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Discrepancies Between Measured Income in the American Housing Survey (AHS) and the Current Population Survey (CPS): Final Report[1]

Scott Susin, March 27, 2003

Summary of Findings

- The Current Population Survey (CPS) questionnaire is more detailed than the American Housing Survey (AHS) instrument, especially regarding non-wage income: it asks about receipt and amounts of 19 types of non-wage income for each person, while the AHS questionnaire asks about receipt of 9 categories of non-wage income, and a total amount for each family.[2]

- Average household income in 1999 is 9 percent lower in the AHS than in the CPS; family earnings are almost the same; and non-wage income is 32 percent lower (Table 2).

- The discrepancy has become worse over time, especially since 1995 (Table 1).

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[1]This paper reports the results of research and analysis undertaken by Census Bureau staff. It has undergone a more limited review than official Census Bureau publications. This report is released to inform interested parties of research and to encourage discussion. I am grateful to Ronald Sepanick, Daniel Weinberg, Leonard Norry, Jane Kneessi, David A. Vandenbroucke, Paul Harple, Dennis Schwanz, and Barbara Williams for helpful comments and assistance with the AHS data; and to Kari Thornton for excellent research assistance.

[2] For a technical description of the AHS, see U.S. Census Bureau (1999, Appendixes B and D) and U.S. Department of Housing and Urban Development (2003). For a technical description of the CPS, see U.S. Census Bureau (2003).

- The problem is more due to the failure of many respondents to report any non-wage income, than to wrong amounts being reported (Tables 3, 4, and 8).

- Underreporting of non-wage income increases with the number of adults in the household, suggesting that the CPS's practice of asking about each person makes a difference (Table 5). This finding is confirmed by logit analysis that holds demographic background characteristics constant (Table 13).

- The largest potential sources of underreported non-wage income are interest, dividends, social security and pensions, "other income," and business income. "Potential" means, for example, that if AHS respondents could be induced to report receipt at CPS rates, and they reported amounts similar to CPS amounts, interest income would rise by $861 on average. Social security and pension income would rise by $575 (Table 8).

- Those with business income in the AHS report 49 percent more earnings than in the CPS (Table 10). This overreporting of earnings is not found for those reporting any other source of non-wage income. The extra earnings in the AHS may consist of self-employment income that is being mis-reported on the wage line rather than the non-wage section. This finding holds true when adjusted for demographic background characteristics (Table 14).

- There has been a large increase in the amount of earnings reported by AHS respondents with business income between 1995 and 1999. If the increase is all misreported non-wage (self-employment) income, 33 percent of the discrepancy in non-wage income, and 50 percent of the increase in the discrepancy would be explained. (Table 14).

- A reanalysis of the 1991 Computer-Assisted Telephone Interviewing (CATI) experiment indicates that CATI reduces non-wage income by $308 on average, which is statistically significant at the ten percent level, and causes a corresponding $219 increase in earnings, which is not statistically significant. I speculate that these are the effects of a computerized instrument (like the one used today), but there were other differences between the CATI and paper instrument procedures. These amounts are small, compared to the AHS/CPS discrepancies (Table 15).

- For families receiving business income, CATI raises earnings by $7,392 on average and correspondingly lowers non-wage income by $5,985. CATI has little effect on the fraction reporting the receipt of business income, however. Combined with the non-experimental evidence, this is strong support for the idea that AHS respondents are reporting self-employment income as wages, and that this phenomenon has increased with the switch to a computerized questionnaire. (Table 16)

- The CPS counts several sources of income that the AHS does not: educational and financial assistance. This accounts for roughly 10 percent of the gap in non-wage income (Appendix, Appendix Table A1).

Some Issues Appear Minor:

- The 1995-1999 increase in interest and dividends reported in the CPS (which are especially underreported in the AHS) are responsible for only a few hundred dollars of the increase in the discrepancy (Table 17).

- There have been increases in imputation and non-interview rates from 1995 to 1999, which seem too small to have caused much of the observed increase in underreporting. (Table 18).

- The AHS uses a 1980 sample frame while the CPS uses a 1990 sample frame, but this does not seem to make much difference. No sample frame effects are found in the CPS, in the year when the CPS used a mixed sample frame (Table 19).

- The discrepancy between AHS and CPS income cannot be explained by the differences in family size, since AHS families are only 1 percent smaller than CPS families (Table 7). The exception is for household with heads aged 25 and younger, which are 13 percent smaller in the AHS. This is surprising, since the relevant household rostering and editing procedures are supposed to be identical in both surveys, but may be due to seasonal effects.

- Mera (2002) reports that AHS/CPS gaps are similar in unimputed and unweighted data.

Recommendations

Modifying the Questionnaire

Business and Self-Employment Income

Several pieces of evidence suggest that business income is reported as wages in the AHS. Those who report business income also have more earnings, which does not happen in the CPS, and this holds up after controlling for demographic background characteristics (Tables 12 and 14). Business or self-employment income is an important source of income, because about 10 percent of households receive it, and they receive an average of $27,000, the highest conditional mean of all types of non-wage income (Table 8). Although almost as many people report receiving business income in the AHS as in the CPS (Table 8), it may still be that the amount is being reported on the wrong line. This theory is strongly supported by results from a re-analysis of the 1991 CATI experiment, which finds that CATI raises wage income by $7,392 and lowers non-wage income by $5,985 among families receiving business income (Table 16). For these reasons, I recommend adding a separate question about the amount of business, self-employment, farm or ranch income. A more minor change would be to add the words "self-employment" to the receipt question as it currently stands.

The strongest reason not to make this change is that reporting income on the wrong line does not affect estimates of household income. However, the line-shifting phenomenon suggests that there are other problems with the question, which may also show up as non-reported income. In addition, line shifting makes the discrepancy in non-wage income seem bigger than it really is, and adds to the difficulty in making any adjustment to the data.

A more CPS-like Questionnaire

The CPS questionnaire asks about twice as many individual types of income, and collects both amounts and receipt of each household member individually. This means that the CPS asks many more questions about income. For example, a two-adult household is asked 38 questions about non-wage income in the CPS, but only 10 in the AHS. There is strong evidence that the AHS discrepancies in non-wage income are greater for larger households, with more adults (Tables 5 and 13). For example, the discrepancy in non-wage income is $1,288 greater for two-adult households than for one-adult households. This suggests that asking about each person individually makes a difference. I recommend adding separate amount questions for the total non-wage income of each family member. This is a relatively small number of additional questions (e.g., one additional question for a two-adult household), and I speculate that it will have a greater effect on the thought process of the respondents than asking additional questions about more disaggregated income categories.

I have not investigated whether the more detailed income categories in the CPS make a difference. Nonetheless, there are two income categories which should be the first priority for disaggregating into two receipt questions. The first is "Social Security/pensions," because this category represents a relatively large amount of income, and holds out the largest possibility of raising reported income (Table 8). In addition, the gap in household income is especially large for those who report receiving Social Security (Table 9). It might also be worthwhile to add "retirement and survivor's income" to the question. Second, "SSI/AFDC/other welfare" represents a relatively small amount of money, but SSI (Supplemental Security Income) receipt is of independent interest to many analysts.[3]

Introduction to the Income Section

The AHS earnings questions are preceded by a statement about income: "One of the main housing problems today is the total cost of housing compared to income. The next few questions are about income." In fact, the next few questions are about the earnings of family members. It might be worth modifying this statement, so as not to confuse earnings and overall income. I suggest: "The next few questions are about wages, salaries, and other sources of income."

Non-Relatives' Income

The AHS asks about the salary of each family member, but about the income of each non-relative. One possibility would be to modify the question by separating it into wage and non-wage income. Only about 8.5 percent of households have non-relatives (8.5 percent in the CPS and 8.6 percent in the AHS; not reported in the tables). Table 20 indicates that households have $913 less income from non-relatives in the AHS, which accounts for about a fifth of the gap in household income (Table 2). So this is only a moderately important source of income: I do not see modifying this question as a high priority.

In the AHS, non-relatives' income is not asked immediately after the rest of the income, but only much later in the questionnaire. I recommend changing this, since it would not affect response burdens, would probably be easy to implement, and since grouping all the income questions together might improve respondent's recall and their comprehension of the question.

Cognitive Testing

All of these proposals should be tested using cognitive interviews before being adopted.

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[3]"AFDC" (Aid to Families with Dependent Children) has been changed in 2001 to reflect the varying names used by states for the TANF (Temporary Assistance for Needy Families) program.

Data Adjustment

Two findings here are relevant to the question of data adjustment. First, a general finding is that the main problem is with non-reporting of non-wage income, rather than with inaccurate amounts being reported (Tables 3 & 4). This argues against an adjustment procedure that inflates reported income by some percentage, since this may inflate correctly reported values, while not adjusting false zero amounts. Instead, an adjustment procedure should concentrate on imputing non-wage income to those who do not have it, or re-weighting the data by increasing the weight of those with non-wage income as Mera (2002) suggests . The key, and probably insoluble, problem here is that this adjustment will potentially distort the relationship between income and other variables. Further, it is not in general possible to test this adjustment. For example, to test whether an imputation or re-weighting procedure changes the relationship between income and rent would require a data set that had good measures of both, and neither the CPS nor the AHS qualifies.[4] The CPS does not collect information on rent and the motivation for adjusting the data is that the AHS does not have accurate enough information on income.

A second finding of this report, that a significant amount of self-employment income is being reported as earnings also argues against adjusting the data. That is, adjusting the AHS non-wage income data so that it looks like CPS non-wage data would lead to double counting of self-employment income. Imputed non-wage income plus self-employment income reported on the wage line would add up to too big an amount. For both these reasons, although there is some value in continuing research on possible adjustment techniques, I do not think that it should be a high priority.[5]

Consistency over Time

The main reason not to modify the questionnaire (other than increased respondent burden) is to preserve consistency over time. Since Table 1 indicates that the gap between the AHS and the CPS has been growing over time, I believe that this is not a compelling argument: modifying the questionnaire may actually help to preserve consistency.

[4]The Survey of Income and Program Participation might be considered.

[5]Mera (2002) also recommends against adjusting the AHS.

Discrepancies Between Measured Income in the American Housing Survey (AHS) and the Current Population Survey (CPS): Final Detailed Report

Background

AHS and CPS Survey Instruments

The AHS and the CPS ask about income in very different ways. In the AHS, a respondent is first asked about the wage and salary earnings of each member of the family, individually. Then the AHS records which of nine types of AHS income are received by anyone in the family. Next the AHS asks for the total amount of non-wage income received by the family. Later in the questionnaire, the total income of each non-relative is recorded.

The March CPS Annual Demographic Supplement has a much more elaborate series of questions about income. First, earnings amounts are collected (for the main and other employers) along with much other information about the main employer (industry, occupation, etc.). Self-employment and farm income is included in this section, along with wage and salary employment. Next, information about the receipt of 17 additional types of non-wage income, and the amount received, are obtained for each member of the household. So the CPS records information about a total of 19 types on non-wage income, including self-employment and farm income.

The major differences between the two surveys can be stated briefly. The CPS records information about each household member individually, while the AHS asks about each household member individually only for wage income. In the AHS, non-wage amount is collected only as a family aggregate. The CPS also collects information about the wage of both the main and "other" jobs, while the AHS asks only about a total amount. The CPS asks about 19 types of non-wage income (including self-employment and farm income), while the AHS asks about nine. Mainly, this means that categories are aggregated in the AHS. For example, the AHS asks about "alimony/child support," while the CPS asks about these two items separately. Two CPS categories are not included on the AHS questionnaire: Educational Assistance and Financial Assistance.[6]

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[6] According to the CPS interviewer's manual, educational assistance refers to money received for tuition, books, and living expenses from scholarships, grants, employers, or friends, but not from household members. Financial assistance refers to regular amounts contributed voluntarily from persons outside the household, such as money received by parents from children not living with them.. According to the AHS publication, educational assistance is

Different Estimates of Income in the AHS and CPS

Table 1 reproduces estimates reported in Mera (2002) for trends in several measures of income in the AHS and the CPS. The table indicates that AHS mean and median household income is lower than that reported in the CPS. In an accounting sense, this discrepancy is mostly due to non-wage income, since mean and median family wage income is generally higher in the AHS. As discussed below, this accounting perspective may be misleading, because there is some reason to believe that much of the "missing" non-wage income is being reported on the wrong line in the AHS, as wage income, and so is not affecting estimates of household income. In 1997, the gap in non-wage income widened, and the gap persisted in 1999. The bottom panel indicates that AHS respondents are much more likely to report zero non-wage income than are CPS respondents. It is worth noting that although the gap in non-wage income is fairly large (over 20 percent for the mean in 1997 and 1999), the gap for household income is more modest (5 to 7 percent for the mean in the same years).

Data and Analysis Plan

This report focuses on two questions. First, it examines the general hypothesis that lower income amounts are reported in the AHS because the questionnaire is less detailed. The aim is to identify modifications that might be made to the questionnaire. Second, it examines several hypotheses about why the discrepancy between the AHS and the CPS became larger after 1995. A maintained assumption is that the CPS more accurately measures income than the AHS, because the CPS questionnaire has much more detailed questions regarding income, and because income is a more important topic in the CPS, and for this reason interviewers presumably emphasize it more.

This study focuses on the 1995 AHS, which covers a similar time period as the March 1996 CPS, and the 1999 AHS, which corresponds to the March 2000 CPS. The AHS income questions refer to the previous 12 months, while the CPS questions refer to the previous calendar year. Because the AHS is conducted towards the end of the calendar year, income in the 1999 AHS refers to the last few months of 1998 and most of 1999. The March 2000 CPS used here asked about income for calendar year 1999. In Table 1 and the rest of the tables presented here, 1995 refers to the 1995 AHS and the 1996 CPS, and 1999 similarly refers to the 1999 AHS and the 2000 CPS. In general, both data sets are topcoded at the 90th percentile, which is necessary to compensate for the two data sets' disparate topcoding schemes.[7] One implication of topcoding is

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included in the definition of "other" non-wage income. However, it is not mentioned on the questionnaire.

[7]Table 1, reproduced from another source, is not topcoded.

that the results are less affected by high income families, who are of less interest. The AHS and CPS income categories were made compatible by collapsing the more detailed CPS categories to the AHS categories. See the appendix for more details.

Basic Facts

Table 2 reports figures for 1995 and 1999 only, using the data sets analyzed in this report, and adds figures for the fraction in poverty and below half the poverty line.[8] These figures are not the same as in Table 1 because they are topcoded at the 90th percentile, adjusted for inflation, and because of small differences in the sample analyzed. The results are qualitatively consistent with the non-topcoded figures in Table 1. In general, the topcoded results show bigger discrepancies between AHS and CPS income. This indicates that large incomes are reported more accurately in the AHS than are small incomes, and may actually be overreported. As in Table 1, this table indicates that underreporting has increased since 1995, and that non-wage income is the major source of the discrepancy. Lower reported non-wage income accounts for almost three-quarters of the gap ($3,074 of $4,248).[9]

To further investigate the accuracy of reporting for lower income households, Table 2 also presents results for the percent of households below the poverty line, and below half the poverty line. The table indicates that poverty rates are substantially higher in the AHS than the CPS, (14.0 vs. 10.4 percent), as are extreme poverty rates (6.4 vs. 3.5 percent). However, there was not much increase in the AHS/CPS gap from 1995-1999, in either the poverty rate or the fraction below half the poverty line. The difference-in-difference panel of the table indicates that the gap in poverty rates increased by half a percentage point between 1995 and 1999.

Reporting of non-Wage Income

Table 3 reports the distribution of non-wage income in 1999. The top panel indicates that many more AHS respondents have zero non-wage income than do CPS respondents (41 percent versus 17 percent). Among those who do report some non-wage income, however, the amounts are fairly similar, with a difference in the conditional mean of only $393. There are fewer small

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[8]Whether a household is in poverty was determined by comparing household income to the poverty threshold for a family of equal size and composition. This differs from the conventional poverty threshold, which is based on family income, rather than household income.

[9]In all the tables in this paper, standard t-statistics are reported, which assume a simple random sample. Since both the CPS and the AHS are complex multistage random samples, the reported t-statistics are overMarch 17, 2003 stated by roughly ten percent, hence the appropriate cut-off for determining statistical signifance at the ten percent level is roughly 1.8 rather than the usual 1.64. Since few of the results are close to the cut–off, this is a fairly minor issue.

amounts (less than $1,000) in the AHS than in the CPS (17.5 percent versus 22.8 percent). There appears to be a tendency for AHS respondents to fail to report small amounts of non-wage income.

Almost half (48 percent) of AHS respondents report $1,000 or more in non-wage income compared to 63 percent in the CPS. However, among those who do report at least this amount, the income distribution is fairly similar in the two data sets. This pattern is consistent with several hypotheses. First, those who report at least modest amounts of non-wage income are reporting the amounts accurately. At the same time, many AHS respondents with non-wage income report none of it. Although non-reporting is most prevalent among those with small amounts of non-wage income, non-reporting is common among those with substantial amounts of non-wage income.

Table 4 reports the distribution of the number of sources of non-wage income. AHS respondents report fewer sources of income, mainly because so many more report that they have no non-wage income (1.1 versus 1.7 sources on average). If any source of non-wage income is reported, the number of sources is more similar (1.8 versus 2.0 sources on average). Among those who report 2 or more sources of non-wage income (33 percent of the whole in the AHS, 54 percent in the CPS), the distributions are very similar. So the messages of Tables 3 and 4 are similar. The main problem is the excess number of households in the AHS who report no non-wage income. Among those who report any non-wage income, too many report only one of several sources of income they receive, but the effect is relatively small.

Demographic Breakdown

Table 5 presents the mean and median of non-wage income for various demographic groups. Owners and renters underreport by about the same amount (31 and 35 percent), as do households with Black and White householders (35 and 30 percent), and Hispanic and non-Hispanic households (28 and 32 percent).

Underreporting falls substantially with age, from 49 percent when the householder is 25 years old or less to 23 percent when the householder is age 65 or more. Households in the middle underreport by 39 percent. As discussed further in the "family size" section below, when the householder is age 25 years or less, AHS households tend to be smaller than CPS households, which is one reason that they have lower incomes.

Underreporting increases with the number of adults in the household, rising from 24 percent in one adult households to 42 percent in households with three or more adults. This is probably a consequence of the fact that the CPS takes an inventory of each person's income, while the AHS only asks about total family non-wage income. For one-adult households, this distinction is not relevant, and therefore reporting is more accurate, coming closer to meeting CPS standards.

Underreporting increases with education, rising from 22 percent for drop-outs to 39 percent for those with college degrees or more. A natural hypothesis is that those with more education have more sources of non-wage income that can be under-reported. It is somewhat surprising, however, that the same pattern (wealthier groups underreporting more) is not found for white vs. Blacks or owners vs. renters. A similar pattern is found when the sample is split by poverty level (the household income/needs ratio), but this comparison suffers from the fact that non-wage income is itself a component of poverty level determination.

Table 6 presents the mean and median of family wage income for the same demographic groups. The most striking finding is how similar the figures are for the various groups, and how weak the patterns are. This is perhaps not too surprising, given that the AHS asks about the earnings of each person in the family, and thus the earnings questions are more similar to the CPS questionnaire than is the non-wage income section. High school drop-outs do over-report by 13 percent, however.

Appendix Table A2 presents a similar demographic breakdown of household income.

Cross-section Analysis

Family Size

The patterns of underreporting in Table 5 might be explained by the failure of the AHS household roster procedure: the AHS might be worse at enumerating all the household members than the CPS. Skipping some household members will mechanically lower estimates of wage and non-wage income in the AHS, if the missing people have some income. To investigate this, Table 7 presents figures on the average family size (number of adults) in the AHS and the CPS. Although procedures for both surveys are supposed to be the same, there are differences in household size for some subgroups.

In general, differences in family size are small. The AHS finds the average family size to be 0.02 adults smaller than does the CPS, a difference of 1 percent. Some subgroups, however, show larger differences. Changes in family size will not necessarily have a one-for-one effect on income. Regression estimates in the AHS data suggest that the elasticity of family salary with respect to the number of adults in the family is 0.77, that is, a 10 percent increase in the number of adults raises family income by 7.7 percent. The corresponding elasticity for non-wage income is 0.22.[10] These estimates are similar to the unadjusted estimates that can be calculated by

[10]I regressed the natural log of family wage income (or family non-wage income) on indicators for race and ethnicity, education level, a cubic in age, and the natural log of family adults. In order to take logs, the sample was restricted to those with positive income. A linear specification, which included those with zero and negative wage (or non-wage) incomes, suggested a similar elasticity for non-wage income, but an elasticity closer to one for wage

examining the increase in income due to household size in Tables 5 and 6. So, differences in family size cannot explain much of the difference in non-wage income. Family size differences are not large, and in any event non-wage income does not rise much with family size in the AHS. Neither do family size differences explain much of the gap in wage income, since there is not much of a gap between the AHS and the CPS to be explained. In any event, these findings predict that AHS wage income should be only about a percentage point smaller than CPS income (0.87% = 1.1% X 0.77).

The most striking finding of Table 7 is the 13 percent difference in the family size of households with a reference person aged 25 and under. When the age categories are broken down more finely, it turns out that much of the smaller AHS family size is due to households headed by a college-aged person (18-22). These households are 11 percent smaller, versus 4 percent for those aged 23-25 and 2.5 percent for reference people aged 26-30. One interpretation is that the AHS is more likely to sample college students living off campus (assuming that these tend to be small households).[11] These systematic differences between the AHS and the CPS are surprising, since household rostering procedures are supposed to be the same in both surveys. A possible explanation is that seasonal effects might lead the AHS to interview more college-student householders: the CPS file used here is conducted in March, when college students are frequently on spring break.[12]

It is also surprising how different are the number of adults (aged 18 or more) in households with a 15-17 year old reference person. There are rarely any adults in such AHS households, but an average of 1.5 adults in the CPS. Discussions with AHS and CPS programming staff suggest that this is not due to editing procedures. Editing procedures are essentially the same for both surveys and do not force the reference person to be an adult. Overall, there are some puzzling anomalies in family size when the householder is 25 years of age or younger, that are deserving of more investigation. These questions will not be resolved in this study, since the focus here is on differences in income. Although the differences in family size are very large for some of these younger groups, they affect only a small number of cases, and so do not have much affect on reported income.

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income.

[11]College students living off-campus can be in the sample if they have a twelve month lease. Others are considered as having their "usual residence elsewhere," typically with their parents, and so would not be in the survey.

[12]On the other hand, the AHS is conducted from August through December, and August is a summer month.

Importance of Different Income Components

Table 8 reports on a thought experiment: how much would the discrepancy between the two data sets be reduced if reporting rates could be raised? The first row of Table 3 shows that 33 percent of families in the AHS report receiving interest income, much lower than the 60 percent that report the same in the CPS.[13] In the CPS, non-wage income is broken down into many components, so we know that those who report interest income have $3,192 on average (this is not topcoded). This figure is not known for the AHS, but we can ask how much additional income would be found if AHS reporting rates were raised to the CPS rates (i.e. 60 percent reporting interest income rather than 33 percent). If these additional reporters each reported $3,192 in additional income (the mean from the CPS), then mean income in the AHS would rise by $861. Since the gap between AHS and CPS non-wage income is $3,074, this is a substantial amount. In total, if AHS non-reporters of all types of income instead reported the CPS mean, then AHS mean income would rise by $3,016, and the gap between the two data sets would be essentially closed.

This calculation is an overestimate if AHS non-reporters are those with small amounts of interest income. Hence, the calculation is repeated, assuming that AHS non-reporters would report the CPS median, if they could be induced to report. The hope is that these two figures, the CPS mean and median, bracket the true mean of the AHS non-reporters. Admittedly, there is no obvious argument that the median should be less than the true AHS non-reporter mean, except for the fact that it is often much smaller than the CPS mean. If the AHS non-reporters instead reported the CPS median, then mean AHS interest income would rise by $106. If all types of non-reporters instead reported the CPS median, the gap would be closed by $1,125.

This table suggests which sources of underreporting are the most important, assuming that the goal is to close the overall gap between the data sets. For example, increasing reporting of welfare income would have only a trivial effect on the AHS/CPS discrepancy (although this may be a group for which we are particularly interested in accurate information). Social security and, to a lesser extent, self-employment income make up a substantial portion of the gap. Rates of receipt of these types of income are fairly high, about 90% as high as the CPS. Nonetheless, increasing reporting rates would make a fairly large contribution towards closing the gap, because those who do receive this type of income receive substantial amounts. Whether interest and dividend income are important contributors to the gap depends on where the AHS non-reporters fall in the distribution of this type of income, because the distribution is so skewed. It may be that interest and dividend underreporters are failing to report only small amounts of income. The size of the difference in "other" income is consistent with the discrepancy being caused mainly by non-reporting of educational and financial assistance in the AHS, where it is not specifically mentioned. CPS households average $271 of educational assistance and $98 in

[13]In addition, we know that interest is significantly underreported in the CPS (Roemer 2000).

financial assistance, including zeros for those that received no income of these types (see the appendix).

Overall, Table 8 suggests once again that the main problem is the failure to report any amount, rather than an underreporting of the amounts themselves. It also highlights, interest, dividend, social security, and business/self-employment income as the likely sources of much of the discrepancy.

Income Components

Tables 9, 10, and 11 report the means of income by the receipt of various types of income. For example, the second row reports that, of those who received interest income, the mean household income was $53,980 in the AHS (Table 9) and the mean non-wage income was $11,823 (Table 11). It is important to realize that these tables are not reporting income by source, since the AHS reports the receipt of various types of income, but only the total amount of all non-wage income. Thus, $11,823 is the total of all types of non-wage income, for those who report receiving interest income, not just the amount of interest income.

In Table 9, the largest discrepancy is for those receiving social security, where AHS household income is 18 percent lower. This may suggest a failure to report all types of pension income, which are lumped together into a single category "Social Security/pensions" since CPS results suggest that people tend to fully report Social Security (Roemer 2000). The CPS analogue to this category includes Social Security, retirement income, and survivor's income. The only positive discrepancy is for business income, where AHS household income is 8 percent higher. For those who receive other types of income, the AHS/CPS gap is in line with the overall discrepancy of 9 percent.

Business and Self-employment Income

The AHS questionnaire asks whether anyone in the household "[Has] a business, farm or ranch." The intention is that business or self-employment income will be reported as non-wage income, but the words "self-employment" are not mentioned. One possibility is that this leads to confusion among self-employed respondents who do not consider themselves to be running a "business." For example, house cleaners, doctors in sole practice, plumbers, cab drivers, childcare workers, and building tradespeople might fall into this category: operating a business that consists mainly of providing their labor. In addition, the wording of the question suggests that the self-employed who do not own capital or land should not consider themselves as business owners, since a "farm or ranch" consist of land and capital. Those who fall into this ambiguous category might misreport their self-employment income as wages.

The figures in Table 8, which show that the AHS finds only about 1 percentage point fewer business owners than the CPS (9.8 vs. 10.8 percent) suggest that this is not much of an issue.

However, Table 10 shows that those who report running a business have 49 percent more family earnings in the AHS, the only positive difference for any income source in Table 10. Table 11 indicates that those with businesses reported 28 percent less non-wage income, one of the largest discrepancies of any income source on the table. This suggests that non-wage income is being reported as wage income by business owners. These findings (high reported rates of business ownership but high wages and low non-wage income among business owners) can be reconciled by assuming that the self-employed report their self-employment income as wages, and also report owning a business.

If some of the self-employed are reporting their income as wages, this implies that AHS wages are in fact under-reported. Although mean wages in 1999 were about the same in both surveys (Table 10), they were 3.9 percent ($1,357) lower among those reporting no business income (not reported in the tables).

There is also some evidence that wages are reported as non-wage income. Table 10 indicates that for the full sample, wage income about the same in both surveys. However those who report most other types of non-wage income (other than business income), underreport more seriously, with wage income as much as 13 percent lower in the AHS. It may seem unlikely that respondents confuse, say, interest income with wage income, at least to social scientists long trained in the distinction between interest and earnings. This distinction may be less obvious to typical households.

It is worth noting that the AHS earnings question is preceded by a statement about income. Specifically, the interviewer is supposed to read the statement, "One of the main housing problems today is the total cost of housing compared to income. The next few questions are about income." In fact, the next few questions are about the earnings of family members: "In the past 12 months, how much did ..... earn in wages, salaries, tips, and commissions before deductions?" This juxtaposition of a statement about income with a question about earnings may increase any tendency to confuse wages and income.

Table 12 breaks down the results by whether families received business income, any other type of non-wage income, or no non-wage income, summarizing the means of the three measures of income in both data sets in 1995 and 1999. Differences in underreporting across these groups are large. Overall, AHS wage income is very close to the CPS amount, but for those with business income, earnings are 49 percent larger, for those with no non-wage income, earnings are 21 percent larger, and for those with other non-wage income, earnings are 19 percent smaller. These differences could be due to either income being reported on the wrong line (the wage rather than the non-wage line). They could also be due to the type of people who report or fail to report their non-wage income. For example, it may be that those without non-wage income in the CPS are the working poor: with incomes too low to have interest or dividend income, but too high to have welfare income, and with relatively low earnings. Perhaps the group without non-wage income consists of a different type of people in the AHS. In the AHS, the group with no non-wage income is much larger, and may include those with higher earnings, who are underreporting their receipt of non-wage income. This is explored in the next two tables.

Table 13 reports results of logit regressions for the receipt of various types of non-wage income on demographic characteristics, using a pooled AHS and CPS sample.[14] The results on the first page are generally in line with expectations. More highly educated people are more likely to have interest income, Blacks and families with children are more likely to be on welfare, and so on. The results on the second page of the table are for the coefficients interacted with an AHS indicator, and show the difference in demographics between the AHS and CPS. Relative to the CPS, those with more education are much less likely to report non-wage income (the last column), as are those with more adult household members. These results are consistent with the means in Table 5.

There is some evidence that those with business income are likely to earn relatively high amounts. Renters, Blacks, and younger households are less likely to have business income in the AHS. However, there is not much effect of education.

A more direct test is to examine the difference in the earnings of those with business income between the two surveys, holding background characteristics constant. Table 14 presents regression coefficients from a regression of wage income on demographics and indicators for the three categories of non-wage income. The coefficients on the interaction terms can be interpreted as the differences between the amount of income reported in the AHS and the CPS, adjusted for demographic differences. Those with business income report $16,000 more earnings in the AHS, which is larger than the $14,000 unadjusted difference in Table 12. Hence, this group's higher earnings in the AHS seems to be due to income being reported on the wrong line, rather than differences in the compositions of the group reporting non-wage income.

Those with no non-wage income report $3000 more earnings in the AHS, which is about half the size of the unadjusted difference, but is statistically significant. So, although there do appear to be composition effects (CPS households without non-wage income being more weighted towards the working poor) there is also some weak evidence of a modest amount of income being reported on the wrong line. Similarly, those with some other type of non-wage income have $6,600 of lower earnings in the unadjusted results, which falls to $1,600 after adjustments for demographics. Hence, much of the difference is due to composition, but some might be due to this group reporting wage income as non-wage income.

Compared to the gap in non-wage income, the overreporting in wage income among those with business income is large. Moving the $16,000 average amount of overreported wage income of this group (Table 14) to the non-wage line would reduced the gap by $1,603 (= $16,357 overreporting X 9.8% receiving business income). The gap would fall by 52 percent, from $3,074 to $1,471. At the same time, the gap in wage income would change from 0.6 percent overreporting to 4 percent underreporting.

[14]That is, the AHS and CPS samples were combined into a single dataset.

1995-1999 Changes: Why has Income Reporting Become Worse?

Tables 12 and 14 show large increases between 1995 and 1999 in the overreporting of wage income by those with businesses. Adjusting for inflation, overreporting has increased by $9,789 in 1999 dollars, according to the regression results in Table 14. Moving this amount to the wage line would reduce the overall non-wage gap to $2,115 or 22 percent, which is still higher than the 12 percent underreporting found in 1995, but is a reduction in the gap of 31 percent.

One possibility is that the move to computerized questionnaires may have affected on which line income is reported. The wording of the computerized and paper questionnaires is the same. However, the computerized questionnaire requires the interviewer to hit a key to continue after reading the statement about the importance of collecting income information. Hence, it may be that this statement is more likely to be read in the computerized questionnaire. In addition, it is more difficult to go backwards and make corrections to earlier questions in the computerized instrument. Thus, if respondents report self-employment income as wage income, and then reports that they own a business, it may be that interviewers are more likely to accept this answer on the computerized questionnaire, and were more likely to correct it using the paper instrument.

1991 CATI Experiment

The discussion above suggest that the increased use of computerized interviewing from 1995 to 1999 may have affected income reporting. In 1995, 27 percent of occupied units were interviewed using CATI (computer assisted telephone interviewing). In 1999, all interviews were conducted using CAPI (computer assisted personal interviewing). The earlier CATI computers were desktops, and all CATI interviews were conducted from a central location, where interviewers could be monitored. By 1999, laptops were in use, and telephone interviews were conducted from the interviewer's home, rather than a central location. Computerized interviewing was subject to an extensive experimental evaluation from 1987-1991. I have re-analyzed data from the 1991 CATI experiment in order to determine the effect of computerized interviewing on reported income. Because the respondent's eligibility for CATI was determined by random assignment, this experiment should provide highly reliable estimates of the effect of CATI. The main caveat is that CATI and CAPI are not identical: CATI was conducted from a central location, and the computerized instruments are not exactly the same.

Table 15 reports the results of the re-analysis of the CATI experiment. The bottom panel shows results for the variables topcoded at the 90th percentile, as in the rest of this report. The differences between CATI and the paper instrument are small and none are statistically significant at the 5% level. These estimates are for the effect on those potentially interviewed by CATI. As the table indicates, only 41% of the treatment group were actually interviewed by CATI. Some in the treatment group had been screened out for being hard to interview in the prior survey, and others were interviewed in their homes after an attempted CATI contact.

Dividing the potential effect by 41% gives the "adjusted difference," which is an estimate of the effect of CATI on those actually interviewed.[15]

The second page of Table 15 reports results for "those likely to be CATI-eligible." Those who were screened out as hard to interview are excluded from both the experimental and control groups, which should yield more precise estimates. Unfortunately, certain of the screening items cannot be reconstructed, and so some of this group actually were not CATI-eligible. This limitation should not cause bias to the adjusted difference estimates.[16]

CATI appears to have little effect on household income. Although there is a difference of $304 between CATI and the paper instrument, it is not statistically significant. These figures are from the bottom panel of the second page of Table 15: the adjusted effects on those interviewed by CATI, topcoded at the 90th percentile, using the sample likely to be CATI eligible.

CATI does appear to have some effect on non-wage income, however. Compared to the paper instrument, the CATI instrument captures $308 less non-wage income, which is statistically significant at the ten percent level. The CATI instrument also records $219 more in earnings, which is not statistically significant. This is consistent with the idea that the computerized questionnaire tends to shift some self-employment income from the non-wage to the wage line. For comparison, the results of Table 14 suggested that about $960 of the increased underreporting of non-wage income from 1995 to 1999 was due the shift of self-employed income to the earnings line.

To more examine more closely the possibility that CATI is shifting the line on which self-employment income is reported, Table 16 repeats the experimental analysis, restricting the sample to those reporting the receipt of business income. A potential problem with this analysis is that CATI also affects the answer to the receipt question, changing the composition of the

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[15]As with the other tables in the paper, the t-statistics in Tables 15 and 16 are the usual ones, which assume a simple random sample. Here, this assumption is appropriate, since the experimental nature of the data means that the CATI and control groups are chosen by simple random sampling. In addition, AHS design effects in the national sample are quite small and are common to both groups. Hence, the standard t-statistics are appropriate, and may actually understate statistical significance.

[16]Specifically, the sample is restricted to those who in 1989, 1) were not in the special rural and neighbors oversample, 2) received a regular occupied interview, 3) had a telephone, 4) had 7 or fewer persons in the household, 4) lived in a house or apartment not in a "special place", 5) were not in a multi-unit mobile home. This definition fails to exclude those who in 1989, 1) did not have a recorded address, 2) refused a CATI interview, or 3) lived in a mobile home in certain "special places."

CATI and control groups. Although fewer people in the CATI sample report receiving business income, this difference is small and is not statistically significant.[17]

The results on in the last panel on Table 16 indicate that CATI raises earnings by $5,851 for those receiving business income, while lowering non-wage income by $1,721. This is strongly supportive of the idea that CATI shifts the line on which self-employment income is reported. That the two amounts are not roughly equal tends to suggest that another phenomenon besides line shifting is occurring. However, the non-topcoded effects (+$7,392 for earnings and -$5,985 for non-wage income) do not show a statistically significant difference, consistent with simple line-shifting. It appears that the topcoding is reducing the effect of CATI on non-wage income. Self-employment income tends to come in large amounts, compared to other sources of non-wage income, and so it is frequently topcoded.

For those reporting business income, CATI raises household income by $3,057 in the topcoded data and by a statistically insignificant amount in the non-topcoded data.[18]

Changes in Reporting Rates and Amounts

One possibility is that the AHS/CPS gap has widened because of changes in the types of income received by households, rather than a change in their willingness to report it. For example, it is possible that the booming stock market generated large increases in interest and dividend income, which have particularly high rates of underreporting. Table 17 reports Oaxaca decompositions of the income changes from 1995-1999. These calculations decompose the total income changes into the components due to changes in the amounts of income of various types and the component due to changes in reporting rates (Oaxaca 1973, Cotton 1988). The first page of the table displays the input data: reporting rates in both surveys and mean CPS income amounts. Since the AHS does not report amounts for each type of income, a pseudo-AHS income amount is calculated, assuming that CPS amounts were reported at AHS rates. The second page of the table displays the decomposition of CPS and pseudo-AHS income. The first column of each block shows the raw difference. CPS non-wage income increased by $2,342 from 1995-1999, while pseudo-AHS income increased by only $656. The next column displays the percent increase. This indicates that in the CPS, dividend income increased especially fast, consistent with the concern that the most underreported income types increased especially fast.

The last two columns of each block are the decomposition. Holding income constant at 1999 levels gives the change due to reporting rates. In the CPS, this change is relatively small:

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[17] 11.5 of the CATI sample receives business income versus 11.9 percent on the paper instrument, which is not reported on the table.

[18] This cannot be caused by line shifting, since household income is topcoded after wage and non-wage income are added: it is not the sum of topcoded wage and non-wage income.

income fell $412 because of lower reporting rates, while falling $1,817 in the AHS. Holding reporting rates constant gives the change due to increasing amounts. This effect is similar in the AHS and the CPS. If reporting rates had stayed constant, income would have risen $2,754 in the CPS and $2,473 in the AHS. Hence, the increase in the gap appears to be due to the behavior of survey respondents (reporting non-wage income less frequently) rather than a change in the amounts of income received. For example, if reporting rates had remained constant, dividend income would have risen $355 in the CPS and $256 in the AHS, increasing the gap by only about $100. The increase in interest income amounts would also raise the gap by $170 (with interest income rising by $513 in the CPS and $343 in the AHS). So although some of the hypothesized effect is present, the amounts involved are relatively small.

Non-response Rates

One possibility is that the gap between the two surveys has widened because item and survey non-response rates have increased. This could happen if non-respondents are systematically different (having more income) than those in the sample. Table 18 reports that non-response has indeed increased modestly from 1995 to 1999, but by amounts that seem too small to be responsible for much of the increased in underreporting.

Sample Frame Effects

The CPS in 1996 and later years is based on a sample frame drawn from the 1990 census, but was based on a sample frame drawn from the 1980 census in earlier years. In contrast, the AHS is still based on a sample frame drawn from the 1980 census. It is conceivable that the AHS sample has become less representative over time, even though the samples in both surveys are refreshed each year with a sample of newly constructed units. However, if this were the case, we might expect a sharp increase between 1993 and 1995 in the gap between the AHS and CPS (since the 1996 CPS covers a time period comparable to the 1995 AHS). However, we do not see such an increase in the gap until 1997 (Table 1).

Nonetheless, I investigated the possibility of sample frame effects by examining household income in the 1995 CPS, which contains cases drawn from both the 1980 and 1990 sample frames. Since the CPS and AHS sample frames are essentially identical, examining sample frame effects in the CPS should be informative about both surveys.

Table 19 indicates that sample frame effects, if any, are small. The table compares month-in-sample groups 1-4, who were drawn from the 1990 sample frame to groups 5-8. The month-in-sample groups 5-8 cases were mainly drawn from the 1980 sample frame, with the exception of those from non-continuing Primary Sampling Units[19] (PSUs), which amounts to about 10 percent

[19]PSUs are typically counties or metropolitan areas.

of cases. Since the non-continuing PSUs were primarily rural, the bottom panel of the table shows results for the metropolitan sample only, which should be a cleaner comparison. In both panels, the sample frame effect is substantively small and statistically insignificant.

This comparison confounds sample frame effects with year-in-sample effects (since month-in-sample groups 5-8 are in the CPS for the second year). For comparison, the table also displays results from the 1996 CPS, where all the cases are drawn from the 1990 sample frame. The 1996 results are quite similar to the 1995 results, strengthening the conclusion that there are no sample frame effects. The largest effect is a difference in medians of $293 in the 1995 metro sample, which is quite similar to the 1996 difference in medians.[20] [21]

[20]The $293 difference might be statistically significant (I have not formally tested this), but the difference-in-difference between the 1995 and 1996 effects is surely not statistically significant.

[21]In results not reported in the table, I did find some evidence of sample frame effects of $300-$500, for non-wage income excluding self-employment income. However, since the AHS definition of non-wage income includes self-employment income, I did not pursue this.

Appendix: Data Set Construction

Non-wage Income Data in the CPS and the AHS.

The CPS collects non-wage income data using a much more detailed series of questions than the AHS. The 1999 AHS first takes respondents through a series of yes/no questions about whether anyone in the family has any of nine types of non-wage income. Answers are solicited for each member of the family, but the response is recorded only for the family as a whole. Then the respondent is asked "In the past 12 months, what was the total income from [the income sources that the respondent has indicated]". Hence there is only one non-wage amount recorded for the entire family.[22] In contrast, the CPS, solicits both yes/no receipt and amounts for each of 19 types of non-wage income, for each household member. Hence, the CPS can potentially report dozens of separate amounts, for a household with many members and many sources of income.

In order to create a comparable data set, the CPS income data were aggregated into an AHS-like file. In particular, the 19 CPS categories of non-wage income were aggregated into indicators for the receipt of the nine types of non-wage income collected in the AHS. In addition, the income amounts for individuals in the CPS were summed to create a measure comparable to the AHS family non-wage income variable (VOTHER). The 2000 CPS and 1999 AHS are compared because these two data sets refer to approximately the same time periods. Both data sets are topcoded at the 90th percentile of family non-wage income, in order to compensate for the fact that the AHS public use data topcoded at the 97th percentile of family non-wage income, while the CPS topcodes each individual's income component.

Aggregation of CPS income into AHS-like categories.

Appendix Table A1 lists the various non-wage income categories in the AHS and the CPS, and indicates how the 19 CPS categories were grouped together into 9 AHS-like categories for this study. Most are straightforward. For example, both surveys ask about interest income, so no grouping is needed. The AHS asks about "alimony/child support," while the CPS asks about these two items separately. Three areas where the match is not perfect are worth noting. The AHS asks about "unemployment compensation, veterans's payments not already mentioned or any other income." The CPS asks about the these three items (unemployment insurance, veteran's payments, other) separately and also asks about Educational Assistance and Financial Assistance. According to the CPS interviewer's manual, educational assistance refers to money received for tuition, books, and living expenses from scholarships, grants, employers, or friends, but not from household members. Financial assistance refers to regular amounts contributed

[22]The AHS also asks for total family earned income, and the total (wage and non-wage) income of each non-relative.

voluntarily from persons outside the household, such as money received by parents from children not living with them.

In this study those receiving any of these five types of income, including educational or financial assistance are counted as receiving "other" income. However, it seems quite possible that respondents do not consider these amounts when responding either to the AHS "other income" question or when asked to name a total non-wage income amount. Since these types of income are uncommon, this is a fairly minor issue, as can be seen from the fact that the amounts of educational and financial assistance in the CPS are quite small. Appendix Table A1 indicates that on average, CPS households had $271 of educational assistance and $98 in financial assistance, including zeros for those that received no income of these types.[23] If AHS households report none of this income on the survey, then 12 percent of the $3,074 discrepancy between average AHS and CPS non-wage income can be explained.[24]

A similar, but less important, issue arises with survivor's income, which I include in the AHS category "social security/pensions." I suspect that many AHS respondents may not consider survivor's income when reporting whether they receive social security or pensions. However, I also suspect that respondents are more likely to include this income source when reporting their total non-wage income, than they are to include educational or financial assistance.

The AHS asks for whether the respondent has a "business, farm or ranch," while the CPS asks a detailed series of questions about the receipt of self-employment income. The concern here is that the CPS is more likely to categorize income from small, unincorporated businesses as income from self-employment. For example it is clear in the CPS that income earned by a doctor in private practice, a self-employed baby sitter or a house-cleaner, and similar situations should be counted as self-employment income. Some respondents with this type of income may not see themselves as "business" owners, although it is also true that the AHS earned income question asks about "wages, salaries, tips, and commissions," which would also seem to rule out this type of small business income.

Other Issues

The AHS income questions refer to the previous 12 months, while the CPS questions refer to the previous calendar year. Since the AHS is conducted towards the end of the calendar year, income in the 1999 AHS refers to the last few months of 1998 and most of 1999. The March 2000 CPS used here reports income for calendar year 1999.

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[23] Those households that do receive educational assistance, for example, receive $4,447 on average.

[24] These figures are for CPS households, while the AHS elicits income for families. All other results in this study correct this discrepancy, comparing families to families.

I analyze the public use files of both the AHS and the CPS, because they better documented and are simpler to use and to train staffers to use[25], and because that is the data set that outside analysts, such as those at HUD will be using. The major difference between the internal and public use files is the presence of top-coding on the AHS and CPS, and I had planned to top-code both files comparably. The AHS is topcoded at the 97th percentile of the non-wage income distribution. The CPS, however, has top-codes for each individual income component, for each person individually, and imputes an average value for those with amounts greater than the topcode. Hence, topcoding the CPS at the 97th percentile of non-wage income would mean that many families already had some income component topcoded. So instead, I chose to topcode both data sets at the 90th percentile of family non-wage income. The final analysis data set has 61 CPS households with at least one component of some household member's income topcoded, or 0.13 percent of the data. In order to completely eliminate income component topcoding the data sets would have to be topcoded at the 82nd percentile. If the CPS were topcoded at the 97th percentile, 801 cases would have an income component topcoded.

[25]In particular, our summer intern, Kari Thornton.

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Table 1: Summary Statistics for Various Income Measures

	Mean Household Income			Median Household Income		
Year	AHS	CPS	% diff	AHS	CPS	% diff
1989	36,121	36,520	-1.1	26,200	28,924	-9.4
1991	38,580	37,922	1.7	28,000	30,000	-6.7
1993	39,751	41,428	-4.0	29,100	31,024	-6.2
1995	42,974	44,938	-4.4	30,216	34,000	-11.1
1997	46,992	49,692	-5.4	34,453	36,944	-6.7
1999	51,070	54,842	-6.9	36,000	40,520	-11.2

	Mean Family Non-Wage			Median Family Non-Wage		
Year	AHS	CPS	% diff	AHS	CPS	% diff
1989	8,583	10,403	-17.5	1,200	3,206	-62.6
1991	9,447	10,945	-13.7	1,500	3,700	-59.5
1993	10,240	11,529	-11.2	2,400	3,756	-36.1
1995	11,097	11,686	-5.0	2,000	3,696	-45.9
1997	10,210	13,595	-24.9	500	4,006	-87.5
1999	11,447	14,577	-21.5	500	4,140	-87.9

	Mean Family Wage & Salary			Median Family Wage & Salary		
Year	AHS	CPS	% diff	AHS	CPS	% diff
1989	32,703	31,103	5.1	26,000	25,928	0.3
1991	34,644	32,291	7.3	27,000	26,247	2.9
1993	35,012	35,692	-1.9	27,000	27,000	0.0
1995	38,294	39,666	-3.5	30,000	31,000	-3.2
1997	43,575	43,306	0.6	34,000	33,750	0.7
1999	48,162	48,059	0.2	37,000	37,000	0.0

	Percent with Zero Non-wage Income		
Year	AHS	CPS	% diff
1989	41.1	11.8	248.3
1991	39.0	11.6	236.2
1993	27.2	11.6	134.5
1995	29.8	13.3	124.1
1997	38.7	15.7	146.5
1999	40.8	16.6	145.8

Source: Mera (2002). 1989, 1991, 1993, 1995, 1997 and 1999 AHS.
1990, 1992, 1994, 1996, 1998, and 2000 March CPS.

Table 2: Means and Medians of Various Income Measures[a], AHS vs. CPS

	AHS mean	CPS mean	Diff.	% Diff.	T (dif) [b]	AHS median	CPS median	Diff.	% Diff.
1999									
Household Income	43,673	47,922	-4,248	-8.9	-20.9	36,000	40,546	-4,546	-11.2
Family Wage Income	34,049	33,834	215	0.6	1.1	28,500	28,000	500	1.8
Non-Wage Income	6,543	9,618	-3,074	-32.0	-44.8	500	4,181	-3,681	-88.0
Fraction in Poverty[c]	0.140	0.104	0.036	34.6	17.3				
Below Half Poverty Line[c]	0.064	0.035	0.029	82.9	20.6				
Sample Size (AHS=46,589, CPS=50,980)									
1995 (1999 $)									
Household Income	40,617	43,045	-2,428	-5.6	-13.1	33,014	37,144	-4,130	-11.1
Family Wage Income	29,768	30,722	-953	-3.1	-5.3	25,143	25,143	0	0.0
Non-Wage Income	7,693	8,738	-1,045	-12.0	-15.7	2,186	4,166	-1,980	-47.5
Fraction in Poverty[c]	0.153	0.122	0.031	25.4	13.7				
Below Half Poverty Line[c]	0.066	0.041	0.024	58.5	16.5				
Sample Size (AHS=44,675, CPS=49,642)									
Difference-in-Difference									
Household Income			-1,820		-6.6			-416	
Family Wage Income			1,168		4.4			500	
Non-Wage Income			-2,029		-21.1			-1,701	
Fraction in Poverty[c]			0.005		1.8				
Below Half Poverty Line[c]			0.005		3.5				

SOURCE: 1995 and 1999 AHS, March 1996 and 2000 CPS.

NOTE: [a] Weighted and Topcoded at the 90th percentile. 1995/96 figures adjusted to 1999 $ using the CPI-U.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

[c] Household income compared to the relevant poverty threshold.

Table 3: Distribution of Non-Wage Income, 1999

Full Sample

	AHS Fraction	CPS Fraction	Difference	T (dif) [a]
Full Sample				
Fraction with non-Wage Income of:				
< 0	0.007	0.009	-0.002	-4.1
= 0	0.414	0.169	0.244	86.6
1 - 999	0.102	0.188	-0.086	-38.7
1000 - 4,999	0.102	0.152	-0.049	-23.3
5,000-9,9999	0.111	0.132	-0.021	-10.1
10,000 - 19,999	0.115	0.151	-0.036	-16.5
20,000 +	0.150	0.199	-0.050	-20.6
Mean	6,543	9,618	-3,074	-44.8
N	46,589	50,978		
Non-wage Income > 0				
Fraction with non-Wage Income of:				
1 - 999	0.175	0.228	-0.053	-17.2
1000 - 4,999	0.177	0.185	-0.008	-2.7
5,000-9,9999	0.191	0.160	0.031	10.3
10,000 - 19,999	0.199	0.184	0.015	4.9
20,000 +	0.258	0.243	0.015	4.6
Mean	11,361	11,754	-393	-4.6
N	27,427	41,713		
Non-wage Income $1,000 or more				
Fraction with non-Wage Income of:				
1000 - 4,999	0.214	0.239	-0.025	-6.9
5,000-9,9999	0.231	0.208	0.024	6.6
10,000 - 19,999	0.241	0.238	0.003	0.8
20,000 +	0.313	0.315	-0.002	-0.4
Mean	13,711	15,151	-1,440	-15.8
N	22,640	32,323		

Source: 1999 AHS, March 2000 CPS.
Note: Weighted and top-coded at the 90th percentile.
[a] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table 4: Number of Sources of non-Wage Income, 1999

Number of Sources	Percentage		Percentage if 1 or more sources		Percentage if 2 or more sources	
	AHS	CPS	AHS	CPS	AHS	CPS
0	37.95	15.86				
1	28.60	29.64	46.09	35.23		
2	19.96	31.37	32.16	37.29	59.66	57.57
3	10.18	17.01	16.41	20.22	30.44	31.21
4	2.69	5.08	4.33	6.04	8.03	9.32
5	0.48	0.92	0.77	1.10	1.44	1.70
6	0.06	0.11	0.09	0.13	0.17	0.20
7	0.02	0.00	0.04	0.00	0.07	0.00
8	0.03		0.05	0.00	0.10	0.00
9	0.03		0.06	0.00	0.10	0.00
Total	100	100	100	100	100	100
Mean	1.13	1.69	1.83	2.01	2.53	2.56
N	46,589	50,978				

SOURCE: 1999 AHS, March 2000 CPS.

Table 5: Mean and Median of Non-wage Income[a] in 1999, by Demographics

	AHS N	CPS N	AHS mean	CPS mean	% Diff.	T (dif) [b]	AHS median	CPS median	% Diff.
Full Sample	46,589	50,978	6,543	9,618	-32.0	-44.8	500	4,181	-88.0
Owner	30,799	34,192	8,038	11,668	-31.1	-40.1	1,900	6,834	-72.2
Renter	15,790	16,786	3,519	5,415	-35.0	-22.5	0	1,015	-100.0
1 Adult in Hhd	14,987	15,591	6,298	8,308	-24.2	-18.8	1,400	5,000	-72.0
2 Adults in Hhd	24,366	27,617	6,830	10,128	-32.6	-33.1	300	3,455	-91.3
3+ Adults in Hhd	7,016	7,762	6,134	10,570	-42.0	-24.8	300	5,826	-94.9
Hispanic Householder	4,529	6,814	3,676	5,095	-27.9	-9.5	0	428	-100.0
Non-Hispanic Householder	42,060	44,164	6,820	10,059	-32.2	-43.6	720	4,908	-85.3
Black Householder	5,612	5,205	4,080	6,287	-35.1	-14.0	0	1,875	-100.0
White Householder	37,776	43,703	7,124	10,169	-29.9	-39.4	1,000	4,900	-79.6
White Non-Hispanic	34,503	37,218	7,401	10,735	-31.1	-39.8	1,100	5,603	-80.4
< High School	8,643	8,858	6,949	8,932	-22.2	-14.4	4,000	6,714	-40.4
High School	13,442	16,083	6,539	9,148	-28.5	-21.4	500	3,600	-86.1
Some College	12,554	13,302	6,030	9,055	-33.4	-22.8	200	3,028	-93.4
College or more	11,950	12,735	6,812	11,182	-39.1	-28.9	400	4,252	-90.6
Age 25 or less	3,055	3,464	1,482	2,930	-49.4	-11.0	0	125	-100.0
Age 26-64	33,541	36,880	4,524	7,364	-38.6	-39.0	2	1,800	-99.9
Age 65 or more	9,993	10,634	15,252	19,708	-22.6	-31.7	14,000	18,036	-22.4
Below Poverty Line	6,564	5,435	2,838	3,745	-24.2	-12.7	650	3,360	-80.7
100-200% of Poverty	8,574	9,671	5,955	7,385	-19.4	-14.0	3,000	7,470	-59.8
200% + of Poverty	31,451	35,872	7,475	11,033	-32.2	-38.6	300	3,920	-92.3

SOURCE: 1999 AHS, March 2000 CPS

NOTE: [a] Weighted and Topcoded at the 90th percentile.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table 6: Mean and Median of Family Wage Income[a] in 1999, by Demographics

	AHS N	CPS N	AHS mean	CPS mean	% Diff.	T (dif) [b]	AHS median	CPS median	% Diff.
Full Sample	46,589	50,978	34,049	33,834	0.6	1.1	28,500	28,000	1.8
Owner	30,799	34,192	39,198	38,432	2.0	3.0	35,500	35,000	1.4
Renter	15,790	16,786	23,633	24,411	-3.2	-3.1	20,000	19,300	3.6
1 Adult in Hhd	14,987	15,591	18,515	17,914	3.4	2.4	12,000	9,800	22.4
2 Adults in Hhd	24,366	27,617	39,139	38,898	0.6	0.9	35,000	35,000	0.0
3+ Adults in Hhd	7,016	7,762	50,516	49,565	1.9	1.9	50,000	48,523	3.0
Hispanic Householder	4,529	6,814	29,793	29,868	-0.3	-0.2	24000	24000	0.0
Non-Hispanic Householder	42,060	44,164	34,459	34,222	0.7	1.1	30,000	28,080	6.8
Black Householder	5,612	5,205	25,870	27,172	-4.8	-2.6	20,000	20,800	-3.8
White Householder	37,776	43,703	35,174	34,548	1.8	2.9	30,000	29,000	3.4
White Non-Hispanic	34,503	37,218	35,618	35,080	1.5	2.3	30,000	30,000	0.0
< High School	8,643	8,858	17,168	15,215	12.8	6.1	9,000	5,580	61.3
High School	13,442	16,083	29,395	28,339	3.7	3.3	25,000	22,600	10.6
Some College	12,554	13,302	35,556	35,689	-0.4	-0.4	30,000	31,000	-3.2
College or more	11,950	12,735	50,043	50,145	-0.2	-0.2	50,000	51,480	-2.9
Age 25 or less	3,055	3,464	21,862	22,748	-3.9	-1.8	19,000	18,400	3.3
Age 26-64	33,541	36,880	42,919	42,562	0.8	1.6	39,000	39,228	-0.6
Age 65 or more	9,993	10,634	7,524	7,214	4.3	1.3	0	0	--
Below Poverty Line	6,564	5,435	3,108	3,387	-8.2	-2.9	0	0	--
100-200% of Poverty	8,574	9,671	12,416	10,722	15.8	9.8	12,000	9,000	33.3
200% + of Poverty	31,451	35,872	46,428	44,083	5.3	10.3	44,000	42,000	4.8

SOURCE: 1999 AHS, March 2000 CPS

NOTE: [a] Weighted and Topcoded at the 90th percentile.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table 7: Average Number of Family Adults in 1999, by Demographics

	AHS N	CPS N	AHS mean	CPS mean	% Diff.	T (dif) [a]
Full Sample	46,589	50,978	1.77	1.79	-1.1	-3.5
Owner	30,799	34,192	1.93	1.94	0.0	-0.6
Renter	15,790	16,786	1.45	1.50	-2.7	-5.5
1 Adult in Hhd	14,987	15,591	1.00	1.00	0.0	-2.1
2 Adults in Hhd	24,366	27,617	1.88	1.88	0.0	-1.6
3+ Adults in Hhd	7,016	7,762	3.17	3.17	0.0	-0.2
Hispanic Householder	4,529	6,814	1.99	2.08	-4.3	-4.8
Non-Hispanic Householder	42,060	44,164	1.75	1.76	-0.6	-2.0
Black Householder	5,612	5,205	1.64	1.67	-1.8	-1.8
White Householder	37,776	43,703	1.78	1.80	-1.1	-3.7
White Non-Hispanic	34,503	37,218	1.76	1.76	-0.6	-1.5
< High School	8,643	8,858	1.77	1.82	-2.7	-3.5
High School	13,442	16,083	1.78	1.80	-0.6	-1.5
Some College	12,554	13,302	1.75	1.77	-1.1	-1.9
College or more	11,950	12,735	1.79	1.80	0.0	-0.2
Age 25 or less	3,055	3,464	1.29	1.49	-13.4	-11.4
Age 15-17	270	85	0.15	1.51	-89.4	-11.9
Age 18-22	1,168	1,497	1.34	1.49	-10.7	-5.8
Age 23-25	1,616	1,882	1.43	1.49	-4.0	-2.9
Age 26-30	3,802	4,308	1.56	1.60	-2.5	-2.9
Age 31-64	29,739	32,572	1.90	1.90	0.0	0.1
Age 65 or more	9,993	10,634	1.64	1.64	0.0	0.1
Below Poverty Line	6,564	5,435	1.49	1.45	2.8	2.7
100-200% of Poverty	8,574	9,671	1.65	1.63	1.2	2.0
200% + of Poverty	31,451	35,872	1.87	1.88	-1.1	-2.6

SOURCE: 1999 AHS, March 2000 CPS

NOTE: [a] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table 8: Hypothetical Effect of Increasing Reporting Rates, 1999.

Increase in AHS average non-Wage income, if reporting rates were raised to CPS rates, and new reporters had CPS means of each type of income.

	Fraction Reporting Income Source		Conditional CPS Income Component[a]		Change in AHS mean If Reporting Rate Raised and New Reporters had CPS Mean or Median.	
Income Source	AHS	CPS	Mean	Median	Mean	Median
Interest	0.331	0.601	3,192	392	861	106
Rental	0.060	0.087	6,209	1,500	166	40
Alimony/Child Support	0.043	0.050	4,830	3,120	33	21
Business/Self-Employment	0.098	0.108	27,152	12,000	267	118
Welfare	0.049	0.059	4,712	4,096	48	41
Social Security/Retirement/Survivors	0.272	0.306	17,367	13,182	575	437
Dividends	0.176	0.309	4,590	1,000	609	133
Workers Comp/Disability	0.032	0.030	8,761	5,000	-19	-11
Other	0.053	0.149	4,998	2,516	476	240
Total			11,577	7,200	*3,016*	*1,125*
Any non-Wage Income	0.612	0.845	11,577	7,200	2,703	1,681
N	46,589	50,978				

NOTE: [a] Mean and Median for those with positive non-wage income. Figures are Weighted but not Topcoded.

SOURCE: 1999 AHS, March 2000 CPS.

Table 9: Mean and Median of Total Household Income[a] in 1999, by Type of Income Received

Any Income from Source	AHS N	CPS N	AHS mean	CPS mean	% Diff.	T (dif) [b]	AHS median	CPS median	Diff.
Full Sample	46,589	50,978	43,673	47,922	-8.9	-20.9	36,000	40,546	-4,546
Interest	15,744	30,273	53,980	58,558	-7.8	-14.3	50,000	54,530	-4,530
Dividends	8,416	15,156	60,812	69,213	-12.1	-19.1	60,000	69,099	-9,099
Social Security/Retirement/Survivors	12,959	15,612	30,975	37,526	-17.5	-19.4	22,200	27,076	-4,876
Business/Self-Employment	4,550	5,681	62,750	58,286	7.7	6.7	63,600	54,343	9,257
Rental	2,803	4,496	59,901	67,231	-10.9	-9.1	58,000	68,000	-10,000
Welfare	2,368	3,037	19,494	21,913	-11.0	-4.0	12,000	13,686	-1,686
Alimony/Child Support	1,960	2,564	40,251	46,010	-12.5	-6.6	32,800	38,748	-5,948
Workers Comp/Disability	1,498	1,528	41,161	47,812	-13.9	-6.2	35,000	41,780	-6,780
Other	2,476	7,819	44,036	50,059	-12.0	-8.4	37,500	44,064	-6,564
Any non-Wage Income	28,910	42,893	44,728	50,193	-10.9	-21.8	36,000	43,540	-7540

SOURCE: 1999 AHS, March 2000 CPS

NOTE: [a] Weighted and Topcoded at the 90th percentile.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table 10 : Mean and Median of Family Earnings[a] in 1999, by Type of Income Received

Any Income from Source	AHS N	CPS N	AHS mean	CPS mean	% Diff.	T (dif) [b]	AHS median	CPS median	Diff.
Full Sample	46,589	50,978	34,049	33,834	0.6	1.1	28,500	28,000	500
Interest	15,744	30,273	37,550	41,060	-8.5	-10.7	33,000	39,000	-6,000
Dividends	8,416	15,156	42,369	48,479	-12.6	-13.0	40,000	50,000	-10,000
Social Security/Retirement/Survivors	12,959	15,612	11,577	13,352	-13.3	-6.7	0	0	0
Business/Self-Employment	4,550	5,681	42,638	28,594	49.1	22.5	40,000	20,000	20,000
Rental	2,803	4,496	40,582	40,753	-0.4	-0.2	37,000	38,000	-1,000
Welfare	2,368	3,037	10,158	10,422	-2.5	-0.5	304	560	-256
Alimony/Child Support	1,960	2,564	31,105	33,028	-5.8	-2.5	25,000	27,000	-2,000
Workers Comp/Disability	1,498	1,528	27,192	27,633	-1.6	-0.4	19,924	20,932	-1,008
Other	2,476	7,819	31,352	34,085	-8.0	-4.1	25,459	28,000	-2,541
Any non-Wage Income	28,910	42,893	30,552	34,025	-10.2	-14.3	21,000	28,000	-7000

SOURCE: 1999 AHS, March 2000 CPS

NOTE: [a] Weighted and Topcoded at the 90th percentile.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table 11 : Mean and Median of Total Non-wage Income[a] in 1999, by Type of Income Received

Any Income from Source	AHS N	CPS N	AHS mean	CPS mean	% Diff.	T (dif) [b]	AHS median	CPS median	Diff.
Full Sample	46,589	50,978	6,543	9,618	-32.0	-44.8	500	4,181	-3,681
Interest	15,744	30,273	11,823	11,846	-0.2	-0.2	8,712	6,219	2,493
Dividends	8,416	15,156	12,706	13,496	-5.9	-4.7	10,000	7,900	2,100
Social Security/Retirement/Survivors	12,959	15,612	15,172	19,330	-21.5	-34.9	13,648	17,372	-3,724
Business/Self-Employment	4,550	5,681	14,175	19,804	-28.4	-21.7	14,000	20,250	-6,250
Rental	2,803	4,496	13,133	17,742	-26.0	-15.2	10,000	16,005	-6,005
Welfare	2,368	3,037	7,551	9,410	-19.7	-9.1	6,000	6,930	-930
Alimony/Child Support	1,960	2,564	7,072	9,223	-23.3	-8.2	4,300	5,612	-1,312
Workers Comp/Disability	1,498	1,528	11,000	14,687	-25.1	-9.2	8,100	12,000	-3,900
Other	2,476	7,819	9,389	10,852	-13.5	-6.0	5,000	6,400	-1,400
Any non-Wage Income	28,910	42,893	10,700	11,382	-6.0	-8.1	7,500	7,000	500

SOURCE: 1999 AHS, March 2000 CPS

NOTE: [a] Weighted and Topcoded at the 90th percentile.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table 12: Mean of Income Measures [a] by receipt of Business and Other non-Wage Income

Any Income from Source	AHS N	CPS N	AHS mean	CPS mean	Diff.	% Diff.	T (dif) [b]
Household Income in 1999							
Full Sample	46,589	50,978	43,673	47,922	-4,248	-8.9	-20.9
No non-Wage Income	17,679	8,085	42,013	35,538	6,475	18.2	18.6
Business/SE Income	4,550	5,681	62,750	58,286	4,463	7.7	6.7
Other non-Wage	24,360	37,212	41,277	49,006	-7,730	-15.8	-29.2
Family Wage Income in 1999							
Full Sample	46,589	50,978	34,049	33,834	215	0.6	1.1
No non-Wage Income	17,679	8,085	39,555	32,792	6,763	20.6	20.9
Business/SE Income	4,550	5,681	42,638	28,594	14,044	49.1	22.5
Other non-Wage	24,360	37,212	28,237	34,822	-6,586	-18.9	-25.2
Family Non-Wage Income in 1999							
Full Sample	46,589	50,978	6,543	9,618	-3,074	-32.0	-44.8
No non-Wage Income	17,679	8,085	0	0	0	--	--
Business/SE Income	4,550	5,681	14,175	19,804	-5,629	-28.4	-21.7
Other non-Wage	24,360	37,212	10,034	10,146	-112	-1.1	-1.3

Continued

Table 12: Mean of Income Measures [a] by receipt of Business and Other non-Wage Income (cont'd)

Any Income from Source	AHS N	CPS N	AHS mean	CPS mean	Diff.	% Diff.	T (dif) [b]
Household Income in 1995							
Full Sample	45,675	49,642	37,155	39,376	-2,221	-5.6	-13.1
No non-Wage Income	11,849	6,510	33,968	29,005	4,963	17.1	15.2
Business/SE Income	5,527	5,613	50,779	49,369	1,410	2.9	2.7
Other non-Wage	28,299	37,519	35,754	39,672	-3,918	-9.9	-18.8
Family Wage Income in 1995							
Full Sample	45,675	49,642	27,231	28,103	-872	-3.1	-5.3
No non-Wage Income	11,849	6,510	31,900	27,155	4,745	17.5	15.6
Business/SE Income	5,527	5,613	32,000	27,533	4,467	16.2	8.8
Other non-Wage	28,299	37,519	24,272	28,344	-4,072	-14.4	-19.6
Family Non-Wage Income in 1995							
Full Sample	45,675	49,642	7,037	7,993	-956	-12.0	-15.7
No non-Wage Income	11,849	6,510	0	0	0	--	.
Business/SE Income	5,527	5,613	13,452	15,075	-1,622	-10.8	-7.6
Other non-Wage	28,299	37,519	8,741	8,311	430	5.2	6

SOURCE: 1995 and 1999 AHS, March 1996 and March 2000 CPS.

NOTE: [a] Weighted and Topcoded at the 90th percentile.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table 13: Logit Regression Coefficients (standard errors) for Receipt of Income of Specified Type

	Dependent Variable (Receipt of Specified Income)									
	Interest	Rent	Alimony	Business	Welfare	Social Sec.	Dividends	Workers Comp	Other	Any Non-Wage
Constant	-0.5110 (0.0534)	-3.3913 (0.1266)	-4.3609 (0.1253)	-3.0071 (0.0954)	-2.7756 (0.0929)	-2.2183 (0.1086)	-2.4991 (0.0734)	-3.6766 (0.1480)	-1.5661 (0.0639)	1.1684 (0.0610)
Renter	-0.8458 (0.0229)	-1.1166 (0.0507)	0.2350 (0.0496)	-0.4855 (0.0378)	1.0635 (0.0439)	-0.5554 (0.0347)	-0.8348 (0.0276)	0.0733 (0.0611)	0.2540 (0.0293)	-0.6418 (0.0285)
2 Adults in Hhd	0.3467 (0.0241)	0.3393 (0.0411)	-1.4530 (0.0526)	0.6659 (0.0409)	-0.5714 (0.0474)	0.1202 (0.0353)	0.3155 (0.0265)	0.5796 (0.0725)	0.2278 (0.0322)	0.0915 (0.0315)
3+ Adults in Hhd	0.2701 (0.0332)	0.3959 (0.0539)	-1.1575 (0.0694)	0.8361 (0.0497)	0.1772 (0.0567)	0.6051 (0.0437)	0.3390 (0.0362)	0.9800 (0.0842)	0.9862 (0.0388)	0.3536 (0.0430)
1 Child in Hhd	-0.2118 (0.0302)	-0.2486 (0.0504)	2.9558 (0.0765)	-0.0017 (0.0415)	0.3195 (0.0587)	-0.9114 (0.0444)	-0.2104 (0.0326)	-0.1994 (0.0744)	0.0402 (0.0353)	-0.0867 (0.0359)
2+ Children in Hhd	-0.3497 (0.0271)	-0.3644 (0.0452)	3.1591 (0.0749)	0.0892 (0.0359)	0.6338 (0.0504)	-1.1437 (0.0413)	-0.2833 (0.0291)	-0.3061 (0.0681)	-0.0794 (0.0330)	-0.1025 (0.0318)
Hispanic Householder	-0.7363 (0.0314)	-0.2581 (0.0626)	-0.6909 (0.0689)	-0.4421 (0.0517)	0.1058 (0.0542)	-0.4557 (0.0494)	-1.0012 (0.0445)	-0.3226 (0.0841)	-0.2452 (0.0408)	-0.8901 (0.0344)
Black Householder	-0.9181 (0.0336)	-0.5861 (0.0742)	-0.5058 (0.0707)	-0.6770 (0.0638)	0.8215 (0.0503)	0.1546 (0.0469)	-0.9372 (0.0455)	0.0680 (0.0844)	-0.0841 (0.0430)	-0.5801 (0.0388)
Other Race Householder	-0.4453 (0.0501)	0.0596 (0.0805)	-0.8691 (0.1341)	-0.1908 (0.0742)	0.6285 (0.0851)	-0.3467 (0.0802)	-0.3225 (0.0551)	-0.0800 (0.1362)	0.1211 (0.0586)	-0.3921 (0.0616)
High School	0.6958 (0.0304)	0.2749 (0.0610)	0.3009 (0.0737)	0.2157 (0.0526)	-0.8056 (0.0484)	-0.4230 (0.0441)	0.9329 (0.0460)	-0.2687 (0.0747)	0.1316 (0.0424)	0.1268 (0.0375)
Some College	1.1357 (0.0322)	0.5755 (0.0616)	0.5078 (0.0745)	0.3356 (0.0535)	-1.2321 (0.0575)	-0.5974 (0.0461)	1.4740 (0.0462)	-0.3614 (0.0790)	0.4960 (0.0426)	0.5730 (0.0402)
College or more	1.9835 (0.0354)	1.0216 (0.0599)	-0.0414 (0.0841)	0.4542 (0.0536)	-2.1069 (0.0837)	-0.9806 (0.0481)	2.3000 (0.0460)	-1.1623 (0.0961)	0.3012 (0.0448)	1.1311 (0.0462)
Age 26-64	0.2818 (0.0409)	0.6244 (0.1092)	0.2598 (0.0846)	0.4706 (0.0744)	0.2038 (0.0705)	1.4385 (0.0970)	0.5886 (0.0555)	0.3806 (0.1140)	-0.7319 (0.0427)	0.3071 (0.0421)
Age 65 or more	0.5255 (0.0472)	0.8748 (0.1137)	-0.4818 (0.1488)	-0.2861 (0.0858)	0.2607 (0.0855)	5.6653 (0.1058)	0.4190 (0.0607)	-0.5593 (0.1400)	-1.2315 (0.0554)	3.2545 (0.0982)

Continued

Table 13: Logit Regression Coefficients (standard errors) for Receipt of Income of Specified Type (Cont'd)

	Dependent Variable (Receipt of Specified Income)									
	Interest	Rent	Alimony	Business	Welfare	Social Sec.	Dividends	Workers Comp	Other	Any Non-Wage
Renter	-0.0990 (0.0357)	-0.5610 (0.0896)	-0.0874 (0.0746)	-0.3157 (0.0588)	0.2253 (0.0671)	-0.0521 (0.0527)	-0.1778 (0.0459)	-0.0997 (0.0868)	-0.2845 (0.0571)	0.0547 (0.0374)
2 Adults in Hhd	-0.1862 (0.0355)	-0.0656 (0.0651)	-0.1443 (0.0788)	-0.2371 (0.0587)	0.0782 (0.0707)	-0.0834 (0.0527)	-0.0558 (0.0412)	-0.3720 (0.0985)	-0.1260 (0.0591)	-0.2668 (0.0407)
3+ Adults in Hhd	-0.2197 (0.0490)	-0.0278 (0.0840)	-0.2359 (0.1059)	-0.4533 (0.0736)	-0.0649 (0.0869)	-0.3147 (0.0666)	-0.1248 (0.0567)	-0.4594 (0.1167)	-0.9134 (0.0786)	-0.4496 (0.0549)
1 Child in Hhd	-0.1607 (0.0452)	0.0126 (0.0792)	-0.0541 (0.1139)	-0.0188 (0.0625)	0.1984 (0.0879)	0.0377 (0.0685)	-0.1555 (0.0528)	0.0703 (0.1054)	-0.2271 (0.0732)	0.0728 (0.0463)
2+ Children in Hhd	-0.1338 (0.0412)	-0.0398 (0.0730)	-0.0587 (0.1117)	-0.0395 (0.0547)	0.1801 (0.0761)	-0.1158 (0.0668)	-0.1129 (0.0476)	-0.0014 (0.0985)	-0.0124 (0.0652)	0.0968 (0.0414)
Hispanic Householder	0.0589 (0.0576)	0.4703 (0.0997)	0.4795 (0.1074)	-0.0326 (0.0878)	-0.0013 (0.0862)	0.0606 (0.0828)	0.3294 (0.0806)	0.2850 (0.1248)	0.0646 (0.0902)	0.3495 (0.0507)
Black Householder	-0.2196 (0.0554)	0.3600 (0.1073)	0.0417 (0.1022)	-0.2430 (0.0976)	0.0192 (0.0733)	-0.0505 (0.0694)	-0.0983 (0.0758)	0.0646 (0.1151)	0.0113 (0.0798)	0.2302 (0.0509)
Other Race Householder	0.1836 (0.0704)	-0.0182 (0.1204)	0.3184 (0.1716)	-0.0360 (0.1044)	-0.3503 (0.1150)	0.0012 (0.1132)	-0.0592 (0.0845)	-0.1537 (0.1802)	-0.1830 (0.1073)	0.1712 (0.0741)
High School	-0.0886 (0.0478)	-0.1323 (0.0920)	0.0916 (0.1087)	-0.0043 (0.0785)	-0.0120 (0.0736)	-0.0020 (0.0652)	-0.1061 (0.0707)	0.0115 (0.1052)	-0.1126 (0.0772)	-0.3078 (0.0509)
Some College	-0.2313 (0.0496)	-0.2142 (0.0923)	0.0358 (0.1090)	0.0668 (0.0789)	0.1802 (0.0839)	-0.0500 (0.0678)	-0.1417 (0.0706)	0.0451 (0.1098)	-0.3380 (0.0774)	-0.6346 (0.0530)
College or more	-0.3930 (0.0520)	-0.3740 (0.0902)	-0.0239 (0.1244)	0.1354 (0.0785)	0.2288 (0.1227)	-0.0570 (0.0711)	-0.2443 (0.0700)	0.0615 (0.1340)	-0.4249 (0.0826)	-0.9301 (0.0584)
Age 26-64	0.0591 (0.0696)	-0.2255 (0.1782)	0.3638 (0.1321)	0.3188 (0.1290)	0.1362 (0.1083)	-0.0069 (0.1581)	-0.2188 (0.0955)	0.4228 (0.1830)	0.8561 (0.1009)	0.3058 (0.0595)
Age 65 or more	0.9022 (0.0767)	-0.3040 (0.1850)	0.4194 (0.2213)	0.6020 (0.1419)	0.3408 (0.1298)	0.0021 (0.1675)	0.6457 (0.1016)	0.4926 (0.2142)	1.2631 (0.1168)	0.3168 (0.1189)
AHS indicator	-1.1244 (0.0865)	0.1022 (0.2014)	-0.4700 (0.1871)	-0.2249 (0.1544)	-0.6826 (0.1406)	-0.2216 (0.1729)	-0.4723 (0.1199)	-0.0669 (0.2224)	-1.4115 (0.1312)	-1.1527 (0.0822)

SOURCE: 1999 AHS, March 2000 CPS.

Table14: Family Wage Income Regression Coefficients and (Standard Errors)

	1999	1995
Business Income	-14742 (399)	-8821 (354)
Other non-Wage Income	2495 (287)	2004 (263)
AHS * no non-Wage Income	3054 (305)	2169 (295)
AHS * Business Income	16357 (448)	6008 (361)
AHS * Other non-Wage Income	-1631 (187)	-1792 (150)

SOURCE: 1995 and 1999 AHS, March 1996 and March 2000 CPS.
NOTE: other controls are indicators for race and ethnicity, eduction, the number of adults, the number of children, age 65 or more; and a cubic in age.

Table15: Effect of Computer Assisted Telephone Interviewing (CATI) on Reported Income, 1991

Full Sample

	Mean						Median		
	Control	CATI	Difference	SE (dif)	t (dif)	Adj Dif [a]	Control	CATI	Difference
Not Topcoded[b]									
Household Income	38,617	38,503	-114	453	-0.25	-277	28,000	28,000	0
Family Income	37,579	37,440	-139	451	-0.31	-339	26,300	26,000	-300
Family Earnings	28,694	28,948	254	391	0.65	620	21,000	21,000	0
Family non-Wage Income	8,887	8,498	-388	228	-1.70	-947	1,800	2,000	200
Topcoded at the 90th percentile.									
Household Income	33,362	33,339	-24	229	-0.10	-58	28,000	28,000	0
Family Income	32,368	32,320	-47	227	-0.21	-115	26,300	26,000	-300
Family Earnings	24,708	24,840	132	225	0.59	322	21,000	21,000	0
Family non-Wage Income	6,122	6,012	-110	84	-1.31	-268	1,800	2,000	200
% interviewed by CATI	0.0%	41.0%							
N	29,851	14,913							

Source: 1991 AHS internal file. [exp6.xls]

Note:Wage and non-Wage income do not sum to total income because of topcoding.

a The Adjusted Difference is the difference divided by the percent interviewed by CATI, and indicates the effect on those actually treated.

b Topcoded at $999,997.

Continued

Table15: Effect of Computer Assisted Telephone Interviewing (CATI) on Reported Income, 1991 (cont'd)

Sample restricted to those likely to be CATI-eligible

	Mean						Median		
	Control	CATI	Difference	SE (dif)	t (dif)	Adj Dif [a]	Control	CATI	Difference
Not Topcoded[b]									
Household Income	40,221	39,876	-345	539	-0.64	-636	29,996	30,000	4
Family Income	39,239	38,861	-378	537	-0.70	-696	28,000	28,000	0
Family Earnings	29,764	29,932	169	464	0.36	311	22,001	22,600	599
Family non-Wage Income	9,477	8,938	-540	275	-1.96	-995	2,000	2,400	400
Topcoded at the 90th percentile.									
Household Income	34,600	34,435	-165	267	-0.62	-304	29,996	30,000	4
Family Income	33,646	33,468	-178	265	-0.67	-328	28,000	28,000	0
Family Earnings	25,523	25,642	119	266	0.45	219	22,001	22,600	599
Family non-Wage Income	6,483	6,316	-167	100	-1.68	-308	2,000	2,400	400
% interviewed by CATI	0.0%	54.3%							
N	22,080	11,024							

Source: 1991 AHS internal file. [exp6.xls]
Note: "Those likely to be CATI-eligible," consist of those who were not screened out for being difficult to interview in 1989.
It is an approximate definition, and 14.6 percent of those "likely to be CATI-eligible" treatment group members were actually not eligible. The approximate definition is used because the exact definition is not available for controls.
Wage and non-Wage income do not sum to total income because of topcoding.
a The Adjusted Difference is the difference divided by the percent interviewed by CATI, and indicates the effect on those actually treated.
b Topcoded at $999,997.

Table16: Effect of Computer Assisted Telephone Interviewing (CATI) on Reported Income, 1991

Households Receiving Business Income

	Mean						Median		
	Control	CATI	Difference	SE (dif)	t (dif)	Adj Dif [a]	Control	CATI	Difference
Not Topcoded[b]									
Household Income	61,224	62,009	784	1,911	0.41	1,623	43,000	45,500	2,500
Family Income	60,508	61,353	845	1,910	0.44	1,748	42,000	45,000	3,000
Family Earnings	34,298	37,400	3,102	1,342	2.31	6,418	24,000	26,000	2,000
Family non-Wage Income	26,222	23,953	-2,269	1,265	-1.79	-4,695	14,000	12,924	-1,076
Topcoded at the 90th percentile.									
Household Income	44,535	45,833	1,298	709	1.83	2,686	43,000	45,500	2,500
Family Income	43,827	45,158	1,331	705	1.89	2,754	42,000	45,000	3,000
Family Earnings	26,982	29,264	2,283	684	3.34	4,723	24,000	26,000	2,000
Family non-Wage Income	12,823	12,181	-642	340	-1.89	-1,328	14,000	12,924	-1,076
% interviewed by CATI	0.0%	48.3%							
N	3,826	1,845							

Source: 1991 AHS internal file. [exp8.xls]

Note:Wage and non-Wage income do not sum to total income because of topcoding.

a The Adjusted Difference is the difference divided by the percent interviewed by CATI, and indicates the effect on those actually treated.

b Topcoded at $999,997.

Continued

Table16: Effect of Computer Assisted Telephone Interviewing (CATI) on Reported Income, 1991 (cont'd)

Sample restricted to those likely to be CATI-eligible (households receiving business income)

	Mean						Median		
	Control	CATI	Difference	SE (dif)	t (dif)	Adj Dif [a]	Control	CATI	Difference
Not Topcoded[b]									
Household Income	63,685	64,439	753	2,298	0.33	1,389	45,000	48,000	3,000
Family Income	62,960	63,739	779	2,301	0.34	1,436	44,400	47,000	2,600
Family Earnings	35,531	39,541	4,010	1,629	2.46	7,392	25,000	29,000	4,000
Family non-Wage Income	27,446	24,199	-3,247	1,498	-2.17	-5,985	15,000	13,038	-1,962
Topcoded at the 90th percentile.									
Household Income	45,707	47,365	1,658	828	2.00	3,057	45,000	48,000	3,000
Family Income	44,956	46,609	1,654	824	2.01	3,048	44,400	47,000	2,600
Family Earnings	27,654	30,829	3,175	808	3.93	5,851	25,000	29,000	4,000
Family non-Wage Income	13,190	12,256	-934	402	-2.32	-1,721	15,000	13,038	-1,962
% interviewed by CATI	0.0%	54.3%							
N	2,814	1,328							

Source: 1991 AHS internal file. [exp8.xls]
Note: "Those likely to be CATI-eligible," consist of those who were not screened out for being difficult to interview in 1989. It is an approximate definition, and 14.6 percent of those "likely to be CATI-eligible" treatment group members were actually not eligible. The approximate definition is used because the exact definition is not available for controls.
Wage and non-Wage income do not sum to total income because of topcoding.
a The Adjusted Difference is the difference divided by the percent interviewed by CATI, and indicates the effect on those actually treated.
b Topcoded at $999,997.

Table 17: Oaxaca Decomposition of Income and Reporting Rates, 1995 and 1999

	1999				1995			
	Fraction Reporting		Mean CPS	CPS Income	Fraction Reporting		Mean CPS	CPS Income
Income Source	AHS	CPS	Income	w/AHS Reporting	AHS	CPS	Income	w/AHS Reporting
Interest	0.331	0.601	1,899	1,046	0.430	0.642	1,516	1,015
Rental	0.060	0.087	526	363	0.082	0.094	403	352
Alimony/Child Support	0.043	0.050	237	204	0.047	0.054	201	175
Business/Self-Employment	0.098	0.108	2,844	2,581	0.124	0.110	2,091	2,357
Welfare	0.049	0.059	267	222	0.060	0.080	353	265
Social Security/Retirement/Survivors	0.272	0.306	5,248	4,665	0.292	0.314	4,646	4,320
Dividends	0.176	0.309	1,181	673	0.184	0.255	620	447
Workers Comp/Disability	0.032	0.030	244	260	0.037	0.033	239	268
Other	0.053	0.149	705	251	0.096	0.174	740	408
Total			13,151	10,263			10,809	9,608
N	46,589	50,978			45,675	49,642		

Source: 1995 and 1999 AHS; March 1996 and March 2000 CPS.
Note: Figures are weighted but not topcoded. CPS Income includes zero amounts.

Continued

Table 17: Oaxaca Decomposition of Income and Reporting Rates, 1995 and 1999 (continued)

	CPS Income, 1995-1999				Pseudo AHS Income, 1995-1999 (CPS Income with AHS Reporting)			
			Holding constant:				Holding constant:	
Income Source	Difference	% Diff.	Income at 1999 levels	Reporting at 1995 levels	Difference	% Diff.	Income at 1999 levels	Reporting at 1995 levels
Interest	383	25.3	-130	513	30	3.0	-313	343
Rental	123	30.5	-42	165	11	3.2	-133	144
Alimony/Child Support	36	17.9	-19	55	29	16.5	-19	48
Business/Self-Employment	753	36.0	-53	806	224	9.5	-685	908
Welfare	-86	-24.4	-95	9	-43	-16.2	-50	7
Social Security/Retirement/Survivors	602	13.0	-137	739	344	8.0	-343	687
Dividends	561	90.5	206	355	225	50.4	-31	256
Workers Comp/Disability	5	2.1	-24	29	-8	-2.9	-41	33
Other	-35	-4.7	-118	83	-158	-38.6	-203	46
Total	2,342	21.7	-412	2,754	656	6.8	-1,817	2,473
N								

Source: 1995 and 1999 AHS; March 1996 and March 2000 CPS.
Note: Figures are weighted but not topcoded. CPS Income includes zero amounts.

Table 18: Item and Survey non-Response in the AHS (Percentages)

	1995	1999
Non-interview[a]	7.53	9.87
non-Wage Income imputed	17.7	19.3

Note:
[a] Refusals: (Type A non-interviews)/(Interviews + Type A non-interviews).
Source: AHS [cmp89.sas]

Table 19: Sample Frame Effects on non-Wage Income, CPS

	1995 CPS (1980 & 1990 Frame)			1996 CPS (1990 Frame)		
Month-in-Sample	Mean	Median	SE	Mean	Median	SE
Full Sample						
1-4 (1990 Frame)	8,018	4,131	56	8,199	4,153	61
5-8 (1980 Frame)	8,004	4,000	56	8,168	4,130	61
Difference	-14	-131	79	-31	-23	86
Metro Sample						
1-4 (1990 Frame)	7,974	3,936	65	8,166	3,992	70
5-8 (1980 Frame)	7,891	3,643	66	8,107	3,840	70
Difference	-83	-293	93	-59	-152	99

Note: The 1995 CPS used a 1980 sample frame for Month-in-Sample groups 5-8 and a 1990 frame for groups 1-4, with the exception that approximately 10 percent of Month-in-Sample groups 5-8 are from the 1990 Sample Frame. These cases are from non-continuing PSUs (primarily rural areas). The 1996 CPS used a sample frame drawn from the 1990 Census. All Figures are weighted and topcoded at the 90th percentile. Household non-wage income includes self-employment and farm income.
Source: 1995 & 1996 CPS [cmp91.sas, cmp93.sas, cmp91.xls]

Table 20: Mean and Median of non-Relatives Income[a] in 1999, by Demographics

	AHS N	CPS N	AHS mean	CPS mean	% Diff.	T (dif) [b]	AHS median	CPS median	Diff.
Full Sample	46,589	50,978	1,145	2,058	-44.4	-17.0	0	0	0
Owner	30,799	34,192	712	1,450	-50.9	-12.9	0	0	0
Renter	15,790	16,786	2,022	3,305	-38.8	-11.4	0	0	0
1 Adult in Hhd	14,987	15,591	33	8	300.0	2.6	0	0	0
2 Adults in Hhd	24,366	27,617	1,449	2,803	-48.3	-17.3	0	0	0
3+ Adults in Hhd	7,016	7,762	2,531	3,738	-32.3	-5.5	0	0	0
Hispanic Householder	4,529	6,814	1,714	2,008	-14.6	-1.7	0	0	0
Non-Hispanic Householder	42,060	44,164	1,091	2,063	-47.2	-17.1	0	0	0
Black Householder	5,612	5,205	989	1,698	-41.7	-5.3	0	0	0
White Householder	37,776	43,703	1,127	2,083	-45.9	-16.4	0	0	0
White Non-Hispanic	34,503	37,218	1,088	2,098	-48.2	-16.1	0	0	0
< High School	8,643	8,858	925	1,202	-23.0	-3.1	0	0	0
High School	13,442	16,083	1,053	1,724	-38.9	-8.0	0	0	0
Some College	12,554	13,302	1,290	2,320	-44.4	-9.8	0	0	0
College or more	11,950	12,735	1,256	2,728	-54.0	-10.8	0	0	0
Age 25 or less	3,055	3,464	3,723	6,120	-39.2	-7.6	0	0	0
Age 26-64	33,541	36,880	1,172	2,139	-45.2	-14.7	0	0	0
Age 65 or more	9,993	10,634	178	410	-56.6	-4.4	0	0	0
Below Poverty Line	6,564	5,435	194	212	-9.0	-0.8	0	0	0
100-200% of Poverty	8,574	9,671	645	754	-14.5	-2.3	0	0	0
200% + of Poverty	31,451	35,872	1,481	2,655	-44.2	-15.5	0	0	0

SOURCE: 1999 AHS, March 2000 CPS.

NOTE: [a] Weighted, standard AHS topcodes.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.

Table A1: Means and Medians of Income Components in 1999, CPS

		Full Sample, including zeros			Those with non-zero income		
Variable		N	Mean	Median	N	Mean	Median
VINT	**Interest**	50,978	1,899	34	29,959	3,192	392
VRENT	**Rental**	50,978	526	0	4,403	6,209	1,500
VALIM	**Alimony/Child Support**	50,978	237	0	2,507	4,830	3,120
HALMVAL	Alimony Income	50,978	45	0	206	10,204	7,000
HCSPVAL	Child Support Income	50,978	197	0	2,445	4,130	3,000
VBUS	**Business, Farm, or Ranch**	50,978	2,844	0	5,499	27,152	12,000
HFRVAL	Farm Income	50,978	146	0	908	9,491	1,000
HSEVAL	Self Employment	50,978	2,776	0	5,131	28,073	13,000
VWELF	**Welfare**	50,978	267	0	2,927	4,712	4,096
HSSIVAL	SSI	50,978	206	0	2,047	5,124	5,580
HPAWVAL	Public Assistance	50,978	74	0	1,200	3,295	2,514
VSS	**Social Security or Pensions**	50,978	5,248	0	15,445	17,367	13,182
HRETVAL	Retirement income	50,978	1,907	0	6,379	14,903	10,204
HSSVAL	Social Security	50,978	3,159	0	13,715	11,803	10,782
HSURVAL	Survivor's income	50,978	252	0	1,257	10,068	5,808
VDIV	**Dividends**	50,978	1,181	0	12,668	4,590	1,000
VWKCMP	**Workers' Compensation/ Disability**	50,978	244	0	1,434	8,761	5,000
HWCVAL	Workers' Compensation	50,978	96	0	854	5,824	2,700
HDISVAL	Disability Income	50,978	158	0	761	10,590	6,720
VRESID	**Other Income**	50,978	705	0	7,429	4,998	2,516
HVETVAL	Veterans Payments	50,978	189	0	1,214	8,092	4,799
HUCVAL	Unemployment Income	50,978	137	0	2,487	2,908	1,800
HOIVAL	Other Income	50,978	77	0	972	5,233	1,796
HEDVAL	Educational Assistance	50,978	271	0	3,136	4,447	2,500
HFINVAL	Financial Assistance	50,978	98	0	731	6,354	3,000

SOURCE: March 2000 CPS.
NOTE: Figures in bold are CPS incomes for families, grouped into AHS-equivalent categories. Other figures are CPS income sub-components for households.

Table A2 : Mean and Median of Household Income[a] in 1999, by Demographics

	AHS N	CPS N	AHS mean	CPS mean	Diff.	% Diff.	T (dif) [b]	AHS median	CPS median	Diff.
Full Sample	46,589	50,978	43,673	47,922	-4,248	-8.9	-20.9	36,000	40,546	-4,546
Owner	30,799	34,192	50,587	54,875	-4,289	-7.8	-16.9	45,400	50,000	-4,600
Renter	15,790	16,786	29,687	33,670	-3,983	-11.8	-14.3	24,400	26,500	-2,100
1 Adult in Hhd	14,987	15,591	26,127	27,609	-1,482	-5.4	-5.6	20,000	20,240	-240
2 Adults in Hhd	24,366	27,617	49,822	54,849	-5,027	-9.2	-18.5	44,100	50,000	-5,900
3+ Adults in Hhd	7,016	7,762	60,881	66,266	-5,385	-8.1	-10.5	60,100	64,840	-4,740
Hispanic Householder	4,529	6,814	35,910	37,820	-1,910	-5.1	-3.6	29,000	30215	-1215
Non-Hispanic Householder	42,060	44,164	44,422	48,909	-4,487	-9.2	-20.6	37,000	42,000	-5,000
Black Householder	5,612	5,205	31,711	36,201	-4,490	-12.4	-8.3	25,000	27,940	-2,940
White Householder	37,776	43,703	45,604	49,431	-3,827	-7.7	-17.1	39,000	42,519	-3,519
White Non-Hispanic	34,503	37,218	46,401	50,742	-4,341		-18.1	40,000	44,312	-4,312
< High School	8,643	8,858	26,126	26,019	107	0.4	0.3	19,000	19,420	-420
High School	13,442	16,083	38,499	40,961	-2,462	-6.0	-7.6	32,000	34,800	-2,800
Some College	12,554	13,302	44,726	49,417	-4,691	-9.5	-12.6	39,000	43,750	-4,750
College or more	11,950	12,735	61,251	68,407	-7,156	-10.5	-17.3	60,000	69,000	-9,000
Age 25 or less	3,055	3,464	27,291	31,782	-4,491	-14.1	-7.9	24,000	25,910	-1,910
Age 26-64	33,541	36,880	50,068	54,120	-4,052	-7.5	-16.9	45,000	49,500	-4,500
Age 65 or more	9,993	10,634	27,136	31,802	-4,666	-14.7	-13.0	19,500	22,820	-3,320
Below Poverty Line	6,564	5,435	6,141	7,344	-1203	-16.4	-12.5	6,000	6,906	-906
100-200% of Poverty	8,574	9,671	19,037	18,870	167	0.9	1.4	17,000	16,640	360
200% + of Poverty	31,451	35,872	58,248	61,139	-2,890	-4.7	-13.4	52,500	55,550	-3,050

SOURCE: 1999 AHS, March 2000 CPS

NOTE: [a] Weighted and Topcoded at the 90th percentile.

[b] T-statistic testing whether the difference is equal to zero; significant at 10% level if 1.64 or greater in absolute value.