

# WORKING P A P E R

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

### Income Measures

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

***USER GUIDE***

***Income Measures***

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## ABSTRACT

This paper summarizes and compares measures of household and individual income 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 Indonesian Family Life Survey (IFLS), The Irish Longitudinal Study on Aging (TILDA), 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, expectations, transfers, 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 are 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. (2010). Data set for pension and health: Data collection and sharing for policy design, *International Social Security Review*, 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.

## EXECUTIVE SUMMARY AND OVERVIEW

This guide offers an overview of the income variables available in the Health and Retirement Study (HRS) and in the HRS-family of surveys in England (ELSA), Europe (SHARE), South Korea (KLoSA), Japan (JSTAR), China (CHARLS), India (LASI), and Ireland (TILDA), as well as in the Indonesian Family Life Survey (IFLS). The aim of this document is to provide guidelines for researchers interested in using these surveys for cross-country studies. For this purpose, it highlights similarities and differences in the way income sources are measured across studies and indicates the extent to which relatively comparable measures can be constructed. The present user guide does not pretend to give the unique, nor the “correct” way of creating harmonized income measures. Income sources are very heterogeneous across countries and, despite the harmonization effort of the survey instruments discussed here, important measurement differences may inevitably persist. Besides, distinct comparability issues may arise depending on the specific analysis one wishes to undertake. Our goal is to describe what is available in each survey, to suggest when and how meaningful cross-country comparisons of income measures can be carried out, and to point out the limitations that researchers may face in doing so.

In what follows we will refer to the survey year 2006 or to the first available wave if the data collection began after 2006<sup>4</sup>. As a preliminary step towards harmonization, we will aggregate income sources into seven broad categories, namely 1) earnings from paid work (excluding self-employment income) 2) self-employment income, 3) private pensions and annuities, 4) public pensions, 5) government and welfare transfers, 6) asset income, and 7) income of other household members (besides the respondent and the spouse). While the composition of these categories may be very heterogeneous across surveys, working at this level of aggregation will facilitate our comparability effort.

Within the HRS-family, surveys share the same sample design and interview age-eligible individuals and their spouses regardless of their age. The only two exceptions are the KLoSA and the JSTAR, in that the former interviews age-eligible individuals and their spouses, as long as spouses are age-eligible themselves, while the latter only surveys age-eligible individuals, but not their spouses. Unlike HRS-type surveys, the IFLS is not targeted to the retirement age population, but aims at providing a comprehensive description of living standards in Indonesia by collecting information on

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<sup>4</sup> Specifically, the first available waves of JSTAR, CHARLS, LASI, and TILDA are in 2007, 2008, 2010, and 2011, respectively. As for the IFLS, we will refer to the fourth wave conducted in 2007.

individuals of different ages, households, and communities. For this reason, it samples households and interviews, within each one of them, the head, his/her spouse, and other family members.

Within the HRS-family of surveys, respondents typically provide information about income flows received personally or jointly as a couple. In addition, they are asked (with different levels of details) to report income amounts received by the entire household or individually by other household members. Given this design, most of the income sources mentioned above will be measured either at the individual or at the couple level. By considering “income of other household members” as a separate category, we will be able to construct (when possible) more comprehensive measures of household income and better assess the economic wellbeing of sampled households<sup>5</sup>.

We document a number of similarities and differences across studies.

- Not all surveys collect information on the seven income categories mentioned above. Even when information is uniformly available, there is a great deal of variation across the questionnaires in terms of the number of elicited income sources within each category. In general, the HRS questionnaire is the most detailed, while the one of the JSTAR features the fewest items. Although with different approaches and levels of details, all surveys ask about earnings from paid work and self-employment income. The KLoSA, CHARLS, LASI, TILDA, and IFLS also contain specific questions collecting income from agricultural and fisheries activities besides any other self-managed business. Comparing the level of detail with which information on pension benefits and government transfers is elicited may not be a very informative exercise. These sources of income, in fact, differ substantially across countries due to different institutional arrangements, types of pension, either private or public, and categories of welfare transfers. Similarly, the number of questions relating to asset income hinges crucially on the availability of saving and investment products in different countries as well as on their rate of ownership in the population. The HRS, ELSA, and SHARE contain the most exhaustive sequence on this income source, whereas the JSTAR does not elicit this information at all.
- Within the HRS-family, the questionnaires of the CHARLS and LASI contain the most detailed sequence about income payments of other household members. The HRS and ELSA provide

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<sup>5</sup> In the IFLS, other household members besides the head and his/her spouse are asked to answer the questionnaire on their own behalf and report their own income.

gross measures of job and non-job income, the SHARE and TILDA give the overall income received by other household members, while the KLoSA and JSTAR do not elicit this information. Total household disposable income is only asked in the SHARE and KLoSA. In the IFLS, not only the head of the household and his/her spouse, but also any other household member age 15 and older is interviewed and asked to report his/her own income.

- Different respondents are selected by the survey instruments to answer the income questions. Although this does not hamper harmonization *per se*, it may result in less accurate comparisons. In the HRS, the financial respondent reports any income received individually by him/herself and his/her spouse or jointly by the couple. In the ELSA, each sample participant provides information about his/her earnings and self-employment income. The other income questions are either answered by the financial respondent, if couple finances are kept together, or by each respondent, if couple finances are kept separate. In the SHARE, all income amounts are provided separately by each respondent, with the exception of asset income and rental income from real estate, reported by the financial and the household respondent, respectively. The KLoSA asks all income questions to each respondent. In the CHARLS, LASI, and IFLS, sample participants provide individual information about labor income and pension benefits, whereas the designated respondents – the financial respondent in the CHARLS and LASI, the head or his/her spouse in the IFLS - report government transfers and asset income. In TILDA each sample participant answers about his/her own earnings from paid work and/or self-employment, pension benefits, and transfers, while the financial respondent provides information related to asset income. Unlike the other surveys, the JSTAR interviews one age-eligible individual per household. As a result, each sample participant is also the only questionnaire respondent within each sampled unit.
- The unit of measurement may differ across questions within each survey and across surveys for similar questionnaire items. Income flows may be reported at the individual level, at the couple level or at the household level (a couple or single individual and other family members living together). In most cases, income information is available, separately or jointly, for the respondent and his/her spouse. Several exceptions to this pattern apply. First, income flows in the KLoSA are always at the individual level and may not be available for those spouses who are not age-eligible for the interview. Earnings from paid work and self-employment income in the JSTAR only refer to the respondent. Government transfers and asset income in the

CHARLS, LASI, and IFLS are at the household level and the share referring to the respondent and the spouse cannot be separately inferred.

- Income of other household members is typically reported at the individual level. In a few cases, however, survey questionnaires do not conform to this rule. Specifically, the SHARE elicits the amount of income obtained jointly by all other household members. Similarly, the HRS elicits non-job income referring collectively to all other household members besides the respondent and his/her spouse. Finally, the survey instruments of the SHARE, KLoSA and TILDA feature a question eliciting total household disposable income, whose amount is necessarily reported at the household level.
- The reference period of income flows may differ across surveys and across questions within each survey. Given that information about the number of periods over which payments are received is often available, it is typically possible to select the previous year as a reference period and express income amounts in annual terms.
- Income payments may be reported before or after taxes. The HRS, JSTAR, LASI, TILDA, and IFLS consistently ask sample participants to provide before-tax income flows (exceptionally, in TILDA rental income from real estate properties is asked after taxes). In the SHARE and KLoSA payments are typically reported after taxes. In the ELSA and CHARLS some income sources are before taxes, some others are after taxes. Survey questions do not always provide clear indications about whether income amounts should be gross or net of taxes.
- As far as income measures are concerned, all surveys except the JSTAR make use of unfolding bracket questions to obtain at least partial information whenever respondents are unwilling to provide or do not know exact amounts. Typically, brackets vary by income category and reference period. Entry points may be randomly assigned or identical across sample participants.
- Imputations methods differ across surveys and may affect the reliability of comparison exercises. Derived variables including imputations and imputations flags are available for the HRS (RAND version of the data), ELSA, SHARE, KLoSA, and LASI.

We provide recommendations on how to construct relatively comparable measures amongst the surveys reviewed in this guide.



- A preliminary step towards comparability of income measures is to identify within each survey which income sources reasonably belong to the seven aggregate categories mentioned above.
- A second, crucial step is to select a precise unit of measurement. Given the sample design of most of the surveys, we suggest expressing income amounts either at the individual or at the couple level. This choice may vary, depending on the specific aim of the cross-country study and the question under investigation. In some cases, researchers may be interested in expanding such measures to include income flows received by other household members. We document in which surveys and for which income sources such information is available and could be used to obtain more comprehensive measures of household income.
- We suggest using the previous year as a reference period and expressing all income measures in annual amounts before carrying out comparison exercises.
- Comparability may be affected by the cross-survey heterogeneity of income sources within the seven aggregate categories considered in this guide. In some cases, such as government transfers and asset income, this problem naturally arises because of institutional differences across countries. In some others, such as earnings from paid work, self-employment income and private pension payments, the issue is due to the fact that certain income sources are elicited in some surveys but not in others. For instance, earnings from professional practice or trade is only asked in the HRS, income from agricultural activities is explicitly elicited only in the KLoSA, CHARLS, LASI, TILDA, and IFLS, and annuity income is only asked in the HRS, ELSA, SHARE, and TILDA. Depending on the analysis, these issues may raise comparability concerns.
- Harmonization of income measures requires payments to be reported either before or after taxes across studies. While the lack of a uniform approach in treating taxation may be due to the way individuals think about their income in different environments and justified by the need of obtaining more accurate country-specific measures, it constitutes a major obstacle towards the comparability of income measures across surveys.
- Cross-country comparisons of income measures require adjusting survey data for inflation rate, price level differences across countries, and exchange rate.

## 1. INVENTORY OF MEASURES

Comparing income measures across countries is particularly challenging because of differences in institutional settings, types of pension benefits, government transfers, and investment products available to individuals. In what follows, we will refer to a specific set of aggregate measures which will allow meaningful comparisons across studies while preserving the peculiarity of income sources within each survey. This set includes seven aggregate income categories: earnings from paid work (excluding self-employment drawings), self-employment income (including income from agricultural and fisheries activities), private pensions and annuities, public pensions, government and welfare transfers, asset income, and income received by other household members besides the respondent and his/her spouse. While we document the existence of questions eliciting lump-sum income, such as one-off payouts from life insurance policies or private retirement plans, we will mainly focus on recurrent payments to construct the seven income measures mentioned above. These measures do not include transfers from family members, which we describe in a separate user guide.

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

#### *1.1.1 Earnings from Paid Work*

Four different sources of earnings from paid work (other than self-employment) are asked in the HRS Assets and Income module (module Q), namely 1) wages and salaries; 2) income from a professional practice or trade; 3) tips, bonuses and commissions; 4) income from a second job or military reserve.

A measure of individual earnings from paid work obtained by adding these four income components is available in the RAND HRS as a derived variable including imputations.

#### *1.1.2 Self-Employment Income*

Module Q asks about self-employment income received in the last calendar year. The reported amount comprises any profit left in the business. In the RAND HRS, any self-employment income received by the respondent and/or his/her spouse is included in the measure of household capital income and no separate variable recording individual self-employment drawings is available.

### *1.1.3 Private Pension and Annuity*

Information about private pension benefits and annuity payments is collected in module Q. Respondents are asked to provide separately monthly payments from the largest and the second largest of these plans as well as the total monthly payment received from any additional retirement pension plan or annuity. A derived variable, including imputations, is available in the RAND HRS.

### *1.1.4 Public Pension*

Module Q asks about the amount of Social Security income received by sample participants. Social Security income may include retirement, disability, survivor, dependent of retired, and dependent of disabled benefits. It does not include Supplemental Security Income (SSI), which is asked separately (see 1.1.5 below). The question does not elicit these components separately, but only the total amount of the Social Security check. In the RAND HRS, variables in the disability section indicating whether individuals receive Social Security disability are used to determine whether Social Security reported in the income section is disability income or not.

### *1.1.5 Government and Welfare Transfers*

Module Q asks about various sources of government and other welfare transfers. These include Supplemental Security Income, unemployment and workers' compensation, veteran benefits or military pension, and food stamps. Social Security disability benefits are captured in Social Security income (see 1.1.4 above). In the RAND HRS, variables in the disability section indicating whether sample participants receive Social Security disability are used to determine whether Social Security reported in the income section is disability income or not. Thus, the RAND HRS provides a derived variable disentangling disability benefits from the total amount of the Social Security check.

### *1.1.6 Asset Income*

Module Q features a very comprehensive sequence of questions about asset income. The survey instrument elicits rental income from real estate properties, income from farm or business, as well as interest and dividends paid by financial assets. It is worth mentioning that in

the RAND HRS asset income includes earnings from self-employment, which we treat as a separate category in this guide.

#### *1.1.7 Income of Other Household Members*

The HRS asks separately about total job and non-job income of other household members age 16 and older besides the respondent and his/her spouse.

### *1.2 England – English Longitudinal Study of Ageing (ELSA)*

#### *1.2.1 Earnings from Paid Work*

In the Work and Pensions module (module WP) respondents report their take-home pay from the main job and the income from any secondary jobs they may have. Derived variables for these two measures including imputations are directly provided by the ELSA and used in the RH ELSA version of the data to construct a measure of individual earnings.

Module WP also asks for a more comprehensive measure of earnings from the main job including overtime, bonuses, commissions, tips or tax refund. However, no derived variable is provided in this case. A further question in the Income and Assets module (module IA) elicits the amount of wage and salary income received in the last year. A corresponding derived variable including imputations is available.

#### *1.2.2 Self-Employment Income*

Module WP elicits individual self-employed drawings. A corresponding derived variable including imputations is directly provided by the ELSA. Consistently with the RAND HRS approach, in the RH ELSA earnings from self-employment are included in the measure of household capital income.

#### *1.2.3 Private Pension and Annuity*

Module IA asks about respondents' annual private pension benefits and annuity income. For both income sources, derived variables including imputations are provided.

#### *1.2.4 Public Pension*

Module IA asks about state pension benefits and allowances from survivor pension received by the respondents. Derived variables including imputations are available for both measures.

#### *1.2.5 Government and Welfare Transfers*

Module IA elicits different types of government and welfare transfers. These include health and disability insurance benefits as well as payments from supplemental income and family welfare programs. The ELSA provides a derived variable including imputations for the value of each one of these transfer types.

#### *1.2.6 Asset Income*

Module IA features questions about rental income from real estate property, income from farm or business property, and income from savings and financial investment. Corresponding derived variables including imputations are available.

#### *1.2.7 Income of Other Household Members*

The ELSA elicits total job and non-job income received by other household members besides the respondent and his/her spouse.

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

#### *1.3.1 Earnings from Paid Work*

The SHARE asks about income from paid work by means of different questions featuring the Employment and Pension module (module EP). Respondents first report their last payment from their main job and provide separately the amount received in the form of additional payments. Next, they are asked about their total annual income received from dependent employment. A derived variable for this amount including imputations is directly provided by the survey and used by the RH SHARE to compute individual earnings. Questions about whether the individual has a second job and the number of hours worked in such job are included in module EP, although no information on earnings is separately elicited in this case.

### *1.3.2 Self-Employment Income*

Self-employment income is elicited by means of different questions in module EP. First, respondents are asked to report their before- and after-tax average monthly income from business. Next, they provide their annual income from self-employment after deducting all costs of productions and taxes. A derived variable including imputations is directly provided by the survey for the latter measure only. The RH SHARE uses such derived variable to construct a measure of individual self-employment income. As in the RAND HRS and in the RH ELSA, in the RH SHARE self-employment income is included in the measure of household capital income.

### *1.3.3 Private Pension and Annuity*

Module EP collects information on private pension benefits and annuity income. Private pension benefits include occupational old age pension, occupational early retirement pension, and occupational survivor pension. Annuity income comprises life insurance, private annuity, and private personal pension payments<sup>6</sup>. Derived variables including imputations are provided for each one of these items.

### *1.3.4 Public Pension*

Respondents report their public pension income in the EP module. This may include old age and supplementary pension benefits, public early or pre-retirement benefits, and public survivor benefits<sup>7</sup>. For each one of these pension types, derived variables including imputations are directly provided by the SHARE.

### *1.3.5 Government and Welfare Transfers*

The EP module elicits information on a wide range of government and welfare transfers. These include main and secondary public disability insurance pension or sickness benefits,

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<sup>6</sup> Private pension and annuity income variables are not entirely homogeneous across all sampled countries. We refer to the SHARE release guide for more details on this issue.

<sup>7</sup> Public pension variables are not entirely homogeneous across all sampled countries. We refer to the SHARE release guide for more details on this issue.

occupational disability insurance, public unemployment benefits or insurance, and war pension<sup>8</sup>. Corresponding derived variables including imputations are provided by the SHARE.

#### *1.3.6 Asset Income*

The Assets module (module AS) asks about the value of several financial assets and the amount of income derived from them. Rental income from secondary homes, other real estate, land or forestry is elicited in the Housing module (module HO). For all these income sources, derived variables including imputations are directly provided by the SHARE.

#### *1.3.7 Income of Other Household Members*

The SHARE asks about total income received by other household members besides the respondent and his/her spouse. It separately elicits the overall additional income received by the household in the form of benefits (housing allowances, child benefits, poverty reliefs) and total income available to the household in an average month.

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

#### *1.4.1 Earnings from Paid Work*

The Income module (module E) elicits information about earnings from the main regular job as well as from side job(s).

#### *1.4.2 Self-Employment Income*

Self-employment income from non-farm activities is asked in module E. Specific questions in the same module separately elicit income from agricultural and fisheries business.

#### *1.4.3 Private Pension and Annuity*

Module E collects information on private personal pensions. The Assets and Debts module (module F) features questions about life insurance policies and annuities. While the future

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<sup>8</sup> Government transfer variables are not entirely homogeneous across all sampled countries. We refer to the SHARE release guide for more details on this issue.

expected income flows from these assets is elicited, no question asks recipients to report current payments.

#### *1.4.4 Public Pension*

Module E asks sample participants to report their benefits from the National Pension System. These include old age annuities, annuities for disabled persons, survival and death benefits. Additionally, those in specific occupations, such as government employees, military personnel and private school teachers, are asked to state the amount of their occupational pension benefits.

#### *1.4.5 Government and Welfare Transfers*

The range of government and welfare transfers elicited by module E includes unemployment and workers' compensation, benefits from the National Basic Living Security Scheme, veteran and other welfare benefits.

#### *1.4.6 Asset Income*

Module F features two questions about asset income. The first asks about rental income from all real estate properties including the primary residence. The second elicits the total amount of interest received from financial investments.

#### *1.4.7 Income of Other Household Members*

The KLoSA questionnaire elicits the total amount of household income including payments received by family members other than the respondent and his/her spouse.

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

#### *1.5.1 Earnings from Paid Work*

The JSTAR asks about income and bonus pay received from the primary job in the Employment module (module C).



### *1.5.2 Self-Employment Income*

Module C also elicits income from business net of any operational costs.

### *1.5.3 Private Pension and Annuity*

The JSTAR asks about pension benefits paid by a private insurance company or the postal insurance system in the Income and Consumption module (module E).

### *1.5.4 Public Pension*

The same module elicits benefits from government pension. Payments may include basic old-age pension benefits as well as survivor's and disability pension benefits. Even though respondents are asked to specify all the sources from which public benefits are received, only the total annual amount is reported.

### *1.5.5 Government and Welfare Transfers*

There is no question sequence collecting information on government and other welfare transfers. Disability benefits, however, are included in the measure of public pension (see 1.5.4).

### *1.5.6 Asset Income*

There is no question sequence collecting information on asset income.

### *1.5.7 Income of Other Household Members*

The JSTAR asks whether other household members besides the respondent and his/her spouse receive any income without eliciting the corresponding amount.

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

### *1.6.1 Earnings from Paid Work*

The Work, Retirement, and Pension module (module E) asks individuals about their salary or wage from the main job. Besides, respondents report the amount of other bonuses not paid at the same time as the regular wage and the value of any fringe benefits provided by the workplace. They also state their earnings from any subsidiary job(s).

### *1.6.2 Self-Employment Income*

Respondents report individual income from self-employment in module E as long as no other household member is involved in the same activity. If other household members engage in the same activity, then an estimate of total income earned by the household is reported in the Household Income and Expenditures module (module F1).

Income from agricultural or fisheries activities is elicited in a specific section of module F1. In this case, respondents are asked to state 1) the value of all crops and forestry products produced; 2) the value of all livestock and aquatic life sold or consumed; 3) the value of all livestock products produced, such as milk, wool and eggs. The cost sustained to produce such items is also asked, so that net income from agricultural or fisheries activity can be inferred.

### *1.6.3 Private Pension and Annuity*

Respondents state the amount of benefits received from commercial pensions in module E.

### *1.6.4 Public Pension*

Respondents report their pension benefits from the government, a previous work unit, or a social insurance agency in module E.

### *1.6.5 Government and Welfare Transfers*

Government and welfare transfers received by the household are elicited in a specific section of module F1. The set of transfers considered by the questionnaire differs depending on whether the household lives in an urban or a rural neighborhood.

### *1.6.6 Asset Income*

Asset income is elicited by means of two separate modules. The Household Assets module (module G1) asks about rental income from real estate, fixed capital, and durables owned by any household member. The Individual Assets module (module G2) asks respondents to provide information about income generated by their personal financial assets.

### *1.6.7 Income of Other Household Members*

Module F1 elicits separately total wage and self-employment income earned individually by other household members besides the respondent and his/her spouse as well as total income received by them in the form of pensions, public transfers, savings and investments.

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

### *1.7.1 Earnings from Paid Work*

In the Employment module (module I\_E) sample participants give their best estimate of total income received from their workplace or dispatch company. Besides, they are asked about a variety of fringe benefits provided by the employer or the company and any income received from side jobs. The Individual Income of All Household Members module (module HH\_D) elicits total income from paid work earned by each household member (see 1.7.7 below).

### *1.7.2 Self-Employment Income*

Module I\_E asks self-employed individuals to provide an estimate of total profits earned through their own business activity, after excluding operational costs. If the business is in partnership, respondents also state how much of the reported profits constitute their own income. Individual self-employment income is elicited in the HH\_D module (see 1.7.7 below) too.

The Household Income module (module HH\_E) surveys household income from self-employment businesses and agricultural activities in which multiple household members are involved.

### *1.7.3 Private Pension and Annuity*

The Pension module (module I\_F) asks sample participants about benefits received from occupational and commercial pension plans.

### *1.7.4 Public Pension*

The public provident fund scheme in India does not provide monthly or annual annuity but only a lump-sum payment at retirement. In module I\_F, respondents are asked to provide the

amount of lump sums received from any public provident fund scheme as well as any recurrent payment in the form of benefits for widows, agricultural workers, freedom fighters, disabled and the elderly. Those who are widows also report the amount of their dependent or survival pension.

#### *1.7.5 Government and Welfare Transfers*

The Household Income module (module HH\_E) collects information on various sources of government transfers including monetary subsidies and rations.

#### *1.7.6 Asset Income*

The Household Real Estates module (module HH\_G) asks about rental income from real estate properties and vehicles. The Household Financial and Non-Financial Assets module (module HH\_H) elicits the returns on financial investments and the amount of interest received from personal loans. Finally, the Household Agricultural Income and Asset module (module HH\_F) asks about the amount of income received from renting out land, farming assets, and livestock.

#### *1.7.7 Income of Other Household Members*

Module HH\_D collects information on earnings from paid work, self-employment income, and pension income of all household members.

### *1.8 Ireland – The Irish Longitudinal Study of Aging (TILDA)*

#### *1.8.1 Earnings from Paid Work*

In the Employment Situation module (module WE), respondents are first asked about their typical gross wage/salary payment from their main job, including regular overtime, commission and tips. Next, they state the corresponding net amount after taxes and any deductions at sources. In addition, they report annual gross earnings from the main job including all types of additional payments in the form of overtime, bonuses, etc. Finally, they provide the total gross amount received from any secondary job(s) they may have.

### *1.8.2 Self-Employment Income*

In module WE, respondents report the amount of any loss or profit in relation to their business. Specific questionnaire items ask self-employed farmers to provide the approximate gross income earned through their farming activity.

### *1.8.3 Private Pension and Annuity*

The Sources of Income module (module SI) asks about retirement pensions from a former employment and about payments from private pension plans, annuities, and life insurance policies.

### *1.8.4 Public Pension*

Module SI also elicits the amount of State Pension benefits and widow's contributory pension.

### *1.8.5 Government and Welfare Transfers*

Module SI asks about a wide range of government and welfare transfers including both individual- and family-type state benefits. To those respondents who engage in agricultural activities, module WE asks to report the amount of transfers and subsidies received from the Department of Agricultural.

### *1.8.6 Asset Income*

The House Ownership module (module HW) elicits income from renting out parts of the current residence. The Other Assets module (module AS) asks about rental income from other residential properties, while for those who engage in farming, a specific item in module WE elicits the amount of income received from renting farming land. Module AS also collects data on interest and/or dividends paid by financial assets as well as total income from other assets such as land, firm or business, inheritance and personal loans.

### *1.8.7 Income of Other Household Members*

Module SI elicits the total amount of household income, including payments received by the respondent and his/her spouse as well as by all other household members age 16 and older.

## *1.9 Indonesia –Indonesia Family Life Survey (IFLS)*

### *1.9.1 Earnings from Paid Work*

The Employment section (section TK) in book 3A asks respondents about wage/salary and bonuses paid by the main job, as well as about earnings received from the most important secondary job.

### *1.9.2 Self-Employment Income*

Section TK in book 3A elicits net profit from business activities of all those respondents who define themselves as self-employed. The Farm Business section (section UT) in book 2 asks separately for the values of total production, expenses, and net profit related to any household farming activity. Analogously, the Non-Farm Business section (section NT) in book 2 elicits separately the values of total revenues, expenses, and net profit generated by any non-agricultural business run by the household.

### *1.9.3 Private Pension and Annuity*

The Retirement section (section RE) in book 3A asks respondents age 50 and older whether they have a private pension. It then elicits the amount of benefits received in the form of monthly annuity and lump-sum payments from this plan.

### *1.9.4 Public Pension*

Section RE asks respondents age 50 and older whether their pension is paid by a social security scheme. It then elicits the amount of benefits received from these schemes in the form of monthly annuity and lump-sum payments. It should be pointed out that, while Taspen and Asabri may pay monthly pensions as well as lump-sum amounts, payments from Jamsostek are almost exclusively represented by lump-sums at retirement.

### *1.9.5 Government and Welfare Transfers*

The Consumption section (section KSR) in book 1 elicits the amount of unconditional and conditional cash transfers received by the household. It also collects details on the receipt of subsidized rice. The Non-Labor Income section (section HI), featuring both book 2 and 3A, asks

about income received by the household in the form of government or private scholarship, which may be included in the measure of welfare transfers.

#### *1.9.6 Asset Income*

Income received by the household in the form of rent, lease, interest or profit sharing on a wide range of asset holdings is elicited in the Household Assets section (section HR) of book 2. Income generated by assets used in a household farm business is asked in section UT of book 2. Finally, the total amount of insurance payments received by household members is elicited in section HI of books 2 and 3A.

#### *1.9.7 Income of Other Household Members*

Given the sample scheme of the IFLS, detailed information on labor and non-labor income of other household members besides the head of the household and his/her spouse is available in book 3A. At the same time, all income flows reported at the household level, such as earnings from farm and non-farm businesses as well as income from assets, include the contribution of and the payments received by all household members.

## 2. METHODOLOGICAL ISSUES

In this section we will discuss salient features of different income questions within each survey. Specifically, we will indicate who answers each relevant questionnaire item, which unit of observation and reference period are adopted and how reported income flows are measured. This information will be critical in assessing whether, for each specific measure, cross-study comparisons are possible or hampered by methodological issues.

Throughout the text we will distinguish three units of observation: individual, couple, and household. If a spouse/partner exists, a couple is made of the respondent and his/her spouse. A household may consist of a single individual, single couple, a couple and other family members, as well as more couples living in the same place. Income variables will typically refer to one of these units, although some surveys may adopt slightly different definitions for the unit of observation. When this is the case, surveys' specific definitions will be appropriately pointed out.

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

Surveyed individuals in the HRS are asked about their income sources in different sections of the questionnaire. In what follows, we will refer to the questions featuring the Assets and Income module (module Q), a section of the questionnaire answered by the financial respondent only. It is worth pointing out, however, that labor income, either from dependent employment or self-employment, and occupational pension benefits are also elicited in the Employment module (module J), which is separately answered by each respondent. Below, we will not review the questions from module J. Our approach is to focus on the sequence of module Q, which provides a comprehensive description of household income sources and contains the variables primarily used in the RAND HRS version of the data to construct income measures.

Thereafter we will mainly consider income flows referring to the respondent and his/her spouse/partner if present. The HRS collects some information about income of other household members by means of two questions. The first concerns total job income, the second any other source of income besides work. We will briefly comment in these two specific questions below.

The HRS pioneered the use of unfolding bracket questions to elicit information about income and assets in household surveys. All HRS income questions reviewed in this guide are followed by a sequence of unfolding brackets whenever the respondent does not know or



refuses to report an exact amount. These brackets are closed (the cut-off points are known) and thresholds vary depending on the source of income under consideration and the reference period. The entry point in the sequence of unfolding brackets is randomly assigned to each respondent so as to reduce anchoring and acquiescence bias (Hurd, 1999).

The RAND HRS version of the data provides processed variables with imputations and imputations flags. When complete bracket information is available, a “nearest neighbor” approach is adopted to impute missing values. In a first step, a linear regression model for the variable of interest (transformed using an inverse hyperbolic sine transformation) is estimated on the sample of households who report exact continuous values. In a second step, the estimated coefficients are used to predict values for both households who report and for those who do not report exact continuous values. Finally, for each household without an exact value, the missing observation is imputed with the continuous value reported by those households with the closest predicted value. Donors are selected as long as their predicted value lies within the closed bracket identified by the unfolding bracket sequence. When bracket information is incomplete, missing brackets are imputed before carrying out the imputation of exact amounts. Brackets are only imputed for income recipients and asset owners via the estimation of an ordered logit model. Finally, when reciprocity of an income flow or ownership of an asset is not directly reported, imputation is performed via the estimation of a logistic regression model. Thus, the imputation process used in the RAND HRS is progressive. That is, reciprocity or ownership is always imputed first. Given reciprocity or ownership, brackets are imputed in a second stage. Eventually, given complete bracket information, imputation of exact amounts is carried out<sup>9</sup>.

### *2.1.1 Earnings from Paid Work*

#### *Respondent:*

The sequence of questions about earnings is answered by the financial respondent of the household. If both the financial respondent and his/her spouse or partner have worked for pay

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<sup>9</sup> More information about income imputations can be found at: <http://www.rand.org/content/dam/rand/www/external/labor/aging/dataproduct/fatable/doc/incwlth06f2a.pdf>.

in the last calendar year, the financial respondent is asked to answer the same set of questions for him/herself and on behalf of his/her spouse or partner.

*Unit:*

Earnings are at the individual level.

*Measure:*

The questions elicit separately wages and salaries from the main job, income from professional practice or trade, income from tips, bonuses and commissions, and earnings from a secondary job or military reserve. Reported amounts are before taxes and other deductions and expressed in nominal dollars.

*Reference Period:*

Amounts refer to the last calendar year.

### *2.1.2 Self-Employment Income*

*Respondent:*

The financial respondent reports his/her own and the spouse's income from self-employment.

*Unit:*

Self-employment income is at the individual level.

*Measure:*

The question asks for self-employment income including any profit left in the business. Since there is no explicit mention of it in the question, it is not clear whether income from agricultural activities may be reported as self-employment income. Reported amounts are before taxes and other deductions and expressed in nominal dollars.

*Reference Period:*

Amounts refer to the last calendar year.

### *2.1.3 Private Pension and Annuity*

*Respondent:*

Questions about private pensions and annuities are answered by the financial respondent for him/herself and on behalf of his/her spouse or partner.

*Unit:*

Income from private pensions and annuities is at the individual level.

*Measure:*

The sequence of questions asks about the amount of benefits paid by the two most important private pension plans and about payments received from the two most important annuities. Total income from all other pension plans and annuities besides the main two is also elicited. Reported amounts are before taxes and other deductions and expressed in nominal dollars.

*Reference Period:*

Amounts refer to the last month.

*2.1.4 Public Pension*

*Respondent:*

The financial respondent answers the question about Social Security income for him/herself and on behalf of the spouse.

*Unit:*

Social Security benefits are at the individual level.

*Measure:*

The question elicits the amount of the Social Security check. Values are before taxes and expressed in nominal dollars.

*Reference Period:*

Amounts refer to the last month.

*2.1.5 Government and Welfare Transfers*

*Respondent:*

The financial respondent answers the questions about government and other welfare transfers for him/herself and on behalf of his/her spouse or partner.

*Unit:*

Social Security disability benefits, unemployment and workers' compensation as well as veteran's benefits and military pension are at the individual level. Supplemental Security Income (SSI), the value of food stamps and other sources of transfers are at the household level. As far

as SSI is concerned, information about which couple member receives this transfer is elicited by the HRS questionnaire and used in the RAND HRS version of the data to construct an individual-level measure.

*Measure:*

The questionnaire elicits the total amount of Social Security benefits. It then asks separately about income in the form of unemployment and workers' compensation, supplemental security income, and veteran benefits, as well as about the value of food stamps received by the household. When not tax-exempt, reported amounts are before taxes and other deductions and expressed in nominal dollars.

*Reference Period:*

Social Security disability, Supplemental Security Income, veteran's benefits or military pensions, and the value of food stamps refer to the last month. Unemployment and workers' compensation and other types of transfers refer to the last year. In the RAND HRS version of the data all these variables are in annual equivalents.

#### *2.1.6 Asset Income*

*Respondent:*

The financial respondent answers the questions about asset income.

*Unit:*

Asset income is at the couple level or at the individual level for those respondents without a cohabiting spouse or partner.

*Measure:*

The questionnaire elicits rental income from real estate properties other than the main and second home, income from farm or business, dividends and interest from financial assets such as bank accounts, bonds, stocks and Treasury securities. As far as income from farm or business is concerned, respondents are asked separately whether they have already reported this type of income earlier during the interview. This information avoids double-counting any income from farm or business reported by the respondent as self-employment income. Reported amounts are before taxes and other deductions and, when applicable, before any expenses. Values are expressed in nominal dollars.

*Reference Period:*

Amounts refer to the last calendar year.

*2.1.7 Income of Other Household Members*

*Respondent:*

The financial respondent answers the questions about income received by other household members.

*Unit:*

Job income is at the individual level. Other income refers collectively to all other household members besides the respondent and his/her spouse.

*Measure:*

The questions elicit separately job income and total income from other sources, including Social Security, pensions, welfare, interest, and gifts. Reported amounts are before taxes and other deductions and expressed in nominal dollars.

*Reference Period:*

Amounts refer to the last calendar year.

*2.2 England – English Longitudinal Study of Aging (ELSA)*

The ELSA distinguishes between benefit and financial units. A benefit unit (BU) is defined as a single adult or couple plus any dependent children. Two adults married or living as married represent a couple. In the ELSA couples are asked whether they keep their finances together or separate. In the former case they are treated as a single financial unit, in the latter couple members constitute two separate financial units. This distinction is important since some of the income questions that we consider below are only answered by the financial respondent at the benefit unit level, when couple finances are kept together, or by each respondent on his/her own behalf, when couple finances are kept separate. For couples who keep their finances separate, information reported separately by each member is combined (amounts are summed) so as to obtain a BU definition of income.

Information about income of other household members (older than 16) besides the respondent and his/her spouse is elicited by two questions at the end of the Income and Assets

module (IA). The first of such questions concerns total job income, the second any other source of income besides work.

Like the HRS, the ELSA employs unfolding bracket questions whenever the respondent does not know or refuses to provide an exact amount. Bracket limits vary with the source of income that is being asked and the reference period. The entry point in the unfolding bracket sequence is randomly determined for each respondent.

Derived income variables including imputations and imputations flags are directly provided. The procedure used to impute missing values is the conditional hot-deck. Specifically, each missing data point is imputed with the value of a randomly selected record among all those with matching characteristics and, when banded information is available, with income within the same range. Depending on the intended unit of observation, imputations may be performed at the individual or at the benefit unit level<sup>10</sup>.

### *2.2.1 Earnings from Paid Work*

#### *Respondent:*

Questions asked in the Work and Pensions module (WP) about take-home pay, earnings from subsidiary jobs, and gross earned income are answered separately by each respondent. The question about wage/salary income in the Income and Assets module (IA) is either answered by the financial respondent, if finances are kept together, or by each couple member, if finances are kept separate.

#### *Unit:*

Take-home pay, earnings from subsidiary jobs, and gross earned income are at the individual level. Derived variables including imputations are available at the individual level for take-home pay and earnings from subsidiary jobs only. Wage and salary income in the IA module is reported jointly, if couples keep their finances together, or singly, if couples keep their finances separate. In this case, a derived variable including imputations is provided at the benefit unit level.

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<sup>10</sup> We refer to the ELSA user guide for further details:  
[http://www.esds.ac.uk/doc/5050/mrdoc/pdf/5050\\_Wave\\_3\\_Phase\\_2\\_User\\_Guides\\_and\\_Documentation.pdf](http://www.esds.ac.uk/doc/5050/mrdoc/pdf/5050_Wave_3_Phase_2_User_Guides_and_Documentation.pdf).

*Measure:*

Module WP invites respondents to consult their payslip and report their most recent payment from their main job. It then asks about average monthly income from subsidiary jobs. Both variables are after taxes and other deductions. Module WP also asks the total amount of labor income received by the respondent, including overtime, bonuses and commissions, while module IA elicits the total amount of wage and salary income. In both cases, these measures are before taxes and other deductions. All values are in nominal pounds.

*Reference Period:*

Take-home pay and gross earned income in the WP module refer to the specific time period indicated by the respondent over which the payment is received. Earnings from subsidiary jobs refer to the last month. Wage and salary income in the IA module refer to the last year. When available, all derived variables are in weekly equivalents.

### *2.2.2 Self-Employment Income*

*Respondent:*

The question about self-employment drawings is separately answered by respondent.

*Unit:*

Self-employment drawings are reported at the individual level.

*Measure:*

Income from self-employment is the amount received by the respondent after paying for any materials, equipment or goods used in the job. It is not clear from the text of the question whether income from agricultural activities should be reported in this variable. Amounts are before any tax, national insurance or pension contributions and expressed in nominal pounds.

*Reference Period:*

Reported self-employment income is the average weekly or monthly amount received in the last 12 months. The corresponding derived variable including imputations is in weekly equivalents.

### *2.2.3 Private Pension and Annuity*

#### *Respondent:*

The financial respondent answers about joint income from private pensions if the couple keeps finances together. When finances are kept separate, each couple member answers the question on his/her own behalf. As far as annuity income is concerned, even joint financial units are asked separately how much each couple member receives.

#### *Unit:*

Private pension benefits are reported jointly, if couple finances are kept together, or singly, if couple finances are kept separate. The corresponding derived variable including imputations is at the benefit unit level. Annuity income is at the individual level in both the original and derived variables.

#### *Measure:*

The questionnaire elicits the amount of benefits from personal or employer pensions and, separately, payments from annuities. Private pension benefits are before taxes and other deductions. Annuity income is after tax. All values are in nominal pounds.

#### *Reference Period:*

Reported amounts refer to the last year. The corresponding derived financial variables are expressed in weekly equivalents.

### *2.2.4 Public Pension*

#### *Respondent:*

The financial respondent reports joint income from state pension if couple finances are kept together. When finances are kept separate, each couple member answers the questions on his/her own behalf.

#### *Unit:*

Public pension benefits are reported at the individual level.

#### *Measure:*

The sequence of questions elicits separately the amounts of state pension and widow's pension benefits. Reported values are before taxes and expressed in nominal pounds.



*Reference Period:*

Reported amounts refer to the specific time period indicated by the respondent, ranging from one week to a year. The corresponding derived variables including imputations are expressed in weekly equivalents.

*2.2.5 Government and Welfare Transfers*

*Respondent:*

The financial respondent reports joint income from transfers if couple finances are kept together. When finances are kept separate, each couple member answers the questions on his/her own behalf.

*Unit:*

Income from transfers is reported at the individual level.

*Measure:*

This category comprises payments in the form of incapacity benefit, severe disablement allowance, sick pay, attendance allowance, disability living allowance, industrial injuries disablement benefit, war disablement pension, carer's allowance, income support, pension credit, working tax credit, job seeker's, guardian's allowance, and child benefit and child tax credit. Transfers are tax-exempt (a part from job-seeker's allowance which is taxable). Reported amounts are in nominal pounds.

*Reference Period:*

Reported amounts refer to the specific time period indicated by the respondent, ranging from one week to a year. The corresponding derived variables including imputations are expressed in weekly equivalents.

*2.2.6 Asset Income*

*Respondent:*

The financial respondent reports joint asset income if couple finances are kept together. When finances are kept separate, each couple member answers the questions on his/her own behalf.

*Unit:*

Reported amounts are at the benefit unit level when finances are kept together and at the individual level when finances are kept separate. Derived variables including imputations are provided at the benefit unit level.

*Measure:*

The sequence of questions elicits rental income from real estates, income or rent from farm or business, interest and dividends from bank accounts, Tax Exempt Special Savings Accounts (TESSA) and Individual Savings Accounts (ISA), Personal Equity Plans, shares, bonds, and trusts. Asset income is reported after taxes (and expenses when referring to rental income from real estate and income from farm or business). Values are in nominal pounds.

*Reference Period:*

Reported amounts refer to the last year. The corresponding derived variables are expressed in weekly equivalents.

### *2.2.7 Income of Other Household Members*

*Respondent:*

The financial respondent answers these questions

*Unit:*

Reported amounts are at the individual level.

*Measure:*

The questions elicit separately job income and total income from other source, including benefits, pensions, interest, and gifts. Reported amounts are before taxes and other deductions and in nominal pounds.

*Reference Period:*

Reported amounts refer to the last year.

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

The sample design of the SHARE changed between the first and the second wave. In the first wave once an age-eligible individual was selected, not only his/her spouse, but also all other age-eligible household members and their spouses were interviewed. Since wave 2 (the one analyzed in this guide) the SHARE's sample design is identical to the one adopted by the HRS in

that only one age-eligible respondent per household and his/her spouse answer the questionnaire. However, because of its initial design and the fact that wave 1 respondents are still eligible for re-interview thereafter, a household may consist of other sample participants besides the “main couple” or include more than one “couple”. The RH SHARE version of the data provides a couple identifier, which allows to select couples or sub-households within each sampled household.

The SHARE distinguishes between a “financial” respondent, who answers on behalf of the couple, and a “household” respondent, who answers on behalf of the household. As far as income measures are concerned, the financial respondent answers questions on asset income, while the household respondent provides information on housing, specifically rental income from real estate properties.

In what follow, we will mainly focus on income flows at the couple level, that is, those received by the respondent and his/her spouse. In the Household Income module (HH), the SHARE also collects information on the total amount of income obtained by the household, including any other family member besides the respondent and his/her spouse. Depending on the specific analysis or research question, such variable may be used to create a more comprehensive measure of household income. We will briefly discuss income measures of other household members below.

The SHARE employs unfolding brackets to bound income measures whenever the respondent does not know or is unwilling to report an exact amount. Brackets thresholds vary with the source of income that is being asked and the reference period. Respondents are randomly assigned to start the unfolding bracket sequence from different entry points.

The data release of the SHARE is supplemented by an additional dataset containing derived variables, which include imputations and imputations flags. The imputation procedure uses a fully conditional specification method as in van Buuren et al. (2006). Multiple imputations are performed. Specifically, 5 different imputed values correspond to each missing one<sup>11</sup>.

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<sup>11</sup> Further details on the imputation methodology employed by SHARE can be found in Christelis (2011) at: [http://www.share-project.org/t3/share/fileadmin/pdf\\_documentation/Imputation\\_of\\_Missing\\_Data\\_in\\_Waves\\_1\\_and\\_2\\_of\\_SHARE.pdf](http://www.share-project.org/t3/share/fileadmin/pdf_documentation/Imputation_of_Missing_Data_in_Waves_1_and_2_of_SHARE.pdf).

### *2.3.1 Earnings from Paid Work*

*Respondent:*

Each respondent reports earnings from employment on his/her own behalf.

*Unit:*

Earnings from paid work are at the individual level.

*Measure:*

The sequence of questions in module EP elicits the amount of the last payment from the main job before and after deductions for tax and contributions. If the reported value includes additional payments or bonuses, their total amount is only elicited after taxes and contributions. A separate question aims at measuring the overall income from employment after any taxes and contributions. Original variables are denominated in nominal Euros, while derived variables are in nominal country-specific currencies.

*Reference Period:*

The last payment refers to the specific time period indicated by the respondent over which it is received. Total annual earnings refer to the previous year.

### *2.3.2 Self-Employment Income*

*Respondent:*

Respondents report their own self-employment income.

*Unit:*

Self-employment income is at the individual level.

*Measure:*

Two separate items in module EP elicit average monthly income from business, net of production costs, before and after taxes. A separate question asks respondents to report annual self-employment drawings, net of costs related to materials, equipment and goods used for the work, after taxes and contributions. Income from agricultural activity may be included in these measures, although it is not explicitly mentioned in the questions. Original variables are denominated in nominal Euros, while derived variables are in nominal country-specific currencies.

*Reference Period:*

Reported amounts refer either to the average month over the last twelve months or to the previous year.

*2.3.3 Private Pension and Annuity*

*Respondent:*

Questions about private pension and annuity are answered separately by each respondent.

*Unit:*

Income from private pension and annuity is at the individual level.

*Measure:*

The sequence of questions collects data on occupational old age pensions from the three most important jobs, early retirement pension, occupational survivor pension, private personal pension, annuity and life insurance policies. Reported amounts are after taxes. Original variables are denominated in nominal Euros, while derived variables are in nominal country-specific currencies.

*Reference Period:*

Reported amounts represent monthly payments. Derived measures including imputations are provided in both monthly and annual equivalents.

*2.3.4 Public Pension*

*Respondent:*

Questions about public pension are answered separately by each respondent.

*Unit:*

Income from public pension is at the individual level.

*Measure:*

The sequence of questions elicits the amount of public old age pension, public early retirement pension, and public survivor pension. Reported amounts are after taxes. Original variables are denominated in nominal Euros, while derived variables are in nominal country-specific currencies.

*Reference Period:*

Reported amounts represent monthly payments. Derived measures including imputations are provided in both monthly and annual equivalents.

*2.3.5 Government and Welfare Transfers*

*Respondent:*

Questions about transfers are answered separately by each respondent.

*Unit:*

Income from transfers is at the individual level.

*Measure:*

This category includes public and private disability insurance payments, unemployment benefits, and war pension. Reported amounts are after taxes. Original variables are denominated in nominal Euros, while derived variables are in nominal country-specific currencies.

*Reference Period:*

Reported amounts represent monthly payments. Derived measures including imputations are provided in both monthly and annual equivalents.

*2.3.6 Asset Income*

*Respondent:*

Rental income from real estate properties is elicited in the Housing module (HO) answered by the household respondent. Financial asset income is reported by the financial respondent in the Assets module (AS).

*Unit:*

Asset income is reported at the couple level. It should be pointed out that, although they are meant to collect household-level information, all questions in the HO module ask the household respondent to report any income received by him/herself or by the husband/wife/partner. Hence, they elicit couple-level rather than household-level measures.

*Measure:*

The questionnaire elicits rental income from real estate properties in the HO module and the amount of interest or dividend on financial assets in the AS modules. It is worth pointing out

that, while respondents report the value of any farm or business they may own, they are not asked about the amount of income generated by this asset. Reported amounts are after taxes. Original variables are denominated in nominal Euros, while derived variables are in nominal country-specific currencies.

*Reference Period:*

Reported amounts refer to the previous year.

*2.3.7 Income of Other Household Members*

*Respondent:*

The household respondent answers the questions featuring the HH module.

*Unit:*

The respondent reports total income received by all other household members besides him/herself and his/her spouse. All other income reported in module HH are at the household level.

*Measure:*

The sequence of questions in the HH module elicits total income received by other household members besides the respondent and his/her spouse, additional income received by the household in the form of benefits (housing allowances, child benefits, poverty reliefs, etc.), and overall income available to the household in an average month. Reported amounts are after taxes and contributions. Original variables are denominated in nominal Euros, while derived variables are in nominal country-specific currencies.

*Periodicity:*

Income of other household members and additional income from benefits refer to the previous year. Overall income available to the household refers to an average month in the previous year.

*2.4 South Korea – Korean Longitudinal Study of Aging (KLoSA)*

KLoSA respondents report their own individual income flows. Since joint accounts are not allowed in the Korean financial market, the survey asks sample participants to provide any income personally received from work or derived from assets personally owned so as to avoid double counting. Income measures at the couple level can be obtained by combining

information reported separately by each member. It is important to note that, unlike the HRS, ELSA, and SHARE, the KLoSA samples all age-eligible individuals (45 or older) within a household, but it does not interview spouses of age-eligible participants if they are younger than 45 years of age. Thus, if the spouse is not age-eligible, only one couple member is interviewed. At the same time, other co-residing individuals besides the respondent and his/her spouse may be interviewed as long as the age-eligibility criterion is satisfied. The RH KLoSA provides a couple identifier and a flag variable indicating whether or not the respondent's spouse is interviewed.

A specific item in the income module (E) elicits the overall household income including payments received by other household members besides the respondent and the spouse. Depending on the purposes of the analysis, this variable may be more indicative of household wellbeing than the couple-level counterpart. While the discussion below refers primarily to specific income sources available at the individual level for both the respondent and his/her spouse, we will also comment on extended measures of household income including payments received by other family members.

The KLoSA questionnaire features unfolding bracket questions to obtain at least partial information whenever sample participants are unwilling to provide or do not know exact amounts. Bracket thresholds vary with the item under consideration and the reference period. Missing values are imputed using a regression-based multiple imputation procedure. Such procedure provides 5 imputates for each missing value and incorporates information elicited through unfolding bracket questions.

The KLoSA asks its sample participants to report income values in 10,000 Korean won (MW), corresponding to approximately 10 U.S. dollars.

#### *2.4.1 Earnings from Paid Work*

##### *Respondent:*

Each respondent reports his/her own earnings from paid work.

##### *Unit:*

Earnings from paid work are at the individual level.

##### *Measure:*

The questionnaire elicits the amount of regular monthly payment from the main job and the number of months during which the respondent worked. Based on these answers, annual labor



income is computed and respondents are asked to confirm whether the resulting amount is correct. The questionnaire asks directly about annual income earned through side jobs. Reported amounts are after taxes. Values are expressed in nominal MW.

*Reference Period:*

Earnings from the main job are reported in monthly terms. Income from side jobs refer to the last calendar year.

*2.4.2 Self-Employment Income*

*Respondent:*

Each respondent reports his/her own self-employment income as well as income from agricultural and fisheries business.

*Unit:*

Self-employment income is at the individual level.

*Measure:*

The sequence of questions asks the amount of self-employment income earned every month and the number of months during which earnings were obtained. Respondents are invited to exclude any income earned through agricultural and fisheries activities from the reported amount. Based on these answers, annual income is computed and respondents are asked to confirm whether the resulting amount is correct. Separate items elicit total earnings from agricultural and fisheries businesses. For both income sources, amounts are after taxes and other deductions. In the case of earnings from agricultural and fisheries activities, respondents are explicitly instructed to exclude any operational costs and expenses from the reported amount. Values are expressed in nominal MW.

*Reference Period:*

Business, non-agricultural income is in monthly terms. Earnings from agricultural or fisheries businesses refers to the last calendar year.

*2.4.3 Private Pension and Annuity*

*Respondent:*

Each respondent reports his/her income from personal private pensions.

*Unit:*

Income from private pension and annuity is at the individual level.

*Measure:*

As for earnings, the questionnaire elicits the value of private pension benefits received per month and the number of months during which such payments were obtained. It also asks about the amount of benefits received in the form of lump-sums. Based on these answers, total annual income from private pension is computed and respondents are asked to confirm whether it is correct. Reported amounts are after taxes and expressed in nominal MW.

*Reference Period:*

Private pension benefits are in monthly terms or in lump-sum received during the last calendar year.

#### *2.4.4 Public Pension*

*Respondent:*

Each respondent reports his/her own benefits received from the National Pension System and, when applicable, from special occupational pensions.

*Unit:*

Public pension benefits are at the individual level.

*Measure:*

Respondents are asked to report the amount of monthly benefits from the National Pension System or Occupational Pension and the number of months during which payments were received. If applicable, they also state any amount received in the form of lump-sums. Based on these answers, total annual income from public pension is computed and respondents are asked to confirm whether it is correct. Benefits from the National Pension System include old age annuities, annuities for disabled persons, and survival pension. Benefits from Occupational Pension include pensions for government employees, military personnel, and private school teachers. Reported amounts are after taxes and expressed in nominal MW.

*Reference Period:*

Public pension benefits are in monthly terms or in lump-sum received during the last calendar year.

#### *2.4.5 Government and Welfare Transfers*

*Respondent:*

Each respondent provides the amount of transfers from government and other welfare programs.

*Unit:*

Transfers are at the individual level.

*Measure:*

Respondents are asked to report the amount of monthly transfers and the number of months during which payments were received. If applicable, they also state any amount received in the form of lump-sums. Based on these answers, total annual income from transfers is computed and respondents are asked to confirm whether it is correct. This category comprises unemployment and workers' compensation, payments from the National Basic Living Security Scheme (analogue to supplemental income benefits), veteran's benefits and other welfare transfers. When they are not tax-exempt, transfers are reported after taxes. Values are expressed in nominal MW.

*Reference Period:*

Transfers are in monthly terms or, if applicable, in lump-sums received during the last calendar year.

#### *2.4.6 Asset Income*

*Respondent:*

Respondents are asked to provide any income derived from assets personally owned.

*Unit:*

Asset income is at the individual level.

*Measure:*

The sequence of questions elicits rental income from real estate properties after taxes and other deductions. It separately asks about the amount of monthly interest on financial assets. In this case, there is no clear indication about whether the amount should be reported before or after taxes. Values are expressed in nominal MW.

*Reference Period:*

Rental income from real estate properties refers to the last calendar year. Interest on financial asset is in monthly terms.

*2.4.7 Income of Other Household Members*

*Respondent:*

Each respondent within the household separately states the amount of total household income. Thus, responses may vary depending on the person answering the question. Since the KLoSA identifies the respondent most knowledgeable about financial matters within the household, it is possible to refer to the answer given by this person for a unique, representative measure of household total income.

*Unit:*

The reported amount is at the household level.

*Measure:*

The question elicits total household income including payments received by family members other than the respondent and his/her spouse. The reported amount is after taxes and other deductions. Values are expressed in nominal MW.

*Reference Period:*

Household income refers to the last calendar year.

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

The sample design of the JSTAR differs from the one adopted by the other studies discussed in this guide. This survey only interviews one age-eligible individual (between 50 and 75 years of age) within a household, but not his/her spouses or partner. The questionnaire asks respondents about their total income using two different instruments: a self-administered survey and a computer-aided personal interview (CAPI). In the former, sample participants are asked to provide their total income, including earnings, pensions, capital gains and interest payments, net of taxes and social security deductions. Separately, they also report the total amount of taxes and social security contributions paid in the last twelve months. In doing so, sample participants are invited to consult their official tax records. In the CAPI, respondents are first asked whether they filled in the income information in the self-administered questionnaire.

If they did not, they are asked to provide such information to the interviewer. If household finances are managed separately, total income and tax payments are only elicited for the respondent. If household finances are kept together, the respondent is asked to provide those figures for the spouse too.

The use of a self-administered questionnaire is meant to be less intrusive and may result in a more accurate reporting of income flows. It should be pointed out, however, that only total income and total taxes are elicited in this way. Since our focus is on distinct income sources, we will not refer to these variables thereafter. Researchers interested in measuring total individual or household income, but not its specific components, may find them a more reliable source of information.

For some but not all income sources the interview questionnaire asks the respondent to report the spouse's information too, as long as couple finances are managed jointly. It is important to remark that, given the sample design of the JSTAR, the person providing such information on behalf of the couple is not necessarily the one who is most knowledgeable about financial matters within the household (as it is typically the case in HRS, ELSA, and SHARE).

The use of unfolding bracket questions in the JSTAR is less systematic than in the other surveys reviewed in this guide. As far as income measures are concerned, no unfolding bracket sequence is asked when respondents refuse to provide or do not know an exact amount. In the latter case, however, they are explicitly invited to report a rough estimate of their income rather than the exact amount. Missing income values are not imputed.

### *2.5.1 Earnings from Paid Work*

#### *Respondent:*

The only sample participant within the household answers the question.

#### *Unit:*

Earnings from paid work are at the individual level.

#### *Measure:*

The sequence of questions elicits separately the amount of wage/salary and bonus pay. Both sources of income should be reported before taxes, social insurance, savings and other deductions. Amounts are in nominal yen.

*Reference Period:*

Depending on how the respondent's salary is calculated, the hourly, daily or monthly wage is elicited. Together with information about hours of work per week and number of working weeks in a year, answers to these questions can be used to infer the amount earned over the year. The amount of bonus pay refers explicitly to the previous year.

*2.5.2 Self-Employment Income*

*Respondent:*

The only sample participant within the household answers the question.

*Unit:*

Self-employment income is at the individual level.

*Measure:*

The question asks about income from business net of expenses for employee pay, materials and tools, but before taxes and social insurance deductions. Amounts are in nominal yen.

*Reference Period:*

Reported self-employment income refers to the previous year.

*2.5.3 Private Pension and Annuity*

*Respondent:*

The only sample participant within the household answers the question.

*Unit:*

Income from private pension and annuity is at the couple level (respondent and spouse, if applicable).

*Measure:*

The questionnaire asks about pension benefits from a private insurance company or the postal insurance system. Amounts are before taxes and expressed in nominal yen.

*Periodicity:*

Reported amounts refer to the previous year.

*2.5.4 Public Pension*

*Respondent:*

The only sample participant within the household answers the question.

*Unit:*

Public pension benefits are at the individual level. The respondent reports separately the amount of public benefits received by him/herself and his/her spouse.

*Measure:*

The sequence of questions asks whether the respondent receives any government pension. It then collects information on the type of benefits paid by the public system. Payments may refer to basic old age pension, old age welfare annuity, survivor's and disability pension. Finally, the questionnaire elicits the total amount of public pension. Reported values are before taxes and expressed in nominal yen.

*Periodicity:*

Reported amounts refer to the previous year.

#### *2.5.5 Government and Welfare Transfers*

This income component is not asked in the JSTAR.

#### *2.5.6 Asset Income*

This income component is not asked in the JSTAR.

#### *2.5.7 Income of Other Household Members*

JSTAR asks whether other household members besides the respondent and his/her spouse receive any incomes, but it does not elicit the amount of these payments.

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

The CHARLS collects income information in different modules. The Work, Retirement, and Pension module (module E) contains data on income earned by the respondent and/or his/her spouse. The Household Income and Expenditures module (module F1) records individual income of any other person within the household and total family income earned cooperatively, through self-employment or agricultural activity, by more than one household member. Asset income is provided in the Household Assets module (module G1) and in the Individual Assets

module (module G2). Apart from asset income, for most of the income categories discussed below we will refer to variables from the module E. Variables from module F1 will be used whenever a particular income source is only available at the household level. As mentioned above, our focus is on specific income components measured at the couple level. Below we will provide indications on how the information available in module F1 can be used to construct more comprehensive measures of household income.

The CHARLS asks unfolding bracket questions whenever the respondent is unwilling to state or does not know the exact income amount. Bracket limits vary with the type of income under consideration and the reference period. All respondents start the unfolding bracket sequence from the same entry point. When available, bracket information is exploited to impute missing values as follows. First, non-missing values are grouped in each bracket and the mean of each bracket is computed. Next, missing values are imputed with the mean of the corresponding bracket identified by the unfolding sequence.

### *2.6.1 Earnings from Paid Work*

#### *Respondent:*

Each respondent reports his/her own earnings from dependent work.

#### *Unit:*

Earnings from paid work are at the individual level.

#### *Measure:*

Regularly paid workers are asked to provide their after-tax salary including bonuses. Those whose payments are contract-based or performance-based are not explicitly asked to include bonuses in the reported amount. If applicable, all respondents state the income received in the form of bonuses not paid at the same time as regular wage, the value of fringe benefits provided by the workplace, and earnings from side jobs. Amounts are in nominal Yuan.

#### *Reference Period:*

Depending on their contract arrangements, regularly paid workers are asked about their annual/monthly salary or weekly/daily/hourly wage. Those respondents receiving contract-based and performance-based payments report their monthly earnings. The value of all other bonuses not paid at the same time as regular wage refers to the past year. The value of fringe



benefits provided by the workplace and total income from any secondary job(s) are in monthly terms.

### *2.6.2 Self-Employment Income*

#### *Respondent:*

Respondents are asked about their individual self-employment income only if they are single operators. If other household members are involved in the activity, the financial respondent reports the total income received by the household. Questions about income from agricultural or fisheries activity are answered by the financial respondent.

#### *Unit:*

Self-employment income is at the individual level if sample participants are single operators. When more household members are involved in the activity, self-employment income is reported at the household level. Agricultural income is at the household level.

#### *Measure:*

Module E elicits individual self-employment drawings of those respondents who engage in a business without other family members. This income is net of operational costs (energy, housing or equipment rental, raw materials, transportation, marketing, and wages) and after taxes and other fees.

Module F1 elicits total household self-employment income whenever multiple members are involved in the activity. Also in this case, the reported amount is net of operational costs and expenses as well as of taxes and fees. The same module asks respondents to separately report total expenses and the value of production related to household agricultural or fisheries activities. Net income flows can be therefore computed by subtracting the cost of products from their value.

Unfolding brackets follow the question about individual self-employment income in module E, but not the questions about household self-employment and agricultural income in module F1. Amounts are in nominal Yuan.

#### *Reference Period:*

Both self-employment income and agricultural income refer to the past year.

### *2.6.3 Private Pension and Annuity*

*Respondent:*

Each respondent reports his/her own benefits from commercial pension.

*Unit:*

Reported pension benefits are at the individual level.

*Measure:*

The question elicits the amount of monthly benefits paid by commercial pension plans. It does not feature any clear indication about whether payments should be reported before or after taxes. Amounts are in nominal Yuan.

*Reference Period:*

Private pension benefits are in monthly terms.

### *2.6.4 Public Pension*

*Respondent:*

Each respondent reports his/her own public pension benefits.

*Unit:*

Public pension benefits are at the individual level.

*Measure:*

The question asks about the total amount of pension benefits received from the government, a work unit and/or a social security agency. It does not feature any clear indication about whether the value should be reported before or after taxes. Amounts are in nominal Yuan.

*Reference Period:*

Public pension benefits are in monthly terms.

### *2.6.5 Government and Welfare Transfers*

*Respondent:*

The financial respondent reports the amount of transfers received by the household.

*Unit:*

Transfers are at the household level.

*Measure:*

When eliciting the value of government transfers, the questionnaire distinguishes between rural and urban households. The former are asked to provide the value of transfers related to reforestation programs, agricultural subsidies, minimum income support (Di Bao), support for households without working capacity (Wu Bao Hu) and below the official poverty line (Tekun Hu). The latter report the value of transfers received in the form of minimum income support (Di Bao) and disaster relief.

There is no clear indication about whether these payments should be reported before or after taxes. We consider transfers as tax-exempt. It should be noticed that no unfolding bracket questions are asked if the respondent is unwilling to state or does not know the exact value of transfers received by the household. Amounts are in nominal Yuan.

*Reference Period:*

Reported amounts refer to the past year.

### *2.6.6 Asset Income*

*Respondent:*

In module G1 the financial respondent reports rental income from any house, land, fixed capital and durables owed by any member of the household. In module G2 both the respondent and his/her spouse report separately the income earned through personal financial assets and investments.

*Unit:*

Rental income from real estate, fixed capital and durables is at the household level.  
Financial asset income is at the individual level.

*Measure:*

This category includes rental income from real estate properties, stock dividends, capital gains on funds, and interest income from credits towards third parties. The questions do not feature any clear indication about whether asset income should be reported before or after tax. However, given how they are phrased, it is likely that all amounts are reported before taxes. In general, no unfolding bracket sequence follows the questions about asset income if the respondent is unwilling to state or does not know exact values. The only question followed by

an unfolding bracket series is the one eliciting total income received altogether from “other investments”. Amounts are in nominal Yuan.

*Reference Period:*

Reported amounts refer to the past year.

*2.6.7 Income of Other Household Members*

*Respondent:*

The financial respondent answers the questions eliciting income of other household members in module F1.

*Unit:*

Income received by other household members besides the respondent and his/her spouse is at the individual level.

*Measure:*

Module F1 asks separately about wage income, self-employed income, and income from other sources (pensions, public transfers, investment and savings) received personally by other household members besides the respondent and his/her spouse. No unfolding bracket questions are used to bound income measures when the respondent is unwilling to provide or does not know the exact value. Amounts are after taxes (although not all questions state clearly that income should be reported after taxes) and in nominal Yuan.

*Reference Period:*

Reported amounts refer to the past year.

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

LASI collects income data in different sections of the questionnaire. Individual income earned through work is available in the Employment (I\_E) module for all respondents who were employed or worked in a self-employment activity in the last twelve months prior to the interview. Similarly, income from pensions is available at the individual level in the Pension (I\_F) module for all those who received such payments in the last twelve months prior to the interview. Income from self-employment activities earned cooperatively by more than one family member, income from agricultural and fisheries business, income from government

transfers and asset holdings are elicited in the Household Income (HH\_E) section and reported by the financial respondent at the household level.

In the Individual Income of All Household Members (HH\_D) module, the financial respondent reports total earnings from paid work, total self-employment income net of expenses, and total pension income (including private and public benefits) received individually by each household member, including him/herself and the spouse. We will discuss the features of these questions in point 2.7.7 below.

The LASI asks unfolding bracket questions whenever respondents do not know or refuse to provide exact amounts. Bracket thresholds vary with the source of income that is being asked. Entry points in the unfolding bracket sequence are randomly assigned to each respondent so as to reduce anchoring bias.

Imputation of missing values is performed using a “hot-deck” procedure. Specifically, missing observations are imputed with values from randomly selected similar records in the sample. For each survey unit, the algorithm first identifies all donors with comparable characteristics who report exact continuous values for the variable of interest. Next, it imputes the missing observation with the value from a randomly selected donor.

### *2.7.1 Earnings from Paid Work*

#### *Respondent:*

All respondents report their own earnings from dependent work.

#### *Unit:*

Earnings from paid work are at the individual level.

#### *Measure:*

The questionnaire elicits separately total earnings from the main job and the value of fringe benefits provided to the respondent by his/her workplace. It also asks the income obtained through any side jobs. Reported amounts are before taxes and other deductions. Values are expressed in nominal Rupees.

#### *Reference Period:*

Earnings from the main job refer to the last twelve months. Income from side jobs is the average monthly income.

### *2.7.2 Self-Employment Income*

*Respondent:*

Each respondent reports his/her own income from self-employment. The financial respondent reports total household income from non-farm business and agricultural activities.

*Unit:*

Self-employment income is at the individual level. If more than one household member is involved in any self-employment activity, income earned cooperatively is reported at the household level. Income from agricultural or fisheries activity is reported at the household level.

*Measure:*

Module I\_E asks each respondent to report his/her own self-employment drawings before taxes and net of operational costs. Module HH\_E elicits the amount of income earned by the household from a non-farm activity as well as total expenses, including energy, housing or equipment rental charges, taxes or fees, incurred to run the business. If the activity is conducted jointly with non-household members, the question explicitly invites respondents to provide only the share of income earned by household members.

As far as farm activities are concerned, module HH\_E asks for the value of all crops, forestry products, fishing, and livestock products produced by the household for both sale and own consumption purposes. The sequence of questions also asks the total cost of production. This includes expenses related to seeds, fertilizer, medicine, pasture fees, animal pens, and transportation, but not the costs of irrigation and land rental which are separately elicited. All values are expressed in nominal Rupees.

*Reference Period:*

Self-employment and agricultural income refer to the past twelve months.

### *2.7.3 Private Pension and Annuity*

*Respondent:*

Each respondent answers the sequence of questions about private pension benefits.

*Unit:*

Reported benefits are at the individual level.

*Measure:*

The questionnaire asks the amount of benefits paid by occupational pensions as well as commercial pension schemes. The questions do not state explicitly whether the amount should be reported before or after taxes. Values are expressed in nominal Rupees.

*Reference Period:*

Respondents are asked to report their monthly benefits.

*2.7.4 Public Pension*

*Respondent:*

Each respondent reports his/her own benefits from government schemes.

*Unit:*

Reported benefits are at the individual level.

*Measure:*

The sequence of questions elicits the amount of the lump sum received by the respondent from any public provident fund scheme. If the respondent is widowed, it also asks the amount of dependent or survival pension. Finally, it elicits the total amount of government pension in the form of benefits for widows, agricultural workers, freedom fighters, disabled and the elderly. It does not state explicitly whether amounts should be reported before or after taxes. Values are expressed in nominal Rupees.

*Reference Period:*

Respondents are asked to report monthly benefits whenever payments are recurrent. As far as lump sums are concerned, the questionnaire collects information on the year and month in which such payment was received.

*2.7.5 Government and Welfare Transfers*

*Respondent:*

The financial respondent answers the questions about government and welfare transfers.

*Unit:*

Reported amounts are at the household level.

*Measure:*

The questionnaire elicits the total amount of government subsidies or transfers. These include agricultural subsidies, compensation for illness or accident, emergency or disaster relief payments, debt forgiveness, compensation for re-settlement, and cash transfers from the Janani Suraksha Yojana program aimed at promoting birth in health facilities. A separate item asks the monetary value of ration card or BLP received by the household. All these transfers are tax-exempt. Values are expressed in nominal Rupees.

*Reference Period:*

The report amount of government transfers refers to the last twelve months. The monetary value of rations refers to an average month over the past twelve.

### *2.7.6 Asset Income*

*Respondent:*

The financial respondent answers the questions about asset income.

*Unit:*

Asset income is at the household level.

*Measure:*

The questionnaire asks about rental income from housing units, land, farming assets, livestock, and vehicles. It also elicits total returns on financial investments and the amount of interest received by the household on personal loans to third parties. Most of the questions about asset income state explicitly that amounts should be reported before taxes. In the cases of rental income from farming assets, livestock, and vehicles, such indication is missing. Also, questions eliciting rental income from farming asset, livestock, and vehicles are not followed by an unfolding bracket sequence when the respondent refuses or does not know the exact amount. Values are expressed in nominal Rupees.

*Reference Period:*

Reported amounts refer to the last twelve months.

### *2.7.7 Income of Other Household Members*

*Respondent:*



The financial respondent answers the questions in the HH\_D module about income payments received by all household members. It should be noticed that in this section of the questionnaire the financial respondent provides information about him/herself as well as about his/her spouse and any other family member.

*Unit:*

Income amounts are at the individual level.

*Measure:*

The HH\_D module elicits total earnings from paid work, total self-employment income net of expenses, and total pension income (including private and public benefits) received by each household member. The questions do not clearly indicate whether income payments should be reported before or after taxes. Values are expressed in nominal Rupees.

*Reference Period:*

Reported amounts refer to the last twelve months.

## *2.8 Ireland – The Irish Longitudinal Study on Aging (TILDA)*

TILDA adopts the typical sample design of the HRS-type surveys. Thus, it interviews individuals aged 50 and over and their spouses or partners independently over their age. TILDA collects income information in different modules. Each respondent answers the Employment Situation module (module WE), reporting his/her own earnings from employment, self-employment or farming activity, and the Sources of Income module (module SI), providing information about State and occupational retirement pensions as well as government and welfare transfers. In this case, pension, disability, and jobseeker's benefits refer to the amount received by the financial respondent only, while all other welfare transfers and subsidies refer to the amount jointly received by the financial respondent and his/her spouse. Thus, in TILDA earnings from work are available at both individual and couple level, pension and individual state benefits are only available at the individual level, and family state benefits are only available at the couple level.

A specific item in module SI elicits the amount of income received collectively by all other household members besides the financial respondent and his/her spouse. Depending on the research question, this information may be used to create relatively more comprehensive

measures of household income so as to better assess household financial stability and economic wellbeing.

The financial respondent provides the amount of income received by the household from renting out parts of the primary residence in the House Ownership module (module HO) and the income flow from holding financial and other real asset in the Other Assets module (module AS). Finally, for those individuals who engage in agricultural activities, income from renting out personally owned farming land and the amount of subsidies received from the Department of Agriculture are asked in the WE module.

For most of the income variables reviewed in this guide, TILDA uses unfolding bracket questions whenever the respondent does not know or refuses to report an exact amount. We will indicate below the items for which unfolding brackets are not employed.

### *2.8.1 Earnings from Paid Work*

#### *Respondent:*

All respondents report their own earnings from paid work.

#### *Unit:*

Reported amounts are at the individual level.

#### *Measure:*

The sequence of questions elicits the typical wage/salary payment from the main job before taxes and contributions as well as its net amount after all deductions at source have been made. Respondents are explicitly instructed to include in these amounts all additional payments received in the form of overtime, commissions, bonuses, and tips. Referring to their main job, respondents are also asked to report the total gross amount earned in the last twelve months, inclusive of overtime, commissions, bonuses, and tips. The questionnaire also elicits the gross amount received from any side jobs worked by the respondent as an employee, farmer, or self-employed. No unfolding bracket series is used to elicit information on income from subsidiary jobs when respondents do not provide an exact amount. Values are in nominal Euros.

#### *Reference Period:*

The typical wage/salary paid by the main job refers to the specific period indicated by the respondent, ranging from one week to one year. Total gross earnings from the main job as well as from any side job(s) refer to the last twelve months.

### *2.8.2 Self-Employment Income*

*Respondent:*

Each respondent answers these questions.

*Unit:*

Reported amounts are at the individual level.

*Measure:*

The sequence of questions elicits total income or profit from business before taxes and social insurance contributions. This amount includes any director's fees or money draw for personal living expenses. The amount of taxes and social insurance contributions paid on these earnings is separately elicited, so that net self-employment income can be computed. Unfolding bracket questions are used to elicit gross self-employment income only.

A specific section of module WE asks individuals who engage in farming to provide the approximate income earned through their activity. This amount is before taxes and contributions, but after any production costs related to materials, equipment and goods. The question instructs respondents to exclude any rent for the land and any payments received from the Department of Agriculture, whose amounts are separately elicited. Values are in nominal Euros.

*Reference Period:*

Reported amounts refer to the last twelve months.

### *2.8.3 Private Pension and Annuity*

*Respondent:*

Each respondent answers these questions.

*Unit:*

Reported amounts are at the individual level.

*Measure:*

The sequence of questions first asks about retirement pension benefits from a former employer or from a deceased spouse's former employment. Next, it elicits the amount of payments received from a private pension plan or annuity, either paid for by the respondent or by a deceased spouse. If the respondent receives benefits from multiple plans, the sequence is

repeated for each pension plan starting from the most important one. For all types of benefit, the respondent is asked to provide recurrent as well as lump-sum payments and to indicate whether the latter were received in the last twelve months. Based on this information, it is possible to create yearly measures of income from occupational and private pensions or annuity. A separate item asks for the amount of payouts from a personal life insurance policy. No unfolding bracket questions are used to elicit partial information about these payments when respondents do not provide exact values. Amounts are before taxes and any deductions and expressed in nominal Euros.

*Reference Period:*

Regular payments from pension plans and annuities cover a specific period indicated by the respondent, from one week to one year. Information about whether lump-sum payments occurred in the last twelve months is available. Life insurance payouts refer to the last twelve months.

*2.8.4 Public Pension*

*Respondent:*

Each respondent answers these questions.

*Unit:*

Reported amounts are at the individual level.

*Measure:*

This income category includes contributory and non-contributory state pension as well as transition state pension and widow's contributory pension. Amounts are before taxes and separately elicited for each pension type. No unfolding bracket questions are used to elicit at least partial information about these payments when respondents do not provide exact amounts. Values are in nominal Euros.

*Reference Period:*

Respondents are asked to report the weekly amount received during the last twelve months. The series of questions also elicits the number of weeks in the last twelve months during which payments were received.

### *2.8.5 Government and Welfare Transfers*

#### *Respondent:*

Each respondent answers the questions about welfare transfers in module SI. Each respondent engaging in farming answers the questions about payments received from the Department of Agriculture in module WE.

#### *Unit:*

Reported amounts are at the individual level. Only the value of free travel passes is at the couple level.

#### *Measure:*

Payments from a range of state social welfare schemes are elicited by TILDA in module SI. These can be divided into social assistance payments and social insurance payments. The former include disability and jobseeker's allowances as well as child benefit, single parent family payment, carer's allowance, and supplementary welfare allowance. The latter category comprises disability and jobseeker's benefits and invalidity pension. The questionnaire asks respondents to separately report transfers received from each one of these programs. An additional question elicits the total amount of payments in the form of pre-retirement allowance, back to work allowance, back to work enterprise allowance, back to education allowance, part-time job incentive scheme, farm assist scheme, widow's or widower's non-contributory pension, widowed parent grant, deserted wife's benefit, bereavement grant, injury benefit, blind pension, constant attendance allowance, infectious diseases maintenance allowance, and medical care scheme. Module SI also asks about the value of subsidies in the form of free travel passes and the amount of any foreign social welfare payment received by the respondents.

A series of questions in module WE elicits subsidies received by individuals engaging in farming from the Department of Agriculture. These include payments from the Single Farm Payment scheme, the Rural Environment Protection scheme, and the Special Area of Conservation scheme.

No unfolding bracket questions are used to elicit at least partial information about welfare transfers when respondents do not provide exact amounts. All payments are reported before taxes, although some of the transfers, specifically disability and jobseeker's allowance,

supplementary welfare allowance, and jobseeker's benefits are tax exempt. Values are expressed in nominal Euros.

*Reference Period:*

For single transfers, the questionnaire elicits weekly amounts as well as the number of weeks in the last twelve months during which payments were received. The total amount of other payments from assistance programs refers to the last twelve months. The value of free travel passes covers the last four weeks, whereas foreign social welfare payments refer to the last twelve months. All subsidies paid by the Department of Agriculture refer to the last year.

*2.8.6 Asset Income*

*Respondent:*

The financial respondent answers these questions. Each respondent engaging in agricultural activity is asked about rental income from farming land in module WE.

*Unit:*

All amounts elicited in modules AS and HW are at the couple level. Income from renting out acres of land in module WE refers to a property personally owned by the respondent.

*Measure:*

The questionnaire elicits income from renting out parts of the current residence in module HW. Module AS elicits rental income from other residential properties and the amount of interest and/or dividends on financial assets, such as bank accounts, life insurance, mutual funds, bonds or shares. It also asks about total income received from other assets such as land, firm or business, inheritance or money owed to the respondent by third parties.

We include in the "asset income" category any rental income received by respondents who engage in agricultural activity through renting out farming land (elicited in module WE).

No unfolding bracket series is used to elicit at least partial information about these income flows when respondents do not provide exact amounts. It should be noticed that while rental income is provided after taxes and expenses, interest and dividends earned from financial asset holdings are reported before taxes. All values are in nominal Euros.

*Reference Period:*

Reported amounts refer to the last twelve month/last year.

### *2.8.7 Income of Other Household Members*

*Respondent:*

Each respondent answers these questions.

*Unit:*

The reported amount refers is at the household level.

*Measure:*

The questionnaire sequence first asks whether other household members age 16 and older receive any income. Next, it elicits the total amount of income available to the household after taxes. No unfolding bracket series is used for this item, but the question explicitly invites respondents to provide an approximate figure. Values are in nominal Euros.

*Reference Period:*

The reported amount refers to the last twelve months.

## *2.9 Indonesia – Indonesia Family Life Survey (IFLS)*

Even though its fourth wave contains retirement and health sections inspired by the HRS-type of surveys around the world, the IFLS is not explicitly targeted to the retirement age population as the other studies reviewed in this guide. Through its multipurpose instruments, the IFLS aims at providing a comprehensive and broad picture of living standards in Indonesia, offering longitudinal information on individuals of different ages, households, and communities. For this reason, the sample design of the IFLS is substantially different from the one adopted by the HRS-family of surveys.

The first step of the IFLS sampling scheme is to select households, defined as a group of people whose members reside in the same dwelling and share food. In a second step, the survey asks the person who provides information on the composition of the household to designate the household head. That is, the person responsible for keeping up the daily need of the household or the one whom the members of the household consider to be the head. It should be noticed that, where a married couple headed the household, the husband was generally designated as the head and his wife as the spouse of the head.

The initial sample in wave 1 was determined by interviewing (directly or by proxy), for each household, the head and his/her spouse, two randomly selected children of the head and the spouse age 0 to 14, a randomly selected individual age 50 or older and his/her spouse, and, for a

randomly selected 25% of sampled households, a randomly selected individual age 15 to 49 and his/her spouse. In all subsequent waves, the IFLS tracked origin and split-off households. As far as wave 4 is concerned, the interviewing rules were such that everyone in origin households was interviewed, whether or not he/she had been a household member in wave 1. In split-off households, instead, only wave 1 household members, their spouses and children were interviewed.

The IFLS consists of two distinct questionnaires, a household survey and a community-facility survey. In what follows, we will only refer to the former. The household questionnaire is divided into books, each one containing different sections. Income information at both individual and household levels is elicited in books 1, 2, and 3A. More precisely, each household member age 15 and older answers the Employment section (section TK) in book 3A reporting his/her own earnings from paid work and self-employment activities. In the same book, individuals age 50 and older are asked about their retirement and pension arrangements in the Retirement section (section RE). Household-level income flows are reported by the head of the household in book 2. Specifically, the Farm Business (UT) and the Non-Farm Business (NT) sections ask about household revenues, expenses, and rents from household-owned agricultural and non-agricultural activities, respectively. The Household Assets section (section HR) elicits income from rent, lease, interest or profit sharing on a wide range of household asset holdings, besides those relating to farm or non-farm household businesses. The household head also provides the amount of non-labor income received collectively by all other members in the form of scholarships or insurance payments in the Non-Labor Income section (section HI) of book 2. Notably, sections HR and HI are also asked in book 3A, which is addressed separately to all other sample participants age 15 and older within the household. Information on government transfers in the form of food aid and cash is elicited in the Consumption section (section KSR) of book 1. This sequence of questions is typically answered by a female respondent, either the spouse of the head or another person knowledgeable about household expenditures and consumption habits.

An important novelty of wave 4 is the introduction of unfolding brackets aiming at eliciting at least partial information whenever respondents do not know or refuse to provide exact amounts.



Unless indicated below, unfolding bracket questions are used for all the main sources of income discussed in this guide. Missing values are not imputed.

### *2.9.1 Earnings from Paid Work*

*Respondent:*

Each respondent answers these questions.

*Unit:*

Reported amounts are at the individual level.

*Measure:*

The sequence of questions elicits separately the amount of wage/salary including benefits and the amount of bonuses paid by the main job. As far as additional earnings are concerned, respondents are asked to report labor income received from their most important secondary job. In this case, the questionnaire elicits wage/salary and bonuses, if the respondent works for someone else, and net profits, if the respondent is self-employed. There is no clear indication on whether amounts should be reported before or after taxes. Values are in nominal Rupiahs.

*Reference Period:*

When reporting their wage/salary from the main job and earnings from the secondary job, respondents are asked to refer to the last month as well as to the last year. The amount of bonuses refers to the last year.

### *2.9.2 Self-Employment Income*

*Respondent:*

Each respondent reports net profits generated by his/her own business in section TK of book 3A. The financial respondent provides income flows related to farm and non-farm household activities in modules UT and NT of book 2, respectively.

*Unit:*

Amounts reported in section TK of book 3A are at the individual level. Amounts reported in sections UT and NT of book 2 are at the household level.

*Measure:*

Section TK in book 3A elicits total profit gained by each respondent through his/her own business activity after taking out all business expenses. The sequence of questions in section UT

of book 2 asks about the total value of production, including any goods used for own consumption, total expenses, and net profit related to the household farm business. Similarly, the sequence of questions in section NT of book 2 elicits total revenue, expenses and net profit generated by household non-farm businesses. Respondents report separately on up to four different businesses owned by the household. There is not clear indication about whether amounts should be reported before or after taxes. Values are in nominal Rupiahs.

*Reference Period:*

Individual self-employment drawings elicited in section TK of book 3A refer to the last month and to the last year. Household income flows from farming and non-farming activities elicited in book 2 refer to the last twelve months.

*2.9.3 Private Pension and Annuity*

*Respondent:*

Respondents age 50 and older answer the Retirement section (section RE) in book 3A.

*Unit:*

Reported amounts are at the individual level.

*Measure:*

The sequence of questions first elicits whether the individual receives benefits from a private pension plan. Next, it asks about the amount of benefits paid by the plan in the form of annuity or lump-sums and the time when payments started to be received. The questionnaire does not provide any indication about whether pension benefits should be reported before or after taxes. No unfolding brackets are used if respondents do not know or refuse to provide exact amounts. Values are in nominal Rupiahs.

*Reference Period:*

Pension benefits in the form of annuities refer to the last month. Information about when lump-sum payments were received is available.

*2.9.4 Public Pension*

*Respondent:*

Respondents age 50 and older answer the Retirement section (section RE) in book 3A.

*Unit:*

Reported amounts are at the individual level.

*Measure:*

The sequence of questions first elicits whether the individual receives benefits from a social security scheme, such as the Government Civil Social Insurance (Taspen), the Armed Forces Social Insurance Schemes (Asabri), and the social security program for formal private workers (Jamsostek). Next, it asks about the amount of benefits paid by the program in the form of annuity or lump-sums and the time when payments started to be received. The questionnaire does not provide any indication about whether pension benefits should be reported before or after taxes. No unfolding brackets are used if respondents do not know or refuse to provide exact amounts. Values are in nominal Rupiahs.

*Reference Period:*

Pension benefits in the form of annuities refer to the last month. Information about when lump-sum payments were received is available.

### *2.9.5 Government and Welfare Transfers*

*Respondent:*

The wife of the head or the female head of the household answers the section KSR in book 1. The household head answers section HI in book 2. The same section is also asked to other household respondents in book 3A.

*Unit:*

Reported amounts are at the household level.

*Measure:*

The questions in section KSR of book 1 measure the total amount of cash transfers, either from unconditional or conditional transfer programs, received by the household. Specific items also ask about subsidized purchases of rice. In this case, however, the details collected by the questionnaire do not necessarily allow inferring the monetary value of the subsidies. Hence, we do not include this type of government assistance in the measure of welfare transfers. On the other hand, we consider as welfare transfers government and private scholarships obtained by any of the household members. These amounts are reported in section HI of books 2 and 3A. No

unfolding brackets are used for these variables when respondents do not know or refuse to provide exact amounts. Transfers are tax exempt and their values are in nominal Rupiahs.

*Reference Period:*

Reported amounts refer to the last year or past twelve months.

*2.9.6 Asset Income*

*Respondent:*

The head of the household answers about asset income.

*Unit:*

Reported amounts are at the household level.

*Measure:*

A comprehensive series of questions in section HR of book 2 elicits the amount of rent, lease, interest or profit sharing on a wide range of household assets. These include primary residence, secondary houses and other real estate properties not used for business, vehicles, appliances, savings and investment assets, as well as credits towards third parties. Section UT asks about rent, lease or profit sharing on any asset owned through a household farm business. We also include in the measure of household asset income the total amount of insurance payments received by household members, which is elicited in section HI of books 2 and 3A. For all these items, the questionnaire does not use unfolding brackets when respondent do not give exact amounts and does not instruct on whether amounts should be reported before or after tax. Values are in nominal Rupiahs.

*Reference Period:*

Asset income refers to the past twelve months.

*2.9.7 Income of Other Household Members*

All household members are asked to provide their labor and non-labor income. We refer to the questionnaire items discussed above for this measure.

**Table 1. Who Answers the Income Questions**

	HRS	ELSA	SHARE
Earnings from Work	Financial Respondent / Each Respondent	Each Respondent	Each Respondent
Self-Employment Income		Financial Respondent *	
Private Pension and Annuity	Household Respondent		
Public Pension			
Government and Welfare Transfers			
Asset Income	Financial Respondent		
Income of Other Household Members			Household Respondent
	KLoSA	JSTAR	CHARLS
Earnings from Work	Each Respondent	Each Respondent <sup>+</sup>	Each Respondent <sup>++</sup>
Self-Employment Income			
Private Pension and Annuity		Not Asked	Financial Respondent
Public Pension			
Government and Welfare Transfers			
Asset Income			
Income of Other Household Members			
	LASI	TILDA	IFLS
Earnings from Work	Each Respondent / Financial Respondent	Each Respondent	Each Respondent <sup>++</sup>
Self-Employment Income			
Private Pension and Annuity	Financial Respondent		Household Head's Spouse
Public Pension			
Government and Welfare Transfers			
Asset Income		Financial Respondent <sup>+</sup>	Household Head
Income of Other Household Members		Each Respondent	Each Respondent <sup>++</sup>

**Note:** In the HRS, wage/salary income and self-employment earnings are elicited in module Q, answered by the financial respondent, as well as in module J, answered by each respondent. This guide focuses on the sequence featuring module Q. In LASI labor income and pension benefits are reported by each respondent on their own behalf as well as by the financial respondent on behalf of each household member. \* In the ELSA the financial respondent answers when the couple keeps finances together, otherwise each respondent answers separately. \*\* In the SHARE rental income from real estate is

reported by the household respondent. + The JSTAR only interviews one age-eligible individual within a sampled household, but not their spouses. ++ In the CHARLS self-employment income is reported by the financial respondent if more than one household member is involved in the activity. † In TILDA rental income from farming land is reported by each respondent engaging in agricultural activity. †† In the IFLS the household head reports total household income from farm and non-farm businesses.

**Table 2. The Unit of Measurement**

	HRS	ELSA	SHARE
Earnings from Work	Individual Level	Individual Level	Individual Level
Self-Employment Income		Couple Level**	
Private Pension and Annuity		Individual Level	
Public Pension		Individual Level	
Government and Welfare Transfers		Couple Level**	
Asset Income		Individual/Collective*	Individual Level
Income of Other Household Members			
	KLoSA	JSTAR	CHARLS
Earnings from Work	Individual Level	Individual Level <sup>††</sup>	Individual Level <sup>†</sup>
Self-Employment Income		Couple Level	
Private Pension and Annuity		Individual Level	
Public Pension		Not Asked	Household Level <sup>††</sup>
Government and Welfare Transfers			
Asset Income			
Income of Other Household Members	Household Level	Individual Level	
	LASI	TILDA	IFLS
Earnings from Work	Individual Level <sup>†</sup>	Individual Level	Individual Level <sup>††</sup>
Self-Employment Income			
Private Pension and Annuity			
Public Pension			
Government and Welfare Transfers	Household Level <sup>††</sup>	Couple Level <sup>‡</sup>	Household Level
Asset Income			
Income of Other Household Members	Individual Level	Household Level	Individual Level <sup>††</sup>

**Note:** As far as income of other household members is concerned, “collective” indicates that the reported amount refers to all other members besides the respondent and his/her spouse. \* In the HRS, job income of other household members is at the individual level, whereas non-job income refers to all other members besides the respondent and his/her spouse. \*\* In the ELSA, amounts are reported at the couple level when finances are kept together and at the individual level when finances are kept separate. Even for couples who keep their finances together, annuity payments are reported at the individual level. + The SHARE elicits the amount of income received jointly by all other household members. ++ The JSTAR only interviews one age-eligible individual within a sampled household, but not their spouses. In the JSTAR, earnings from work and self-employment income are only available for the respondent. † In the CHARLS, non-farm self-employment income is reported at the household level if more than one household member is involved in the activity. In the LASI, this measure is available at both individual and household level. †† In the CHARLS and LASI, government transfers and asset income may be received by other household members besides the respondent and his/her spouse. ‡ In TILDA, rental income from farming land is at the individual level. ‡‡ In the IFLS, self-employment income for those respondents involved in household farm or non-farm businesses is at the household level.

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

In this section we provide recommendations on creating harmonized income measures for cross-country analyses. The first step of such harmonization effort has already been taken by collecting income sources into seven broad categories. This allows us to work with relatively comparable aggregate measures that preserve the peculiarity of distinct income sources within each survey. The next step towards a meaningful comparison is to choose a particular unit of analysis and a precise reference period.

For most of the income aggregates considered below, we will compare measures at the individual and couple level, although in some instances, we will refer to household-level measures as well. In what follows, we will ignore differences pertaining to the person designated to answer the income questions (summarized in Table 1). We will also concentrate on **annual income measures** and abstract from differences in terms of reference period. The fact that for some income sources the reference period may vary across surveys does not hamper harmonization given that annual amounts can typically be inferred using information on the number of periods during which payments are received<sup>12</sup>. Finally, we will neglect the consequences of different imputation methods on the comparability of measures across surveys. We refer to section 2 for further details on this issue<sup>13</sup>.

For each income category, we will focus hereafter on the concept being measured by the survey questionnaires as the key aspect of harmonization. Our aim is to indicate to what extent the seven aggregate income measures described above are comparable across surveys and can therefore be exploited for cross-country study purposes.

#### *3.1 Earnings from Paid Work*

The concept of interest is individual earnings from paid work. Following the RAND HRS definition, this includes wages and salaries, earnings from professional practice or trade, tips, bonuses and commissions, and income from side jobs. Measures of each one of these income sources, before taxes and other deductions, are separately available in the HRS and total

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<sup>12</sup> Clearly, annual measures inferred this way are more accurate the more stable are income sources over time.

<sup>13</sup> Cross-country comparisons require constructing comparable price measures. For this purpose, comparative price levels can be obtained as the ratios of purchasing power parities (PPPs) to market exchange rates in each country and then deflated using national consumer price indices.



individual earnings can be obtained by summing the reported amounts. Two major issues arise when we try to construct comparable measures in other surveys. First, whether the various earnings components featuring the HRS questionnaire are accounted for in other surveys. Second, whether income payments are before or after taxes.

The ELSA elicits gross income from the main job, including overtime, bonuses, commissions and tips, in one single question. This variable is comparable to the sum of all HRS components of earnings from the primary job. In the ELSA, income from the main job can also be inferred from the amount of take-home pay and frequency of such payment. In this case, labor income is after taxes and deductions and can be combined with income from side jobs to obtain a measure of total net earnings from paid work. This is the approach followed by the RH ELSA to compute individual earnings.

The SHARE asks its respondents to state the amount of their last payment from the main job before taxes and other deductions. Using information about the frequency of such payment, it is possible to construct a measure roughly comparable to annual earnings from the primary job elicited in the HRS. In the SHARE, the last payment from the main job is also available after taxes and other deductions. This variable is directly comparable to the one recording take-home pay in the ELSA. The SHARE questionnaire also asks about total annual income from dependent employment, which should include (although not explicitly mentioned in the question text) overtime, tips, bonuses, commissions, as well as income from secondary jobs. Such variable is used in the RH SHARE as a measure of individual earnings from paid work. Since reported amounts are after taxes and contributions, this variable is analogue to the measure of total earnings in the ELSA, but not directly comparable to the measure of total earnings in the HRS.

Given the questionnaire sequence and the question text, we expect income from the main job in the KLoSA to include only regular wages and salaries. Annual earnings from side jobs are elicited separately. In both cases, reported amounts are after taxes.

In the JSTAR, respondents report their wages and salaries as well as their bonus pay before taxes, social insurance, and savings deductions.

The CHARLS asks about salary, bonuses and the value of fringe benefits received through the main job as well as average monthly income from side jobs. Reported amounts are after taxes.

The LASI elicits total earnings from the main job. This should include, although not explicitly mentioned in the question text, tips, bonuses and commissions. Income from secondary jobs is also asked. Amounts are before taxes.

TILDA asks its sample participants to report their typical wage/salary payments from the main job before as well as after taxes and deductions. These measures include overtime, bonuses, and commissions and are therefore not directly comparable to the measures of wage/salary available in other surveys, such as the HRS (before taxes) and the KLoSA (after tax), where these additional payments are excluded. TILDA also elicits the overall amount of annual gross earnings, including overtime, bonuses, tips, etc. This variable can be compared to total earnings from the main job in the three leading HRS-type studies, that is, the HRS, the ELSA, and the SHARE. On the other hand, income from secondary jobs is only available before taxes, thus it is directly comparable to the corresponding variable in the HRS, but not to the one in the ELSA, where earnings from subsidiary jobs are after taxes.

In the IFLS all variables are before taxes and other deductions. As far as earnings components are concerned, the Indonesian study collects separate information on wages/salaries and bonuses from the main job, as well as on income from the most important secondary job.

In summary, comparable individual-level measures of gross annual income from the main job can be obtained in the HRS, ELSA, SHARE, JSTAR, LASI, TILDA, and IFLS. Excluding the JSTAR, where measures are only available for the respondents but not for their spouses, comparison within this set of surveys can also be carried out at the couple level. It is worth noting that income from professional practice or trade is only asked in the HRS. However, since only 1.5% of sampled individuals report receiving a positive amount from such source, including it in the HRS measure of total earnings is unlikely to raise comparability issues with other surveys.

Comparable individual- and couple-level measures of net income from the main job can be created for the ELSA, SHARE, KLoSA, CHARLS, and TILDA. In the KLoSA, however, total earnings are likely to include only regular wages and salaries, but not other components, such as overtime, tips, bonuses, commissions, etc. Furthermore, couple-level measures in the KLoSA may not be available for those respondents whose spouses are ineligible to be interviewed because younger than 45.

Income from side jobs is available in all surveys with the exception of the SHARE, where it is likely included in the measure of total annual income from dependent employment, and the JSTAR, where it is not asked. Reported amounts are before taxes in the HRS, LASI, TILDA, and IFLS, and after taxes in the ELSA, KLoSA, and CHARLS.

**Table 3. Taxation**

	HRS	ELSA	SHARE	KLoSA	JSTAR	CHARLS	LASI	TILDA	IFLS
<b>Earnings from Paid Work</b>			AT						
<b>Main Job</b>									
Wages and Salaries	BT			AT	BT	AT		BT&AT	BT
Professional Practice or Trade	BT								
Tips, Bonuses, Commissions	BT				BT	AT			
Total		BT&AT	BT&AT				BT	BT	BT
<b>Side Jobs</b>									
Total	BT	AT		AT		AT	BT	BT	BT
<b>Self-Employment Income</b>									
<b>Business Income</b>									
Total	BT	BT	AT	AT	BT	AT	BT	BT&AT	BT
<b>Agricultural and Fisheries Income</b>									
Crops and Forestry						BT	BT		
Livestock and Aquatic Life						BT			
Livestock Products						BT	BT		
Total				AT				BT	BT
<b>Private Pension and Annuity</b>									
Private Pension	BT	BT	AT	AT	BT	BT	BT	BT	BT
Annuity	BT	AT	AT					BT	
<b>Public Pension</b>	BT	BT	AT	AT	BT	BT	BT	BT	BT
<b>Government Transfers</b>	BT&TE	TE	AT	TE		TE	TE	TE	TE
<b>Asset Income</b>									
Real Estate Rental Income	BT	AT	AT	AT		BT	BT	AT	BT
Farm or Business Income	BT	AT							BT
Interest or Dividends	BT	AT	AT	AT		BT	BT	BT	BT
<b>Income of Other Household Members</b>									
Job Income	BT	BT				AT	BT		BT
Other Income	BT	BT				AT	BT		BT
Total (Other Members)			AT						
Total (Household)			AT	AT				AT	

**Note:** *BT* and *AT* indicate that amounts are before and after taxes, respectively. *ET* indicates that amounts are tax exempt.

### 3.2 Self-Employment Income

Harmonization of self-employment income poses distinct challenges. When asking about self-employment earnings, the questionnaires of the HRS, ELSA, SHARE, and JSTAR do not explicitly indicate whether income earned through farming activities should be included in the reported amounts<sup>14</sup>. On the other hand, the questionnaires of the KLoSA, CHARLS, LASI, TILDA, and IFLS contain specific sections collecting information on income from agricultural and fisheries businesses. Specifically, the KLoSA and TILDA elicit total income earned through such activities net of operational and production costs. The corresponding measures are after taxes in the former study and before taxes and contributions in the latter. The CHARLS, LASI, and IFLS ask separately for the value of agricultural products, including those used for household own consumption, and the costs incurred to produce them. In these three surveys amounts are reported before taxes.

Thus, disregarding income from agricultural activity, comparable measures of before-tax business income can be created in the HRS, ELSA, SHARE, JSTAR, LASI, TILDA, and IFLS. On the other hand, comparable after-tax measures can be obtained for the SHARE, KLoSA, CHARLS, and TILDA.

As far as the unit of measurement is concerned, business income is available at the individual level as well as at the couple level, although two caveats to this conclusion must be indicated. First, any comparison using the JSTAR should only be carried out at the individual level, given that the Japanese survey does not contain data on self-employment income earned by the respondent's spouse. A similar issue may arise in the KLoSA when a respondent's spouse is not age-eligible for the interview. Second, in the CHARLS business income can be computed at the couple level only when respondents are single operators. If more family members are involved in the activity, reported amounts refer to the whole household and it is not possible to infer the share earned by the respondent and the spouse. Similarly, in the IFLS income earned through a household non-farm business is only available at the household-level.

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<sup>14</sup> The HRS and ELSA instruments feature specific items eliciting income from farms. In both cases, the questions seem to capture income from "passively" owned farms rather than from agricultural activities. For this reason, we include these variables in the asset income measure. In the HRS respondents are also asked to state whether this income was previously reported during the interview so as to avoid double counting income from agricultural activities reported as self-employment drawings.

As mentioned above, specific measures of agricultural income are available in the KLoSA, CHARLS, LASI, TILDA, and IFLS. Reported amounts are after taxes in the KLoSA and before taxes in all the other surveys. Moreover, while in the KLoSA and TILDA the unit of measurement is the individual, in the CHARLS, LASI, and IFLS income from agricultural or fisheries activities is only available at the household level and it is typically not possible to trace out the contribution of the respondent and/or the spouse to create individual- and/or couple-level variables.

### *3.3 Private Pension and Annuity*

Since pension arrangements differ substantially across countries, a crucial step towards comparable measures of pension benefits is to aggregate the available sources of payments within each survey into a single variable<sup>15</sup>. Once this has been done, relatively comparable measures of private pension benefits can be obtained for the HRS, ELSA, JSTAR, CHARLS, LASI, TILDA, and IFLS, where amounts are before taxes, and for the SHARE and KLoSA, where amounts are reported after taxes. Besides any taxation issues, comparability of these variables across studies hinges crucially on whether pension benefits are paid in the form of regular or lump-sum payments. Since only the former represent a recurrent income flow for retirees, we suggest focusing on these payments when constructing measures of income from private pension benefits. A potential limitation of this approach is that in countries where occupational pension schemes mostly promise lump-sums at retirement, such as India and Indonesia for instance, very few individuals will report receiving benefits in the form of recurrent payments. Information on lump-sum payments is specifically elicited by KLoSA, LASI, TILDA, and IFLS.

As far as the unit of measurement is concerned, individual-level variables are available in the HRS, SHARE, KLoSA, CHARLS, LASI, TILDA, and IFLS. In the ELSA, private pension benefits are provided at the individual level by those respondents who keep their finances separate from their spouses and at the couple level by those who keep their finances together. In the JSTAR, married or partnered respondents are invited to report the amount of pension benefits jointly received by the couple.

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<sup>15</sup> This procedure has been described in the previous sections; further details on the survey-specific questions and, therefore, on the country-specific payments included in this category can be found in the “Question Concordance” section below.

Annuity payments are only elicited in the HRS, ELSA, SHARE, and TILDA. Reported amounts are before taxes in the HRS and TILDA, and after taxes in the ELSA and SAHRE. In all these surveys measures are available at the individual level and can be used to construct couple-level variables.

### *3.4 Public Pension*

Public pension systems are very different across countries and so are the types of benefits available to individuals. In order to carry out meaningful comparisons of such income flow across studies it is therefore necessary to aggregate public pension payments within each survey into a single, broad category<sup>16</sup>. Once this has been done, comparable measures can be obtained for the HRS, ELSA, JSTAR, CHARLS, LASI, TILDA, and IFLS, where amounts are reported before taxes, and for the SHARE, and KLoSA, where amounts are reported after taxes. Information on lump-sum payments is collected in the LASI and IFLS. In all surveys measures are available at the individual level for both the respondent and his/her spouse (as long as the latter is present and eligible for the interview). The only exception is the JSTAR, where only the respondent's public pension benefits are elicited.

As mentioned above, the HRS asks about the total amount of Social Security income, which may include retirement as well as disability benefits. Derived variables recording separately retirement and disability benefits are available in the RAND HRS version of the data. A similar issue applies to the KLoSA, JSTAR, and LASI, where disability benefits may be reported together with old age annuities and survivor's pensions. In these cases, however, there are no derived variables disentangling the amount of disability benefits from retirement public pensions.

### *3.5 Government and Welfare Transfers*

Government and welfare transfers are very heterogeneous across countries and a meaningful comparison is only possible at a fairly aggregate level. We provide details about country-specific transfers included in this category in the "Question Concordance" section

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<sup>16</sup> As for private pension benefits, this procedure has been described in the previous sections; further details on the survey-specific questions and, therefore, on the country-specific payments included in this category can be found in the "Question Concordance" section below.

below. Here we discuss some issues that may arise when cross-studies harmonization of this income measure is attempted.

Primarily, comparability hinges on whether and how welfare transfers are taxed in different countries and, consequently, on the approach followed by the single questionnaires to elicit this type of income flows. In general, the HRS questionnaire asks for amounts to be reported before taxes and other deductions. For tax-exempt transfers or subsidies, such as Supplemental Security Income, veteran benefits, and Food Stamps, the questions do not remind respondents to provide before-tax amounts. The SHARE questionnaire explicitly instructs their respondents to report after-tax amounts, while all the other questionnaires do not feature clear indications about whether gross or net values of welfare transfers should be provided. It should be noticed that even when taxable, government and welfare transfers may be tax-exempt or only partially taxed, depending on the household or individual income from other sources. Based on these considerations, we will regard transfers as tax exempt whenever the questionnaires do not provide a precise indication about whether gross or net amounts should be reported. Along this line, comparison of couple-level measures should be possible across all surveys, with the following caveats.

First, unemployment benefits and workers' compensation elicited in the HRS and the SHARE may not be directly comparable since they are before-tax in the former study and after-tax in the latter. Second, in the CHARLS, LASI, and IFLS welfare transfers are only available at the household level and it is not possible to disentangle the amount individually received by the respondent (or head of the household in the IFLS) and the spouse. This should be taken into account when such measures are compared with those of other surveys where transfers are available at the individual and/or couple level. Finally, the JSTAR does not elicit information about government and other welfare transfers.

### *3.6 Asset Income*

In order to discuss the comparability of asset income, it is useful to distinguish three distinct income sources within this category: rental income from real estates and other assets, farm or business income, and interest or dividends earned from financial assets and loans. The composition of these sources is rather heterogeneous across surveys and hinges on the investment products available to individuals in each country. Differences may also stem from



the way specific information is elicited and taxation is treated. Hereafter, we will not comment on the JSTAR, where no information on asset income is collected.

Real estate rental income is available in all surveys. In the HRS it includes income from all properties other than the first and secondary homes. In the ELSA and SHARE the variable also includes rental income from secondary houses, while in the KLoSA, CHARLS, LASI, TILDA, and IFLS even income from renting out some parts of the property occupied by the household is accounted for. Reported amounts are before taxes in the HRS, CHARLS, LASI, and IFLS, while they are after taxes in the ELSA, SHARE, KLoSA, and TILDA. Income received from renting out other household assets, such as durables, farming assets, livestock, vehicles, appliances, etc., is available in the CHARLS, LASI, and IFLS. In all these three surveys, amounts are reported before taxes.

Interest or dividends income may be derived from a variety of financial assets ranging from stocks and bonds to Treasury securities and bank accounts. The questionnaires of the HRS, ELSA, and SHARE feature separate questions about each one of these saving/investment products. In TILDA, respondents are asked to report on three distinct income flows: interest derived from bank accounts, interest and/or dividends received from investment products, such as mutual funds, bonds and shares, and income obtained from all other assets, including a firm or business, inheritance and money owed by third parties. In the CHARLS respondents answer about any money earned or lost from holding stocks and other funds, while in the KLoSA, LASI and IFLS they directly report the total return on all financial assets held by the household. Finally, the CHARLS, LASI, and IFLS elicit separately the interest on personal loans received by household members. Income from financial asset holdings is before taxes in the HRS, CHARLS, LASI, TILDA, and IFLS, and after taxes in the ELSA, SHARE and KLoSA.

Income from farm or business is only elicited by the HRS and ELSA. The HRS asks whether this source of income has been previously reported under other questions so as to avoid double counting agricultural or business income included in self-employment income. In the ELSA, the question refers to income or rent received from farm or business properties, such as a shop, warehouse or garage. In both surveys, this questionnaire item seems to capture income from “passively” owned farms, businesses or business properties rather than income from agricultural or self-employment activities. In both cases, however, very few respondents report positive values (1.9% in the HRS and 0.8% in the ELSA). Thus, it may be possible to disregard this

variable in constructing comparable measures across surveys with relatively little impact on the accuracy of total asset income in the HRS and ELSA. It should be noticed that TILDA asks respondents to report income from a firm or business together with income generated by other assets such as land, inheritance, and personal loans. Since the value of income from firm or business cannot be separately inferred, it is not possible to obtain a measure comparable with those available in the HRS and ELSA.

In summary, neglecting farm or business income, comparable measures of asset income can be obtained in the HRS, CHARLS, LASI, and IFLS, where amounts are reported before taxes, and in the ELSA, SHARE, and KLoSA, where amounts are reported after taxes. TILDA follows a mixed approach by asking rental income from real estate properties to be reported after taxes and income from all other assets to be reported before taxes.

As far as the unit of measurement is concerned, the HRS and KLoSA provide all variables at the individual level, while the ELSA, SHARE, and TILDA contain couple-level measures. On the other hand, the CHARLS, LASI, and IFLS elicit income flows at the household level, although in the CHARLS income related to financial assets is at the individual level. Given the range of available measures, we suggest carrying out cross-country analyses using asset income at the couple level. The caveat is that in the CHARLS, LASI and IFLS income flows may be derived from assets owned by household members other than the respondent and his/her spouse.

### *3.7 Income of Other Household Members*

Apart from the JSTAR, all the surveys reviewed in this guide provide information on income payments received by other household members besides the respondent and his/her spouse (or the head of the household and his/her spouse in the IFLS). This information can be used to construct more comprehensive measures of total household income so as to better assess the economic wellbeing of sampled units.

The HRS, ELSA, CHARLS, LASI, and IFLS provide individual-level measures of job and non-job income received by other household members. Unlike the other surveys, the IFLS questionnaire does not feature separate items eliciting information on other individuals besides the head of the household and his/her spouse. In the IFLS, other household members age 15 and older answer book 3A on their own behalf and report any income personally earned.

The HRS and ELSA elicit total job income received by any other household member besides the respondent and his/her spouse. This includes both wages/salaries and self-employment drawings. In the CHARLS, LASI, and IFLS payments from dependent work and self-employment are separately elicited. In the HRS, ELSA, and CHARLS, non-job income of other household members comprises pension benefits, welfare transfers and asset income, whereas in the LASI and IFLS this measure only accounts for private and/or public pension benefits. Bearing in mind these methodological differences, roughly comparable measures can be constructed for the HRS, ELSA, LASI, and IFLS, where amounts are reported before taxes, but not for the CHARLS, where income flows are after taxes.

The SHARE provides a measure of total income received jointly by all other household members. The reported amount is after taxes and contributions.

The SHARE also elicits the total after-tax income available to the entire household in an average month. This allows to infer total annual disposable income, which, in turn, could be directly compared to the measure of total household income available in the KLoSA and TILDA.

#### 4. QUESTION CONCORDANCE

##### 4.1 *Earnings from Paid Work*

**HRS:**

(Q019-20 and Q044-45 for the spouse)

(Aside from any self-employment income,) Did any of your last calendar year earnings come from wages and salaries? About how much wage and salary income did you receive in last calendar year, before taxes and other deductions?

(Q024-25 and Q049-50 for the spouse)

(Other than what you have already told me about) About how much did you receive from professional practice or trade in last calendar year, before taxes and other deductions?

(Q029-30 and Q054-55 for the spouse)

(Other than what you have already told me about,) Did any of your last calendar year income come from tips, bonuses, commissions, etc? About how much did your last calendar year income from tips, bonuses, commissions, etc. amount to, before taxes and other deductions?

(Q034-35 and Q059-60 for the spouse)

In last calendar year, did you receive any other income from work, such as a second job or the military reserves? How much did you receive from this in last calendar year, before taxes and other deductions?

**ELSA:**

(WPSLIP, corresponding derived variable **thpi**)

We're interested in how much tax and National Insurance gets deducted from pay. Do you have last payslip to hand which you could consult?

(WPTHP)

What was take-home pay last time, that is after any deductions were made for tax, National Insurance, pensions, union dues etc?

(WPESJ/WPESJM, corresponding derived variable **oji**)

After tax and any other deductions, what was your total/average monthly income from these (subsidiary) jobs in the last month?

(WPWLYY)

About how much did your income from work amount to in the last year, including any overtime, bonuses, commissions, tips or tax refund, but before any deductions for tax, national insurance or pension contributions, union dues and so on?

(IASINC, corresponding derived variable is **sinci\_bu**)

About how much wage and salary income did receive in the last year before taxes and other deductions?

**SHARE:**

(EP201)

After all deductions for tax, national insurance or pension and health contributions and so on, about how much was your last payment?

(EP214)

Did this amount include any additional payments or bonuses?

(If yes, EP314)

After taxes, about how much did you receive overall as additional payments or bonuses?

(EP041)

Before any deductions for tax, national insurance or pension and health contributions and so on, about how much was your last payment?

(EP205, corresponding derived variable is **ydipv**)

After any taxes and contributions, what was your approximate income from employment in the previous year?

**KLoSA:**

(E001)

Did you do any work for pay in 2005?

(E002)

Which months did you get paid last year? Please choose all that apply.

(E003)

How much per month did it amount to?

(E004)

So you received a total of (amount calculated from E002 and E003) in 2005, is this correct?

(E026)

Did you earn any income from a side job in 2005?

(E027)

How much did you earn from this job in 2005?

**JSTAR:**

(C-024)

How is your salary calculated? What is your (C-025) hourly/(C-026) daily/(C-027) monthly wage?  
Please state the total amount before taxes, social insurance, savings deductions, etc.

(C-029)

About how much did you receive in the last year in bonus pay? Please state the total amount  
before taxes, social insurance, savings deductions, etc.

**CHARLS:**

(EP072/73)

What is the after-tax annual/average monthly salary including bonus?

(EP076)

What is the usual weekly wage including bonus?

(EP078/80)

What is the usual daily/hourly wage?

(EP082)

How much on average do you receive per month after tax?

(EP083\_1)

What is the value of all other bonuses (not paid at the same time as regular wage) received in past year?

(EP084)

The following are fringe benefits which may be provided by a company. Please answer if the following are provided by your current workplace and whether you benefit from the following.

(EP085)

How much is the value of the subsidy per month?

(EP132)

What is the average monthly income or wage that you get from side job(s) other than your main job?

**LASI:**

(WE365)

During the past 12 months, how much did you earn from working on this job? Please give your best estimate of pre-tax income.

(WE366)

The following are fringe benefits which may be provided by a company/employer. Please answer if the following are provided by your current workplace and whether you benefit from the following.

(WE367)

How much is the (estimated) value of the subsidies per month.

(WE440)

What is the average pre-tax monthly income or wage that you get from side job(s) only?

**TILDA:**

(WE112)

Thinking about your typical wage/salary payment, how long of a period would this cover? One week, two weeks, a month (4 weeks) three months (13 weeks), six months (26 weeks), one year (12 months/52weeks)

(WE114)

Before any deductions for tax, social insurance (PRSI) or pension and health contributions, union dues and so on, about how much is your typical wage/salary payment? Include regular overtime, commission, tips etc.

(WE122)

Usually people have some deductions made at source such as Income tax, PRSI contribution (incl. health levies), pension or superannuation contribution, trade union dues or subscriptions, life assurance premiums, private health insurance (VHI/BUPA/VIVAS) or other. What is the total net amount, i.e. after deductions at source and excluding expense refunds, you receive in your typical wage/salary payment? Include regular overtime, commission, tips etc.



(WE130)

What was the total gross amount you earned in the last 12 months in this job? (Include all types of overtime, commission, bonuses, share options etc.)

(WE143)

We would like to make some questions about your other jobs. Starting with the job with the highest salary or most number of hours per week, are you 1) an employee, 2) self-employed in farming, 3) other self-employed.

If 1): (WE146)

What is the total gross amount (i.e. before deductions at source and excluding expense refunds) you received from this job in the last 12 months?

If 2): (WE147)

Before any tax and contributions, but after paying for any materials, equipment or goods that you use in your work, what was the approximate income from your farming activities in the last 12 months?

If 3): (WE136)

Before tax and social insurance contributions, what was the total income or profit you made? Please include any director's fees you might receive from this business or any money you draw for personal day-to-day living expenses (as distinct from business expenses).

**IFLS:**

(TK25A1)

Approximately what was your salary/wage during the last month (including the value of all benefits)?

(TK25A2)

Approximately what was your salary/wage during the last year (including the value of all benefits)?

(TK25A2b)

What is the amount of year-end bonus or other bonuses you received during the last year?

(TK27)

Do you have any additional job?

If yes: (TK25B1)

Approximately what was your salary/wage during the last month (including the value of all benefits)?

(TK25B2)

Approximately what was your salary/wage during the last year (including the value of all benefits)?

(TK25B2b)

What is the amount of year-end bonus or other bonuses you received during the last year?

(TK26B1)

Approximately how much net profit did you gain last month, after taking out all your business expenses?

(TK26B3)

Approximately how much net profit did you gain last year, after taking out all your business expenses?

#### *4.2 Self-Employment Income*

**HRS:**

(Q014-15 and Q039-40 for the spouse)

Did any of your earnings from work in the last calendar year come from self-employment?

About how much did your self-employment income amount to in the last calendar year, including any profit left in the business, before taxes and other deductions?

**ELSA:**

(WPBI, corresponding derived variable **sedrawi**)

Now I'd like to ask some questions about your income from your business, that is, after paying for any materials, equipment or goods that you use in your work. On average what was your weekly or monthly income from business over the last 12 months, before deductions for any tax, national insurance or pension contributions?

**SHARE:**

(EP045)

Now I'd like to ask you about your income from business, that is after paying for any materials, equipment or goods that you use in your work. What was on average your monthly income from your business over the last twelve months before subtracting taxes?

(EP305)

Now, we would like to know your monthly income from your business over the last twelve months after subtracting taxes?

(EP207, corresponding derived variable is **yindv**)

After any taxes and contributions and after paying for any materials, equipment or goods that you use in your work, what was your approximate income from self-employment in the previous year?

**KLoSA :**

(E010)

Did you earn any income from your own business in 2005? Income earned through agricultural and fisheries business is excluded.

(E011)

Which months did you earn income from your own business? Please choose all that apply.

(E012)

How much per month did it amount to?

(E013)

So, you earned a total of (amount calculated from E011 and E012) in 2005, is this correct?

(E019)

Did you earn any income through agricultural and fisheries business in 2005?

(E020)

How much did you earn from agricultural and fisheries business in 2005?

**JSTAR:**

(C-030)

About how much income did your business have in the last year? Please state the business income after deducting expenses for employee pay, materials, tools, etc., but before deducting taxes and social insurance costs. If business had no income answer "0."

**CHARLS:**

If R is the single operator: (EP115)

Not including spending on fixed capital, what is your best estimate of net income earned from this activity in the last year? Remember to consider the following types of cost: energy, housing or equipment rental, raw materials, transportation, marketing, wages, taxes, and other fees.

If other family members are involved: (FC001)

Did multiple household members engage in any self-employed activities last year?

(FC002)

Which types of activities?

(FC003)

For each type of activity chosen in FC002, please answer the following question: not including fixed capital costs, what is your best estimate of the net income earned from this activity by

your household members last year? If the activity was conducted jointly with non-household members, report only the net income earned by household members. Remember to consider the following types of costs: energy, housing or equipment rental, raw materials, transportation, marketing, wages, taxes or fees.

(FB002)

What is the value of all crops and forestry products (including sold lumber) produced in the past year?

(FB003)

What was the total cost of producing crops (including vegetables and Chinese herbs) and forestry products in the past year?

(FB007)

What was the value of all livestock and aquatic life that were sold or consumed in the past year?

(FB008)

What was the value of all livestock products produced (including the self consumption value) in the past year, including milk, wool, and eggs?

(FB009)

What was the cost of producing livestock and aquatic life in the past year?

**LASI:**

(WE423)

Not including business expenses, what is your best estimate of pre-tax profits earned from this business activity in the last 12 months? Remember to consider the following types of business expenses: energy, housing or equipment rental, raw materials, transportation, marketing, wages, and labor costs.

(WE424)

How much of the profits constitute your own income?

(IN104)

What is your best estimate of the income earned from these activities by your household members in the past 12 months? (If the activity was conducted jointly with non-household members, report only the income earned by household members).

(IN105)

Were any expenses incurred for these activities in the past 12 months? Please include all costs, such as energy, housing or equipment rental charges, taxes or fees, etc.

(AG023)

What is the value of all crops, forestry products, and fishing produced in the past year including both those sold and those consumed by the household?

(AG024)

What was the total cost of producing these crops, forestry products, and fish in the past 12 months (including seeds, fertilizer, transportation, pesticide, etc.)? Please do not include the costs of irrigation and land rental that we already talked about.

(AG033)

What was the value of all livestock products sold in the past 12 months, including milk, wool, eggs, etc.?

(AG034)

What was the cost of producing livestock products in the past 12 months, including the value of all feed, medicine, pasture fees, animal pens, wages, etc.?

**TILDA:**

(WE206)

In relation to this business, did you make a profit or loss in the most recent 12 months?

(WE207)

How much was this loss?

(WE208)

Excluding the share of any partner you might have, before tax and social insurance contributions, what was the total income or profit you made?

(WE210)

Did you make any PRSI payments on this income?

(WE211)

How much did you pay in PRSI?

(WE212)

Have you paid any income tax in relation to the self-employment figure you have given?

(WE213)

What was the amount paid?

(WE214)

Did you receive any other income over that period?

(WE215)

What was the value of this other income (before tax and social insurance payments)?

(WE216)

How much tax and social insurance did you pay on this other income?

(WE315)

Before any tax and contributions, but after paying for any materials, equipment or goods that you use in your work, what was the approximate income from your farming activities in the last 12 months?

**IFLS:**

(TK26A1)

Approximately how much net profit did you gain last month, after taking out all your business expenses?

(TK26A3)

Approximately how much net profit did you gain last year, after taking out all your business expenses?

(UT07)

What is the approximate amount in rupiah of total production by the household from the farm business (including produce for own consumption or giving the others) during the past 12 month?

(UT08)

What is the approximate amount in rupiah of total expenses spent by the household for the farm business during the past 12 months?

(UT09)

What is the approximate amount in rupiah of net profit generated by the farm business during the past 12 months?

(NT07)

What is the approximate amount in rupiah of total revenue received by the household from the business (including produce for own consumption) during the past 12 months?



(NT08)

What was the approximate amount in rupiah of total expenses spent by the household for the business during the past 12 months?

#### *4.3 Private Pension and Annuity*

**HRS:**

(Q220 and Q278 for the spouse)

If this is the first pension and there are at least two pensions: Tell me about the largest pension that you currently receive. How much did you receive last month from that pension, (before taxes and other deductions)? If this is the second pension: How much did you receive last month from the second (largest) pension, (before taxes and other deductions)? If this is the first pension and there is only one pension: How much did you receive last month from that pension, (before taxes and other deductions)?

(Q238 and Q264 for the spouse)

About the other retirement pensions that you receive, tell me about how much in total you received last month, (before taxes and other deductions)?

(Q278 and Q298 for the spouse)

If this is the first annuity and there are at least two annuities: Tell me about the largest annuity payment that you currently receive. How much did you receive last month from that annuity, (before taxes and other deductions)? If this is the second annuity: How much did you receive last month from the second (largest) annuity payment, (before taxes and other deductions)? If this is the first annuity and there is only one annuity: How much did you receive last month from that annuity, (before taxes and other deductions)?

(Q290 and Q310 for the spouse)

About the other annuity payments that you receive, about how much in total did you receive last month, (before taxes and other deductions)?

**ELSA:**

(IAPPEI, corresponding derive variable is **ppeni\_bu**)

About how much income did receive in the last year from personal or employer pensions before taxes and other deductions?

(IAAIM and IAAIP for the spouse, corresponding derived variables **anini** and **anini\_p**, respectively)

How much annuity income did receive in the last year after tax?

**SHARE:**

(EP078\_11, corresponding derived variables **pen8v** and **annpen8v** in monthly and annual amounts, respectively)

After tax, about how large was a typical payment of your occupational old age pension?

(EP078\_12, corresponding derived variables **pen15v** and **annpen15v** in monthly and annual amounts, respectively)

After tax, about how large was a typical payment of your occupational old age pension from a second job?

(EP078\_13, corresponding derived variables **pen16v** and **annpen16v** in monthly and annual amounts, respectively)

After tax, about how large was a typical payment of your occupational old age pension from a third job?

(EP078\_14, corresponding derived variables **pen9v** and **annpen9v** in monthly and annual amounts, respectively)

After tax, how large was a typical payment of your occupational early retirement pension?

(EP078\_16, corresponding derived variables **pen11v** and **annpen11v** in monthly and annual amounts, respectively)

After tax, how large was a typical payment of your occupational survivor pension from your spouse or partner's job?

(EP094\_1, corresponding derived variables **reg1v** and **annreg1v** in monthly and annual amounts, respectively)

After any taxes and contributions, about how large was the average payment of your life insurance?

(EP094\_2, corresponding derived variables **reg2v** and **annreg2v** in monthly and annual amounts, respectively)

After any taxes and contributions, about how large was the average payment of your private annuity or private personal pension?

**KLoSA:**

(E055)

Aside from income so far mentioned, did you receive any income from private pension in 2005?

(E056)

In which months did you receive pension benefits?

(E057)

How much per month did it amount to?

(E058)

How much private pension did you receive in lump sum in 2005?

(E059)

So you received a total of (amount calculated from E056, E057, and E058) in 2005, is this correct?

**JSTAR:**

(E-043)

Do you currently receive any individual pension from a private insurance company or the postal insurance system? If you have a spouse, also include any pensions that your spouse receives.

(E-045)

About how much do you receive per year before taxes? Please include any amount your spouse receives.

**CHARLS:**

(EP196)

In what month and year did you start to receive commercial pension benefits?

(EP197)

What are your monthly benefits?

**LASI:**

For official retirees: (PNA008)

Do you currently receive any pension based on employment at the work unit where you officially retired?

(PNA012)

Currently, how much pension do you receive per month based on your job where you officially retired?

For non-official retirees: (PNC008)

Are these payments/pension received on a more or less regular basis?

(PNC010)

Currently, how much of the pension/regular payment related to this job do you receive per month?

(PNE001)

Are you currently receiving pension under a commercially available pension scheme?

(PNE007)

How much are the commercial pension benefits per month?

**TILDA :**

(SI101)

Are you receiving a retirement pension from a former employment or (if applicable) your deceased spouse's former employment?

(SI107)

How long a period did your last pension payment cover? One week, two weeks, a month (4 weeks), three months (13 weeks), 6 months (26 weeks), one year (12 months/52 weeks)?

(SI109)

Before any deductions, about how much was the last payment from this pension?

(SI110)

Did you ever receive any additional or lump sum (one off) payment from this pension?

(SI111)

Did this payment occur in the last 12 months?

(SI112)

Before taxes, about how much did you receive as additional or lump sum payments from this pension?

(SI201)

Are you receiving payments from a private pension or annuity? By this I mean a pension scheme fully organised and paid for by yourself or by a deceased spouse.

(SI205)

How long a period did your last pension/annuity payment cover? One week, two weeks, a month (4 weeks), three months (13 weeks), 6 months (26 weeks), one year (12 months/52 weeks)?

(SI207)

Before any deductions, about how much was the last payment from this pension/annuity?

(SI208)

Did you ever receive any additional or lump sum (one off) payment from this pension/annuity?

(SI209)

Did this payment occur in the last 12 months?

(SI210)

Before taxes, about how much did you receive as additional or lump sum payments from this pension/annuity?

(SI402)

Before taxes, how much did you or you receive from this life insurance policy in the last 12 months?

**IFLS:**

(RE13)

What type of pension?

If Other Private Pension:

(RE14)

How is/was the pension benefits paid out?

If Lump Sum Payment or Lump Sum Payment in installments:

(RE19)

What was the amount of the lump sum pension payment you have received?

If Annuity Benefit per month or Combination of Lump Sum and Annuity:

(RE15)

What is the amount of the pension benefits you received last month?

#### 4.4 Public Pension

##### **HRS:**

(Q085 and Q091 for the spouse, RAND HRS derived variables recording Social Security retirement **r6iret** and **s6iret**, respectively)

About the Social Security income that you (or your [husband/wife/partner]) receive, how much was that Social Security check, or the amount deposited directly into an account, last month?

##### **ELSA:**

(IASPA-IAPAM and IASPP-IAPPAM for the spouse, corresponding derived variables **speni** and **speni\_p**)

How much receive from the state pension (period covered-amount)?

(IAP42-IAA42 and IAP60-IAA60 for the spouse, corresponding derived variables **widpeni** and **widpeni\_p**)

How much receive from widow's pension (period-covered-amount)?

##### **SHARE:**

(EP078\_1/EP078\_2, corresponding derived variables **pen1v/pen12v** and **annpen1v/annpen12v** in monthly and annual amounts, respectively)

After taxes, about how large was a typical payment of your public old age pension/public old age supplementary pension or public old age second pension?

(EP078\_3, corresponding derived variables **pen2v** and **annpen2v** in monthly and annual amounts, respectively)

After taxes, about how large was a typical payment of your public early retirement or pre-retirement pension?

(EP078\_7/EP078\_8, corresponding derived variables **pen5v/pen14v** and **annpen5v/annpen14v** in monthly and annual amounts, respectively)

After taxes, about how large was a typical payment of your main/secondary public survivor pension from your spouse or partner?

**KLoSA:**

(E033)

Did you receive any benefits from the National Pension System in 2005? National Pension benefits include Old Age Annuities, Annuities for Disabled Persons, Survival Benefits, and Death Benefits.

(E034)

In which months did you receive your monthly pension last year?

(E035)

How much per month did it amount to?

(E036)

How much pension did you receive last year in lump sum payment?

(E037)

So you received a total of (amount calculated using E034, E035, and E036) in 2005, is this correct?

(E044)

Did you receive any income from Occupational Pension in 2005? Occupational Pension includes government employees' pension, military personnel pension, and private school teachers' pension. Did you receive your income every month or in lump sum?



(E045)

In which months did you receive your monthly pension last year?

(E046)

How much per month did it amount to?

(E047)

How much pension for special occupation did you receive in lump sum last year?

(E037)

So you received a total of (amount calculated using E045, E046, and E047) in 2005, is this correct?

**JSTAR:**

(E-019 and E-036 for the spouse)

Do you currently receive any government pension?

(E-020 and E-037 for the spouse)

Which of the following pension do you receive 1) National Pension Plan (basic old-age pension); 2) Old age welfare annuity of retirement mutual pension (including basic pension); 3) Survivor's pension; 4) Disability pension?

(E-021 and E-038 for the spouse)

About how much did you receive from all public pensions in the last year before taxes? If you don't mind, please tell me the total amount that is deposited to your bank or postal account.

**CHARLS:**

(EP193)

Are you receiving pension benefits from the government, a previous work unit, or a social insurance agency?

(EP194)

What is your monthly pension?

**LASI:**

(PNF004)

Have you received a lump sum amount from any public provident fund scheme?

If Yes: (PNF005)

In what month and year did you receive the lump sum benefits from this scheme?

(PNF006)

How much were the lump sum benefits?

If the respondent is widowed: (PNF007)

Are you currently receiving any pension from employment of your late spouse?

If Yes: (PNF008)

How much is the amount of pension?

(PNF016)

Do you receive any pension from the government under any of the schemes for widows, agricultural workers, freedom fighters, disabled or the elderly?

(PNF018)

How much are the total benefits per month from these schemes?

**TILDA:**

(SI303)

What was the weekly amount of the (Contributory) State Pension (previously Contributory Old Age Pension) you received during the last 12 months?

(SI305)

What was the weekly amount of the (Non-Contributory) State Pension (previously Non-Contributory Old Age Pension) you received during the last 12 months?

(SI307)

What was the weekly amount of the (Transition) State Pension (previously Retirement Pension) you received during the last 12 months?

(SI309)

What was the weekly amount of the Widow's or Widower's Contributory Pension you received during the last 12 months?

**IFLS:**

(RE13)

What type of pension?

If Taspen, Asabri, Jamsostek:

(RE14)

How is/was the pension benefits paid out?

If Lump Sum Payment or Lump Sum Payment in installments:

(RE19)

What was the amount of the lump sum pension payment you have received?

If Annuity Benefit per month or Combination of Lump Sum and Annuity:

(RE15)

What is the amount of the pension benefits you received last month?

#### *4.5 Government and Welfare Transfers*

**HRS:**

(Q085 and Q091 for the spouse, RAND HRS derived variables recording Social Security retirement **r6isdi** and **s6isdi**, respectively)

About the Social Security income that you (or your [husband/wife/partner]) receive, how much was that Social Security check, or the amount deposited directly into an account, last month?

(Q064-65)

Did you (or your [husband/wife/partner]) receive any income in the last calendar year from Unemployment Compensation? Who received that?

(Q066 and Q070 for the spouse)

How much did you (or your [husband/wife/partner]) receive in the last calendar year, (before taxes and other deductions)?

(Q074-75)

Did you (or your [husband/wife/partner]) receive any income in the last calendar year from Workers' Compensation? Who received that?

(Q076 and Q080 for the spouse)

How much did you (or your [husband/wife/partner]) receive in the last calendar year, (before taxes and other deductions)?

(Q107)

How much did you (and your [husband/wife/partner]/you/[he/she]) receive from Supplemental Security Income (SSI) last month?

(Q113)

Did you (or your [husband/wife/partner]) receive any income from welfare in the last calendar year (not including SSI)?

(Q119-20)

Are you (or your [husband/wife/partner]) currently receiving any income from veteran benefits or a military pension? Who receives that?

(Q121 and Q127 for the spouse)

How much did you (or your [husband/wife/partner]) receive last month from that?

(Q410)

How many dollars' worth of food stamps did you (or other family members now living here) get last month?

**ELSA:**

(IAP1-IAA1 and IAP19-IAA19 for the spouse, corresponding derived variables **icbi** and **icbii\_p**)

How much receive from incapacity benefit (period-covered-amount)?

(IAP2-IAA2 and IAP20-IAA20 for the spouse, corresponding derived variables **sdai** and **sdai\_p**)

How much receive from severe disablement allowance (period-covered-amount)?

(IAP3-IAA3 and IAP21-IAA21 for the spouse, corresponding derived variables **sspi** and **sspi\_p**)

How much receive from statutory sick pay (period-covered-amount)?

(IAP4-IAA4 and IAP22-IAA22 for the spouse, corresponding derived variables **attalli** and **attalli\_p**)

How much receive from attendance allowance (period-covered-amount)?

(IAP5-IAA5 and IAP23-IAA23 for the spouse, corresponding derived variables **dlai** and **dlai\_p**)

How much receive from disability living allowance (period-covered-amount)?

(IAP6-IAA6 and IAP24-IAA24 for the spouse, corresponding derived variables **indinji** and **indinji\_p**)

How much receive from industrial injuries disablement benefit (period-covered-amount)?

(IAP7-IAA7 and IAP25-IAA25 for the spouse, corresponding derived variables **wari** and **wari\_p**)

How much receive from war disablement pension or war widow's pension (period-covered-amount)?

(IAP8-IAA8 and IAP26-IAA26 for the spouse, corresponding derived variables **carersi** and **carersi\_p**)

How much receive from carer's allowance (period-covered-amount)?

(IAP37-IAA37 and IAP55-IAA55 for the spouse, corresponding derived variables **isi** and **isi\_p**)

How much receive from income support (period-covered-amount)?

(IAP38-IAA38 and IAP56-IAA56 for the spouse, corresponding derived variables **pqi** and **pqi\_p**)

How much receive from pension credit (period-covered-amount)?

(IAP39-IAA39 and IAP57-IAA57 for the spouse, corresponding derived variables **wpci** and **wpci\_p**)

How much receive from working tax credit (period-covered-amount)?

(IAP40-IAA40 and IAP58-IAA58 for the spouse, corresponding derived variables **jsai** and **jsai\_p**)

How much receive from job-seeker's allowance (period-covered-amount)?

(IAP41-IAA41 and IAP59-IAA59 for the spouse, corresponding derived variables **galli** and **galli\_p**)

How much receive from guardian's allowance (period-covered-amount)?

(IAP43-IAA43 and IAP61-IAA61 for the spouse, corresponding derived variables **cpi** and **cpi\_p**)

How much receive from child benefit (period-covered-amount)?

(IAP44-IAA44 and IAP62-IAA62 for the spouse, corresponding derived variables **ctci** and **ctci\_p**)

How much receive from child tax credit (period-covered-amount)?

**SHARE:**

(EP078\_15, corresponding derived variables **pen10v** and **annpen10v** in monthly and annual amounts, respectively)

After tax, how large was a typical payment of your occupational disability or invalidity insurance?

(EP078\_4/EP078\_5, corresponding derived variables **pen3v/pen13v** and **annpen3v/annpen13v** in monthly and annual amounts, respectively)

After taxes, about how large was a typical payment of your main/secondary public disability insurance pension or sickness benefits?

(EP078\_6, corresponding derived variables **pen4v** and **annpen4v** in monthly and annual amounts, respectively)

After taxes, about how large was a typical payment of your public unemployment benefit or insurance?

(EP078\_9, corresponding derived variables **pen7v** and **annpen7v** in monthly and annual amounts, respectively)

After taxes, about how large was a typical payment of your war pension?

**KLoSA:**

(E071)

How did you receive Unemployment Compensation in 2005? Did you receive monthly benefits, lump-sum payment, or both? Unemployment compensation includes job-seeking allowance, extended benefits, and early reemployment benefit, as provided from Employment Insurance.

(E072)

In which months did you receive unemployment benefits?

(E073)

How much per month did it amount to?

(E074)

How much unemployment compensation did you receive in lump sum in 2005?

(E075)

So you received a total of (amount calculated from E072, E073, and E074) in 2005, is this correct?

(E081)

How did you receive income from Workers' Compensation in 2005? Did you receive monthly benefits, lump-sum payment, or both? Workers' compensation from Industrial Accident Compensation Insurance includes wage-replacement benefits, disability benefits, and survivors' benefits.

(E082)

In which months did you receive workers' compensation?

(E083)

How much per month did it amount to?

(E084)

How much workers' compensation did you receive in lump sum in 2005?

(E085)

So you received a total of (amount calculated from E082, E083, and E084) in 2005, is this correct?

(E091)

You said that you received benefits from the National Basic Living Security Scheme (i.e. Supplemental Social Security Benefits). In which months did you receive the benefits?

(E092)

How much per month did it amount to?



(E093)

So you received a total of (amount calculated from E091 and E092) in 2005, is this correct?

(E0100)

How did you receive veteran's benefits in 2005? Did you receive monthly benefits, lump-sum payment, or both? Veteran's benefits include benefits to patriots and their surviving families, pension and nursing allowances for wounded policemen and soldiers.

(E0101)

In which months did you receive veteran's benefits?

(E0102)

How much per month did it amount to?

(E0103)

How much veteran's benefits did you receive in lump sum in 2005?

(E0104)

So you received a total of (amount calculated from E0101, E0102, and E0103) in 2005, is this correct?

(E111)

In which months did you receive other welfare benefits?

(E0112)

How much per month did it amount to?

(E0113)

So you received a total of (amount calculated from E0111 and E0102) in 2005, is this correct?

**JSTAR:**

Information on this income category is not collected.

**CHARLS:**

For rural households: (FD001)

Did your household receive any of the following government subsidies in the past year? 1) Reforestation: how much? 2) Agricultural subsidies: how much? 3) Wubaohu (targets low-income, blind, disabled, aged persons, and young persons that have no means to support themselves): how much? 4) Tekunhu: how much? 5) Dibao: how much? 6) Work injury subsidies to the immediate family members: how much? 7) Emergency for disaster relief: how much? 8) Other: how much?

For urban households: (FD002)

Did your household receive any of the following government subsidies in the past year? 1) Dibao: how much? 2) Disaster relief: how much? Other: how much?

**LASI:**

(IN109)

Did your household receive any of the following government subsidies or transfers in the last 12 months? 1) Reforestation; 2) Agricultural subsidies; 3) Compensation for illness or accident; 4) Emergency or disaster relief (flood, earthquake, drought, etc); 5) Debt forgiveness; 6) Compensation for re-settlement (slums, dams, road, etc.); 7) Janani Surakhya Yojana; 8) Other government transfers. How much was the amount of the subsidy you received in the past 12 months?

(IN116)

What would be your best estimate for the total money value of these government subsidies or transfers in the last 12 months?

(IN107)

Has your household had a ration card or BPL card in the last 12 months?

(IN108)

What would be your best estimate of the total monetary value of the benefits your household received from the ration card or BPL card in an average month?

**TILDA:**

(SI311)

What was the weekly amount of the Disability Allowance you received during the last 12 months?

(SI313)

What was the weekly amount of the Jobseeker's Allowance you received during the last 12 months?

(SI315)

What was the weekly amount of the Disability Benefit you received during the last 12 months?

(SI317)

What was the weekly amount of the Invalidity Pension you received during the last 12 months?

(SI319)

What was the weekly amount of the Jobseeker's Benefit you received during the last 12 months?

(SI321)

What was the weekly amount of the Carer's Allowance you received during the last 12 months?

(SI323)

What was the weekly amount of the Supplementary Welfare Allowance you received during the last 12 months?

(SI324)

Did you receive any of these payments in the last 12 months? 1. Pre-retirement Allowance; 2. Back to Work Allowance; 3. Back to Work Enterprise Allowance; 4. Back to Education Allowance; 5. Part-time Job Incentive Scheme; 6. Farm Assist Scheme; 7. Widow's or Widower's Non-Contributory Pension; 8. Widowed Parent Grant 9. Deserted Wife's Benefit; 10. Bereavement Grant; 11. Injury Benefit; 12. Disability Benefit; 13. Blind Pension; 14. Constant Attendance Allowance; 15. Infectious Diseases Maintenance Allowance; 16. Medical Care Scheme.

(SI325)

Thinking of the last 12 months, in total, how much did you receive from this benefit/these benefits?

(SI325B)

In respect of how many children do you receive Child Benefit (Children's Allowance)?

(SI325C)

How much did you receive last week from the Single Parent Family Allowance scheme?

(SI325D)

How much did you receive last week from the Family Income Supplement scheme?

(SI325E)

How much did you receive last week from the Deserted Wife's Allowance scheme?

(SI327)

Approximately how much have you or your spouse/partner saved over the last 4 weeks by using your free travel pass?

(SI329)

What was the total foreign social welfare payment you received during the last 12 months (in Euros)?

(WE312)

How much is your Net Single Farm Payment, i.e. after National Reserve and Modulation reduction?

(WE313)

How much did you receive in Rural Environment Protection Scheme payments in the last year?

(WE314)

How much did you receive in non-REPS Special Area of Conservation (SAC) payment in last year?

**IFLS:**

(KSR22)

What was the total amount of cash transfer this household received in the last 1 year from [A. Program Kompensasi Pengurangan Subsidi BBM Bantuan Langsung Tunai, B. Program Bantuan Tunai Bersyarat] program?

(HI14 B1.)

What is the total income you received from [Government scholarship (cash)] during the past 12 months?

(HI14 B2.)

What is the total income you received from [Private scholarship (cash)] during the past 12 months?

#### *4.6 Asset Income*

**HRS:**

(Q138)

Do you (or your [husband/wife/partner]) currently receive any income or rent from real estate [(other than your main home or second home)]?

(Q139)

How often do you receive that?

(Q141)

Before any expenses or deductions, about how much did you receive last time period (from Q139) from that?

(Q142)

Do you get about the same amount each time period (from Q139)?

(Q143)

Before any expenses or deductions, about how much did you receive from this rental income in last calendar year?

(Q152)

Do you (or your [husband/wife/partner]) currently receive any income from [that farm or business/those farms or businesses]?

(Q153)

How often do you receive that?

(Q155)

About how much did you receive last time period (from Q153) from that, (before taxes and other deductions)?

(Q156)

Do you get about the same amount each time period (from Q153)?

(Q157)

About how much did you receive from any farms or businesses in last calendar year, (before taxes and other deductions)?

(Q321)

Do these stocks or mutual funds pay any dividends or interest?

(Q322)

How often is it paid?

(Q324)

About how much did you receive in your last payment from that, (before taxes and other deductions)?

(Q325)

Did you get about the same amount each payment?

(Q326)

About how much did you receive from stocks or stock mutual funds in last calendar year, (before taxes and other deductions)?

(Q335)

Do these bonds or bond funds pay any dividends or interest?

(Q336)

How often is it paid?

(Q338)

About how much did you receive in your last payment from that, (before taxes and other deductions)?

(Q339)

Did you get about the same amount each payment?

(Q340)

About how much did you receive from these bonds or bond funds in last calendar year, (before taxes and other deductions)?

(Q349)

Do these (checking or savings) accounts or money market funds pay any dividends or interest?

(Q350)

How often is it paid?

(Q352)

About how much did you receive in your last payment from that, (before taxes and other deductions)?

(Q353)

Did you get about the same amount each payment?

(Q354)

About how much did you receive from these in last calendar year, (before taxes and other deductions)?

(Q361)

Do these CDs, government bonds, or treasury bills pay any dividends or interest?

(Q362)

How often is it paid?

(Q364)

About how much did you receive in your last payment from that, (before taxes and other deductions)?



(Q365)

Did you get about the same amount each payment?

(Q366)

About how much did you receive from CDs, government bonds, or treasury bills in last calendar year, (before taxes and other deductions)?

(Q380)

Do any of these other savings or assets pay any income?

(Q381)

About how much did you receive from these other assets in last calendar year, (before taxes and other deductions)?

**ELSA:**

(IAIRA, corresponding derived variable **homeii\_bu**)

How much income or rent did receive from that property (house or holiday home) in the last year, after any expenses and taxes?

(IAFBA, corresponding derived variable **farmii\_bu**)

How much income or rent did receive from that property (farm or business) in the last year, after any expenses and taxes?

(IASINT, corresponding derived variable **saveii\_bu**)

About how much interest did receive from (this/these) account(s) (at bank, building society, or elsewhere) in the last year after tax?

(IANSI, corresponding derived variable **nsavii\_bu**)

About how much interest did receive from National Savings Accounts or Certificates in the last year after tax?

(IAII, corresponding derived variable **tessaii\_bu**)

About how much interest did receive from these (TESSA) accounts in the last year?

(IAISAD, corresponding derived variable **isaii\_bu**)

Not including any income that was re-invested, about how much income did receive from (this / these) ISA(s) in the last year?

(IAIPI, corresponding derive variable **pepii\_bu**)

Not including any income that was reinvested, about how much income did receive from these Personal Equity Plan(s) in the last year?

(IASSSI, corresponding derived variable **sharesii\_bu**)

About how much dividend income did receive from in the last year after tax?

(IAUITI, corresponding derived variable **trustsii\_bu**)

Not including any income that was re-invested, about how much income did receive from these Unit trusts or Investment trusts in the last year after tax?

(IANPNP, corresponding derived variable **prbondsii\_bu**)

How much prize income did receive from these (premium) bonds in the last year?

(IABGI, corresponding derived variable **bondsii\_bu**)

About how much income did receive from these Bonds and Gilts in the last year after tax?

(IASIOI, corresponding derived variable **othsavii\_bu**)

About how much interest did receive from these other savings or investments in the last year after tax?

**SHARE:**

(HO030, corresponding derived variable **hyrentv**)

How much income or rent did you or your husband/wife/partner receive from these properties (secondary homes, holiday homes, other real estate, land or forestry) during the previous year, after taxes?

(AS015, corresponding derived variable **hystocv**)

After taxes, about how much dividend income did you and your husband/wife/partner receive from these stocks in the previous year?

(AS058, corresponding derived variable **hymutfv**)

After taxes, about how much interest or dividend income did you and your husband/wife/partner earn with mutual funds or managed investment accounts in the previous year?

(AS009, corresponding derived variable **hybondv**)

After taxes, about how much interest income did you and your husband/wife/partner receive from these bonds in the previous year?

(AS005, corresponding derived variable **hyabccv**)

After taxes, about how much interest income did you and your husband/wife/partner receive from such (bank, transaction, saving, or postal) accounts in the previous year?

**KLoSA:**

(F025)

How much is the monthly rent you received? Please state only the amount of rent you received from leasing the house you are currently living in.

(F063)

Have you earned any regular income or rent such as monthly rent or land rent from all of your properties including your current residence in 2005?

(F064)

After taxes and other deductions, about how much in total did you receive as rental income in 2005?

(F166)

During the past year, how much interest per month did you earn from the financial assets you mentioned?

**JSTAR:**

Information on this income category is not collected.

**CHARLS:**

(GA050)

What is the monthly rental income for all room or houses owned by main respondent or spouse that you are currently leasing?

(GA051)

What is the monthly rental income for all room or houses owned by other household members that are currently being leased?

(GA058)

How much land rental income did you earn in the past year?

(GA062)

How much rental income did you earn for any other household assets other than housing or land? (trees, use of fixed capital, durables, or livestock)

(GM025)

During the past year, overall did you earn money from stock dividends and increases in the value of your stocks or did you lose money?

(GM026)

How much did you earn or lose?

(GM029)

During the past year, overall did you earn money from holding funds or did you lose money?

(GM030)

How much did you earn or lose?

(GM035)

How much interest income from what you lent to others in past year?

(GM036)

Other than income you have already told me about, did you receive any other income from other investments in past year?

(GM037)

How much did you receive altogether from other investments in the past year?

**LASI:**

(AD017)

Do you or your household rent out any of those housing units or any part of the house you currently live in?

(AD018)

What was the total rental income you and your household received during the last twelve months?

(AG010)

How much rental income did you earn from land in the past twelve months (before tax)?

(AG020)

How much rental income did you earn (from farming assets) during the past 12 months?

(AG031)

Is there any rental income from renting out livestock? If so, what was the rental income in the past 12 months?

(AD101)

First, please tell me any cars, trucks, bicycles, motorcycles, scooters, or mopeds that your household owns. Please do not include the business properties you already reported. What was the amount of rental income you received in the past 12 months (apart of income earned from your business or farming income) for the following items?

(AD121)

What was the total returns on these financial investments you and your household received during the past year (before tax)?

(AD124)

Did you or any of your household members receive any interest from these personal loans during the past year?

(AD125)

What is the total interest you and your household received during the past year (before tax)?

**TILDA:**

(WE305)

How much annual rent did you receive for this land?

(HW107)

How much income or rent did you or your spouse/partner receive from that property [current residence] in the last year, after any expenses and taxes?

(AS110)

How much income or rent did you/you and your husband/wife/partner receive from that property [other houses, flats or holiday homes besides current residence] in the last year, after any expenses and taxes?

(AS102)

Before taxes, how much interest did you or your spouse receive from these accounts in the last 12 months?

(AS105)

Before taxes, how much interest and/or dividend did you receive from all these assets [life insurance, mutual funds, bonds or shares] in the last 12 months?

(AS115)

In the last 12 months, how much income did you receive from these assets [land, a firm or business, an inheritance or money owed to you]?

**IFLS:**

(UT14)

What is the total income from the rent/lease/profit-sharing of [A. Farm land, D1. Poultry, D2. Livestock/fish pond, Other assets except D1 and D2] in the past 12 months?

(HR05 A.)

What is the total income from the rent/lease/interest/profit sharing of [House and land occupied by this household] in the past 12 months?

(HR05 B.)

What is the total income from the rent/lease/interest/profit sharing of [Other house/building (including land)] in the past 12 months?

(HR05 C.)

What is the total income from the rent/lease/interest/ profit sharing of [Land (not used for farm non-farm)] in the past 12 months?

(HR05 D.)

What is the total income from the rent/lease/interest/profit sharing of [Poultry, Livestock/fishpond, Hard stem plant not used for farm or non-farm business] in the past 12 months?

(HR05 E.)

What is the total income from the rent/lease/interest/profit sharing of [Vehicles (cars, boats, bicycles, motorbikes)] in the past 12 months?

(HR05 F.)

What is the total income from the rent/lease/interest/profit sharing of [Household appliances] in the past 12 months?

(HR05 G.)

What is the total income from the rent/lease/interest/profit sharing of [Savings/certificates of deposit/stocks] in the past 12 months?

(HR05 H.)

What is the total income from the rent/lease/interest/profit sharing of [Receivables] in the past 12 months?

(HR05 K2.)

What is the total income from the rent/lease/interest/profit sharing of [Other assets] in the past 12 months?

(HI14 C.)

What is the total income you received from [Insurance money] during the past 12 months?



#### 4.7 Income of Other Household Members

**HRS:**

(Q432)

During last calendar year, did [other family member] do any work for pay?

If yes: (Q433)

About how much money did [he/she] earn from all jobs in last calendar year, before taxes and other deductions?

(Q437)

Not including job income, about how much in total did other members of your family living (here/there) receive in last calendar year from Social Security, pensions, welfare, interest, gifts, or anything else, (before taxes and other deductions)?

**ELSA:**

(IAERN)

About how much money did earn from all jobs in the last year, before any tax or other deductions?

(IAREC)

Not including any job income, about how much in total did receive in the last year from benefits, pensions, interest, gifts or anything else (before any taxes or deductions)?

**SHARE:**

(HH001)

In the last year, was there any household member who contributed to your household income and who is not part of this interview?

If yes: (HH002, corresponding derived variable *yohmv*)

Can you give us the approximate total amount of income received in the previous year by other household members after any taxes or contributions?

(HH010)

Some households receive payments such as housing allowances, child benefits, poverty relief etc. Has your household or anyone in your household received any such payments in the previous year?

If yes: (HH011, corresponding derived variable *yohbv*)

Please give us the approximate total amount of income from these benefits that you received as a household in the previous year, after any taxes and contributions.

(HH017)

To summarize, how much was the overall income, after tax, that your entire household had in an average month in the previous year?

**KLoSA:**

(E126)

Tell me about all the income that you and your household members received in 2005. Roughly, what was the total household income during the last year (2005) after taxes and other deductions?

**JSTAR:**

(E-018-2)

Other than yourself and your spouse, does anyone in this household receive any income, including pensions? Please state their relationship to the head of the household.

**CHARLS:**

(FA001)

Did [preload household member name] receive any wage income in the past year?

If yes: (FA001\_a)

How much?

(FA003)

Did [name] engage in any non-agricultural self-employment businesses in the past year?

If yes: (FA003\_1)

Did [name] engage in this activity alone or with other household members?

If alone: (FA003\_2)

How much income did [name] earn from self-employed activity in the past year (after tax)?

(FA005)

What was the total amount of income earned from pensions, public transfers, savings and investments, or other income in the past year?

**LASI:**

(IN002)

Did [NAME] receive any wages or other income from employment or odd jobs in the past 12 months? Please include all wages, including full-time, part-time, side-jobs, odd jobs, or other wages or salaries.

If yes: (IN003)

How much did [Name] get paid for work in the past 12 months (including both cash and the value of in-kind payments such as meals)? If it is easier for you, you can tell me the average monthly earnings and how many months did [Name] work during the past year.

(IN008)

Did [NAME] engage in any non-agricultural self-employment businesses in the past 12 months?

If yes: (IN009)

Did [NAME] engage in this activity alone or with other household members?

If alone: (IN010)

How much net income after expense did [NAME] earn from self-employed activity in the past 12 months?

(IN012)

Did [NAME] receive any income from pension in the past 12 months? Pension includes government employment and private employment based pensions, survival/dependant pension, widows and elderly payments made by government, payments for freedom fighters, etc.

How much income did [NAME] receive from pension in the past 12 months?

**TILDA:**

(SI407)

Finally, we would like to get an indication of the overall economic situation of your household. Could I ask you to think about all the adults (16 years or over) in the household including yourself and your spouse? Which of these people was in receipt of income of any kind during the past twelve months?

(SI408)

Could you say about how much income *in total* these people received during the last 12 months? I am thinking of the *total* income of the household after tax. An approximate figure is all we need.

**IFLS:**

Besides the head of the household and his/her spouse, other household members age 15 and older answer book 3A on their own behalf and report labor and non-labor income flows personally received.