for each survey question. Using them, researchers can identify all questions related to particular key words or within a domain or a sub-domain. The RAND Meta Data Repository also provides macro-level statistics compiled from multiple sources<sup>3</sup>.

Nevertheless, comparing these questions and evaluating comparability across surveys is still a labor-intensive process. Understanding all the idiosyncratic details in each survey takes still more effort. To facilitate such a process, we have prepared a series of domain-specific user guides.

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<sup>1</sup> Lee, J. "Data Sets for Pension and Health: Data Collection and Sharing for Policy Design," *International Social Security Review*, 2010, 63, (3-4), 197 – 222.

<sup>2</sup> <http://metadata.rand.org>

<sup>3</sup> Sources include: the Organization for Economic Cooperation and Development (OECD), the World Health Organization (WHO), the World Bank, the International Monetary Fund (IMF), the U.S. Census, Eurostat, national statistical offices of China, Indonesia, Japan, and Korea, International Labor Organization (ILO), and other publicly available information (i.e., Index Mundi, Doing Business).

These user guides are designed to provide researchers with documentation about the concepts, measures and questions of particular domains in the all HRS-family surveys. For each domain, we reviewed all relevant questions across all surveys. These guides expand upon the information found in codebooks, questionnaires and data descriptions. They also provide our evaluation of the comparability across surveys and recommendations for harmonized measures that can be exploited for cross-country analyses. We hope these guides, by helping researchers save time and better understanding what can be studied in HRS-family surveys, accelerate scientific advances.

This guide describes the data on financial transfers between respondents and their family and friends in HRS, ELSA, SHARE, KLoSA, JSTAR, CHARLS and LASI surveys for survey year 2006 or the first wave available if the data collection began after 2006. In Section 1 we describe in broad strokes the measures of financial transfers that are available in each survey followed by a detailed discussion of transfer measures in Section 2. We provide recommendations for how to harmonize measures across surveys in Section 3. Section 4 gives information about the location in the questionnaire of the questions related to financial transfers.

The data on financial transfers described in this guide is restricted to respondents' report of money given to or received from the following groups of people: children, parents, other family members and friends. Other types of transfers are measured in each survey, for example, providing care to elderly parents for activities of daily living and inheritances given and received, and are not described here. The purpose of this users guide is to assist researchers using the Health and Retirement Study in conjunction with the other surveys discussed here. Thus the guide compares what is measured in other surveys to what is measured in the HRS in terms of financial transfers.

## EXECUTIVE SUMMARY AND OVERVIEW

This guide describes the data on financial transfers between respondents and their family and friends in HRS, ELSA, SHARE, KLoSA, JSTAR, CHARLS and LASI for survey year 2006 or the first wave available if the data collection began after 2006. The purpose of this guide is to assist researchers using the HRS in conjunction with the other surveys discussed here.

A number of similarities and differences emerge across surveys.

- The surveys ask about transfers to and from a variety of individuals including the respondent's children, parents, other family and friends.
- Three surveys exclude co-residents from the list of eligible recipients/donors (ELSA, CHARLS, and KLoSA for other family co-residents only), and two exclude transfers to non-family members (KLoSA, CHARLS).
- One common characteristic is all surveys ask only one respondent per household about financial transfers with the exception of ELSA, which can have up to two respondents.
- All surveys ask whether a transfer was given or received with the exception of KLoSA, which asks if a regular, occasional, or non-financial transfer was given or received.
- The surveys differ in the minimum transfer amount the survey asks about. Some surveys ask about all transfers above \$0 while the HRS asks about all transfers \$500.
- The surveys differ in the periodicity of amount (last week, last month, last year, etc.).
- The section in which the financial transfer questions appear differs between surveys and has an impact on the types of questions asked. Those surveys with dedicated sections for collecting data on financial transfers given or received (HRS, SHARE) tend to have more detailed, individual-level questions. Other surveys add financial transfer questions to the family section (KLoSA, CHARLS, LASI) or collect more aggregated information in an income section (ELSA, JSTAR).

We provide recommendations on how to harmonize transfer measures in ELSA, SHARE, KLoSA, CHARLS and LASI to the HRS. We exclude JSTAR because the concept of financial transfers in this survey is different from the other surveys (JSTAR has a narrow focus on transfers given and received for food and living expenses). We recommend researchers consider the following key issues when harmonizing data to HRS:

- Censoring (transfers \$500 or more are recorded in the HRS): censor transfer amounts to create the equivalent level to the HRS and consider purchasing power parity.
- Co-residents (excluded in transfers to children and parents in the HRS, included in transfers to other family and friends in HRS): exclude transfers to co-residing child/parent and include transfers to co-residents when measuring transfers to other family and friends.
- Periodicity (transfers are measured over 2-years in the HRS): standardize across surveys using an approximate twelve-month amount.
- Amount (one amount provided in HRS): for KLoSA and CHARLS, sum together both regular and occasional transfers. For LASI include remittances.

There are other issues to consider in harmonizing survey data to the HRS such as whether or not the survey limits the recorded number of transfers given or received, and if the transfer concept includes loans.

## 1. INVENTORY OF MEASURES ON FINANCIAL TRANSFERS

In general, financial transfers provided to and received from family members and other non-relatives are measured in all surveys. An exception is that ELSA does not measure financial transfers given, only the amount received. The concept of financial help is similar in most of the surveys with the exception of JSTAR.

### 1.1 United States – Health and Retirement Study (HRS)

Data is collected on whether the respondent gives or receives money equal to or more than \$500 over approximately two years. The concept being measured is financial *help* and more specifically includes loans and payment of expenses but excludes in-kind transfers such as shared food or housing. The possible recipients or donors of the money are: (1) children and grandchildren; (2) parents; and (3) other relatives and friends. Money given to or received from these three groups of people is queried in separate questions. In the case of children and grandchildren the amount given to or received from *each* child or grandchild is recorded. For parents, the amount given and received from parents or each parent and his/her spouse is collected and inheritances are specifically excluded. For other relatives and friends, data are collected on only one total amount given to or received from other relatives or friends.

### 1.2 United Kingdom – English Longitudinal Study of Ageing (ELSA)

Data is collected only on ‘regular payments’ of any amount received from non-co-resident individuals in the past year. No data is collected on amount given to family members or other individuals. The concept being measured is different than the HRS because it is only regular income and as such likely excludes one-time loans or payment of expenses. The possible donors are (1) children and grandchildren; (2) parents; (3) other relatives and friends; (4) other individuals; (5) spouse or ex-spouse and (6) in-laws. Any amount for up to three payments plus one additional for the financial respondent’s partner is recorded. Additional information on the reason for the payment is collected.

### 1.3 Europe – Survey of Health, Ageing, and Retirement in Europe (SHARE)

Data is collected on whether the respondent gives or receives money equal to or more than 250 Euros over the last 12 months or since the last interview. The concept being measured is

similar to the HRS including financial support but not shared food and housing, but slightly different by specifically including gifts and excluding loans. Possible recipients or donors of the money are more inclusive than in the HRS: (1) children and grandchildren; (2) parents; (3) other relatives and friends; (4) other individuals; (5) spouse or ex-spouse and (6) in-laws. Data on the amount given to or received from each person are recorded for up to three transfers. Additional information on the reason for the payment is collected.

#### *1.4 Korea – Korean Longitudinal Study of Aging (KLoSA)*

Data is collected on whether the respondent gives or receives any money over the last calendar year. The concept being measured is as in the HRS, financial *help* and like the HRS more specifically includes loans and payment of expenses but excludes in-kind transfers such as shared food or housing. Additional information collected is whether the transfer was regular or occasional. The possible recipients or donors of the money are only: (1) children and grandchildren; and (2) parents. Data on transfers to and from other non-coresident family members are collected but such data are not collected for friends or other individuals. Data on the amount given to or received from each child and parent are recorded as is the total amount between other non-coresident family members.

#### *1.5 Japan – Japanese Study on Aging and Retirement (JSTAR)*

Data is collected on whether the respondent gives or receives money of any value over the last year. The concept being measured is financial help but is different than in the HRS because it refers to money given or received to specifically cover food or living expenses. Data on both regular and occasional transfers are collected. Possible recipients or donors of the money are more inclusive than in the HRS: (1) children and grandchildren; (2) parents; (3) other relatives and friends; (4) other individuals; (5) spouse and (6) in-laws.

#### *1.6 China – Chinese Health and Retirement Longitudinal Study (CHARLS)*

Data is collected on whether the respondent gives or receives money more than 100 yuan over the last year. The concept being measured is financial *help* and more specifically includes payment of expenses and in-kind transfers but excludes in-kind transfers such as shared food or housing. Additional information collected is whether the transfer was regular or occasional and

the reason for the transfer and amount. The possible recipients or donors of the money are non-household members: (1) children and grandchildren and (2) parents. Individual regular transfer amounts are collected for both children/grandchildren and parents along with non-regular annual amounts per occasion (Spring Festival, birthday, etc.). In addition, non-regular amounts given and received are reported by occasion such as Spring Festival, birthday, and marriage.

### 1.7 India – Longitudinal Aging Study in India (LASI)

Data is collected on whether the respondent gives or receives more than 1000 Rupees over the last 12 months. The concept being measured is financial *help* and more specifically includes payment of expenses and in-kind transfers but excludes in-kind transfers such as shared food or housing. Additional information is collected about remittances and gifts. Possible recipients or donors of the financial help are: (1) children and grandchildren; (2) parents; (3) other relatives and friends; (4) other individuals; (5) spouse and (6) in-laws. Different from the HRS, only the total amount received from family members is recorded and the total amount given to family and friends.

#### **Table 1. Summary of Transfers**

	<i>HRS</i>	<i>ELSA</i>	<i>SHARE</i>	<i>KLoSA</i>	<i>JSTAR</i>	<i>CHARLS</i>	<i>LASI</i>
Money to:	n/a						
Children/Grandchildren	X		X	X	X	X	X
Parents	X		X	X	X	X	X
Other family	X		X	X	X		X
Other individuals	X		X		X		X
Money from:							
Children/Grandchildren	X	X	X	X	X	X	X
Parents	X	X	X	X	X	X	X
Other family	X	X	X	X	X		X
Other individuals	X	X	X		X		X

Note: X indicates included in some form in the survey

## 2. METHODOLOGICAL ISSUES

A number of similarities and differences emerge across surveys and in this opening introduction we provide some general information on the dimensions of these differences followed by specifics for each survey. One common characteristic is all surveys ask only one respondent per household about financial help (with the exception of ELSA, which can have up to two respondents). In two surveys this person is the designated “family respondent” (HRS, CHARLS). Some surveys ask the “financial respondent” about transfers (ELSA, SHARE, JSTAR) and two surveys ask respondents to designate a responder based on who has the most knowledge of family transfers (KLoSA, LASI).

The surveys ask about transfers to and from a variety of individuals including the respondent’s children, parents, other family and friends. Two surveys ask about transfers to and from children and parent transfers separately from transfers to and from family and friends (HRS, KLoSA), but most ask the same question with respect to all relationships. Three surveys exclude co-residents from the list of eligible recipients/donors (ELSA, CHARLS, and KLoSA for other family only), and two exclude transfers to non-family members (KLoSA, CHARLS).

All surveys ask whether a transfer was given or received (yes/no) with the exception of KLoSA, which asks if a regular transfer, occasional transfer, non-financial transfer, or no transfer was given or received. One must also pay special attention to the minimum transfer amount queried (e.g. transfers

over \$500 in the HRS) and the periodicity of that amount (last week, last month, last year, etc.). We include in the details that follow the purchasing power parity equivalent of \$500 for each survey. Follow-up brackets are used to minimize non-response to transfer amount in all surveys but one (JSTAR). These can be used to impute missing amounts. Given the differences in how the transfer amount is queried, each survey has a unique set of transfer amounts recorded (e.g. allows for response of same amount to all children, regular versus occasional transfers, remittances, etc.).

Finally, the section in which the financial transfer questions appear differs between surveys and has an impact on the types of questions asked. Those surveys with dedicated sections for collecting data on financial help given or received (HRS, SHARE) tend to have more detailed, individual-level questions. Other surveys that add financial transfer questions to the income section (ELSA, JSTAR) or family section (KLoSA, CHARLS, LASI) tend to collect more aggregated information.

### *1.8 2.1 United States – Health and Retirement Study (HRS)*

#### *2.1.1 Respondent*

The HRS asks the designated family respondent about financial transfers.

#### *2.1.2 Donors/Recipients*

Unlike most surveys, the HRS does not provide a donor or recipient list. Instead, respondents can give specific amounts to and from each of their children, grandchildren and parents in separate sections. No information about transfers between spouses or siblings is available. There is also a separate section where respondents can report a total transfer amount to and from all other family and friends. Transfers to and from children-in-law are implicitly included in transfers to children/grandchildren, and for couples financial transfers are recorded for both spouses' parents. Donors and recipients include:

Spouse	Children	Parents	Siblings	Other Family	Others
n/a	Child/ Grandchild	Parents Parents- in-law	n/a	Other Family & Friends	Other Family & Friends

### *2.1.3 Censoring*

Financial transfers \$500 or more are recorded.

### *2.1.4 Periodicity*

Transfer amounts cover the last two years for new respondents and approximately the last two years (since last interview) for re-interviews.

### *2.1.5 Transfers*

The transfer section begins with a yes/no question for whether a transfer was given or received, followed by specific questions for children/grandchild, parents and other family/friends separately. The HRS asks for a special case where the same amount was given to/from certain children that are individually specified. It is the only survey to include this concept. The transfer components are:

- Same biennial amount to/from certain children/grandchildren
- Individual biennial amounts to/from children/grandchildren
- Individual biennial amounts to/from parents
- Individual biennial amounts to/from spouse's parents
- Total biennial amount for other family/friends

Non-response to the first transfer amount question is followed by additional questions on transfer amount, including unfolding bracket ranges that vary by transfer type.

### *2.1.6 Co-residency*

Transfers to and from co-residents are included in the HRS.

### 2.1.7 Section

Transfer questions are asked in two sections of the HRS: (1) Section E: Family Structure and (2) Section F: Transfers (Parents & Sibling/Couple Decisions). Derived transfer amounts will be available in the forthcoming RAND HRS family dataset.

## 2.2 United Kingdom – English Longitudinal Study of Ageing (ELSA)

### 2.2.1 Respondent

ELSA asks the household transfers questions of each “financial unit.” Spouses can choose to be asked financial questions separately resulting in two financial units or together resulting in one financial unit.

### 2.2.2 Donors/Recipients

The respondent is asked to provide a list of up to three possible donors plus one additional for his/her partner. ELSA does not ask about financial transfers provided by respondents.

Donors include:

Spouse	Children	Parents	Siblings	Other Family	Others
Husband/ Wife	Son/ Daughter Son/daughter -in-law Grandchild	Parent Parent- in-law	Brother/Sister Brother/sister -in-law	Other relative	Ex-husband/ Ex-wife/ Ex-partner Other non- relative Local Authority (government)

### 2.2.3 Censoring

There is no censoring of transfer amounts in the ELSA survey. The Purchasing Power Parity equivalent to \$500 in 2006 is £315.

#### *2.2.4 Periodicity*

Transfer amounts refer to any financial help received during the past year, and can be reported to cover the following periods: one week, two weeks, three weeks, four weeks, calendar month, two calendar months, eight times a year, nine times a year, ten times a year, three months/13 weeks, six months/26 weeks, one year/12 months/52 weeks, less than one week, one off/lump sum, or none of these. Follow-up questions determine if these payments were received for the whole year or the respondent can specify how many months/weeks for which they received the payment.

#### *2.2.5 Transfers*

The transfer section begins with a yes/no question for whether a transfer was received, and no information is collected on transfers given. Respondents are able to report a regular annual transfer amount for each of three transfers plus one regular transfer amount for his/her partner. Unfolding brackets questions follow “don’t know” or “refused” responses to the transfer amount questions, and the value ranges vary based on the frequency of the transfer.

#### *2.2.6 Co-residency*

Co-residents are excluded from the transfer donors.

#### *2.2.7 Section*

Transfer questions are asked only in the Income and Assets section. ELSA creates derived financial variables in a separate dataset, and these include transfers as “total other regular payments” and begin with the letters OTHPAY. These variables contain imputations for missing data.

### *2.3 Europe – Survey of Health, Ageing, and Retirement in Europe (SHARE)*

#### *2.3.1 Respondent*

The financial respondent is asked all household transfer questions.

### 2.3.2 Donors/Recipients

Respondents may choose up to three individuals from both the donor and recipient lists and include:

Spouse	Children	Parents	Siblings	Other Family	Others
Spouse/ Partner	Child 1-9 Other child Son-in-law Daughter- in-law Grandchild	Mother Father Mother-in- law Father-in- law Stepmother Stepfather	Brother Sister	Grandparent Aunt Uncle Niece Nephew Other relative	Friend (Ex-) Colleague Neighbour Ex-spouse/ partner Other acquaintance

### 2.3.3 Censoring

Transfer amounts are censored at 250 Euros. The Purchasing Power Parity equivalents to \$500 in 2006 range from 370 to 490 Euros, depending on the EU country of residence.

### 2.3.4 Periodicity

Transfer amounts cover the last 12 months if this is the respondent's first interview and since the last interview (approximately two years) if it is a re-interview survey.

### 2.3.5 Transfers

The transfer section begins with a yes/no question for whether a transfer was given or received. Respondents report annual or biennial (depending on date of last interview) amounts for up to three transfers. Non-response to the first transfer amount question is followed by additional questions on transfer amount including unfolding brackets.

### 2.3.6 Co-residency

Transfers to and from co-residents are included.

### 2.3.7 Section

All transfer sections are asked in Section FT: Financial Transfers.

## 2.4 Korea – Korean Longitudinal Study of Aging (KLoSA)

### 2.4.1 Respondent

One person per household answers the Family section, which contains all transfer questions.

### 2.4.2 Donors/Recipients

Like the HRS, the KLoSA survey does not provide donor or recipient lists for children and parent transfers. These are asked in separate sections for children and parents. If the respondent's parents live apart, then transfers to the mother and father are asked separately. The final section provides a recipient/donor list for all other family. In this survey the spouse of the respondent's children and also the respondent's grandchildren are considered other family, whereas in the HRS, the transfers to/from all members of the child's family are considered together. Other in-laws, such as parents-in-law, are also asked in the other family section. Donors and recipients include:

Spouse	Children	Parents	Siblings	Other Family	Others
n/a	Child	Mother Father Parents	Siblings 1-14	Mother/Father- in-law Brother/Sister- in-law Child's Spouse Grandchildren	n/a

### 2.4.3 Censoring

Transfer amounts are not censored. The Purchasing Power Parity equivalent to \$500 in 2006 is 387,145 Won.

### 2.4.4 Periodicity

Regular transfer amounts are reported as a monthly average and cover the last calendar year. The respondent then specifies in which months these transfers were given/received. Occasional transfers are reported as annual amounts.

#### *2.4.5 Transfers*

The transfer section does not begin with a binary transfer question as in other surveys, but rather asks if a regular transfer, occasional transfer, non-financial transfer, or no transfer was given or received. Monetary transfer amounts are collected as either regular or occasional, and include in separate sections:

- Regular monthly amount per child.
- Occasional annual amount per child.
- Regular monthly amount for parents.
- Occasional annual amount for parents.
- Regular monthly amount for father.
- Occasional annual amount for father.
- Regular monthly amount for mother.
- Occasional annual amount for mother.
- Regular monthly amount for other family.
- Occasional annual amount for other family.

Non-response to the first transfer amount question is followed by additional questions on transfer amount, including unfolding brackets. Value ranges for bracket questions vary by whether the transfer is a regular or occasional occurrence.

#### *2.4.6 Co-residency*

Transfers to/from parents or children can be from co-residents. However transfers to/from other family cannot be from co-residents.

#### *2.4.7 Section*

All transfer amounts are asked in Section B: Family.

### *2.5 Japan – Japanese Study on Aging and Retirement (JSTAR)*

#### *2.5.1 Respondent*

The financial respondent is asked all transfer questions.

### 2.5.2 Donors/Recipients

The list of potential donors/recipients includes:

Spouse	Children	Parents	Siblings	Other Family	Others
Spouse	Child/ child's spouse/ grandchild	Parent	Sibling	In-law Other relative	Friend Neighbor Other

### 2.5.3 Censoring

Transfer amounts are not censored. The Purchasing Power Parity equivalent to \$500 in 2006 is 62,320 Yen.

### 2.5.4 Periodicity

Transfers cover the last year and are reported as either monthly or yearly amounts.

### 2.5.5 Transfers

The transfer section begins with a yes/no question for whether a transfer was given or received. Transfer amounts are reported as either a regular monthly amount or an annual occasional amount per each recipient/donor reported. No bracket questions are asked of those responding with “don’t know” or “refused” to the transfer amount questions.

### 2.5.6 Co-residency

Transfers to and from co-residents are included.

### 2.5.7 Section

All transfer questions are asked in Section E: Income and Consumption.

## 2.6 China – Chinese Health and Retirement Longitudinal Study (CHARLS)

### 2.6.1 Respondent

The “Family Module Respondent” answers the transfer questions. This individual is identified as being the most able to accurately answer the questions in the family sections.

### *2.6.2 Donors/Recipients*

Respondents are asked to choose from a list of all children, grandchildren and parents as possible donors/recipients.

Spouse	Children	Parents	Siblings	Other Family	Others
n/a	Children Grandchildren	Parents Parents- in-law	n/a	n/a	n/a

### *2.6.3 Censoring*

Transfer amounts must be greater than 100 Yuan. The Purchasing Power Parity equivalent to \$500 in 2006 is 1,725 Yuan.

### *2.6.4 Periodicity*

Transfer amounts cover the period of last year.

### *2.6.5 Transfers*

The transfer section begins with a yes/no question for whether a transfer was given or received. Individual regular transfer amounts are collected for both children/grandchildren and parents along with non-regular annual amounts per occasion (Spring Festival, birthday, etc.). Non-response to the first transfer amount question is followed by additional questions on transfer amount based on unfolding brackets.

### *2.6.6 Co-residency*

Transfers from household members are excluded.

### *2.6.7 Section*

All transfers are asked in Section B: Family.

## *2.7 India – Longitudinal Aging Study in India (LASI)*

### 2.7.1 Respondent

One person per household answers the transfer questions.

### 2.7.2 Donors/Recipients

The list of donors/recipients includes:

Spouse	Children	Parents	Siblings	Other Family	Others
Spouse/ partner	Son or daughter (step) Son- or daughter-in- law Grandchild	Parent Parent- in-law	Brother or sister (step)	Grandparent Other relative	Friend Other, non- relative

### 2.7.3 Censoring

Transfer values must amount to more than 1,000 Rupees. The Purchasing Power Parity equivalent to \$500 in 2006 is 7,455 Rupees.

### 2.7.4 Periodicity

Transfer amounts cover the last 12 months.

### 2.7.5 Transfers

Transfers and remittances are asked about in two separate sections. Remittances are asked about first, and then any additional transfers are asked about later. The transfer section begins with a yes/no question for whether a transfer was given or received. The components of financial help include:

- Total annual remittances from family and friends
- Total annual amount from family and friends (other than remittances)
- Total annual amount to family and friends

Non-response to the first transfer amount question is followed by additional questions on transfer amount, including unfolding brackets. Bracket ranges vary by whether the transfer is a remittance or another type of transfer.

#### *2.7.6 Co-residency*

Financial help to and from co-residents are included for transfers.

#### *2.7.7 Section*

Remittances are asked in Section HH\_E- Household Income (IN) while the other transfer questions are asked in Section I\_B- Family & Social Network (FS).

### **3. USING MEASURES IN CROSS-COUNTRY ANALYSIS**

To harmonize financial transfers between respondents and family and non-family we consider first, a key aspect of harmonization, the concept being measured. All surveys with the exception of JSTAR measure a similar concept of financial help. Because of the narrow transfer focus in JSTAR of

money given and received for food or living expenses and the inability to isolate these types of transfers in the other surveys, we do not consider JSTAR in the discussion of harmonization. The other aspects we discuss for harmonizing data across countries are the censoring point of the transfer amount, who are the recipients or donors, to include or exclude co-residing individuals, and the time period over which transfers are measured.

We provide recommendations on how to harmonize transfer measures to the HRS. We discuss harmonization first between HRS, ELSA, SHARE, CHARLS and KLoSA and then adding LASI to the former group. The distinction between the two groups of countries arises primarily for methodological reasons.

The following data sets can be used to create harmonized measures of transfers between respondent and an *individual* child or *individual* parent household (e.g. mother and husband, father and wife, parents): HRS and KLoSA, SHARE, ELSA, CHARLS:

- LASI cannot be used because it collects only total amounts to/from all family and friends (although data on remittances are collected for each donor).
- ELSA can only be used to measure transfers *received* from a child or parent not given to family or non-family.

The following data sets can be used to create harmonized measures of transfers between respondent and *all* children, respondents and *all* parents household, respondents and *all* other relatives and friends: HRS and KLoSA, SHARE, ELSA, CHARLS, LASI:

- LASI can be used for total amount given to all family and friends and total amount received from family.
- ELSA can only be used to measure transfers *received* from all children or parents.
- ELSA records only regular transfers thus may underestimate total amounts relative to other surveys.

We recommend considering the following when harmonizing data to HRS:

- Censoring (transfers \$500 or more are recorded in the HRS): censor transfer amounts to create the equivalent level to the HRS and consider purchasing power parity.

- Co-residents (excluded in transfers to children and parents, included in transfers to other family and friends in HRS): exclude transfers to co-residing child/parent and include transfers to co-residents when measuring transfers to other family and friends.
- Periodicity (measured over 2-years in the HRS): use a twelve-month amount.
- Amount (one amount provided in HRS): for KLoSA and CHARLS, sum together both regular and occasional transfers. For LASI include remittances.

There are some additional issues to consider for harmonizing measures to the HRS:

- ELSA limits the number of transfers received that are recorded.
- ELSA only records regular transfers.
- ELSA excludes transfers from co-residing individuals.
- SHARE does not include loans in concept of transfer.
- SHARE limits the number of transfers that can be recorded.
- KLoSA excludes friends from the other family and friends group and excludes co-residents for family other than children and parents.
- CHARLS includes non-monetary transfers.
- CHARLS excludes transfers to/from co-residing individuals.
- LASI includes non-monetary transfers.
- LASI does not record separate amounts for the three types of recipients (children/grandchildren, parents, other friends and family).

#### 4. QUESTION CONCORDANCE

The HRS survey asks about transfers in six sections: transfers to children/grandchildren, from children/grandchildren, to other family/friends, from other family/friends, to parents, and from parents. The table below lists the first and last questions of these sections for each survey. For example, in the HRS, the first question concerning money transferred from the respondent to a child or grandchild is KE075 and the last question is KE086, with several questions in between. Some surveys, such as SHARE, ask about transfers to all individuals in the same section, therefore the question arrays are repeated. Following the table is a list containing the text of the first survey question along with the definition of financial help if specified consistently in each survey section.

Variable	HRS	ELSA	SHARE	KLoSA	JSTAR	CHARLS	LASI	
Money from R to (grand)children	KE075-	n/a	FT002-	Ba31-	E-007-	BG015-	FS404-	
	KE086		FT007	Ba44	E-011	BG019	FS406	
Money to R from (grand)children	KE087-	IAREGP-	FT009-	Ba15-	E-002-	BG001-	FS401-	
	KE099	IAOTHP	FT014	Ba28	E-006	BG005	FS403 IN117- IN134	
Money from R to other family/friends	KE105-	n/a	FT002-	B160-	E-007-	n/a	FS404-	
	KE110		FT007	B176*	E-011		FS406	
Money to R from other family/friends	KE111-	IAREGP-	FT009-	B141-	E-002-	n/a	FS401-	
	KE116	IAOTHP	FT014	B157*	E-006		FS403 IN117- IN134	
Money from R to parents	KF104-	n/a	FT002-	B049-	E-007-	BG015-	FS404-	
	KF111		FT007	B062	E-011	BG019	FS406	
					B087-			
					B100			
					B125-			
					B138			
Money to R from parents	KF152-	IAREGP-	FT009-	B033-	E-002-	BG001-	FS401-	
	KF158	IAOTHP	FT014	B046	E-006	BG005	FS403 IN117- IN134	
				B071-				
				B084				
				B109-				
				B122				

\* Excludes transfers to/from friends

#### 4.1 United States – Health and Retirement Study (HRS)

- **Definition of financial help:** By financial help we mean giving money, helping pay bills, or covering specific types of costs such as those for medical care or insurance, schooling, down payment for a home, rent, etc. The financial help can be considered support, a gift or a loan.
- **KE075:** Including help with education but not shared housing or shared food (or any deed to a house), [since FAMILY R's LAST IW MONTH, YEAR/in the last two years] did you give financial help totaling \$500 or more to [your child/any of your children] (or grandchild(ren))?
- **KE087:** [Since FAMILY R's LAST IW MONTH, YEAR/In the last two years] did you receive financial help totaling \$500 or more from [your child/any of your children] (or grandchild(ren))?
- **KE105:** Did you give financial help totaling \$500 or more to friends or relatives? Do not count shared housing or shared food.
- **KE111:** Did you receive financial help totaling \$500 or more from friends or relatives? Do not include inheritances. Do not count shared housing or shared food.
- **KF104:** Now about help to and from parents. Not counting any shared housing or shared food, did you give financial help to your (deceased) [parents/mother/mother (and/or her husband)/father/father (and/or his wife)] amounting to \$500 or more?
- **KF152:** Not counting any shared housing or shared food, did you receive from your (deceased) [parents/mother/mother (and/or her husband)/father/father (and/or his wife)] any financial help amounting to \$500 or more?

#### 4.2 United Kingdom – English Longitudinal Study of Ageing (ELSA)

- **Definition of financial help:** not specified except to the extent given in question text below.
- **IAREGP:** Apart from anything you have already told me about, did you receive any regular payments from people not living here in the past year (that is since date one year ago)?

#### 4.3 Europe – Survey of Health, Ageing, and Retirement in Europe (SHARE)

- **Definition of financial help:** by financial gift we mean giving money, or covering specific types of costs such as those for medical care or insurance, schooling, down payment for a home. Do not include loans or donations to charities.

- **FT002:** Now please think of the last twelve months. Not counting any shared housing or shared food, have you or your husband/wife/partner given any financial or material gift or support to any person inside or outside this household amounting to 250 Euros or more?
- **FT009:** Please think of the last twelve months. Not counting any shared housing or shared food, have you or your husband/wife/partner received any financial or material gift from anyone inside or outside this household amounting to 250 Euros or more?

#### 4.4 Korea – Korean Longitudinal Study of Aging (KLoSA)

- **Definition of financial help:** By financial help we mean giving money, helping pay bills, or covering specific types of costs such as those for medical care or insurance, schooling, down payment for a home, rent, etc., but not counting any shared housing or shared food. The financial help can be considered support, a gift or a loan. Regular monetary transfer refers to the case in which you received monetary transfers regularly in a certain time interval (e.g., each month, every two months), such as monthly allowances. Occasional monetary transfer refers to the case in which you gave/received monetary transfers without any regularity, such as paying for medical bills or schooling and occasional allowances. Monetary transfers include giving/receiving cash as well as bills paid for your behalf. For example, your family member pays for your medical bills, insurance, tuition and so on. Non-monetary transfer refers to gifts and goods received/given.
- **Ba15:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you [and your spouse] receive any financial help from [CHILD n's NAME]? If you did, what kind of help did you receive from [CHILD n's NAME]? Did you receive regular monetary transfer, occasional monetary transfer, or non-monetary transfer? Please choose all that apply.
- **Ba31:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you [and your spouse] give any financial help to [CHILD N's NAME]? If you did, what kind of help did you give to [CHILD N's NAME]? Did you give regular monetary transfer, occasional monetary transfer, or non-monetary transfer? Please choose all that apply.
- **B033:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you receive any financial help from your parents? If you did, what kind of help did

you receive from your parents? Did you receive regular monetary transfer, occasional monetary transfer, or non-monetary transfer? Please choose all that apply..

- **B049:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you give any financial help to your parents? If you did, what kind of help did you give to your parents? Did you give regular monetary transfer, occasional monetary transfer, or non-monetary transfer? Please choose all that apply.
- **B071:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you receive any financial help from your father? If you did, what kind of help did you receive from your father? Did you receive regular monetary transfer, occasional monetary transfer, or non-monetary transfer? Please choose all that apply..
- **B087:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you give any financial help to your father? If you did, what kind of help did you give to your father? Did you give regular monetary transfer, occasional monetary transfer, or non-monetary transfer? Please choose all that apply.
- **B109:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you receive any financial help from your mother? If you did, what kind of help did you receive from your mother? Did you receive regular monetary transfer, occasional monetary transfer, or non-monetary transfer? Please choose all that apply.
- **B125:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you give any financial help to your mother? If you did, what kind of help did you give to your mother? Did you give regular monetary transfer, occasional monetary transfer, or non-monetary transfer? Please choose all that apply.
- **B141:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you receive any financial help from any family members who are not co-residing with you (e.g., parents-in-law, siblings, brother/sister-in-law, grandchildren, etc)?
- **B160:** Not counting any shared housing or shared food, during the LAST CALENDAR YEAR (2005) did you give any financial help to any family members who are not co-residing with you (e.g., parents-in-law, siblings, brother/sister-in-law, grandchildren, etc)?

#### 4.5 Japan – Japanese Study on Aging and Retirement (JSTAR)

- **Definition of financial help:** not specified except to the extent given in question text below.

- **E-002:** In the last year, were you able to cover your living expenses with your (and your spouse's) income only, or did you receive money for food or living expenses from someone else?
- **E-007:** In the past year, did you or your spouse give money for food or living expenses to anyone else? (This does not include treating someone to a meal socially. For children, do not include if they are still dependents. Include children only if not dependents.)

#### 4.6 China – Chinese Health and Retirement Longitudinal Study (CHARLS)

- **Definition of financial help:** By financial help we mean giving money, helping pay bills, or covering specific types of costs such as those for medical care or insurance, schooling, down payment for a home and rent, and providing non-monetary goods. Costs for housing and food excluded.
- **BG001:** Did you or your spouse receive more than 100 Yuan financial help last year from any others (not including household members)?
- **BG015:** Did you or your spouse provide more than 100 Yuan financial help last year to non-household members (parents, children, grandchildren, parents of spouse, siblings of spouse, and/or other members of the family)? [Include all individuals to whom you gave].

#### 4.7 India – Longitudinal Aging Study in India (LASI)

- **Definition of financial help:** not specified except to the extent given in question text below.
- **IN117:** Did your household receive any remittances from anybody living elsewhere?
- **FS401:** Next we are going to ask you about your household's financial help that you may have given or received to or from your family and friends. By financial help we mean giving money, helping pay bills, or covering specific types of costs such as those for medical care or insurance, schooling, marriages in family, religious events, down payment for a home and rent. Costs shared for housing and food excluded. Did you receive financial help from your family (parents, children, siblings, grandchildren, parents of spouse, or any other family members) or friends during the past 12 months? Financial support includes both monetary and non-monetary support in which annual cost totals more than Rs. 1,000. This does not count regular payment which you reported as remittances earlier in the survey

- **FS404:** Did you give any financial help to your family (parents, children, siblings, grandchildren, parents of spouse) or friends during the past 12 months? Financial support includes both monetary and non-monetary support in which the annual cost totals more than Rs. 1000.