参考２

次回全国消費実態調査検討用参考資料

平成26年全国消費実態調査の概要

Ⅰ　調査の概要

１　調査の目的

全国消費実態調査は，国民生活の実態について，家計の収支及び貯蓄・負債，耐久消費財，住宅・宅地などの家計資産を総合的に調査し，消費・所得・資産に係る水準，構造，分布などを明らかにすることを目的として，昭和34年の第１回調査以来５年ごとに実施されており，今回は12回目の調査である。

この種の調査としては毎月実施している家計調査があるが，その主な目的が全国平均の家計収支の時系列の動きを明らかにすることにあるため，調査規模が約9,000世帯と小さく，詳細な構造分析を行うことができない。そこで，今回の全国消費実態調査では，家計調査からは得られない詳細な結果を得るために標本数を約56,000世帯（うち単身世帯約4,700世帯）とし，年間収入階級別，世帯主の年齢階級別などの各種世帯属性別あるいは地方別，都道府県別などの地域別に家計の実態を種々の角度から分析している。

調査の内容は，過去11回の調査と同様に，家計上の収入と支出，主要耐久消費財の所有数量，貯蓄現在高及び借入金残高（昭和44年調査から開始）を調査し，39年調査から59年調査まで調査していた品目の購入先は平成６年調査から再び調査をしている。

今回の調査では，少子高齢化の進展等の社会・経済状況の変化を踏まえ，介護や育児が家計へ与える影響や，地震を始めとする大規模な自然災害が家計へ与えた影響について，より詳細に調査している。

２　調査の法的根拠

この調査は，統計法（平成19年法律第53号）による基幹統計「全国消費実態統計」の作成を目的とする統計調査として，全国消費実態調査規則（昭和59年総理府令第23号）に基づいて実施した。

３　調査の実施期間

二人以上の世帯については，平成26年９月，10月及び11月の３か月間，単身世帯については，10月及び11月の２か月間調査を実施した。

４　調査の対象

全国の全ての世帯のうち，総務大臣の定める方法により選定された世帯を対象とし，二人以上の世帯と単身世帯とに分けて調査を実施した。

なお，次に掲げる世帯は，世帯としての収入と支出を正確に計ることが難しいことなどの理由から調査の対象から除外した。

(1) 二人以上の世帯
- ①　料理飲食店又は旅館を営む併用住宅の世帯
- ②　下宿屋又は賄い付きの同居人のいる世帯
- ③　住み込みの雇用者が４人以上いる世帯
- ④　外国人世帯

(2) 単身世帯
- ①　15歳未満の人
- ②　学生
- ③　社会施設及び矯正施設の入所者
- ④　病院及び療養所の入院者
- ⑤　自衛隊の営舎内居住者
- ⑥　雇用者を同居させている人
- ⑦　二人以上の世帯の対象除外（①～④）に該当する人

５　調査対象の選定

調査対象の選定は，二人以上の世帯と単身世帯とに分けて行った。

(1) 二人以上の世帯

① 調査市町村の選定

市については，平成26年１月１日現在の全ての市（791市。東京都区部は１市とみなす。）を調査市とし，町村については，平成26年１月１日現在の929町村から212町村を選定した。

② 調査単位区の選定

調査市町村から，合計4,696調査単位区（１調査単位区は平成22年国勢調査の近接する２調査区）を選定した。

③ 調査世帯の選定

各調査単位区から11世帯を系統抽出し，全国で51,656世帯を選定した。

なお，東日本大震災の被災地域の状況を適切に把握するため，岩手県，宮城県及び福島県の各３市（計９市）においては，配分された世帯数のうち，それぞれ11世帯（１調査単位区，全９調査単位区99世帯）について，応急仮設住宅に居住する世帯が調査対象となるよう調整を行った。

(2) 単身世帯

① 調査単位区の選定

単身世帯については，二人以上の世帯の調査単位区と同じ調査単位区とした。

② 調査世帯の選定

各調査単位区から１世帯を抽出し，全国で4,696世帯を選定した。

６　調査事項

調査世帯について，次の事項を調査した。

(1) 家計上の収入と支出に関する事項

収入は，勤労者世帯及び無職世帯についてのみ，その種類と金額を調査するとともに，収入に伴う控除（税金，社会保険料など）についても，その種類と金額を併せて調査した。また，現物収入は，全ての世帯について，品目ごとに，その入手方法，品名及び見積り金額を調査した。

支出は，全ての世帯について，現金支出，口座自動振替による支払及びクレジットカード，掛買い，月賦，電子マネーによる支払に分けて，品名，用途及び支出金額を調査した。

(2) 品物の購入地域に関する事項

購入した全ての品物（通信販売などを除く。）について，その購入地域別（現住居と同じ市町村，他の市町村（県内），他の市町村（県外））に調査した。なお，購入地域は11月のみ調査した。

(3) 品物の購入先に関する事項

購入した全ての品物（有価証券の購入などを除く。）について，その購入先の販売形態別（一般小売店，スーパー，コンビニエンスストア，百貨店，生協・購買，ディスカウントストア・量販専門店，通信販売（インターネット），通信販売（その他），その他）に調査した。なお，購入先は11月のみ調査した。

(4) 主要耐久消費財等に関する事項

家具類，冷暖房用器具，一般家事用品，教養娯楽用品，自動車など約30品目の所有数量と取得時期について調査した。

(5) 年間収入及び貯蓄・借入金残高に関する事項

年間収入は，世帯主，世帯主の配偶者，その他の世帯員（65歳以上，65歳未満）について，過去１年（平成25年12月～26年11月）の収入を種類別に調査した。

貯蓄は，預貯金（銀行，社内預金など），生命保険掛金などの払込総額，信託，株式及び債券などの有価証券について，種類ごとに平成26年11月末の現在高を調査した。

なお，個人営業世帯などの貯蓄には，家計用だけでなく営業のための分も含めて調査した。

借入金残高は，月賦・年賦の未払残高，住宅の購入・建築・増改築，土地の購入のための借入金残高及びそれ以外の借入金残高について，平成26年11月末の現在高を調査した。

(6) 世帯及び世帯員に関する事項

氏名，世帯主との続き柄，性別，年齢，就業・非就業の別，育児休業の取得の有無のほか，産業及び職業や在学者の場合は就学状態，要介護・要支援認定の状況などを調査した。

このほか，世帯員以外の家族の不在理由，世帯主の子の住んでいる場所，被災に関する事項，単身世帯については，単身赴任，出稼ぎなど世帯の形態について調査した。

(7) 現住居及び現住居以外の住宅・宅地に関する事項

現在住んでいる住居については，住居の構造，延べ床面積，建て方，所有関係，地代の有無（持ち家のみ），敷地面積（持ち家のみ），建築時期（持ち家のみ），入居時期（持ち家以外）及び設備の有無を，現在住んでいる住居以外の住宅・宅地については，住居の建築時期，延べ床面積，構造，所在地，敷地面積を調査した。

7　調査方法と調査時期

「６　調査事項」の「(1)家計上の収入と支出に関する事項」については，二人以上の世帯では９月１日～11月30日の３か月間，単身世帯では10月１日～11月30日の２か月間，調査世帯が１か月１冊の家計簿に毎日の収入（勤労者世帯及び無職世帯のみ）と支出を記入した。なお，家計簿は，収入と支出を記入する「家計簿Ａ」と，収入と支出のほかに「６　調査事項」の「(2)品物の購入地域に関する事項」及び「(3)品物の購入先に関する事項」を記入する欄を設けた「家計簿Ｂ」の２種類を用い，９月及び10月（単身世帯は10月のみ）は「家計簿Ａ」，11月は「家計簿Ｂ」により調査した。

「６　調査事項」の「(4)主要耐久消費財等に関する事項」については，調査世帯が「耐久財等調査票」に10月末日現在で記入した。

「６　調査事項」の「(5)年間収入及び貯蓄・借入金残高に関する事項」については，調査世帯が「年収・貯蓄等調査票」に11月末日現在で記入した。

「６　調査事項」の「(6)世帯及び世帯員に関する事項」及び「(7)現住居及び現住居以外の住宅・宅地に関する事項」については，二人以上の世帯は９月１日現在で，単身世帯は10月１日現在で調査世帯が「世帯票」に記入した。

なお，調査票の取集において，調査票を調査員に提出するか電子調査票を用いてオンラインで回答するかを，調査票ごとに調査世帯が選択できるようにした。

8　調査の流れ

調査は，次の流れで実施した。

総務大臣－都道府県知事－市町村長－指導員－調査員－調査世帯

9　集計及び結果の公表

調査票は，市町村，都道府県を通じて総務省統計局に提出され，独立行政法人統計センターにおいて電子計算機により集計した。

調査結果は，ホームページに掲載するほか，報告書として取りまとめ，「家計収支編（３分冊）」，「家計資産編」，「地域編」，「分析編」の計４巻（６冊）に分けて刊行する。

Ⅱ　個人収支簿による調査の概要

１　調査の目的

国民生活の多様化，個人意識の高まり等により，世帯において個人の自由にできる支出が増加しており，家計簿のみでは世帯における全ての消費実態を把握することが困難になってきている。

そこで，家計簿に加えて「個人収支簿」を導入し，世帯員ごとに個人の自由裁量による収支を記入してもらうことにより，使途不明のこづかい等の内訳を解明すると共に，消費構造の詳細な把握，個計化の状況把握のためのデータを得ることを目的としている。

２　調査の範囲

(1) 調査市町村

平成26年９月１日現在で家計調査の対象となっている168市町村を調査した。

(2) 調査単位区

調査市町村のうち，平成26年３月，４月及び５月に家計調査を開始した調査単位区（一般単位区）において調査した。

(3) 調査世帯

平成26年８月，９月及び10月に家計調査の家計簿の記入が終了した二人以上の世帯のうち，調査単位区（一般単位区）ごとに１世帯を抽出し，全国で673世帯について調査した。

３　調査の実施期間

家計調査の家計簿記入終了月の翌月（平成26年９月，10月又は11月）の１か月間調査を実施した。

４　調査事項

「個人収支簿」及び「家計簿Ｃ」により，次の事項を調査した。

「個人収支簿」は，各調査月の１日現在で18歳以上の世帯員（家計簿記入者を含む。）について，個人的な収支の内訳とその金額を調査した。

「家計簿Ｃ」は，家計のこづかいに関する支出のみの内訳とその金額を調査した。

５　調査方法

「個人収支簿」及び「家計簿Ｃ」は調査世帯員及び調査世帯が記入し，「個人収支簿」は調査世帯員が密封し，「家計簿Ｃ」と共に調査員がこれを集めた。

（注）個人的な収支とは，個人の自由裁量による収支のことをいう。
　　個人収支項目分類については，「付録　個人収支項目分類表」に示すとおりである。

調査世帯の選定方法と結果の推定式（平成26年）

調査世帯として，二人以上の世帯51,656世帯，単身世帯4,696世帯，合計56,352世帯を選定することとした。具体的な方法・手順は次のとおりである。

1　二人以上の世帯

(1) 母集団

「平成22年国勢調査」の二人以上の一般世帯（約3506万世帯）を適格世帯として標本設計を行い，不採用世帯については，調査世帯選定のために作成する「調査単位区世帯一覧」上で除外した。

(2) 調査世帯数の配分

調査世帯数の配分に当たっては，以下の点を考慮して行った。

① 全国平均について，詳細な世帯属性別結果の精度を確保する。そのため，各調査市町村への調査世帯数の基本配分は，原則として二人以上の一般世帯数（平成22年国勢調査による。）に比例して行う。ただし，１調査単位区（後述）当たりの調査世帯数を11世帯に固定することから，市町村別の調査世帯数は11の倍数とする。

② 都市階級，都道府県庁所在都市及び都道府県別平均について，以下のとおり調整する。

ア 大都市（政令指定都市及び東京都区部）については，一般世帯数に比例した調査世帯数ではなく，結果精度と調査実施の面から適切な世帯数を配分する。

イ 都道府県庁所在都市，中都市の結果精度を確保するため，都道府県庁所在都市及び人口40万以上の市には最低176世帯を，人口25万以上40万未満の市には最低143世帯を，人口15万以上25万未満の市には最低110世帯を配分する。

ウ 小都市の結果精度を確保するため，各調査市には，最低22世帯を配分する。

エ １県当たり最低715世帯を配分する。

その結果，都市階級別の調査世帯数は，「表１　調査世帯数の配分（二人以上の世帯)」に示すとおりである。

(3) 標本の抽出

調査世帯の抽出は，市部では層化２段抽出法，郡部では層化３段抽出法によった。

すなわち，市部では，第１次抽出単位として調査単位区（原則として，平成22年国勢調査の２調査区を１調査単位区とする。)，第２次抽出単位として世帯をとり，郡部では，町村を第１次抽出単位，調査単位区を第２次抽出単位，世帯を第３次抽出単位とし，第１次抽出単位である町村を選定する際に層化した。

① 調査市町村の抽出

ア 市部については，平成26年１月１日現在の全国791市（東京都区部は１市とみなす。）を全て調査市とした。

イ　郡部については，調査町村の調査単位区数を一律２単位区とするため，郡部に配分された調査世帯数を，１調査単位区当たりの調査世帯数である11で除し，整数部分が偶数の場合は小数点以下を切り捨て，奇数の場合は切り上げる。

ウ　その調査単位区数を２で除した数を各都道府県の調査町村数とする。

エ　次に，都道府県内経済圏及び非農林漁家世帯比率（二人以上の世帯に対する農林漁家世帯を除く世帯の割合）により各都道府県の町村を層化し，層ごとに二人以上の世帯数比率に比例した確率比例抽出法により，原則として１層から１町村を選定し，全国の929町村のうち，合計212町村を調査町村とした。

$$\text{各都道府県の調査町村数} = \frac{\left(\dfrac{\text{郡部に配分された調査世帯数（都道府県別）}}{\text{１調査単位区当たりの調査世帯数=11}}\right)}{2} \quad ※$$

※整数部分が偶数⇒小数点以下切り捨て
〃　　奇数⇒　　〃　　切り上げ

②　調査単位区の抽出

ア　調査単位区は，原則として平成22年国勢調査の２調査区を１調査単位区とし，4,696調査単位区を抽出した。

イ　調査単位区の抽出は，まず，調査市区町村ごとに平成22年国勢調査調査区を人口集中地区，準人口集中地区及び非人口集中地区に区分し，調査区を配列したリストを作成した。ただし，調査世帯の負担軽減を考慮し，前回（平成21年）の全国消費実態調査や家計調査など，他の統計調査の調査単位区となった地域を排除するように事前に調整した。このリストから所定の数の調査区を二人以上の世帯数に比例した確率で系統的に抽出した。このようにして抽出された調査区とこの調査区の隣接調査区の中から人口中心点間距離が最も近い調査区の二つを合わせて１調査単位区とした。

なお，東日本大震災の被災地域の状況を適切に把握するため，岩手県，宮城県及び福島県の各３市（計９市）においては，配分された世帯数のうち，それぞれ11世帯（１調査単位区，全９調査単位区99世帯）について，応急仮設住宅に居住する世帯が調査対象となるよう調整を行った。

③　調査世帯の抽出

ア　各調査単位区から11世帯を調査世帯として抽出した。

イ　調査世帯の抽出は，調査開始前に実際に現地を回って調査員が作成した「調査単位区世帯一覧」から不採用世帯を除き，勤労者世帯，勤労者以外の世帯の順に系統抽出した。

ウ　抽出された世帯のうち，やむを得ない理由により調査が出来ない世帯は準調査世帯とし，その代わりの世帯を同じ世帯区分（勤労者世帯，勤労者以外）の中から抽出した。

エ　調査世帯として抽出された世帯で，３か月間継続しての調査が不能となった場合は，同じ世帯区分（勤労者世帯，勤労者以外）の中から代わりの世帯を抽出し，残りの期間のみを調査した。（集計には，これら全ての世帯を用いた。例えば，家計収支編などでは２か月のみ調査した世帯については２/３の世帯として含めている。）

(4) 結果の推定式

調査市区町村ごとに調査世帯の抽出率が異なっているなどのため，全国平均や都道府県別平均などの結果を推計する際は，調査市町村別調整係数及び世帯分布補正係数を世帯の項目ごとに乗じて行った。

推定式は，次のとおりである。

$$\bar{x} = \frac{\sum_i \sum_j \beta_{ij} x_{ij}}{\sum_i \sum_j \beta_{ij}}$$

ここで，x_{ij} ：i 市区町村，j 世帯当該項目の値

ただし，x_{ij} のうち家計簿による収入又は支出金額は，月別の調整済調整係数をウエイトとした加重平均値である。

β_{ij} ：i 市区町村，j 世帯の集計用乗率　　$\beta_{ij} = C_{qk} \times \sum_{m \in B} \left(\tilde{\alpha}_{im} \times M_{ijm} \right)$

ここで，(q,k) は i 市町村，j 世帯が該当する地方，世帯人員階級

C_{qk} ：q 地方，k 世帯人員の世帯分布補正係数

q 地方区分：北海道，東北，関東，北陸，東海，近畿，中国，四国，九州，沖縄（計 10 区分）

k 世帯人員：２人，３人，４人，５人以上（計４区分）

$\tilde{\alpha}_{im}$ ：i 市区町村，第 m 月目の調整済調整係数

M_{ijm} ：i 市区町村，j 世帯，第 m 月目の集計可能な調査票の有無（１又は０）

B ：調査票を調査する第 m 月目の集合（{１，２，３}，{２} 又は {３}）

※　なお，統計表により集計に使用する調査票や主な目的として集計する項目が異なるため，調査票を調査する月数，調査票の有無及び集計世帯数が相違し，集計用乗率が異なる。

【二人以上の世帯の調整済調整係数（$\tilde{\alpha}_{im}$）の計算方法】

① 市区の調整係数

$$\alpha_i = \frac{N_i}{n_i}$$

$$\tilde{\alpha}_{im} = \begin{cases} \alpha_i \dfrac{n_i}{\tilde{n}_{im}} & \left(\dfrac{n_i}{\tilde{n}_{im}} \leqq 2 \right) \\ 2\alpha_i & \left(\dfrac{n_i}{\tilde{n}_{im}} > 2 \right) \end{cases}$$

i ：調査市区

α_i ：i 市区の調整係数

N_i ：i 市区の二人以上の世帯数（平成 22 年国勢調査）

n_i ：i 市区の調査予定世帯数

$\tilde{n}_{im}$ ：i 市区第 m 月目の集計世帯数

② 町村の調整係数

$$\alpha_i = \frac{N_R}{n_i} = \frac{\sum_{r \in R} N_r}{n_i}$$

i ：調査町村

α_i ：i 町村結果を R 層に復元するための調整係数

R ：i 町村が属する町村層（町村の集合）

$$\tilde{\alpha}_{im}=\begin{cases}\alpha_i\dfrac{n_i}{\tilde{n}_{im}} & \left(\dfrac{n_i}{\tilde{n}_{im}}\leqq 2\right)\\ 2\alpha_i & \left(\dfrac{n_i}{\tilde{n}_{im}}>2\right)\end{cases}$$

r ：R 層を構成する個々の町村

N_R ：R 層全体の二人以上の世帯数（平成 22 年国勢調査）

N_r ：r 町村の二人以上の世帯数（平成 22 年国勢調査）

n_i ：i 調査町村の調査予定世帯数

$\tilde{n}_{im}$ ：i 町村第 m 月目の集計世帯数

③ 県内経済圏別結果推定用の町村の調整係数

$$\alpha_i=\frac{N_{Q0}}{\sum_{q''\in Q_0'}N_{q''}}\times\frac{N_i}{n_i}$$

$$\tilde{\alpha}_{im}=\begin{cases}\alpha_i\dfrac{n_i}{\tilde{n}_{im}} & \left(\dfrac{n_i}{\tilde{n}_{im}}\leqq 2\right)\\ 2\alpha_i & \left(\dfrac{n_i}{\tilde{n}_{im}}>2\right)\end{cases}$$

i ：調査町村

α_i ：i 町村結果を Q_0 県内経済圏（町村部）に復元するための調整係数

Q ：i 町村が属する県内経済圏（市区町村の集合）

Q_0 ：Q のうち町村部（町村の集合）

Q_0' ：Q_0 のうち調査町村の集合

N_{Q_0} ：Q_0 内の二人以上の世帯数（平成 22 年国勢調査）

$N_{q''}$ ：q'' 町村の二人以上の世帯数（平成 22 年国勢調査）

N_i ：i 町村の二人以上の世帯数（平成 22 年国勢調査）

n_i ：i 町村の調査予定世帯数

$\tilde{n}_{im}$ ：i 町村第 m 月目の集計世帯数

※　県内経済圏の計算は，経済圏の区分と町村層の区分が一致するとは限らないため，②とは異なる調整係数を用いる。

【二人以上の世帯の世帯分布補正係数 C_{qk} の作成方法】

労働力調査平成 26 年平均の地方，世帯人員別の世帯数を用いて，二人以上の世帯の世帯分布補正係数を作成する。

$$C_{qk}=\frac{W_{qk}}{\sum_{(i,j)\in K_{qk}}\sum_{m\in B}(\tilde{\alpha}_{im}\times M_{ijm})\times\frac{1}{|B|}}$$

W_{qk} ：q 地方，k 世帯人員の二人以上の世帯数（労働力調査平成 26 年平均）

K_{qk} ：q 地方，k 世帯人員に属する二人以上の世帯の集合

$|B|$ ：調査票を調査する月数（B の要素数）

2　単身世帯

(1) 母集団

「平成22年国勢調査」の単身世帯のうち，母集団の対象となる約1512万世帯を適格世帯として標本設計を行い，不採用世帯については，調査世帯選定のため作成する「調査単位区世帯一覧」上で除外した。

(2) 調査単位区の選定

調査単位区は，実査の便宜上，二人以上の世帯の調査単位区とした。

(3) 調査世帯の選定

調査世帯は１調査単位区当たり１世帯とした。

調査員が調査単位区世帯一覧の中から二人以上の世帯と同様の方法で，市町村において系統抽出した。

都市階級別の調査世帯数は，「表２　調査世帯数の配分（単身世帯)」に示すとおりである。

(4) 結果の推定式

推定式は，次のとおりである。

$$\bar{x} = \frac{\sum_i \sum_j \beta'_{ij} x'_{ij}}{\sum_i \sum_j \beta'_{ij}}$$

ここで，x'_{ij}　：i 市区町村，j 世帯の当該項目の値

ただし，x_{ij} のうち家計簿による収入又は支出金額は，月別の調整済調整係数をウェイトとした加重平均値である。

β'_{ij}　：i 市区町村，j 世帯の集計用乗率　　$\beta'_{ij} = D_{q'h} \times \sum_{m \in B'} \left(\tilde{\alpha}'_{im} \times M_{ijm} \right)$

ここで，(q',h)はi 市区町村，j 世帯が該当する地方，男女・年齢階級

$D_{q'h}$ ：q' 地方，h 男女・年齢階級の世帯分布補正係数

q' 地方区分：北海道・東北，関東，北陸・東海，近畿，中国・四国，九州・沖縄（計６区分）

h 男女・年齢階級区分：男：35 歳未満，35～59 歳，60 歳以上

女：35 歳未満，35～59 歳，60 歳以上（２×３区分）

$\tilde{\alpha}'_{im}$　：i 市区町村，第m 月目の調整済調整係数

M_{ijm} ：i 市区町村，j 単身世帯，第m 月目の集計可能な調査票の有無（１又は０）

B' ：調査票を調査する第m 月目の集合（{１，２}，{1}又は{2}）

※　なお，統計表により集計に使用する調査票や主な目的として集計する項目が異なるため，調査票を調査する月数，調査票の有無及び集計世帯数が相違し，集計用乗率が異なる。

【単身世帯の調整済調整係数（$\tilde{\alpha}'_{im}$）の計算方法】

一つの都道府県を大都市と大都市以外の地域に分けて，それぞれの地域にある調査市区町村に調整係数を与える。

※ 大都市・・・20 政令指定都市及び東京都区部

（札幌市，仙台市，さいたま市，千葉市，東京都区部，横浜市，川崎市，相模原市，新潟市，静岡市，浜松市，名古屋市，京都市，大阪市，堺市，神戸市，岡山市，広島市，北九州市，福岡市，熊本市）

① 調査市区町村の調整係数

$$\alpha'_i = \frac{N_D}{\sum_{d' \in D'} N_{d'}} \times \frac{N_i}{n_i}$$

$$\tilde{\alpha}'_{im} = \begin{cases} \alpha'_i \dfrac{n_i}{\tilde{n}_{im}} & \left(\dfrac{n_i}{\tilde{n}_{im}} \leqq 2 \right) \\ 2\alpha'_i & \left(\dfrac{n_i}{\tilde{n}_{im}} > 2 \right) \end{cases}$$

D ：都道府県の大都市，あるいは大都市以外の地域（市町村の集合）。ただし，大都市が複数ある都道府県は，大都市のそれぞれを別個に扱う。

例）神奈川県では，D =「横浜市」，「川崎市」，「相模原市」又は「横浜市・川崎市・相模原市以外の地域」の４地域

D' ：D 地域のうち単身世帯調査市区町村

i ：単身世帯調査市区町村

α'_i ：i 調査市区町村結果を D 地域に復元するための調整係数

N_D ：D 地域内の単身適格世帯数（平成 22 年国勢調査）

$N_{d'}$ ：d' 市区町村の単身適格世帯数（平成 22 年国勢調査）

N_i ：i 調査市区町村の単身適格世帯数（平成 22 年国勢調査）

n_i ：i 調査市区町村の単身調査予定世帯数

$\tilde{n}_{im}$ ：i 調査市区町村の単身世帯第 m 月目の集計世帯数

② 県内経済圏別結果推定用の調整係数

$$\alpha'_i = \frac{N_Q}{\sum_{q'' \in Q'} N_{q''}} \times \frac{N_i}{n_i}$$

$$\tilde{\alpha}'_{im} = \begin{cases} \alpha'_i \dfrac{n_i}{\tilde{n}_{im}} & \left(\dfrac{n_i}{\tilde{n}_{im}} \leqq 2 \right) \\ 2\alpha'_i & \left(\dfrac{n_i}{\tilde{n}_{im}} > 2 \right) \end{cases}$$

Q ：県内経済圏（市区町村の集合）

Q' ：Q 県内経済圏のうち単身世帯調査市区町村

α'_i ：i 調査町村結果を Q 県内経済圏に復元するための調整係数

N_Q ：Q 県内経済圏内の単身適格世帯数（平成 22 年国勢調査）

$N_{q''}$ ：q'' 市区町村の単身適格世帯数（平成 22 年国勢調査）

N_i ：i 調査市区町村の単身適格世帯数（平成 22 年国勢調査）

n_i ：i 調査市区町村の単身調査予定世帯数

$\tilde{n}_{im}$ ：i 調査市区町村の単身世帯第 m 月目の集計世帯数

【単身世帯の世帯分布補正係数$D_{q'h}$の作成方法】

労働力調査平成 26 年平均の地方，男女・年齢階級別の単身世帯数を用いて，単身世帯の世帯分布補正係数を作成する。

$$D_{q'h}=\frac{W'_{q'h}}{\sum_{(i,j)\in H_{q'h}}\sum_{m\in B'}(\tilde{\alpha}'_{im}\times M_{ijm})\times\frac{1}{|B'|}}$$

$W'_{q'h}$：q'地方，h男女・年齢階級の単身世帯数（労働力調査平成 26 年平均）

$H_{q'h}$：q'地方，h男女・年齢階級に属する単身世帯の集合

$|B'|$：調査票を調査する月数（B'の要素数）

3　総世帯

結果の推定式

推定式は，次のとおりである。

$$\bar{x}=\frac{\sum_i\sum_j\beta_{ij}x_{ij}+\sum_i\sum_j\beta'_{ij}x'_{ij}\times\frac{|B|}{|B'|}}{\sum_i\sum_j\beta_{ij}+\sum_i\sum_j\beta'_{ij}\times\frac{|B|}{|B'|}}$$

ここで，β_{ij}，x_{ij}，$|B|$については，「1　二人以上の世帯　(4)結果の推定式」を参照

β'_{ij}，x'_{ij}，$|B'|$については，「2　単身世帯　(4)結果の推定式」を参照

表１　調査世帯数の配分（二人以上の世帯）

都市階級		平成26年1月1日現在の市町村数	二人以上の世帯数	平均抽出率	調査市町村数	調査世帯数
全国計		1,720	35,057,800	－	1,003	51,656
大都市	計	21	9,697,232	1/1,492	21	6,501
	東京都区部	1	2,308,354	1/3,180	1	726
	横浜市	1	1,042,669	1/1,975	1	528
	大阪市	1	689,513	1/1,959	1	352
	名古屋市	1	604,891	1/1,774	1	341
	札幌市	1	536,818	1/1,743	1	308
	神戸市	1	430,895	1/1,451	1	297
	京都市	1	388,511	1/1,308	1	297
	川崎市	1	379,770	1/1,328	1	286
	福岡市	1	369,325	1/1,343	1	275
	さいたま市	1	343,210	1/1,300	1	264
	広島市	1	323,528	1/1,225	1	264
	仙台市	1	276,073	1/1,046	1	264
	北九州市	1	274,708	1/1,041	1	264
	千葉市	1	273,902	1/1,038	1	264
	堺市	1	240,601	1/951	1	253
	新潟市	1	216,654	1/856	1	253
	浜松市	1	214,688	1/849	1	253
	相模原市	1	199,178	1/787	1	253
	静岡市	1	197,984	1/783	1	253
	熊本市	1	196,466	1/744	1	264
	岡山市	1	189,494	1/783	1	242
中都市（人口15万以上～100万未満）		140	11,018,750	1/520	140	21,175
小都市Ａ（人口５万以上～15万未満）		377	8,796,205	1/674	377	13,046
小都市Ｂ（人口５万未満）		253	2,393,465	1/382	253	6,270
町村		929	3,152,148	1/676	212	4,664

表２　調査世帯数の配分（単身世帯）

都市階級		平成26年1月1日現在の市町村数	推定適格世帯数	平均抽出率	調査市町村数	調査世帯数
全国計		1,720	15,122,766	－	1,003	4,696
大都市	計	21	6,041,055	1/10,222	21	591
	東京都区部	1	2,023,493	1/30,659	1	66
	大阪市	1	583,657	1/18,239	1	32
	横浜市	1	494,462	1/10,301	1	48
	名古屋市	1	355,647	1/11,472	1	31
	札幌市	1	319,473	1/11,410	1	28
	福岡市	1	285,522	1/11,421	1	25
	川崎市	1	254,765	1/9,799	1	26
	神戸市	1	224,740	1/8,324	1	27
	京都市	1	215,160	1/7,969	1	27
	広島市	1	160,294	1/6,679	1	24
	仙台市	1	152,268	1/6,345	1	24
	さいたま市	1	145,624	1/6,068	1	24
	北九州市	1	132,714	1/5,530	1	24
	千葉市	1	109,094	1/4,546	1	24
	堺市	1	97,862	1/4,255	1	23
	相模原市	1	90,571	1/3,938	1	23
	熊本市	1	87,733	1/3,656	1	24
	岡山市	1	84,859	1/3,857	1	22
	新潟市	1	79,382	1/3,451	1	23
	浜松市	1	72,876	1/3,169	1	23
	静岡市	1	70,859	1/3,081	1	23
中都市（人口15万以上～100万未満）		140	4,421,526	1/2,297	140	1,925
小都市Ａ（人口５万以上～15万未満）		377	2,939,796	1/2,479	377	1,186
小都市Ｂ（人口５万未満）		253	774,752	1/1,359	253	570
町村		929	945,637	1/2,230	212	424

全国消費実態調査の改定変遷

		昭和34年	昭和39年	昭和44年	昭和49年	昭和54年	昭和59年	平成元年	平成6年	平成11年	平成16年	平成21年	平成26年
調査対象		農林漁業世帯は調査対象外			兼業農家世帯を調査対象とする		農林漁業を営む世帯を含む、全世帯を調査対象とする						農林漁業を営む世帯を含む、全世帯を調査対象とする
調査期間	二人以上世帯	9月・10月・11月											9月・10月・11月
	単身世帯	10月・11月					11月	10月・11月					10月・11月
調査事項	家計簿（A・B）	個々の品目ごとに支出金額等を記入			一部の品目でまとめて支出金額を記入（プレプリント）						個々の品目ごとに支出金額等を記入		個々の品目ごとに支出金額等を記入
		購入した数量及び金額を記入	購入先の記入を追加（11月のみ）					数量及び購入先の記入廃止	再び購入先の記入を追加（家計簿Bのみ）			家計簿Bの購入地域の記入を追加	家計簿Bでは購入先・購入地域を記入
	家計簿C								・家計調査の対象世帯から673世帯を調査 ・家計簿Aを流用		専用の様式（家計簿C）を使用		・家計のこづかいに関する支出の内訳と金額を調査 ・家計調査の対象世帯から673世帯を調査
	個人収支簿（こづかい帳）							・こづかいの収支の調査を開始 ・二人以上世帯から4584世帯を調査	・こづかいの支出のみ記入 ・家計調査の対象世帯から673世帯を調査	・こづかいの収支の調査を再開 ・家計調査の対象世帯から673世帯を調査			・18歳以上の世帯員の個人的な収支の内訳を調査 ・家計調査の対象世帯から673世帯を調査
	耐久財等調査票	耐久財の調査を開始	自動車の追加			購入動機（新規購入，買い替え，買い増し）の追加		・購入動機の廃止 ・その他の耐久消費財の追加	ゴルフ会員権等の追加				30品目＋自動車、その他の耐久消費財、会員権 ※住居設備については世帯票にて調査
		取得時期別の数量を記入			・取得時期の廃止 ・調査実施年の1月から11月の間に取得した耐久財の数量を記入	・取得時期の再開 ・一部、調査実施年の1月から11月の間に取得した耐久財の数量を記入	・取得時期の廃止 ・調査実施年の1月から11月の間に取得した耐久財の数量を記入	取得時期の再開	・取得時期の廃止 ・過去1年間の取得数量を記入	一部の耐久財について取得時期を過去1年以内，過去1～5年以内，過去5年以上で記入			取得時期を過去1年以内，過去1～5年以内，過去5年以上で記入
	年収・貯蓄等調査票			貯蓄・借入金・住宅・土地・年収の調査を開始		耐久財と年収・貯蓄等の調査票が統合する			再び耐久財と年収・貯蓄等の調査票が分かれる	住宅・土地についての項目は世帯票に移動			・年間収入 ・貯蓄現在高 ・借入金残高
	世帯票	世帯票甲（二人以上世帯） 世帯票乙（単身世帯）						二人以上世帯及び単身世帯共通の世帯票になる		住宅・土地についての項目を追加	介護が必要な家族についての項目が追加		・全世帯員に共通する事項 ・3か月以上不在の家族 ・子の住んでいる場所 ・被災に関する事項 ・単身世帯 ・住宅・土地

各都市統計協議会からの要望事項

（都道府県統計連絡協議会）

【最重点要望事項】

Ⅰ 公的統計の体系整備について

１ 体系的、効率な統計作成

「第Ⅱ期公的統計の整備に関する基本的な計画」（以下「基本計画」という。）で定められたとおり、公的統計は可能な限り正確かつ効率的に作成されなければならない。

ついては、社会・人口関連統計調査や産業関連統計調査など全ての調査において、調査の統廃合や調査期日の調整を含めた簡素・合理化を図ること。

特に、全国消費実態調査ついては類似統計調査（家計調査、国民生活基礎調査等）との統廃合やモニター制度の拡大等、早期に抜本的見直しを図ること。検討に当たっては、地方の意見を十分に聴くこととし、検討内容について適宜、情報提供を行うこと。

（大都市統計協議会）

重点要望事項

５　調査の整理・統合とともに、市区事務の平準化を図ること

各調査の実施にあたり、周期のあり方や実施年度を見直す際は、市区に対し、詳細にわたる年間スケジュール等を早期に提示した上で、調査の実施規模や、同一期に大規模調査を集中させることのないよう十分に配慮し、市区の意見を反映させること。

特に、国勢調査実施の前年度は、各種調査が輻輳（ふくそう）していることから、他省庁とも調整を図り、調査の実施周期を見直すなど、市区の事務負担を平準化すること。

その他個別調査に関する要望事項

Ⅱ．各調査についての個別要望事項

３．平成 31 年全国消費実態調査

（１）調査世帯等の負担軽減及び調査の抜本的見直しをすること

全国消費実態調査は、調査事項が世帯のプライバシーに係る内容であるため、調査世帯の理解、協力が得難く、調査期間も長いことから、調査の引受世帯を見つけることや調査員の配置が困難となっている。

ついては、調査世帯の協力が得やすくなるよう、記入者報奨金を増額し、インターネットやスマートフォンで簡単に回答ができるよう調査世帯の負担を軽減するとともに、調査員の負担軽減を図ること。

また、類似の統計調査との統廃合による廃止、もしくは市区を経由せずに国が直轄で調査を実施する等の抜本的見直しも検討すること。

（近畿都市統計協議会）

Ⅱ　総務省に対する要望

重点要望

〔全国消費実態調査〕

１．統計調査の抜本的見直しについて

（１）従前から調査員の配置が困難を極めるとともに途中辞退が多いこと、調査客体にとっても過大な負担となっていることから、類似の統計調査との統廃合による廃止又は国が直轄で調査を実施する等の抜本的見直しを要請しているところである。それが不可能であれば、協力が得やすくなるよう記入者報償金を大幅に増額した上で、パソコンやスマートフォンで簡単に回答ができるよう、また、品目や金額の項目は集計単位で選択回答できるようにするなど調査客体の負担を軽減していただきたい。

（東北県都市統計協議会）

Ⅱ　個別調査に関する要望事項

６　全国消費実態調査の統廃合について

全国消費実態調査について、家計調査等類似する関連調査との統廃合を検討すること。

なお、統廃合が困難で、継続実施する場合は、回答を得るに十分なインセンティブの付与等、調査員及び客体の負担を軽減するための改善を行うこと。

労働時間別人数(労働力調査　2016年平均)

（万人）

	正規の職員・従業員	非正規の職員・従業員	パート・アルバイト	労働者派遣事業所の派遣社員	契約社員	嘱託	その他
週1～14時間	24	294	254	9	11	8	12
週15～34時間	369	934	763	37	67	41	27
うち週15～29時間	122	703	609	22	33	22	17
うち週30～34時間	247	231	154	15	34	19	9
週35時間以上	2889	727	339	83	201	66	38
うち週35～39時間	251	177	105	18	33	14	7
うち週40～48時間	1706	447	195	53	133	44	22
うち週49時間以上	932	104	39	12	35	9	9

※労働力調査 基本集計 2016年平均 から作成

「労働時間の把握」に対する主な意見

○　調査世帯への記入負担、抵抗感への配慮は要するが、案にあるような調査事項の追加は必要と思われる。（地方公共団体）

○　労働時間のしっかりした定義（世帯にわかりやすい説明）が必要と思われる。（地方公共団体）

○　全国消費実態調査の中で労働時間を把握する意義・必要性が見出せない。（地方公共団体）

○　全国消費実態調査は細かくて面倒な調査と言われている中で、更に調査項目を増やすのはいかがか。選択肢にマルをつけるだけで済むという調査ならよいが、毎日何時間働いたか等を細かく記入するとなると、本調査に労働時間を加えることが必要なのか。（地方公共団体）

○　世帯票は、前回調査でもA3の表裏で記入が必要な項目が多く、調査対象世帯の負担が重いので、新たに追加する項目があるのであれば、減らす項目についても検討してほしい。（地方公共団体）

負債の種類，世帯主の年齢階級別 負債を保有している世帯数

その他の借入金

単位：世帯

	30歳未満	30-39歳	40-49歳	50歳以上
二人以上の世帯	120	457	981	3,047
単身世帯	29	18	28	163

（参考）住宅・土地のための負債

単位：世帯

	30歳未満	30-39歳	40-49歳	50歳以上
二人以上の世帯	177	2,541	4,487	5,649
単身世帯	4	14	62	142

（参考）月賦・年賦の未払

単位：世帯

	30歳未満	30-39歳	40-49歳	50歳以上
二人以上の世帯	263	1,412	2,410	4,870
単身世帯	31	39	49	246

出典：「平成26年全国消費実態調査結果」を統計局にて特別集計

「奨学金の負債現在高と毎月の返済額の把握」に対する主な意見

○　調査世帯への記入負担、抵抗感への配慮は要するが、案にあるような調査事項の追加は必要と思われる。（地方公共団体）

○　奨学金の負債現在高及び毎月の返済額と家計の実態との関係性を分析した結果をどのように生かしていくことにしているのかなど、その意義・必要性が見出せない。（地方公共団体）

○　奨学金は、該当世帯が抽出されないと取れないと思われる。奨学金を給付している側から提供してもらうべき。（地方公共団体）

学歴の把握に関する有識者からの指摘

（家計調査等改善検討会（第８回）　平成 25 年３月 18 日）

・　在学か、卒業かについての質問項目を受けて、学校の種別を聞く形式の調査がいくつかある。全国消費実態調査でも、そのような形式に変更することができないか。学歴を社会経済的な階層を表す代理指標として捉えれば、消費行動との関係において、一つの重要な属性として考えることができる。

（消費統計研究会 全国消費実態調査分科会（第２回）　平成 25 年７月８日）

・　学歴について、平成 26 年調査で大きな変更が難しければ、どの程度協力が得られにくいのか把握した上で、少なくとも中期的には導入する方向で検討すべきではないか。

（統計委員会　第 75 回人口・社会統計部会　平成 28 年 11 月 22 日）

・　学歴を聞くというのは非常に難しいというのは承知しているが、年々、学歴の構成というのは変わってきていて、昔ほど学歴を聞くことに違和感がないような社会になってきているという調査もある。

　直近で学歴を聞くということがどれほど妨げになるのか、どこかで再検討してほしい。

・　国際比較等々を考えると、学歴がない調査というのは奇異な目で見られるというのが正直あり、また、学歴云々に関しては非常に忌避感があるという都市伝説については、いつか少し見直していただきたい。

・　家計調査では確かに少し難しいかもしれないが、例えば全国消費実態調査などでは将来的には入れることを考えても良いのではないか。学歴は非常に重要な項目だということを一言申し上げたい。

用語の解説（OECD資産データベース）

TERMS OF REFERENCE

OECD PROJECT ON THE DISTRIBUTION OF HOUSEHOLD WEALTH

10 November 2016

This document describes the basic set of micro-level indicators on the distribution of households' net wealth, assets, and liabilities that the OECD Secretariat is seeking to collect through the co-operation of country-level experts having access to the source micro-data. The basic concepts and classifications detailed in this document are based on the *OECD Guidelines for Micro Statistics on Household Wealth* (http://www.oecd.org/statistics/guidelines-for-micro-statistics-on-household-wealth.htm). The basic specifications in this document are unchanged relative to those used for the previous data collection; two tables (one of them optional) have however been added to the set of tables collected in the past.

The accompanying Excel workbook contains a number of tables to be completed by country experts with their estimates. Tables 1 to 4 relate to the distribution and composition of wealth across household sub-group, while Tables 5 relates to the joint distribution of income and wealth. The list of tables included in the Excel workbook is as follows:

- Table 1. Distribution of household wealth by population subgroups
- Table 2. Distribution of households by net wealth quintiles.
- Table 3. Components of household wealth. This table is further broken down into:
  - Table 3a. Components on household wealth: unconditional means of different assets and liabilities per household
  - Table 3b. Ownership: number of households owning assets or having debt
  - Table 3c. Conditional medians: median values of different assets and liabilities among those who own the wealth components considered
- Table 4. Debt burden indicators among indebted households
- Table 5. Joint distribution of income and wealth across household quintiles
- Table 6. Share of individuals with (equivalised) wealth below a given threshold (expressed as a fraction of median equivalised household disposable income). NEW.
- Table 7. Type of assets and amounts received through inheritances ad gifts. NEW and OPTIONAL

This document provides detailed instructions for the compilation of each table, as well as general specifications of the wealth concept and classification variables.

1. General instructions

Tabulations are requested for the *most recent year* available.

All monetary values should be provided in local currency and nominal prices of the reference year, i.e. with no deflations or exchange rate conversions.

The rows and columns in the Excel tables are fixed and should not be changed, i.e. new rows or columns should not be added to the data worksheet.

The Excel workbook contains a metadata sheet, which should be used to provide details of the data source. In particular, deviations from the definitions outlined in this document should be reported there.

2. Basic Definitions

Unit of observation

The basic unit of observation for wealth distribution data is the household. A household is either an individual person or a group of persons who live together under the same housing arrangement and who combine to provide themselves with food and possibly with other essentials of living. All persons living in a country belong to one, and only one, household. A person's place of usual residence is the basis for determining household membership. More details on the household definition are given in the *OECD Guidelines for Micro Statistics on Household Wealth*, pages 46-54. Major deviations from this standard definition of households should be reported in the metadata sheet.

Unit of analysis

The unit of analysis to be used when compiling all these tables (with the exception of Table 6) is the household. Each household is weighted by its sampling weight in the tabulations.

Reporting of values

Wealth values should be reported with positive sign, in the case of both assets and liabilities.

When values for specific cells are deemed to be 'not statistically significant' because based on a small number of observations, values should be 'flagged' (with cells highlighted in red), rather than omitted.

Wealth values in all tables should be shown as reported by all members of the same household, i.e. in raw or *non-equivalised* terms.

It should be noted that the convention of reporting non-equivalised wealth values for this data collection differs from the one used by the OECD for its collection on the distribution of household income, which relies on equivalised income values (to reflect the sharing and economies of scale in consumption that occur in larger households).

Income concept

While the basic aim of these tables is to get information on the distribution of household *wealth*, income is mainly used as a cross-classification criterion. The income concept to be used when compiling these tables should be that of annual *household disposable income*, which refers to total sum of wages and salaries, self-employment income, property income, and current transfers received by all household members minus current transfers paid by them (e.g. income and wealth taxes, and workers' social security

contributions). The income definition used should follow as much as possible the 2011 *Canberra Group Handbook on Household Income Statistics*. The definition of household income should exclude capital gains (and associated taxes) and imputed rents.

In cases where information on household disposable income was not available in the national source used, the income concept to be used should be that of *gross household income*. This refers to the total sum of wages and salaries, self-employment income, property income, and current transfers received, all recorded gross of taxes paid. As in the case of disposable income, gross income should exclude capital gains (and associated taxes), and imputed rents. This implies that, when measures of household disposable income are not available in the wealth source used, country experts should cross-classify households by quintiles of their gross household income.

In order to classify households by main income source, variables on wages and salaries, self-employment income, property income, and current transfers also need to be available (see Section 3 for more detailed instructions).

Treatment of negative and missing wealth values

For the purposes of completing these tables, *negative values* of net wealth are allowed. In other terms, households reporting negative wealth holdings (i.e. the value of their liabilities exceeding that of their assets) should be retained, rather than excluded or recoded. The number of households with negative net wealth should be reported in Table 2. Similarly, all households reporting *nil values* of their net wealth should be retained, rather than excluded from the tabulations. The number of households with nil net wealth should also be reported in Table 2.

In many surveys, participating households may fail to report information on specific wealth items. Usually, missing data due to item non-response are imputed by the agency responsible for the data collection. These households with imputed data values should be retained when completing these tabulations. After the imputation procedure, the number of cases with missing values should be non-existent or very low. In cases where some missing values remain, these can be treated as equivalent to nil values in the tabulations instead of being excluded.

Table 3a (means per households) is designed to be additive and to allow constructing different concepts of wealth. To that end, it is important that mean wealth values are computed across all households (and household subgroup), whether they hold or not the wealth item considered.

Conversely, Tables 3b and 3c (asset participation and conditional medians) only refer to households reporting strictly positive values of the wealth item considered. In other terms, households classified as not holding the asset/liability item considered (after imputation of the missing values) should be excluded.

For households whose income is reported as negative or missing, their income should be set to nil and these households should be included in the tabulations.

Top and bottom coding

Neither the wealth nor the income variables should be top or bottom coded.

3. The concept of wealth

The wealth concept largely follows the one outlined in Chapter 3 of the *OECD Guidelines for Micro Statistics on Household Wealth* (http://www.oecd.org/statistics/guidelines-for-micro-statistics-on-

household-wealth.htm). The table below summarises the main concepts of net wealth requested for the tabulations. The main aggregates of wealth used in the tables are:

- *net wealth,* i.e. excluding pension schemes related to employment (**NW**); and
- *extended net wealth,* i.e. including pension schemes related to employment (**NWE)**.

The rationale for this distinction is that comparable data on pension schemes related to employment (claims of members and account holders on pension schemes related to employment, excluding those accruing under government social security) are unlikely to be available for most OECD countries; hence, they are considered as a supplementary component. In addition, entitlements under government social security schemes, while excluded from the OECD recommended definition of household wealth, are likely to be the main source of wealth for many households nearing retirement in several OECD countries: this suggests that, from the perspective of cross-country comparisons, it may be more meaningful to compare countries excluding both employment-related and social security pension schemes (as in the definition of 'net wealth' provided above) rather than including only a part of their retirement-income package (as in the definition of 'extended pension wealth' provided above).

Table 3 asks for detailed information on three main aggregates:

- non-financial assets (**NF**),
- financial assets (excluding employment related pension wealth, **F**); and
- total liabilities (**L**).

These aggregates and their sub-items are detailed below.

Assets and liabilities of resident households should include those held abroad.

Compared to the standard classification used in the *OECD Guidelines* (Table 3.2, page 67), the breakdown of the category "Shares and other equity" used in Table 3 of this questionnaire departs from the one recommended in the *OECD Guidelines*, by distinguishing "listed shares" (i.e. stocks) and "unlisted shares and other equity". Among non-financial assets, vehicles are included as a separate category while other consumer durables are included in the category "other non-financial assets". Liabilities are broken down into three main categories ('principal residence loans', 'other residence and real estate loans', and a residual category for 'other loans').

Not all components of household wealth listed in the table below may be covered in national sources, or they may be measured jointly with other components. When a component is not measured in the national source, the corresponding column in Table 3 should be left empty. When a component is measured jointly with another component, information on them should be reported in the OECD tables combined with the main component. Values for these components should be set to zero in Table 3 in order to distinguish them from missing components.

Table 1. Basic wealth concepts and examples of typical items included in the various sub-components

NF Total non-financial assets = NF1 + NF2 + NF3 + NF4 + NF5	
NF1 Principal residence	Principal residence is the residence where majority of household members live.
NF2 Other real estate property	Second and holiday homes, investment real estate, farm land
NF3 Vehicles	Cars, motorcycles, boats, other vehicles owned by household and used for private purposes. Vehicles owned by own unincorporated enterprises are excluded.
NF4 Valuables	Works of art, antiques, fine jewellery, stamp and coin collections, precious stones and metals, other valuables
NF5 Other non-financial assets	E.g. other consumer durables, intellectual property, and other non-financial assets.
NB. The components included in the above broad categories should be reported in the metadata sheet.	
F Total financial assets, excluding pension assets related to employment = F1 + F2 + F3 + F4 + F5 + F6 + F7 + F8	
F1 Currency and deposits	Currency held (if measured in the survey), transaction accounts, saving accounts, fixed-term deposits, certificates of deposits.
F2 Bonds and other debt securities	Government savings bonds, corporate bonds, commercial paper, state or municipal non-saving bonds, foreign bonds, other non-saving bonds, debenture, mortgage-backed securities, negotiable certificates of deposits, treasury bills, other similar instruments
F3 Mutual funds and other investment funds	Mutual funds, hedge funds, unit trusts, income trusts, pooled investment funds, other managed investment funds
F4 Net equity in own unincorporated enterprises	Household members' share of the net equity in unincorporated enterprise in which they work (sometimes also called "self-employment business wealth").
F5 Stocks	Listed shares, i.e. shares in publicly listed corporations.
F6 Unlisted shares and other equity	Unlisted shares (value of ownership in incorporated businesses not publicly traded), net equity in partnerships in which the household members do not work ("silent partners").
F7 Other non-pension financial assets	Examples (non-exhaustive): managed accounts, money owed to household, any other non-pension financial asset
F8 Voluntary individual life insurance and private pension funds	Assets in life insurance and pension plans where participation is voluntary, and individuals independently purchase and select material aspects of the arrangements, without intervention of their employers. Does not include term life insurance.
L Total liabilities = L1 + L2 + L3	
L1 Principal residence loans	Loans taken for constructing, purchasing and/or improving the principal residence of household.
L2 Other residence and real estate loans	Loans for the purpose of constructing, purchasing or improving other dwellings, buildings and land (e.g., loans to purchase holiday homes and loans to purchase rental properties for investment purposes). This item excludes liabilities of own unincorporated enterprises, when these are recorded as net value in F4.

L3 Other loans	Car and other vehicle loans, instalment debt, education loans, other non-mortgage loans from financial institutions, loans to purchase shares and other financial assets, loans from other households, credit card debt, lines of credit, bank account overdrafts, other loans not included in L1 or L2 This item exclude liabilities of own unincorporated enterprise, when these are recorded as net value in F4.
= NW Net Wealth (excluding employment related pension funds, i.e. NF + F – L)	
EXT1 Pension schemes related to employment	Pension schemes related to employment (occupational pension plans with account balance). Does not include pensions accruing under government social security schemes.
= NWE Extended net wealth (including employment related pension funds, i.e. NF + F - L + EXT1)	

4. Household subgroups

Households are classified into sub-groups based on either household-level variables or characteristics of the household reference person (household head). Household-level variables are: i) housing tenure; ii) number of household members; iii) household type (singles or couples, presence of children, and age of the reference person); iv) main income source; v) quintiles of net wealth; and vi) quintiles of disposable income. The variables defined on the basis of the household reference person are: i) age; and ii) education.

To facilitate the compilation of these tables, all of them (with the exception of Table 5) rely on the same breakdown of household subgroups, i.e. the same rows figure in all tables: it should be understood, however, that some cells may be empty for some specific breakdowns.

Household reference person (head of household)

To the extent possible, the household reference person should be selected according to the criteria presented in the *2011 Canberra Group Handbook on Household Income Statistics* (see also page 87 of the *OECD Guidelines for Micro Statistics on Household Wealth*). For the purposes of these tabulations, children are defined only on the basis of their age (i.e. 0-17 years).[1] .

To identify the household reference person, the following criteria should be applied sequentially to all household members, in the order listed below, until a single person is identified:

1. One of the partners in a registered or de facto marriage, with children aged 0-17 years
2. One of the partners in a registered or de facto marriage, without children aged 0-17 years
3. A lone parent with children aged 0-17 years
4. The person with the highest income
5. The oldest person

For instance, in the case of three persons all aged 18 years or more, and none of them in a registered or de facto marriage, the person with the highest income would be selected as the reference person. If two

[1] In other terms, the notion of 'dependent children' used in the 2011 *Canberra Group Handbook* (i.e. all persons under age 15, and people aged 15 to 24 who are full time-students, have a parent in the household, and do not have a partner or child of their own in the household) is not used in this data-collection..

of them were married, the partner with the highest income would be selected as the reference person. If the income of the partners were equal, the oldest partner would be selected as the reference person.

The definition of reference person given above should be used in particular when national definitions are based on non-income criteria such as gender (e.g. man as the reference person) or housing status (e.g. person responsible for accommodation). Implementing the definition of household reference person given above requires data on the relationship between household members (to identify partners within a household), their age (to define children and the oldest member in the household), and their personal income (to define the person with the highest income). When this standard definition of the reference person cannot be implemented, country-experts should indicate so in the metadata sheet.

Age and education of the reference person

Detailed guidance of how to define the age and education level of the household reference person is provided in Table 2 below.

Table 2. Definition of the age and education of the household reference person

Age of the reference person	This is the age of the person in the household who is identified as the reference person. The classification used in the tables distinguishes between the following age groups: 34 or less; 35-44; 45-54; 55-64, 65-74; and 75 and over. For the breakdown by household types, the classification used distinguishes between reference person of 'working age' (i.e. aged 65 or less) and 'retirement age' (i.e. aged 66 and over).
Education level of reference person	This is the highest completed education of the reference person. The standard classification is based on ISCED, the UNESCO framework used to compare statistics on the education systems of countries worldwide (see http://www.uis.unesco.org/Education/Pages/international-standard-classification-of-education.asp). The classification should be based on ISCED 2011 (see http://www.uis.unesco.org/Education/Documents/isced-2011-en.pdf). The tables in the Excel workbook distinguish between three main education categories: i) low (ISCED 2 and below); ii) middle (ISCED 3-4); and iii) high (tertiary, ISCED 5 and above). When the ISCED 2011 classification is not yet implemented in the national source, the three broad educational categories shown above should be based on ISCED 1997.

Household characteristics: housing status, number of household members, household type and main income source

Detailed guidance of how to define household characteristics (housing status, number of household members, household type and main income source) is provided in Table 3 below.

Table 3. Definition of household characteristics

Housing status	The 'housing status' classification separates those who own their principal residence (both full and partial ownership) from those who do not (renters and others). Owners are further broken down by whether the household has taken up loans for constructing, purchasing or renovating their principal residence ('owners with mortgage') and those who do not ('outright owners'). The distinction should be consistent with the principal residence loans in the classification of liabilities. No distinction is made between different categories of 'renters' (e.g. market renters and households with a social housing accommodation) due to cross-country differences in institutional arrangements and classifications.
Number of household members	The classification by 'number of household members' will allow comparing across countries the wealth holdings of household with different sizes, without requiring the use of 'equivalised' amount. Five categories are distinguished: 1 member 2 members 3 members 4 members 5 and more members Household members are not differentiated according to age (i.e. both adults and children count as one member)

Household type	Household should be classified on the basis of the age of the reference person into two groups (working age and retirement age) and then, within these two groups, by the number of children (0-17 years) and the number of adults). This classification leads to the following 6 categories: Working age head, single person (adult or child) Working age head, single adult, with children Working age head, two or more adults, no children Working age head, two or more adults, with children Retirement age head, single person Retirement age head, two persons or more For the purposes of this classification, household reference persons aged less than 18 should be included among "working age heads" (i.e. WA heads are effectively those aged 0-65 years old). Also, in the case of households with a retirement age head (i.e. aged 66 and more), the category 'two or more persons' includes children.
Main income source of the household	The classification of households by 'main income source' is defined on the basis of the largest type of income received by the household, i.e. income summed across all household members. The following five categories of main sources of income are distinguished: Wages and salaries Self-employment income Property income Current transfers received (e.g. old-age pensions) No income Main income source of the household is the type of income that has the highest value within a household. In the (unlikely) case that two types of income are recorded with the same ('highest') value, the main income source should be the one that occurs first in the list above.

Quintile groups of wealth and income

The tables in the Excel workbook also rely on a classification of households according to the level of their economic resources into **quintiles**.

In the case of **wealth quintiles**, the net wealth quintiles should be based on the narrower net wealth concept (NW), i.e. excluding employment related pension wealth. For the purpose of constructing wealth quintiles, households should be ranked in ascending order of their wealth holdings into five groups each consisting of 20% of households. The top quintile (V) further distinguishes between households belonging to the top 10%, 5% and 1% of the distribution of net wealth (optional).

In the case of **income quintiles,** these should be based on the concept of annual disposable income.[2] For the purpose of constructing income quintiles, households should be ranked in ascending order of their annual disposable income into five groups each consisting of 20% of households. The top income quintile (V) further distinguishes between households belonging to the top 10%, 5% and 1% of the distribution of household income (optional).

[2] In cases where information on disposable income was not collected, income quintiles should be based on gross income (i.e. before taxes).

5. Table-specific instructions

Table 1. Distribution of household net wealth by population subgroups

Table 1 provides information on the number of people in the sample and in the population (i.e. weighted), and on the distribution of net wealth (and income) across household subgroups.

- *Households in the sample* is the un-weighted number of households in the achieved sample.
- *Households in population* is the weighted number of households in the achieved sample[3], using sampling weights that can provide estimates of population totals (i.e. not normalised).
- *Consumption units in population* is the weighted sum of consumption units, where a consumption unit (i.e. equivalent adults in the household) is the square root of household size.
- *Individuals in population* is the weighted number of individuals in the achieved sample.

The table uses two definitions of net wealth. The first is the main definition, which excludes employment related pension wealth (NW). The second is extended net wealth (NWE), which includes employment related pension wealth (see section 3 above).

For both wealth definitions, values for the mean and for three quantiles (median, P25 or lower quartile, P75 or upper quartile) are requested. These should be computed using sampling weights from the distribution of households within each subgroup. For example, the lower quartile P25 for outright owners is the wealth value below which 25 % of outright owners are.

The mean income is requested for both disposable income and gross income (before taxes). The priority would be to have information on disposable income, i.e. net of taxes and social contributions.

The fifth column requests information on the standard errors of mean of household net wealth. In case of a complex sampling design (i.e. other than simple random sampling), the standard errors should take into account the basic features of the sampling design (clustering, stratification, unequal weighting, calibration) and imputation variance (in case of multiple imputation). The method used to compute the standard errors should be reported in the metadata sheet.

Table 2. Distribution of households by net wealth quintiles

Table 2 provides information on the weighted number of households and on the mean net wealth in different parts of the distribution of net wealth for different household subgroups.

The net wealth concept used in Table 2 is the narrow one (NW), i.e. excluding employment related pension wealth. Wealth quintiles are based on household net wealth: weighted household observations are ranked in ascending values of their net wealth. In the row "total", each quintile group should contain 20 % of households.

- The *number of households with negative net wealth* is the weighted number of households with net wealth < 0.

[3] If the source is not a sample but covers the whole population, then the number of households in the sample and in the population should be the same.

- The *number of households with nil net wealth* is the weighted number of households with net wealth = 0 or missing net wealth. [4]

- The *net wealth quintile* is defined from household distribution (household weighting), and is explained in the section household subgroups.

Tables 1 and 2 should be consistent (i.e. the mean values of net wealth and the total number of households should be equal for all households).

Table 3a. Components of household wealth: unconditional means household of different assets and liabilities per household

Table 3 provides information on the mean of different types of assets and liabilities across all households, i.e. whether they hold the asset/liability in question or not. Information on three aggregates (non-financial assets, financial assets, total liabilities) and their sub-components is collected using the specification of asset types given in Section 3. The typology of wealth components is the same in tables 3a, 3b and 3c.

All values should be computed as means across all households, i.e. unconditional (rather than as means across household having the asset type considered). Therefore, if the household does not hold that type of asset (after imputation for item non-response), its wealth values should be set to nil before the tabulation of Table 3a. As Table 3a is designed to be additive and to allow constructing different concepts of wealth, it is important to compute the values across all households.

- The mean net wealth in Table 1 should equal the sum of non-financial and financial assets minus total liabilities in Table 3.

- The sub-components of Table 3a should add up to the main aggregates (net wealth and extended net wealth in Table 1; total non-financial assets, financial assets, total liabilities in Table 3).

- If a sub-component is not available (e.g. data on vehicles were not collected in the national source), the corresponding column should be left empty.

- If a sub-component is only available jointly with some other sub-component(s), its values should be reported under the asset type which is more important (higher mean per all households). Footnotes should be used to indicate the types of assets covered, but *columns should not be added or deleted*. The column of the jointly recorded asset should be filled with nil values.

- The wealth components that are not available separately as well as those included in the column "other" should be noted in the metadata sheet. Information on the type of employment-related pension schemes included in variable EXT2 (pension schemes related to employment) should be reported in the metadata sheet.

Table 3b. Ownership: number of households owning assets or having debts

Table 3b provides information on the weighted number of households having strictly positive or negative values of different types of assets and liabilities. While the typology of wealth components is the same in tables 3a, 3b and 3c, the number of households is not: in Tables 3b and 3c, the values are

[4] See Section 2 for the treatment of negative and missing values.

conditional on holding the asset or liability in question; while in Table 3a, all values refer to all households (unconditional means).

Dividing the number of households having a certain wealth component, as reported in Table 3b, by the total number of households shown in Table 1 should give the proportion of households holding a the wealth component considered. These are sometimes called 'asset participation rates'.

Table 3c. Conditional medians: median values of different types of assets and liabilities among those who own the wealth component considered

Table 3c provides information on the median values of different types of assets and liabilities among those households who have strictly positive or negative amount of the wealth component. While the typology of wealth components is the same in tables 3a, 3b and 3c, the population of households is not: in Tables 3c, values are conditional on holding the asset or liability in question; while in Table 3a, all values refer to all households (unconditional means).

If an asset or liability type has missing or nil values (after imputation for item non-response), then this household is not counted as holding the asset or having debt.

Table 4. Debt burden indicators among indebted households

Table 4 provides information on the total number of households reporting that they have outstanding liabilities (in the second column), as well as selected indicators on the fragility of their financial situation, measured in terms of their debt-to-income and debt-to-asset ratios. The notion of 'indebted households' should be understood as excluding those who have a balance on their credit card (or utility bills) on which no interest payment is paid, while conversely households with payment arrears on their credit cards (and utility bills) should be included among 'indebted households. As for the previous tables, values of liabilities, total assets (NF + F, i.e. restricted definition) and income (annual disposable household income) should be non equivalised.

Indicators for the fragility of household debt situation refer to:

i) the number of households with a debt-to-income ratio exceeding the value of 3 (in the third column);

ii) the number of households with a debt-to-asset ratio exceeding a value of 75% (in the fourth column);

iii) the median value of the debt-to-income ratio of all indebted households (in the fifth column), in percentage; and

iv) the median debt-to-asset ratio of all indebted households, in percentage (in the sixth column).

Debt-to-income and debt-to-asset ratios are computed at household level. For each indebted household, debts are divided by annual income or total assets. Households that do not hold debt are excluded from the table.

If a household holds debt but its income or assets are missing or nil (after imputation for item non-response), the values for income and assets should to be set at a small positive value (e.g. 0.1) before deriving the debt-to-income or debt-to-asset ratio at household level. It is assumed that there are few such households; the aim of this procedure is simply to avoid dividing the amount of debt outstanding by zero in order to retain all indebted households in the tabulations.

Table 5: Joint distribution of income and wealth

Table 5 provides information on the joint distribution of income and wealth. The values shown refer to the number of households in a cross-tabulation (by quintiles) of raw (i.e. non-equivalized) income and wealth values.

In this table, each household is weighted by its household sampling weight both in the tabulations and when constructing the quintiles. Households are ranked in ascending order using the household weights for each of the two distributions. The values reported in the table should refer to the *number of households*. For instance, cell B6 of Table 5 would refer to the number of households belonging to the bottom quintile of both the income and wealth distribution. The total number of households across all cells in Table 5 should be equal to the total number of households in Table 1.

Table 6: Share of individuals with (equivalised) wealth below a given threshold (expressed as a fraction of median equivalised household disposable income) (NEW)

Table 6 aims at complementing the commonly-used measures of relative income poverty with information on household wealth holdings. Unlike the other tables, computations for Table 6 should refer to *individuals* (rather than households) and be based on the concepts of **equivalised** wealth and household disposable income.

An operational measure of asset-based poverty depends on the wealth concept, the income concept, the equivalence scale, the income poverty line, and the threshold for wealth. In general terms, following Törmälehto et al. (2013)[5], an individual belonging to household *i* is defined as lacking sufficient wealth if:

$$\frac{W_i(t)}{S_i^e} < \frac{m}{12} * \lambda * median\left(\frac{Y_i(t)}{S_i^e}\right) \quad (1)$$

where $W_i(t)$ is household *i*'s wealth at time point t, S_i is the number of members in household *i*, *e* is the equivalence scale used to "adjust" household wealth and income for household size, $Y_i(t)$ is household *i*'s annual disposable income, λ is a fraction that defines the income poverty threshold, and *m* is the number of months the individual will need to rely on his/her wealth as buffer in the event of sudden drops in income.

For the purpose of compiling Table 6, the equivalence elasticity *e* is set to 0.5 (the square root of household size), which is the equivalence elasticity used by the OECD when computing income-based measures of poverty, while λ is set to 0.5, which is the OECD standard for relative income poverty (50% of median income). When possible, the income concept used should be that of *annual disposable income (DI)*[6]; for countries where information on annual disposable income is not available in the wealth survey used, Table 6 should be completed based on the concept of annual gross (i.e. pre-tax) income.[7] In order to

[5] See: http://www.stat.fi/tup/julkaisut/tiedostot/julkaisuluettelo/ywrp1_201300_2013_10518_net.pdf

[6] Disposable income refers to gross household income (income from all sources, including public transfers) *less* all current transfers paid (transfers to other households, employment related pension schemes, taxes on income and wealth paid, and contributions paid by households to social security schemes).

[7] Country-providers relying on the concept of gross income should indicate this in the metadata sheet.

check the sensitivity of the results to the parameters used, the asset-poverty threshold *m* can take three different values (*m* = 3, 6, 12). Equation (1) hence reduces to:

$$\frac{W_i(t)}{S_i^{0.5}} < \frac{m}{12} * 0.5 * median\left(\frac{DI_i(t)}{S_i^{0.5}}\right) \quad \text{where m=3,6,12} \qquad (2)$$

where, for each individual, a wealth threshold is established as a fraction of median annual equivalised income. Column C in Table 6 requests information on the *share* of individuals who are *income* poor, i.e. they have equivalised annual disposable income below 50% of median. Columns D to F and Columns H to J in Table 6 request instead information on the *share* of individuals who are *asset-based* poor, i.e. they have equivalised wealth holdings insufficient to cover 3, 6 and 12 months of income poverty line.

Individuals who are asset-based poor are further classified into the groups specified below, based on their equivalised *wealth* holdings in relation to the income poverty line. Estimates are based on two wealth concepts, i.e. liquid financial wealth, and (total) net worth, relative to different fractions of the annual income poverty line; these fractions correspond to the number of months (3, 6 and 12) that individuals could maintain poverty-level consumption by drawing down their (equivalised) wealth holdings.

- *Liquid financial assets*, i.e. the sum of deposits, bonds, mutual funds, stocks, and other non-pension financial assets (F1+F2+F3+F5+F7); financial liabilities are not subtracted.
    - LF1 Equivalised liquid financial assets below 25 % of the income poverty line (i.e. less than 3 months of poverty-level consumption)
    - LF2 Equivalised liquid financial assets below 50 % of the income poverty line (i.e. less than 6 months of poverty-level consumption)
    - LF3 Equivalised liquid financial assets below 100 % of income poverty line (i.e. less than 12 months of poverty-level consumption)
- *Net worth*, i.e. the sum of all financial and non-financial assets less all financial liabilities:
    - NW1 Equivalised net wealth below 25 % of income poverty line (i.e. less than 3 months of poverty-level consumption)
    - NW2 Equivalised net wealth below 50 % of income poverty line (i.e. less than 6 months poverty-level consumption)
    - NW3 Equivalised net wealth below 100 % of income poverty line (i.e. less than 12 months)

For each of the two wealth concepts, the three sub-groups of individuals are not mutually exclusive (i.e. the share of individuals with equivalised liquid financial assets below 50% of income poverty line (Column E in Table 6) also includes those (Column D) with equivalised financial assets below 25% of income poverty).

Finally, Columns G and K request information on the share of individuals who are ***both*** *income poor* ***and*** *asset-based poor*, i.e. they have equivalised annual disposable income below 50% of median and equivalised wealth holdings insufficient to cover 3 months of income poverty line.

Table 7: Amounts received through inheritances and gifts (NEW and OPTIONAL)

Table 7 should be used to provide information on the value of any inheritances and gifts received by household members in the past, expressed at today' prices. This information should be reported by type of assets, distinguishing between financial and non-financial assets, and should refer to the value of net (i.e. post-tax) capital transfers received in the past by all household members.

In this table, the historical value of past capital transfers (i.e. inheritances and gifts) received by all household members should be converted to present values by taking into account the changes in asset prices between the survey reference year and the year when the transfer took place, using either the price indices (for quotes shares and housing) reported in the Annex (in the second Excel file attached to the EM from the OECD or a suitable national source).

Estimates of this type require that national wealth surveys include questions on: i) whether household members have received capital transfers in the past; ii) the year when such transfers were received; and iii) the value of these capital transfers in the year when they were provided. For those countries where this information is available in the survey, guidance on how to perform this calculation is as follows.

The total value of all past capital transfers received by each household member should be expressed at prices of the survey reference year *t*. If the capital transfer T_j was bequeathed in year *j*, the capitalized value of past transfers PVT_t expressed at reference prices of year *t* should be computed as:

$$PVT_t = T_j \frac{P_t}{P_j} \tag{3}$$

where P_j represents the price index in year *j* for the asset class considered (non-financial or financial assets) and P_t stands for the price index in year *t*. For non-financial assets, the price index provided in the Annex corresponds in practice to a house price index derived from the *OECD Analytical Database*. For financial assets, the price index in the same Annex corresponds to a share price index drawn from the *OECD Macroeconomic Indicators Database,* and corresponds to the domestic stock market composite index of share prices. For both types of assets, missing values (reported in red in the Excel file) have been imputed by the OECD by making assumptions on period-specific annual rates of return. Neither of these price indices includes the value of services provided by the asset in question to the owner (i.e. rent for housing, and dividends for financial assets).

Country-experts are asked to report the actualised value of all past inheritances and gifts, for the entire population and (if possible) for various population sub-groups, separately for non-financial assets (Column C) and financial assets (Column D).

In cases of questions about the proposed methodology, country-experts are encouraged to exchange views with the Secretariat before undertaking these calculations. This also applies with respect to the price indices proposed by the OECD; country-experts may use national series for asset prices as long as this is communicated to the Secretariat.

学歴別の所得・資産等データ（OECDへの報告様式）

Table 1. Distribution of net wealth by household subgroups

		Households in sample	Households in population	Consumption units in population	Invididuals in population	Mean household net wealth (NW)	Median household net wealth (NW)	P25 of household net wealth (NW)	P75 of household net wealth (NW)	Mean household extended net wealth (NWE)	Median household extended net wealth (NWE)	P25 of extended net wealth (NWE)	P75 of extended net wealth (NWE)	Mean household disposable income	Mean household gross income
Total Population	Total Population														
Housing status	Outright owner														
	Owner with mortgage														
	Renter or other														
Age of reference person	Age of HH head 16-34														
	Age of HH head 35-44														
	Age of HH head 45-54														
	Age of HH head 55-64														
	Age of HH head 65-74														
	Age of HH head 75+														
Number of household members	1 household member														
	2 household members														
	3 household members														
	4 household members														
	5 or more members														
Household type	Working age head,single person														
	Working age head,one adult,with children														
	Working age head,two or more adults, no children														
	Working age head,two or more adults, with children														
	Retirement age head,single person														
	Retirement age head,two persons or more														
Education of reference person	Education: Lower secondary or below (ISCED 0-2)														
	Education: Upper & post-secondary (ISCED 3 & 4)														
	Education: Tertiary (ISCED 5 & 6)														
Main income source of household	Main income source: Wages and salaries														
	Main income source: Self-employment income														
	Main income source: Property income														
	Main income source: Current transfers														
	Main income source: Other or not defined														
Household income quintile	Income: I quintile														
	Income: II quintile														
	Income: III quintile														
	Income: IV quintile														
	Income: V quintile														
	Income: Top 10 %														
	Income: Top 5 %														
	Income: Top 1 %														
Household net wealth quintile	Net wealth: I quintile														
	Net wealth: II quintile														
	Net wealth: III quintile														
	Net wealth: IV quintile														
	Net wealth: V quintile														
	Net wealth: Top 10 %														
	Net wealth: Top 5 %														
	Net wealth: Top 1 %														

Table 2. Distribution of households by net wealth quintiles

		Number of households with:		Number of households in net wealth quintiles of total distribution									Mean net welth value in net wealth quintiles of total distribution							
		Number of households with negative net wealth (NW<0)	Number of households with nil net wealth (NW=0 or missing)	Net wealth: I quintile	Net wealth: II quintile	Net wealth: III quintile	Net wealth: IV quintile	Net wealth: V quintile	Net wealth: Top 10 %	Net wealth: Top 5 %	Net wealth: Top 1 %	All households	Net wealth: I quintile	Net wealth: II quintile	Net wealth: III quintile	Net wealth: IV quintile	Net wealth: V quintile	Net wealth: Top 10 %	Net wealth: Top 5 %	Net wealth: Top 1 %
Total Population	Total Population																			
Housing status	Outright owner																			
	Owner with mortgage																			
	Renter or other																			
Age of reference person	Age of HH head 16-34																			
	Age of HH head 35-44																			
	Age of HH head 45-54																			
	Age of HH head 55-64																			
	Age of HH head 65-74																			
	Age of HH head 75+																			
Number of household members	1 household member																			
	2 household members																			
	3 household members																			
	4 household members																			
	5 or more members																			
Household type	Working age head,single person																			
	Working age head,one adult,with children																			
	Working age head,two or more adults, no children																			
	Working age head,two or more adults, with children																			
	Retirement age head,single person																			
	Retirement age head,two persons or more																			
Education of reference person	Education: Lower secondary or below (ISCED 0-2)																			
	Education: Upper & post-secondary (ISCED 3 & 4)																			
	Education: Tertiary (ISCED 5 & 6)																			
Main income source of household	Main income source: Wages and salaries																			
	Main income source: Self-employment income																			
	Main income source: Property income																			
	Main income source: Current transfers																			
	Main income source: Other or not defined																			
Household income quintile	Income: I quintile																			
	Income: II quintile																			
	Income: III quintile																			
	Income: IV quintile																			
	Income: V quintile																			
	Income: Top 10 %																			
	Income: Top 5 %																			
	Income: Top 1 %																			

Table 3a. Components of household wealth: unconditional means of different assets and liabilities per household

		Mean among all households			Mean among all households, non-financial assets					Mean among all households, financial assets									Mean among all households, liabilities		
		NF Total non-financial assets	F Total financial assets (excl. pension assets related to employment)	L Total liabilities	NF1 principal residence	NF2 other real estate	NF3 vehicles	NF4 valuables	NF5 other non-financial assets	F1 deposits	F2 bonds and other debt securities	F3 mutual funds and other investment funds	F4 net equity in own incorporated business	F5 stocks	F6 unlisted shares and other equity	F7 other financial non-pension assets	F8 voluntary pension/whole life insurance	EXT2 pension schemes related to employment	L1 principal residence debt	L2 other property debt	L3 other debt
Total Population	Total Population																				
Housing status	Outright owner																				
	Owner with mortgage																				
	Renter or other																				
Age of reference person	Age of HH head 16-34																				
	Age of HH head 35-44																				
	Age of HH head 45-54																				
	Age of HH head 55-64																				
	Age of HH head 65-74																				
	Age of HH head 75+																				
Number of household members	1 household member																				
	2 household members																				
	3 household members																				
	4 household members																				
	5 or more members																				
Household type	Working age head,single person																				
	Working age head,one adult,with children																				
	Working age head,two or more adults, no children																				
	Working age head,two or more adults, with children																				
	Retirement age head,single person																				
	Retirement age head,two persons or more																				
Education of reference person	Education: Lower secondary or below (ISCED 0-2)																				
	Education: Upper & post-secondary (ISCED 3 & 4)																				
	Education: Tertiary (ISCED 5 & 6)																				
Main income source of household	Main income source: Wages and salaries																				
	Main income source: Self-employment income																				
	Main income source: Property income																				
	Main income source: Current transfers																				
	Main income source: Other or not defined																				
Household income quintile	Income: I quintile																				
	Income: II quintile																				
	Income: III quintile																				
	Income: IV quintile																				
	Income: V quintile																				
	Income: Top 10 %																				
	Income: Top 5 %																				
	Income: Top 1 %																				
Household net wealth quintile	Net wealth: I quintile																				
	Net wealth: II quintile																				
	Net wealth: III quintile																				
	Net wealth: IV quintile																				
	Net wealth: V quintile																				
	Net wealth: Top 10 %																				
	Net wealth: Top 5 %																				
	Net wealth: Top 1 %																				

Table 3b. Owernership: number of households owning assets or having debts

		Number of households in population with:																			
		NF total non-financial assets	F total financial assets	L total liabilities	NF1 principal residence	NF2 other real estate	NF3 vehicles	NF4 valuables	NF5 other non-financial assets	F1 deposits	F2 bonds and other debt securities	F3 mutual funds	F4 net equity in own incorporated business	F5 stocks	F6 unlisted shares and other equity	F7 other financial non-pension assets	F8 voluntary pension/whole life insurance	EXT2 pension schemes related to employment	L1 principal residence debt	L2 other property deb	L3 other debt
Total Population	Total Population																				
Housing status	Outright owner																				
	Owner with mortgage																				
	Renter or other																				
Age of reference person	Age of HH head 16-34																				
	Age of HH head 35-44																				
	Age of HH head 45-54																				
	Age of HH head 55-64																				
	Age of HH head 65-74																				
	Age of HH head 75+																				
Number of household members	1 household member																				
	2 household members																				
	3 household members																				
	4 household members																				
	5 or more members																				
Household type	Working age head,single person																				
	Working age head,one adult,with children																				
	Working age head,two or more adults, no children																				
	Working age head,two or more adults, with children																				
	Retirement age head,single person																				
	Retirement age head,two persons or more																				
Education of reference person	Education: Lower secondary or below (ISCED 0-2)																				
	Education: Upper & post-secondary (ISCED 3 & 4)																				
	Education: Tertiary (ISCED 5 & 6)																				
Main income source of household	Main income source: Wages and salaries																				
	Main income source: Self-employment income																				
	Main income source: Property income																				
	Main income source: Current transfers																				
	Main income source: Other or not defined																				
Household income quintile	Income: I quintile																				
	Income: II quintile																				
	Income: III quintile																				
	Income: IV quintile																				
	Income: V quintile																				
	Income: Top 10 %																				
	Income: Top 5 %																				
	Income: Top 1 %																				
Household net wealth quintile	Net wealth: I quintile																				
	Net wealth: II quintile																				
	Net wealth: III quintile																				
	Net wealth: IV quintile																				
	Net wealth: V quintile																				
	Net wealth: Top 10 %																				
	Net wealth: Top 5 %																				
	Net wealth: Top 1 %																				

Table 3c. Conditional medians: median values of different types of assets and liabilities among those who own the wealth component considered

		Median, conditional, among those with																				
		NF total non-financial assets	F total financial assets	L total liabilities	NF1 principal residence	NF2 other real estate	NF3 vehicles	NF4 valuables	NF5 other non-financial assets	F1 deposits	F2 bonds and other debt securities	F3 mutual funds	F4 net equity in own incorporated business	F5 stocks	F6 unlisted shares and other equity	F7 other financial non-pension assets	F8 voluntary pension/whole life insurance	EXT2 pension schemes related to employment	L1 among those with principal residence debt	L2 among those with other property debt	L3 among those with other debt
Total Population	Total Population																				
Housing status	Outright owner																				
	Owner with mortgage																				
	Renter or other																				
Age of reference person	Age of HH head 16-34																				
	Age of HH head 35-44																				
	Age of HH head 45-54																				
	Age of HH head 55-64																				
	Age of HH head 65-74																				
	Age of HH head 75+																				
Number of household members	1 household member																				
	2 household members																				
	3 household members																				
	4 household members																				
	5 or more members																				
Household type	Working age head,single person																				
	Working age head,one adult,with children																				
	Working age head,two or more adults, no children																				
	Working age head,two or more adults, with children																				
	Retirement age head,single person																				
	Retirement age head,two persons or more																				
Education of reference person	Education: Lower secondary or below (ISCED 0-2)																				
	Education: Upper & post-secondary (ISCED 3 & 4)																				
	Education: Tertiary (ISCED 5 & 6)																				
Main income source of household	Main income source: Wages and salaries																				
	Main income source: Self-employment income																				
	Main income source: Property																				
	Main income source: Current																				
	Main income source: Other or not defined																				
Household income quintile	Income: I quintile																				
	Income: II quintile																				
	Income: III quintile																				
	Income: IV quintile																				
	Income: V quintile																				
	Income: Top 10 %																				
	Income: Top 5 %																				
	Income: Top 1 %																				
Household net wealth quintile	Net wealth: I quintile																				
	Net wealth: II quintile																				
	Net wealth: III quintile																				
	Net wealth: IV quintile																				
	Net wealth: V quintile																				
	Net wealth: Top 10 %																				
	Net wealth: Top 5 %																				
	Net wealth: Top 1 %																				

Table 4. Debt burden indicators among indebted households

		Number of indebted households	Number of indebted households with debt-to-income ratio above 3	Number of indebted households with debt-to-asset ratio above 75%	Median debt-to-income ratio of indebted households, in percentage	Median debt-to-asset ratio of indebted households, in percentage
Total Population	Total Population					
Housing status	Outright owner					
	Owner with mortgage					
	Renter or other					
Age of reference person	Age of HH head 16-34					
	Age of HH head 35-44					
	Age of HH head 45-54					
	Age of HH head 55-64					
	Age of HH head 65-74					
	Age of HH head 75+					
Number of household members	1 household member					
	2 household members					
	3 household members					
	4 household members					
	5 or more members					
Household type	Working age head,single person					
	Working age head,one adult,with children					
	Working age head,two or more adults, no children					
	Working age head,two or more adults, with children					
	Retirement age head,single person					
	Retirement age head,two persons or more					
Education of reference person	Education: Lower secondary or below (ISCED 0-2)					
	Education: Upper & post-secondary (ISCED 3 & 4)					
	Education: Tertiary (ISCED 5 & 6)					
Main income source of household	Main income source: Wages and salaries					
	Main income source: Self-employment income					
	Main income source: Property income					
	Main income source: Current transfers					
	Main income source: Other or not defined					
Household income quintile	Income: I quintile					
	Income: II quintile					
	Income: III quintile					
	Income: IV quintile					
	Income: V quintile					
	Income: Top 10 %					
	Income: Top 5 %					
	Income: Top 1 %					
Household net wealth quintile	Net wealth: I quintile					
	Net wealth: II quintile					
	Net wealth: III quintile					
	Net wealth: IV quintile					
	Net wealth: V quintile					
	Net wealth: Top 10 %					
	Net wealth: Top 5 %					
	Net wealth: Top 1 %					

Table 5: Joint distribution of income and wealth across household quintiles (All households)

	Number of households in quintiles of NET WEALTH (NW								
	Net wealth: I quintile	Net wealth: II quintile	Net wealth: III quintile	Net wealth: IV quintile	Net wealth: V quintile	Net wealth: Top 10 %	Net wealth: Top 5 %	Net wealth: Top 1 %	Total
Number of households in quintiles of ANNUAL DISPOSABLE or GROSS INCOME									
Total									
Income: I quintile									
Income: II quintile									
Income: III quintile									
Income: IV quintile									
Income: V quintile									
Income: Top 10 %									
Income: Top 5 %									
Income: Top 1 %									

Table 6. Share of individuals with equivalised wealth insufficient to cover more than 3/6/12 months of income poverty line

		Share of individuals with equivalised annual disposable income * below the income poverty line (50% of median)	Liquid Financial Wealth (equivalised)				Net Worth (equivalised)			
			Share of individuals with equivalised liquid financial wealth insufficient to cover 3/6/12 months of income poverty line			Share of individuals with equivalised liquid financial wealth insufficient to cover 3 months of income poverty line AND with equivalised annual disposable income below the income poverty line	Share of individuals with equivalised net worth insufficient to cover 3/6/12 months of income poverty line			Share of individuals with equivalised net worth insufficient to cover 3 months of income poverty line AND with equivalised annual disposable income below the income poverty line
			LF1 liquid financial wealth <25 % of income poverty line (3 months)	LF2 liquid financial wealth <50 % of income poverty line (6 months)	LF3 liquid financial wealth < 100 % of income poverty line (12 months)		NW1 net wealth < 25 % of income poverty line (3 months)	NW2 net wealth <50 % of income poverty line (6 months)	NW3 net wealth < 100 % of income poverty line (12 months)	
Total Population	Total Population									
Housing status	Outright owner									
	Owner with mortgage									
	Renter or other									
Age of reference person	Age of HH head 16-34									
	Age of HH head 35-44									
	Age of HH head 45-54									
	Age of HH head 55-64									
	Age of HH head 65-74									
	Age of HH head 75+									
Number of household members	1 household member									
	2 household members									
	3 household members									
	4 household members									
	5 or more members									
Household type	Working age head,single person									
	Working age head,one adult,with children									
	Working age head,two or more adults, no children									
	Working age head,two or more adults, with children									
	Retirement age head,single person									
	Retirement age head,two persons or more									
Education of reference person	Education: Lower secondary or below (ISCED 0-2)									
	Education: Upper & post-secondary (ISCED 3 & 4)									
	Education: Tertiary (ISCED 5 & 6)									
Main income source of household	Main income source: Wages and salaries									
	Main income source: Self-employment income									
	Main income source: Property income									
	Main income source: Current transfers									
	Main income source: Other or not defined									
Household income quintile	Income: I quintile									
	Income: II quintile									
	Income: III quintile									
	Income: IV quintile									
	Income: V quintile									
	Income: Top 10 %									
	Income: Top 5 %									
	Income: Top 1 %									
Household net wealth quintile	Net wealth: I quintile									
	Net wealth: II quintile									
	Net wealth: III quintile									
	Net wealth: IV quintile									
	Net wealth: V quintile									
	Net wealth: Top 10 %									
	Net wealth: Top 5 %									
	Net wealth: Top 1 %									

* For countries where information on annual disposable income is not available in the wealth survey used, Table 6 should be completed based on the concept of gross (i.e. pre-tax) income. Country-providers relying on the concept of gross income should indicate this in the metadata sheet.

Table 7:Mean actualised value of inheritance or gift

		Mean among all households		Share of households who received an inheritance or gift			
		Actualised value of non-financial assets received by inheritance or gift	Actualised value of financial assets received by inheritance or gift	All households who received an inheritance or gift	Households whose 'actualised value of inherited wealth to net wealth' ratio is strictly less than zero (PVT/NW<0)	Households with 0<PVT/NW< 1	Households with PVT/NW≥1
Total Population	Total Population						
Housing status	Outright owner						
	Owner with mortgage						
	Renter or other						
Age of reference person	Age of HH head 16-34						
	Age of HH head 35-44						
	Age of HH head 45-54						
	Age of HH head 55-64						
	Age of HH head 65-74						
	Age of HH head 75+						
Number of household members	1 household member						
	2 household members						
	3 household members						
	4 household members						
	5 or more members						
Household type	Working age head,single person						
	Working age head,one adult,with children						
	Working age head,two or more adults, no						
	Working age head,two or more adults, with						
	Retirement age head,single person						
	Retirement age head, two persons or more						
Education of reference person	Education: Lower secondary or below						
	Education: Upper & post-secondary						
	Education: Tertiary (ISCED 5 & 6)						
Main income source of household	Main income source: Wages and salaries						
	Main income source: Self-employment						
	Main income source: Property income						
	Main income source: Current transfers						
	Main income source: Other or not defined						
Household income quintile	Income: I quintile						
	Income: II quintile						
	Income: III quintile						
	Income: IV quintile						
	Income: V quintile						
	Income: Top 10 %						
	Income: Top 5 %						
	Income: Top 1 %						
Household net wealth quintile	Net wealth: I quintile						
	Net wealth: II quintile						
	Net wealth: III quintile						
	Net wealth: IV quintile						
	Net wealth: V quintile						
	Net wealth: Top 10 %						
	Net wealth: Top 5 %						
	Net wealth: Top 1 %						

OECDの所得定義 新旧基準比較

											事業所得					経常移転収入					経常移転支出				
新		等価可処分所得	＝	雇用者所得	＋	財産所得	（	個人年金を含む企業年金等を**除く**	）	＋（	事業所得（農林漁業含む）	＋	自家消費	）	＋（	社会保障給付	＋	企業年金等給付	＋	仕送りなどの受取金	）－（	税・社会保険料	＋	企業年金等支出	＋	仕送りなどの支出金	）
旧		等価可処分所得	＝	雇用者所得	＋	財産所得	（	個人年金を含む企業年金等を**含む**	）	＋（	事業所得（農林漁業含む）			）	＋（	社会保障給付					）－（	税・社会保険料					）
変更の有無						**一部移動**							**新規追加**					**移動**		**新規追加**				**新規追加**		**新規追加**	

Income Distribution Database (http://oe.cd/idd)

TERMS OF REFERENCE

OECD PROJECT ON THE DISTRIBUTION OF HOUSEHOLD INCOMES

2015/16 COLLECTION

October 2015

The OECD income distribution questionnaire aims at collecting each year a basic set of indicators on inequality and poverty to support its comparative analysis. With respect the version of the Terms of Reference used in 2012 (wave 6), the present one introduces a number of changes, while retaining the reduced and simplified structure based on **three tables** used last year. While these changes are detailed in the main body of this document, they are summarised below for ease of reference. The main changes pertain to:

- A more detailed breakdown of *current transfers received and paid* by households, to better reflect the importance of compulsory employment-related social benefit schemes in some countries. This also allows constructing a measure of "primary income" for which transfers from the above schemes are considered jointly with public social insurance transfers rather than, as in the previous waves, being included in capital income.

- A revised definition of household income, more closely aligned to the 2011 Canberra *conceptual definition*, which includes items that (based on replies to the Canberra tables circulated earlier this year) are measured in most countries. This revised definition of household income also includes the value of goods produced for own consumption as an element of self-employed income. This change in the income definition will allow the progressive integration of middle income countries into the OECD database.

- The addition of a simplified classification of household types for *elderly households*, to reflect their income conditions.

- The addition of a breakdown by *gender* for the indicator of poverty rates by age of the individuals.

- Two additional measures for the Gini coefficient based on alternative income concepts.

- Age- and household type specific poverty rates based on the "anchored" poverty threshold, in addition to the overall anchored poverty rate.

- A more detailed sheet for metadata, in particular reporting the value of the poverty line and of mean per capita (non-equivalised) household disposable income.

Relative to last year's Terms of Reference, a number of variables requested has been dropped. The present questionnaire does not request indicators of "anchored poverty" based on a (real) threshold based on median income in the mid-1995, while retaining the "anchored poverty" indicators based on a median income threshold in 2005 (or closest available year). Further, the present questionnaire does no longer request information on the median poverty gap, while retaining information on the mean gap.

Because of the potential significance of these changes for the temporal consistency of our series, we would be most grateful if experts could provide estimates for the most recent year available based on both the present specification and the specifications used for their last submission (providing the estimates as two separate output files).

1. Main Definitions

Reference units, equivalence scale and adjusted income

Observation Unit	The unit of observation of the survey is the **household.** A household is either an individual person or a group of persons who live together under the same housing arrangement and who combine to provide themselves with food and possibly other essentials of living. [This is the definition recommended in the 2011 *Canberra Handbook:* countries departing from this definition are asked to indicate so in the metadata sheet].
Reference unit for income distribution indicators	All income distribution indicators refer to **persons**. In the distribution, each household is weighted by the number of individuals who belong to this household. For instance, a household of four people has a weight equal to four; this is equivalent to considering a distribution in which this household is represented by four individuals with the same level of income.
Equivalence scale	All the tables specified in this document should be calculated using an ***equivalence elasticity*** **of 0.5**. This means that the all income components of each household are adjusted by the square root of the household size. For instance, the income of a household with four persons should be divided by two and then attributed to the four members of the household (see http://www.oecd.org/els/soc/OECD-Note-EquivalenceScales.pdf). The equivalence elasticity (ε) characterises the amount of scale economies that households can achieve. An equivalence elasticity lower than unity implies the existence of economies of scale in household needs, i.e. any additional household member needs a less than proportionate increase of the household income in order to maintain a given level of welfare. Under this assumption, the sum (across the j members of the same household i) of individual "adjusted" incomes DI_{ij} will exceed the total household disposable income by the amount of scale economies.
Adjusted disposable income	Individuals are ranked according with the value of *the "adjusted" disposable income per equivalent household member* of the household to which they belong. For instance, if Y_i denotes the total disposable income of household i, the "adjusted" income of each member j of household i (DI_{ij}) is calculated as following: $DI_{ij} = Y_i / S_i^{\varepsilon}$, where S_i is the number of members in household i and ε is the equivalence elasticity.

Income components, disposable, market and primary income

Income distributions refer to a particular year, which should be indicated in the Excel spreadsheet "Metadata". All income components should be reported on an *annual basis and in nominal prices*. Five main components of household disposable income are identified in the OECD questionnaire:

1. **E:** employee income, including wages and salaries, cash bonuses and gratuities, commissions and tips, directors' fees, profit sharing bonuses and other forms of profit-related pay, shares offered as part of employee remuneration, free and subsidised goods and services from an employer, severance and termination pay.[1] Sick pay paid by social security should also be included.
2. **KI[2]:** capital and property income, including income from financial assets (net of expenses), income from non-financial assets (net of expenses) and royalties. Regular receipts from voluntary individual private pension plans and life insurance schemes should also be included in this income component.
3. **SEI[3]:** income from self-employment, including profits and losses from unincorporated enterprises, as well as goods produced for own consumption (net of the costs of inputs). [The inclusion of this latter variable aims to adjust the OECD income concept to the realities of middle-income countries (such as Brazil, South Africa and others), where subsistence agriculture represents a significant income source for people at the bottom of the distribution. Countries that do not collect information on this income item should indicate so in the metadata sheet of the OECD questionnaire].
4. **TRR:** current transfers received, including transfers from social security (including accident and disability benefits, old-age cash benefits, unemployment benefits, maternity allowances, child and/or family allowances, all income-tested and means-tested benefits that are part of social assistance, including quasi-cash transfers given for a specific purpose (e.g food stamps)), transfers from employment related social insurance, as well as cash transfers from both non-profit institutions and other households
5. **TRP:** current transfers paid, including direct taxes on income and wealth, social security contributions paid by households, contributions to employment-related social insurance, current transfers paid to both other households and non-profit institutions. [Values for transfers paid should be reported in the OECD questionnaire with a negative sign].

For four of these components, a more detailed breakdown is also requested:

- In the case of employee income (**E**):

1. **EH:** the wage and salary income of the household head, excluding employers' contributions to social security, but including sick pay paid by social security.

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1 The elements detailed (for each of the five income variables) are those included in the conceptual definition of household disposable income of the *2011 Canberra Handbook* and that most OECD countries appear to collect in their micro-sources. See http://www.unece.org/stats/groups/cgh.html Countries that do not cover some of these detailed components in their source should indicate so in the metadata sheet of the OECD questionnaire.

2 Please note that this definition of capital and property income differs from the definition used in former ToR ("K") insofar as it does no longer include transfers received from compulsory employment-related occupational pension schemes.

3 Please note that this definition of self-employment income differs from the definition used in former ToR("SE") insofar as it adds the value of goods produced for own consumption.

2. **ES:** the wage and salary income of the household head spouse or partner, excluding employers' contributions to social security, but including sick pay paid by social security.
3. **EO:** the wage and salary income from other household members, excluding employers' contributions to social security, but including sick pay paid by social security.

- In the case of self-employment income (**SEI**):

1. **SE**: Profits and losses from unincorporated enterprises
2. **OC**: income from goods produced for own consumption

- In the case of current transfers received (**TRR**):

1. **TRRSS**: current transfers received from public social security.
2. **TRRER**: current transfers received from employment-related social insurance schemes (e.g. occupational pensions), where such schemes meet at least one of the following conditions: i) participation is obligatory; ii) the scheme is collective; and ii) the employer makes a contribution on behalf of an employee.
3. **TRROT**: current transfers received from non-profit institutions and other private households, e.g. alimonies.

- In the case of current transfers paid (**TRP**):

1. **TA**: direct taxes on income and wealth paid by households (net of refunds), as well as contributions paid by households to public social security schemes.
2. **TRPER**: contributions paid by households to employment-related social insurance schemes (as defined above).
3. **TRPOT**: current transfers paid by households to non-profit institutions and other households, e.g. alimonies.

While relevance and data availability for the sub-components of current transfers will vary across countries (depending on the structure of their social protection system and on the features of their micro-data), this more detailed breakdown will allow to better reflect the situation of countries with an important employment-related pension pillar.

All household income components are expressed in terms of equivalent household member, dividing the component by S_i^{ε}, the number of household members to the power of the equivalence elasticity ε.

The income components defined above can be aggregated to various concepts of equivalised household income. The two most important ones used in the questionnaire are those of "equivalised **disposable** income" and "equivalised **market** income". These two concepts are used to compute Gini coefficients and various income-poverty measures. A third concept, that of "equivalised **primary** income", subtracts employment-related transfers (compulsory schemes) from market income.

Individual **disposable** income per equivalent household member, individual **market** income per equivalent household member, and individual **primary** income per equivalent household member for each member *j* of household *i*, can then be expressed as follows:

[1] Equivalised disposable income:

$$DI_{ij} = E_{ij} + KI_{ij} + SEI_{ij} + TRR_{ij} - TRP_{ij} =$$
$$= (EH_{ij} + ES_{ij} + EO_{ij}) + KI_{ij} + (SE_{ij} + OC_{ij}) + (TRRSS_{ij} + TRRER_{ij} + TRROT_{ij}) - (TA_{ij} + TRPER_{ij} + TRPOT_{ij})$$

[2] Equivalised market income: $MI_{ij} = E_{ij} + KI_{ij} + SEI_{ij} + TRRERij + (TRROTij - TRPOTij)$

[3] Equivalised primary income: $PI_{ij} = E_{ij} + KI_{ij} + SEI_{ij} + (TRROTij - TRPOTij)$

[4] **Equivalised gross income:** $GI_{ij} = MI_{ij} + TRRSS_{ij} - TRPERij$

In equation [2], **market income** includes transfers received from employment related social insurance schemes as well as the balance between the transfers *received* by each household from non-profit institutions and other households (TRROTij) and the transfers *paid* by each households to non-profit institutions and other households (TRPOTij). In equation [3], **primary income** excludes employment-related social insurance transfers paid or received.

The main income concept used in tables 1 through 3 is [1], disposable income (DI). Tables 1 and 3 also ask for Gini coefficients and poverty rates according to concept [2], market income (MI), or "before taxes and transfers". In addition to these two main income concepts, table 1 also asks for Gini coefficients according to concept [3], primary income (PI) and according to gross income (GI) [4], i.e. disposable income "before tax".

The income concepts described above provide the basis for computing the Gini coefficients to be reported in Table 1: in each case, individuals should be ranked in increasing order of the relevant income concept before computing Gini coefficients. Individuals should thus be ranked by *DI* in row 9, by *MI* in row 11, by *GI* in row 12 and by *PI* in row 13.

Treatment of negative income

Once the equivalent household member adjustments are done, using the equivalence elasticity under consideration, the individual components of market income EH, ES, EO, KI, SEI, TRRSS, TRRER, TRROT showing negative values should be set to zero. For instance, any negative value of self-employment income should be set equal to zero before computing the income of each household. Conversely, transfers paid to non-profit institutions and other households should be retained even in the case of negative values.

Then, market and disposable incomes are calculated using formulas [1] and [2]. The ranking of individuals is done on the basis of these new values of disposable income.

Finally, mean of market income and disposable income are then computed (over all incomes e.g. zero and positive incomes).

Top and bottom coding

OECD indicators should be computed based on micro-data that are not top or bottom coded. However, any obvious data-entry error should be eliminated.

Income poverty

Poverty is defined using both relative thresholds and a more "absolute" threshold (computed from a relative threshold anchored in time):

- *Relative poverty*: the relative poverty threshold is expressed as a given percentage of the median disposable income, expressed in nominal terms (current prices). Therefore, this threshold changes over time, as the median income changes over time. Two relative poverty thresholds are used: the first one is set at 50% of the median equivalised disposable income of the entire population, the second one is set at 60% of that income.

- *"Absolute" poverty*: the "absolute" poverty threshold is set at 50% of the median income observed in a given reference year in the past. Only one reference year is used for this "absolute" threshold: 2005 (or the closest available year). This threshold should be inflation-adjusted each year so as to remain constant, in real terms, over time. The value of the poverty line and the consumer price index used to adjust it for inflation should be reported in the sheet "meta data" (see below)

Two types of indicators are used to characterise poverty:

- The *headcount ratio*, calculated as the number of individuals in the group considered with disposable household income per equivalent member lower or equal to the poverty threshold, as a percentage of the total number of individuals in the group considered.

- The mean *poverty gap ratio* (income gap expressed as % of the poverty threshold). This is calculated as the difference between the poverty threshold and the mean disposable income of the poor, expressed as a percentage of the poverty threshold.

Note: the poverty threshold is calculated based on the entire population. In other words, poverty rates for the working-age and the retirement-age population are computed based on the median income for the entire population.

2. Inequality and poverty indicators (Table 1)

Table 1 provides a set of aggregate indicators on disposable income, income inequalities and poverty for three different population groups: the entire population, the population of working age (individuals aged 18-65) and the population of retirement age (individuals aged 66 and over). Children (persons aged below 18) should be included only in the entire population.

Individuals are ranked according with their *household disposable income per equivalent household member* as described in equation [1], except for the indicators:

- "Gini market income" (i.e. before taxes and public transfers), where individuals are ranked according with their market income per equivalent household member, including cases with zero market incomes;

- "Gini before taxes", where individuals are ranked according to their pre-tax income, including cases with zero income; and

- "Gini primary income" (i.e. income before taxes, public transfers and flows associated to employment-related social insurance schemes), where individuals are ranked according to their primary income, including cases with zero income.

Indicators formula

Indicator	Formula	Comments
Gini index	$Gini = \left(\frac{2}{\mu.n^2}\cdot\sum_{k=1}^{n} k.W_k\right) - \frac{n+1}{n} = \frac{2\,\mathrm{cov}\left(W_k, \frac{k}{n}\right)}{\mu}$ $= \frac{\frac{2}{n}\sum_{k=1}^{n}(W_k-\mu).\left(\frac{k}{n}-\frac{1}{n^2}\sum_{k=1}^{n}k\right)}{\mu}$	Household incomes per equivalent household members (W_k) are ranked in ascending order (such as k = 1, 2, …, n). Individuals falling in each of the three population groups (entire population, population of working age and population of retirement age) should be ranked separately. n is the total number of individuals; μ is the arithmetic mean of disposable incomes: $\mu = \frac{\sum_k W_k}{n}$.
Mean poverty gap	$\frac{(z-\mu_p)}{z} = \frac{\left(\frac{1}{p}\sum_{i=1}^{p}\sum_{j}(z-W_{ij})\right)}{z}$	z is the poverty threshold; p is the number of poor; μ_p is the mean income of the poor.

Poverty indicators "before taxes and transfers"

While poverty indicators "after taxes and transfers" are based on the equivalised disposable income of each person, poverty indicators "**before** taxes and social security transfers" are based on the equivalised **market** income of the individual. However, both types of poverty indicators are based on a poverty threshold set in terms of equivalised **disposable** income. In other terms, people are counted as poor "before taxes and social security transfers" when their **market** income is lower or equal to 50% (or 60%) of the **median disposable** income (i.e. the poverty thresholds are the *same* as those used for poverty indicators "after taxes and social security transfers").

3. Disposable income per deciles (Table 2)

Table 2 describes the structure and composition of household disposable incomes across deciles. The income sources considered are those specified in identity [1] above. This table indicates the distribution across deciles of the different income sources, for three population groups: the entire population; the population of working-age (individuals aged 18-65) and the population of retirement-age (individuals aged 66 and above). Children (persons aged below 18) should be included among the entire population.

Individual observations are ranked by *ascending values of household disposable income per equivalent household member* (DI_{ij}). For each of the two panels, income estimates are ranked separately; i.e. upper bound values should be specific to the two population groups, and each decile should contain 10% of the respective reference population.

The upper bound value is the income value at the upper breaking point of the corresponding decile. Therefore, the upper bound value of decile 1 corresponds to the income of the 10% up from the bottom

individual; that of decile 9, to the income of the 90% up from the bottom individual and that of decile 10, to the highest (possibly top coded) income value.

For each income decile, the sum of all income components should be equal to the mean (equivalised) disposable income value reported for that decile in the second column of Table 2. Therefore, taxes should be entered with a negative sign.

4. Disposable income per household groups (Table 3)

Table 3 provides information on which types of households are at risk of low incomes, and how some particular sub-groups contribute to shape the overall pattern of inequality and income poverty. It shows, for various population sub-groups, the following variables:

- the percentage share of people in the *total population*[4];
- the mean disposable income (in nominal prices);
- the poverty rate, before and after accounting for net transfers (taxes and public transfers), expressed in terms of the headcount ratio. The poverty threshold is equal to the first relative threshold used to calculate poverty indicators reported in Table 1, i.e. 50% of the current median equivalised disposable income of the *entire* population.

Definition of household types, by household structure and work attachment

Individuals should be classified by household type according to the characteristics of the household reference person (or household head). In line with the *2011 Canberra Handbook*, it is recommended that the household reference person be identified by going through (sequentially) the criteria listed below, until a person is identified:

- one of the partners in a registered or de facto marriage, with dependent children;
- one of the partners in a registered or de facto marriage, without dependent children;
- a lone parent with dependent children;
- the person with the highest income; and
- the oldest person.

These criteria imply that, in the case of households composed by two or more adults, the household reference person (or head) is the one with the highest income or (in the unlikely case where two adults have identical income) the oldest person.

The basic criteria to be used to classify people by household type is the age of the household reference person (non-retirement-age head, i.e. under 66 years old ; and retirement age head, i.e. aged 66 and over), leading to two major groups. This version of the OECD questionnaire includes breakdowns for both households with a non-retirement-age head and for household with a retirement age head.

The first group corresponds to individuals belonging to a household with a head of non-retirement-age (under 66). Therefore, all individuals belonging to a household with a head above 66 years old are

[4] This implies that the sum of all shares by household type (no matter the age of the household head) should equal 100%.

excluded from the sample for the purposes of filling the upper section of Table 3.For the purposes of completing Table 3, household heads below 18 years old should be considered as "non-retirement age head"; this will ensure that the populations shares reported in Table 3 add up to 100%. Then, within this reference population, individuals are cross-classified according to each of the following criteria:

- the number of adults in the household they belong to: single adult vs. two adults or more. An adult is any individual aged 18 and above;
- the number of children in the household they belong to: with children vs. without children. A child is defined as any individual aged 17 or less;
- the number of household members in employment: no worker, one worker, two workers. A worker is an adult with non-zero annual earnings or self-employment income.

This classification for households with a head of non-retirement age results in ten household types:

1) single adult, no children, working;
2), single adult, no children, non working;
3) single adult, with children, working;
4) single adult, with children, non working;
5) two or more adults, no children, two or more working;
6) two or more adults, no children, one working;
7) two or more adults, no children, non working;
8) two or more adults, children, two or more working;
9) two or more adults, children, one worker;
10) two or more adults, children, no workers.

In the (rare) case of households headed by a person aged less than 17, it is recommended that, for the purposes of completing Table 3, these household reference persons should be also considered as "adult".

The second group corresponds to individuals belonging to a household with a head of retirement age (i.e. 66 and over). Therefore, all individuals belonging to a household with a head below 18 years old or between 18 and 65 years old are excluded from the sample for the purposes of filling the lower section of Table 3. Within this reference population, individuals are cross-classified according to a more simplified set of criteria than the one used for households with a working age head and the one used in past TORs.

- First, as very few members of these households are likely to be aged less than 18, no distinction is made according to the presence or absence of children (i.e. household types are based on the number of person in the households, rather than distinguishing between adults and children).

- Second, the classification only distinguishes between household with at least one working member and those where no member has a paid job.

The classification of household types for households with a head of retirement age hence results in 4 categories:

11) single person, working;
12) single person, not working;
13) two or more persons, at least one working; and

14) two or more persons, none working.

Definition of age and gender groups

The reference population is the entire population, and individuals are grouped according to their age into seven age ranges: 1) 0 to 17 years old; 2) 18 to 25 years old; 3) 26 to 40 years old; 4) 41 to 50 years old; 5) 51 to 65 years old; 6) 66 to 75 years old; 7) over 75.

Differently from previous version of this Terms of Reference, Table 3 also asks for information on the share of the population, mean income and the poverty headcount by gender of each individual, across the seven age groups detailed above.

5. Metadata

The questionnaire contains two "metadata" sheets:

- "Metadata" is intended to report the definitions used and the assumption made to calculate the various indicators, notably in cases where the raw data used did not make it possible to follow strictly the recommendations made in this Terms of Reference. In such case, the questionnaire has been designed so as to enable consultants to provide the alternative definitions or assumptions that have been adopted. Relative to the questionnaire used for wave 6, the present metadata sheet includes four additional rows referring to: i) the value of 2005 anchored poverty line (in annual national currency and current prices); ii) the CPI used for deflating incomes; iii) the per capita mean disposable income (non-equivalised, in nominal current prices); and iv) information on standard errors for Gini coefficients (methods used, features of sampling design considered).

- "Canberra table" is intended to assess the availability of different income components in national sources, and the scope for better adhering to the Canberra 2011 conceptual definition.

The questionnaire is formulated as mainly closed-loop questions in order to make it easier to respond and collect homogeneous information across member countries. However, blank cells are available to add important information that the questionnaire may miss, as well as to deviate from the template **whenever necessary**.

OECD所得定義 旧基準

TERMS OF REFERENCE

OECD PROJECT ON THE DISTRIBUTION OF HOUSEHOLD INCOMES

2012 BEING REVISED

The OECD income distribution questionnaire aims at collecting a basic set of indicators on a yearly basis. With regard to past waves, the questionnaire has been substantially reduced and simplified, from the former nine to current three tables.

1. Main Definitions

Reference units, equivalence scale and adjusted income

Observation Unit	The unit of observation of the survey is the **household.** A household is defined as a collection of individuals who are sharing the same housing unit.
Reference unit for income distribution indicators	All income distribution indicators refer to **persons**. In the distribution, each household is weighted by the number of individuals who belong to this household. For instance, a household of four people has a weight equal to four; this is equivalent to considering a distribution in which this household is represented by four individuals with the same level of income.
Equivalence scale	All the tables specified in this request should be calculated using an ***equivalence elasticity*** **of 0.5**. This means that all incomes are adjusted by the square root of the household size. For instance, the income of a household with four persons would be divided by two. The equivalence elasticity (ε) characterises the amount of scale economies that households can achieve. An equivalence elasticity lower than unity implies the existence of economies of scale in household needs: any additional household member needs a less than proportionate increase of the household income in order to maintain a given level of welfare. Under this assumption, the sum (over j) of individual "adjusted" incomes W_{ij} will exceed the total household disposable income by the amount of scale economies.
Adjusted disposable income	Individuals are ranked according with the value of *the "adjusted" disposable income per equivalent household member* of the household to which they belong. For instance, if Y_i denotes the total disposable income of household i, the "adjusted" income of each member j of household i (W_{ij}) is calculated as following: $W_{ij} = Y_i / S_i^{\varepsilon}$, where S_i is the number of members in household i and ε is the equivalence elasticity.

Income components, disposable income and market income

Income distributions refer to a particular year, which should be indicated in the Excel spreadsheet "Metadata". All income components should be reported on an *annual basis and in nominal prices*. Seven components of household disposable income are identified:

1. **EH:** the wage and salary income of the household head, excluding employers' contributions to social security, but including sick pay paid by governments.
2. **ES:** the wage and salary income of the household head spouse or partner, excluding employers' contributions to social security, but including sick pay paid by governments.
3. **EO:** the wage and salary income from other household members, excluding employers' contributions to social security, but including sick pay paid by governments.

4. **K:** capital and property income (net dividends, interests, rents), private pensions, private occupational pensions, and all kinds of private transfers.
5. **SE:** self-employment incomes.
6. **TR:** social security transfers from public sources (including accident and disability benefits, old-age cash benefits, unemployment benefits, maternity allowances, child and/or family allowances, all income-tested and means-tested benefits)
7. **TA:** taxes and social security contributions paid directly by households.

All household income components can expressed in terms of equivalent household member, by dividing the component by S_i^{ε}, the number of household member to the power of the equivalence elasticity ε. Individual disposable income per equivalent household member and individual market income per equivalent household member, for each member *j* of household *i*, can then be expressed as follows:

[1] **Equivalised disposable income**: $W_{ij} = EH_{ij} + ES_{ij} + EO_{ij} + K_{ij} + SE_{ij} + TR_{ij} - TA_{ij}$

[2] **Equivalised market income**: $M_{ij} = EH_{ij} + ES_{ij} + EO_{ij} + K_{ij} + SE_{ij}$

Treatment of negative income

- Once equivalent household member adjustments are done, using the equivalence elasticity under consideration, all individual components of market income (EH, ES, EO, K, SE) showing negative values should be set to zero. For instance, any negative value of self-employment income is set equal to zero.

- Then, market and disposable incomes are calculated using formulas [1] and [2]. The ranking of individuals is done on the basis of these new values of disposable income.

- The mean of market income and disposable income are then computed (over all incomes e.g. zero and positive incomes).

Income poverty

Poverty is defined using both a relative threshold and an absolute threshold (computed from a relative threshold anchored in time):

- *Relative poverty*: the relative poverty threshold is expressed as a given percentage of the median disposable income, expressed in nominal terms (current prices). Therefore, this threshold changes over time, as the median income changes over time. Two relative poverty thresholds are used: the first one is set at 50% of the median equivalised disposable income of the entire population, the second one is set at 60% of that income.

- *"Absolute" poverty*: the "absolute" poverty threshold is set at 50% of the median income observed in a given reference year in the past. Two reference years are used for this "absolute" threshold: **mid-1990s** and **2005**. Then, these thresholds are inflation-adjusted each year so as to remain constant, in real terms, over time.

Two types of indicators are used to characterise poverty:

- The *headcount ratio*, calculated as the number of individuals in the group considered with disposable household income per equivalent member lower or equal to the poverty threshold, as a percentage of the total number of individuals in the group considered.

- The *poverty gap ratio* (income gap expressed as % of the poverty threshold). Two measures of the poverty gap ratio are included in the questionnaire. The first is calculated as the difference between the poverty threshold and the mean disposable income of the poor, expressed as a percentage of the poverty threshold. The second is calculated as the difference between the poverty threshold and the median disposable income of the poor, expressed as a percentage of the poverty threshold.

Note: the poverty threshold is the same on for each country/year. It is calculated based on the entire population. In other words, poverty rates for the retirement age population are computed based on the median income for the entire population.

2. Inequality and poverty indicators (Table 1)

Table 1 provides a set of aggregate indicators on disposable income, income inequalities and poverty for three different population groups: the entire population, the population of working age (individuals aged 18-65) and the population of retirement age (individuals aged 66 and over). Children (persons aged below 18) should be included among the entire population.

Individuals are ranked according with their *household disposable income per equivalent household member* as described in equation [1], except for the indicator "Gini before taxes and transfers" (*i.e.* Gini for market income), where individuals are ranked according with their market income per equivalent household member, including cases with zero market incomes.

Indicators formula

Indicator	Formula	Comments
Gini index	$Gini = \left(\frac{2}{\mu.n^2}\cdot\sum_{k=1}^{n} k.W_k\right) - \frac{n+1}{n} = \frac{2\,\mathrm{cov}\left(W_k, \frac{k}{n}\right)}{\mu}$ $= \frac{\frac{2}{n}\sum_{k=1}^{n}(W_k-\mu).\left(\frac{k}{n}-\frac{1}{n^2}\sum_{k=1}^{n}k\right)}{\mu}$	Household incomes per equivalent household members (W_k) are ranked in ascending order (such as k = 1, 2, …, n). Individuals falling in each of the three population groups (entire population, population of working age and population of retirement age) should be ranked separately. n is the total number of individuals; μ is the arithmetic mean of disposable incomes: $\mu = \frac{\sum_k W_k}{n}$.
Mean poverty gap	$\frac{(z-\mu_p)}{z} = \frac{\left(\frac{1}{p}\sum_{i=1}^{p}\sum_{j}(z-W_{ij})\right)}{z}$	z is the poverty threshold; p is the number of poor; μ_p is the mean income of the poor.

Indicator	Formula	Comments
Median poverty gap	$\frac{\left(z - \hat{\mu}_p\right)}{z}$	z is the poverty threshold; p is the number of poor; $\hat{\mu}_p$ is the median income of the poor.

Poverty indicators "before taxes and transfers"

While poverty indicators "after taxes and transfers" are based on the equivalised disposable income of each person, poverty indicators "**before** taxes and transfers" are based on the equivalised **market** income of the individual. However, both types of poverty indicators are based on a poverty threshold set in terms of equivalised **disposable** income. In other terms, people are counted as poor "before taxes and transfers" when their **market** income is lower or equal to 50% (or 60%) of the **median disposable** income (i.e. the poverty thresholds are the *same* as those used for poverty indicators "after taxes and transfers").

3. Disposable income per deciles (Table 2)

Table 2 describes the structure and composition of household disposable incomes across deciles. The income sources considered are those specified in identity [1] above. This table indicates the distribution across deciles of the different income sources, for two population groups: the entire population and the population of working age (individuals aged 18-65). Children (persons aged below 18) should be included among the entire population.

Individual observations are ranked *following ascending values of household disposable income per equivalent household member* (W_{ij}). For each of the two panels, income estimates are ranked separately; i.e. upper bound values should be specific to the two population groups, and each decile should contain 10% of the respective reference population.

The upper bound value is the income value at the upper breaking point of the corresponding decile. Therefore, the upper bound value of decile 1 corresponds to the income of the 10% up from the bottom individual; that of decile 9, to the income of the 90% up from the bottom individual and that of decile 10, to the highest (possibly top coded) income value.

For each income decile, the sum of all income components should be equal to the mean (equivalised) disposable income value reported for that decile in the second column of Table 2. Therefore, taxes should be entered with a negative sign.

4. Disposable income per household groups (Table 3)

Table 3 provides information on which types of households are at risk of low incomes, and how some particular sub-groups contribute to shape the overall pattern of inequality and income poverty. It shows, for various population sub-groups, the following variables:

- the percentage share of people in the *total population*;
- the mean disposable income (in nominal prices);
- the poverty rate, before and after accounting for net transfers (taxes and transfers), expressed in terms of the headcount ratio. The poverty threshold is equal to the first relative threshold used to

calculate poverty indicators reported in Table 1, i.e. 50% of the current median equivalised disposable income of the *entire* population.

Definition of household types, by household structure and work attachment

The reference population corresponds to individuals belonging to a household with a head of working age (18-65). Therefore, all individuals belonging to a household with a head below 18 years old or above 66 years old are excluded from the sample for the purposes of filling this table. Then, within this reference population, individuals are cross-classified according to each of the following criteria:

- the number of adults in the household they belong to: single adult vs. two adults or more. An adult is any individual aged 18 and above;
- the number of children in the household they belong to: with children vs. without children. A child is any individual aged 17 or less;
- the number of household members in employment: no worker, one worker, two workers. **A worker is an adult with a non-zero annual earning or self-employment income.**

This classification results in ten household types: 1) single adult, no children, working; 2), single adult, no children, non working; 3) single adult, with children, working; 4) single adult, with children, non working; 5) two or more adults, no children, two or more working; 6) two or more adults, no children, one working; 7) two or more adults, no children, non working; 8) two or more adults, children, two or more working; 9) two or more adults, children, one worker; 10) two or more adults, children, no workers.

Definition of age groups

The reference population is the entire population, and individuals are grouped according to seven age ranges: 1) 0 to 17 years old; 2) 18 to 25 years old; 3) 26 to 40 years old; 4) 41 to 50 years old; 5) 51 to 65 years old; 6) 66 to 75 years old; 7) 76 and over.

5. Metadata

The questionnaire is divided into two sections. Part I aims at collecting general information on the raw data used to calculate the various indicators reported in Tables 1 to 3. Part II of this questionnaire is intended to check the definitions used and the assumption made to calculate these various indicators, notably in cases where the raw data used did not make it possible to follow strictly the recommendations made in this Terms of Reference. In such case, the questionnaire has been designed so as to enable consultants to provide the alternative definitions or assumptions that have been adopted.

The questionnaire is formulated as mainly closed-loop questions in order to make it easier to respond and collect relatively homogeneous information across member countries. However, blank cells are available to add important information that the questionnaire may miss, as well as to deviate from the template it follows, **whenever necessary**.

所得分布データ（OECDへの報告様式）

Table 1: Inequality and Poverty indicators

		Entire population	Working-age population (1)	Retirement-age population (2)
General information				
	Total number of individuals			
	Total number of households			
	Mean disposable income (3)			
	Median disposable income (3)			
Inequality				
	Gini Disposable income (DI)			
	Standard error Gini (DI)			
	Gini market income (MI)			
	Gini gross income (GI)			
	Gini primary income (PI)			
Poverty (5)				
Threshold = 60% of the current median income (relative poverty)				
Before taxes and transfers (MI)	headcount ratio			
	mean pov gap			
After taxes and transfers (DI)	headcount ratio			
	mean pov gap			
Threshold = 50% of the current median income (relative poverty)				
Before taxes and transfers (MI)	headcount ratio			
	mean pov gap			
After taxes and transfers (DI)	headcount ratio			
	mean pov gap			
Threshold = 50% of the median income in 2005 ("anchored" poverty)				
Before taxes and transfers (MI)	headcount ratio			
	mean pov gap			
After taxes and transfers (DI)	headcount ratio			
	mean pov gap			

Notes

1) Working age: 18-65 years old.
2) Retirement age: 66 years old and over.
3) Annual income in nominal prices.
4) Mean log deviation: calculations are based on “bottom coded” values Wij* (see ToR, section 2).
5) Poverty: all poverty thresholds refer to the entire population.

Table 2: Disposable income per deciles

	Deciles	Upper bound value (2)	Mean income (3) DI	Mean value per components (3)												
				E				KI	SEI			TRR				TRP (negative sign)		
					EH	ES	EO	KI		SE	OC		TRRSS	TRRER	TRROT		TA	TRPER	TRPOT
Entire population	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	Total																		
Working age population (1)	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	Total																		
Retirement age population (1)	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	Total																		

Notes

1) Working age: 18-65 years old. Retirement age: 66 years old and over.

2) Upper bound value: value of the real income at the upper breaking point of the corresponding decile. Therefore, the upper bound value of decile 1 corresponds to the income of the 10 per cent up from the bottom individual (referred to as D1 value); that of decile 9, to the income of the 90 per cent up from the bottom individual (referred to as the D9 value) and that of decile 10, to the highest (possibly top coded) income value.

3) Income components: mean income and income components should be reported on an annual basis and in nominal prices. DI = E (EH + ES + EO) + KI + SEI (SE + OC) + TRR (TRSS + TRRER + TRROT) + TRP (TA + TRPER + TRPOT), where TRP (and subcomponents) are reported with negative sign

EH: the wage and salary income of the household head, excluding employers' contributions to social security, but including sick pay paid by governments.

ES: the wage and salary income of the household spouse, excluding employers' contributions to social security, but including sick pay paid by governments.

EO: the wage and salary income from other household members, excluding employers' contributions to social security, but including sick pay paid by governments).

KI: capital income, including financial capital and property income, and voluntary individual private transfers

SE: self-employment incomes

OC: income from own consumption

TRRSS: social security transfers from public sources (including accident and disability benefits, old-age cash benefits, unemployment benefits, maternity allowances, child and/or family allowances, all income-tested and means-tested benefits)

TRRER: current transfers received from employment-related social insurance schemes

TRROT: current transfers received from non-profit institutions and other private households

TA: taxes and social security contributions paid directly by households.

TRPER: contributions paid by households to employment-related social insurance schemes

TRPOT: current transfers paid by households to non-profit institutions and other households

Table 3: Disposable income per household groups

		Population shares	Mean income (2)	Poverty headcount for 50% threshold (3)		Poverty headcount 50% of median income in 2005 ("anchored" poverty) (3)
				After taxes and transfers (DI)	*Before taxes and transfers (MI)*	*After taxes and transfers (DI)*
Persons in households with a non-retirement age head (1) Breakdown by household structure and work attachment	Single adult, no children, working					
	Single adult, no children, non working					
	Single adult, with children, working					
	Single adult, with children, non working					
	Two or more adults, no children, two or more working					
	Two or more adults, no children, one working					
	Two or more adults, no children, non working					
	Two or more adults, children, two or more working					
	Two or more adults, children, one worker					
	Two or more adults, children, no workers					
	Total (all households with a non-retirement-age head)					
Persons in households with a retirement-age head (1) Breakdown by household structure and work attachment	Single person, working					
	Single person, not working					
	Two or more persons, at least one working					
	Two or more persons, non working					
	Total (all households with a retirement-age head)					
Entire population Breakdown by age of individuals	0-17 years old					
	18-25 years old					
	26-40 years old					
	41-50 years old					
	51-65 years old					
	66-75 years old					
	above 75					
	Total					
Women (4) Breakdown by age of individuals	0-17 years old					
	18-25 years old					
	26-40 years old					
	41-50 years old					
	51-65 years old					
	66-75 years old					
	above 75					
	Total Women					
Men (4) Breakdown by age of individuals	0-17 years old					
	18-25 years old					
	26-40 years old					
	41-50 years old					
	51-65 years old					
	66-75 years old					
	above 75					
	Total Men					

Notes

1) Non-retirement age: Under 66 years old; Retirement age: 66 years old and over. Please note that these shares are calculated over the total population (i.e. (shhtotal+shrtotal)= (shh1+shh2+shh3+shh4+shh5+shh6+shh7+shh8+shh9+shh10+sha1+sha2+sha3+sha4+sha5+sha6+sha7)=100%)

2) Annual income in nominal prices.

3) Poverty: All poverty thresholds refer to the entire population.

学歴に関する調査票例

～平成 28 年社会生活基本調査　調査票 A～

「世帯主等の学歴の把握」に対する主な意見

○　調査世帯への記入負担、抵抗感への配慮は要するが、案にあるような調査事項の追加は必要と思われる。（地方公共団体）

○　国勢調査でも、学歴を記入することに抵抗を感じ学歴の記入拒否があったので、学歴を追加することで調査自体の拒否につながると思われる。（地方公共団体）

○　調査事項の見直しを検討する必要性は理解できるが、学歴などの追加の調査事項が原因で調査協力を拒否する世帯が増加しないか心配である。（地方公共団体）

○　世帯票は、前回調査でもA3の表裏で記入が必要な項目が多く、調査対象世帯の負担が重いので、新たに追加する項目があるのであれば、減らす項目についても検討してほしい。（地方公共団体）