



Deliverable Number: D6.1

Deliverable Title: Upgraded income and asset module for main survey of Wave 8

Work Package: WP6

Deliverable type: Demonstrator

Dissemination status: Public

Submitted by: SHARE-ERIC

Authors: Gregor Sand, Stefan Gruber

Date Submitted: 20.01.2020

This project has received funding from the *European Union's Horizon 2020 research and innovation programme* under project ID 870628.





www.share-project.org

SHARE is a research infrastructure to better understand and cope with population ageing created after a joint communication by the European Council and the European Parliament to the European Commission. It has been a huge success measured by the number of users, the number of scientific publications and its public policy support. The data has world-class value as proven by the many users also outside of the EU, especially in the US. The key value of SHARE lies in its strict cross-national comparability which permits unbiased cross-national comparisons of the economic, health and social situation of European citizens aged 50 and over.

To obtain this key value, SHARE aims to include all European countries, especially all EU member states. SHARE has made great progress during the first waves and has collected data in 28 countries. Moreover, substantial international coordination has to be done among these countries. To this end, SHARE has implemented an efficient and effective central management model.

The project aims to strengthen the centralised approach of SHARE with the aim to combine scientific excellence with cohesion across all 28 SHARE member countries. Specifically, the project will support the supra-national innovation and development tasks to be executed by the Area Coordinators (scientific content) and the survey designers (fieldwork methods and electronic tools) during Waves 8-10 of SHARE.

Please cite this deliverable as: Deliverable 2.1 of the SHARE-COHESION project funded under the European Union's Horizon 2020 research and innovation programme GA No: 870628.

Available at:

AS Module

IF (MN007_NumFinR = 1)

AS001_Intro1 (INTRODUCTION 1 TO ASSETS)

The next questions ask about a number of different kinds of savings or investments that you[or][your][husband/ wife/ partner] may have.

Continue

AS065_HasIndRetAcc (HAS INDIVIDUAL RETIREMENT ACCOUNTS)

Do you[or][your][husband/ wife/ partner] currently have any money in individual retirement accounts?

An individual retirement account is a retirement plan that lets the person put some money away each year, to be (partially) taken out at retirement time.

Yes

5. No

IF (AS065_HasIndRetAcc = a1)

IF (MN005_ModeQues <> a1)

AS020_IndRetAcc (WHO HAS INDIVIDUAL RETIREMENT ACCOUNTS)

Who has individual retirement accounts? You[, your][husband/ wife/ partner][or][both]?

Respondent only

2. [Husband/ Wife/ Partner] only

3. Both

ENDIF

IF ((MN005_ModeQues = a1 OR ((AS020_IndRetAcc = a1 OR (AS020_IndRetAcc = a3))))

AS021_AmIndRet (AMOUNT INDIVIDUAL RETIREMENT ACCOUNTS)

How much do you currently have in individual retirement accounts?

Enter an amount in ^FLCurr;; code amount for respondent only

NUMBER [0..1000000000000000000]

CHECK: (NOT(AS021_AmIndRet = Empty)) [Please enter a value;] IF (AS021_AmIndRet = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

AS023_IndRetStockBo (INDIVIDUAL RETIREMENT ACCOUNTS MOSTLY IN STOCKS OR BONDS)

Are these individual retirement accounts mostly in stocks or mostly in bonds?

- Mostly stocks
- 2. Half stocks and half bonds
- 3. Mostly bonds

ENDIF

IF ((AS020_IndRetAcc = a2 OR (AS020_IndRetAcc = a3))

AS024_PAmIndRet (PARTNER AMOUNT INDIVIDUAL RETIREMENT ACCOUNTS)

How much does[you][husband/ wife/ partner] currently have in individual retirement accounts?

Amount in ^FLCurr;

Code amount for partner only

NUMBER [0..1000000000000000000]

CHECK: (NOT(AS024_PAmIndRet = Empty)) [Please enter a value;] IF (AS024_PAmIndRet = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

AS026_PIndRetStockBo (PARTNER INDIVIDUAL RETIREMENT ACCOUNTS MOSTLY IN STOCKS OR BONDS)

Are these individual retirement accounts mostly in stocks or mostly in bonds?

- Mostly stocks
- 2. Half stocks and half bonds
- 3. Mostly bonds

ENDIF

ENDIF

AS066_HasContSav (HAS CONTRACTUAL SAVING)

Do you[or][your][husband/ wife/ partner] currently have any money in contractual saving for housing?

Contractual savings for housing: an account at a financial institution that accumulates cash to be used towards the purchase of a house.

Yes
5. No

IF (AS066_HasContSav = a1)

AS027_AmContSav (AMOUNT CONTRACTUAL SAVING)

About how much do you[and][your][husband/ wife/ partner] currently have in contractual saving for housing?

Enter an amount in ^FLCurr;; code total amount for both partners

NUMBER [0..1000000000000000000]

CHECK: (NOT(AS027_AmContSav = Empty)) [Please enter a value;] IF
(AS027_AmContSav = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

AS067_HasLifeIns (HAS LIFE INSURANCE)

Do you[or][your][husband/ wife/ partner] currently own any life insurance policies?

Yes
5. No

IF (AS067_HasLifeIns = a1)

AS029_LifeInsPol (LIFE INSURANCE POLICIES TERM OR WHOLE LIFE)

Are your life insurance policies term policies, whole life policies, or both of these?
Term life insurance provides coverage for a fixed period of time and pays a predetermined amount only if the policyholder dies within this period. On the other hand, whole life insurance has a savings component that increases in value over time and can be paid back in many installments over time or all at once.

Term policies
2. Whole life policies
3. Both
97. Other

IF ((AS029_LifeInsPol = a2 OR (AS029_LifeInsPol = a3)))

AS030_ValLifePol (FACE VALUE LIFE POLICIES)

What is the face value of the whole life policies owned by you[and][your][husband/ wife/ partner]?

Amount in ^FLCurr; ; code total amount for both partners

NUMBER [0..1000000000000000000]

IF (AS030_ValLifePol = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

ENDIF

AS064_HasMutFunds (HAS MUTUAL FUNDS)

Do you[or][your][husband/ wife/ partner] currently have any money in mutual funds or managed investment accounts?

A mutual fund is a form of investment which is set up by a financial institution that collects money from many investors and gives it to a manager to invest it in stocks, bonds, and other financial products

Yes

5. No

IF (AS064_HasMutFunds = a1)

AS017_AmMutFunds (AMOUNT IN MUTUAL FUNDS)

About how much do you[and][your][husband/ wife/ partner] currently have in mutual funds or managed investment accounts?

Amount in ^FLCurr;; code total amount for both partners

NUMBER [0..1000000000000000000]

CHECK: (NOT(AS017_AmMutFunds = Empty)) [Please enter a value;] IF (AS017_AmMutFunds = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

AS019_MuFuStockBo (MUTUAL FUNDS MOSTLY STOCKS OR BONDS)

Are these mutual funds and managed investment accounts mostly stocks or mostly bonds?

Mostly stocks

2. Half stocks and half bonds

3. Mostly bonds

ENDIF

AS063_HasStocks (HAS STOCKS)

Do you[or][your][husband/ wife/ partner] currently have any money in stocks or shares that are listed or unlisted on stockmarket?

Stocks are a form of investment that allows a person to own a part of a corporation and gives him/her the right to receive dividends from it.

Yes

5. No

IF (AS063_HasStocks = a1)

AS011_AmStocks (AMOUNT IN STOCKS)

About how much do you[and][your][husband/ wife/ partner] currently have in stocks or shares that are listed or unlisted on stock market?

Amount in ^FLCurr;; code total amount for both partners

NUMBER [0..1000000000000000000]

CHECK: (NOT(AS011_AmStocks = Empty)) [Please enter a value;] IF (AS011_AmStocks = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

AS062_HasBonds (HAS BONDS)

Do you[or][your][husband/ wife/ partner] currently have any money in government or corporate bonds?

Bonds are a debt instrument issued by the government or a corporation in order to generate capital by borrowing.

Yes
5. No

IF (AS062_HasBonds = a1)

AS007_AmBonds (AMOUNT IN BONDS)

About how much do you currently[and][your][husband/ wife/ partner] have in government or corporate bonds?

Enter an amount in ^FLCurr;; code total amount for both partners

NUMBER [0..1000000000000000000]

CHECK: (NOT((AS007_AmBonds = Empty AND (NOT(AS007_AmBonds = NONRESPONSE)))) [Please enter a value;] IF (AS007_AmBonds = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

AS060_HasBankAcc (HAS BANK ACCOUNT)

Do you[or][your][husband/ wife/ partner] currently have a bank account, or transaction account, or saving account or postal account?

Yes
5. No

IF (AS060_HasBankAcc = a1)

AS003_AmBankAcc (AMOUNT BANK ACCOUNT)

About how much do you[and][your][husband/ wife/ partner] currently have in bank accounts, transaction accounts, saving accounts or postal accounts?

Amount in ^FLCurr;; code total amount for both partners

NUMBER

CHECK: (NOT(AS003_AmBankAcc = Empty)) [Please enter a value;] IF (AS003_AmBankAcc = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

IF (((AS060_HasBankAcc = a1 OR (AS062_HasBonds = a1) OR (AS063_HasStocks = a1)
OR (AS064_HasMutFunds = a1))

AS070_IntIncome (INTEREST OR DIVIDEND)

Overall, about how much interest or dividend income did you[and][your][husband/ wife/
partner] receive from your savings in bank accounts, bonds, stocks or mutual funds in
^FLLastYear;? Please give me the amount after taxes.

Enter an amount in ^FLCurr;

NUMBER [0..1000000000000000000]

CHECK: (NOT(AS070_IntIncome = Empty)) [Please enter a value;] IF (AS070_IntIncome
= NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

AS641_OwnFirm (OWN FIRM COMPANY BUSINESS)

Do you[or][your][husband/ wife/ partner] currently own a firm, company, or business either
entirely or as a partial ownership?

Yes

5. No

IF (AS641_OwnFirm = a1)

AS044_ShareFirm (PERCENTAGE SHARE FIRM OWNED)

What percentage or share of this firm, company or business is owned by
you[or][your][husband/ wife/ partner]?

Enter percent. If less than 1 percent, type 1.

NUMBER [1..100]

IF (AS044_ShareFirm = RESPONSE)

CHECK: (AS044_ShareFirm <= 100) [Percentage should be less or equal to 100;]

ENDIF

IF (AS044_ShareFirm = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

AS642_AmSellFirm (AMOUNT SELLING FIRM)

If the firm, company or business was sold and then paid off any debts on it, how much money would be left for you[or][your][husband/ wife/ partner]?

Amount in ^FLCurr; ; code total amount for both partners

NUMBER

CHECK: (NOT((AS642_AmSellFirm = 0 AND (AS642_AmSellFirm = RESPONSE)))
[Amount is expected to be lower or higher than zero;] **CHECK:** (NOT(AS642_AmSellFirm
= Empty)) [Please enter a value;] IF (AS642_AmSellFirm = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

AS649_NumCars (NUMBER OF CARS)

How many cars do you[or][your][husband/ wife/ partner] own? Please exclude company cars and leased cars.

NUMBER [0..10]

IF (AS649_NumCars > 0)

AS051_AmSellingCars (AMOUNT SELLING CARS)

If you sold[this/ these][car/ cars] about how much would you get?

Amount in ^FLCurr;; code total amount for both partners

NUMBER [0..1000000000000000000]

CHECK: (NOT(AS051_AmSellingCars = Empty)) [Please enter a value;] IF
(AS051_AmSellingCars = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

AS054_OweMonAny (OWE MONEY)

The next question refers to money that you may owe, excluding mortgages or money owed on land, property or firms (if any). Looking at card 41, which of these types of debts do you[or][your][husband/ wife/ partner] currently have, if any?
Code all that apply.;

- SET OF 1. Debt on cars and other vehicles (vans/motorcycles/boats, etc.)
2. Debt on credit cards / store cards
3. Loans (from bank, building society or other financial institution)
4. Debts to relatives or friends
5. Student loans
6. Overdue bills (phone, electricity, heating, rent)
96. None of these
97. Other

CHECK: (NOT((count(AS054_OweMonAny) > 1 AND ((a96 IN (AS054_OweMonAny))))))
[You cannot select '96' together with any other answer. Please change your answer.]; IF
(NOT(((96 IN (AS054_OweMonAny) AND (count(AS054_OweMonAny) = 1))))

AS055_AmOweMon (AMOUNT OWING MONEY IN TOTAL)

Not including mortgages or money owed on land, property or firms, how much do you[and][your][husband/ wife/ partner] owe in total?
Amount in ^FLCurr;; code total amount for both partners

NUMBER

IF (AS055_AmOweMon = NONRESPONSE)

[Unfolding Bracket Sequence]

ENDIF

ENDIF

AS057_IntCheck (WHO ANSWERED THE QUESTIONS IN AS)

CHECK:

Who answered the questions in this section?

- Respondent only
2. Respondent and proxy
3. Proxy only

ENDIF

ENDIF