

# **Imputation of Non-Response on Economic Variables in the Mexican Health and Aging Study (MHAS/ENASEM) 2012**

## **Project Report**

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## Abstract

The report describes the levels of non-response and the imputation procedure used in the Mexican Health and Aging Study (MHAS/ENASEM) 2012, to assign an exact amount to questions on economic value that had a non-response or a response using unfolding brackets. We used a multiple imputation technique, involving the regression sequencing method with a SAS-based software routine (IVEware) developed by researchers at the Survey Methodology Program, Survey Research Center, Institute for Social Research at the University of Michigan<sup>1</sup>. We completed the imputation for economic variables such as income, assets, health care expenditures, and monetary help received.

Similar methodology was used to impute non-response in the MHAS 2001 and 2003 surveys. For a more detailed description of the imputation process, the reader of this document can refer to the companion MHAS project documents: “Imputation of Non-Response on Economic Variables in the Mexican Health and Aging Study 2001” and “Imputation of Non-Response on Economic Variables in the Mexican Health and Aging Study 2003”.

The MHAS data files used in the imputation process correspond to each raw Section of the survey instrument, containing the original variables as they were recorded in the survey interview. All constructed variables of the monetary amounts (with missing values) and the corresponding imputed variables (without missing values) are provided to the user in separate data files. In addition, we provide a separate file at the individual level that contains variables for income, and a file at the household level with variables for net worth. It is important to note, that the process used to construct the income and net worth variables is slightly different between 2012 and 2001/2003. The difference is due to the changes implemented to the survey instruments. The table below provides a list of data files, containing the imputed and constructed variables corresponding to 2012, which are available to the user in the study website in the [Constructed Data](#) section.

Section	Section Name	Record unit	No. of variables	No. of observations
Section D – imp	Health Care Services	Individual	21	15,723
Section F – imp	Parents and Help to Parents	Individual	6	15,723
Section G – imp	Help and Children	Individual/Couple	44	9,696
Section J – imp	Housing	Individual/Couple	17	10,427
Section K – imp	Pension, Income and Assets	Individual/Couple	164	10,427
Section SD - imp	Next of kin	Individual	12	2,742
INCOME	Total Individual Income	Individual	12	15,723
ASSETS	Total Net Worth	Individual/Couple	11	10,427

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<sup>1</sup> IVEware (Imputation and Variance Estimation Software) software and documentation is available at <http://www.isr.umich.edu/src/smp/ive/>.

## **Introduction**

The 2001 baseline survey of the Mexican Health and Aging Study (MHAS/ENASEM) is a national representative survey of individuals born prior to 1951, referred as the population aged 50 or older as of the year 2001. The baseline survey was conducted in the summer of 2001, and a follow-up visit to the same individuals was carried out in the summer of 2003 and fall of 2012. The sample for the MHAS baseline was selected from residents of both rural and urban areas, from the National Employment Survey (Encuesta Nacional de Empleo, ENE), carried out by the Mexican Statistical Bureau (Instituto Nacional de Estadística, Geografía e Informática, INEGI) in Mexico.

The ENE survey covered both urban and rural areas and has sample in all 32 states of Mexico. Households with at least one resident of ages 50 or older were eligible to be part of the MHAS baseline sample. From this sample frame, there were 11,000 households selected with at least one person of eligible age. If more than one age-eligible person resided in the household, then one was randomly selected to be part of MHAS prior to the fieldwork. If the selected MHAS person was married or in a consensual union, with the spouse residing in the same household, then the spouse or partner was also interviewed as part of MHAS regardless of his/her age. Experienced personnel from INEGI conducted the surveys. The goal was to obtain direct interviews with the person of interest (selected or spouse). When it was not possible to obtain a direct interview due to illness, hospitalization, or temporary absence, a proxy interview was conducted.

For the 2003 re-visit, all age-eligible persons interviewed in 2001 were targeted for follow-up, as well as their spouse/partner. This was attempted even if the household had moved from its 2001 location. If couples had split from their 2001 situation to reside in two different households, a separate interview was attempted with each individual and their new spouse if applicable. In addition, if a baseline respondent had died, an interview was sought in 2003 with a next-of-kin or informed respondent.

The 2012 follow-up visit to all panel individuals included all age-eligible persons interviewed in 2001 and/or 2003. In addition, the sample was refreshed by adding a representative sample of the population from the 1952-1961 birth cohorts, as well as their spouses/partners regardless of age. Similar to the baseline interview, the sampling frame for the new cohort

sample was the Mexican National Employment and Occupation Survey (ENOE, previously named National Employment Survey, ENE) 2012.

Thus MHAS/ENASEM 2012 included three types of questionnaires according to the type of interview: a) direct, b) proxy, or c) next-of-kin. Respondents were also classified by their status in the study: a) follow-up, for those who completed an interview in 2001 and/or 2003, or b) new sample, for those who were interviewed in 2012 for the first time, either because they were new spouses of a respondent, or because they were part of the new sample.

A household code was created to capture changes in the situation of the individual or couple interviewed to reflect modifications by 2012 in the couple-composition of the target individual, and the spouse/partner if applicable. This is referred to as “updated household,” and the codes reflect the type of change experienced, including divorce/separation, death, or new spouse. In the case of split couples as mentioned above, an interview was sought with both baseline respondents in their respective households and their new spouses if applicable. The updated-household codes also capture whether the household observed contains the *sampled* respondent, or the *spouse* of the selected person. Thus in 2012, the unique household identifier CUNICAH is supplemented with SUBHOG\_12 to form the unique household identifier.<sup>2</sup>

The MHAS instrument was designed with a common strategy, using bracket questions, to reduce non-response on questions that involved a monetary amount. This report describes the patterns of non-response obtained in MHAS 2012 for the economic variables, with emphasis on the questions used to calculate total income and net worth of an individual or couple. We first present a summary of the economic variables that were asked about in MHAS, followed by a description of the response rates obtained, the imputation methodology used, and a comparison of the distribution of the original variables and the imputed variables.

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<sup>2</sup> For a more detailed description of the MHAS 2012 Data Files and identification codes please refer to “MHAS 2012 Data Files Description, Version 1, September 2013” available at [http://mhasweb.org/Resources/DOCUMENTS/2012/Data\\_Files\\_Description\\_2012.pdf](http://mhasweb.org/Resources/DOCUMENTS/2012/Data_Files_Description_2012.pdf).

## **Economic Variables in MHAS**

The questions used to measure income and assets were asked in MHAS within three sections of the questionnaire: Family Help (section G), Housing (section J), and Income & Assets (section K). In addition, there were questions on health care expenditures (section D and SD) by the individuals and on economic help to parents (section F). The survey instrument was designed to ask the help from children, housing, and financial sections only from *one* of the two respondents in couple-households, usually the first interviewed, although the individuals were offered the choice about who could best provide answers to the economic sections. The chosen financial respondent provided information on each of the spouses' labor income, pension income, and other public transfers. For couples, the questions on business income, real estate rents, financial assets income, and private transfers refer to the couple (jointly). For the cases of single-person households, these questions refer only to the individual respondent. For assets, the information was asked about the individual's or couple's net worth of assets in the form of homes, businesses, rental properties, capital, vehicles, other debts, and other assets.

Similar to the previous waves, the 2012 survey included questions with unfolding brackets to recover non-response on the questions about income, assets and other variables that asked for monetary amounts. This technique has been applied in the U.S. Health and Retirement Survey (HRS) with random entry-point, and the advantages of the strategy to reduce non-response in financial questions has been reported in the literature (Hurd 1998, Hurd 1999). Hurd shows that the point of entry of the bracket questions affects the respondents' answers on income and may bias the distribution of the financial variables, thus a random entry point is recommended. In a paper-and-pencil instrument such as the one used in MHAS in 2001/2003, a random entry point seemed impractical, thus we opted for a mid-point entry. We continued this practice in 2012. According to the yes/no response to the initial bracket question, the instrument proceeds to ask about a lower or higher amount. See Diagram 1 (p.17) for an example of the unfolding bracket questions. In the example, if the respondent provides no exact amount in K.88, then the series of questions in K.89 are asked. If an amount is given in K.88, then the interview proceeds to ask K.90.

MHAS 2012 included 42 different components of annual flows to measure total income of a person (and his/her spouse if applicable), and 19 different types of assets to calculate total net

worth of the individual (or couple). Table 1 provides a list of items that were asked regarding income, and Table 2 provides the equivalent for assets (See pp.19 and 20).

### **Income, Assets Variables, and the Distribution of Non-Response**

We summarize first the results for the components of income. The first column of Table 1 presents the 42 components of income and 3 components on pensions around the death of a person that were asked in the survey, and the number of cases that responded each series of questions. The second column decomposes the total number of observations into those that stated that they *receive* the source of income, those that replied that they *do not receive* such source, and those *who refused or don't know* the answer. Column 3 of the table decomposes those who receive the source of income into: those that give an exact value for the amount, those that provide an answer through brackets, and those that refuse/don't know the amount.

Among the components of income, from Column 2 it is evident that a relatively small proportion of respondents report receiving income from each type considered. The source of income with more than 20% of cases stating that they receive it is: family help\_1 (34%) and family help\_2<sup>3</sup> (19%). The column of (No-Response/Don't Know) shows low prevalence, with a maximum of 1% for capital assets income-1. From the results in Column 3 about those that report receiving each source of income, we obtain high exact-amount response (74 to 98% of cases for the most important components), and relatively good recovery through the bracket questions as well (an additional 2 to 12% of cases for the most relevant components of income). The prevalence of (Refuse/Don't know) the amount, conditional on receiving income, exhibits low prevalence. For the main sources of income mentioned above, we obtain non-response rates as follows: own labor (3%), spouse's labor (9%), business income (10%), family help\_1 (3%) and family help\_2 (3%). These results reveal that non-response is low for the components of total income considered by the survey<sup>4</sup>. The overall distribution of non-response indicates that imputing the missing values can be a good strategy, since there are a relatively large number of cases that can be used in the imputation equations to assign a missing value for a relatively small number of cases.

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<sup>3</sup> Family help\_1 and family help\_2 are the economic help received from Child 1 and Child 2 respectively.

<sup>4</sup> We find relatively high non-response rates only in cases in which the absolute number of observations is small. For example, Capital-assets-income-1 shows 22.5% of missing values conditional on receiving income, but this represent a total of 40 cases out of 178.

Table 2 presents the distribution of responses for the components of total net worth considered in the study. Most respondents report that they have assets in the form of their home (77.7%). In addition to this type, relatively few cases report ownership of assets. Business (14%), vehicles (27%) and Other Assets (66%) were the next most-prevalent types reported by respondents. The non-response to the question about ownership (% DK & NR) shows low-prevalence (less than 2%), with one exception.

Conditional on reporting ownership of the asset, we find low rates of non-response on the value. If we focus on the most commonly owned type of asset, the home, column number 6 shows that 49% provided an exact amount for their home value and for the debt on the home. Another 33% of the cases provided the value through the use of brackets, and 18% provided no value. Thus the combined non-response (DK whether own or not, and missing value of the asset) is around 20% for the respondent's home.

We conclude also from Table 2 that the number of cases that provided bracket information (column number 7) is small compared to those that provided an exact amount (column number 6).

### **The Impact of the Unfolding Brackets to Reduce Non-Response**

As indicated by the numbers provided in Tables 1 and 2, only a small proportion of the respondents receive or own most of the income sources or types of assets that were asked about in the survey. The results in Table 1 indicate, for example, that among those who report business income (in business income-1), the initial non-response was 24%, but two-thirds of these cases were recovered through the use of brackets (15% of the 24%). According to the results presented in Table 2, among those who own a home, the initial non-response on the value was 51%, but in more than two-thirds of these cases (33% of those who own a home) the value response was recovered through the use of follow-up brackets. Significant recovery of non-response was obtained also for the gross value of business, gross value of vehicles, and net value of other assets (see column number 7 of Table 2).

In conclusion, the impact of the use of brackets as a strategy to minimize non-response seems to be advantageous in general, but particularly beneficial for the variables measuring the total net worth of the individuals/couples in MHAS.



## **Imputation Methodology**

The bracketed unfolding techniques to reduce item non-response were used extensively in the collection of amount data in MHAS, including not only economic quantity variables such as income and assets but also amount of help hours, health care expenditures, household rent and household consumption. Individuals unable or unwilling to provide an exact amount in their response to such questions were asked a series of unfolding bracket questions.

The non-response on amounts -- either complete non-response or when information was provided by the bracket questions -- was imputed in order to calculate income and assets by major categories, and to provide total income and total net worth estimates.

We used a multiple imputation technique (Diagram 2, p. 18), involving the method of sequence of regressions with a SAS-based software routine (IVEware), developed by researchers at the Survey Methodology Program, Survey Research Center, Institute for Social Research at the University of Michigan (Raghunathan et al. 2000; Raghunathan 2001). The method was selected because it offers several appealing characteristics for the MHAS data:

- 1) Allows for imputation of zero as a possible value for amounts. This is an important characteristic of the methodology, since we have a large proportion of cases with no-income or no-assets in most of the categories asked, and thus the value of zero needs to be one of the value options for imputations.
- 2) Takes into account other variables being imputed as regressors in the imputation of a particular variable. This is appealing since we have multiple variables that need to be imputed in order to derive a summary variable, e.g. total income.
- 3) Takes advantage of the brackets used to recover the non-response. This is a valuable attribute of the methodology, since there were an appreciable number of cases that although provided non-response initially, opted for a bracket response upon further query.
- 4) Allows for transformations to the imputed variable, which is particularly important for variables with skewed distributions, such as those for income and assets<sup>5</sup>.

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<sup>5</sup> For our purposes, we made no transformations to the variables, and used a linear regression. This is because the procedure imputes first if (yes/no) receives income or owns the item, and then proceeds to impute a value, using as limits the values provided by the brackets. Thus we considered that to impute on the non-zero part of the distribution and within the limits established by the brackets, the linear function would be adequate.

For a more detailed description of the imputation methodology implemented in the IVEware software refer to the imputation method description in Raghunathan (2001) and Honggao (2001).

The methodology we are using for 2012 imputation is similar to that used for non-response imputation in MHAS 2001 and 2003. For a more detailed description of the imputation methodology, the reader of this document can refer to the companion MHAS project documents: “Imputation of Non-Response on Economic Variables in the Mexican Health and Aging Study 2001” and “Imputation of Non-Response on Economic Variables in the Mexican Health and Aging Study 2003”. In addition, flow charts that illustrate the procedures for the construction of the imputed variable are available in Appendix B of this document. The IVEware program codes used in the imputation procedure are included in Appendix C.

We imputed separately the missing values for the sampled respondent’s items, the spouse’s, and the variables that were asked in the next of kin, core and proxy questionnaires. Transformations were made in all cases to express all sources of income in monthly terms. We grouped variables to be imputed together according to the list provided in Tables 3.1 to 3.8 (See p. 21-23). This means that the variables that are grouped together are used in the imputation program for each of the variables in the group. The table presents the groupings of the variables as well as the names of the derived, imputed and flag variables as they appear in the MHAS/ENASEM 2012 imputed data files. The column “Question number” refers to the question numbers as they appear in the questionnaire. The “Derived” variables refer to the amount of income or value of an asset as it was derived from the answers to the corresponding questions on the survey, and these may contain missing values. The “Imputed” variables contain no missing values. Finally, the “Flag” variable is a dummy that indicates if the variable was imputed or not.

### **Comparison of Variables With- and Without-Imputed Values**

Tables 4 (See pp. 21-23) contain the distribution of the derived and imputed variables, for a select group of survey items. The tables show that the imputed values tend to shift the distributions to the right, as compared to the derived variables containing missing values. Part of the reason for this shift, is that most non-response occurred among the cases that declared

that the individual receives income from such source. Even among the cases that are greater than zero though, the imputation seems to be shifting the distribution rightwards. That is, most missing values are imputed a value towards the high end of the distribution. For example, in Table 4.2 for the variable of spouse's earned income, the derived variable contained 86.4% of the cases with 0, whereas the imputed variable contains 83.6% of cases with value 0. Among those with earned income greater than zero, the un-imputed variable contained 41.7% of the cases in the range of values 1 to 3,600 pesos, whereas the imputed variable contains 35.5% of the cases in such range. In the upper range, the derived variable contains 16.3% of cases with values >8,000 pesos, whereas the imputed variable contains 24.3% of the cases in such range.

Table 4.8 presents the distribution for the variable gross value of the home. The derived (un-imputed) variable contains a higher percentage of zero value compared to the imputed variable (35.1% versus 21.3%). In the derived variable, conditional on having a value >0, 19.3% of the cases were in the range >800,000 pesos. This is compared to 25.5% of the cases in the imputed variable.

The descriptive statistics for all the variables that were imputed are presented in Appendix A. The description includes the number of cases, mean, standard deviation, minimum and maximum values, including and excluding the observations with value zero, for each derived variable, followed by the corresponding imputed variable.

### **Construction of the Variables for Total Income at the Individual Level and Net Worth at the Household Level**

The MHAS 2012 imputed data files contain all the variables on amounts that were derived (with missing values) and the corresponding imputed variables (containing no missing values) for each observation. In the files, we also include a calculated value of total income and value of total net worth at the individual and household level, respectively, after adding all the items needed to obtain these variables. For the case of total net worth of the individual (or couple), we constructed and added the variables of the net value for each type of the following assets: houses, business, other properties, capital assets, vehicles and other assets, and subtract other debts. Table 5.1 include the list of imputed variables as well as the variables used to calculate each variable by type of assets and the total net worth variable. The table also includes the

name of each asset and indicates whether each variable was added or subtracted for these calculations.

To calculate total income, we constructed and added the variables by income sources: family help, business, property rent, earned, pension and transfer income. Table 5.2 shows the list of imputed variables and the variables used to calculate each income variable by source and the total income variable; all variables were added for these calculations, except for “Property rent income” which adds income and subtracts expenditures. Unlike 2001, in 2003 and 2012 the reported “business profits” is used instead of deriving the variable using “business income” less “business expenditures”. Also different to 2001, in 2003 and 2012 “transfer income” was included to the calculation since the variable “own and spouse’s transfer income from properties” was added after the Wave 1 (2001).

Furthermore, since incomes were calculated at the individual level, in the case of individuals who have no spouse or partner residing in the same household, we simply added all the income variables that represent in-flows and subtract those measuring out-flows to calculate income by sources and total income. However, in the case of couples, the variables for income received different treatment. When a particular income source was asked referring to the two members of a couple, such as the business profits, the value amount was divided by two and assigned to each member of the couple. The variables that received such treatment are listed as “joint” in Tables 5.1 and 5.2. (See pp. 28-30). To determine whether an income source that was “joint” was to be divided by two or by one, we constructed the variable NUMBER\_12 (also included in the data files). This variable takes the value 1 if there is no information on the spouse-income variables, i.e. all information refers to one person; and takes the value 2 if there was information on the spouse-income variables in Section K.

The survey instrument was designed so that the information on income and assets is asked only of one of two persons in a couple. Thus in order to assign the corresponding “individual” income to each of two persons in a couple household, such as earned income, we also had to determine whom the questions on own-income and on spouse’s income refer to<sup>6</sup>. This means that data files at the household level (Sections G and K) were merged with records at the individual level to construct all income variables. In the file at the individual level, we include

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<sup>6</sup> Own-income questions are for example, K47a, K48a, K50a and K51a. The corresponding spouse’s income questions are K53a, K54a, K56a and K57a. See Table 1 for a full list of the variables.

the constructed variable CLAVE\_12 to indicate who the information on own income refers to, when there is a couple in the household (that is, the cases for which NUMBER\_12=2). To construct the variable CLAVE\_12, we used the interviewer report included in K.96a, a variable that indicates the code of the person that provided the information in Section K. In most of the cases, the variable takes the value of the identification variable Person Number (NP), since it is the selected person or the spouse the ones providing the information. However, the variable can also be the registration number of the informant from the roster. The following are the three different criteria we used to define CLAVE\_12.

First, if the value of K.96a\_12 was equal to the variable NP (Person Number), then the informant is identified as the subject. For hence, we determined the values of the income variables as OWN and recorded CLAVE\_12=1.

Second, if the value of K96a\_12 was different than NP, but it is a code for a sample individual (e.g. 010, 020, 011, 012, 013, 021, 022, 023<sup>7</sup>), we determined that the income variable referred to the SPOUSE'S variables. Then, we assigned CLAVE\_12=2.

Third, if the value of K96a\_12 was a registration number from a roster, that is a number equal or greater to 103 (that indicates other household members) or a number equal or greater than 201 (that indicates a non-resident children), we assigned as the OWN income variables to person who provided the first interview in the household, and the SPOUSE'S income variables to person who provided the second interview. Thus the constructed variable CLAVE\_12 takes the following values:

CLAVE\_12=1 If the record was identified as OWN, and is assigned the values of OWN income for individual variables.

CLAVE\_12=2 If the record was identified as SPOUSE'S, and is assigned the values of SPOUSE'S income for individual variables.

The MHAS 2012 files contain the income variables at the individual level, and net worth at the individual/couple level constructed as mentioned above. MHAS users can easily obtain the total income of *a couple* by adding the corresponding totals for the two individuals in the couple.

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<sup>7</sup> For more details see "MHAS 2012 Data Files Description, Version 1, September 2013" available at [http://mhasweb.org/Resources/DOCUMENTS/2012/Data\\_Files\\_Description\\_2012.pdf](http://mhasweb.org/Resources/DOCUMENTS/2012/Data_Files_Description_2012.pdf).

Tables 6.1 and 6.2 (See p.31) present the distribution of the total individual income and total (individual or couple) net worth variables as they are obtained with- and without- imputation of missing values. The distributions are presented in absolute numbers and in percentage terms. The relative numbers present the proportion of cases that are  $\leq 0$ ; and among the cases that are  $> 0$ , the percentage of cases in each range of values. The tables indicate first, that the gain in available information through the use of imputation is substantial. According to Table 6.1, the number of cases for which a total income can be obtained without imputation is 12,912, compared to a total of 14,810 individuals when we use imputations<sup>8</sup>. For the case of household (individual or couple) total net worth, the number of cases is 4,452 without imputed values and 10,427 with imputed values. It is evident that the imputation process retrieves economic information for a significant number of records, and therefore future research addressing these topics will have a smaller number of missing data. Furthermore, two indicators reflecting the socioeconomic status of the population were created (total individual income and total net worth).

Second, the tables show that the distribution of both total income and total net worth is shifted towards the right with the imputed values. As was mentioned before, this is because prior to imputing, the cases with zero value represent a higher share of the total cases compared to their numerical relative importance after imputing. Another way of explaining this pattern is: a large proportion of the cases that have missing values and thus are imputed, fall in the values that are imputed to be  $> 0$ . This is consistent with our initial results (see Tables 1 and 2), in which the vast majority of the non-response is found among those that declare that they receive a given source of income or own a certain type of asset but provided no value or amount (that is, the value is known to be positive but missing). For the total individual income, 33% of the cases have value  $= 0$  without imputation, compared to 30% after imputation. Around 20% of the observations with values  $> 0$  are found in the highest range ( $> 7,000$  pesos) without imputation, compared to 21% with imputations. Similarly, for total net worth, 18% of the cases have value  $\leq 0$  without imputations, compared to 10% of cases with imputations. Of those with positive value for net worth, 20% report a value in the highest

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<sup>8</sup> The number of cases for total income using imputation is 14,810. However the income file has 15,723 records. The difference is because "Family help income" for proxy respondents was not asked. But we decided to include records with other sources of income.

range (>900,000 or more pesos) prior to imputing, compared to 32% of the cases after imputations.

Finally in Table 7 (See p. 32) we present the average value of total income (monthly pesos) and distribution of income sources by gender, age and urban/rural. We also present the average of total net worth and distribution across type of assets by number of informant in household (One person or couple).

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## *Diagrams*

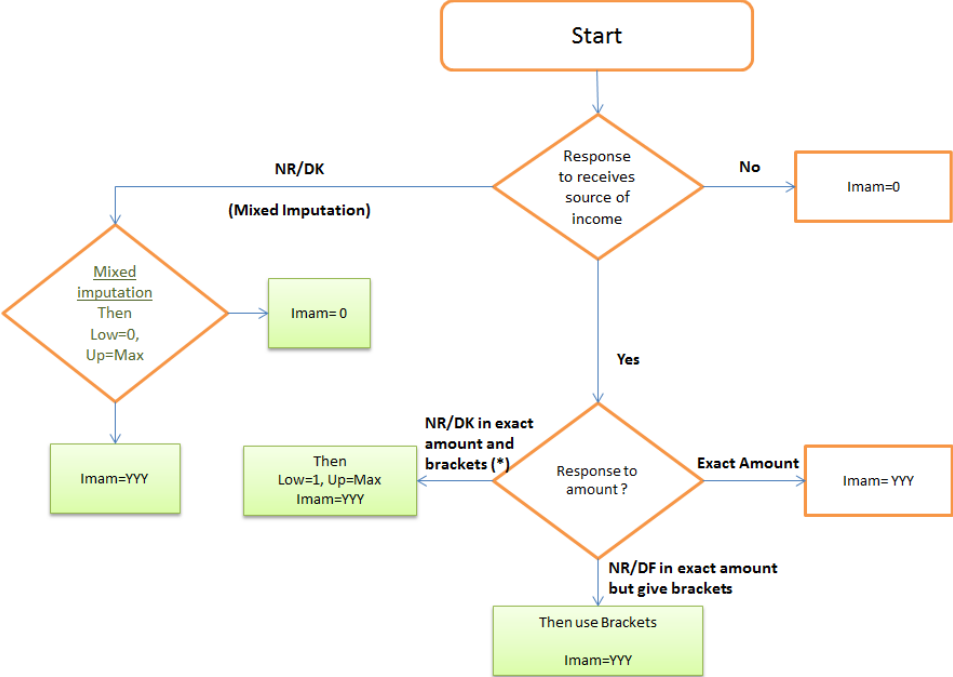
DIAGRAM 1

Example of Bracket Questions used in MHAS 2012

HOUSEHOLD CONSUMPTION	
<b>K.88</b>	<b>In total, about how much do you spend in a month for household expenditures? Exclude the value of what you produce for home consumption.</b>
	<b>ENTER AMOUNT</b>
AMOUNT.....	
	<b>IF AMOUNT ENTERED, SKIP TO K.90</b>
RF.....	8888888 ] → Go to K.89
DK.....	9999999 ]
<b>K.89</b>	<b>Would you say it is ...</b>
<b>K.89a ...more than \$6,000 pesos per month?</b>	
Yes.....	1 → Skip to K.89c
No.....	2 → Go to K.89b
DK.....	9 → Skip to K.90
<b>K.89b ...more than \$3,000 pesos per month?</b>	
Yes.....	1 ]
No.....	2 ] → Skip to K.90
DK.....	9 ]
<b>K.89c ...more than \$10,000 pesos per month?</b>	
Yes.....	1
No.....	2
DK.....	9

DIAGRAM 2

Procedure for Construction of an Imputed Variable



## *Tables*

**Table 1. MHAS/ENASEM 2012**

**Total (Individual or Couple) Income components: Distribution of responses by type**

	(1) Individual (or Couple) Source of Income (*)	Total n	(2)			(3)			
			Receives Income			If (yes) Receives Income			
			% Yes	% No	% NR/DK	n	% Actual Value	% Bracketed Value	% Missing
1	Family help income_1 (G19_1)	9,696	33.6	66.2	0.2	3,256	91.3	5.4	3.2
2	Family help income_2 (G19_2)	9,696	18.6	81.4	0.0	1,808	91.3	5.6	3.1
3	Family help income_3 (G19_3)	9,696	8.7	91.3	0.0	840	90.5	6.2	3.3
4	Family help income_4 (G19_4)	9,696	3.7	96.3	0.0	357	89.6	6.4	3.9
5	Family help income_5 (G19_5)	9,696	1.6	98.4	0.0	153	90.2	7.2	2.6
6	Family help income_6 (G19_6)	9,696	0.8	99.2	0.0	74	85.1	12.2	2.7
7	Family help income_7 (G19_7)	9,696	0.3	99.7	0.0	33	81.8	12.1	6.1
8	Business income-1 (K11_1)	10,427	8.8	90.7	0.5	918	75.8	14.6	9.6
9	Business income-2 (K11_2)	10,427	0.5	99.4	0.0	57	84.2	7.0	8.8
10	Business expenditures-1 (K13_1)	10,427	11.2	88.5	0.3	1,168	77.0	10.4	12.6
11	Business expenditures-2 (K13_2)	10,427	0.7	99.3	0.0	69	76.8	10.1	13.0
12	Business profits-1 (K15_1)	10,427	9.7	90.0	0.3	1,008	74.4	12.1	13.5
13	Business profits-2 (K15_2)	10,427	0.6	99.4	0.0	67	74.6	13.4	11.9
14	Property rent income-1 (K27_1)	10,427	1.7	97.9	0.4	181	80.7	14.9	4.4
15	Property rent income-2 (K27_2)	10,427	0.2	99.8	0.0	16	56.3	37.5	6.3
16	Property expenditures-1 (K29_1)	10,427	2.7	96.9	0.4	286	71.0	16.4	12.6
17	Property expenditures-2 (K29_2)	10,427	0.2	99.8	0.0	25	68.0	24.0	8.0
18	Capital assets income-1 (K36_1)	10,427	1.7	97.3	1.0	178	54.5	23.0	22.5
19	Capital assets income-2 (K36_2)	10,427	0.1	99.3	0.6	15	73.3	6.7	20.0
20	Capital assets income-3 (K36_3)	10,427	0.1	99.4	0.5	9	55.6	33.3	11.1
21	Own earned income-1 (K47a)	10,427	11.4	88.5	0.1	1,191	92.4	4.5	3.1
22	Own earned income-2 (K48a)	10,427	9.5	90.3	0.2	995	88.9	6.8	4.2
23	Own earned income-3 (K50a)	10,427	0.6	99.4	0.0	58	93.1	5.2	1.7
24	Own earned income-4 (K51a)	10,427	0.2	99.8	0.0	25	80.0	12.0	8.0
25	Spouse's earned income-1 (K53a)	5,652	16.4	83.2	0.4	927	79.6	11.3	9.1
26	Spouse's earned income-2 (K54a)	5,652	10.9	88.3	0.8	615	70.7	15.6	13.7
27	Spouse's earned income-3 (K56a)	5,652	0.5	99.5	0.0	31	77.4	16.1	6.5
28	Spouse's earned income-4 (K57a)	5,652	0.2	99.8	0.0	10	60.0	20.0	20.0
29	Own Pension income - retirement (K61a)	10,427	16.7	83.0	0.3	1,744	92.5	4.0	3.5
30	Own pension income – widow (K61b)	10,427	6.2	93.5	0.3	645	95.5	2.3	2.2
31	Own pension income – disability (K61c)	10,427	0.8	98.8	0.4	82	97.6	1.2	1.2
32	Own other pension income (K61d)	10,427	3.2	96.4	0.4	336	96.7	2.4	0.9
33	Spouse's pension income – retirement (K67c)	5,652	15.2	84.1	0.6	861	82.9	9.3	7.8
34	Spouse's pension income – widow (K67d)	5,652	0.2	99.2	0.6	11	81.8	0.0	18.2
35	Spouse's pension income – disability (K67e)	5,652	0.7	98.6	0.7	40	85.0	7.5	7.5
36	Spouse's other pension income (K67f)	5,652	1.9	97.4	0.7	110	95.5	0.9	3.6
37	Own transfer income from institutions (K80a)	10,427	16.9	82.7	0.4	1,766	97.6	0.0	2.4
38	Own transfer income from individuals (K80b)	10,427	0.4	99.2	0.4	45	84.4	0.0	15.6
39	Own transfer income from properties (K80c)	10,427	0.8	98.8	0.4	82	82.9	0.0	17.1
40	Spouse's transfer income from institutions (K83c)	5,652	11.9	87.4	0.7	672	95.2	0.0	4.8
41	Spouse's transfer income from individuals (K83d)	5,652	0.1	99.3	0.7	4	75.0	0.0	25.0
42	Spouse's transfer income from properties (K83e)	5,652	0.3	99.0	0.7	19	84.2	0.0	15.8
43	Pensions income before death (K101)	1,306	2.3	96.8	0.9	30	90.0	10.0	0.0
44	Pensions income after death (K103)	1,306	22.6	76.5	0.9	295	93.9	3.7	2.4
45	Death expenditures (K111)	1,306	92.0	8.0	0.0	1,201	67.4	19.2	13.3

(\*) Numbers in parentheses are the corresponding question numbers in the MHAS/ENASEM 2012 questionnaire.

**Table 2. MHAS/ENASEM 2012**

**Total (Individual or Couple) Net Worth Components -- Distribution of Responses by Type**

	(1) Individual (or Couple) Type of Asset (*)	Total n	(2) Owns Type of Asset			(3) If (yes) Owns Asset, Response to Value			
			% Yes	% No	% NR/DK	n	% Actual Value	% Bracketed Value	% Missing
1	Gross value houses/apartments (J31)	10,427	77.7	20.6	1.7	8,101	49.0	32.9	18.1
2	Total debt houses/apartments (J28)	10,427	3.2	96.8	0.0	332	59.6	23.5	16.9
3	Total debt mortgages/loans (J26)	10,427	3.2	96.8	0.0	332	81.0	7.5	11.4
4	Net value other houses/apartments (J34)	10,427	9.3	89.8	0.9	968	59.5	24.8	15.7
5	Gross value business_1 (K8_1)	10,427	13.6	86.0	0.3	1,420	56.5	26.5	17.0
6	Gross value business_2 (K8_2)	10,427	0.8	99.2	0.0	83	60.2	26.5	13.3
7	Total debt business_1 (K4_1)	10,427	0.7	98.9	0.4	74	79.7	9.5	10.8
8	Total debt business_1 (K4_2)	10,427	0.1	99.9	0.0	7	85.7	14.3	0.0
9	Gross value other real estate properties (K24_1)	10,427	6.1	93.6	0.4	634	60.6	24.6	14.8
10	Gross value other real estate properties (K24_2)	10,427	0.5	99.5	0.0	49	53.1	30.6	16.3
11	Total debt other real estate properties_1 (K20_1)	10,427	0.3	99.3	0.4	27	85.2	11.1	3.7
12	Total debt other real estate properties_2 (K20_2)	10,427	0.0	99.9	0.0	5	100.0	0.0	0.0
13	Net value capital assets_1 (K33a)	10,427	5.8	93.5	0.7	602	59.0	25.1	15.9
14	Net value capital assets_2 (K33b)	10,427	0.7	98.8	0.6	68	85.3	5.9	8.8
15	Net value capital assets_3 (K33c)	10,427	0.2	99.3	0.5	16	50.0	31.3	18.8
16	Gross value vehicles (K42)	10,427	26.6	73.0	0.4	2,777	77.3	14.3	8.4
17	Total debt vehicles (K40)	10,427	1.7	97.8	0.4	182	76.4	16.5	7.1
18	Net value other assets (K44)	10,427	66.1	33.9	0.0	6,888	54.0	25.7	20.3
19	Other debts (K86)	10,427	10.5	89.0	0.5	1,097	92.7	4.8	2.5

(\*) Numbers in parentheses are the corresponding question numbers in the MHAS/ENASEM 2012 questionnaire.

**Tables 3. Groups of Variables and Names Used in the Imputation Procedure**

Table 3.1. GROUP 1. Respondent's Total Income Components (Own or Joint Income)

	Income component	Question number	Derived variable	Imputed variable	Flag variable
1	Family help income_1	G19_1	amg19_1_12	imamg19_1_12	g19_1_imp_12
2	Family help income_2	G19_2	amg19_2_12	imamg19_2_12	g19_2_imp_12
3	Family help income_3	G19_3	amg19_3_12	imamg19_3_12	g19_3_imp_12
4	Family help income_4	G19_4	amg19_4_12	imamg19_4_12	g19_4_imp_12
5	Family help income_5	G19_5	amg19_5_12	imamg19_5_12	g19_5_imp_12
6	Family help income_6	G19_6	amg19_6_12	imamg19_6_12	g19_6_imp_12
7	Family help income_7	G19_7	amg19_7_12	imamg19_7_12	g19_7_imp_12
8	Business income-1	K11_1	amk11_1_12	imamk11_1_12	k11_1_imp_12
9	Business income-2	K11_2	amk11_2_12	imamk11_2_12	k11_2_imp_12
10	Business expenditures-1	K13_1	amk13_1_12	imamk13_1_12	k13_1_imp_12
11	Business expenditures-2	K13_2	amk13_2_12	imamk13_2_12	k13_2_imp_12
12	Business profits-1	K15_1	amk15_1_12	imamk15_1_12	k15_1_imp_12
13	Business profits-2	K15_2	amk15_2_12	imamk15_2_12	k15_2_imp_12
14	Property rent income-1	K27_1	amk27_1_12	imamk27_1_12	k27_1_imp_12
15	Property rent income-2	K27_2	amk27_2_12	imamk27_2_12	k27_2_imp_12
16	Property expenditures-1	K29_1	amk29_1_12	imamk29_1_12	k29_1_imp_12
17	Property expenditures-2	K29_2	amk29_2_12	imamk29_2_12	k29_2_imp_12
18	Capital assets income-1	K36_1	amk36_1_12	imamk36_1_12	k36_1_imp_12
19	Capital assets income-2	K36_2	amk36_2_12	imamk36_2_12	k36_2_imp_12
20	Capital assets income-3	K36_3	amk36_3_12	imamk36_3_12	k36_3_imp_12
21	Own earned income-1	K47a	amk47a_12	imamk47a_12	k47a_imp_12
22	Own earned income-2	K48a	amk48a_12	imamk48a_12	k48a_imp_12
23	Own earned income-3	K50a	amk50a_12	imamk50a_12	k50a_imp_12
24	Own earned income-4	K51a	amk51a_12	imamk51a_12	k51a_imp_12
25	Own pension income -retirement	K61a	amk61_1_12	imamk61_1_12	k61_1_imp_12
26	Own pension income -widow	K61b	amk61_2_12	imamk61_2_12	k61_2_imp_12
27	Own pension income -disability	K61c	amk61_3_12	imamk61_3_12	k61_3_imp_12
28	Own other pension income	K61d	amk61_4_12	imamk61_4_12	k61_4_imp_12
29	Own transfer income from institutions	K80a	amk80_1_12	imamk80_1_12	k80_1_imp_12
30	Own transfer income from individuals	K80b	amk80_2_12	imamk80_2_12	k80_2_imp_12
31	Own transfer income from properties	K80c	amk80_3_12	imamk80_3_12	k80_3_imp_12

Note: In the following cases the Question Number (from the questionnaire) and the corresponding variable name in the data files are different: K61a, K61b, K61c, K61d, K80a, K80b, and K80b. For example: Question Number in the questionnaires is K61a, however in the data file the variable name is k61\_1\_12.



Table 3.2. GROUP 2. Spouse's Total Income Components

	Income component	Question number	Derived variable	Imputed variable	Flag variable
1	Spouse's earned income-1	K53a	amk53a_12	imamk53a_12	k53a_imp_12
2	Spouse's earned income-2	K54a	amk54a_12	imamk54a_12	k54a_imp_12
3	Spouse's earned income-3	K56a	amk56a_12	imamk56a_12	k56a_imp_12
4	Spouse's earned income-4	K57a	amk57a_12	imamk57a_12	k57a_imp_12
5	Spouse's pension income - retirement	K67c	amk67_1_12	imamk67_1_12	k67_1_imp_12
6	Spouse's pension income - widow	K67d	amk67_2_12	imamk67_2_12	k67_2_imp_12
7	Spouse's pension income - disability	K67e	amk67_3_12	imamk67_3_12	k67_3_imp_12
8	Spouse's other pension income	K67f	amk67_4_12	imamk67_4_12	k67_4_imp_12
9	Spouse's transfer income from institutions	K83c	amk83_1_12	imamk83_1_12	k83_1_imp_12
10	Spouse's transfer income from individuals	K83d	amk83_2_12	imamk83_2_12	k83_2_imp_12
11	Spouse's transfer income from properties	K83e	amk83_3_12	imamk83_3_12	k83_3_imp_12

Note: In the following cases the Question Number (from the questionnaire) and the corresponding variable name in the data files are different: K67c, K67d, K67e, K67f, K83c, K83d, and K83e. For example: Question Number in the questionnaires is K67c, however in the data file the variable name is k67\_1\_12.

Table 3.3. GROUP 3. Components of Individual (or Couple) Total Net Worth and Household Consumption

	Concept	Question number	Derived variable	Imputed variable	Flag variable
1	Gross value houses/apartments	J31	amj31_12	imamj31_12	j31_imp_12
2	Total debt houses/apartments	J28	amj28_12	imamj28_12	j28_imp_12
3	Total debt mortgages/loans	J26	amj26_12	imamj26_12	j26_imp_12
4	Net value other houses/apartments	J34	amj34_12	imamj34_12	j34_imp_12
5	Gross value business_1	K8_1	amk8_1_12	imamk8_1_12	k8_1_imp_12
6	Gross value business_2	K8_2	amk8_2_12	imamk8_2_12	k8_2_imp_12
7	Total debt business_1	K4_1	amk4_1_12	imamk4_1_12	k4_1_imp_12
8	Total debt business_2	K4_2	amk4_2_12	imamk4_2_12	k4_2_imp_12
9	Gross value other real estate properties_1	K24_1	amk24_1_12	imamk24_1_12	k24_1_imp_12
10	Gross value other real estate properties_2	K24_2	amk24_2_12	imamk24_2_12	k24_2_imp_12
11	Total debt other real estate properties_1	K20_1	amk20_1_12	imamk20_1_12	k20_1_imp_12
12	Total debt other real estate properties_2	K20_2	amk20_2_12	imamk20_2_12	k20_2_imp_12
13	Net value capital assets_1	K33a	amk33_1_12	imamk33_1_12	k33_1_imp_12
14	Net value capital assets_2	K33b	amk33_2_12	imamk33_2_12	k33_2_imp_12
15	Net value capital assets_3	K33c	amk33_3_12	imamk33_3_12	k33_3_imp_12
16	Gross value vehicles	K42	amk42_12	imamk42_12	k42_imp_12
17	Total debt vehicles	K40	amk40_12	imamk40_12	k40_imp_12
18	Net value other assets	K44	amk44_12	imamk44_12	k44_imp_12
19	Other debts	K86	amk86_12	imamk86_12	k86_imp_12
20	Total cost household consumption	K88	amk88_12	imamk88_12	k88_imp_12

Note: In the following cases the Question Number (from the questionnaire) and the corresponding variable name in the data files are different: K33a, K33b, and K33c. For example: Question Number in the questionnaires is K33a, however in the data file the variable name is k33\_1\_12.

Table 3.4. GROUP 4. Hospitalizations and other utilization of services

	Concept	Question number	Derived variable	Imputed variable	Flag variable
1	Total hospitalization costs	D6	amd6_12	imamd6_12	d6_imp_12
2	Total curandero"/ homeopath costs "	D9_1	amd9_1_12	imamd9_1_12	d9_1_imp_12
3	Total dentist costs	D9_2	amd9_2_12	imamd9_2_12	d9_2_imp_12
4	Total outpatient procedure costs	D9_3	amd9_3_12	imamd9_3_12	d9_3_imp_12
5	Total medical visits costs	D9_4	amd9_4_12	imamd9_4_12	d9_4_imp_12
6	Medications costs	D12a	amd12a_12	imamd12a_12	d12a_imp_12
7	Total hospitalization costs - Next of kin	SD5	amsd5_12	imamsd5_12	sd5_imp_12
8	Medical visits pay in-kind - Next of kin	SD8	amsd8_12	imamsd8_12	sd8_imp_12
9	Medications costs - Next of kin	SD10a	amsd10a_12	imamsd10a_12	sd10a_imp_12

Table 3.5. GROUP 5. Household Monthly Rent

	Concept	Question number	Derived variable	Imputed variable	Flag variable
1	Total cost of monthly rent	J20	amj20_12	imamj20_12	j20_imp_12

Table 3.6. GROUP 6. Pensions Income

	Concept	Question number	Derived variable	Imputed variable	Flag variable
1	Pensions income before death	K101	amk101_12	imamk101_12	k101_imp_12
2	Pensions income after death	K103	amk103_12	imamk103_12	k103_imp_12
3	Death expenditures <sup>6</sup>	K111	amk111_12	imamk111_12	k111_imp_12

<sup>6</sup> Expenditures associated with the death of the spouse such as funeral costs, legal fees, etc., medical costs are excluded.

Table 3.7. GROUP 7. Help Given

	Concept	Question number	Derived variable	Imputed variable	Flag variable
1	Financial assistance given_1	G8_1	amg8b1_12	imamg8b1_12	g8b1_imp_12
2	Financial assistance given_2	G8_2	amg8b2_12	imamg8b2_12	g8b2_imp_12
3	Financial assistance given_3	G8_3	amg8b3_12	imamg8b3_12	g8b3_imp_12
4	Financial assistance given_4	G8_4	amg8b4_12	imamg8b4_12	g8b4_imp_12
5	Financial assistance given_5	G8_5	amg8b5_12	imamg8b5_12	g8b5_imp_12
6	Financial assistance given_6	G8_6	amg8b6_12	imamg8b6_12	g8b6_imp_12
7	Financial assistance given_7	G8_7	amg8b7_12	imamg8b7_12	g8b7_imp_12

Table 3.8. GROUP 8. Economic Help

	Concept	Question number	Derived variable	Imputed variable	Flag variable
1	Economic Help to Parents	F41	amf41_12	imamf41_12	f41_imp_12

**Tables 4. Distribution of Select Derived and Imputed Variables by Range of Amount**

Table 4.1. Own earned Income-1

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 2,200	223	20.3	241	20.2
1,201 – 3,600	244	22.2	250	21.0
3,601 – 5,000	233	21.2	239	20.0
5,001 – 8,000	196	17.8	205	17.2
>8,000	205	18.6	258	21.6
Sub-total	1,101	100.0	1,193	100.0
0	9,229	89.3	9,234	88.6
Total	10,330		10,427	

Table 4.2. Spouse's earned income-1

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 2,400	167	22.6	181	19.5
2,401 – 3,600	141	19.1	149	16.0
3,601 – 5,000	165	22.4	180	19.4
5,001 – 8,000	145	19.6	193	20.8
>8,000	120	16.3	226	24.3
Sub-total	738	100.0	929	100.0
0	4,705	86.4	4,723	83.6
Total	5,443		5,652	

Table 4.3. Business income-1

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 1,000	140	20.1	144	15.6
1,001 – 3,000	149	21.4	157	17.0
3,001 – 6,000	134	19.3	153	16.6
6,001 – 15,000	144	20.7	196	21.3
>15,000	129	18.5	271	29.4
Sub-total	696	100.0	921	100.0
0	9,455	93.1	9,506	91.2
Total	10,151		10,427	

Table 4.4. Business expenditures-1

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 500	198	22.0	200	17.9
501 – 1,500	172	19.1	180	16.1
1,501 – 3,000	171	19.0	179	16.0
3,001 – 10,000	219	24.4	251	22.5
>10,000	139	15.5	307	27.5
Sub-total	899	100.0	1,117	100.0
0	9,224	91.1	9,310	89.3
Total	10,123		10,427	

Table 4.5. Own pension income retirement

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 2,000	539	33.4	567	32.4
2,001 – 2,200	161	10.0	165	9.4
2,201 – 4,000	316	19.6	336	19.2
4,001 – 8,000	290	18.0	321	18.4
>8,000	307	19.0	360	20.6
Sub-total	1,613	100.0	1,749	100.0
0	8,650	84.3	8,678	83.2
Total	10,263		10,427	

Table 4.6. Family help income-1

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 200	697	23.4	795	24.4
201 – 500	737	24.8	797	24.5
501 – 834	354	11.9	370	11.4
834 – 1,750	592	19.9	633	19.4
>1,750	594	20.0	662	20.3
Sub-total	2,974	100.0	3,257	100.0
0	6,418	68.3	6,439	66.4
Total	9,392		9,696	

Table 4.7. Family help income-2

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 170	340	20.6	388	21.5
171 – 400	389	23.6	430	23.8
401 – 720	261	15.8	265	14.7
721 – 1,200	395	23.9	406	22.5
>1,200	265	16.1	317	17.6
Sub-total	1,650	100.0	1,806	100.0
0	7,888	82.7	7,890	81.4
Total	9,538		9,696	

SELECT NET WORTH COMPONENTS

Table 4.8. Gross value houses

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 120,000	814	20.5	1,296	15.8
120,000 – 300,000	1,064	26.8	1,700	20.7
300,001 – 500,000	803	20.2	1,573	19.2
500,001 – 800,000	523	13.2	1,545	18.8
>800,000	764	19.3	2,093	25.5
Sub-total	3,968	100.0	8,207	100.0
0	2,150	35.1	2,220	21.3
Total	6,118		10,427	

Table 4.9. Gross value business-1

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 15,000	166	20.7	205	14.4
15,001 – 50,000	189	23.6	255	17.9
50,000 – 150,000	153	19.1	265	18.6
150,001 – 500,000	157	19.6	321	22.6
>500,000	137	17.1	375	26.4
Sub-total	802	100.0	1,421	100.0
0	8,972	91.8	9,006	86.4
Total	9,774		10,427	

Table 4.10. Net value capital assets

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 5,000	85	23.9	101	16.6
5,001 – 15,000	76	21.4	103	17.0
15,001 – 30,000	57	16.1	88	14.5
30,001 – 100,000	72	20.3	135	22.2
>100,000	65	18.3	180	29.7
Sub-total	355	100.0	607	100.0
0	9,754	96.5	9,820	94.2
Total	10,109		10,427	

Table 4.11. Gross value vehicles

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 15,000	456	21.2	510	18.3
15,001 – 30,000	588	27.4	624	22.3
30,001 – 45,000	260	12.1	300	10.7
45,001 – 100,000	473	22.0	622	22.3
>100,000	370	17.2	737	26.4
Sub-total	2,147	100.0	2,793	100.0
0	7,613	78.0	7,634	73.2
Total	9,760		10,427	

Table 4.12. Net value other assets

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 3,000	936	25.2	940	17.5
3,001 – 6,500	553	14.9	559	10.4
6,501 – 15,000	748	20.1	767	14.3
15,001 – 50,000	825	22.2	923	17.2
>50,000	658	17.7	2,192	40.7
Sub-total	3,720	100.0	5,381	100.0
0	3,539	48.8	5,046	48.4
Total	7,259		10,427	

**Tables 5. Variables Used in the Calculation of Total Net Worth and Total Income**

Table 5.1 Total (Individual or Couple) Net Worth Components

List of variables according to treatment given for the calculation of total net worth

Type of Net Assets and Variable Name	Constructed variable	Question number	Derived variable	Imputed variable	Treatment
<b>Total net worth</b>	net_assets_12				Joint
<b>Net value of houses (Added)</b>	net_house_12				Joint
<i>Added</i>					
Gross value houses/apartments		J31	amj31_12	imamj31_12	Joint
Net value other houses/apartments		J34	amj34_12	imamj34_12	Joint
<i>Deducted</i>					
Total debt houses/apartments		J28	amj28_12	imamj28_12	Joint
<b>Net value of business (Added)</b>	net_business_12				Joint
<i>Added</i>					
Gross value business_1		K8_1	amk8_1_12	imamk8_1_12	Joint
Gross value business_2		K8_2	amk8_2_12	imamk8_2_12	Joint
<i>Deducted</i>					
Total debt business_1		K4_1	amk4_1_12	imamk4_1_12	Joint
Total debt business_2		K4_2	amk4_2_12	imamk4_2_12	Joint
<b>Net value of other properties (Added)</b>	net_otherprop_12				Joint
<i>Added</i>					
Gross value other real estate properties_1		K24_1	amk24_1_12	imamk24_1_12	Joint
Gross value other real estate properties_2		K24_2	amk24_2_12	imamk24_2_12	Joint
<i>Deducted</i>					
Total debt other real estate properties_1		K20_1	amk20_1_12	imamk20_1_12	Joint
Total debt other real estate properties_2		K20_2	amk20_2_12	imamk20_2_12	Joint
<b>Net value of capital assets (Added)</b>	net_capital_12				Joint
<i>Added</i>					
Net value capital assets_1		K33a	amk33_1_12	imamk33_1_12	Joint
Net value capital assets_2		K33b	amk33_2_12	imamk33_2_12	Joint
Net value capital assets_3		K33c	amk33_3_12	imamk33_3_12	Joint
<b>Net value of vehicles (Added)</b>	net_vehicle_12				Joint
<i>Added</i>					
Gross value vehicles		K42	amk42_12	imamk42_12	Joint
<i>Deducted</i>					
Total debt vehicles		K40	amk40_12	imamk40_12	Joint
<b>Net value of other assets (Added)</b>	net_others_12				Joint
Net value other assets		K44	amk44_12	imamk44_12	Joint
<b>Other debts (Deducted)</b>	net_debts_12				Joint
Other debts		K86	amk86_12	imamk86_12	Joint

Table 5.2 Total (Individual or Couple) Income Components

List of variables according to treatment given for the calculation of total income

Income Sources and Variable Name	Constructed variable	Question number	Derived variable	Imputed variable	Treatment
<b>Total income</b>	income_12				
<b>Family help income</b>	inc_family_12				
<i>Added variables</i>					
Family help income_1		G19_1	amg19_1_12	imamg19_1_12	Joint
Family help income_2		G19_2	amg19_2_12	imamg19_2_12	Joint
Family help income_3		G19_3	amg19_3_12	imamg19_3_12	Joint
Family help income_4		G19_4	amg19_4_12	imamg19_4_12	Joint
Family help income_5		G19_5	amg19_5_12	imamg19_5_12	Joint
Family help income_6		G19_6	amg19_6_12	imamg19_6_12	Joint
Family help income_7		G19_7	amg19_7_12	imamg19_7_12	Joint
<b>Business income</b>	inc_business_12				
<i>Added variables</i>					
Business profits-1		K15_1	amk15_1_12	imamk15_1_12	Joint
Business profits-2		K15_2	amk15_2_12	imamk15_2_12	Joint
<b>Property rent income</b>	inc_property_12				
<i>Added variables</i>					
Property rent income-1		K27_1	amk27_1_12	imamk27_1_12	Joint
Property rent income-2		K27_2	amk27_2_12	imamk27_2_12	Joint
<i>Deducted variables</i>					
Property expenditures-1		K29_1	amk29_1_12	imamk29_1_12	Joint
Property expenditures-2		K29_2	amk29_2_12	imamk29_2_12	Joint
<b>Capital assets income</b>	inc_capital_12				
<i>Added variables</i>					
Capital assets income-1		K36_1	amk36_1_12	imamk36_1_12	Joint
Capital assets income-2		K36_2	amk36_2_12	imamk36_2_12	Joint
Capital assets income-3		K36_3	amk36_3_12	imamk36_3_12	Joint
<b>Earned income</b>	inc_earned_12				
<i>Added variables</i>					
Own earned income-1		K47a	amk47a_12	imamk47a_12	Individual
Own earned income-2		K48a	amk48a_12	imamk48a_12	Individual
Own earned income-3		K50a	amk50a_12	imamk50a_12	Individual
Own earned income-4		K51a	amk51a_12	imamk51a_12	Individual
<i>Added variables</i>					
Spouse's earned income-1		K53a	amk53a_12	imamk53a_12	Individual
Spouse's earned income-2		K54a	amk54a_12	imamk54a_12	Individual
Spouse's earned income-3		K56a	amk56a_12	imamk56a_12	Individual
Spouse's earned income-4		K57a	amk57a_12	imamk57a_12	Individual

Continue...



Table 5.2 Total (Individual or Couple) Income Components

List of variables according to treatment given for the calculation of total income

Income Sources and Variable Name	Constructed variable	Question number	Derived variable	Imputed variable	Treatment
<b>Pension income</b>	inc_pension_12				
<i>Added variables</i>					
Own pension income -retirement		K61a	amk61_1_12	imamk61_1_12	Individual
Own pension income -widow		K61b	amk61_2_12	imamk61_2_12	Individual
Own pension income -disability		K61c	amk61_3_12	imamk61_3_12	Individual
Own other pension income		K61d	amk61_4_12	imamk61_4_12	Individual
<i>Added variables</i>					
Spouse's pension income - retirement		K67c	amk67_1_12	imamk67_1_12	Individual
Spouse's pension income - widow		K67d	amk67_2_12	imamk67_2_12	Individual
Spouse's pension income - disability		K67e	amk67_3_12	imamk67_3_12	Individual
Spouse's other pension income		K67f	amk67_4_12	imamk67_4_12	Individual
<b>Transfer income</b>	inc_trans_12				
<i>Added variables</i>					
Own transfer income from institutions		K80a	amk80_1_12	imamk80_1_12	Individual
Own transfer income from individuals		K80b	amk80_2_12	imamk80_2_12	Individual
Own transfer income from properties		K80c	amk80_3_12	imamk80_3_12	Individual
<i>Added variables</i>					
Spouse's transfer income from institutions		K83c	amk83_1_12	imamk83_1_12	Individual
Spouse's transfer income from individuals		K83d	amk83_2_12	imamk83_2_12	Individual
Spouse's transfer income from properties		K83e	amk83_3_12	imamk83_3_12	Individual

**Tables 6. Distribution of Income and Assets (Derived and Imputed) by Range of Amount**

Table 6.1. 'Total Individual Income

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 650	1,726	20.0	2,079	19.9
651 – 1,700	1,731	20.1	1,983	19.0
1,701 – 3,000	1,732	20.1	1,953	18.7
3,001 – 7,000	1,725	20.0	2,256	21.6
>7,000	1,696	19.7	2,160	20.7
Sub-total	8,610	100.0	10,431	100.0
0	4,302	33.3	4,379	29.6
Total	12,912		14,810	

Table 6.2. Total Net Worth (Individual or Couple)

Amount	Derived Variable		Imputed Variable	
	Freq.	%	Freq.	%
1 – 70,000	747	20.4	1,021	10.9
70,001 – 250,000	731	20.0	1,471	15.7
250,001 – 450,000	718	19.6	1,519	16.3
450,001 – 900,000	732	20.0	2,338	25.0
>900,000	726	19.9	2,998	32.1
Sub-total	3,654	100.0	9,347	100.0
0	798	17.9	1,080	10.4
Total	4,452		10,427	

**Tables 7. Mean Total Income at the Individual Level and Total Net Worth at the Household Level, and Distribution across Income Sources and Type of Assets by Key Characteristics**

Table 7.1. Mean total income (monthly pesos) and distribution of income sources by characteristics for 2012 MHAS

Variables	Total income	% Distribution across Income Sources							
		Total	Earned	Pension	Transfer	Business	Property rent	Capital	Family help
Total (n=14,810)	5,614	100.0	25.6	19.7	21.7	22.2	2.4	1.2	7.3
Gender									
Male	7,148	100.0	32.6	21.2	19.2	20.2	1.8	1.0	4.1
Female	4,494	100.0	17.4	17.9	24.7	24.5	3.1	1.4	11.0
Age									
Less than 50	3,335	100.0	57.8	2.7	4.9	23.8	3.8	2.2	4.9
50-59	5,744	100.0	43.6	9.4	17.6	20.3	3.0	1.8	4.3
60-69	6,292	100.0	21.0	23.8	28.1	18.7	1.4	0.7	6.4
70 and more	5,070	100.0	6.1	28.1	19.0	30.0	3.0	1.2	12.7
Urban/Rural									
Less urban	4,728	100.0	17.9	13.1	17.2	40.5	2.2	1.0	8.0
More urban	6,236	100.0	29.6	23.1	24.2	12.4	2.5	1.3	6.9

Table 7.2. Total net value of assets and distribution of type of assets by key characteristics for 2012 MHAS.

Variables	Total net value of assets	% Distribution across Type of Net Assets							
		Total	Housing	Business	Real estate	Financial assets	Vehicle	Assets not listed	(-) Debts
Total (n=10,427)	837,979	100.0	69.6	8.2	4.3	1.6	3.5	13.3	0.5
Number_12									
One person	701,686	100.0	73.2	6.5	3.1	1.1	1.8	14.6	0.3
Couple	953,124	100.0	67.4	9.2	5.1	1.8	4.6	12.5	0.6

*Appendix A*

*Descriptive Statistics of Derived (Un-imputed)  
and Imputed Variables*

**Appendix A1 MHAS/ENASEM 2012**  
**Total Sampled's Income Components**  
(Including zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amk11_1_12	10,151	1,598.06	51,411.91	0.00	5,000,000.00
imamk11_1_12	10,427	3,299.86	54,014.37	0.00	5,000,000.00
amk11_2_12	10,415	58.68	1,694.19	0.00	100,000.00
imamk11_2_12	10,427	74.69	1,816.94	0.00	100,000.00
amk13_1_12	10,123	1,879.22	52,131.04	0.00	4,000,000.00
imamk13_1_12	10,427	3,534.42	54,313.21	0.00	4,000,000.00
amk13_2_12	10,411	46.28	2,137.78	0.00	200,000.00
imamk13_2_12	10,427	78.48	2,431.31	0.00	200,000.00
amk15_1_12	10,134	870.79	30,685.72	0.00	3,000,000.00
imamk15_1_12	10,427	1,758.04	31,948.94	0.00	3,000,000.00
amk15_2_12	10,410	33.27	1,084.10	0.00	90,000.00
imamk15_2_12	10,427	49.56	1,205.57	0.00	90,000.00
amk27_1_12	10,350	283.05	9,352.19	0.00	700,000.00
imamk27_1_12	10,427	505.33	13,695.02	0.00	700,000.00
amk27_2_12	10,419	2.79	127.12	0.00	10,000.00
imamk27_2_12	10,427	6.30	201.18	0.00	10,000.00
amk29_1_12	10,306	79.60	1,542.17	0.00	100,000.00
imamk29_1_12	10,427	122.17	2,141.13	0.00	100,000.00
amk29_2_12	10,419	2.01	61.84	0.00	3,000.00
imamk29_2_12	10,427	2.91	73.87	0.00	3,000.00
amk36_1_12	10,239	31.19	919.69	0.00	70,000.00
imamk36_1_12	10,427	73.47	1,120.51	0.00	70,000.00
amk36_2_12	10,362	1.66	76.23	0.00	6,000.00
imamk36_2_12	10,427	3.39	126.99	0.00	6,000.00
amk36_3_12	10,366	20.69	1,965.84	0.00	200,000.00
imamk36_3_12	10,427	22.31	1,962.70	0.00	200,000.00
amk47a_12	10,330	872.01	9,518.75	0.00	500,000.00
imamk47a_12	10,427	1,018.90	9,805.02	0.00	500,000.00
amk48a_12	10,301	1,552.69	15,731.94	0.00	840,000.00
imamk48a_12	10,427	218.57	2,084.56	0.00	83,333.25
amk50a_12	10,423	17.72	316.34	0.00	12,000.00
imamk50a_12	10,427	19.35	331.25	0.00	12,000.00
amk51a_12	10,421	28.51	1,293.79	0.00	100,000.00
imamk51a_12	10,427	3.95	136.74	0.00	8,333.33
amk61_1_12	10,263	898.09	4,027.34	0.00	200,000.00
imamk61_1_12	10,427	977.29	4,118.34	0.00	200,000.00
amk61_2_12	10,363	160.33	919.77	0.00	25,000.00

imamk61_2_12	10,427	172.80	999.77	0.00	25,000.00
amk61_3_12	10,385	20.13	344.23	0.00	20,000.00
imamk61_3_12	10,427	20.65	346.21	0.00	20,000.00
amk61_4_12	10,378	41.43	408.62	0.00	15,000.00
imamk61_4_12	10,427	43.82	418.68	0.00	15,000.00
amk80_1_12	10,346	156.23	1,368.23	0.00	80,000.00
imamk80_1_12	10,427	165.90	1,379.66	0.00	80,000.00
amk80_2_12	10,378	11.90	278.64	0.00	18,000.00
imamk80_2_12	10,427	14.13	296.09	0.00	18,000.00
amk80_3_12	10,374	993.82	24,962.13	0.00	1,400,000.00
imamk80_3_12	10,427	1,284.01	26,707.14	0.00	1,400,000.00
amg19_1_12	9,392	360.95	1,277.13	0.00	70,000.00
imamg19_1_12	9,696	378.89	1,278.16	0.00	70,000.00
amg19_2_12	9,538	148.33	893.29	0.00	70,000.00
imamg19_2_12	9,696	161.63	904.20	0.00	70,000.00
amg19_3_12	9,616	49.89	265.05	0.00	7,200.00
imamg19_3_12	9,696	54.59	275.63	0.00	7,200.00
amg19_4_12	9,659	20.01	203.24	0.00	10,000.00
imamg19_4_12	9,696	22.63	215.06	0.00	10,000.00
amg19_5_12	9,681	7.48	97.50	0.00	4,000.00
imamg19_5_12	9,696	7.89	98.65	0.00	4,000.00
amg19_6_12	9,685	3.00	56.98	0.00	2,600.00
imamg19_6_12	9,696	3.40	59.91	0.00	2,600.00
amg19_7_12	9,690	2.85	166.54	0.00	16,000.00
imamg19_7_12	9,696	3.11	167.09	0.00	16,000.00

## Appendix A2 MHAS/ENASEM 2012

### Total Spouse's Income Components

(Including zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amk53a_12	5,443	838.83	4,239.06	0.00	200,000.00
imamk53a_12	5,652	1,161.66	4,755.58	0.00	200,000.00
amk54a_12	5,427	1,111.24	9,058.48	0.00	350,000.00
imamk54a_12	5,652	439.89	3,301.75	0.00	83,333.25
amk56a_12	5,645	25.82	871.47	0.00	60,000.00
imamk56a_12	5,652	32.42	892.61	0.00	60,000.00
amk57a_12	5,648	22.31	1,013.56	0.00	70,000.00
imamk57a_12	5,652	20.46	1,128.61	0.00	83,333.25
amk67_1_12	5,469	640.96	2,493.40	0.00	38,000.00
imamk67_1_12	5,652	775.78	2,661.76	0.00	38,000.00
amk67_2_12	5,614	4.96	180.64	0.00	12,000.00

imamk67_2_12	5,652	15.54	399.51	0.00	12,000.00
amk67_3_12	5,608	21.09	389.18	0.00	18,000.00
imamk67_3_12	5,652	22.65	393.05	0.00	18,000.00
amk67_4_12	5,609	41.07	732.75	0.00	38,000.00
imamk67_4_12	5,652	42.97	733.98	0.00	38,000.00
amk83_1_12	5,581	92.49	476.64	0.00	12,000.00
imamk83_1_12	5,652	100.27	491.81	0.00	12,000.00
amk83_2_12	5,614	0.36	16.34	0.00	1,000.00
imamk83_2_12	5,652	2.19	44.78	0.00	1,000.00
amk83_3_12	5,612	252.22	8,534.55	0.00	500,000.00
imamk83_3_12	5,652	515.83	14,312.23	0.00	500,000.00

### Appendix A3 MHAS/ENASEM 2012

#### Total Assets and Household Components

(Including zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amj31_12	6,118	404,847.50	803,620.50	0.00	9,000,000.00
imamj31_12	10,427	532,514.50	754,093.80	0.00	9,000,000.00
amj28_12	10,293	4,136.60	68,604.97	0.00	4,200,000.00
imamj28_12	10,427	9,170.11	113,245.50	0.00	4,200,000.00
amj26_12	10,364	101.77	3,977.59	0.00	400,000.00
imamj26_12	10,427	117.64	3,989.80	0.00	400,000.00
amj34_12	9,942	33,988.20	247,700.90	0.00	7,000,000.00
imamj34_12	10,427	60,161.46	309,714.00	0.00	7,000,000.00
amj20_12	10,405	73.22	511.21	0.00	18,000.00
imamj20_12	10,427	80.05	540.07	0.00	18,000.00
amk8_1_12	9,774	32,869.82	289,949.60	0.00	9,000,000.00
imamk8_1_12	10,427	64,434.64	343,426.10	0.00	9,000,000.00
amk8_2_12	10,394	2,747.59	108,748.70	0.00	8,000,000.00
imamk8_2_12	10,427	5,125.81	130,756.00	0.00	8,000,000.00
amk4_1_12	10,368	993.09	45,086.27	0.00	3,000,000.00
imamk4_1_12	10,427	1,237.36	45,785.40	0.00	3,000,000.00
amk4_2_12	10,425	15.44	1,034.63	0.00	100,000.00
imamk4_2_12	10,427	18.67	1,085.77	0.00	100,000.00
amk24_1_12	10,139	17,737.85	188,896.40	0.00	9,000,000.00
imamk24_1_12	10,427	32,997.63	259,444.40	0.00	9,000,000.00
amk24_2_12	10,404	2,440.46	97,779.55	0.00	8,000,000.00
imamk24_2_12	10,427	3,592.11	102,963.40	0.00	8,000,000.00
amk20_1_12	10,382	321.13	13,285.22	0.00	1,000,000.00
imamk20_1_12	10,427	334.13	13,337.34	0.00	1,000,000.00
amk20_2_12	10,426	71.94	4,480.13	0.00	400,000.00

imamk20_2_12	10,427	71.93	4,479.92	0.00	400,000.00
amk33_1_12	10,109	4,874.13	94,441.37	0.00	5,000,000.00
imamk33_1_12	10,427	11,317.10	116,072.10	0.00	5,000,000.00
amk33_2_12	10,356	336.44	11,023.99	0.00	900,000.00
imamk33_2_12	10,427	568.27	13,340.06	0.00	900,000.00
amk33_3_12	10,363	308.02	18,673.04	0.00	1,500,000.00
imamk33_3_12	10,427	1,321.76	43,081.83	0.00	1,500,000.00
amk42_12	9,760	20,625.27	133,237.30	0.00	6,150,000.00
imamk42_12	10,427	30,733.83	141,486.60	0.00	6,150,000.00
amk40_12	10,340	889.44	10,819.39	0.00	320,000.00
imamk40_12	10,427	1,286.76	13,273.55	0.00	400,000.00
amk44_12	7,259	59,683.90	378,249.60	0.00	9,000,000.00
imamk44_12	10,427	111,407.90	372,489.70	0.00	9,000,000.00
amk86_12	10,297	3,634.77	34,979.94	0.00	2,000,000.00
imamk86_12	10,427	4,077.11	35,485.84	0.00	2,000,000.00
amk88_12	9,375	3,855.52	11,551.53	1.00	999,989.00
imamk88_12	10,427	3,605.01	5,066.83	1.00	250,000.00

## Appendix A4 MHAS/ENASEM 2012

### Hospital and other utilization of services

(Including zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amd6_12	15,621	550.12	6,673.06	0.00	300,000.00
imamd6_12	15,723	670.77	7,042.17	0.00	300,000.00
amd9_1_12	15,701	53.06	471.72	0.00	24,000.00
imamd9_1_12	15,723	53.48	472.74	0.00	24,000.00
amd9_2_12	15,584	681.67	6,115.88	0.00	600,000.00
imamd9_2_12	15,723	708.37	6,132.31	0.00	600,000.00
amd9_3_12	15,702	169.71	3,978.12	0.00	400,000.00
imamd9_3_12	15,723	184.83	4,120.08	0.00	400,000.00
amd9_4_12	15,567	515.98	3,561.74	0.00	260,000.00
imamd9_4_12	15,723	535.79	3,609.25	0.00	260,000.00
amd12a_12	15,346	488.92	6,555.65	0.00	600,000.00
imamd12a_12	15,723	582.21	6,597.12	0.00	600,000.00
amsd5_12	2,510	4,777.77	25,926.09	0.00	600,000.00
imamsd5_12	2,742	5,354.12	26,557.23	0.00	600,000.00
amsd8_12	2,483	3,678.75	23,003.62	0.00	700,000.00
imamsd8_12	2,742	4,743.31	23,485.88	0.00	700,000.00
amsd10a_12	2,398	2,707.99	12,717.53	0.00	300,000.00
imamsd10a_12	2,742	3,481.82	12,839.53	0.00	300,000.00



**Appendix A5 MHAS/ENASEM 2012**  
**Pension Income and Death Expenditures**  
(Including zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amk101_12	1,291	70.14	601.83	0.00	10,000.00
imamk101_12	1,306	83.56	670.17	0.00	10,000.00
amk103_12	1,276	738.89	2,729.24	0.00	60,000.00
imamk103_12	1,306	874.51	3,606.05	0.00	60,000.00
amk111_12	915	17,487.11	19,229.28	0.00	300,000.00
imamk111_12	1,306	18,398.50	18,603.57	0.00	300,000.00

**Appendix A6 MHAS/ENASEM 2012**  
**Help Given**  
(Including zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amg8b1_12	9,460	288.77	1,712.23	0.00	105,000.00
imamg8b1_12	9,696	328.29	1,751.78	0.00	105,000.00
amg8b2_12	9,586	108.72	774.43	0.00	33,333.33
imamg8b2_12	9,696	121.05	795.17	0.00	33,333.33
amg8b3_12	9,650	36.93	380.82	0.00	12,500.00
imamg8b3_12	9,696	41.63	394.98	0.00	12,500.00
amg8b4_12	9,683	9.45	187.17	0.00	10,000.00
imamg8b4_12	9,696	10.24	193.12	0.00	10,000.00
amg8b5_12	9,691	3.67	124.12	0.00	10,000.00
imamg8b5_12	9,696	3.85	124.64	0.00	10,000.00
amg8b6_12	9,693	1.36	46.23	0.00	3,000.00
imamg8b6_12	9,696	1.48	46.94	0.00	3,000.00
amg8b7_12	9,695	0.41	17.56	0.00	1,000.00
imamg8b7_12	9,696	0.41	17.56	0.00	1,000.00

**Appendix A7 MHAS/ENASEM 2012**  
**Economic Help to Parents**  
(Including zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amf41_12	15,316	808.56	6,801.21	0.00	480,000.00
imamf41_12	15,723	1,109.35	7,186.60	0.00	480,000.00

**Appendix A8 MHAS/ENASEM 2012**  
**Total Sampled's Income Components**  
(Without zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amk11_1_12	696	23307.36	195179.9	16	5000000
imamk11_1_12	921	37,359.04	178,296.60	1.00	5,000,000.00
amk11_2_12	48	12,732.35	21,706.73	70.00	100,000.00
imamk11_2_12	56	13,907.06	20,734.86	70.00	100,000.00
amk13_1_12	899	21,160.55	173,850.70	10.00	4,000,000.00
imamk13_1_12	1,117	32,993.16	163,052.90	10.00	4,000,000.00
amk13_2_12	53	9,090.49	28,828.89	60.00	200,000.00
imamk13_2_12	65	12,589.45	28,337.58	60.00	200,000.00
amk15_1_12	750	11,766.10	112,296.20	16.00	3,000,000.00
imamk15_1_12	958	19,134.75	103,862.90	16.00	3,000,000.00
amk15_2_12	50	6,926.66	14,175.34	200.00	90,000.00
imamk15_2_12	65	7,949.52	13,152.44	200.00	90,000.00
amk27_1_12	146	20,065.45	76,438.17	1.00	700,000.00
imamk27_1_12	182	28,951.22	99,876.94	1.00	700,000.00
amk27_2_12	9	3,233.33	3,048.36	500.00	10,000.00
imamk27_2_12	16	4,107.77	3,187.39	500.00	10,000.00
amk29_1_12	203	4,041.26	10,258.58	10.00	100,000.00
imamk29_1_12	261	4,880.70	12,669.69	10.00	100,000.00
amk29_2_12	17	1,234.71	934.33	40.00	3,000.00
imamk29_2_12	25	1,211.82	919.01	40.00	3,000.00
amk36_1_12	97	3,292.29	8,908.16	2.00	70,000.00
imamk36_1_12	182	4,209.11	7,403.97	2.00	70,000.00
amk36_2_12	11	1,564.09	1,825.65	5.00	6,000.00
imamk36_2_12	15	2,357.00	2,463.02	5.00	6,000.00
amk36_3_12	5	42,900.00	87,832.51	2,500.00	200,000.00
imamk36_3_12	9	25,850.00	65,339.76	150.00	200,000.00
amk47a_12	1,101	8,181.49	28,123.65	15.00	500,000.00
imamk47a_12	1,193	8,905.32	27,759.65	15.00	500,000.00
amk48a_12	885	18,072.63	50,840.94	12.00	840,000.00
imamk48a_12	1,001	2,276.73	6,372.93	1.00	83,333.25
amk50a_12	54	3,420.37	2,796.37	100.00	12,000.00
imamk50a_12	57	3,540.35	2,782.25	100.00	12,000.00
amk51a_12	20	14,855.00	26,194.69	300.00	100,000.00
imamk51a_12	25	1,648.55	2,301.89	25.00	8,333.33
amk61_1_12	1,613	5,714.25	8,701.45	120.00	200,000.00
imamk61_1_12	1,749	5,826.33	8,537.83	49.83	200,000.00
amk61_2_12	616	2,697.20	2,720.29	10.00	25,000.00

imamk61_2_12	646	2,789.07	2,974.64	10.00	25,000.00
amk61_3_12	80	2,613.69	2,951.43	300.00	20,000.00
imamk61_3_12	82	2,625.89	2,915.84	300.00	20,000.00
amk61_4_12	325	1,322.80	1,909.82	80.00	15,000.00
imamk61_4_12	337	1,355.75	1,911.91	80.00	15,000.00
amk80_1_12	1,724	937.53	3,241.46	41.00	80,000.00
imamk80_1_12	1,769	977.84	3,229.61	30.03	80,000.00
amk80_2_12	38	3,250.82	3,310.72	400.00	18,000.00
imamk80_2_12	45	3,272.99	3,140.83	363.48	18,000.00
amk80_3_12	68	151,615.90	270,726.10	250.00	1,400,000.00
imamk80_3_12	83	161,305.90	254,091.70	250.00	1,400,000.00
amg19_1_12	2,974	1,139.89	2,064.92	0.08	70,000.00
imamg19_1_12	3,257	1,127.95	2,004.82	0.08	70,000.00
amg19_2_12	1,650	857.43	2,001.65	0.25	70,000.00
imamg19_2_12	1,806	867.74	1,943.79	0.25	70,000.00
amg19_3_12	760	631.20	722.88	4.17	7,200.00
imamg19_3_12	839	630.87	717.61	4.17	7,200.00
amg19_4_12	320	603.92	947.00	4.17	10,000.00
imamg19_4_12	357	614.66	945.87	4.17	10,000.00
amg19_5_12	138	524.86	630.95	8.33	4,000.00
imamg19_5_12	153	499.77	610.99	8.33	4,000.00
amg19_6_12	63	461.08	540.86	8.33	2,600.00
imamg19_6_12	74	446.02	525.83	8.33	2,600.00
amg19_7_12	27	1,023.95	3,041.38	25.00	16,000.00
imamg19_7_12	33	913.08	2,757.13	25.00	16,000.00

## Appendix A9 MHAS/ENASEM 2012

### Total Spouse's Income Components

(Without zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amk53a_12	738	6,186.64	9,977.86	3.00	200,000.00
imamk53a_12	929	7,067.51	9,794.46	3.00	200,000.00
amk54a_12	435	13,863.63	29,132.25	100.00	350,000.00
imamk54a_12	633	3,927.74	9,151.74	0.75	83,333.25
amk56a_12	24	6,072.08	12,167.80	50.00	60,000.00
imamk56a_12	31	5,910.65	10,685.50	50.00	60,000.00
amk57a_12	6	21,000.00	25,131.65	4,000.00	70,000.00
imamk57a_12	10	11,566.65	25,522.44	333.33	83,333.25
amk67_1_12	714	4,909.52	5,166.47	400.00	38,000.00
imamk67_1_12	866	5,063.16	4,955.09	1.00	38,000.00
amk67_2_12	9	3,094.44	3,484.11	1,000.00	12,000.00

imamk67_2_12	14	6,275.00	5,203.80	1,000.00	12,000.00
amk67_3_12	34	3,479.41	3,652.05	400.00	18,000.00
imamk67_3_12	41	3,121.99	3,450.64	400.00	18,000.00
amk67_4_12	105	2,194.13	4,917.58	100.00	38,000.00
imamk67_4_12	111	2,187.92	4,789.63	33.17	38,000.00
amk83_1_12	640	806.58	1,186.19	50.00	12,000.00
imamk83_1_12	676	838.38	1,185.42	22.35	12,000.00
amk83_2_12	3	666.67	288.68	500.00	1,000.00
imamk83_2_12	14	882.28	188.76	500.00	1,000.00
amk83_3_12	16	88,466.88	137,557.60	150.00	500,000.00
imamk83_3_12	19	153,445.80	198,842.10	150.00	500,000.00

## Appendix A10 MHAS/ENASEM 2012

### Total Assets and Household Components

(Without zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amj31_12	3,968	624,207.90	926,743.30	13.00	9,000,000.00
imamj31_12	8,207	676,560.20	790,589.10	13.00	9,000,000.00
amj28_12	198	215,040.50	447,559.10	100.00	4,200,000.00
imamj28_12	332	288,002.30	568,688.40	68.31	4,200,000.00
amj26_12	269	3,920.96	24,428.34	50.00	400,000.00
imamj26_12	296	4,143.94	23,363.54	50.00	400,000.00
amj34_12	576	586,650.40	857,890.90	200.00	7,000,000.00
imamj34_12	975	643,388.30	806,945.30	200.00	7,000,000.00
amj20_12	439	1,735.32	1,821.20	30.00	18,000.00
imamj20_12	461	1,810.63	1,862.98	30.00	18,000.00
amk8_1_12	802	400,585.60	937,156.20	1.00	9,000,000.00
imamk8_1_12	1,421	472,807.90	820,206.30	1.00	9,000,000.00
amk8_2_12	50	571,169.40	1,475,496.00	120.00	8,000,000.00
imamk8_2_12	83	643,937.10	1,325,695.00	120.00	8,000,000.00
amk4_1_12	59	174,514.60	576,659.60	200.00	3,000,000.00
imamk4_1_12	74	174,350.60	518,461.30	200.00	3,000,000.00
amk4_2_12	6	26,833.33	36,988.74	5,000.00	100,000.00
imamk4_2_12	7	27,810.08	33,864.69	5,000.00	100,000.00
amk24_1_12	384	468,343.80	856,100.70	30.00	9,000,000.00
imamk24_1_12	635	541,836.70	911,471.10	1.00	9,000,000.00
amk24_2_12	26	976,557.70	1,728,908.00	3,500.00	8,000,000.00
imamk24_2_12	49	764,386.30	1,307,314.00	1.00	8,000,000.00
amk20_1_12	23	144,956.50	247,717.10	5,000.00	1,000,000.00
imamk20_1_12	27	129,037.10	232,562.80	1.00	1,000,000.00
amk20_2_12	5	150,000.00	155,563.50	20,000.00	400,000.00

imamk20_2_12	5	150,000.00	155,563.50	20,000.00	400,000.00
amk33_1_12	355	138,795.90	485,834.20	1.00	5,000,000.00
imamk33_1_12	607	194,404.30	442,878.70	1.00	5,000,000.00
amk33_2_12	58	60,072.41	135,743.10	500.00	900,000.00
imamk33_2_12	74	80,072.05	137,706.10	500.00	900,000.00
amk33_3_12	8	399,001.30	578,225.60	10.00	1,500,000.00
imamk33_3_12	17	810,706.50	715,723.60	10.00	1,500,000.00
amk42_12	2,147	93,759.95	271,787.10	10.00	6,150,000.00
imamk42_12	2,793	114,737.40	255,170.50	10.00	6,150,000.00
amk40_12	139	66,163.94	66,482.99	2.00	320,000.00
imamk40_12	182	73,719.98	69,133.84	2.00	400,000.00
amk44_12	3,720	116,463.80	522,117.00	10.00	9,000,000.00
imamk44_12	5,381	215,880.00	496,312.10	10.00	9,000,000.00
amk86_12	1,017	36,801.62	105,725.90	10.00	2,000,000.00
imamk86_12	1,103	38,542.19	102,879.20	1.00	2,000,000.00
amk88_12	9,375	3,855.52	11,551.53	1.00	999,989.00
imamk88_12	10,427	3,605.01	5,066.83	1.00	250,000.00

## Appendix A11 MHAS/ENASEM 2012

### Hospital and other utilization of services

(Without zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amd6_12	399	21,537.23	35,978.90	2.00	300,000.00
imamd6_12	487	21,656.11	33,895.45	2.00	300,000.00
amd9_1_12	871	956.53	1,774.93	10.00	24,000.00
imamd9_1_12	875	960.93	1,774.01	10.00	24,000.00
amd9_2_12	3,417	3,108.93	12,770.27	1.00	600,000.00
imamd9_2_12	3,458	3,220.83	12,764.38	1.00	600,000.00
amd9_3_12	197	13,527.09	32,956.37	12.00	400,000.00
imamd9_3_12	218	13,330.75	32,462.59	1.00	400,000.00
amd9_4_12	3,442	2,333.59	7,290.03	1.00	260,000.00
imamd9_4_12	3,487	2,415.91	7,362.57	1.00	260,000.00
amd12a_12	5,958	1,259.30	10,475.48	1.00	600,000.00
imamd12a_12	6,138	1,491.37	10,494.77	1.00	600,000.00
amsd5_12	400	29,980.49	58,900.10	1.00	600,000.00
imamsd5_12	440	33,365.87	58,880.01	1.00	600,000.00
amsd8_12	770	11,862.79	40,133.64	15.00	700,000.00
imamsd8_12	883	14,729.50	39,584.24	15.00	700,000.00
amsd10a_12	1,084	5,990.54	18,392.56	15.00	300,000.00
imamsd10a_12	1,257	7,595.18	18,124.49	15.00	300,000.00

**Appendix A12 MHAS/ENASEM 2012**  
**Pension Income and Death Expenditures**  
(Without zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amk101_12	27	3,353.70	2,556.40	50.00	10,000.00
imamk101_12	31	3,520.44	2,652.27	50.00	10,000.00
amk103_12	277	3,403.68	5,030.61	500.00	60,000.00
imamk103_12	296	3,858.47	6,780.25	117.90	60,000.00
amk111_12	810	19,753.96	19,311.20	20.00	300,000.00
imamk111_12	1,136	21,151.80	18,429.38	20.00	300,000.00

**Appendix A13 MHAS/ENASEM 2012**  
**Help Given**  
(Without zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amg8b1_12	1,862	1,467.11	3,629.26	0.17	105,000.00
imamg8b1_12	2,087	1,525.20	3,526.46	0.17	105,000.00
amg8b2_12	894	1,165.71	2,281.19	0.63	33,333.33
imamg8b2_12	1,004	1,169.04	2,210.29	0.63	33,333.33
amg8b3_12	338	1,054.41	1,753.92	1.67	12,500.00
imamg8b3_12	384	1,051.06	1,698.67	1.67	12,500.00
amg8b4_12	103	888.79	1,592.57	8.33	10,000.00
imamg8b4_12	116	855.70	1,553.82	8.33	10,000.00
amg8b5_12	49	726.48	1,604.32	12.50	10,000.00
imamg8b5_12	54	691.31	1,535.36	7.67	10,000.00
amg8b6_12	23	573.91	773.36	16.67	3,000.00
imamg8b6_12	26	550.84	734.66	16.67	3,000.00
amg8b7_12	10	394.67	399.18	16.67	1,000.00
imamg8b7_12	11	358.88	396.86	1.00	1,000.00

**Appendix A14 MHAS/ENASEM 2012**  
**Economic Help to Parents**  
(Without zeros)

Variable	N	Mean	Std. Dev.	Minimum	Maximum
amf41_12	1,612	7,682.36	19,669.71	1.00	480,000.00
imamf41_12	2,015	8,656.25	18,379.77	1.00	480,000.00