

Validating SHARE in France with other French surveys

Christelle Garrouste (), Pascal Godefroy (**), and Anne Laferrère (**)*

()University of Padova (Italy)*

*(**) Insee, DSDS*

*(**) Insee, DSDS and CREST*

Very preliminary version, please do not quote

Summary

SHARE is an international survey, and only the whole European sample is currently large enough to be used on its own as each national sample is of a modest size. As SHARE is unique in Europe, its results cannot be easily validated by comparison to other similar European surveys. This paper relates some key SHARE variables to their counterparts in other French surveys. We concentrate on health and income data that we relate to various INSEE Health, Consumption, Housing and Income surveys. We assume that an ex ante harmonized questionnaire such as SHARE is easier to apply in qualitative domains such as subjective health, or in non-ambiguous quantitative measures such as weight and height, but is harder in domains where each country has its own institutions and concepts. For instance, net wage does not have a unique meaning. France is the only European country where tax is not withdrawn "à la source". Issues of translations or phrasing of the questions are also important, and so are problems of imprecision in the questionnaire, currency units, reference period ambiguity, sample design. Having 2 waves of data 2004-05 and 2006 helps but does not solve all problems. We find that the French SHARE data are of good quality when the questions were simple. For instance the body mass index of males is the same in the Health survey and in SHARE. Discrepancies are larger on quantitative data, less on the extensive than on the intensive margins, and generally less in wave 2 than in wave 1. We suggest some ways to make quality better in future waves of SHARE.

Résumé

L'enquête SHARE sur les 50 ans et plus en Europe est avant tout une enquête européenne : le questionnaire est exactement le même dans les 13 pays et chaque échantillon national est de taille modeste. Des exploitations purement nationales ne sont donc pas envisageables, sauf exception. Nous mettons ici en relation les résultats de quelques variables clefs de SHARE avec ceux d'autres enquêtes thématiques de l'INSEE. Nous nous concentrons dans un premier temps sur les données de santé, et celle de revenu, que nous rapprochons des enquêtes Santé, Logement, Budget des familles, Revenu de l'INSEE. Notre hypothèse de travail, est que le présupposé de SHARE (avoir un questionnaire unique) est plus facilement applicable dans les domaines qualitatifs comme celui de la santé ou dans un domaine quantitatif mais sans ambiguïté conceptuelle (par exemple sur le poids et la taille), mais est plus difficile à tenir dans des domaines où chaque pays a ses propres systèmes et institutions. Par exemple, la notion de revenu ne se prête pas simplement à une interrogation unique. La France se révèle le seul pays à ne pas procéder au prélèvement à la source par exemple. Nous mettons en avant des problèmes de traduction, d'incohérence dans le questionnaire, d'unités de mesure, de période de référence, de plan de sondage. Disposer de deux vagues de collecte 2004-05 et 2006 est un atout, mais ne permet pas de lever toute ambiguïté.

Notre hypothèse de départ est vérifiée : les données françaises de SHARE sont de bonnes qualités quand les questions étaient simples. L'indice de masse corporelle des hommes est par exemple exactement le même selon l'enquête santé et dans le champ comparable de SHARE. Il y a davantage d'erreurs dans les données quantitatives plus délicates à obtenir, mais davantage sur les montants que sur les taux de détention, et moins en vague 2 qu'en vague 1, ce qui est très encourageant. En conclusion nous proposons quelques pistes pour améliorer la qualité des vagues suivantes de SHARE.

Introduction

SHARE is first of all an international survey¹, and only the whole European sample is currently large enough to be used on its own as each national sample is of a modest size. As SHARE is unique, its results cannot be easily validated by comparison to another truly European survey. Each country has to do its own comparisons for validation. For instance in Sweden, wealth data were compared to register data (Johansson and Klevmarcken, 2007). In France, the survey agency is also the National Institute of Statistics and Economic Studies. This situation allows the French team an easier access to other French surveys. Besides it enables us to get rid of a “survey agency” effect, as exactly the same interviewers do SHARE and the other INSEE surveys. We relate the results of some key SHARE variables to their counterparts in other surveys. We relate health data to health surveys, income data to SILC (called SRCV in french) and other INSEE surveys such as the Housing or Consumption surveys.

We assume that using an ex ante harmonized questionnaire such as SHARE is easier in qualitative domains such as subjective health, or in a non-ambiguous quantitative measures such as weight and height, but is harder in domains where each country has its own institutions and concepts. For instance, net wage does not have a unique meaning. France is the only European country where tax is not withdrawn “à la source”, in a pay as you earn fashion, hence net cannot mean net of all income tax. Issues of translations or formulation of the questions are also important, and so are problems of currency units, reference period ambiguity, sample design. Indeed one of the motivations of this paper is that comparing wave 1 imputed household income with the first results of INSEE Budget des Familles (BDF) 2005 survey, we had found important discrepancies between SHARE and BDF (Laferrère, 2007; Garrouste, 2009).

This paper is organized as follows. Section 1 describes sample frame, sample size, and does some basic demographic comparisons. Section 2 is devoted to questions on health and BMI. Section 3 attacks the subject of income, describing in some details how income questions are asked in SHARE wave1, in wave 2, in the French SILC, and in others regular INSEE surveys. Then it compares income declaration, both on the extensive margin (who is getting which type of income), and on the intensive margin (item non responses and the declared amount). Conclusions are drawn in Section 4.

1. Overall sample comparisons

In comparing SHARE and other surveys, the differences may come from many reasons. There might be difference in sample frame (sampling, geographical scope), differences in the date of survey, in the time reference of a question (e.g. last 12 months income, or last calendar year; last month or last quarter), in currency, in who is the informant, or in the framing of questions. In France, the SHARE survey agency is also the National Institute of Statistics and Economic Studies who conducts the surveys we use as benchmarks. This situation enables us to get rid of a “survey agency” effect, which seems important in some other SHARE countries. Exactly the same interviewers do SHARE and the other INSEE surveys. In this section we briefly describe sample frame, sample size, and do some basic demographic comparisons on sample composition.

SHARE results and methodology are described in details in Börsch-Supan et al. (2005, 2005 and 2008). Here we use the following public data: share1rel2-0-1_imputations et share1rel2-0-1_ep / share1rel2-0-1_as / share1rel2-0-1_ho (wave 1) and share2_rel1-0-1_ep (wave 2), together with internal data for wave 2: INCOME_c_version09_w2_op_230209.

¹ This paper uses data from SHARE Waves 1 & 2, as of December 2008. SHARE data collection in 2004-2007 was primarily funded by the European Commission through its 5th and 6th framework programmes (project numbers QLK6-CT-2001- 00360; RII-CT- 2006-062193; CIT5-CT-2005-028857). Additional funding by the US National Institute on Aging (grant numbers U01 AG09740-13S2; P01 AG005842; P01 AG08291; P30 AG12815; Y1-AG-4553-01; OGHA 04-064; R21 AG025169) as well as by various national sources is gratefully acknowledged (see <http://www.share-project.org> for a full list of funding institutions).

To compare with each INSEE survey, respondents who are under 50 (e.g. for SILC 2006, those born after 1956) are dropped from the individual sample. Then all households that have at least one 50+ individual are kept. This is close to the definition of the SHARE sample². Hence when we talk of individual level, we mean all individuals aged 50 and more at the survey date; when we talk of household level we mean the corresponding household of those individuals, including all the persons present at the survey date.

1.1. Sample frame and sample size

All INSEE household samples are drawn in a so-called master sample, a huge representative sample of all dwellings, made after each national census. SHARE and all the surveys used here were drawn in the 1999 master sample, to which is added a draw in the stock of new dwellings built since that date. Weights are computed from sample weights and margin calibration. In SHARE wave1 the margins included sex and age population composition. In wave 2 housing tenure was added³. Calibration margins for French surveys are usually more sophisticated, as they may involve models of non responses, and extra calibration variables, depending on the survey.

Table 1 Sample frames: Comparison between SHARE 2006 and INSEE surveys

	regions	Date of field work	Sampling
SHARE 04-05	IdF NPdC PdL Aq Rh-A L Roussillon	Summer 2004 or Summer 2005	All ordinary dwellings with at least one indiv. born < 1955
SHARE 06	IdF NPdC PdL Aq Rh-A L-Rou PACA ⁴	end of November 2006- end of January 2007	Panel + refresher sample. All ordinary dwellings with at least one indiv. born < 1957 + nursing home if the person moved since wave 1 ⁵
Housing survey EL 2002	Metropolitan France	Dec 2001- jan2002	All ordinary dwellings used regularly for at least part of the year.
Housing survey EL 2006	Metropolitan France	Year 2006?	idem ⁶
SILC 2006	Metropolitan France	2006	Idem. Rotating panel.
Health Survey 02	Metropolitan France	2002-2003	Idem
BDF 2005	Metropolitan France	2005	Idem

From this comparison between SHARE and INSEE surveys, two differences appear. SHARE only include 6 or 7 regions, and from wave 2, individuals who move to nursing homes are included. We shall not exclude them in our comparisons below (unless otherwise stated), since there are very few of them.

SILC EU has a rotational design in which a part of the sample is retained from one year to the next. For France a panel rotating over a period of 9 years is used: each sub sample is visited 9 years in a row. Sub samples are independent and are all drawn in the master sample of Insee. The table below gives the number of households (in which at least one household member is 50 or over) successfully interviewed in 2006. The variable 'number of year in the panel' gives, for each rotating group, the number of interviews that remains to be performed, before the beginning of the 2006 fieldwork. If 'number of year in the panel' equals one, it means that those households (from rotating group 1) have

² INSEE defines a reference person in each household: the male in a couple, the working age person in case of intergenerational co-residence. Hence some reference persons can be under 50, in a household that has at least one person born before 1957.

³ This because drawing in 2004 in the dwellings that had a person born before 1954 in 1999 was found to introduce some sample bias (Laferrère, 2007). From wave 4 and on, a new regularly updated master sample will be available.

⁴ Only a refresher sample in PACA.

⁵ No housing questions in nursing homes.

⁶ The sampling for this survey was more complicated. See Rapport for details.

been interviewed for the last time in 2006. The sub sample for which this variable equals 9 is the 2006 refresher sub sample.

Table: Number of SILC Households with at least one 50+ successfully interviewed in 2006 (by rotating groups)

Remaining number of years in the panel	Number of households
1	516
2	527
3	538
4	532
5	569
6	541
7	504
8	908
9	1 034
Total	5 669

Sample sizes are given in table 2. As mentioned above SHARE sample size is modest compare to the Household survey, which is slightly less than ten times its size; but also compared to SILC, which is 3.4 times its size.

1.2. Demographics

Among the 50+ individuals, 53 percent are women in SILC 06, 55 percent in EL 2006, as in SHARE 04, and the refresher sample of SHARE 06 and 56 percent in SHARE 06, which is slightly older, because of a retention bias. The more mobile individuals are the most difficult to retrieve and they are also the younger (table 3).

Refresher sample is younger than the longitudinal sample as individuals born in 1955 and 1956 became eligible. SHARE regions seem slightly younger than all of country. Once calibrated weights are introduced, the proportion of women is around 55 percent in all samples (table 4). Based upon the data presented in Croda & Callegaro (2006), Table A1, there were 56,7% of women in the SHAREw1 sample; and, based upon the data presented on the SHARE website, there were 57% in SHAREw2.

Hence sampling does not seem to be the sources of major differences between surveys, at least at this very broad level of comparisons.

2. Health and BMI

The table below lists the health variables that we compare in SILC, the Health Survey (Enquête sur la santé et les soins médicaux 2002-2003) and SHARE, and the number of observations for each of them.

Health Survey 03		SILC			SHARE		
Name	Nb of respondents	Label	Name	Nb of respondents	Label	Name	Nb of respondents
Q1G	12 937	Etat de santé	SANETA	8565	Health general in	Ph003	2807
		Limitation dans les activités courantes	DIM	8572	Limited activities	Ph005	2806

2.1. Measure of self-reported health

In all three surveys respondents are asked to rank their health on a five point scale, but the scale differs. The SILC and the Health survey scale is the European scale (very good, good, fair, bad, and very bad) whereas Share 2006 use the US version of the self-reported health scale (excellent, very good, good, fair and poor) The European scale has only two good categories, whereas the US scale has three. The analysis of the distributions shows that it is difficult to merge the two scales into one (figure 1). Responses are partly based on the order of response options, but also probably partly based on specific words in the response options: 'excellent', the first option for SHARE, may have a different meaning than 'Very good', the first option for SILC and the Health survey.

We construct a binary measure of self-reported health: those who report excellent, very good or good health on the US scale are considered to be in 'good' health. Using the SILC and Health survey scale, those in very good or good health are classified as being in 'good' health. Figure 2 presents the percent of the population in SHARE, SILC and HS with good health by age, and figure 3 by gender.

The Health survey is in between SILC and SHARE for those aged 50-79, and somewhere above both for the 80+. As expected, the decline in self-reported health with age is important in all surveys. Finally one more good health category in SHARE draws the result toward a better health state; so probably the fact that they are health surveys (Clark and Vicard, 2007); but not so in the 80+ group that includes some people in nursing home in SHARE.

In the three surveys a higher fraction of men than women reports good health. Figure 4 plots the gender gap by age group. Curiously it is inverted in the 80+ year group in SHARE, it is not in SILC, neither in the Health survey. Is there a selection bias in SHARE longitudinal?

2.2. Measure of disability

Measures of disability are included in SHARE and SILC. In SILC respondents are asked about difficulties, because of health problems, lasting at least six months, 'in activities that people usually do'. In SHARE respondents are asked about any difficulty in relation with health problems. Wording of responses varies a little across the surveys: the scale is 'strongly limited', 'limited but not strongly', 'not limited' in SHARE, and it is 'yes very limited', 'yes limited', 'no limited at all' in SILC.

As a bias could possibly come from the interpretation of 'strongly' and 'very', we construct a binary measure of self-reported disability that make the SILC and the SHARE scale responses comparable: in both surveys those who report one of the two first modalities are considered to be limited. Figure 5 presents the percent of the population in SHARE and SILC limited by age, figure 6 by gender.

As expected the percentage of respondents answering 'yes' increases with age in the two surveys. Estimates from the two surveys are quite similar. Looking into the relation between disability and self-reported health within each survey. Those who report good health report less disability than those who report bad health. Figure 7 again show the surveys to be very similar.

2.3. Body mass index

We compute the body mass index of individuals aged 51-66 and compare the BMI in SHARE (body mass index) to the benchmark Health survey (Enquête sur la santé et les soins médicaux 2002-2003). In both surveys weight and height are self-rated.

Using SHARE height and weight, gives a BMI which is nearly equal to the French national Enquête Santé, on the 51-65 sub-sample, common to the 2 surveys: 26.5 for males aged 51-65 in both surveys, and 25.4 for woman in SHARE, 25.3 for women in the benchmark survey (de Saint Pol, 2007).

We anticipated that an ex ante harmonized questionnaire such as SHARE is easy to apply in qualitative domains such as subjective health, or in a non-ambiguous quantitative measures such as weight and height. The preliminary checks we have conducted above indeed vindicate this assumption. We find that the French SHARE data seems of good quality when the questions were

unambiguous. For instance the body mass index of males is the same in the Health survey and in SHARE.

3. Income

The results are very different for the income sections of the questionnaire. When wave 1 gross and imputed household income was compared with the first results of INSEE Budget des Familles (BDF) 2005 survey, important discrepancies between SHARE and BDF had appeared (Laferrère, 2007). SHARE median total gross income was 35 956 €, while BDF was 23 079€; the ratio of SHARE to BDF was 1.56. Even worse discrepancy was found on imputed income (median= 39 809€). The first quartile was 42% higher in SHARE, the third quartile was 68 percent higher, the top decile was 2.3 times the benchmark, the top 5 percent was 2.9 higher, the top percent was 4.1 higher. Indeed SHARE was all the more too high that one climbed the income ladder (figure 8). Earnings from dependent work were closer to benchmark than self-employment income. Looking at extreme values, it appears that some amounts are suspiciously high in SHARE. The maximum declared amount in SHARE was 1,072,135€ for earnings, when it was 28,789€ in BDF; the maximum annual unemployment benefit was 216,000€ when it was 89,270€ in the Housing survey with a sample that is some 20 times larger. While it might be that SHARE was more successful at getting high income than a regular INSEE survey, those amounts might just be francs instead of euros. According to a careful study by Theulière (2006) one “buys bread in francs and a car in euros”. It might explain why the differences between SHARE wave 1 and benchmark increased with the amount given, as larger amounts were given in francs. Indeed in the 2006 Housing survey where respondents could choose the currency, 8 percent of the 50-59 give the pension in francs, and 10 percent of the 80+ do so. It is also known that some amounts are capped by country regulations. For instance in 2009, unemployment benefit cannot exceed 5 300€ per month, or 63 600€ per year, It is highly probable that the 18 000 € per month declared as unemployment benefits in 2004 by a couple were given in francs and should be transformed accordingly to 2 744 €, especially as lump sum payments are asked separately. Such ex post data cleaning is costly, as each household has to be edited and its precise situation assessed carefully. Some CAPI internal checks during fieldwork would seem useful. However they have to be planned ex ante country by country, which is also costly.

3.1. Framing the questions

In what follows we compare the way the questions are asked in SHARE, in a regular INSEE survey, and in SILC, the European income survey, that can be considered the “golden standard” for income in France.

In SHARE individual and household income can be computed from at least four different sections of the CAPI questionnaire. First the individual EP Employment and Pension section, describes employment status, current monthly taken home pay from work, past year annual earnings or self-employment income, detailed types and amount of pensions, and of some individual benefits for each of eligible household member⁷. Each is asked separately, hence each has to be present and willing to answer; otherwise no individual income is known for him or her. Then the HH Household Income section is interested in the non-eligible members' income and household level benefits. Finally the AS Asset section asks about interest income and the HO Housing section for real estate income. Between wave 1 and wave 2 some changes were made. The main change was the attempt to go from gross to net after tax income amounts. This change was not implemented in France, because income tax is not paid “à la source”, in a pay as you earn fashion, as in all other European countries, but more than a year after reception, and computed on the overall household⁸ income, and not on individual wages or benefits. In wave 2 a catch-all question was added, to get at household monthly income at the end of the HH section: “To summarize, how much was the overall income, after tax, that your entire household had in an average month in [previous year]?”, with a card with letters in case of non response. Note that this question is asked before the asset income section.

⁷ All individuals aged 50+ and their spouses in wave 1, one individual aged 50+ and his/her spouse in wave 2 (a maximum of two interviewed persons in wave 2).

⁸ More precisely it is computed at the fiscal unit level. For instance a couple and its children make up a fiscal unit. An adult child living with his parents can choose to be an independent fiscal unit or not.

The SHARE detailed mode of income questioning was not well received by the interviewers, who felt all was “mixed up” and lacked clarity. The next sub section will try to assess the validity of their impression.

The SHARE mode of questioning is very different from the habit in INSEE surveys, where income is typically treated in general surveys at the very end of the survey, because most people do not like to talk about their income. Besides, the income questions are neatly divided into two parts: first a list of income sources (wages, benefits, self-employment, pensions, annuities, rents..) is offered and the household mentions whether any member of the household receives it, and if yes, who is the recipient. Then, amounts over the last 12 months are asked for, together with precisions about extras, for each individual, but not necessarily from the recipient herself or himself. The separation between reception and amounts was devised over the years in CAPI, and is made to facilitate non-response imputations. As telling whether one gets one type of income is easier than giving the amount, the statistician has a better foundation to impute, than if the household had stopped in the middle of the income section out of unwillingness to give amounts. Another difference with SHARE is that the source of information can be any knowledgeable member of the household. Finally verification is made from a CAPI internal computation to assess the overall plausibility of the household income. Those verifications are deemed important for low-income households, who might tend to forget that they get family transfers, for instance, or to correct for currency errors.

In the SILC income survey, questions on income are more detailed. The questionnaire has both a household level income section (housing allowances, family allowances, rental, land and asset incomes), and individual sections for each 16+ in the household. Individual income includes earnings, unemployment benefits, pensions, pre retirement pensions, minimum pensions, survivors pensions, public disability insurance pension, sickness benefits, etc. Proxies can be used for the individual sections, contrary to the SHARE practice. As in other surveys, reception of income is asked before the amounts. The respondent is encouraged to look into his or her records to save time and improve accuracy.

Besides, both in the refresher sample and in the longitudinal questionnaire plausibility controls are introduced to improve the quality of the results. Controls are made both at the extensive margin (e.g. last year someone received a pension, and now nobody receives a pension. Did you forget to mention it?) to avoid missing an income type, or double-counting, or at the intensive margins when amounts have evolved a lot between waves. It means many variables are preloaded.

Here we compare SHARE 2004/2005 and 2006 with SILC (the golden standard “benchmark”) and the income levels got from the 2002 and 2006 housing surveys, and the 2005 Consumption survey (another benchmark sources). Appendix 1 describes the surveys in more details. Its section 1 presents SHARE questions on income in more details. Section 2 quickly presents the questions asked in a regular basic INSEE survey. Section 3 describes the principles of SILC in France.

We now turn to comparisons between surveys.

3.2. Reception of types of income

We concentrate on the four main types of income received by a 50+: pensions, wages, self-employment income and unemployment benefit.

	SILC 20006	EL 2002 2006	SHARE W1	SHARE W2
Wage	PY010N	NRSAL	EP041e1/EP205	EP041e1/EP205
Self-employment income	PY050N ⁹	NRTNS	EP045e1/EP207	EP045e1/EP207
Pension	PY100N	NRRET	Annpen1v +...+ annpen11v	Ypens1e+...+ Ypens16e
Unemployment benefit	PY090N ¹⁰	NRCHO	Annpen4v	Ypens6e

⁹ *Bénéfices en espèces ou pertes de trésorerie en rapport avec une activité indépendante (y compris honoraires).*

¹⁰ Includes pre retirement benefits for economic reasons.

In SILC, wages are net of all social contributions and net of taxes at source¹¹, but they are not net of income tax. Pension (*Allocations de vieillesse*) includes basic pension, pre-retirement pension¹², and the minimum pension. Survivor pensions and disability pensions are excluded from pension. Pensions are also net of contributions but not of all taxes.

In the housing surveys, EL 2002 and 2006, wages and self-employment income are defined in the same way as in SILC, but pensions include survivor's pensions, pre-retirement, annuities and disability pensions¹³. Unemployment benefits include *allocation de solidarité spécifique*.

In SHARE, wages and self-employment income are the same as in the other surveys. Pensions include all items, except unemployment benefits (ep071=4 in w1 and =6 in wave2).

Among the 50+, according to our SILC 2006 benchmark, 52.4 percent receive a pension¹⁴, and 31.7 percent get some wages (table 9). The rates are somewhat lower but close in the EL 2006 housing survey (50.6 and 29.7 percent, respectively, table 8). In SHARE 2006, 49.6 percent get a "retraite de base" and 28.6 get some wages (table 10).

In SHARE wave 1, 58 percent (59.9 unweighted, table 10) get at least one type of pension, 54.8 percent, once you exclude survivor's pension¹⁵. Reception of other types of income is less common. In SILC, 5.5 percent of the 50+ receive unemployment income, a common path to retirement in France. The percentage receiving self-employment income is 4.1%. The corresponding reception rates of self-employment income is 4.3 percent in the housing survey, and only 3.9 percent in SHARE w2, a slight underestimation. Underestimation of unemployment income is more important: only 1.2 percent get some in wave 2 (3 percent in wave 1), when the housing survey gives 4.1 percent in 2006 (3.7 percent in 2002). Hence SHARE seems to miss some unemployment benefits. A possible explanation is that it is classified as a "pension", and appears in the list of pensions, when in the French logic unemployment benefit is more linked to activity, and would be classified as a benefit, in a stand alone question.

One should look into more details at each type of income (that will be done in the next version of this paper), particularly to benefit reception. According to the Housing survey, 18 percent of the 50+ households get some benefit income (prestations sociales in French), excluding unemployment benefits. It seems that SHARE does not miss much pension and employment income reception. A caveat is that the rates are those for responding individuals only. However some spouses were missing, especially in wave 1. For those missing persons nothing is known about their income reception. The slight underestimation for non missing persons, tends to prove that the missing spouses are more likely to be the working spouse. This is unfortunate. In wave 2, a question was asked at the end of the questionnaire, to describe the current employment situation of the missing husband/wife/partner and make imputations somewhat easier.

To summarize: SHARE manages to get the right reception rates for the three main types of income, but misses the non responding partner's income (figure 8). Other less frequent types of income seems to be missed more often by SHARE. The reason might be that the overall logic of the income classification by SHARE is not well perceived by the respondent. It might be useful to introduce more clearly the distinction between wages, benefits, self-employment, pensions, annuities, rents, and interests, both at the individual and household level. Moreover the list of benefits should be country specific.

¹¹ CSG: contribution sociale généralisée.

¹² Excluding those counted as unemployment benefits.

¹³ And alimony in 2002.

¹⁴ Pension by own right. A basic survivor's pension is received by 10.8% of individuals in EL 2006, and 9.7 percent in SHARE w1 (9.2 percent in w2).

¹⁵ 13.2 percent get a survivor's pension.

```
gen
pensionr=(ep071d01_w1==1|ep071d02_w1==1|ep071d03_w1==1|ep071d05_w1==1|ep071d06_w1==1|ep071d07_w1==1|ep071d08_w1==1|ep071d09_w1==1|ep071d10_w1==1|ep071d11_w1==1)
tab pensionr [aweight=wtgaci_w1]
gen
pensionsilc=(ep071d01_w1==1|ep071d02_w1==1|ep071d03_w1==1|ep071d06_w1==1|ep071d07_w1==1|ep071d08_w1==1|ep071d09_w1==1|ep071d10_w1==1)
tab pensionsilc [aweight=wtgaci_w1]
gen survivor=(ep071d05_w1==1|ep071d11_w1==1)
tab survivor [aweight=wtgaci_w1]
```

3.3. Amount non response

Another way to compare data quality is to look at non-response rates. Conditional on receiving each type of income what are the non-response rates? We do not take into account here the fact that in all surveys, bracketed answer categories, or unfolding brackets (often the case in SHARE) are offered to non-respondents, which de facto reduces those non-response rates and help in imputation.

In INSEE surveys the computation of non-response rates is straightforward, as the logic of the questioning is asking for reception, then for amount conditional on reception. In the housing survey, the item non-response rates go from around 9 to 10 percent for wages¹⁶, to 23-24 percent for self-employment income. SILC does better, as its main purpose is getting income and more energy is put into minimizing non-responses. The item non-response rate is 7.3 percent for wages, 7.2 percent for pensions, and very low for the other types of income, such as unemployment income (0.8 percent), or self-employment income.

In SHARE the computation is less straightforward, as the income amounts are not always asked after a clear "reception" question¹⁷. For instance, in questions on reception of earnings from employment last year, the item non response is 17.7 percent in wave 1 for those who said they had some employment income (10.4 percent in wave 2), and 33.9 percent for those who said they had some self-employment income (28.3 percent in wave 2) (table 7). For unemployment income it was only 4.2 percent (5.4 percent in wave 2). For main public pension (*retraite de base*), it was 12.9 percent in wave1 and 10.8 percent in wave 2, somewhat higher (23.6 percent) for the main survivor's pension (*pension de reversion d'un régime de base*). Those rates are somewhat higher than in other Insee surveys.

The question on last taken home pay from work, asked to all those who are currently active, has a 13.9 percent non response rate for wage earners in wave 1 (and even 26.2 percent in wave 2). Hence item non-response rates for wages are half higher in SHARE than in a regular INSEE survey, and even more in wave 2. For self-employment income, non-response rates are 35.8 percent in wave 1 (32.3 in wave 2), that is also some 50 percent higher than in a similar INSEE survey.

It is not clear why it is so. One could have thought that asking the very person that receives the corresponding type of income would help know the amount better than asking a knowledgeable person of the household. It seems to be the contrary. More information is obtained when asking for the information at the household level. It might be that more effort is put to get the information in such a "collective" approach, as if a discussion was for instance taking place between spouses. To get more insight into that explanation, we should look at item non-response rate by household size. Some other tentative explanations might be the overall longer length of the SHARE questionnaire, or the fact that the income questions are asked in some disorder, or might seem redundant. The interviewers' oral remarks after the survey go in the same direction: many mention that the respondents do not like the SHARE income questions. While it might not be a proof in itself, it is to be noted that the interviewers do not make the same remarks for other INSEE surveys, or not with the same insistence.

To mitigate the low response rate in SHARE one should note that unfolding brackets are proposed after a refusal or a non-response to many of the amount questions. And then what we call total non response (no amount answer, even in brackets) is much lower, as many respondents are able to answer whether they earn more or less than the proposed amount, and so for the next unfolding bracket. Those who still refuse or are unable to answer are for instance only 0.4% for monthly wages in wave 1, and 4.9 percent in wave 2, or 3.3 percent in wave 2 for wages yearly amount, 12.6 percent for self-employment income.

To summarize, SHARE has half more item non-responses than a regular INSEE survey, which in turn has more than SILC in France.

¹⁶ It is lower for some rare types of income that the person knows well: 6.6 % for alimony, received by 0,8 percent of the individuals.

¹⁷ Variables such as WAGE, SELF-EMPLOYMENT, PENSIONS and UNEMPLOYMENT have been computed from the most recent data sets (share1rel2-0-1_imputations et INCOME_c_version09_w2_op_230209), but non-response rates are based on share1rel2-0-1_ep / share1rel2-0-1_as / share1rel2-0-1_ho (wave 1) and share2_rel1-0-1_ep (wave 2).

3.4. Amounts

For those born before 1955, the household income was made, according to what they declared at the housing survey, of 43% wages, 7% self-employment income, 42 % pensions, 2% unemployment benefits, 3.5% asset income and 2.5% other benefits. We now turn to comparing the amounts given in SHARE wave 2 and in the other benchmark surveys, EL 2006, and SILC 2006, for the main types of income.

But before that we replicate our 2007 exercise, comparing the overall household employment income in SHARE wave 2, to the same 2005 BDF benchmark. This exercise,, somewhat grossly approximate is yet striking: the huge discrepancies spotted in 2004-05, disappear. The ratio of the SHARE median to INSEE benchmark median is now, 1.03, when it was 1.28 in wave 1. Hence the two surveys seem now extremely close, even before any non-response imputations have been made in SHARE. On the other hand the differences that were increasing with income level in wave 1 are now rather more important at low levels of income in wave 2 (Figure **).

Before comparing SHARE, the housing survey and SILC, a caveat is in order. In spite of a very low non-response rate, SILC does lots of cleaning of the data. For example, 30.8 percent of pension income amounts are somewhat redressed. A precise description of the method is to be found in the Appendix, but the idea is to compare the amount given with minima and maxima known from other sources, mainly from the tax return survey (ERF: Enquête revenus fiscaux). Hence imputations can be performed even when the respondent gave an amount.

Let us turn now to comparing more precisely, wages, pensions, self-employment income and unemployment income in SHARE wave 2 to SILC and the INSEE Housing survey. Figure 9 presents household wages. The median yearly household wage income in SHARE is 26 000 €, compared to 23 400€ in the housing survey, and 23 306€ in our gold standard. It is 11.6 percent higher in SHARE. As this is done before any thorough data cleaning in SHARE wave 2 , it may be reduced in the future. Q1 and Q3 are even closer in SHARE and benchmarks, with SHARE slightly lower at Q1 and slightly higher in Q3, the differences being less than 5 percent. The differences are of the same direction and order of magnitude for the 1st and last deciles.

Figure 11 presents household pensions. The median yearly household pension income in SHARE is 19,248 €, compared to 15 000€ in the housing survey and to 16 155€ in our gold standard benchmark SILC survey. Again, this is done before any thorough data cleaning in SHARE wave 2. Other quantiles are also higher in SHARE than in benchmarks.

Figure 10 presents household self-employment income. The median yearly household self-employment in SHARE is 15 000 €, compared to 17 837€ in the housing survey, and 17 000€ in our gold standard. It is 9.6 percent lower in SHARE, before any thorough data cleaning in SHARE wave 2. Q1 and Q3 are extremely close in SHARE and benchmarks. The differences are more important, higher in SHARE for the 1st and last deciles.

SHARE is not more out of benchmark target for unemployment income. The median is 6 000€, when it is 6 048€ in the Housing survey, and 6 680€ in our SILC gold standard.

Clearly, even if more is to be done in cleaning SHARE wave 2 data, the amounts given are plausible. Even if along the line of what is suggested by Giorgiadis (2008), one can redress reception as it is mentioned in the question on reception of an activity income in last year (EP205), by reception as it is mentioned in the current income question (EP201). For instance in France, 103 persons answer they had no earnings at all from employment in 2005, while they had mentioned that their current job situation in 2006 was employed, and how much they earned. Among them 53 are employees, 15 are civil servants, 28 are self-employed. The correction reduce the abnormal number of households with no employment income in wave 1 and wave 2, with huge effect on computation of poverty rates among the 50+ from SHARE data.

Conclusion

Our aim of validating SHARE data with other INSEE surveys has proved to be a more overwhelming task than foresighted. Even concentrating on only two types of data, health, and, in more details income, has proved time consuming. Not only had we to plunge into some details of SHARE data, without relying on the work of the imputation team, as most users do, but we also had to look at raw files of INSEE surveys that are not always accessible to researchers. The first version of this paper does not pretend to doing justice to such a wealth of data.

Nevertheless we arrive at the following preliminary conclusions.

Sampling issues do not seem to be the sources of major differences between surveys, at least at this very broad level of comparisons. Nor is the fact that SHARE is only conducted in some regions. An ex ante harmonized questionnaire such as SHARE is easier to apply in qualitative domains such as subjective health, or in a non-ambiguous quantitative measures such as weight and height. Indeed, the body mass index of males is the same in the Health survey and in SHARE.

As far as income is concerned, SHARE manages to get the right reception rates for the three main types of income, wages, pensions, and self-employment income, but misses the non responding partner's income. Other less frequent types of income seems to be more missed by SHARE than by INSEE benchmark surveys. The reason might be that the overall logic of the income classification by SHARE is not well perceived by the respondent. Also the dispersion of the income question in the whole interview, means that the effort asked from the respondent has to be repeated over and over again. It might also be useful to introduce more clearly the distinction between wages, benefits, self-employment, pensions, annuities, rents, interests, both at the individual and household level. Moreover the list of benefits should be country specific.

SHARE has more item non responses than a regular INSEE survey, and both have much more than SILC in France, but in SHARE unfolding brackets questions bring back the non response rate to lower more reasonable levels.

Concerning declared amounts, they seem closer to benchmark in wave 2 than in wave 1, but more fine data cleaning and comparisons between various part of the questionnaire is needed to get at the right income level.

References

Börsch-Supan, A. and H. Jürges (eds.). [*The Survey of Health, Ageing and Retirement in Europe – Methodology*](#), 2005, Mannheim: Mannheim Research Institute for the Economics of Aging (MEA).

Börsch-Supan, A., A. Brugiavini, H. Jürges, J. Mackenbach, J. Siegrist, and G. Weber (eds.). [*Health, Ageing and Retirement in Europe – First Results from the Survey of Health, Ageing and Retirement in Europe*](#), 2005, Mannheim: Mannheim Research Institute for the Economics of Aging (MEA).

Börsch-Supan, A., A. Brugiavini, H. Jürges, A. Kapteyn, J. Mackenbach, J. Siegrist, and G. Weber. [*Health, Ageing and Retirement in Europe \(2004-2007\). Starting the Longitudinal Dimension*](#). 2008, Mannheim: Mannheim Research Institute for the Economics of Aging (MEA).

Clark Andrew and Augustin Vicard, Conditions de collecte et santé subjective: une analyse sur données européennes, 2007, *Économie et Statistique*, 403/404, 143-163.

Croda, E., and Callegaro, L. . The Employment and Pensions Module in SHARE Wave 1. 2006, Working Paper No. 42, Department of Economics Ca' Foscari University of Venice.

De Luca, G., and Peracchi, F. . A sample selection model for unit and item nonresponse in cross-sectional surveys. 2006, Working Paper, University of Rome.

Johansson Fredrik and Anders Klevmarken, Comparing register and survey wealth data, 2007, WP.

Garrouste Christelle, Imputation checks- release 2, wave 1 data, France, 2009, memo.

Giorgiadis, Thomas, We have generated zero labor income for 588 persons who worked and received income, 2008, memo.

Giorgiadis, Thomas, Does EP205e variable (earnings per year before taxes from employment) underestimate earnings from dependent employment?, 2008, memo.

Laferrère Anne, Imputation checks- Internal Beta release 2, wave 1 data, France, May 2007, memo.

Rapport intermédiaire sur la qualité des données françaises EU-SILC 2006 : 553/f350 SILC Rapport d'exécution technique de la collecte 2006

Theulière, Maël, Francs ou Euros, dans quelle monnaie comptons-nous?, 2008, Insee 1ère, n° 1181.

Thibault de Saint Pol, L'obésité en France, les écarts entre catégories sociales s'accroissent, 2007, Insee 1ère, n° 1123.

Appendix 1 Description of income questions in SHARE, SILC and other INSEE surveys.

This appendix is made of three sections. Section 1 presents SHARE questions on income in some details, both in the generic English version of SHARE and in the French translation. Section 2 quickly presents the questions in a regular basic INSEE survey. Section 3 describes the principles of SILC in France.

1. Income in SHARE wave 1, and wave 2 modifications

In SHARE wave 1 individual and household income can be computed from three main sections of the CAPI questionnaire, first the individual EP **Employment and pension section**, then the HH **Household Income section** filled by the household respondent, and finally the **AS Asset section**, filled by the financial respondent, just after a consumption section. Real estate income is to be found in the HO housing section. It is the same in SHARE wave 2, except for a few changes, among them going from gross to net after tax amounts

In the EP section, after information on demographics, health and health care have been collected, a question EP005 is asked where individuals select whether they are active or not¹⁸. Then they are asked some questions about their current job (both the main job and a secondary job): status, contracted and effective usual hours of work, how many months a year they are working (EP014), qualification, industry, opinion on job, then in EP038 frequency of payment and finally how much they make.

1.1 Monthly income from main and secondary job

Generic W1	France W1	Generic W2	France W2
To salaried workers			
EP041: TAKEN HOME FROM WORK BEFORE ANY DEDUCTIONS <i>Before any deductions for tax, national insurance or pension and health contributions, union dues and so on, about how much was the last payment?</i>	avant tout prélèvement (Impôt, cotisation sociale ou cotisation à mutuelle	EP201: TAKEN HOME FROM WORK AFTER TAX <i>After all deductions for tax, national insurance or pension and health contributions and so on, how much was your last payment?</i>	Après tous les prélèvements de cotisations de sécurité sociale/retraite/mutuelle, etc. quel a été votre dernier salaire (traitement)?
EP201: TAKEN HOME FROM WORK AFTER TAX <i>And about how much was your last payment after all deductions for</i>	Et à combien s'est élevé votre dernier salaire net, après tous les prélèvements ?	EP041: TAKEN HOME FROM WORK BEFORE ANY DEDUCTIONS	avant tout prélèvement (Impôt, cotisation sociale ou cotisation à mutuelle

¹⁸ An interviewer's instruction was added in wave2, as many wave 1 widows with survivor's pension had classified themselves as retired.

EP005_ CURRENT JOB SITUATION

Please look at card 20. In general, which of the following best describes your current employment situation?

IWER:Code only one. Only if respondent in doubt then refer to the following: 1. Retired from own work, including semi-retired, partially retired, early retired, pre-retired. 2. Paid work, including also working for family business but unpaid – including workers who are still employees of a firm though currently not paid. 3. Unemployed (Laid out or out of work, including short term unemployed) 4. Including partially disabled or partially invalid. 5. Including looking after home or family, looking after grand-children. Recipient of survivor pensions who do not receive pensions from own work should not be coded as retired. IF THEY DO NOT FIT IN CATEGORIES 2 THROUGH 5, THEY SHOULD GO INTO OTHER.

1. Retired
2. Employed or self-employed (including working for family business)
3. Unemployed and looking for work
4. Permanently sick or disabled
5. Homemaker
97. Other (added in W2: Rentier, Living off own property, Student, Doing voluntary work)

tax, national insurance or pension and health contributions, union dues and so on?			
To self-employed			
EP045: TOTAL AMOUNT OF PROFITS AT THE END OF THE YEAR ...after paying for any materials, equipment or goods that you use in your work. On average what was your monthly income before taxes (emphasis is ours) from your business over the last twelve months?		EP045: TOTAL AMOUNT OF PROFITS AT THE END OF THE YEAR ...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_ TOTAL AMOUNT AFTER TAXES PROFITS END OF YEAR Now, we would like to know your monthly income from your business over the last twelve months after subtracting taxes?	Maintenant, nous aimerions connaître le revenu mensuel de votre activité durant les 12 derniers mois, après impôt (si vous le connaissez?), SI LE REpondant NE PEUT DONNER UN MONTANT APRES IMPOTS, FAIRE CTRL K (ne sait pas).

If current status (EP009) is employee (*salarié non fonctionnaire*) or civil servant (*fonctionnaire*), question EP041 is asked (see table above). The question was the same in wave 2, but was situated after EP201 (see below) and the words “union dues” were suppressed.

Note that it is not clear whether SHARE wants a *super-brut* super-gross income, before any deduction, i.e. including employers’ contribution, or what is commonly called gross income, *salaires brut*, that is after employer’s social security contributions have been deducted, but before other deductions.

Then question EP214: Did this amount include any additional payments or bonus?¹⁹, and question EP314_ : After taxes, about how much did you receive overall as additional payments or bonuses?

Then came EP201 (see table above). In France a salaried was not asked to give a “net of tax taken home from work” as taxes are paid annually, after the end of the calendar year, and computed on the whole family income. There is nothing like a net of tax wage.

Wave 2 was same as wave 1, except that EP201 is asked before EP041, and that the order of the words changed and “union dues” disappeared.

The same types of question are asked to a self-employed (status (EP009) is self-employed, translated by “à votre propre compte”), EP045. Note the difficulty of giving a “monthly income over the last twelve months” (not a calendar year). Note also the use of “income from your business” in the generic version, which is not really adapted to the professions (physician, lawyer...), *profession libérales*, who

¹⁹ To which, in wave 2 the following instruction was added: Lump-sum payment are for example 13th and 14th salary payments, etc.)

are usually classified as self-employed (or may have classified themselves so). Question EP045 was the same in wave 2 except for “before subtracting taxes” placed at the end.

A question EP305 on net income from self-employment was added in wave2. In France, to question EP305_ , an interviewer’s instruction was added : If the respondent cannot give the after tax income, enter CTRL K (don’t know). It was assumed that a self-employed might be more able to (try to) compute a net of tax monthly income than a non self-employed, maybe a rather far-fetched assumption...

Hence from this series of questions a first estimation of income from current employment can be got.

EP041 and EP201 give last month payment (wages) both before and after tax/deduction (except in France)

EP045 and EP305 (only in wave2) give monthly income from business of self-employed over the last twelve months both before and after tax (in wave2).

1.2 Last year income from main and secondary job

Then come questions about earnings and income during the last year before the survey.

Generic W1	France W1	Generic W2	France W2
EP204_ Have you had any earnings at all from employment in 2003?	Avez-vous touché des revenus d’activités en 2003 ?	EP204_ Have you had any wages, salaries or other earnings from dependent employment in {{previous year}}?	Avez-vous touché des revenus d’activité salariée en [année précédente]? ENQUETEUR: Salaire, traitements (hors gains d’une activité d’indépendant)
EP205_ Before any taxes and contributions, what was your approximate income from employment in the year 2003?	EP205, Avant impôts et cotisations sociales, quels ont été approximativement vos revenus d’activité au cours de l’année 2003 ?	EP205_ After any taxes and contributions, what was your approximate income from employment in the year {{previous year}}?	
EP206_ Have you had any income at all from self-employment or work for a family business in 2003?		EP206_ Have you had any income at all from self-employment or work for a family business in {{previous year}}?	
EP207_ Before any taxes and contributions, but after paying for any materials, equipment or goods that you use in your work, what was your approximate income from self-employment in the year {{previous year}}?		EP207_ 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 year {{previous year}}?	

In wave 2 EP204 was restricted to wages, salaries or other earnings from dependent employment in {{previous year}}?”. It seems the word dependent employment was felt more restrictive than employment, even to salaried workers. EP207_ EARNINGS PER YEAR BEFORE TAXES FROM

SELF-EMPLOYMENT was changed to after tax in wave 2. Note that both EP204 and EP206 were asked to all respondents.

This form of questioning may generate two types of problems. Firstly the differences between earning last month and earning last year has to be dealt with. Secondly, the change between waves makes it difficult to interpret income evolution between waves.

In France, in wave 1, 103 persons answered no to EP204, when they had mentioned that their current job situation was employed or self-employed, that they work and even tell how much they earn.

68 individuals mention plausible monthly earnings. By looking at who they are it can be inferred that they did have an income in 2003 but failed to answer yes to ep204. They are employee (53) or civil servants (15). Moreover 28 self-employed failed to answer yes to ep204, but nevertheless reported positive income in ep045.

It might be that those individuals did not work at all in 2003, but were working at the date of the survey. However Thomas Georgiadis from the Greek team suggested to take this income into account when estimating the household 2003 annual income (Georgiadis, 2008 1)²⁰. He bases his remark on the comparisons of household poverty rate of SHARE countries computed from release 2 wave 1 compared to SILC. Those rates are implausibly overestimated, as they are sensitive to those households with zero income. The corrections are what the Italian team is doing centrally for all countries.

In the data cleaning process for wave 2 the Italian team in charge of income used information on net pay last month (EP201, EP038, EP014), assuming last month's income is 1/12 of annual income, using the provided information on bonus, and taking care of the timing of bonus in each country.²¹

If salary, earnings, wages, business income seem fairly universal words, their translation is not totally straightforward: salaires/traitement (for a civil servant)/revenu d'activité professionnelle d'indépendant, rather than bénéfice.

Note that dependent or salaried are both opposed to independent or self-employed; the word employee also exists... See below for more.

But those semantic problems are small compared to those arising with the questions meant to get the annual income from pensions in some details about pension type. Here SHARE, a survey on retirement, wants to get at types of pensions, and not only an accurate amount of overall pension income, as in any regular INSEE survey. Even SILC does not try to get such details on "pension pillars".

3. 1.3 Pension income

First a question EP071 lists the type of pensions. There have been major changes in the list between wave 1 and wave 2.

Table. Question EP071. Comparison between wave 1 and wave 2

EP071: INCOME SOURCES IN LAST YEAR Wave 1	EP071_ INCOME FROM PUBLIC PENSIONS IN LAST Wave 2 YEAR
1. Public old age pension	1. Public old age pension
2. Public early retirement or pre-retirement pension	2. Public old age supplementary pension or public old age second pension

²⁰ He also notes that annual income is sometimes lower than 12 times monthly earnings, suggesting that a monthly income is easier to report than an annual income. This has been debated at INSEE. The risk is missing bonus, extras, or on the contrary basing the yearly computation on an extraordinary month (Georgiadis, 2008 2).

²¹ For France macro data on quarterly social contribution were used (gross labor income per person, by sector of occupation). Most sectors give more at the end of the year, presumably in December, except for finance, when bonus arrives usually in March.

3. Public disability insurance	3. Public early retirement or pre-retirement pension
4. Public unemployment benefit or insurance	4. Main public disability insurance pension, or sickness benefits
5. Public survivor pension from your spouse or partner	5. Secondary public disability insurance pension, or sickness benefits
6. Public invalidity or incapacity pension	6. Public unemployment benefit or insurance
7. War pension	7. Main Public survivor pension from your spouse or partner
8. Private (occupational) old age pension	8. Second Public survivor pension from your spouse or partner
9. Private (occupational) early retirement pension	9. Public War pension
10. Private (occupational) disability or invalidity insurance	10. Public long-term care insurance
11. Private (occupational) survivor pension from your spouse or partner's job	
96. None of these	96. None of these

The tables below give a detailed comparison of items for the generic and the French versions. In France, one can receive several pensions of a given category, for instance two different “basic” pensions is one has worked successively in the private sector and as a civil servant, or two or more complementary pensions. In the loop of detailed questions that follows question EP071, where several questions are asked about benefits of the different types, an instruction to interviewers explained that people are requested either to give totals for all benefits of the given item, or characteristics of the most important among these benefits (depending on the kind of question that is asked)

	Generic version Wave1	French version	English translation (if different from generic)	Comment on French situation
1.	Public old age pension	Une retraite de base (ex. : régime général ou assimilé, régime spécial du secteur public, régime de base de non salarié)	Basic pension (general or assimilated regime, special regime for the public sector, basic regime of self-employed)	Modality 1 is used for <u>basic</u> pensions. The relevant dichotomy is not between public and private pensions, but between basic and complementary pensions. Basic pensions are generally co-managed by the State and social partners, complementary pensions are organized on a professional basis, exclusively managed by social partners, but the two systems are considered as public (all these schemes are considered by the UE as first pillar schemes).
2.	Public early retirement or pre-retirement pension	Une preretraite publique	Public preretirement pension	This category is limited to pre-retirement. The concept of early retirement does not have a clear meaning in France, where the first age of eligibility to pension entitlements (60 in the private sector) is more or less confounded with the normal age at retirement.
3.	Public disability insurance			No benefit of this kind can be distinguishable from those covered by category 6
4.	Public	Une prestation	Unemployment	Why is a benefit included in this pension

	unemployment benefit/insurance	d'assurance chômage	benefit	question?
5.	Public survivor pension from spouse/partner	Une pension de réversion d'un régime de base	Survivor pension from a basic regime	Applies to survivor pensions of <u>basic</u> regimes (see item 1).
6.	Public invalidity/incapacity pension	Une prestation publique d'invalidité (AAH, APA)	A public invalidity pension (AAH, APA)	Note that APA (a benefit dedicated to old disabled people) could have been dealt with through questions EP085-088.
7.	War pension	Une pension d'ancien combattant		
8.	Private (occupational) old age pension	Une ou des retraites complémentaires	One or several complementary old age pensions	This item is used for <u>complementary</u> pensions (see item 1).
9.	Private (occupational) early retirement pension	Une préretraite d'entreprise	A pre-retirement pension paid by the employer	
10.	Private (occupational) disability/invalidity insurance	Une prestation d'invalidité versée par l'entreprise	A invalidity benefit paid by the employer	
11.	Private (occupational) survivor pension from spouse/partner's job	Une pension de réversion d'un régime complémentaire	A survivor pension from a complementary regime	Used for survivor pensions from <u>complementary</u> schemes (see item 1)

	Generic version Wave2	French version	English translation (if different from generic)	Comment
1.	Public old age pension	Une retraite de base (régime général ou assimilé, spécial du secteur public, de base de non salarié)	Basic pension (general or assimilated regimes, special regime for the public sector, basic regime of independent workers)	This item is used for <u>basic</u> pensions (see table above).
2.	Public old age supplementary pension or public old age second pension	Une ou des retraites complémentaires(ex: ARRCO, AGIRC, IRCANTEC ²² , autres régimes complémentaires)	One or several complementary old age pensions	This item is used for <u>complementary</u> pensions (see item 1) ²³ .
3.	Public early retirement or pre-retirement pension	Une préretraite publique (ex : ASFNE ²⁴)	Public pre-retirement pension	(see table above)

²² ARRCO (association pour le régime complémentaire des salariés) for employees. AGIRC (association générale des institutions de retraite des cadres) for executives.

²³ An IWER note mentioned: 2. include in 2 the special annuities (IVD) perceived by a retired farmer.

²⁴ An IWER note mentioned: 3. A salaried aged 55+, laid off for economic reasons, and with no possibility of another job, may benefit from the Allocation spéciale du fonds national pour l'emploi (ASFNE) which allows early retirement of 57+, if a plan is negotiated with the government.

4.	Main public disability insurance pension, or sickness benefits	Une assurance invalidité publique (après accident du travail...)	A public disability insurance after a work related accident.	This is fairly uncommon in France .
5	Secondary public disability insurance pension, or sickness benefits			Does not apply and was dropped.
6.	Public unemployment benefit/insurance	Une prestation d'assurance chômage	Unemployment benefit	
7	Main public survivor pension from your spouse or partner	Une pension de réversion d'un régime de base	Survivor pension from a basic regime	Applies to survivor pensions of <u>basic</u> regimes (see item 1).
8	Secondary public survivor pension from your spouse or partner	Une pension de réversion d'un régime complémentaire obligatoire	A survivor pension from a complementary regime	Used for survivor pensions from <u>complementary</u> schemes (see item 1)
9	War pension	Une pension d'ancien combattant		
10	Public long-term care insurance			Dropped (redundant with EP110)
96.	None of these	Aucune de ces prestations		

Both in wave 1 and wave 2, this question mixes **pension** (linked to previous work life) and **benefits** linked to a state (being disabled) or linked to both a state and previous work (being unemployed)²⁵.

Question EP078 was asked for each type of pension mentioned in EP071

Wave1	Wave 2	
EP078: AVERAGE PAYMENT OF PENSION IN 2003 Before taxes , about how large was the average payment of [your public old age pension/.../your private (occupational) survivor pension from your spouse or partner's job] in 2003?	EP078_ TYPICAL PAYMENT OF PENSION IN LAST YEAR After taxes , about how large was a typical payment of [your public old age pension/.../your occupational survivor pension from your spouse or partner's job] in [[previous year]]?	

Before taxes becomes **after taxes**, **average** becomes **typical**.²⁶ and as **EP324**²⁷ is added,

²⁵ Each country has idiosyncrasies For instance in Belgium, item 1 included minimum old age income, which was considered a benefit in France (hence in EP110).

²⁶ An interviewer's instruction was added: Amount is an ordinary typical-regular payment, excluding any extras, such as bonus, 13th month, etc. In Austria

IWER "Sozialhilfe" includes also a support for disabled people

Staatliche Sozialhilfe: financial aid paid to people who cannot pay for themselves, eg due to disability.

²⁷ **EP324_ OCCUPATIONAL PENSION INCOME SOURCES**

Veillez examiner la carte 30. Avez-vous perçu des revenus d'une ou plusieurs des sources suivantes au cours de l'année [année précédente] ?

ENQUETEUR :CES TYPES DE RETRAITES SONT RARES EN FRANCE. CODER TOUT CE QUI S'APPLIQUE

1. Une retraite surcomplémentaire d'entreprise de votre dernier emploi
2. Une retraite surcomplémentaire d'entreprise de votre deuxième emploi
3. Une retraite surcomplémentaire d'entreprise de votre troisième emploi
4. Une préretraite d'entreprise
5. Une prestation d'invalidité versée par l'entreprise

OCCUPATIONAL PENSION INCOME SOURCES

Have you received income from any of these sources in the year [{{previous year}}]?

IWER:CODE ALL THAT APPLY

1. Occupational old age pension from your last job
2. Occupational old age pension from a second job
3. Occupational old age pension from a third job
4. Occupational early retirement pension
5. Occupational disability or invalidity insurance
6. Occupational survivor pension from your spouse or partner's job
96. None of these

There is another round of EP078²⁸.

1.4 Other types of individual income

Then some questions are interested in **other individual income**: long term care insurance (EP086), and payment from (EP089)

[Slightly modified in wave 2](#)

EP089_ ANY OTHER REGULAR PAYMENTS RECEIVED

Please look at card 31. Did you receive any of the following regular payments or transfers during the year [{{previous year}}]?

5. **Long-term care insurance payments from a private insurance company** (previously in wave 1 a separate question Ep086, and without mentioning private insurance. Now in wave 2 **public** long term care insurance are in EP071- in France they are in EP110-)

EP094_ TOTAL AMOUNT IN THE LAST PAYMENT

After any taxes and contributions, about how large was the average payment of [your life insurance payments/your private annuity or private personal pension payments/your alimony/your regular payments from charities/your long-term care insurance payments] in [{{previous year}}]?

EP086 or EP089 Wave1	EP089 Wave2	In French Wave 1
EP086. Long-term care insurance payments		“Combien touchez-vous par mois au titre de cette assurance dépendance?”
1. Life insurance payment	1. Regular life insurance payments	1. Une rente d'un contrat d'assurance vie
2. Private annuity/private personal pension	2. Regular private annuity or private personal pension payments	2. Une rente d'un plan d'épargne retraite individuel (ex: PREFON, Madelin)
3. Private health insurance payment		
4. Alimony	3. Alimony	4./3 Une pension alimentaire
5. Regular payments from charities	4. Regular payments from charities	5./4 Des versements d'organismes caritatifs
	5. Long-term care insurance payments from a private insurance company	5. Une rente d'assurance privée dépendance ou soins de longue durée
96. None of these		96. Aucune de ces prestations

In wave 1
FR

6. Une surcomplémentaire de réversion de votre conjoint/partenaire versée par son entreprise

96. Aucune

²⁸ It seems the items are again those of question EP071 (is it an error only on the paper questionnaire ?)

2. An annuity from a personal pension plan (PREFON, Madelin): Such plans are not widespread in France : the two examples quoted concern civil servants (PREFON) and self employed people (Madelin contracts)

3. Dropped : considered as irrelevant or non significant in the French case. Note that payment from Mutuelles are not asked for (but HC058 asks if one has a complementary insurance, (Mutuelle, complémentaire CMU) out of pocket expenditures are in HC045 and after).

Wave 2 in France

EP089_ ANY OTHER REGULAR PAYMENTS RECEIVED

Avez-vous reçu régulièrement l'une des prestations ou des rentes suivantes dans le courant de l'année [année précédente]?

ENQUETEUR : COCHER TOUTES LES RÉPONSES APPROPRIÉES

1. Une rente d'un contrat d'assurance vie **liquidée, décès, PEP**
2. Une rente d'un plan d'épargne retraite **volontaire** (Préfon, Madelin, **Cref, Fonpel, COREVA, etc.**), **une rente viagère**

In bold the words that were added in wave 2. Total amount of last payment (before any tax and contribution) is asked for (EP094), together with which period that payment covered (EP090).

In wave 2, question are asked by comparison to the last interview, or rather by asked for changes since last interview, but with no built in checks for changes since last wave.

3.1.5 Reception of individual benefits

There are new questions in wave 2 such as:

EP110_ RECEIVED PUBLIC BENEFITS

We would also like to know about times since our last interview through the present in which you received public benefits, such as early retirement benefits or unemployment benefits. Please look at card 23. Since [{month year previous interview}] have you received any of the benefits listed on this card?

IWER:CODE ALL THAT APPLY

EP110_ RECEIVED PUBLIC BENEFITS	France ²⁹
1. old age pension benefits	1. minimum vieillesse /minimal old age income
2. early retirement pension benefits	2. allocation de préretraite
3. unemployment benefits	3. allocation chômage
4. sickness benefits	4. indemnité journalière de maladie
5. disability insurance benefits	5. prestation d'invalidité (PSD, ACTP, AAH, APA ³⁰)
6. social assistance	6. aide sociale, RMI/social help, minimum income for those under 65
96. none of these	96. aucune

²⁹ **EP110_ RECEIVED PUBLIC BENEFITS**

Nous aimerions aussi en savoir plus sur les périodes pendant lesquelles vous avez reçu des allocations ou aides publiques depuis notre dernier entretien. S'il vous plait, regardez la carte 23. Depuis [mois année interview précédente] avez-vous bénéficié de l'une des allocations ou prestations suivantes?

[ENQUETEUR : Cocher tout ce qui convient. PSD: Prestation spécifique dépendance [specific dependency allocation \(replaced by APA since 31/12/2001\)](#)., ACTP: Allocation compensatrice pour teirce personne ; AAH: Allocation adulte handicapé ([minimum income to handicapped/disabled adult](#)), APA:Aide personnalisée à l'autonomie. Les indemnités d'accident du travail sont à classer en 5.

³⁰ As of 31-12-2006, 745 000 persons received AAH. They were 536 000 in 1994. The increases is attributed to a change in age regulation (some who got a child allocation, now receive an adult allocation), and to an increase in the prevalence of handicap due to premature births and an increase survival rate of premature children. The 1999 INSEE HID survey revealed that 40% of AAH beneficiaries had been disabled from birth. 27% are aged 50-59. It is possible to work and get AAH (which is a differential benefit), but as soon as one gets a pension above 588 € per month, one ceases to receive AAH (Reference Muriel Nicolas and Marie-José Robert, Evolution et portrait des bénéficiaires de l'allocation aux adultes handicapés, . l'e-ssentiel n° 70 - février 2008

<http://www.caf.fr/web/WebCnaf.nsf/VueLien/E-SSENTIEL70?opendocument>.

APA : Allocation Personnalisée d'Autonomie (to dependent 60 +, whether they live at home or in an institution ; not mean tested).

--	--

But **no amounts** are asked for at that point.

The words “disability insurance pension, or sickness benefits” appears in EP071 item 6 and the words “disability insurance benefits” appears in EP110 item 6. There are no precise written instructions, but it seems that EP071 is for work related accident (hence the added precision in French EP071 item 4). The new question EP110 is used for benefits linked to disability/“dependence”/invalidity.

1.6 Other household members income, other benefits, total household income check

After questions on children; financial transfers, and housing, including HO030 on income from real estate, the questionnaire returns to income in a household level section. HH001 asks the household respondent, whether non-eligible household members contributed to the household income. Note that it does not ask whether non-respondents contributed, hence no income was known for non-responding spouse/partner in wave 1.

HH001_ OTHER CONTRIBUTION TO HOUSEHOLD INCOME

Although we may have asked you [or other members of your household] some of the details earlier, it is important for us to understand your household's situation correctly. In the last year, that is in [previous year], was there any household member who contributed to your household income and who is not part of this interview?

IWER:IF NECESSARY READ LIST OF ELIGIBLES: PART OF THIS INTERVIEW ARE [list with eligible respondents]

1. Yes
5. No

HH002: TOTAL INCOME OTHER HOUSEHOLD MEMBERS

Can you give us the approximate total amount of income received in 2003 by other household members **before** any taxes or contributions?

In wave 2, **before** was replaced by **after**.³¹

Then HH010 and 11 asked for approximate total amount (**before** any tax and contribution) received in 2003 of income from other sources. (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 [previous year])?³²

Again in wave 2, before tax became **after tax**

HH011_ ADDITIONAL INCOME RECEIVED BY ALL HOUSEHOLD MEMBERS IN LAST YEAR

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

The section HH in wave 1 stopped there. In wave 2, the following questions were added:

HH017_ TOTAL INCOME RECEIVED BY ALL HOUSEHOLD MEMBERS IN LAST MONTH

To summarize, how much was the overall income, **after tax**, that your entire household had in an average month in [previous year])?³³ Translated in french as “Finalement, à combien estimez-vous le

³¹ Can you give us the approximate total amount of income received in [previous year] by other household members **after** any taxes or contributions?

³² **HH010_ INCOME FROM OTHER SOURCES**

Certains ménages reçoivent des allocations comme les allocations logement, les allocations familiales, une allocation de revenu minimum etc. Votre ménage, ou un membre de votre ménage, a-t-il reçu des prestations de ce type en [année précédente]?

An instruction was added in wave 2, to remind the respondent of the names used in France for those benefits : ENQUETEUR :ALLOCATION LOGEMENT: ALF (ALLOCATION LOGEMENT A CARACTERE FAMILIAL) , ALS (ALLOCATION LOGEMENT A CARACTERE SOCIAL) OU APL (AIDE PERSONNALISÉE AU LOGEMENT)

³³ **HH018_ TOTAL INCOME RECEIVED BY ALL HOUSEHOLD MEMBERS IN LAST MONTH UB**

Please look at card 42. Can you tell me the letter that corresponds to the overall income, after tax, that your household had in an average month in [previous year])?

revenu total mensuel moyen, **après impôts**, de votre ménage en [année précédente]?
ENQUETEUR :ON ESSAIE BIEN ICI DE FAIRE ÉVALUER AU MÉNAGE DANS SON ENSEMBLE
SON REVENU MENSUEL NET D'IMPOTS ». Here we tried to get at **after** tax household income even
in France.

3.1.7 Income from assets

After a Consumption section, which also asked for amounts of expenditures, asset income was asked
in the AS section, each one after asking the financial respondent (in wave1) for whether the hh
(couple) owns the asset.:

AS005_ INTEREST FROM BANK ACCOUNTS

After taxes, about how much interest income did you [and] [your] [husband/wife/partner/] receive
from such accounts in [{previous year}]?

AS009_ INTEREST FROM BONDS

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

AS015_ DIVIDEND FROM STOCKS

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

AS058_ INTEREST OR DIVIDEND ON MUTUAL FUNDS

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 [{previous year}]?

IWER:AMOUNT IN [{local currency}]; AFTER TAXES; CODE TOTAL AMOUNT FOR BOTH
PARTNERS

{enter an amount}

After taxes and the extra instruction CODE TOTAL AMOUNT FOR BOTH PARTNERS were
introduced in wave 2.

2. The income questions in the French Housing surveys

This section 2 presents the income questions in a regular basic INSEE CAPI survey, taking the Housing 2002 cross sectional survey as an example. Activity is dealt with in a CV section, called here *Tronc commun des enquêtes ménages* (Fixed Common Part of Households surveys). Questions are asked for ³⁴all individuals aged 16+.

OCCUPA What is the current situation of M?

IWER: Will be classified as having a job a person who:

Is self employed or salaried, even part-time; helps a family member in his/her job even with no pay; is a paid intern, interim etc. including sick, maternity leave, vacations etc.

Do not include military service, pre-retirement or invalidity.

1 Occupe un emploi/Has a job

2 Unemployed (registered or not at ANPE)

3 Student or unpaid internship

4 Militaire du contingent/Military service

5 Retired (from a salaried job) or pre-retired

6 Retired from a business (former farmer, artisan, shopkeeper)

7 homemaker (including parental leave)

8 other non active (inc. those who only have a survivor pension, and invalids).

If OCCUPA=1

Is M effectively working or in long term leave (more than one month)?

If OCCUPA=2 to 8

ACTPA Have M been professionally active in the past, even a long time ago?

If Yes, when did M stop working.

If OCCUPA=1 or ACTPA=yes, or M is a widow and ACTPA=no, questions are asked about detailed Status (salaried, self-employed in 7 positions), professional position (10 positions), precise firm activity, full time or part time. Those questions refer to former or husband's situation if OCCUPA= 2 to 8, or for widows. There are additional questions for farmers about size of land and type of production.

Then the survey goes on with housing questions. Income is purposely dealt with at the very end, as usually people do not like talking about their income, and it could make them stop if questions were asked too early. Income is treated in two parts: first a list of income sources is offered and the respondent mentions whether any member of the household receives it or not; then, if yes, amounts over the last 12 months are asked for, together with precisions about extras. Finally verification is made to assess the overall plausibility of the household income.

The income section begins with a motivation "income questions are important because they are used to evaluate the housing budget share. We shall first be interested by income types that each household member perceives, then by the corresponding amounts".

Section A, EXISTENCE OF RESOURCES

RSAL Did anybody received any salary or *traitement* (a civil servant salary) during the last 12 months?

If yes, a list of family members is proposed and the number of those who get a salary is indicated.

The same process is repeated for unemployment benefits (Indemnités de chômage et allocation de solidarité spécifique).³⁵ Family, handicap, or education benefits, which are received at the household level, are enumerated in detail³⁶:

³⁴ For all individuals, but it does not have to be to all individuals personally. Another household member can answer. This is a difference with SHARE.

³⁵ Y a-t-il dans votre ménage une ou plusieurs personnes qui ont perçu des INDEMNITES DE CHOMAGE ou l'ALLOCATION DE SOLIDARITE SPECIFIQUE au cours des 12 derniers mois (*versées par l'ASSEDIC*) ?

- Non compris : indemnités de licenciement, prime de départ

- Do not include the pre-retired

³⁶ With the following RVER added question (for family and handicap), because they may be directly added on the payroll : Par qui ces prestations ont-elles été versées ? 1. En totalité par la caisse d'allocations familiales (CAF) ou en totalité par la Mutualité Sociale Agricole (MSA).2. En totalité par l'employeur. 3. En partie par la CAF ou la MSA, en partie par l'employeur.

PRESTATIONS FAMILIALES, HANDICAP

<i>Prestations familiales :</i>	<i>Family Allowances:</i>
1. Allocations familiales (y.c. allocation d'adoption)	1. Family Allowances (inc. adoption)
2. Complément familial (<i>ne pas prendre en compte le supplément familial de traitement des fonctionnaires</i>)	2. Family Complément (<i>excl. Family supplement of civil servants</i>)
3. Allocation de parent isolé (API)	3. Lone parent benefit
4. Allocation de soutien familial (ASF)	4. Family support benefit (ASF)
<i>Prestations familiales liées à la naissance ou à la présence de petits enfants :</i>	<i>Family Allowances linked to the birth or presence of young children :</i>
5. Allocation pour jeune enfant (APJE)	5. Young child benefit
6. Allocation parentale d'éducation (APE) (congé parental)	6. Parent education allowance (parental leave)
7. Aide à la famille pour l'emploi d'une assistance maternelle (AFEAMA)	7. Help to families who employs a mother's help (child)
8. Allocation de garde d'enfant à domicile (AGED)	8. Allowance for child at home custody
9. Prestation d'accueil du jeune enfant (PAJE)	9. Young child allowance
<i>Prestations handicap :</i>	<i>Disability benefits</i>
10 Allocation pour adulte handicapé (AAH)	10 Handicapped adult benefit
11. Allocation d'éducation spéciale (AES)	11. Special Education allowance
12. Aucune de ces prestations	12. None of those

AIDE A LA SCOLARITE

1. Allocation de rentrée scolaire (ARS)	1. Allowance for the new school year
2. Aide à la scolarité (élève des collèges) (ASCO)	2. Help for a middle school age child
3. Bourses d'étudiants ou allocation...(BOU)	3. Student scholarship
4. Non, aucune de ces aides (AUC)	4. None of those

APA Does one of the household members get a personal autonomy allowance/ allocation personnalisée à l'autonomie (A.P.A) ?

IWER : They are allowances (prestations) given to handicapped persons or old persons needing long term care (personnes âgées dépendantes) to cover the expenses linked to their health status. Those benefits are paid by the local administration (Conseil Général).

ALLOCATIONS RMI

RMIC/RMIA During the last 12 months, did the reference person or spouse*/ other household members*) receive RMI ?

PENSIONS ET RETRAITES

RRET During the last 12 months, did one of the household members draw a pension, a *retraite* (retirement income), a pre-retirement pension, a *rente* (life annuity)?

And again, the number of the persons drawing a pension is asked for. And for each person who gets a pension, a question on the type of pension :

RRETI Quel(s) type(s) de pension ou de retraite M. a-t-il perçu ?

- | | |
|---|---|
| 1. Une retraite (de base ou complémentaire) | 1. Une retraite (de base ou complémentaire) |
| 2. Une pension de réversion (y.c. allocation d'assurance veuvage) | 2. A survivor's pension (inc. allocation d'assurance veuvage) |

- | | |
|--|--|
| 3. Le minimum vieillesse | 3. Old age minimum income |
| 4. Une préretraite | 4. A pre-retirement pension |
| 5. Une allocation ou majoration pour tierce personne | 5. Une allocation ou majoration pour tierce personne |
| 6. Une indemnité viagère de départ (anciens agriculteurs uniquement) | 6. A special life annuity for retired farmers |
| 7. Une retraite d'ancien combattant (homme uniquement) | 7. War pension |
| 8. Une pension d'invalidité (y.c. rente d'accident du travail et allocation supplémentaire d'invalidité) | 8. A disability pension (y.c. rente d'accident du travail et allocation supplémentaire d'invalidité) |
| 9. Une autre pension | 9. Une autre pension |
| 10. Une rente (assurance-vie, rente-éducation, etc.) | 10. Une rente (assurance-vie, rente-éducation, etc.) |
| 11. Une autre rente viagère | 11. Une autre rente viagère |

REVENUS NON SALARIAUX

RNSAL During the last 12 months, did one of the household members get non salaried income (self-employed *indépendants*, *chefs d'entreprise*/CEO, *professions libérales*/the professions) ?

Those incomes can be : un bénéfice agricole (BA), un bénéfice industriel et commercial (BIC), un bénéfice non commercial (BNC), des revenus de gérants et associés (RGA).

And again, the id number of the persons receiving self-employment income is asked for.

REVENUS FONCIERS

During the last 12 months, did one of the household members get rents from housing, garages, offices, or shops, or did he get farm rent/*fermages* ?

INVESTMENT INCOME

IN 2002, there was only one question "Did your hh get interest, dividends, from saving accounts, bonds, actions, obligations, SICAV etc... In 2006 the question was more detailed, and enumerated types of investment:

Among the following financial investments, which any of the household members is holding?

1	Livrets d'épargne exonérés : livret A, bleu, jeune, bancaires, LEP, CODEVI et comptes courants rémunérés	Non taxed saving accounts, and remunerated current bank account
2	Livrets soumis à l'impôt : livret B, « superlivrets », ...	Taxed saving accounts
3	Épargne logement : livrets, ou comptes, ou plans	Housing contractual saving
4	Valeurs mobilières : actions ou obligations, plan d'épargne action (PEA), parts de SARL, SICAV, FCP, SCPI...	Valeurs mobilières : actions ou obligations, plan d'épargne action (PEA), parts de SARL, SICAV, FCP, SCPI...
5	Assurance-vie, épargne retraite : PEP, retraite complémentaire...	Assurance-vie, épargne retraite : PEP, retraite complémentaire...
6	Bons d'épargne, bons anonymes, bons du Trésor, de capitalisation, ...	Bonds
7	Autre placement financier	Other financial investment
8	Aucun placement financier	No financial investment

OTHER INCOME

RTRA Did your household get alimony, regular financial transfers from family or from friends, including free rent, directly or indirectly?

If yes, the type of transfer was asked :

1. Le paiement (direct ou indirect) du loyer	1. free rent, directly or indirectly
--	--------------------------------------

2. Une pension alimentaire	2. alimony
3. Une autre aide financière régulière	3. Another financial transfers from family or from friends

B - Income amount

Now we are interested in the various incomes that your household has received during the last 12 months. For each person listed in the previous section, and for each type of income (wages and bonus, unemployment, pension), total amount is asked³⁷. Then separately a question on bonus³⁸, and after each income type a question asks for confirmation: Did you describe all wages received by your household those last 12 months/*depuis 12 mois*? If not, the list of persons who perceive the income can be modified. In case of non response, a question asks for amount in brackets.

Depending on the answer to RVER, questions are asked separately on family benefits paid by CAF or MSA(*Ne pas inclure dans ce montant les aides au logement (APL, AL)*), or in case they are directly paid by the employer (for civil servants), whether in that case they were already included in the wages, and if not heir amount. If REVER is unknown, or no amount can be given, RMFAMTRA *Pourriez-vous toutefois indiquer dans quelle tranche se situe le MONTANT TOTAL des prestations familiales perçues par votre ménage During the last 12 months (Y compris les aides à la scolarité). 10 brackets.*

If RSCO≠ 4 and if RMFAMTRA is not asked :

RMSCO During the last 12 months, you benefited from

- l'allocation de rentrée scolaire*

- l'aide à la scolarité*

- une bourse ou allocation d'étudiant*

What is the amount of this benefit (aide) for the last 12 months?

Again, similar questions for RMI. For each type of pension a loop asks for amount³⁹, with in the end a verification question, as above (did you describe all pensions and other retirement incomes), and a bracket question in case of non response.

For non salaried income, the questions are divided into two. First, What is the amount of non salaried incomes received by M during the last 12 months, or the last *bénéfice déclaré au fisc* (or an estimation⁴⁰)? Secondly, if income is zero, what is the amount of ANNUAL deficit?, with the same verif/bracket.

For land and rental income, both gross, and net of expenses income was asked, and possible deficit. For dividends and interest income only brackets were directly proposed.

Finally other types of income (alimonies, etc.) are reviewed.

A global household income is computed by CAPI from all previously given answers. "Your household income over the last 12 month amounts to TI euros, or FI francs, hence around MI euros, or MF francs per month (excluding the income for which you did not provide the amount). Do you agree with this estimation? In case of disagreement, a table appears on the screen with the amounts of the 7 various income types, and the respondent is asked "on which amount do you disagree", and they can be corrected.

³⁷ (Quel est le montant TOTAL "NET" des salaires de M perçus depuis 12 mois ? IWER : INCLURE si possible les PRIMES dans ce montant. Sinon, la question suivante permet de les recenser. Sickness benefits (Les indemnités journalières (prestations maladies, indemnités de maire, ...)) are to be declared as wages.

³⁸ (EN PLUS du montant que vous venez de m'indiquer, est-ce que M. a perçu des primes ou des indemnités (*13^{ème} mois, primes de fin d'année, participation ou intéressement, ...*) ? if yes, Quel est le montant de ces compléments de salaire pour les 12 derniers mois ?).

³⁹ If RMRET(*retraite*) between 1 and 999 997 and RMRET(*pension de réversion*) =0) or (RMRET (*pension de réversion*) between 1 et 999 997 and RMRET(*retraite*) =0) :

This amount of X Euros that you gave, does it include both the pension and the survivor's pension ?

⁴⁰ It is typically difficult for a self-employed to assess her income before she has filled her tax return. This is done quite late in year y+1.

Another internal check is to compare income with rents or monthly mortgage repayment. If income is below either number, the following question appears.

RVERIFA You declared your rent/mortgage is x per month, and your income is M, are you sure you did not forget anything, or did not get mixed with the currency unit?

1 No, there must be an error (that the interviewer will correct)

2 Yes, this is because one or more household members did not get any income for part of the year.

3. Yes, for other reasons

if 3, reasons are given in clear.

if RVERIF different from 1, 2 or 3, there is another round of verification

RVERIB, Are you sure you did not forget anything, or did not mix the currency unit?

If the household refuses to give the income, or one of the amount, an order of magnitude for average monthly household income is asked (including amounts already mentioned), in 11 brackets.

In 2006, the verification questions and internal check were dropped⁴¹, and a question on total estimated asset was added (brackets and 15 modalities, in francs and euros). "In your opinion, if you had to estimate what the member of your household possess today, how much could you retire from it? (Include all forms of assets/*biens*; vehicles, furniture, real estate, financial investments, businesses, etc... If you borrowed, do not deduce the debts)

As we are in a housing survey, housing benefits are asked separately, in the rental housing and home ownership sections.

⁴¹ To save time. But the process of data cleaning proved more difficult and the questions will be reintroduced in the next survey.

3.The income questions in SILC France

This sub-section 3.3 presents the income questions in a regular SILC-EU for France survey: incomes are asked in great details, both at household and individual level. Indeed the household respondent answers the SILC TCM plus a household questionnaire (housing benefits, family benefits) and each 16 + individual answers a questionnaire (about wages, pensions, unemployment benefit, etc). But individual level answers can be given by a proxy.

Starting in 2008 administrative dataset are used to assess the quality of the results or replace income questions altogether. Besides, respondents are asked whether they want to use documents (tax assessment, pay slip, etc) during the interview, and the questionnaire is different if the respondent actually do. For instance regarding wages (at the individual level), if the respondent uses his tax assessment document he is asked to give net taxable income (i.e. annual income before tax); if not, he is asked about the number of months worked during the last year and his monthly income. Four out of five responding households made use of such a document. This document is pre filled by tax administration, and is related to incomes dated to year 2005. When a respondent refuses to use his tax assessment document, he is first asked to use the annual wages summary that employers send to employees every year. Finally if he does not use it, he is simply asked about the number of months worked during the last year and his monthly income, eventually with brackets in case he refuses to give the precise amount.

Note that as SILC is a survey about income, and that respondents know it before the interview (for instance they are asked to prepare documents beforehand), very few household would refuse to answer to income questions (generally they are non responding households).

The general strategy is the same in all regular Insee surveys, first to screen all types of income, then to ask amounts. Besides numerous checks are performed during the fieldwork to get more precise answers and to make the data cleaning process easier.

Internal controls:

- controls on inclusion are performed to avoid double counting;
- frans are allowed for some amounts, especially when these amounts are old (selling price of housing, amortization table for loan interests, etc.);

External controls:

- As SILC-EU is a panel, preload data are used to perform checks during the fieldwork:

- a) Verification of the amounts: a warning message appears when, two amounts from the current and former waves are filled, and amount of the current wave has decreased for more than certain percentages;
- b) Verification of "global absence": a warning message appears if at least one response option was selected in the former wave, and none is in the current wave;
- c) A verification of lack of options: a warning box appears if one option was selected in the former wave and the option is not selected in the current wave;

-Some sets of questions are different if asked for the first time. It is to increase the quality of answers

In the course of the survey, a list of different sources of income is given and the household respondent mentions whether any member of the household receives it or not. Different types of resources are screened in the same way (yes/no): self-employment income, unemployment benefits, pre retirement pension, pension, handicapped adult benefit, family allowances and student scholarship, housing allowance, minimum income, land and rents income, financial income, alimony, financial help received from parents or friends. Then the list of the current type of income perceived by the household is given to the household respondent and he is asked to provide a first estimation (for a first approach) of the current global monthly income of the household. "You indicated that you currently receive [list of the type of resources]. Taking into account all type of income and not making too precise calculations, what is currently the monthly amount of the resources for the entire household?"⁴². It is a net (from social contribution gross (before taxes) income? Then currency (francs or euros) is asked. A confirmation is asked.

In case of a panel member, verifications are performed:

⁴² En prenant en compte tous ces types de revenus et sans faire de calculs trop précis pour l'instant, quel est **actuellement** le montant **MENSUEL** des ressources de l'ensemble de votre ménage ?Il s'agit du **revenu net** (de cotisations sociales et de C.S.G.) **avant impôts**. Si les revenus sont fluctuants, prendre une **moyenne**. Pour répondre à cette question, il est prévu de ne pas recourir aux documents. Dans la suite de l'enquête on demandera plus de précisions sur l'année ^AN.

-during the last survey, the total monthly resources for your household was €2 555, it has significantly increased. Can you please confirm that this amount is currently €3 500?

-Another supplementary control, even without suspicious evolution: household respondent is asked to confirm the former monthly amount for the global household income.

Then the recent changes in the composition of the household are explored, and the section on family benefits for 2005 begins. The household respondent only mentions whether any member of the household received it or not. Corresponding amounts would be asked at the individual level, in the individual part of the questionnaire.

Then again verifications are performed in case of a panel member.

Then for each child between 9 and 15 year old, whether they get a student scholarship is asked, and this time the amounts are asked directly to the household respondent, since children under 16 are not SILC respondent. Verification on the amounts are performed. Note that this question is asked differently whether the household respondent declared to receive a student scholarship in the former wave or not.

[Then questions about child custody, and about housing]

Then come questions about housing benefits. The regularity of the benefits is asked (the number of months in 2005 the household received it). If it is regular (each month of the former year) a monthly amount is asked, if not, an annual amount. Verification: comparison to the former wave amount.

If (more than 80 Euros per month and less than 80% or more than 130% of the former amount) or if (less than 80 Euros per month and less than 50% or more than 200% of the former amount), confirmation is asked.

Then the part of the household questionnaire about income. The household respondent is asked whether the household owns another dwelling apart from the one they live in. Depending on what the respondent has answered in the former wave, they are asked if they still rent out housing or land or if they rent out housing or land; then if yes how much they get for the global rent. Both gross, and net of expenses income is asked, and possible deficit. Verification between current and former answers are performed.

Income questions in the individual part of the questionnaire

a) Wages

The objective is to retrieve all the wages (from principal or secondary activity), and questioning is different whether the individual respondent would use papers or not (if no document: how long did you get these wages or treatment (in months).

A first question identifies self-employment. Then the annual wage before taxes is asked in a three steps process:

-Did you get wages, treatment (for civil servant) for your main or secondary activity last year ?⁴³

-Then a question about wages from different jobs (if yes how much?).

-Then the amount that has been declared for tax (so before tax and annual) is asked:⁴⁴

Finally a list of other kind of remuneration is given. The global amount of these supplementary remuneration is asked. Then an annual wage is computed from the monthly wage, and the respondent is asked to give his agreement.

For each jobs a loop asks for

- duration of the payment,

- usual wage (if non response brackets for monthly wages (less than 500, 1000, 1250, 1500, 2000, 2500, 3000, 5000, 8000, more),

- elements that are not included in the amount that the respondent has just given.

Then the same set of questions but at the annual level . Then contribution amounts are asked for.

Then annual wage is computed, and confirmation is asked for⁴⁵. A correction can be done directly by the interviewer.

⁴³ Avez-vous [[^]PRENOM a-t-il(elle)] perçu **au cours de l'année [^]AN** des salaires, traitements, ou rémunérations, soit au titre de votre [son] activité principale soit au titre d'une activité secondaire, de jobs d'été, de vacances... ? Inclure :- droits d'auteur, piges- activités éducatives ou associatives, activités électives- heures de ménage ou de services aux particuliers- rémunérations de gérants dirigeants de société- rémunérations de salariés d'une entreprise familiale etc...

⁴⁴ **Quel est le montant déclaré au fisc en France de tous les salaires, traitements, ou rémunérations que vous avez [[^]PRENOM a] perçus pour l'année [^]AN ? Il s'agit du montant à reporter sur la déclaration, avant tout abattement.** Annual brackets if non response (less than 4000, 8000, 14000, 22000, 37000, 46000, 80000, more)

⁴⁵ **Sur la base des éléments que nous avons enregistrés, le montant total de votre salaire reçu en [^]AN se situerait [^]texte 1 ou [^]texte 2. Etes-vous d'accord avec cet ordre de grandeur ? Sinon à corriger.**

And a check ! (n/n-1)

- b) In kind benefits
- c) Unemployment benefits and lay-off indemnity
- d) Pre-retirement income (if individual >34)

And a verification that in case the respondent declares to have perceived indemnity for early retirement or pre retirement pension they are not double counted in unemployment benefits or wages.

- e) Annual pensions – retirement income (if individual >34)

For the 35-59 first the presence of a retirement income is asked before the set of questions about retirement income; for the 60+ set of questions is systematically launched. Verifications are performed to avoid double counting.⁴⁶

Then for each type of retirement income the periodicity is asked:

If the respondent declared he gets the minimum pension (minimum vieillesse) he is asked whether he received it for himself or for his family. Then annual pension is computed, and confirmation is asked. If the respondent disagrees a correction can be done directly by the interviewer. Checks of consistency between the two last waves are also performed.

- f) épargne retraite

prefon, cref, loi Madelin

- g) family benefits

- h) aides sociales

- i) scholarships (<30 ans)

- j) other types of income (AAH, health day benefits)

⁴⁶ **Dans la liste suivante, quels sont les éléments de pensions, retraites ou rentes que vous avez [^PRENOM a] perçus pour l'année ^AN ?**

Plusieurs réponses possibles

1. Retraite de base / public pension
2. Retraite complémentaire obligatoire (ARRCO, AGIRC, ...) / Mandatory private pension
3. Retraite surcomplémentaire mise en place par l'entreprise (art. 82, art. 83, art.39), qui complète les retraites obligatoires
4. Pension de réversion (y compris allocation d'assurance veuvage) / A survivor's pension
5. Retraite complémentaire, provenant de contrats de retraite volontaire (loi Madelin, Préfon, Cref, Fonpel, ancienne COREVA, organic complémentaire volontaire, complémentaire d'ancien combattant, etc...) / Voluntary private pension
6. Rente provenant de contrats d'assurance-vie liquidés, décès, rente éducation ou PEP /
7. Rente viagère provenant de la vente d'un bien immobilier
8. Minimum vieillesse / Minimum pension
9. Autres revenus de pensions, retraites et rentes (y compris Indemnité viagère de départ des anciens agriculteurs)
10. Aucune pension, retraite ou rente

Table 2. SHARE and “SHARE equivalized” Insee surveys

	Level	Eligibility	Sample size
Share France 2004/05	Household	With at least one respondent born before 1955	2111
	Individual	Respondents born before 1955	3287
Share France 2006	Household	With at least one respondent born before 1957	2,047
	Individual	Respondents born before 1957	2,846 (2,639)
EL2006	Household	With at least one respondent born before 1957 (in SHARE regions)	19,586 (7,305)
	Individual	Respondents born before 1957 (in SHARE regions)	30,816 (11,551)
Share France refresher	Household	First interview 2006	638
	Individual	First interviewed in 2006 (born < 1955)	860 (693)
EL2002	Household	With at least one respondent born before 1955	17,533
	Individual	Respondents born before 1955	27,723
SILC EU France	Household	With at least one respondent born before 1957 (in SHARE regions)	5,669 (2,651)
	Individual	Respondents born before 1957 (in Share regions)	8,636 (4,003)

Table 3. Individual Sample composition (unweighted)

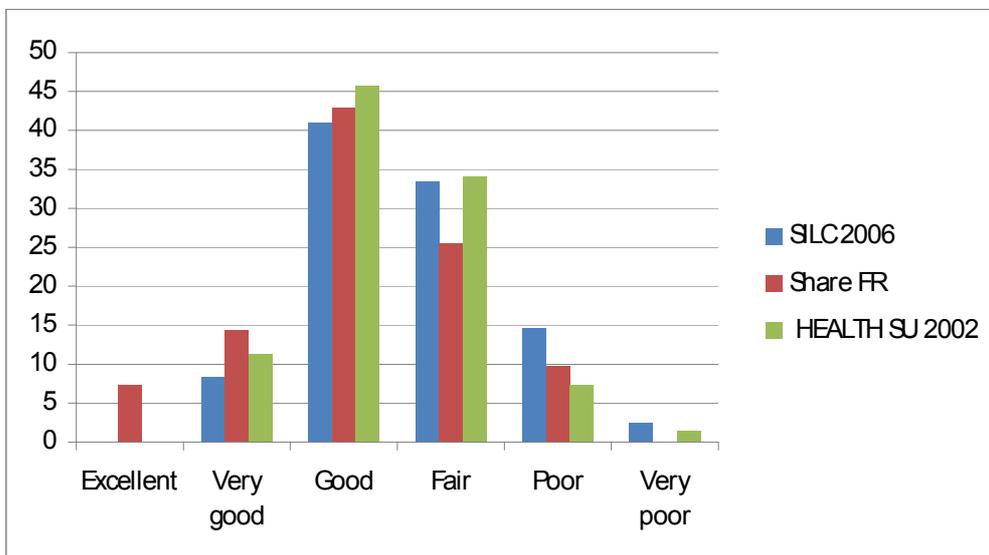
Sample	Age group				
	Female	50-59	60-69	70-79	80+
Share France 2004-05					
Share France 2006	55.9	38.2	28.7	22.0	11.0
Share France refresher Sample	54.5	45.1	26.8	20.2	7.9
EL2006	54.7	42.1	26.6	20.6	10.7
EL2006 in Share regions	54.2	44.2	26.1	19.9	9.8
SILC-EU 06 France	52.9	39.6	27.9	21.8	10.6
SILC-EU 06 France on Share regions	53.2	41.8	27.7	20.3	10.1

Table 4. Individual Sample composition (weighted)

Sample	Age group					
		Female (%)	50-59	60-69	70-79	80+
Share France 2004-05						
Share France 2006	Individual	54.3	46.1	24.4	20.5	9.0
	Individual born <1955	54.6	41.4	26.6	22.2	9.8
EL2006	Individual	54.7	40.2	26.1	21.8	11.8
Share France 2006 Refresher Sample	Individual	52.1	47.2	24.9	21.1	6.8
	Individual born <1955	53.9	39.0	28.8	24.4	7.8
EL2006 in Share regions	Individual	54.9	42.1	25.6	20.9	11.4
SILC-EU 06 France	Individual	54.1	35.7	28.2	23.0	13.1
	Individual born <1955	54.3	30.6	30.4	24.8	14.2
SILC-EU 06 France on Share regions	Individual	54.6	37.9	27.9	21.6	12.6
	Individual born <1955	54.7	32.7	30.3	23.4	13.7

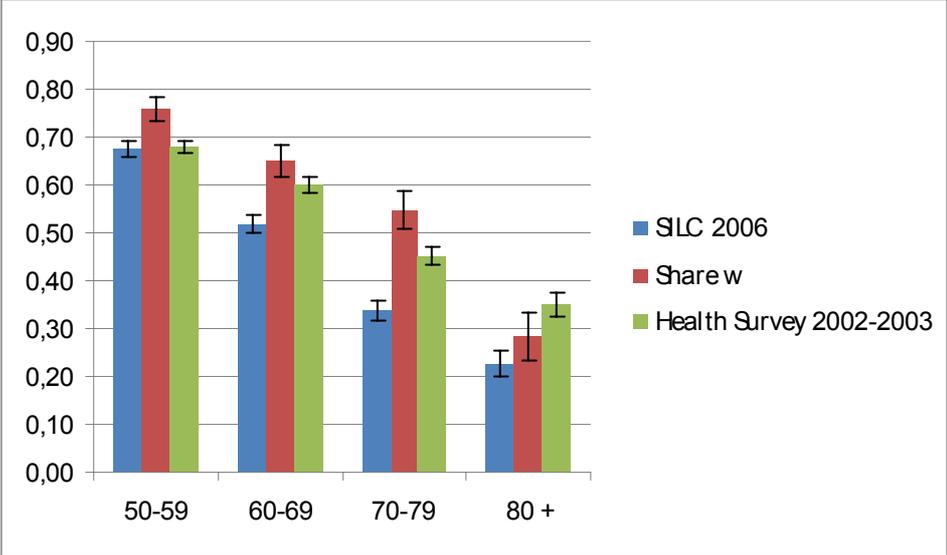
Figure 1: distribution of self-reported health in SHARE06, SILC06 and Health Survey 02

	SILC 2006	Share FR	HEALTH SU 2002
Excellent		7,35	
Very good	8,41	14,31	11,29
Good	41,02	42,98	45,76
Fair	33,42	25,53	34,16
Poor	14,66	9,83	7,38
Very poor	2,49		1,41



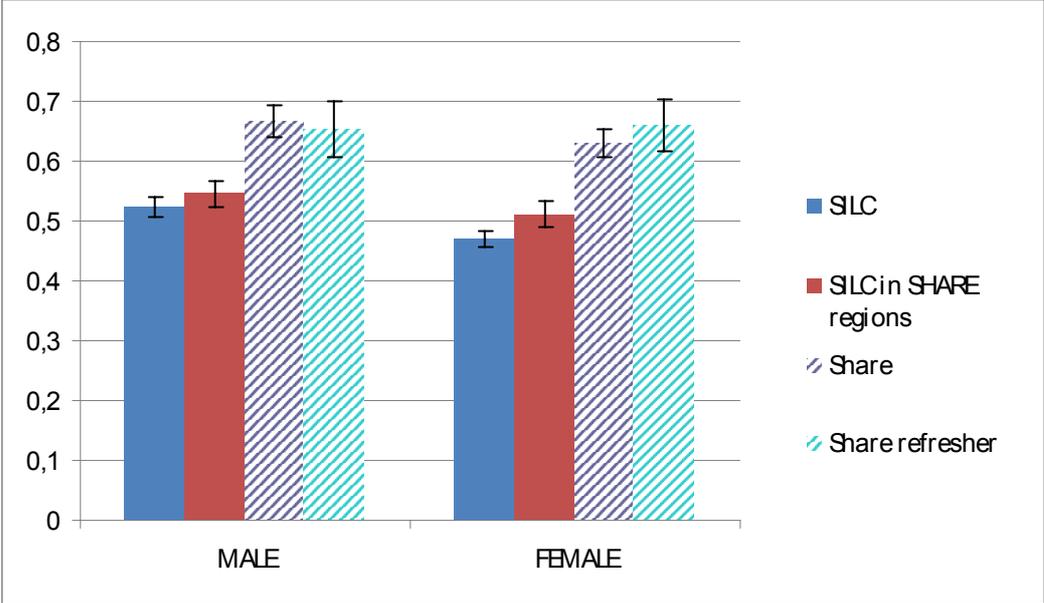
Source: Authors' computation from SHARE W2, and Insee Health 2002 survey, and SILC 2006.

Figure 2. Self-reported health status by age: SILC and SHARE and Health Survey



Source: Authors' computation from SHARE W2, and Insee Health 2002 survey, and SILC 2006.

Figure 3: Self-reported health status by gender



Source: Authors' computation from SHARE W2, and Insee Health 2002 survey, and SILC 2006.

Figure 4: Gender gap by age

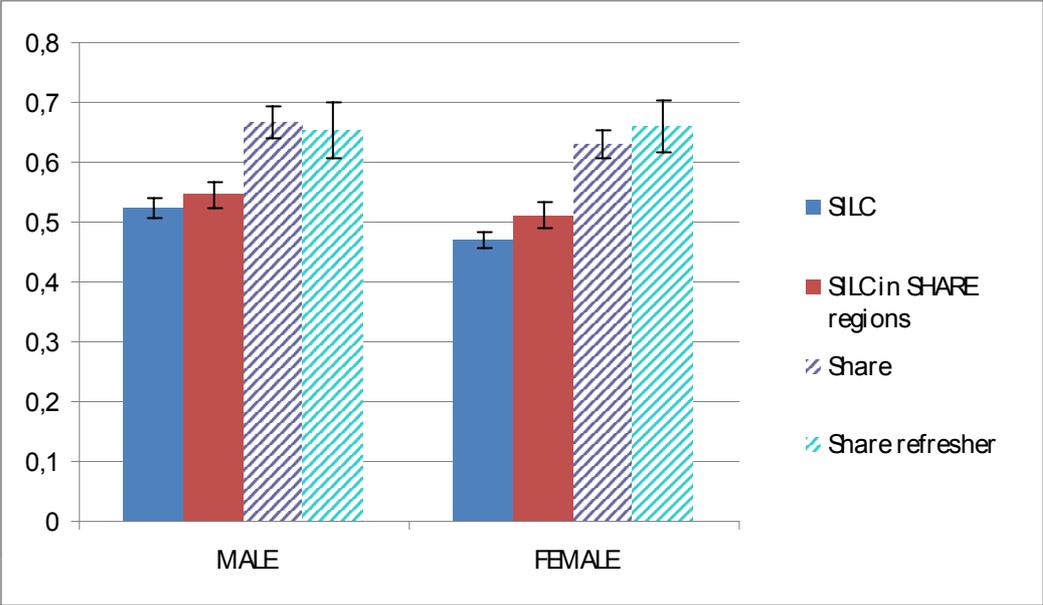


Figure 5: Disability by age

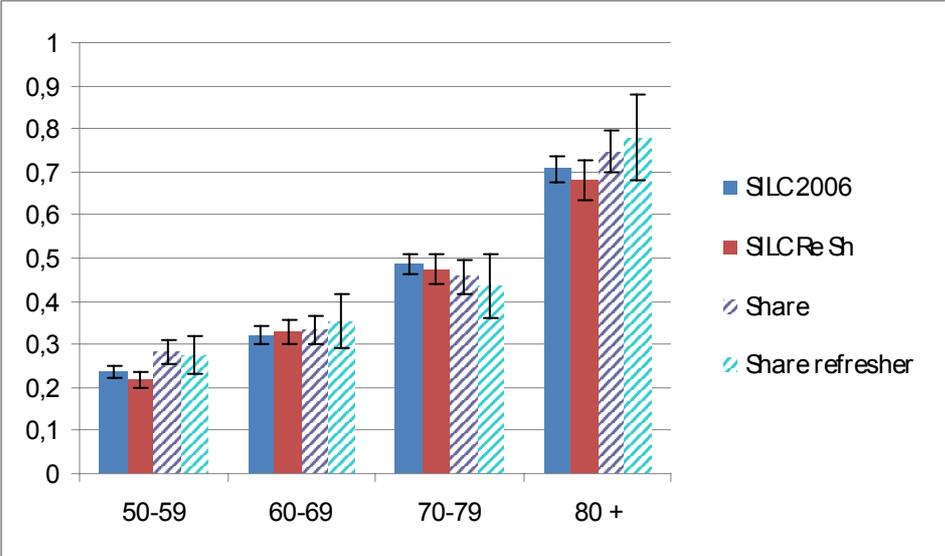


Figure 6 : disability by gender

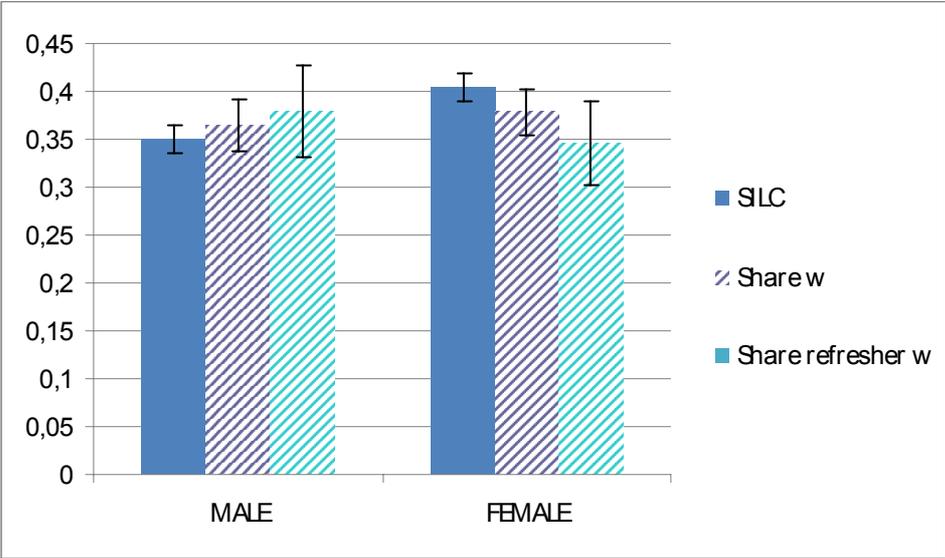


Figure 7: Disability level by level of self-reported health and age groups

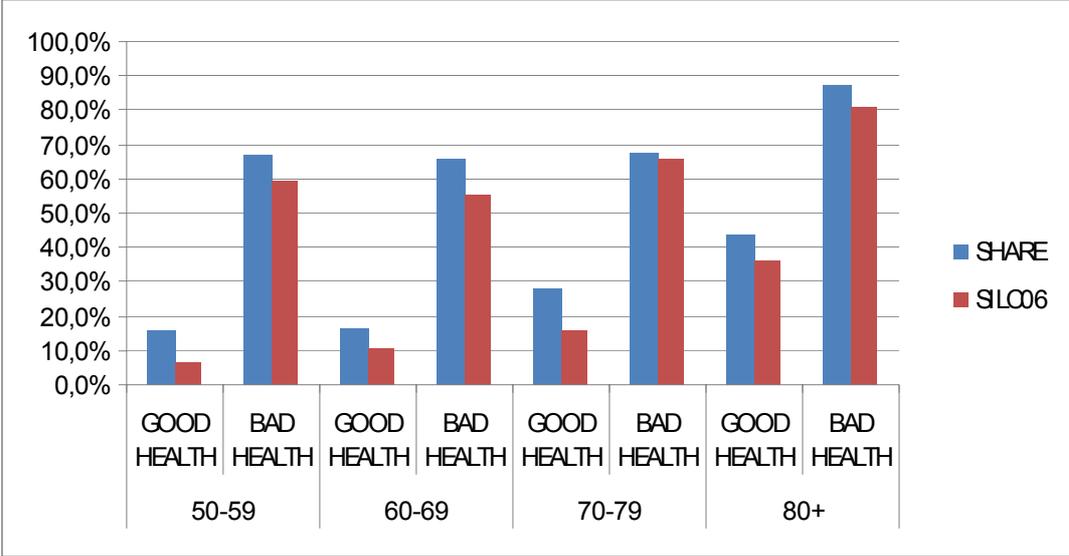


Table 6. Comparison of BMI in SHARE w1 and Health survey 2002

	age	BMI	2002
		<66	51-65
males	51-65	26,5	26,5
Nb obs		825	
Females	51-65	25,4	25,3
Nb obs		814	

Source: Author's computation from SHARE w1, and Health survey, Insee (de Saint Pol, 2007).

Figure 8.

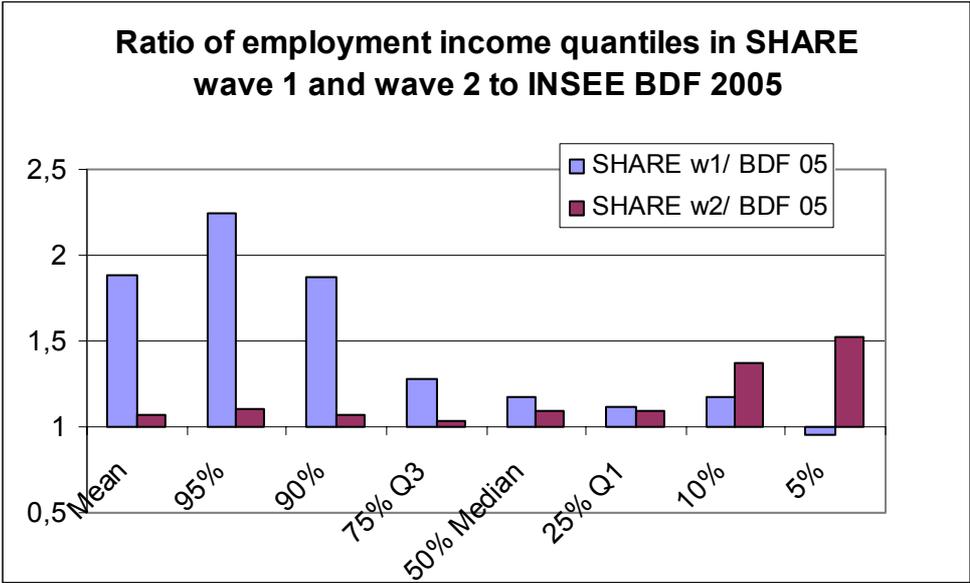


Table 7. Individual income: comparison between SHARE FR and other French surveys

	%reception	% amount non- response	observed amount in €	redressed (unweighted)	redressed (weighted)	Nb Obs
SHARE 2004/05						
Wages (annual)	31,3	17,7	24 564	10 560	11 386	5 846
Wages (monthly)		13.9				
Self-employment (annual)	3,5	33,9	41 209	28 420	22 937	647
Self-employment (monthly)		35.8				
Pensions	59,9	13,8	26 573	-	26 461	9 271
Unemployment	3,0	4,2	12 404	-	12 984	537
EL2002 Indiv 50+						
Wages	30.6	9.9	20 155	20 658	20 710	8 610
Self-employment	5.5	23.3	19 014	20 483	20 659	1 485
Pensions	56.5	11.6	12 297	12 876	12 986	15 474
Unemployment	3.7	9.1	7 186	7 600	7 720	1 049
EL2006 Indiv 50+						
Wages	29.7	6.8	24 826	21 301	21 569	7 238
Self-employment	4.3	24.3	26 893	24 754	24 281	1 485
Pensions	50.6	10.6	13 594	13 876	13 791	12 154
Unemployment	4.1	9.3	9 177	8 211	8 973	1 049
SILC 2006						
Wages	31.8	7.3	19 899	22 066	21 590	2 742
Self-employment	4.1	-	28 718	27 326	25 528	357
Pensions	52.4	-	14 016	15 650	15 332	4 503
Unemployment	5.7	-	10 344	10 474	10 270	496
SHARE 2006						
Wages (annual)	28.6	10.4	21 748	-	23 312	913
Wages (monthly)		26.2				
Self-employment (annual)	3.9	28.3	19 626	-	19 827	118
Self-employment (monthly)		32.3				
Pensions	57.8	37.3	17 876	-	17 800	1 600
Unemployment	1.2	5.4	9 595	-	7 752	36

Source: Authors' computation from SHARE w1 and W2, and Insee Housing 2002 and 2006 survey, and SILC 2006.

Table 8. Housing surveys, % individuals receiving each type of income and item non response conditional on reception, in 2002 and 2006 (unweighted data)

	2006	2002	item non response	item non response
			2006	2002
pension	50.6	47.6	10.6	11.7
survivor's pension	10.8	10.3	17	16.5
minimum vieillesse	0.6	0.6	7	9.2
pre-retirement pension	0.9	1.1	8.4	8.9
alloc ou majoration	0.1	0.1	6.5	20.7
ivd (farmers)	0.1	0.1	9.5	9.8
veteran's pension	2.3	2.1	11	10.1
invalidity pension	2.9	2.9	8.9	7.9
<i>alimony</i>		0.8		6.6
other pension	1.4	1.7	7.9	11.6
annuity	0.6	0.4	9.9	14.3
other annuity	0.2	0.2	23.9	15.2
wage	29.7	31.1	9.3	9.9
self-employment income	4.3	5.4	24.3	23.3
all pension		55.8		11.6
unemployment benefit	4.1	3.8	6.6	9.1

Source, Authors computation from EL 2002 and EL 2006, INSEE, 50+ individuals

Table 9. SILC , % individuals receiving each type of income and item non response conditional on reception, in 2006 (unweighted data)

	% reception	% non response conditional on reception	% Redressed (including imputations)
Wages (py010n)	31.8	7.3	7.5
Self-employment income (py050n)	4.1	-	5.6
Auto-consumption (py070n)	15.9	-	-
Sickness benefit (py120n)	3.2	-	1.8
Unemployment benefits (py090n)	5.7	-	17.7
Retirements pensions (py100n)	52.4	-	30.8
Survivor's pension (py110n)	2.2	-	11.8
Disability pensions (py130n)	4.4	-	3.1

Source, Authors computation from SILC 06, INSEE, 50+ individuals

Table 10. SHARE surveys, % individuals receiving each type of income and item non response conditional on reception, in 2004 and 2006 (unweighted data)

	SHAREw1 2004	Item non response 2004		SHAREw2 2006	Item non response 2006
Public old age pension annpen1v	48.0%	12.9	public old age pension Ypens1E	49.6%	10.8
Public early or pre- retirement annpen2v	0.5%	12.5	public old age supplementary pension Ypens2E	30.6%	
Public disability annpen3v	0.0%	-	public early retirement pension Ypens3E	0.4%	
Public Survivor annpen5v	9.7%	28.1	main public disability insurance pension Ypens4E	1.4%	16.7
Public Invalidity annpen6v	2.7%	10.5	secondary public disability insurance pension Ypens5E	0.0%	-
Public War pension annpen7v	3.5%	13.6	main public survivor pension Ypens7E	9.2%	21.8
Occupational old age pension annpen8v	28.6%	21.2	second public survivor pension in euro Ypens8E	4.6%	26.7
Occupational early retirement annpen9v	0.6%	11.1	public war pension Ypens9E	4.0%	8.3
Occupational disability annpen10v	0.8%	4.3	public long-term care insurance Ypens10E	0.0%	100.0
Occupational survivor annpen11v	4.1%	23.9	occupational old age pension Ypens11E	1.1%	14.3
All pensions	59.9%		All pensions	57.8%	
Wage	31.3%	17.7	Wage	28.6%	10.4
Self-employment income	3.5%	33.9	Self-employment income	3.9%	28.3
Public Unemployment annpen4v	3.0%	4.2	public unemployment benefit Ypens6E	1.2%	5.4

Source: Authors' computation from SHARE w1 and W2, 50+ individuals in France
see Appendix 1.3 for the translation in french

Table 11. Who gets what type of income and item non response conditional on perceiving the income (individual level) SHARE

SHAREw1			SHAREw2		
Variable label	Fraction receiving the income (weighted)	item non response / perception	Fraction receiving the income (weighted)	item non response / perception	Variable label
Public old age pension annpen1v	0.526	12.9	0.529	10.8	public old age pension Ypens1E
Public early or pre-retirement annpen2v	0.005	12.5	0.322		public old age supplementary pension Ypens2E
Public disability annpen3v	0	0	0.003		public early retirement pension Ypens3E
Public Survivor annpen5v	0.116	28.1	0.016	16.7	main public disability insurance pension Ypens4E
Public Invalidation annpen6v	0.026	10.5	0	100.0	secondary public disability insurance pension Ypens5E
Public War pension annpen7v	0.041	13.6	0.101	21.8	main public survivor pension Ypens7E
Occupational old age pension annpen8v	0.311	21.2	0.057	26.7	second public survivor pension Ypens8E
Occupational early retirement annpen9v	0.005	11.1	0.042	8.3	public war pension Ypens9E
Occupational disability annpen10v	0.008	4.3	0	100.0	public long-term care insurance Ypens10E
Occupational survivor annpen11v	0.047	23.9	0.012	14.3	occupational old age pension Ypens11E
All pensions	0.599	13.81	0.578	37.3	All pensions
Wage	0.313	17.7	0.039	10.4	Wage
Self-employment income	0.035	33.9	0.589	28.3	Self-employment income
Public Unemployment annpen4v	0.03	4.2	0.012	5.4	public unemployment benefit Ypens6E

Source: Authors' computation from SHARE w1 and W2, 50+ individuals in France
see Appendix 1.3 for the translation in french

Figure 9. Household income: comparison between SHARE FR w2 and other French surveys

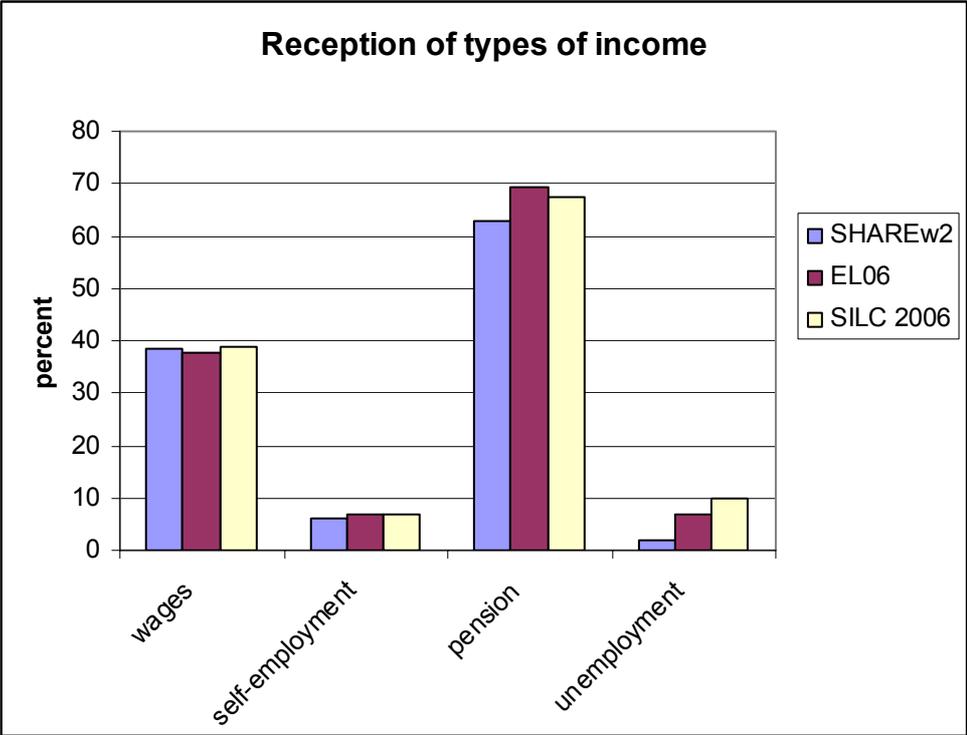


Figure 10. Household income, Wages: comparison between SHARE FR and other French surveys

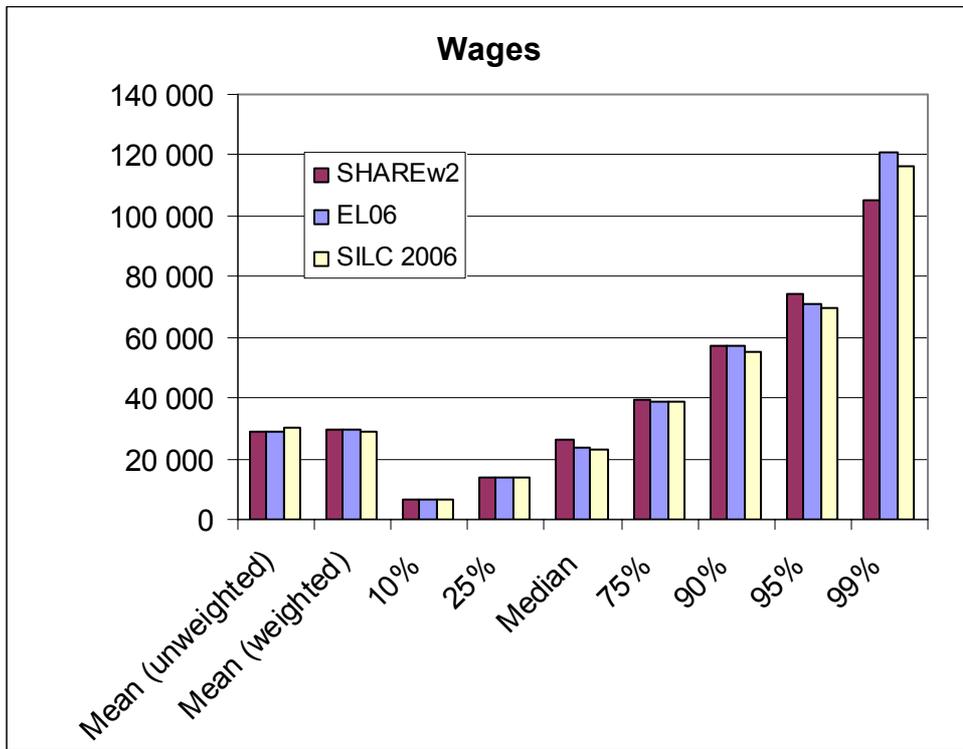


Figure 11. Household income, Self-employment: SHARE w2 FR and other French surveys

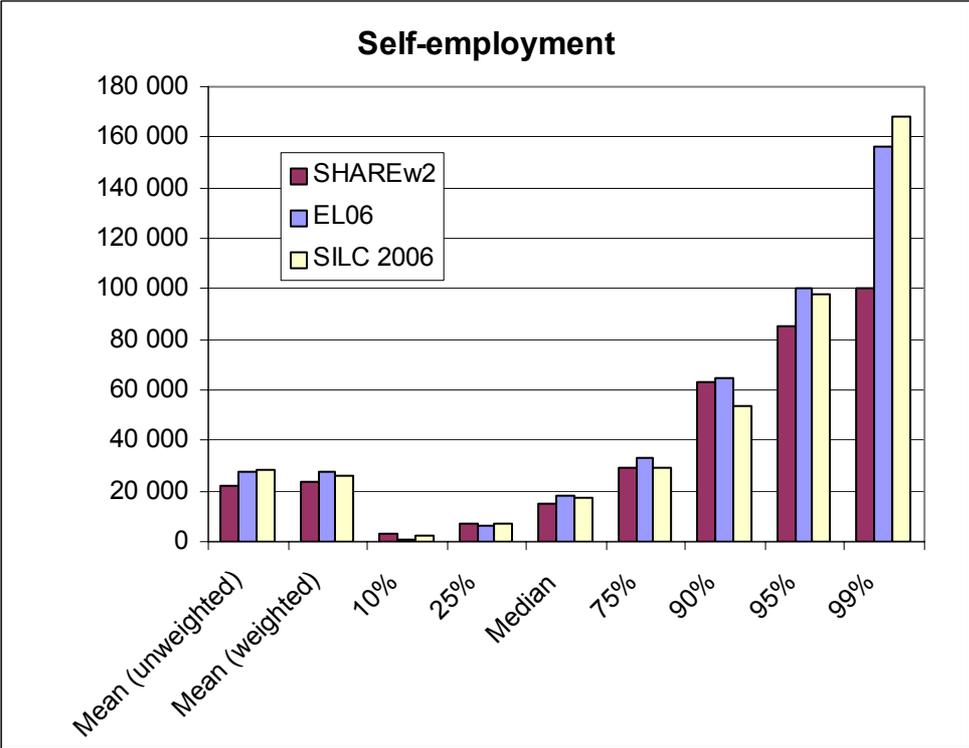


Figure 12. Household income, Pensions: SHARE w2 FR and other French surveys

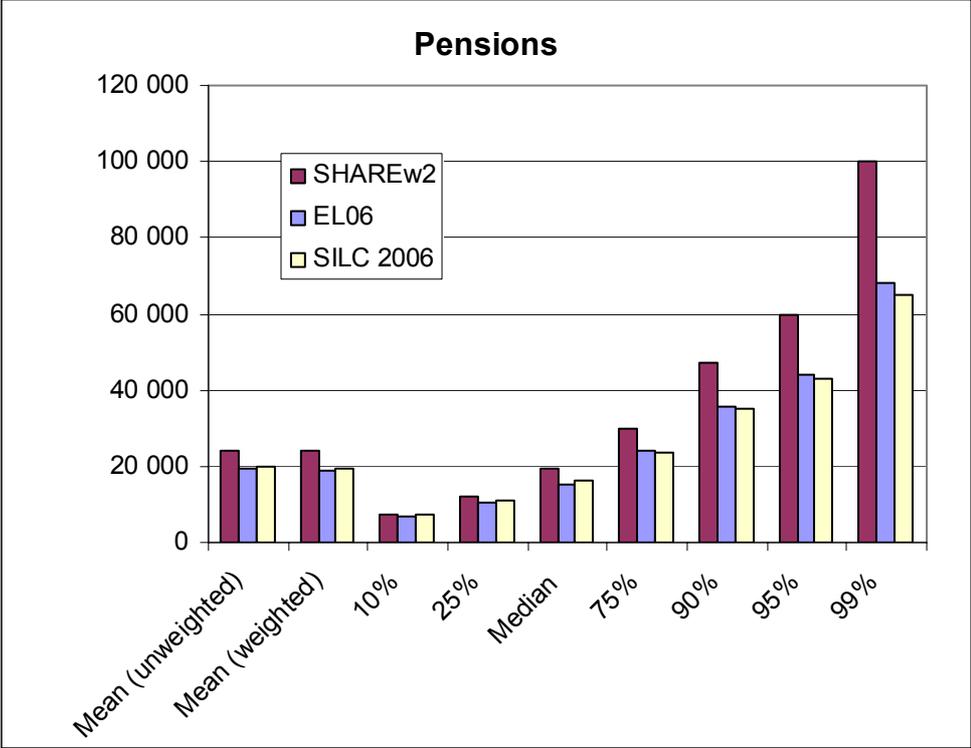


Figure 13. Household income, Unemployment: SHARE w2 FR and other French surveys

