

HEALTH AND RETIREMENT STUDY

Restricted Data

Respondent Cross-Year Summary Earnings

Data Description

Updated through Consents/Matches as of the HRS 2022 Wave
Released Date: April 2026

To the Restricted Data Investigator: This restricted data set is intended for exclusive use by you and the persons specified in the *Agreement for Use of Restricted Data from the Health and Retirement Study* and/or the *Supplemental Agreement with Research Staff for Use of Restricted Data from the Health and Retirement Study*. If there are any questions about this data set and its use, refer to the restricted data pages on the HRS Web site (<https://hrs.isr.umich.edu/data-products/restricted-data>). You can also contact the HRS RDA Help Desk via electronic mail (<mailto:hrsrdapplication@umich.edu>).

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1. Overview and Acknowledgments

The Health and Retirement Study (HRS) is a national longitudinal study of the economic, health, marital, and family status, as well as public and private support systems, of older Americans. The HRS is a rich source of longitudinal, cross-sectional data for researchers and policymakers who study aging. Funding for the Health and Retirement Study is provided by the National Institute on Aging at NIH (U01 AG009740), with supplemental support from the Social Security Administration. The study is conducted by the Institute for Social Research (ISR) at the University of Michigan.

The HRS gratefully acknowledges the special assistance of the Social Security Administration's Office of Research and Statistics for their assistance in retrieving the administrative records of HRS respondents who gave consent for those records to be used for research purposes.

2. Obtaining the Data

2a. Access to Restricted Data

Although most HRS data sets are available to the public without restriction, certain HRS data sets contain sensitive respondent information and are only available under terms of a formal agreement negotiated between the researcher and HRS. Prospective users of HRS restricted data have two access options:

- [Virtual Desktop Infrastructure](#) (recommended)
- Traditional Licensing Agreement (deprecated)

For instructions on how to proceed, visit the [HRS Restricted Data](#) page or contact the HRS Restricted Data Applications Processing Team (hrrsdaapplication@umich.edu) by email.

2b. Restricted Data Agreement

This restricted data set is intended for exclusive use by you and the persons specified in the *Confidentiality Agreement for Use of Restricted Data from the Health and Retirement Study*. Traditional licensing agreements that include multiple users are also bound by the *Supplemental Agreement with Research Staff for Use of Restricted Data from the Health and Retirement Study*.

2c. Publications Based on Restricted Data

Your restricted data agreement specifies that you will inform HRS of any papers, publications, or presentations based on this restricted data set. Please send a copy of such publications in PDF format via e-mail to hrrsquestions@umich.edu with "Attn: Papers and Publications" in the subject line. If you wish, you may include a bibliographical reference.

As an alternative, you may transmit publications in paper format by postal mail:

Health and Retirement Study
Attn: Papers and Publications
The Institute for Social Research
426 Thompson Street, 3450 ISR
Ann Arbor, Michigan 48104

3. Data Set Content

The *Respondent Cross-Year Summary Earnings* data set contains Master Earnings File (MEF) earnings data for 30,531 respondents derived from the permission sets summarized below. See Appendix B for additional information on the timing of cohort permissions.

Table 1: Respondent Counts

Consent Year	Entry Cohort (Entry Year in Parenthesis)								Total
	HRS (1992)	AHEAD (1993)	CODA (1998)	WB (1998)	EBB (2004)	MBB (2010)	LBB (2016)	EGENX (2022)	
1992	3,631	22	0	0	0	0	0	0	3,653
1993	0	4,248	0	0	0	0	0	0	4,248
1998	23	23	612	353	0	0	0	0	1,011
2004	1,846	106	171	143	407	0	0	0	2,673
2006	42	10	429	185	55	0	0	0	721
2008	2,313	500	285	451	402	0	0	0	3,951
2010	1,367	275	123	183	663	1,059	0	0	3,670
2012	410	0	2	159	357	259	0	0	1,187
2014	266	0	0	106	227	234	0	0	833
2016	168	26	27	51	150	254	954	0	1,630
2018	314	29	70	114	217	202	284	0	1,230
2020	150	4	8	112	484	641	553	0	1,952
2022	661	10	27	384	689	778	691	531	3,771
Total	11,191	5,253	1,754	2,241	3,651	3,427	2,482	531	30,530

This version of the *Respondent Cross-Year Summary Earnings* data set contains the same categories of variables as earlier versions. The file contains 1951-2023 annual earnings data based on the most recent information received for each respondent. When information is available for an individual respondent at two or more points in time, the most recent earnings value is used. The file includes:

- Earnings adjusted for taxable maximum
- Wage quarters of coverage pattern
- Total QC for year
- Self-employment income quarters of coverage
- Agriculture income quarters of coverage (1955-1977)
- Agriculture income employment code (begins 1978)

To help preserve respondent confidentiality, earnings data have been rounded to the nearest \$100, except for fields that were originally between \$0.01 and \$49.99, which have been recoded to “.n”. Entries that were originally coded as 0 remain as 0. Observations that are missing due to absence of information for a given year are coded “.m” (for numerical variables) or “9999” (for string variables). This happens when certain variables were excluded in a particular consent, or when the respondent’s consent had expired. In rare cases, variables that are supposed to be available to the HRS nevertheless have missing values in we receive from SSA, and these missing variables are labeled as “. ”.

The file is keyed on Household Identifier and Person Number and is based on the 2022 Tracker (Final).

4. If You Need to Know More

This document is intended to serve as a brief overview of the *Respondent Cross-Year Summary Earnings* data set. If you have questions or concerns that are not adequately covered here or on our Web site, or if you have any comments, please contact us. We will do our best to provide answers.

4a. HRS Internet Site

Health and Retirement Study public release data and additional information about the study are available on the Internet. To access public data or to find out more about restricted data products and procedures, visit the [HRS Web site](https://hrs.isr.umich.edu).

4b. Contact Information

If you need to contact us, you may do so by one of the methods listed below.

Internet: Help Desk at the HRS Web site (<https://hrs.isr.umich.edu/help>)

E-mail: hrsquestions@umich.edu

Postal Service:

Health and Retirement Study
The Institute for Social Research
426 Thompson Street, 3450 ISR
Ann Arbor, Michigan 48104

Appendix A: Cohort Permission Status

This following table only shows the rules through the 2016 wave. In waves 2016 and beyond, respondents are asked for permission in enhanced face-to-face interviews if they have not been asked, if they have not consented, or if their prior consents have expired. Additionally, all members of each new cohort are asked in their baseline interviews.

Cohort	1992/94/96	1993/95	1998/2000	2004	2006: Asked If Face-to-face and...	2008: Asked if Enhanced Face-to-face and...	2010: Asked if Enhanced Face-to-face and...	2012: Asked if Enhanced Face-to-face and...	2014: Asked if Enhanced Face-to-face and...	2016: Asked if Enhanced Face-to-face and...
New spouses or never-interviewed R in any cohort	Asked all	Asked all	Asked all	Asked all	Asked all	Asked all	Asked all	Asked all	Asked all	Asked all
AHEAD (Born <=1923)	NO	Asked all	NO	NO	R was not asked in 2004	R refused, did not provide valid permission information, was not asked, or was non-response in 2004 or 2006	R refused, did not provide valid permission information, was not asked, or was non-response in 2006 or 2008	R refused, did not provide valid permission information, was not asked, or was non-response in 2006, 2008 or 2010	R refused, did not provide valid permission information, was not asked, or was non-response in 2006, 2008, 2010 or 2012	R refused, did not provide valid permission information, was not asked, or was non-response in 2006, 2008, 2010, 2012 or 2014
CODA (1924-1930)	NA	NA	Asked all	NO						
HRS (1931-1941)	Asked all	NO	NO	Asked all						
WAR BABY (1942-1947)	NA	NA	Asked all	Only asked refusers						
EARLY BOOMERS (1948-1953)	NA	NA	NA	Asked all						
MID BOOMERS (1954-1959)	NA	NA	NA	NA	NA	NA	Asked all			
LATE BOOMERS (1960-1965)	NA	NA	NA	NA	NA	NA	NA	NA	NA	Asked all

A1. Source Information

As seen in the foregoing table, the inputs to this dataset were received at different points in time over the past decade from the Social Security Administration:

- In 1992, 1994 or 1996 for HRS cohort members
- In 1993 or 1995 for AHEAD cohort members
- In 1998 or 2000 for CODA and War Baby cohort members as well as new spouses
- In 2004 for EBB and HRS cohort members, new spouses, and War Baby 1998/2000 refusers
- In 2006, 2008, 2010, 2012, 2014, 2016, 2018, 2020, and 2022 for
 - New sample members (MBB, LBB, EGENX)
 - Respondents (in all older cohorts) interviewed enhanced face-to-face who were not asked previously or refused or were non-response.

A2. Information Received from SSA in Fall 2025

<i>Consent Wave</i>	<i>Summary Earnings</i>	<i>Detail Earnings</i>	<i>Benefits (MBR and PHUS)</i>	<i>Form 831 SSI</i>
2006	No	No	No	No
2008			Yes, through 2022	Yes, through 2022
2010				
2012				
2014			Yes, through 2024	Yes, through 2024
2016	Yes, through 2022	Yes, through 2022		
2018	Yes, through 2023	Yes, through 2023		
2020				
2022				

A3. Limits for Information Obtained Through Respondent Consent Forms

1. Prior to 2006, respondent permissions were based on separate agreements between HRS and SSA. This meant that information was obtained only for the time period and respondent cohort(s) covered by the agreement.
2. In 2006 the terms of the consent form were altered, allowing HRS to obtain updates of earnings and benefits data for all years up to and including the current year. The term of these consents was defined as year of signing through 2030.
3. In 2018 the respondent consent form¹ MOA terms were revised, limiting earnings permissions to year of signing through Survey Year + 6, and benefits permissions to year of signing through Survey Year + 12.
4. In future years, post-2004 respondents will need new earnings/benefits data consents once their Survey Year + 6/+12 anniversary has been reached.

Note: New record sets obtained from SSA reflect the most recent information available under terms of the governing MOA. Therefore the latest version of *Respondent Cross-Year Summary Earnings* will always be the most accurate. If current information for a given respondent is missing, the most recent data elements from past datasets are used.

¹ In 1998 through 2014, HRS-SSA agreements included provisions for obtaining benefits and earnings information for deceased spouses. The deceased spouse option was dropped in 2016.